

# TOWN OF LUNENBURG MASSACHUSETTS OFFICE OF THE TOWN MANAGER



**Heather R. Lemieux**  
*Town Manager*

**COVID-19 Update**  
**April 4, 2020**

## **Resources and Information for Businesses**

Governor Baker's March 31<sup>st</sup> Order Extending the Closure of all Non-Essential Businesses, Stay at Home Advisory and Prohibition of Gatherings of more than 10 People:

This week, the Governor [extended the closure of nonessential services and the ban on gatherings for groups over 10 people](#) through May 4<sup>th</sup>. In addition, the Administration released an updated [COVID-19 Essential Services List](#), in effect as of Wednesday this week. This [guidance](#) and the [updated FAQ](#) on the EOHEd website are key resources for businesses to consult in navigating the changes to the guidance.

Updated Guidance for Hotels, Motels, Inns, B&Bs, and Other Short-Term Residential Rentals:

The Department of Public Health also issued [new guidance](#) for hotels, motels, inns, beds and breakfasts and other short-term residential rentals. Based on this new guidance, hotels, motels, and short-term rentals may only be used for efforts related to fighting COVID-19, like front line health workers or individuals, or for Massachusetts residents who have been otherwise displaced from their residences.

Manufacturing Emergency Response Team (M-ERT) and Portal Access:

As Carolyn Kirk (ED, MTC) described on the call, MassTech Collaborative is working closely with manufacturers to set up both supply and market for critical personal protection equipment (PPE) and medical supplies. To learn more or submit an offer to donate or sell PPE, visit the online portal at <https://masstech.org/m-ert>.

Information from North Central Chamber of Commerce:

There are a number of resources and guidance documents for businesses in response to COVID-19. Below is information from the North Central Chamber of Commerce for local information on resources and information for businesses:

- Emergency Loans: Unfortunately, we have seen very strong interest in our Emergency Loan Program. Our team has been working hard to keep up with the requests and move them through the process

*17 Main Street, P.O. Box 435, Lunenburg, Massachusetts 01462  
P: (978) 582-4130~E: [hlemieux@lunenburgonline.com](mailto:hlemieux@lunenburgonline.com)*

quickly. To assist businesses, we have reduced our interest rate and have eliminated the closing fee on these emergency loans. We are also structuring the loans with favorable terms. If you need a small loan to get you through this period until stimulus money kicks in, then please contact Sandie Cataldo at [scataldo@northcentralmass.com](mailto:scataldo@northcentralmass.com) or Brendan Hannen at [bhannen@northcentralmass.com](mailto:bhannen@northcentralmass.com). We are in the process of recapitalizing our fund to ensure that we can continue to meet the needs of local businesses. Also, for those of you that may require a larger loan, the SBA Disaster Loan Program can now provide up to \$10 million dollars;

- **Video Message:** If you have not seen it, then I would encourage you to view a special video we premiered on March 22 on the Chamber's Facebook page. You can [click here](#) to view it. This short video with its message of hope, community and resiliency was developed by our team in an effort to inspire people and raise spirits. The video has already been shared over 330 times and has had over 37,000 views and growing on Facebook! That doesn't include the video views on our other social media platforms (YouTube, Twitter, LinkedIn) and the Chamber website. Special thanks to member and motivational speaker Maria Milagros for narrating the video;
- **Chamber Office:** The Chamber is deemed an essential business under the guidelines announced by Governor Baker last week. However, as a safety precaution, we have closed the office temporarily and will limit access to the public. We will be available by appointment at the office to provide services that need to be made in person, such as certificates of export for our manufacturers and insurance related matters. We will also be performing loan closings at the office related to our Emergency Loan Program. Except for these instances, staff will work remotely per the protocols that we have in place. Please contact us if you need to schedule an appointment;
- **Equipment Donations:** All four of our hospital systems - Health Alliance, Heywood, Nashoba Medical and Emerson – reached out to us and requested help securing additional personal protective equipment (PPE). We have been proactive in our outreach to businesses to secure donations and we have also reached out to most of the region's manufacturers to inquire if they can modify their production to assist with producing these products. We have received a tremendous response. Thank you to all of you that reached out. It has been very inspiring to see our members rally together to offer any help they could during this time of crisis. Please contact us for more information on how to donate items or if your company is interested in producing PPE items. The state also just established an online portal for PPE donations and procurement that can be found [here](#);
- **Webinars:** We have already conducted several webinars to help businesses, with several more in the works. The webinars were recorded and are available on our [website](#) to view. We also have a webinar this week that will review the CARES Act and another scheduled for next week on applying for the new Payroll Protection Program and other grants/loans through the SBA. I encourage you to check out our website and social media for updates;
- **Coronavirus Information & Resources:** Our [Coronavirus Information Page](#) is continuously updated with the latest guidance from local, state and federal authorities. We are committed to keeping our members and the public informed and will continue posting throughout this crisis on our various social media platforms as information becomes available. If you have not done so yet, please follow us on [Facebook](#), [LinkedIn](#), [Twitter](#) and [Instagram](#);
- **Jobs Board:** We have been updating our [WorkNorthCentral.com](#) online jobs board to help recently displaced workers find new jobs opportunities, as well as help those employers that need immediate help because their needs have changed due to the crisis;
- **Advocacy & Support:** We have been in regular communication with our local, state and federal officials to help with efforts and stay updated on the government's response. We also continue to collect [survey](#) responses from businesses on the impact to their operations. This input from members will be helpful as we communicate with policy leaders, and will help set the stage for recovery efforts;

## Federal Programs under CARES ACT:

The programs and initiatives in the *Coronavirus Aid, Relief, and Economic Security (CARES) Act* that was just passed by the U.S. Congress are intended to assist business owners. When implemented, there will be many new resources available for small businesses, as well as certain non-profits and other employers. Below is information about the major programs and initiatives that will soon be available from the Small Business Administration (SBA) to address these needs, as well as some additional tax provisions that are outside the scope of SBA:

- **COVID-19 Economic Injury Disaster Loans & Emergency Economic Injury Grants:** These grants provide an emergency advance of up to \$10,000 to small businesses and private non-profits harmed by COVID-19 within three days of applying for an SBA Economic Injury Disaster Loan (EIDL). To access the advance, you must first apply for an EIDL and then request the advance. The advance does not need to be repaid under any circumstance, and may be used to keep employees on payroll, to pay for sick leave, meet increased production costs due to supply chain disruptions, or pay business obligations, including debts, rent and mortgage payments.  
**Key Points for Interested Businesses:**
  - You can apply for this Loan Advance when you apply for an Economic Injury Disaster Loan (EIDL) or after you submit a loan application to EIDL.
  - Declined EIDL applicants may still be eligible to receive an Advance.
  - Visit the SBA's website to [submit an application](#) for the Economic Injury Disaster Loan and Loan Advance programs.
- **Payment Protection Program (PPP) Loans:** This program is to provide cash-flow assistance through 100 percent federally guaranteed loans to employers who maintain their payroll during this emergency. If employers maintain their payroll, the loans would be forgiven, which would help workers remain employed, as well as help affected small businesses and our economy to snap-back quicker after the crisis. PPP has a host of attractive features, such as forgiveness of up to 8 weeks of payroll based on employee retention and salary levels, no SBA fees and at least six months of deferral with maximum deferrals of up to a year. Small businesses and other eligible entities will be able to apply if they were harmed by COVID-19 between February 15, 2020 and June 30, 2020. This program is would be retroactive to February 15, 2020, in order to help bring workers who may have already been laid off back onto payrolls. Loans are available through June 30, 2020. Loans can be up to \$10M, with a 1% interest rate and a 2-year maturity; there are no payments for the first six months.  
**Key Points for Interested Businesses:**
  - Contact your lender to learn if it is participating in the SBA PPP program.
  - If you don't have an existing SBA lender, use the SBA's online Lender Match Tool to identify a lender in your area. (Please note: this tool is not currently available; we will keep close track and let you know when it's live again.)
  - Please expect delays and be patient as lenders work to implement the guidance released just last night (Thursday, April 2<sup>nd</sup>).
  - We will make you aware of all updates related to the PPP program as we receive them.
- **Small Business Debt Relief Program:** This program will provide immediate relief to small businesses with non-disaster SBA loans, in particular 7(a), 504, and microloans. Under it, SBA will cover all loan payments on these SBA loans, including principal, interest, and fees, for six months beginning March

27<sup>th</sup>, 2020 for qualifying new and current holders of 7(a) loans. Businesses who already have a covered 7(a) SBA loan or receive a 7(a) SBA loan prior to September 27, 2020 will receive this relief.

### **Key Points for Interested Businesses:**

- Reach out to your SBA lender to discuss how this relief applies to an existing loan or to discuss applying for a new 7(a) loan.
- Again, expect delays and be patient as lenders work to get the programs stood up.

This relief will also be available to new borrowers who take out loans within six months of the President signing the bill into law.

- **Small Business Counseling & Training:** If you, like many small business owners, need a business counselor to help guide you through this uncertain time, you can turn to your local Small Business Development Center (SBDC), Women's Business Center (WBC), or SCORE mentorship chapter. These resource partners, and the associations that represent them, will receive additional funds to expand their reach and better support small business owners with counseling and up-to-date information regarding COVID-19. There will soon be a joint platform that consolidates information and resources related to COVID-19 in order to provide consistent, timely information to small businesses. To find a local resource partner, visit <https://www.sba.gov/local-assistance/find/>.
- **Small Business Tax Provisions:**
  - **Employee Retention Credit for Employers Subject to Closure or Experiencing Economic Hardship:** This provision would provide a refundable payroll tax credit for 50 percent of wages paid by eligible employers to certain employees during the COVID-19 crisis. The credit is available to employers, including non-profits, whose operations have been fully or partially suspended as a result of a government order limiting commerce, travel or group meetings. The credit is also provided to employers who have experienced a greater than 50 percent reduction in quarterly receipts, measured on a year-over-year basis. Wages of employees who are furloughed or face reduced hours as a result of their employer's closure or economic hardship are eligible for the credit. For employers with 100 or fewer full-time employees, all employee wages are eligible, regardless of whether an employee is furloughed. The credit is provided for wages and compensation, including health benefits, and is provided for the first \$10,000 in wages and compensation paid by the employer to an eligible employee. Wages do not include those taken into account for purposes of the payroll credits for required paid sick leave or required paid family leave, nor for wages taken into account for the employer credit for paid family and medical leave (IRC sec. 45S). The credit is not available to employers receiving assistance through the Paycheck Protection Program. The credit is provided through December 31, 2020.
  - **Delay of Payment of Employer Payroll Taxes:** This provision would allow taxpayers to defer paying the employer portion of certain payroll taxes through the end of 2020, with all 2020 deferred amounts due in two equal installments, one at the end of 2021, the other at the end of 2022. Payroll taxes that can be deferred include the employer portion of FICA taxes, the employer and employee representative portion of Railroad Retirement taxes (that are attributable to the employer FICA rate), and half of SECA tax liability. Deferral is not provided to employers receiving assistance through the Paycheck Protection Program.

More information can be found [here](#).

## Other Important Updates

### Update from Unitil:

Unitil's focus in the days and weeks ahead is to ensure essential services remain uninterrupted. Some non-essential services have been suspended. Below is a summary of updates:

#### Services Temporarily Paused:

- Collections activities & disconnections – They have temporarily suspended all non-payment service disconnections and collection activities. If you are having trouble paying your bill, know that their Customer service team is there for you to find a solution that works in this difficult time.
- Non-essential planned electric outages – Unless the work is needed to prevent future disruptions, any planned service interruptions related to maintenance work on the system has been suspended. They are aware many individuals are working from home and children are home from school, and they want to accommodate your needs.
- Energy efficiency on-premise services – They are temporarily suspending all energy efficiency service activities that require home or business visits, such as energy audits. They believe these programs have great value for their customers and they continue to explore alternatives where possible.

#### Services Continuing:

- Electricity and gas service – Their pandemic task force is working diligently to find creative means of ensuring their core services remain uninterrupted, ensuring they continue to meet your energy needs in this difficult time.
- Customer-requested service – Their techs are still responding to service requests as needed for our customers, including turn offs, turn-ons, and relocation services. Their customer service team is now working entirely remotely and is still taking calls and service requests.
- Regular billing and ability to make payments – They continue to offer our full suite of payment and billing options for customers, and their team is standing by to provide assistance through payment plans and other options. They encourage all customers to take advantage of [MyUnitil](#) to manage accounts online.
- Emergency response – Their priority, as always, remains public safety. Contact them immediately for all gas and electricity-related emergencies and they will be there.

The situation we face is unprecedented and rapidly evolving. As program status changes, they will continue to update you with the latest information available. In the interim, visit [unitil.com/COVID-19](http://unitil.com/COVID-19) for the latest information regarding their efforts to provide service to you while working to suppress COVID 19.

### Update from Verizon:

Verizon is taking the following steps to protect consumers during the COVID-19 pandemic and protect consumers against the hardships they are currently facing:

- Waiving overage charges and late fees to support customers who may be financially affected by the COVID-19 crisis.
- Adding 15GB of high speed data for wireless consumer and small business customers to be automatically applied with no customer action necessary.

*17 Main Street, P.O. Box 435, Lunenburg, Massachusetts 01462  
P: (978) 582-4130~E: [hlemieux@lunenburgonline.com](mailto:hlemieux@lunenburgonline.com)*

- Providing a new discount internet option for low-income households.
- Waiving two months internet and voice service charges for current Lifeline customers.

These actions build upon their previous pledges to not terminate service and to prioritize first responders so they can continue to respond to the needs of the communities. Their goal is to ensure their customers have the tools they need to stay connected. More details:

<https://www.verizon.com/about/news/verizon-helps-eliminate-worry>

Verizon continues to closely monitor developments related to COVID-19. As the situation evolves, they are working closely with their employees, partners and suppliers to support ongoing business operations and serve our customers' needs. For regular updates, please visit: <https://www.verizon.com/about/news/our-response-coronavirus>

#### RMV Updates:

The Massachusetts Registry of Motor Vehicles has created a page with updates about Commercial Driver's Licenses (CDLs), Commercial Learner's Permits (CLPs), Class D, Class M, and Class DM driver's license, ID cards, and Learner's Permits extensions, as well as RMV service centers, and hearing information. As of Friday, March 27<sup>th</sup>, the RMV is enforcing a strict no walk-in policy at its eight service centers that are open to the public. The only transactions that will be processed at service centers are those that require an in-person transaction, including CDLs or CLPs, some new registrations, out of state conversions and new Mass IDs. Customers that need to complete these transactions will be required to make an online appointment reservation, and customers arriving without an appointment will be asked to leave and make an appointment online for a future date. Appointments can be made online at <https://atlas-myrmv.massdot.state.ma.us/> or by calling 857-368-8000. More information from the RMV is available [here](#).

#### Smoke Alarm Inspections:

Governor Baker today [issued an order](#) making a change to the inspection statutes that require a smoke and carbon dioxide alarm inspection prior to a residential real estate transaction. The Order would permit the inspection to be deferred if the buyer contractually assumes responsibility for installing the detectors and the subsequent inspection happens within 90 days of the conclusion of the COVID-19 emergency.

#### Unemployment Assistance:

In order to better meet the needs of customers whose employment has been affected by the coronavirus, DUA will be hosting daily town hall meetings where they will take constituents through a step by step process of achieving a successful unemployment claim and taking questions from claimants across the Commonwealth. A web link to the daily visual presentation can be viewed [here](#). You can also download the step by step presentation by going [here](#).

#### **To file a new Unemployment Insurance claim or reopen an established claim online:**

1. Visit [www.mass.gov/dua/uionline](http://www.mass.gov/dua/uionline)
2. Select Log in to UI Online for Claimants.
3. Create an UI Online account or log in to an existing account.
4. Complete all information requested and submit application.
5. Be sure to include phone number and email address to make it easier for connections, in case DUA has questions about application.

UI Online is available 6 a.m. to 10 p.m., 7 days a week. The call center phone line is 877-626-6800.

*17 Main Street, P.O. Box 435, Lunenburg, Massachusetts 01462  
P: (978) 582-4130~E: [hlemieux@lunenburgonline.com](mailto:hlemieux@lunenburgonline.com)*