

# Hingham ~ COVID-19 and Small Business Webinar

## April 13, 2020

State Representative Joan Meschino

State Representative Jamie Murphy

State Senator Patrick O'Connor

Massachusetts Office of Business Development

Karen Johnson, Chair, Hingham Board of Selectmen

Hingham Downtown Association

Hingham Business Council

# Welcome and Guidelines

## Welcome

## Agenda

- State of Emergency - May 4
- Action to support small business - federal and state action
- Board of Selectmen and town update
- Hingham Downtown Association + Hingham Business Council
- Small business needs in Hingham

If you have a question, either submit it through the **Q&A box** or use the **“raise hand”** feature on Zoom.

- We will unmute everyone at the end to make sure everyone on phone lines gets the opportunity to ask questions

# COVID-19 State of Emergency – Current Status

- Non-essential business closure & stay-at-home advisory extended to **May 4, 2020**
- Updated list of “Essential Businesses”
- CARES Act passed by Congress on Friday, March 27

All MA COVID-19 related orders and guidance can be found at:  
<https://www.mass.gov/info-details/covid-19-state-of-emergency>

# Federal Action – Unemployment

- Expansion of eligibility:
  - Self-employed, gig workers, and those paid by 1099
  - Recently exhausted their weeks of unemployment benefits
  - Low-earnings
- Increase of benefits
  - Supplemented with an additional \$600/week
  - Individuals will be eligible for an additional 13 weeks
- State Implementation
  - Federal Pandemic Unemployment Compensation (**\$600/week supplement**) is available and retroactive to March 29, 2020
  - Pandemic Unemployment Assistance (**expansion of eligibility**) unavailable until the end of April
  - Pandemic Emergency Unemployment Compensation (**additional 13 weeks**) awaiting federal guidelines

# Federal Action – Small Businesses

- Paycheck Protection Program (under 500 employees) - \$350 Billion
  - Loans up to \$10 million, determined by 8 weeks of prior average payroll (plus 25%)
  - Payments deferred for 6 months
  - If you maintain your workforce, SBA may forgive the portion of the loan proceeds used to cover the first 8 weeks of payroll and other expenses like rent, mortgage interest, and utilities.
- SBA Emergency Economic Injury Grants
  - \$10 billion to provide grants to provide immediate relief for small business operating costs
- Existing SBA Loans
  - \$17 billion to cover 6 months of payments for small businesses with existing SBA loans

# Paycheck Protection Program Implementation

## Local SBA Eligible Lenders:

- South Shore Bank
- Rockland Trust
- Hingham Institute Savings Bank
- Citizens Bank
- Coastal Heritage Bank
- Bank of America
- Santander Bank
- Eastern Bank

# Mass Office of Business Development

## **Margaret Laforest**

Regional Director, Greater Boston  
Massachusetts Office of Business Development

[margaret.laforest@mass.gov](mailto:margaret.laforest@mass.gov)

Cell: 617-939-3097

1515 Hancock Street, Suite 402

Quincy, MA 02169

[www.mass.gov/mobd](http://www.mass.gov/mobd)

## **Sue Whitaker**

Regional Director, Greater Boston  
Massachusetts Office of Business Development

[susan.whitaker@mass.gov](mailto:susan.whitaker@mass.gov)

Cell: 617-620-1005

# State Action – Supporting Small Businesses

- Unemployment
  - Waived one-week waiting period for duration of the crisis
- Deferred Sales, Meals, and Room Occupancy Tax Payments
  - March, April, and May payments now due on June 20th
- Mass Growth Capital Corporation Loans were available until March 19th, 2020
- House and Senate are considering bills that include eviction moratoria (including for commercial spaces)



# Local Action – Board of Selectmen

- Covid Update Center on Town Website gathers federal, state and local guidance on operations during the state of emergency and lists resources available to citizens.
- Covid Update Center includes a Community Notices section that contains notices from community organizations and local businesses as a public service to residents. Includes take-out options, grocery store hours and procedures as well as a section for the Downtown Business Association.
- Hingham Link. Community of volunteers seeking to match those needing help with people ready, willing and able to help with things like getting trash to transfer station, meal delivery and delivery of curbside pick-up items. Contact <http://HinghamLink.com> or [HinghamLink@gmail.com](mailto:HinghamLink@gmail.com) to volunteer or to request a service.

# Local Action – Hingham Downtown Association

- Current landscape of conducting business.
  - Shops have adjusted and are offering new ways to shop -- from online shopping, to curbside pick-up, to free local delivery and shipping.
  - Restaurants continue to offer curbside service and/or take-out, 7 days a week.
  - Gift card purchasing on our website for our participating members.  
[www.discoverhingam.com](http://www.discoverhingam.com)
  - Showcasing Stores/Restaurants on our social channels and PR initiatives
  - Outreach efforts to local and state officials
- Post Pandemic Landscape:
  - Getting people out to shop again. Make people feel safe in the stores.
  - Campaigns: “Celebrate 02043 is Open Again”. It’s safe to stay and shop local.

# Local Action – Hingham Business Council

- HBC is an affiliate of the South Shore Chamber of Commerce
  - All members have full access to the South Shore Chamber’s extensive resources and programming opportunities
  - For the latest CARES Act and PPP updates, go to the COVID-19 resource page: [www.southshorechamber.org/covid19resources.html](http://www.southshorechamber.org/covid19resources.html)
  - All South Shore Chamber programming now provided online and through virtual networking gatherings such as “coffee connections” and informational meetings
  - Please visit the South Shore Chamber’s facebook page for the latest programming and event information:  
<https://www.facebook.com/southshorechamberofcommerce>

# Local Action – Hingham Business Council

- Hingham-based restaurants can add their current hours of operations and take-out information to the South Shore Chamber’s **“Eat South Shore”** online restaurant guide
  - Currently, ten Hingham restaurants are participating (opportunity open to ALL restaurants and breweries)
  - Over 3,500 “hits” in the last 30 days
  - Over 40,000 Instagram “impressions”
  - Over 500 updates shared
  - To add your restaurant’s information, email [HMccall@southshorechamber.org](mailto:HMccall@southshorechamber.org)

# COVID-19 State of Emergency

## Discussion

# Resources

- Small Business Administration, <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>
- U.S. Chamber of Commerce, <https://www.uschamber.com/coronavirus>
- South Shore Chamber of Commerce, <https://www.southshorechamber.org/covid19resources.html>
- Senator Markey, <https://www.markey.senate.gov/coronavirus-resources>
- Senator Warren, <https://www.warren.senate.gov/coronavirus>
- Congressman Lynch, <https://lynch.house.gov/>

# Contact Information

Representative Joan Meschino

State House Room 34

Boston, MA 02133

617-722-2320

Joan.Meschino@MAHouse.gov

Senator Patrick O'Connor

State House Room 419

Boston, MA 02133

617-722-1646

Patrick.O'Connor@MASenate.gov

Representative James Murphy

State House Room 254

Boston, MA 02133

617-722-2220

James.Murphy@MAHouse.gov