

Mass Business Office of Development (MBOD) information

a good quick summary as of 3/24/20 of additional resources:

[FAQs for Businesses Live on EOHEd Website](#)

Due to the sheer volume of inquiries we're receiving, we will not be responding to each individual email in our inbox; instead, people should check the EOHEd website for updated responses.

We have posted an FAQ responding to questions submitted to EOHEd; please keep checking the FAQ page, as we will continue to update it moving forward.

Submitting a Request to Be Designated a COVID-19 Essential Service

Businesses deemed essential based on the "[COVID-19 Essential Services](#)" guidance do NOT need to apply for an Essential Service Designation.

Businesses that are NOT covered under this "COVID-19 Essential Services" guidance can [submit an online request](#) to be designated as essential for the purposes of the Emergency Order.

Updates to the SBA Economic Injury Disaster Loan Program

The Small Business Administration has recently made adjustments to its EIDL program structure and process.

- Moving forward, EIDL loans will defer payments for the first year (twelve months) of the loan. This is a change from the initial loan structure, which allowed payment deferral for four months.
- There is an expedited process for loans under \$500k, allowing them to bypass the requirement to submit current tax returns. Other IRS forms and guarantees will still be required. Please note that private non-profits don't qualify for this exemption.
- Businesses can apply for the program here: <https://disasterloan.sba.gov/ela>

The Division of Insurance's Recent Bulletin - "[Flexibility In the Issuance and Administration of Insurance during COVID-19 \(Coronavirus\) Public Health Crisis](#)"

The Division of Insurance issued guidance for insurance carriers yesterday, encouraging them to offer flexibility to individual- and business policyholders. Read the full bulletin here:

<https://www.mass.gov/news/bulletin-2020-05-flexibility-in-the-issuance-and-administration-of-insurance-during-covid-19>

Updates From the Department of Unemployment Assistance

The Department of Unemployment Assistance (DUA) hosts daily town hall meetings to guide attendees through the process to achieve a successful unemployment claim and to answer questions. Read more at <https://www.mass.gov/forms/massachusetts-department-of-unemployment-assistance-dua-virtual-town-halls>. You can also learn more about unemployment benefits in light of COVID-19 at DUA's website, [here](#); this page will continue to be updated as additional guidance is available.