



Small Business Support Plan

Prepared for:

The Town of Arlington,
Cities of Medford and Salem, &
Newton/Needham Chamber of Commerce

July 2020



Acknowledgments

The Small Business Support Plan reflects the completion of work to identify opportunities to support small businesses that have been impacted by COVID-19 using a variety of strategies presented in this document. Thank you to all who participated throughout the process.

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Courtesy The James/Newton-Needham Chamber

Introduction

Project Framing

Massachusetts has been one of the states hardest hit by COVID-19. As of June 12, 2020 the state had seen over 105,000 confirmed cases and 7,538 deaths. As social isolation measures extended and expanded in the state to stem the spread of the virus, businesses in the region began to face an uncertain future. The order for all non-essential businesses to close temporarily was most visible in downtowns and commercial areas and it is unclear what the ripple effect of these measures will have on other business sectors that are critical drivers of our region's economy. Many of the regional chambers of commerce, as well as local municipalities, surveyed constituent businesses to better understand needed resources and support systems, and the Federal and State governments have worked quickly to create support funds to assist with short-term cash flow.

However, as of the beginning of the project in April, many questions lingered related to the efficacy and impact of these cash infusions:

QUESTIONS

- How long will federal and state support funds sustain local businesses, and are the current funds sufficient to meet the needs of the range of business types in the region?
- What are the long-term gains of that resource deployment?
- What are the state and municipal implications from a financial perspective of business closure?
- What are the long-term business support measures that are needed once social restrictions are lifted?

Now is a critical moment for MAPC and its regional partner communities to determine how to focus and deploy resources in a strategic manner that advances the support for combating COVID-19 and advancing the economic recovery that will need to take place over the coming years. The unprecedented speed of the COVID-induced economic crash has left leaders and policy makers in uncharted territory, and it will be important for communities to advance an economic recovery agenda related to small businesses with some hard critical thinking around the fast-moving conditions at the state, federal, and global scale.



**Courtesy Farm Grill and Rotisserie/
Newton-Needham Chamber**

SMALL BUSINESS PRINCIPLES GUIDING THE PROJECT

1. Small businesses are a key part of Massachusetts' economy and identity.

- There are 322,958 small businesses in Massachusetts.¹
- These businesses provide a sense of place and community and play a key role in neighborhood identity.
- Small businesses empower families and individuals to improve their lives and life skills.

2. Municipalities can play a key role in helping businesses survive.

- Financial assistance and support generating revenue are crucial for businesses experiencing severe impacts.
- Reduction of business expenses, through regulatory relief as well as expedited reopening assistance when it is safe, will allow businesses to be successful both now and over the long-term.

3. The new environment in which businesses are now operating requires new business models and requires creative municipal support to help those models to emerge successfully.

- Physical distancing will lead to new ways of doing business and will force businesses to adapt. Municipalities must follow suit with the creative use of public policy, programs and public space.
- New businesses will emerge in response to shifting customer behavior and new needs. Alternative business models, such as worker-owned cooperatives, might prove to be more resistant to economic shocks and could prove to generate more wealth for their owners. Short-term responses could lead to longer term positive changes to improve the environment in which small businesses operate. Regulatory relief now could lead to regulatory reform in the future.

4. Municipalities should work with their small businesses and the Commonwealth to carefully track measures of success to understand how to respond to future disruptions and which temporary measures to enact permanently.

¹ Source: InfoGroup USA, 2016

COVID RESPONSE TIMELINE

March 10	Governor Baker issues a state of emergency declaration to support the state's response to coronavirus.
March 15	Governor Baker issues an emergency order limiting gatherings to 25 people and prohibiting on-premises consumption of food or drink at bars and restaurants, beginning on March 17 and effective through April 5.
March 23	Governor Baker issues an emergency order which required all "non-essential" businesses to be closed through April 7. Exempt industries included: healthcare, public safety, groceries and take-out restaurants, utilities and infrastructure, and other essential services. The Order also limits gatherings to 10 people during the state of emergency, a reduction from the 25-person limit established in an earlier order.
March 25	Governor Baker issues an emergency order extending the closure of all public and private schools, and all non-emergency childcare programs until May 4.
March 31	Governor Baker issues an emergency order extending the closure of non-essential businesses until May 4 and to limit gatherings to 10 people.
April 21	Governor Baker announces the closure of K-12 schools in Massachusetts and non-emergency childcare programs through the end of the school year.
April 28	Governor Baker extends the state's limit on gatherings and the closure of non-essential businesses until May 18.
May 18	Governor Baker releases Massachusetts' reopening plan with information on how and when different industries can reopen. Phase 1 saw the reopening of specific industries that host small businesses including hair salons and barber shops, pet grooming, car washes and retail (remote fulfillment and curbside pickup).
June 8	Phase 2 of the reopening process begins, allowing restaurants to serve patrons outside.
June 22	Restaurants are allowed to serve patrons indoors and other personal services are allowed to reopen



Planning Process

Plan Development

MAPC's Economic Development team partnered with key stakeholders from five municipalities who offer multiple perspectives on the impact that COVID-19 has had on small businesses and what support they seek into their recovery. These stakeholders included the municipalities of Arlington, Medford and Salem as well as the Newton-Needham Chamber of Commerce. The team framed its work around the following guiding questions:

QUESTIONS

- How do MAPC and partner communities understand the segmented impact of COVID-19 on small businesses by size and industry type?
- What is the main goal of supporting small businesses during this time?
- If businesses fail, what is the economic/social impact?
- What does the economy for business development look like post COVID-19?

Timeline

The team met with the stakeholders five times over the course of April 10, 2020—June 5, 2020. At each meeting, the MAPC team presented key deliverables for the project as outlined in the timeline below.

April 10
Project Kick-off

April 24
Small Business
Data

May 7 Survey
Analysis and Draft
Recommendations

May 22
Draft Plan

June 5
Final Plan



Courtesy John Andrews, Creative Collective

Small Business Landscape: Understanding the Impact of COVID-19 on Businesses by Size and Industry Type

Methodology

In order to analyze the small business landscape, the MAPC project team utilized Infogroup as well as survey data, and reports from partner communities and the larger region.

Infogroup collects information on both private and public US companies. Individual businesses are located by address geocoding and information pertaining to employment counts are confirmed through a telephone interview process. Sales volume, which is harder to obtain from private businesses is modeled using the US Department of Commerce data on sales per employee for each 6-digit NAICS code. Infogroup then uses data from their database on number of employees, industry NAICS codes and the state to calculate estimated sales volume.

InfoGroup Data for Communities

The following charts depict the small business makeup of the project partner communities. Information from InfoGroup 2016 shows sales volume and COVID-relevant industry types by employee count groups. The COVID-relevant industry types were defined as industries that may have been significantly impacted by the Governor's non-essential business closure order.

The project team's analysis of the data concludes that across the five partner communities, businesses with five or fewer employee are most prevalent. Noting employee count and

industry type is important for communities as they move forward in the recovery process because these factors determine what kind of federal, state and municipal aid business owners can access, given that some funding sources are allocated only to businesses with 5 or fewer employees.

ARLINGTON

Business Sizes

Employee Count	Sales Volume	# of Businesses
1 to 5	Under \$1 million	782
	\$1 million to \$2.5 million	93
	\$2.5 million to \$5 million	24
	TOTAL	899
6 to 9	Under \$1 million	71
	\$1 million to \$2.5 million	33
	\$2.5 million to \$5 million	14
	TOTAL	118
10 to 19	Under \$1 million	28
	\$1 million to \$2.5 million	44
	\$2.5 million to \$5 million	18
	TOTAL	90
20 to 49	Under \$1 million	4
	\$1 million to \$2.5 million	7
	\$2.5 million to \$5 million	10
	TOTAL	21

Business Types

1 to 5 Employees	6 to 9 Employees	10 to 19 Employees	20 to 49 Employees
Professional Services: • Lawyers: 29 • Real Estate: 31 Beauty Salons: 23	Full-Service Restaurants: 33 Civic and Social Organizations: 4	Elementary and Secondary Schools: 8 Electronic Stores: 8 Child Day Care Services: 7	Elementary and Secondary Schools: 7 Beauty Salons: 2 Civic and Social Organizations: 2

MEDFORD**Business Sizes**

Employee Count	Sales Volume	# of Businesses
1 to 5	Under \$1 million	895
	\$1 million to \$2.5 million	102
	\$2.5 million to \$5 million	33
	TOTAL	1,030
6 to 9	Under \$1 million	84
	\$1 million to \$2.5 million	74
	\$2.5 million to \$5 million	20
	TOTAL	178
10 to 19	Under \$1 million	43
	\$1 million to \$2.5 million	60
	\$2.5 million to \$5 million	32
	TOTAL	135
20 to 49	Under \$1 million	4
	\$1 million to \$2.5 million	27
	\$2.5 million to \$5 million	20
	TOTAL	51

Business Types

1 to 5 Employees	6 to 9 Employees	10 to 19 Employees	20 to 49 Employees
Professional Services: • Lawyers: 45 • Real Estate: 35 Beauty Salons: 38 Full-Service Restaurants: 36	Full-Service Restaurants: 21	Elementary and Secondary Schools: 9 Child Day Care Services: 8 Full-Service Restaurants: 8	Elementary and Secondary Schools: 9 Snack and Nonalcoholic Beverage Bars: 6

NEEDHAM**Business Sizes**

Employee Count	Sales Volume	# of Businesses
1 to 5	Under \$1 million	500
	\$1 million to \$2.5 million	89
	\$2.5 million to \$5 million	21
	TOTAL	610
6 to 9	Under \$1 million	58
	\$1 million to \$2.5 million	42
	\$2.5 million to \$5 million	13
	TOTAL	113
10 to 19	Under \$1 million	14
	\$1 million to \$2.5 million	28
	\$2.5 million to \$5 million	24
	TOTAL	66
20 to 49	Under \$1 million	0
	\$1 million to \$2.5 million	14
	\$2.5 million to \$5 million	12
	TOTAL	26

Business Types

1 to 5 Employees	6 to 9 Employees	10 to 19 Employees	20 to 49 Employees
Professional Services: <ul style="list-style-type: none"> • Lawyers: 29 • Real Estate: 23 Beauty Salons: 19	Electronic Stores: 8 Full-Service Restaurants: 7	Electronic Stores: 5 Child Day Care Services: 3	Professional Services: <ul style="list-style-type: none"> • Real Estate: 5 Home Health Care Services: 4 Full-Service Restaurants: 4

NEWTON**Business Sizes**

Employee Count	Sales Volume	# of Businesses
1 to 5	Under \$1 million	849
	\$1 million to \$2.5 million	96
	\$2.5 million to \$5 million	34
	TOTAL	979
6 to 9	Under \$1 million	64
	\$1 million to \$2.5 million	95
	\$2.5 million to \$5 million	20
	TOTAL	179
10 to 19	Under \$1 million	31
	\$1 million to \$2.5 million	53
	\$2.5 million to \$5 million	44
	TOTAL	128
20 to 49	Under \$1 million	4
	\$1 million to \$2.5 million	14
	\$2.5 million to \$5 million	24
	TOTAL	42

Business Types

1 to 5 Employees	6 to 9 Employees	10 to 19 Employees	20 to 49 Employees
Professional Services: • Lawyers: 88 • Architecture: 25 Beauty Salons: 29	Full-Service Restaurants: 16 Child Care Services: 7	Electronic Stores: 5 Child Care Services: 3	Professional Services: • Lawyers: 4 • Real Estate: 4 Limited-Service Restaurants: 4

SALEM**Business Sizes**

Employee Count	Sales Volume	# of Businesses
1 to 5	Under \$1 million	987
	\$1 million to \$2.5 million	109
	\$2.5 million to \$5 million	27
	TOTAL	1,114
6 to 9	Under \$1 million	88
	\$1 million to \$2.5 million	68
	\$2.5 million to \$5 million	12
	TOTAL	168
10 to 19	Under \$1 million	31
	\$1 million to \$2.5 million	56
	\$2.5 million to \$5 million	41
	TOTAL	128
20 to 49	Under \$1 million	16
	\$1 million to \$2.5 million	33
	\$2.5 million to \$5 million	13
	TOTAL	62

Business Types

1 to 5 Employees	6 to 9 Employees	10 to 19 Employees	20 to 49 Employees
Professional Services: • Lawyers: 155 • Real Estate: 23 Full-Service Restaurants: 30 Gift, Novelty & Souvenir Stores: 22	Full-Service Restaurants: 37 Electronic Stores: 11 Beauty Salons: 5 Dentists' Offices: 6	Snack and Nonalcoholic Beverage Bars: 9 Full-Service Restaurants: 5	Full-Service and Limited-Service Restaurants: 17

SURVEY METHODOLOGY

While InfoGroup data showed the small business landscape prior to COVID-19, it was important for the project team to gather additional information on the needs and challenges of small businesses in the current context. To accomplish this goal, the MAPC project team collected and analyzed small business needs survey results from across the region. Included in these results were four of the five partner communities that had conducted surveys of their own.

It is important to note that as the impact and response to COVID has evolved, so have the needs of small business owners. Survey results that were collected were initially conducted between March – May and therefore do not reflect conditions as the situation evolved throughout the shutdown and reopening process.

Survey results from the following communities and organizations were collected and involved in this analysis:

Municipal

- Town of Canton
- Cities of Chelsea and Everett (distributed jointly)
- Town of Harvard
- City of Medford
- City of Salem

Business District

- Central Square Business District

State-Wide

- Black Economic Council of Massachusetts
- Mass LGBT Chamber
- Regional Chambers (distributed jointly)
- The Massachusetts Association of Community Development Corporations

Key Questions Asked

- What were the immediate impacts?
- What have been the longstanding issues since the shutdown?
- What can municipalities do to help?
- How can partnering organizations provide the assistance needed?
- What can the Commonwealth do to assist?
- How can the federal government help?



Courtesy John Andrews, Creative Collective

Key Needs

Key needs as informed by survey analysis

The survey analysis identified several key needs of small business owners. The MAPC project team worked with the stakeholder communities to see what work was currently being done at the municipal, state and federal level to address these needs and where future work can fill identified gaps.

Although the surveys gathered feedback from various professions, locations, and during different points between March and late May, the responses coalesced around a clear list of distinct needs.

NEEDS

Inability to cover expenses

Rent

- The need for businesses to pay rent, utilities, and monthly charges (e.g. liquor payments), ranked high on their list of concerns.
- A vast majority of the respondents leased their own spaces.
- Many expressed concerns about potential evictions due to the inability to cover expenses and expressed interest in eviction moratoria or similar protections.

Inability to cover expenses

Equipment

- Certain businesses noted the need for tap-to-pay machines, subscription to video conferencing sites, and delivery service to address post-COVID life.
- Additionally, businesses requested ways to provide Personal Protective Equipment for small businesses, particularly within the first three months of reopening.
- Cleaning equipment and service use has increased in order to follow the sanitizing requirements for their facilities.

COVID-19 Safety Procedures

- Businesses noted the need for funding to cover regular testing of staff and clients, temperature checks, additional cleaning staff time.

Employee loss and recruitment

- Many businesses, unable to pay employees during shutdown, are hesitant to rehire during economic uncertainty.
- Hiring and retention of employees has generally been an issue for businesses before the pandemic. This has grown for many professions where expanded unemployment benefits were more than pay as well as those who were afraid to return work.
- Many employees hesitate returning to work without proper child care assistance.
- Employees hired as 1099 independent contractors were unable to get aid during the crisis.

PREFERRED ASSISTANCE

Grants

- Many businesses are unsure to what the future holds for them and need grants in order to survive the impact of COVID-19
- There is a fear that loans will not be helpful given the uncertainty of the future, as many businesses stated that they might close within the year. They found loans to exacerbate their problems due to the amount of current debt and concerns with their ability to pay off the debt in the future
- Some businesses sought grants that did not have the stringent requirements that the PPP program, such as rehiring employees, expending the funding within a short amount of time, etc.

Forgivable loans/low interest loans

- Although not as popular as grants, many businesses viewed any form of financial assistance, particularly no interest and low interest loans, as necessary.
- Respondents stated that paying back a loan depends on being able to get up to full profitability quickly, plus pay the additional expenses that have accrued.
- These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact.

Permits

Respondents requested that municipalities waive any penalties associated to filing late for any required business certificate, licenses, and permits. Others asked for assistance in navigating the permitting process.

Communication

Open lines of communication are greatly valued by businesses, with multiple sources of information, particularly on reopening, needing to be available.

Coalition Building

There was a request to create a COVID-19 Small Business Recovery Coalition at the local or regional level, which could be constituted by the main institutions with an interest in serving and preserving small businesses including community and economic based organization and Technical Assistance Providers.

Nonprofit Funding

It is important to note that nonprofit business assistance organizations also need grants to increase their technical assistance capacity and be able to customize and deliver educational programs to assist businesses during this difficult transition.

ANALYSIS OF RESOURCES AVAILABLE FOR DISASTER AND RECOVERY ASSISTANCE PROVIDED BY MUNICIPALITIES

DHCD Community Development Block Grant Coronavirus Response (CDBG CV)	Funding available through the Community Development Block Grant program that allows states and cities to set priorities for certain housing, job creation/retention, and public service efforts that address COVID-19 related needs of low-moderate income individuals (80% AMI or below).
Massachusetts Downtown Initiative (MDI)	Strengthens downtowns through Technical Assistance, Training, and Capacity Building to non-entitlement communities and is awarded yearly
HED Massworks	The MassWorks Infrastructure Program is a competitive grant program that provides a robust and flexible source of capital funds to municipalities and other public entities to support and accelerate housing and job growth throughout the Commonwealth.
HED Urban Agenda	<p>The Urban Agenda Program is a competitive grant program that provides flexible funding to eligible communities to “help build leadership, collaboration, and capacity at the local level”.</p> <p>The grant program invests in initiatives that unlock community driven responses to local economic opportunities through partnership building, problem solving, and shared accountability.</p>
EDA CARES Act Funds	The CARES Act includes Economic Development Assistance funds to help communities prevent, prepare for, and respond to COVID 19. These are strategy or implementation grants for public infrastructure (incl. broadband), business incubators, capitalization of revolving loan funds, technical assistance, capacity building, and activities that support business and job creation. The Economic Development Administration expects to fund at least 80% and up to 100% of eligible project costs.

ANALYSIS OF FUNDING SOURCES FOR SMALL BUSINESSES

SBA: PPP and EDIL funding	Loans and grants for employee retention and business expenses
Mass Growth Capital	Loans and funding for business technical assistance
LISC grant program	Grants for immediate financial peril, limit layoffs, avoid gaps in employee benefits or insurance, mitigate economic instability and increase likelihood of business survival
PayPal grant program	Grants for Black-owned small businesses that have been impacted by COVID-19
Boston Main Streets Foundation (BMSF) COVID-19 Emergency Response Fund	Grants for individual businesses impacted by COVID -19
Restaurant Employee Relief Fund	Grants for restaurant industry employees who have been impacted by either a decrease in wage or loss of employment
Bartender Emergency Assistance Program	Emergency grants for bartenders, spouses, or their children

MUNICIPALITIES OUTSIDE OF THE REGION

Local governments outside of the region have been taking different approaches to providing direct financial relief for small businesses. Some are in a “wait and see” mode while they determine the level of need after federal funds are disbursed. Some are taking immediate action and creating funds through a combination of city resources, philanthropic dollars, or by redeploying Community Development Block Grant (CDBG) funds to small businesses. In reviewing funding programs provided by cities around the country, most are opting for a blend of zero- or low-interest loans and grants.

- On April 2nd, **Jersey City, NJ** announced it would redirect CDBG funds to match grants awarded to small businesses and nonprofits by the state economic development agency, up to \$10,000 per business.

- On March 17th, in partnership with the Philadelphia Industrial Development Corporation and the Department of Commerce, the **City of Philadelphia, PA** announced a \$10 million COVID-19 Small Business Relief Fund to provide grants and zero-interest loans to impacted businesses. In its first week, the program received over 1,300 applications with 80% of the applications coming from small businesses of no more than 5 employees. Businesses can apply for multiple relief programs through a single application.
- On April 2nd, **City of San Francisco, CA** announced a \$9 million zero-interest loan fund and added \$1 million to the city's existing Resiliency Fund, launched on March 11th.

PROVIDING ENHANCED SUPPORT TO BUSINESSES APPLYING FOR SBA LOANS

The volume of small businesses who need help applying for federal relief exceeds the capacity of most cities' existing business supports. To supplement their efforts, cities are redeploying staff to provide technical assistance to business owners as they apply for SBA loans, making special efforts to reach out to minority-owned businesses that might face structural barriers in completing applications. This is particularly true for business owners whose first language is not English or who lack consistent access to the internet or social media.

- The **City of Chattanooga, TN** is hosting webinars specifically for minority-owned businesses in partnership with city council members and working with local non-profits to offer similar services for Spanish-speaking business owners. It is also sharing information over the radio.
- The **City of Vallejo** transitioned its economic development from project management to advocating for small businesses and providing critical information and resources.

REOPENING ASSISTANCE

Many communities have developed creative ways to assist businesses with the reopening process. Examples include:

- Support for outdoor vending and dining, including the provision of guides for restaurants, street furniture and regulatory support
- Shop Local Campaigns
- Support wholesale resale of restaurant groceries



Courtesy John Andrews, Creative Collective

Needs Analysis

In the original response to COVID-19 and throughout the project planning process, the five partner communities were implementing several steps to respond to small businesses that were feeling immediate impacts. Following the above needs analysis, the MAPC project team completed a Needs Matrix which matched identified small business needs to current municipal response.

Salem

Arlington

Medford

Newton*

Needham*

* This information provided by the Newton-Needham Chamber of Commerce

Timeline	Business Need Stated in Surveys	Current Municipal Response	Potential Municipal Response	Goal
Short-Term	Coordination of support, guidance on regulations	Salem: Task Force	<ul style="list-style-type: none">Establish cross-departmental group to address needs	All
		Arlington: Task Force		
		Medford: Business Action Team (code enforcement, inspectors)		
		Newton: Regular conversations with mayor, select board and economic development commissions		
		Needham: Regular conversations with mayor, select board and economic development commissions		
Short-Term	Financial assistance (grants, low-interest or forgivable loans) for operations and paying staff	Salem: Micro/small business grant program	<ul style="list-style-type: none">Partnership with local banks to provide low-interest loansPair grants with 1-1 assistance (see below)	Decrease cost of business
		Arlington: CDBG Arlington Business COVID-19 Relief Grant & COVID-19 Relief fund (non-CDBG)		
		Medford: CDBG Grant Program		
		Newton: CBDG - Newton COVID-19 with United Way		
		Needham: CBDG - Newton COVID-19 with United Way		
Short-Term	Guidance for applying to federal or state recovery funds	Newton: Guidance to applying for PPP and SBA funds	<ul style="list-style-type: none">Work with SCORE, SBDCWork with volunteers to assist with applications	Decrease cost of business
		Needham: Guidance to applying for PPP and SBA funds		

Timeline	Business Need Stated in Surveys	Current Municipal Response	Potential Municipal Response	Goal
Short-Term	Support/access to safety and cleaning equipment (protective equipment)/ State support to assist with procurement?	Arlington: Chamber PPE purchasing in bulk for members only; list of PPE Newton-Needham Chamber: NN Chamber public marketplace for PPE, restaurant owners exploring group purchasing	<ul style="list-style-type: none"> Public marketplace in partnership with several communities, chamber Partnerships with local providers that are providing additional services (ie distillery that is making hand sanitizer) Regional procurement? 	Protect public health and safety
Short-Term	Support for reopening (communications about guidance/licensing permitting changes/ tools)	Salem: Business resource website Arlington: Virtual town forums for biz/nonprofit communities; critical updates emailed weekly to biz owners; COVID-19 operations guidelines for restaurants Medford: Zoom call for businesses; emails to businesses; coordinating between Health Dept & Comm Dev Needham: Newsletters focused on transitions through phases of reopening Newton: Newsletters focused on transitions through phases of reopening	<ul style="list-style-type: none"> Continued partnerships with chambers to provide listserv updates Webinars to explain reopening guidelines 	Decrease cost of business/ Increase revenue
Short-Term	Licensing and permitting changes (liquor license, outdoor dining, dual-use)	Arlington: Procedures for restaurants to sell groceries; outdoor cafe to allow parklets; want to allocate space in parks for fitness biz to do classes (commerce); theaters -- use muni/private lots for drive in Newton: Streamlined approval process for outdoor setups due 6/3 Needham: Outdoor dining with restaurant takeout in picnic tables, proactive scouting outdoor locations	<ul style="list-style-type: none"> Outdoor vending regulations 	Increase revenue

Timeline	Business Need Stated in Surveys	Current Municipal Response	Potential Municipal Response	Goal
Short-Term	Maintain or increased support services (EMS, road maintenance, community officers)	Needham: Police checking in with restaurants to ask if they need help managing customer expectations	<ul style="list-style-type: none">Regular community business meetings (with community officers, businesses, city employees)	All
Short-Term	Deferred payment of YTD taxes (real estate, water and sewer, etc.)	Medford: Real estate and personal property taxes - Medford delayed the due date of 4Q until June 1st.		Decrease cost of business
Short-Term	Public promotion of businesses during reopening	Arlington: Open business listing, small business bingo social media contest		Increase revenue, decrease cost of business
		Newton: Shop local site, including PPE; free “open for curbside pickup” and “yes we’re open” signs		
		Needham: Shop local site, including PPE; free “open for curbside pickup” and “yes we’re open” signs		
Short-Term	Assistance with supply chains (shipping and logistics, food)		<ul style="list-style-type: none">1-1 consulting assistance? Partnership with chamber?Work with SCORE or similar entity?Assistance with institutional partnerships to establish relationships for local food distribution	Decrease cost of business
Short-Term	Communication of regulations to public who patronize businesses	Newton: Restaurant owners exploring group purchasing of PPE, take out containers, even outdoor furniture	<ul style="list-style-type: none">Signage for businesses on safety instructions (state providing these, more local versions)	Protect public health and safety
		Needham: Restaurant owners exploring group purchasing of PPE, take out containers, even outdoor furniture		

Timeline	Business Need Stated in Surveys	Current Municipal Response	Potential Municipal Response	Goal
Short-Term	Managing cost of delivery services	Newton: Work to cap delivery fees	• Partner with alternative processing platforms like Slice, Saksuka	Decrease cost of business
		Needham: Work to cap delivery fees	• Municipal vote for commission cap (might need approval from state)	
Short-Term	Infrastructure support (street furniture, painting ROW, etc.)	Newton: Creating outdoor public dining spaces	• Collective procurement of outdoor furniture	Increase cost of revenue
		Needham created public outdoor dining space on 5/21	• Working with DPW on realigning ROW through temporary paint • Second survey to gauge business interest/ opinions on street closures, removing parking, etc.	
Long-Term	Networking with other businesses & with municipal services	Newton: Regular zoom meeting with owners and city leaders	• Provide online networking nights remotely	Increase revenue, decrease cost of business
Long-term	Technical assistance (minority-owned businesses, contingency planning, marketing, tech, contract law)		• Partner with technical assistance providers on workshops/webinars. • 1-1 consulting assistance using CDBG funding? • Partnership with Lawyers Committee for Civil Rights or similar to provide pro-bono assistance • Increased translation and interpretation where needed	Increase revenue, decrease cost of business



Courtesy John Andrews, Creative Collective

Recommendations

Recommendations were both drafted specifically for the partner communities involved in this project and also from the [Small Business Recovery Guide](#) which was published in May 2020 as part of this project. While these recommendations reflect combined needs of both the region and individual communities, it is the project team's intention that small business assistance providers at the municipal level throughout the region can find value in the list below.

The recommendations coalesced around three goals: (1) Increasing revenue for small businesses; (2) Decreasing the cost of doing business; and (3) Protect Public Health and Safety.

Goal 1: Increase revenue for small businesses:

Strategy 1: Coordination of support, guidance on regulations for reopening

Establish task forces across municipal departments involved in short-term response

- Each community has implemented strategies to coordinate internal support for businesses to understand and comply with the regulations. Coordination includes members of various departments that interact with and regulate businesses, such as the Board of Health, Inspectional Services Departments (or equivalent), Planning Department and others.
- Coordination must ensure timely communication of new regulations, both advanced notice from the state to municipal staff who will be tasked with educating businesses on

new regulations, as well as communication of the regulations to businesses in a timely manner.

Develop partnerships with chambers and business associations

- Communication with chambers and business associations is key to understanding both the challenges businesses are experiencing, as well as to communicating information through established channels.

Establish virtual platforms for direct line of communication to the business community

- Communication with the businesses has been noted as a major challenge by many municipal staff given the lack of a comprehensive database, the lack of contact information beyond phone numbers for the business establishment, and the digital divide experienced by many business owners.
- However, digital platforms have been a tool that has allowed communities to quickly gauge the needs of businesses (via surveys and other tools) and provide timely information.

Strategy 2: Licensing and Permitting Changes

Support outdoor vending and dining

As the reopening process continues, municipal governments can update outdoor vending and dining regulations to allow for:

- Partial or full closure of streets
- Parklets in parking spaces
- Use of municipal parking lots
- Allowing commercial activities in parks and plazas

Support wholesale resale of restaurant groceries

As restaurants continue to face revenue shortfalls due to occupancy restrictions and other factors, some municipalities have expanded their permits to allow restaurants to sell groceries.

Review licensing/permitting to determine other changes needed

As the reopening and recovery process continues, periodic review of licensing and permitting procedures, based on feedback from business owners and other stakeholders, will allow businesses to continue to recover.

Strategy 3: Continued and increased support services (EMS, road maintenance, community officers)**Hold regular community business meetings (with community officers, businesses, municipal employees)**

Regular virtual meetings with business owners and other stakeholders allow for continued communication about regulations and will provide an opportunity for feedback from key stakeholders.

Strategy 4: Public promotion of business during reopening phases**Develop partnerships with chambers and business associations**

Municipal leaders can play a key role in encouraging the public to support local businesses throughout the reopening and recovery process, in partnerships with local business organizations. Clear messaging regarding safety regulations can provide customers with confidence to patronize businesses again during the recovery process.

Host Shop Local Sites

Municipalities have hosted websites to promote local businesses in partnership with local business organizations, shop local organizations and campaigns, etc.

Create signage for businesses “Yes we are open.” “Yes we are open for curbside pickup.”

Municipalities have provided businesses with uniform signage as a signal to customers, and as a way to reduce expenses for businesses.

Strategy 5: Infrastructure support (street furniture, etc.)**Conduct collective procurement of outdoor furniture**

Municipalities can provide outdoor furniture and other equipment for outdoor vending and dining to assist businesses with these expenses, while also ensuring uniformity and compliance with regulations. Regional planning agencies can provide assistance with such procurement.

Facilitate outdoor dining, vending space and curbside pickup

- Municipalities can provide designated outdoor dining and vending areas, clearly demarcated in compliance with regulations, with clear signage and easily accessible.
- Municipalities can remove parking from dense city/town centers to make more room for people to walk, bike, and patronize businesses and services. Businesses can extend outside store fronts into the curb parking (or travel lane).

Coordinate of DPW and Permitting/Inspections

As businesses reopen, municipalities can play a key role assisting businesses with the permitting/licensing/inspection process, by providing education, coordination of inspection times, and extending hours of operation to assist with permitting and licensing.

Strategy 6: Networking with other businesses, property owners, municipal staff and other partner organizations**Host or promote remote networking events for businesses**

Municipalities can host events or partner with local business organizations to host events to share resources, discuss collaboration, shared purchasing, etc.

Strategy 7: Technical assistance (minority-owned businesses, contingency planning, marketing, tech, contract law)**Provide funding for technical assistance**

Given the changing context of doing business, municipalities can fund technical assistance for businesses through providing webinars and 1-1 consulting to help businesses develop new business models.

Develop partnerships for pro bono assistance

Municipalities can partner with local business organizations and volunteers to provide free assistance to businesses to help them adapt to the changing context.

Provide increased translation and interpretation

Municipalities should provide language-specific assistance to immigrant entrepreneurs to help them navigate this new context and to ensure that they fully understand changing regulations.

Strategy 8: Workforce Development**Connect with Career Centers**

Municipalities can provide connections to Mass Hire Career Centers and other workforce development organizations to assist with hiring, managing layoffs and navigating unemployment resources.

Goal 2: Decrease cost of doing business

Strategy 1: Coordination of support, guidance on regulations for reopening. See above.

Strategy 2: Direct financial assistance (grants, low-interest or forgivable loans)**Provide microenterprise grants through CDBG or other funding sources**

Recognizing the ability or unwillingness of businesses to take on additional debt, as well as the inability of businesses to access other financial support programs, many municipalities have developed grant programs funded through CDBG or other funding sources.

Pair grants with technical assistance

Technical assistance can support business owners as they use the grant funding to reinvest in their business.

Strategy 3: Support for businesses applying to other funding sources**Develop partnerships with chambers, SCORE, SBDC, volunteers**

Many municipalities have leveraged partnerships with business associations and small business assistance agencies to promote access to additional funding sources such as loans and other grant programs.

Develop partnerships with local banks to provide low- or no-interest loans

Municipalities have established partnerships with banks based in their community. Such partnerships must be offered to all banks within the community to ensure impartiality.

Develop partnerships with philanthropic entities

Other organizations have also developed funding sources for businesses and individuals, such a LISC for small business grants and the United Way for social assistance support.

Strategy 4: Deferred payment of YTD taxes (real estate, water and sewer, etc.)**Conduct a cost-benefit analysis to determine which fees can be reduced/eliminated**

Many municipalities are offering deferred payments or eliminating certain fees. Such decisions must be based on a cost-benefit analysis to determine how to provide such support while also ensuring strong municipal finances.

Strategy 5: Assistance with supply chains (shipping and logistics, food)**Develop partnerships with local institutions to establish new procurement**

Many businesses have cited disruptions in the supply chain as one barrier to recovery. Municipalities could partner with local business organizations to encourage businesses to pursue collective procurement.

Strategy 6: Support for delivery and processing platforms**Enact commission caps on third party delivery services**

Some municipalities have enacted commission caps charged by delivery services. Such actions must be taken in consultation with the legal counsel for the municipality, with permission from the Attorney General.

Develop partnerships with alternative processing platforms

Some communities have explored alternative platforms for businesses to allow them to reduce expenses.

Goal 3: Protect Public Health and Safety



Courtesy City of Arlington

Strategy 1: Provide support and access to safety and cleaning equipment (protective equipment)

Partner with the state to assist with procurement

Municipalities can advocate for state assistance with procurement, as has occurred in other states through the creative of procurement portals to give small business access to suppliers.

Create public marketplace across several communities

Municipalities can partner with a local business organization or similar entity to provide a platform for shared procurement.

Strategy 2: Communication of regulations to public who patronize businesses

Create regional signage for businesses on safety instructions

Municipalities can share templates with safety guidelines for businesses to provide consistent messaging about regulations.

While the above strategies can be applied largely across different business types, it is also important to provide recommendations tailored for specific business types. Additional guidance for childcare providers, arts and culture businesses and farmer's markets are below.

Childcare

Key Challenges:

- Financial viability given closures
- Operational/safety viability given space layouts/limitations
- Access to PPE
- Addressing outbreaks
- Parent/guardian/employee confidence

Childcare

Responses:

- Provide financial assistance through grants or loans, or increased vouchers to lower-income parents, especially single parents or essential workers.
- Partner with childcare centers to create tools to match essential workers with open locations.
- Provide technical and financial support to access PPE.
- Provide technical and financial support to modify physical space to meet distancing and safety standards.
- Provide expedited licensing, permitting and financial assistance to new child care centers.

Arts and Culture

Key Challenges:

- Lack of space for events and rehearsals given physical distancing restrictions
- Lack of PPE and cleaning supplies
- Lead time and certainty needed to stage full productions and events (2-6 months)

Responses:

- Provide expanded public space options (see above) for performances, concessions and product sales or distribution.
- Assist with scheduling and coordinating community art events.
- Provide technical assistance to transition into outdoor physical distancing operations.
- Partner with community access television stations to create online content in partnership with cultural organizations.
- Create partnerships with local school districts to provide cultural enrichment content online to students.
- Coordinate with artists and crafts people, textile craft businesses (sewing stores) to shift to production of masks and other needed supplies.
- Promote online sales of tickets, concessions, artwork, materials, and supplies.

Farmer's Markets

Key Challenges:

- Space limitations due to physical distancing requirements
- Supply chain disruptions leading to fewer products available
- Increased health and safety regulations may demand increased capacity from farmers, who would be putting themselves at risk
- Reaching food insecure residents who are high-risk and will need to continue to stay inside

Responses:

- Provide expanded public space options (see above).
- Offer translation and interpretation services. Universities could provide assistance via connecting students with local health departments.
- Lower cost barriers for food insecure residents by partnering with farmers to expand acceptance of SNAP/HIP payments.
- Reduce contact risks by partnering with farmers to have consolidated processing of SNAP and HIP happen by market management.
- For those who rely on token systems, explore efficient disinfecting processes.
- Encourage markets to pre-bag products to reduce crowding due to browsing.
- For high risk residents who should continue to shelter in place, partner with farmers who are regular vendors to provide contactless curbside pickup in central spots in neighborhoods, or mobile market providers that already provide that service.
- Prioritize reopening markets by assessing neighborhood healthy food access needs.
- Work with farmers experiencing supply chain delays to schedule market days according to produce availability.
- Encourage markets to add culturally-relevant food products, through partnership with a local retailer or other suppliers, to broaden the offering of fresh produce.
- Allow Farmers' Markets to sell grocery "pantry" items.
- Promote online and, as possible, over-the-phone ordering via CSAs or partner sites such as Mass Food Delivery.
- Underwrite purchases by residents from farmers to that the price of food at a farmer's market is comparable to the price of food at a grocery store.
- Provide event producers with nearby public sanitation resources once such events are allowed (e.g. outdoor handwashing stations equipped with hand sanitizer, which can be rented or purchased).

Implementation Worksheet

This worksheet is intended for municipalities to implement the recommendations with appropriate timelines and resources for their contexts.

Goal/Strategy/Action	Action Timeline	Potential Resources (Technical assistance and/or funding opportunities)
Preparedness		
Establish integrated municipal response team including Planning; Econ Dev; Workforce; Pub Health; CoA; Housing; Education; DPW	Short-term	
Formalize communications with Internal Team		
Develop partnerships with chambers and business associations		
Establish virtual platforms for direct line of communication to business community		
Strategy 2: Licensing and permitting changes	Short-term	
Support outdoor vending and dining		
Support wholesale resale of restaurant groceries		
Review of licensing/permitting to determine other changes needed		
Strategy 3: Continued and increased support services (EMS, road maintenance, community officers)	Short-term	
Hold regular community business meetings (with community officers, businesses, municipal employees)		

Goal/Strategy/Action	Action Timeline	Potential Resources (Technical assistance and/or funding opportunities)
Strategy 4: Public promotion of business during reopening phases	Short-term	
Develop partnerships with chambers and business associations		
Host “shop local” sites		
Create signage for businesses “yes we are open for curbside pickup”		
Strategy 5: Infrastructure support (street furniture, painting ROW, etc.)	Short-term	
Collective procurement of outdoor furniture		
Assigned outdoor dining space		
Coordination of DPW and Permitting/Inspections		
Strategy 6: Networking with other businesses, property owners, municipal staff and other support orgs	Long-term	
Host or promote remote networking events for businesses		
Strategy 7: Technical assistance (minority-owned businesses, contingency planning, marketing, tech, contract law)	Long-term	
Provide funding for technical assistance		
Develop partnerships for pro-bono assistance		
Provide increased translation and interpretation across departments		

Goal/Strategy/Action	Action Timeline	Potential Resources (Technical assistance and/or funding opportunities)
Strategy 8: Workforce Development	Long-term	
Connect with Career Centers		
Goal 2: Decrease Cost of Doing Business for Small Businesses		
Strategy 1: Coordination of support, guidance on regulations for reopening	Short-term	
See above		
Strategy 2: Direct financial assistance (grants, low-interest or forgivable loans)	Short-term	
Provide microenterprise grants through CDBG or other funding sources		
Pair grants with technical assistance		
Strategy 3: Support for businesses applying to other funding sources	Short-term	
Develop partnerships with chambers, SCORE, SBDC, volunteers (for processing i.e. WE)		
Develop partnership with local banks to provide low- or no-interest loans		
Develop partnership with philanthropic entities (ie United Way)		
Strategy 4: Deferred payment of YTD taxes (real estate, water and sewer, etc.)	Short-term	
Conduct a cost-benefit analysis to determine which fees can be reduced/ eliminated		

Goal/Strategy/Action	Action Timeline	Potential Resources (Technical assistance and/or funding opportunities)
Strategy 5: Assistance with supply chains (shipping and logistics, food)	Short-term	
Develop partnership with local institutions to establish new procurement		
Strategy 6: Support for delivery and processing platforms	Short-term	
Enact commission caps on third party delivery services		
Develop partnerships with alternate processing platforms		
Goal 3: Protect Public Health and Safety		
Strategy 1: Provide support and access to safety and cleaning equipment (protective equipment)	Short-term	
Partner with state to support to assist with procurement		
Create public marketplace in partnership with local institutions		
Strategy 2: Communication of regulations to public who patronize businesses	Short-term	
Create regional signage for businesses on safety instructions		