## **COVID-19 Relief for Massachusetts Individuals & Businesses**

Are you an individual, family, or household that needs assistance? You may be able to receive support through these programs:

Category	Programs
General	<u>Federal Stimulus Payments</u> : IRS is currently distributing third round
Assistance	<u>Child Tax Credit</u> : Advance payments of this credit will start this summer
(Food Support,	<u>Supplemental Nutrition Assistance Program</u> (SNAP): Additional funding
Unemployment	available from COVID legislation
Insurance)	<u>Women, Infants &amp; Children Nutrition Program</u> (WIC): Additional funding
	available from COVID legislation
	• <u>Pandemic-EBT</u> (P-EBT): New program created to help families with children buy
	healthy food during the pandemic
	Pandemic Unemployment Assistance (PUA): Assistance for self-employed and
	contractors not traditionally eligible for benefits
	<u>FEMA Funeral Assistance</u> : Financial assistance for COVID-19 related funeral
	expenses incurred after January 20, 2020
	• <u>Emergency Broadband Benefit</u> : FCC program to help those struggling to afford
	internet service during the COVID-19 pandemic
Veterans Benefits	<u>Chapter 115 Benefits</u> : Veterans facing financial difficulties may be eligible for
	115 benefits
Utility Assistance	<ul> <li><u>Massachusetts Low Income Home Energy Assistance Program</u>: Additional</li> </ul>
	funding available from COVID legislation
Housing	<u>Section 8 Housing Choice Voucher Program</u> (HCVP): Additional funding
Assistance	available from COVID legislation
	<u>Residential Assistance for Families in Transition</u> (RAFT): Additional funding
	available to support those facing eviction
	Emergency Rental and Mortgage Assistance Program (ERMA): Additional
	funding available for rental, mortgage assistance for low-income households
	Emergency Rental Assistance Program: New program for eligible low-income
	tenants in need of financial assistance due to the pandemic

## Are you a small business that needs support?

You may be able to receive support through these programs:

Category	Programs
Small Business	Employee Retention Tax Credit (ERTC): Expansion of refundable tax credit
Support	against certain employment taxes
	<ul> <li><u>Economic Injury Disaster Loans</u> (EIDL): Low-interest loans for small business owners and qualified agricultural businesses</li> </ul>
	PPP Loan Forgiveness: Loan forgiveness for PPP borrowers if funds were used
	for eligible payroll costs, payments on business mortgage interest payments, rent, or utilities during either the 8- or 24-week period after disbursement
	<ul> <li><u>Shuttered Venue Operators</u>: New funding available to support shuttered venues affected by the pandemic</li> </ul>
	<ul> <li><u>Restaurant Revitalization Fund</u>: New program to help restaurants and other eligible businesses keep their doors open</li> </ul>