

## Frequently Asked Questions

**What is the definition of a microenterprise business?** 5 or less employees, including the business owner.

**For microenterprises, what is the date of the “count” of number of employees?** It would be at the time that the business applies for assistance.

**What is LMI and what are the requirements for this grant?** LMI is low-and-moderate income persons. An individual is considered to be LMI based on their annualized family income. Overall, to be classified as LMI, a family's household income must be less than or equal to 80% of the median income for the area where they reside.

**Is LMI based on place of residence or business?** It is based on place of residence. Please use this link for guidance on what the LMI is for that business owner:  
<https://www.huduser.gov/portal/datasets/il/il2020/2020summary.odn>

**How do I find out what the AMI is for where I live?** Click the HUD calculation link [HERE](#). Most businesses within this grant will fall under either the Boston-Cambridge-Quincy MA area or Eastern Worcester County, MA area.

## FY 2020 Income Limits Summary

Selecting any of the buttons labeled "Explanation" will display detailed calculation steps for each of the various parameters.

FY 2020 Income Limit Area	Median Family Income <a href="#">Explanation</a>	FY 2020 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
<b>Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area</b>	\$119,000	Very Low (50%) Income Limits (\$)	44,800	51,200	57,600	<b>63,950</b>	69,100	74,200	79,300	84,450
		<a href="#">Explanation</a>								
		Extremely Low Income Limits (\$)*	26,850	30,700	34,550	<b>38,350</b>	41,450	44,500	47,600	50,650
		<a href="#">Explanation</a>								
		Low (80%) Income Limits (\$)	67,400	77,000	86,650	<b>96,250</b>	103,950	111,650	119,350	127,050
		<a href="#">Explanation</a>								

**NOTE:** HUD generally uses the Office of Management and Budget (OMB) area definitions in the calculation of income limit program parameters. However, to ensure that program parameters do not vary significantly due to area definition changes, HUD has used custom geographic definitions for the **Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area**.

The **Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area** contains the following areas:

**ESSEX COUNTY, MA** TOWNS OF Amesbury Town city, MA; Beverly city, MA; Danvers town, MA; Essex town, MA; Gloucester city, MA; Hamilton town, MA; Ipswich town, MA; Lynn city, MA; Lynnfield town, MA; Manchester-by-the-Sea town, MA; Marblehead town, MA; Middleton town, MA; Nahant town, MA; Newbury town, MA; Newburyport city, MA; Peabody city, MA; Rockport town, MA; Rowley town, MA; Salem city, MA; Salisbury town, MA; Saugus town, MA; Swampscott town, MA; Topsfield town, MA; Wenham town, MA;

**MIDDLESEX COUNTY, MA** TOWNS OF Acton town, MA; Arlington town, MA; Ashby town, MA; Ashland town, MA; Ayer town, MA; Bedford town, MA; Belmont town, MA; Boxborough town, MA; Burlington town, MA; Cambridge city, MA; Carlisle town, MA; Concord town, MA; Everett city, MA; Framingham town, MA; Holliston town, MA; Hopkinton town, MA; Hudson town, MA; Lexington town, MA; Lincoln town, MA; Littleton town, MA; Malden city, MA; Marlborough city, MA; Maynard town, MA; Medford city, MA; Melrose city, MA; Natick town, MA; Newton city, MA; North Reading town, MA; Reading town, MA; Sherborn town, MA; Shirley town, MA; Somerville city, MA; Stoneham town, MA; Stow town, MA; Sudbury town, MA; Townsend town, MA; Wakefield town, MA; Waltham city, MA; Watertown city, MA; Wayland town, MA; Weston town, MA; Wilmington town, MA; Winchester town, MA; Woburn city, MA;

**NORFOLK COUNTY, MA** TOWNS OF Bellingham town, MA; Braintree Town city, MA; Brookline town, MA; Canton town, MA; Cohasset town, MA; Dedham town, MA; Dover town, MA; Foxborough town, MA; Franklin Town city, MA; Holbrook town, MA; Medfield town, MA; Medway town, MA; Millis town, MA; Milton town, MA; Needham town, MA; Norfolk town, MA; Norwood town, MA; Plainville town, MA; Quincy city, MA; Randolph town, MA; Sharon town, MA; Stoughton town, MA; Walpole town, MA; Wellesley town, MA; Westwood town, MA; Weymouth Town city, MA; Wrentham town, MA;

**PLYMOUTH COUNTY, MA** TOWNS OF Carver town, MA; Duxbury town, MA; Hanover town, MA; Hingham town, MA; Hull town, MA; Kingston town, MA; Marshfield town, MA; Norwell town, MA; Pembroke town, MA; Plymouth town, MA; Rockland town, MA; Scituate town, MA; Wareham town, MA;

**SUFFOLK COUNTY, MA** TOWNS OF Boston city, MA; Chelsea city, MA; Revere city, MA; Winthrop Town city, MA;

**ROCKINGHAM COUNTY, NH** TOWNS OF Seabrook town, NH; South Hampton town, NH; and South Hampton town, NH.

## FY 2020 Income Limits Summary

Selecting any of the buttons labeled "Explanation" will display detailed calculation steps for each of the various parameters.

FY 2020 Income Limit Area	Median Family Income <a href="#">Explanation</a>	FY 2020 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
<b>Eastern Worcester County, MA HUD Metro FMR Area</b>	\$111,600	Very Low (50%) Income Limits (\$) <a href="#">Explanation</a>	39,100	44,650	50,250	<b>55,800</b>	60,300	64,750	69,200	73,700
		Extremely Low Income Limits (\$)* <a href="#">Explanation</a>	23,450	26,800	30,150	<b>33,500</b>	36,200	38,900	41,550	44,250
		Low (80%) Income Limits (\$) <a href="#">Explanation</a>	54,950	62,800	70,650	<b>78,500</b>	84,800	91,100	97,350	103,650

**NOTE:** HUD generally uses the Office of Management and Budget (OMB) area definitions in the calculation of income limit program parameters. However, to ensure that program parameters do not vary significantly due to area definition changes, HUD has used custom geographic definitions for the **Eastern Worcester County, MA HUD Metro FMR Area**.

The **Eastern Worcester County, MA HUD Metro FMR Area** contains the following areas:

**WORCESTER COUNTY, MA TOWNS OF** Berlin town, MA; Blackstone town, MA; Bolton town, MA; Harvard town, MA; Hopedale town, MA; Lancaster town, MA; Mendon town, MA; Milford town, MA; Millville town, MA; Southborough town, MA; Upton town, MA; and Upton town, MA.

**If there are multiple owners, do all need to meet LMI requirements in order to be eligible or does just one need to be eligible?** If two owners, both must be eligible.

**How long does a business have to be open to qualify for this grant?** Must be in business as of 1/1/19 and have a physical establishment that serves the community that is distributing the grant. Some home based businesses will be eligible.

What cities and towns are distributing this grant?

- The following 23 municipalities are participating in this grant program. Businesses that have a physical establishment in the following can apply: Ashland, Beverly, Burlington, Canton, Concord, Dedham, Essex, Lexington, Manchester by the Sea, Marlborough, Melrose, Milton, Natick, North Reading, Norwood, Randolph, Reading, Sharon, Southborough, Stoneham, Watertown, Winchester or Woburn.

**How much money can one business apply for?** Up to \$10,000

**What documents will I need to submit with the application?** Applicants will be required to submit documentation to support all provided information. The following list identifies the required documents that will be requested at the time in which applications are submitted:

- [DUNS number](#)
- [W-9 Form](#) Request for Taxpayer Identification Number and Certification
- 2019 or 2020 Certificate of Good Standing
  - A copy of complete 2019 Federal Personal Tax Returns for each business owner with a 20% or greater ownership interest in the business for LMI requirement verification. If on extension, 2018 will be accepted.
  - A copy of your complete 2019 Federal Business Tax Return. If on extension, 2018 will be accepted.
  - A copy of your License to Operate/Business License/Professional Certification, if applicable
  - A copy of your Lease or Mortgage Bill
  - If you received any state, local or federal aid, please provide documentation
- Documentation to demonstrate that COVID-19 has caused a loss of income equal to or greater than requested assistance

**How is “currently in operation” defined? If a business was in operation but closed because of COVID, it would make sense that the business should be eligible for this funding.** “Currently in operation” means that the business has not permanently closed, gone out of business, filed for bankruptcy.

**Can businesses buy equipment with grant funding?** The purchase of equipment, fixtures, furnishings, property with CDBG funds is generally ineligible. Funding may be used for rent, mortgage assistance, utilities or payroll. Funds may also be used to purchase PPE.

**Are home-based businesses eligible? For example: landscapers, contractors, artists, daycares, consultants, etc.** YES, Legitimately licensed commercial businesses may be considered eligible for assistance.

**Can the funds be used to assist a business owner with making payments on a loan that they received prior to the start of the pandemic, even if it’s for an equipment purchase?** Funds may be used for working capital to cover business costs, such as rent, staffing, utilities and technical assistance, general support and stabilization of the business. Funds may also be used for purchasing personal protection equipment (PPE). Microenterprise Assistance Program funds may not be used for major equipment purchases, purchase of real property, construction activities, business expansion, or lobbying.

**What documentation is needed to demonstrate that the COVID-19 pandemic has caused a loss of income equal to or greater than the requested assistance?** Examples of documentation would be to show loss of income through bank statements, budgeting or unemployment payments.

**How do I apply?** [CLICK HERE](#) to access the online application.

**If I experience technical issues with the application portal, is there someone with MGCC that can address their concern?** On the application, if someone gets stuck it will direct them to email [grants@massgcc.com](mailto:grants@massgcc.com).

**I am a small business and I do not have separate business tax returns, only my personal taxes so I have uploaded my 1040 for 2019, is that sufficient?** Yes, also include schedule C

**Since my business has not been open for much of this year due to COVID-19, do I qualify if we use annualized year-to-date 2020 income? Is this an option?** At this point we are using 2019 tax returns to qualify for LMI.

**What could we send in for documentation to demonstrate COVID 19 has caused a loss of income?** Please provide a brief description (100 word limit) of what adverse economic effects COVID-19 had on your business.

**Do applicants submit gross or net family income?** Gross Family Income

**If a business owner has two separate businesses does he/she apply for the two businesses jointly or apply separately for each business?** The business owner should apply separately for each business.

**How do I apply for a DUNS number?**

- To Create or Update your DUNS Number, please visit our simplified self-service portal to provide you the fastest service. There you will find step-by-step instructions to guide you through the process.
- **Step 1:** Click Simplified Self-Service Portal link: [www.dnb.com/govtduns](http://www.dnb.com/govtduns) and choose "Federal Government Contractors or Grantees DUNS Number Support"

D&B Government Customer Response Center

Please select a choice below:

Create a New DUNS Number

Update Your Existing DUNS

DUNS Number Search / Look-up

SAM Entity Registration Error

Status of Existing Request

I have a question not covered here

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- **Step 2:** Click on the “Create a New DUNS Number” or “Update Your Existing DUNS” button (see screenshot below) and follow the step-by-step instructions.

D&B Government Customer Response Center

Please select a choice below:

Create a New DUNS Number

Update Your Existing DUNS

DUNS Number Search / Look-up

SAM Entity Registration Error

Status of Existing Request

I have a question not covered here

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- For problems contact: Contact <https://fedgov.dnb.com/webform/> or by phone at 866-705-5711

**Where do I obtain a certificate of good standing?** <https://www.mass.gov/how-to/request-a-certificate-of-good-standing-tax-compliance-or-a-corporate-tax-lien-waiver>

**For the question "How will this grant be used to assist your business?" - Are we supposed to include monthly figures for these or what we expect to need assistance with for the foreseeable future until we anticipate being at pre-COVID capacity?** Please enter in the anticipated total amount for your working capital needs. For example, if you need \$10,000 for payroll. No further breakdown is needed.

**For the questions "Has your business received additional COVID-19 financial aid from any of the following sources?" - Should we include loan amounts from the SBA EIDL? What about MA State unemployment assistance? And the Federal Stimulus money each US Citizen received? as it was personal assistance and not business assistance? PUA and FPUA? SBA EIDL, and any business-related financial assistance, would need to be included. Any personal financial assistance does not need to be included.**

**As for "Requesting a Certificate in Good Standing" - I file my business taxes for my business under my SSN. Do I request that certificate on the MassTaxConnect site under individual or business? I don't have a FEIN. Please upload your DBA certificate in place of the Certificate of Good Standing file upload.**