

Resources for Businesses

Updated August 24, 2020

Temporary Outdoor Restaurant and Retail Operation Permit

The City of Biddeford will begin offering a temporary special event permit to both restaurants and retail operations in the community. The permits will allow public space, such as sidewalks, parking spaces, streets or parks to be converted into outdoor seating areas or retail space for restaurants and retailers daily between the hours of 6 a.m. and 9 p.m.

[Click here](#) for more information and to access the application packet.



Maine Economic Recovery Grants

Governor Mills has announced a \$200 million grant program to help Maine businesses and non-profits impacted by the COVID-19 crisis. The program, backed by funds distributed to the state from the federal CARES Act, is intended to provide short-term relief to businesses and non-profits that have experienced financial disruptions as a result of the pandemic.

Applications for a grant need to be submitted online by September 9th. The application will soon be available on the state site via the below link to the grant program portal.

Eligibility criteria include:

- Must be a Maine business or a non-profit (with multiple exceptions).
- Must demonstrate a need for financial relief due to COVID-19.
- Must have fifty or fewer employees.
- Must be a business in good standing.

Funds will be awarded and announced by September 30th. The amount awarded will be based on demonstrated need as a prorated percentage of the total cost of business interruption reported by applicants. The maximum grant award is \$100,000.

Learn more about the program

CDBG Job Retention Program

In response to current difficulties local business face, the City of Biddeford Planning and Development Department is offering the *CDBG Job Retention Program*. This program will make forgivable loans of up to \$12,500 to businesses located in Biddeford that can create or retain jobs for low-to-moderate income individuals.

Applications for the program were due on Monday, June 22, 2020. The Planning and Development

Department is now in the process of reviewing applications.


City of Biddeford CDBG Job Retention Program
Apply by June 22, 2020

- \$12,500 forgivable loans are available to qualifying businesses located anywhere in Biddeford.
- Funding must be used to maintain or create jobs for low- to moderate-income individuals.

Application and criteria available at
www.biddefordmaine.org/jobretention

Heart of Biddeford's "Design for Distance" Program

Businesses need to constantly adapt to COVID-19 related challenges. It can be challenging to figure out how to re-design a space to meet safety guidelines. Now, businesses in Biddeford are allowed to creatively add exterior dining. However, many restaurateurs do not have the design experience to create an aesthetically pleasing design change with a short time turn-around.

Heart of Biddeford will provide individual consultations to interested businesses about how to both design their interior and exterior space to meet COVID-19 distancing guidelines, while also considering aesthetics. A local design firm will offer one-on-one consultations followed by a rough sketch. With professional design ideas, businesses may be able to maximize occupancy for the fewest dollars spent.

Design for Distance was launched on June 5, 2020. For more information or to schedule a consultation, please contact [Delilah Poupore](#).

Information for Businesses to Reopen under Maine's Four-Stage Plan

On June 1, Maine entered the second stage of a four-stage gradual reopening of the state, and on June 17, an additional set of York County businesses have permission to reopen. All businesses that have been open may remain open. At-risk people should stay home when possible. Detailed information on Maine's four-stage reopening plan can be found on the [State of Maine website](#).

Visit the [Maine Department of Economic and Community Development website](#) for checklists for best safety practices for businesses that are approved to reopen under Stage 1 and 2 of the plan. **In order to open, businesses must commit to complying with requirements of these checklists by [filling out this short online form](#).**

DECD is also making badges for businesses using the checklist to voluntarily post on their doors, website or social media channels to help instill consumer confidence in their operations. Those badges will be found at maine.gov/decd when available.

If you have questions, please contact the Maine DECD at business.answers@maine.gov or 1-800-872-3838.

Other Resources for Businesses to Assist with Reopening

- [Presentation: "Design In COVID-19 Response and Recovery"](#)

Pandemic Unemployment Assistance (PUA) Program

The Maine Department of Labor will begin accepting applications for the new Pandemic Unemployment Assistance (PUA) program at 8 a.m. Friday, May 1.

Pandemic Unemployment Assistance is a new federal program which expanded eligibility for unemployment benefits to certain categories of workers not typically able to receive unemployment in the past, such as:

- Self-employed workers
- Farmers/Fishermen

- Independent contractors
- Nonprofit employees not already covered by regular state unemployment benefits
- Gig economy workers
- Workers who do not have enough work history and earnings to be eligible for traditional unemployment benefits
- Others who have been determined ineligible for regular unemployment benefits

All claims will be retroactive to the date of business closure or job separation provided on the application, back until March 15. If work was lost earlier than that due to COVID-19, claimants will be able to provide documentation to show that in the near future. People whose claim does not require further review should begin receiving benefits within seven days of filing.

PUA benefits start at 50% of the average weekly state unemployment benefit for self-employed and those who do not meet monetary eligibility for regular unemployment. This is \$172/week. If you are self-employed, once we are able to verify documented earnings, PUA benefits will be adjusted retroactively. The maximum benefit available under PUA is \$445/week.

In addition, anyone who receives a PUA benefit also receives the full \$600 additional weekly benefit from the Federal Pandemic Unemployment Compensation (FPUC) program, which is available through July 25, 2020. Claimants will also need to file a certification every week in order to receive benefits.

Claimants under PUA should do the following:

- **No action needed** - Claimants who have been denied unemployment benefits due to not having enough earnings to qualify for state benefits do not need to reapply. Their claim in the system will automatically process.
- **Claim must be updated** - Those who are self-employed and who attempted to file for unemployment benefits before PUA was implemented must log-in to their online unemployment account and update their claim with their self-attestation of earnings.
- **Claim must be filed** - All others eligible for PUA but who had yet not filed a claim will should visit <https://www.maine.gov/unemployment/> and fill out the new streamlined application form for PUA. Submit your weekly certification each week thereafter.

More information on PUA and instructions on how to apply can be found on MDOL's website: <https://www.maine.gov/unemployment/pua/>.

Financial Resources for Businesses and Individuals

The Maine Department of Economic & Community Development has issued a guide to [Resources in Response to COVID-19 Related Closures and Economic Disruption](#). This guide outlines financial resources to businesses and individuals that are administered by institutions such as the Small Business Administration (SBA) and the Finance Authority of Maine (FAME). For [businesses](#), these resources address deferments on existing loans as well as new emergency capital needs due to the impact of COVID-19. For [individuals](#), there is a loan program administered through FAME that can help sole proprietorships and the self-employed.

As stated in this guide, **the first step of any business or individual seeking assistance is to contact your own financial institution.** Alerting your financial institution early is the best course of action.

Follow the links below for information from the Small Business Administration regarding 7a and 504 business loan deferments and other assistance programs for businesses suffering financial loss due to the coronavirus outbreak.

[Deferments on SBA 7a, 504 and Microloans](#)

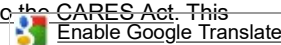
[SBA Disaster Assistance](#)

Also, Southern Maine Finance Agency may be able to provide assistance through its own loan programs. SMFA can be reached at <https://smfamaine.org/> or at (207) 282-1748.

Coronavirus Aid, Relief, and Economic Security (CARES) Act

The programs and initiatives in the Coronavirus Aid, Relief, and Economic Security (CARES) Act that was just passed by Congress are intended to assist business owners and certain non-profits with whatever needs they have right now.

The U.S. Senate Committee on Small Business and Entrepreneurship has created a [Small Business Owners Guide to the CARES Act](#). This



guide provides information about the major programs and initiatives that are available from the Small Business Administration (SBA) to address these needs, as well as some additional tax provisions that are outside the scope of SBA.

Paycheck Protection Program (PPP)

The U.S. Chamber of Commerce has prepared a [Q&A document](#) on the Paycheck Protection Program portion of the CARES Act. This initiative will provide 100% federally guaranteed loans to small businesses. Importantly, these loans may be forgiven if borrowers maintain their payrolls during the crisis or restore their payrolls afterward.

Small businesses and sole proprietors could begin applying on April 3. Independent contractors and self-employed individuals could apply beginning on April 10.

[Paycheck Protection Program Frequently Asked Questions](#)

Economic Injury Disaster Loans (EIDL)

The CARES Act expands the Small Business Administration's long-standing Economic Injury Disaster Loan Program (EIDL). The EIDL program was created to assist businesses, renters, and homeowners located in regions affected by declared disasters. The U.S. Chamber of Commerce also prepared a [Q&A document](#) on this program.

Webinar on CARES Act

On April 7, the City of Biddeford's Planning and Development Department hosted a webinar to share the resources that are available to small businesses through the SBA under the Coronavirus Aid, Relief, and Economic Security (CARES) Act passed by Congress last week.

Assistance, through loans and grants, are available to small businesses with fewer than 500 employees, sole proprietorships, non-profit organizations and independent contractors. The webinar presented the Small Business Administration's methodology for each program and provided live links on where to apply for assistance. **[Click here to review the materials from the webinar.](#)**

