

## Legislative Call with Senator Jason Lewis Friday, March 27, 2020 11AM

### *Meeting participants joining Senator Lewis include:*

Malden and Melrose Chamber Executive Directors and Board Members  
State Representative Kate Lipper-Garabedian  
Kevin Duffy representing Malden Mayor Christenson  
Emily Granoff of Senator Lewis' office

### Opening Remarks from Senator Lewis

- Hope all of you and your loved ones are safe and healthy.
- Welcome and congratulations to our new State Representative Kate Lipper-Garabedian.
- Shout out and thank you to all health care workers and first responders. Cambridge Health Alliance and Melrose Wakefield Healthcare and other hospitals are doing an incredible job under extremely difficult circumstances.
- The Covid-19 crisis is taking a toll on small business and nonprofit organizations. They need help from public officials at the local, state and federal government levels.

### Strategy Outline

- **Respond as aggressively as possible** to contain the virus and ensure that those who are hospitalized are treated – it's about saving lives. Practice social distancing and follow all State and Federal health guidelines.
- **Act quickly to contain the economic fall-out** due to the crisis. State and Federal governments need to step up and provide support to families, workers, small businesses, and nonprofits who are experiencing extreme disruption and hardships.
- **Senator Lewis' office has provided a guide that summarizes State and Federal resources.** Representative Lipper-Garabedian has also provided a resource guide.
- **Federal stimulus bill** has been passed by the Senate and is expected to be passed by the House and signed by the President today. The bill will help all sectors of the economy. **Small businesses and nonprofits:** \$10 billion fund for small businesses and grants up to \$10,000 for small businesses and nonprofits. A \$350 billion **paycheck protection loan** will provide loan forgiveness for all or part of the loan depending on your based on ability to maintain your payroll throughout the crisis. Independent contractors and self-employed will benefit. More details to come.
- Shore up **unemployment insurance system** by expanding eligibility and shortening the waiting period. That amount of weeks to collect has been extended from 26 to 39 weeks. Self employed and independent contractors who have not been eligible to collect unemployment will now be eligible to collect.
- There will be a **moratorium on evictions and foreclosures** at the state level.
- Both **State and Federal tax filing deadlines** have been pushed back to July 15.
- **Additional tax relief** for restaurants and other businesses will be implemented.
- **Essential business mandate** - there is some confusion as to which businesses are essential. If a business should be allowed to remain open, they may apply for a waiver to continue to operate within a physical location.
- **Representative Lipper-Garabedian** is available to answer questions and is happy to connect. She is working to provide resources for **unemployment insurance and mental health support.**

- **Mayor Christenson** is compiling resources for businesses which is available on the City of Malden website (i.e. a listing of restaurants and businesses that are open/closed, ways to support local businesses). **Landlords** are considering offering tenants 2 months at ½ rent followed by 10 months of full rent to catch up.

## Q&A

- **Kathy Turner** (member of MA Restaurant Association): **What is the status of Legislative approval for liquor takeout?**  
**Senator Lewis:** *Making liquor available for takeout has been put forth in a recent Bill by Governor Baker. It is pending in the House Ways and Means Committee - likely to be included and passed next week. Also, restaurants have requested that interest be waived on meal taxes. We are unsure if Governor Baker has the authority to waive interest.* **Representative Lipper Garabedian:** *Sales, meals and room occupancy not due until 6/20 all other penalties have been waived.*
- **Johnny Long** (East Cambridge Savings Bank): **Regarding the stimulus and SSI benefits, if an adult is a dependent on someone else's tax return, will they receive a check?**  
**Senator Lewis:** *We will look into that. Checks are supposed to be sent out in the next couple of weeks. Over \$75K for individuals or \$150K+ jointly is reduced and then phased out based on income.*
- **Malden Chamber Restaurant Owner:** **Does the state have the authority to put pressure on insurance companies for business interruption claims?**  
**Senator Lewis:** *Currently most policies do not cover a crisis of this sort (virus). We are not sure what the resolution will be. There could be major implications if this is covered retroactively.*
- **Malden Chamber Realtor:** **Will there be a proposal to have electronic notarizations for real estate transactions?**  
**Senator Lewis:** *Yes, this is on the table and included in the same Bill discussed earlier (alcohol takeout).* **Representative Lipper-Garabedian:** *I have spoken with the Judiciary Committee and electronic notarizations are under review.*
- **Malden Chamber Member:** **Do we need to file our 2019 taxes in order to apply for any economic disaster loans?**  
**Senator Lewis:** *No, economic disaster loans and the federal stimulus package are not linked to filing taxes.* **Representative Lipper-Garabedian:** *MEMA has set up a hotline for the private sector, which will be a resource for businesses.*
- **Lou Izzi** (Attorney and Melrose Chamber Board Member): **Under the stimulus package, how are loans and grants going to be administered? Will there be a coordinated/concerted effort between local banks and how they facilitate the application process to distribute these grants?** **Senator Lewis:** *Loans and grants will be administered by private banks, not the Federal government. I will speak with the Division of Banks and Governor Baker about this issue.*

- **Kathy Turner** (member of MA Restaurant Association): **Banks are deferring payments and tacking them on the end. Can there be legislative pressure to do some interest forgiveness and loan modifications?** **Johnny Long** (East Cambridge Savings Bank): *Banks are working with customers to modify loans. We are working on a guide that shows different types of programs being established - I'm willing to share it.*
- **Jordan Shapiro** (Malden Attorney): **Will I qualify for a small business loan if I am still paying my employees? Do I need to be "broke"?** **Senator Lewis**: *No, you don't have to be ready to shut down. Loans are available for a wide range of businesses. Almost everyone needs help. Spread the word to look at options that are available and use the Chamber as a resource. Congresswoman Clark will also have more info on the stimulus package.*
- **Follow Up**: **According to the legislature, is FMLA something that applies to taking care of sick family members?** **Senator Lewis**: *State law applies to paid sick time up to 5 days. The FMLA is not in effect until January 2021. The timeline will most likely not be moved up. On the Federal level (they passed a bill before the one being passed today) paid sick time and family medical leave will be expanded. My office will post another resource guide dealing with FMLA re: quarantine, taking care of someone who is sick or caring for children not in school or daycare.*
- **Hilda Torres** (Malden Chamber Member): **We intend to pay for our staff when closed for 2 weeks. Now that our closing has been extended to 05/04, how will this affect the staff if they collect unemployment?** **Representative Lipper-Garabedian**: *We will follow up directly with you. The Department of Early Education and Care is very concerned about the impact of the crisis on Early Education providers. Most already operate on low margins and had financial struggles before this all happened.*
- **Follow Up**: **What is the maximum amount small business can apply for?** **Senator Lewis**: *Economic injury disaster loans - up to \$2 million for operating with 3.75% interest for public and 2.75% for non-profit. State has been funding up to \$75,000 for 6 months interest free. The new stimulus bill will open up more funding.*

**Thank you Mayor Christenson, Mayor Brodeur, Malden and Melrose Chambers, Representative Lipper-Garabedian and everyone on the call this morning.**