



To learn more about this program or to apply, please contact the Town of Rockland Community Development Office at [cdbg@rockland-ma.gov](mailto:cdbg@rockland-ma.gov) or by calling 781-616-6835.



**The Rockland Regional  
Microenterprise Grant  
Program**

*Funding provided through a grant from the Massachusetts Department of Housing and Community Development*

## HELP AVAILABLE FOR BUSINESSES IMPACTED BY THE COVID-19 PANDEMIC

The Rockland Regional Microenterprise Grant Program provides Grants of up to \$25,000 to eligible microenterprise businesses (those with 5 or fewer employees, including the owner or owner[s]) who have been adversely affected by the Covid-19 pandemic.

This regional effort includes the Towns of Rockland, Abington, Avon, Holbrook, Hull, and Wareham. The program is designed to benefit small businesses owned by low- and moderate-income owner(s). The owners of the company must qualify as low- or moderate-income (LMI). Income eligibility is defined as owner(s) having a family income of no more than 80% of the median income for the geographic area *in which they reside* (not the geographic area in which the business is located). Program Staff will conduct an income-qualification process to determine applicants' eligibility.



*Microenterprise Grant Program for microenterprise businesses affected by COVID-19*

The maximum grant available to each microenterprise business is \$25,000. Businesses are not guaranteed the maximum grant amount but must demonstrate need for the funding. Grant amounts will be based upon demonstrated need for the funds as documented by the business owner(s) application and supporting documentation.

## Eligibility of Business

**Location:** Microenterprise Businesses must have a physical establishment in one of the six participating towns: Rockland, Abington, Avon, Holbrook, Hull, or Wareham. Home-based businesses may apply if otherwise eligible.

**Type of Business:** The Microenterprise must be a **for-profit** business **with five or fewer employees (including the owner or owners)** that was **established prior to October 1, 2019** and that is **currently in operation** (even if temporarily suspended due to Covid-19 limitations). The business **must provide goods or services to multiple clients;** must **have valid state and local licenses and registrations** as required; **must not be in litigation with the Commonwealth or the town** in which it operates; must be in good standing with the state and the town and **current with taxes through 3/1/2020**. The business may be a sole proprietorship, partnership, LLC, or corporation. The business must have a DUNS number to receive a microenterprise grant. Businesses who do not have a DUNS number at the time of application must apply for one and demonstrate that they have done so. The business owner(s) must be low- or moderate-income.

**Ineligible Businesses:** The following types of businesses are *ineligible* for assistance through this program under state guidelines: Real estate rentals/sales businesses; Businesses owned by persons under age 18; Businesses that are chains; Liquor stores; Weapons/firearms dealers; Lobbyists; or Cannabis-related businesses.

## Use and Expenditure of Funds

Microenterprise grant funds must be used to prepare for, prevent, and respond to Coronavirus and expended for the purposes for which the business requested.

**Approved Uses:** Grant funds may be used for working capital to cover business costs, such as rent, staffing, and utilities, insurance, cost of goods. Funds may also be used for purchasing personal protection equipment (PPE), for obtaining technical assistance directly related to Coronavirus (for example, to create internet-based access to goods or services in response to limitations placed on in-person business activities).

**Non-Approved Uses:** Grant funds *may not be used* for major equipment purchases, purchase of real property, construction activities, business expansion, or lobbying.

**Expenditure Dates:** Businesses may request grant funding to cover expenditures dating back to March 10, 2020 (for example, mortgage or rent payments, utilities, or other operating cost arrears). Due to the emergency nature of this program, it is expected that grant funds, once received, will be expended by the business within 45 days of receipt and the business must demonstrate through documentation submitted to the program that funds were expended for the purposes for which they were requested, and in compliance with program guidelines

