



BizWorks

Resource Guide For Businesses

Connecting your business
to the services you need

mass.gov/bizworks
(800) 252-1591



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Important: The information provided in this guide may change without notice. For the latest information, call your MassHire BizWorks representative at **(800) 252-1591**, or visit our website, mass.gov/mass-bizworks.

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About the *MassHire BizWorks Resource Guide*

The goal of MassHire BizWorks is to enhance and align the resources and services offered to Massachusetts businesses through state workforce development, economic development, and education entities in order to help Massachusetts businesses grow and thrive.

To achieve this goal, the Commonwealth of Massachusetts will:

- build strong relationships across agencies and with businesses;
- develop standard staff business service knowledge and competencies across relevant state agencies; and
- coordinate and link resources and information.

As a result of these efforts:

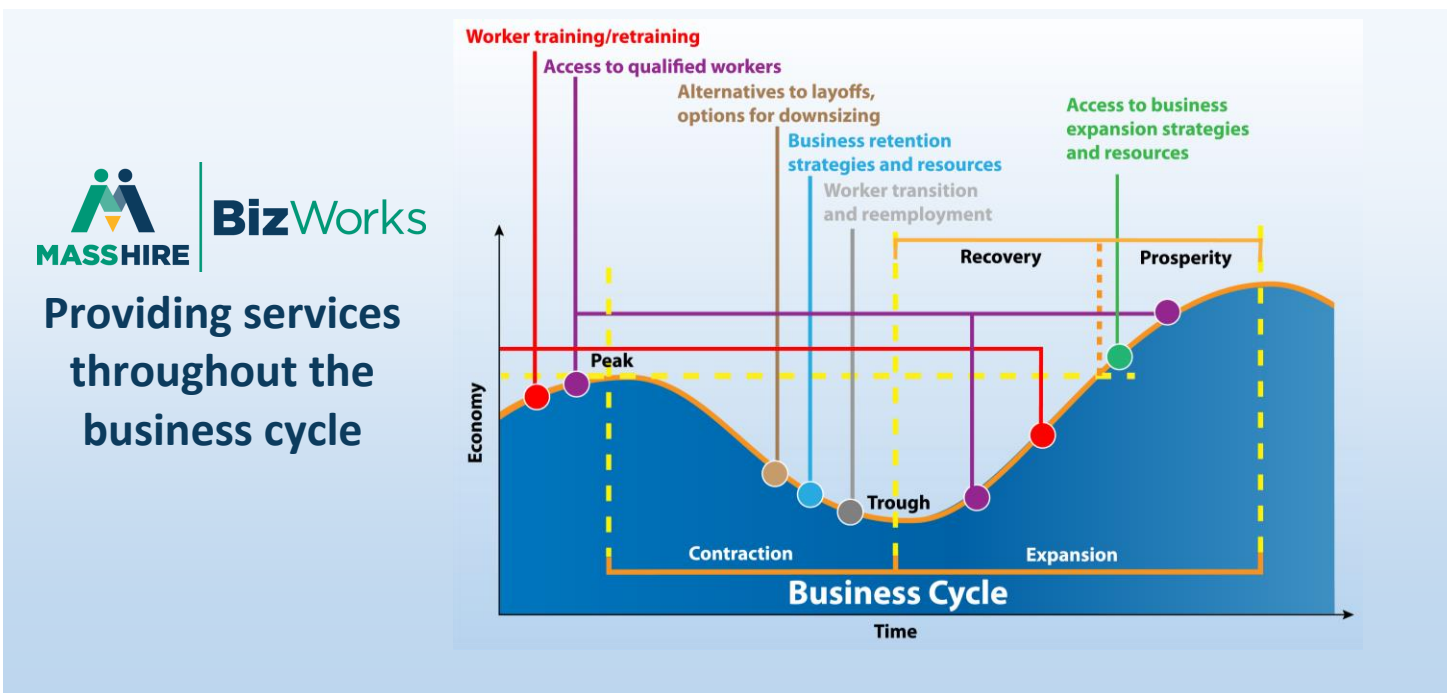
- more Massachusetts businesses will be aware of, and utilize, relevant state resources and incentives;
- there will be “no wrong door” for businesses to connect with business support; and
- services and outcomes will be captured to demonstrate the impact of these efforts.

This guide serves as an overview of resources* (organizations and programs), which offer benefits and services to address the workforce development and expansion needs of businesses and employers in Massachusetts. The guide is organized into five main categories:

1. Recruiting and hiring;
2. Training, consultation, and workplace safety;
3. Layoff aversion and management;
4. Business development and partnerships; and
5. Business compliance.

There is also a list of external resources (non-state affiliated), important websites, and resource contacts (names, phone numbers, email, etc.) for a number of programs listed in the guide for easy referencing. This guide is available as a hardcopy handbook produced by The Executive Office of Labor and Workforce Development’s MassHire Department of Career Services (MDCS), as well as a downloadable document, on our website at mass.gov/mass-bizworks.

***A certified copy of a *Certificate of Good Standing* from the Massachusetts Department of Revenue that is less than six months old, must be provided by a business prior to consideration for grant awards. Link to the application here: mass.gov/how-to/request-a-certificate-of-good-standing-tax-compliance-or-a-corporate-tax-lien-waiver.**



Recruiting and Hiring

What is the purpose of this resource?

The MassHire Department of Career Services (MDCS) is one of several constituent departments of the Massachusetts Executive Office of Labor and Workforce Development. MDCS oversees Massachusetts' network of MassHire Career Centers. There are numerous MassHire Career Centers throughout the state.

A variety of employment-related services for businesses are available at the centers for little or no cost. Staff at MassHire Career Centers can assist with recruiting and screening applicants. They can also provide guidance on how to reach out to specific populations, as well as provide information on hiring tax credits for which a company may be eligible.

What benefits or services are offered to businesses by this resource?

MassHire Career Centers can provide the following services to businesses:

- **Posting job openings:** Employment openings can be posted by MassHire Career Center staff on the JobQuest website, making them accessible to thousands of job seekers at no cost.
- **Job fairs:** Job fairs, organized by MassHire Career Center staff, provide an opportunity for employers to meet a large number of qualified job seekers. Employers are able to screen and recruit job seekers in an effective and efficient manner, including interviewing and making offers to candidates at job fairs. There are also opportunities for employers to participate in industry-specific job fairs.
- **Use of MassHire Career Center facilities:** Many MassHire Career Centers make their conference rooms, resource rooms, and/or other areas available for employers to use for recruiting, interviewing, hiring, and training at little or no cost.
- **Labor market information:** MassHire Career Centers have current labor market information and can provide employers with data on prevailing industry wages, employment data by community, and other state/national trends regarding employment and the labor market.
- **Initial pre-screening of applicants prior to referral:** Based on the qualifications desired by employers when job orders are filed, MassHire Career Center staff can pre-screen applicants for job openings prior to their referral to the employer.
- **Job matching:** Staff at MassHire Career Centers can match qualified candidates with employers' openings. As job seekers work with career center specialists, the specialists can send employers the resumes of candidates who have the skills, education, and experience that the employer requires.
- **Targeted recruitments:** MassHire Career Center staff can organize a specialized recruitment event exclusively for an employer at the career center. Staff will contact candidates who have qualifications, skills, and experience needed to fill an employer's vacancies, all of which are focused solely on the employer's requirements. The centers offer private facilities with a professional atmosphere to use to interview candidates in addition to staff assistance, and marketing of the company and its available openings to a large pool of candidates.
- **Outplacement services:** MassHire Career Centers can provide programs and services to help dislocated workers find jobs after a layoff or reduction in force has occurred.
- **Youth engagement:** MassHire Career Centers coordinate opportunities for employers to engage youth and teach them the skills needed to succeed and reach their full potential. Opportunities may include: student employment, internships, job shadowing, or guest speaking to a group of youth.
- **Information resources:** MassHire Career Center staff can provide information and guidance on funding for training/employee skills development, working with individuals with disabilities, Unemployment Insurance, Work Opportunity Tax Credits, and other topics.

Additional specialized services for businesses are available at certain MassHire Career Centers such as business-to-business (B2B) networking opportunities and employer-of-the-month recognition with website advertisements.

What businesses are eligible for these benefits and services?

All businesses can access services at a MassHire Career Center.

Contact information:

An employer may contact the nearest MassHire Career Center and ask to speak with the Business Service Representative for more information. **A list of MassHire Career Centers, along with links to each individual center's website, can be found at mass.gov/how-to/find-a-massachusetts-career-center.**

An employer may also call the MassHire Department of Career Services at **(617) 626-5300**, or the federal American Job Center/MassHire Career Center helpline at **1 (877) US-2JOBS** or **1 (877) 872-5627** to find your local MassHire Career Center.

In addition, a business or employer may post job openings online on JobQuest at: jobquest.detma.org/jobquest/employers/default.aspx.

A business or employer may ask to speak with a Business Service Representative at any MassHire Career Center.



MassHire Career Centers

A business or employer may ask to speak with a Business Service Representative at any MassHire Career Center.

Boston/Metro North Region		Central Region	
MassHire Boston Career Center 1010 Harrison Avenue Boston, MA 02119 (617) 541-1400 masshirebostoncareerctr.org	MassHire Metro North Career Center 186 Alewife Brook Parkway, Suite 310 Cambridge, MA 02138 (617) 661-7867 masshiremncareers.com	MassHire North Central Career Center 100 Erdman Way Leominster, MA 01453 (978) 534-1481 masshirenorthcentralcc.com	MassHire Framingham Career Center 1671 Worcester Road Framingham, MA 01701 (508) 861-7993 masshiremsw.com
MassHire Downtown Boston Career Center 75 Federal Street, Third Floor Boston, MA 02110 (617) 399-3100 masshiredowntownboston.org	MassHire Metro North Career Center (affiliated limited services)* 4 Gerrish Avenue Chelsea, MA 02150 (617) 884-4333 masshiremncareers.com	MassHire Worcester Career Center 340 Main Street, Suite 400 Worcester, MA 01608 (508) 799-1600 masshirecentralcc.com	MassHire Norwood Career Center 32 Day Street Norwood, MA 02062 (781) 269-5494 masshiremsw.com
MassHire Metro North Career Center 100 Trade Center, Suite G100 Woburn, MA 01801 (781) 932-5500 masshiremncareers.com		MassHire Southbridge Career Center 5 Optical Drive, Suite 200 Southbridge, MA 01550 (508) 765-6430 masshirecentralcc.com	
Northeast Region		Southeast Region	
MassHire Lowell Career Center 107 Merrimack Street Lowell, MA 01852 (978) 458-2503 masshirelowellcc.com	MassHire North Shore Career Center 70 Washington Street, First Floor Salem, MA 01970 (978) 825-7200 masshire-nscareers.org	MassHire Attleboro Career Center 95 Pine Street Attleboro, MA 02703 (508) 222-1950 masshirebristol.org	MassHire Cape and Islands Career Center 372 North Street Hyannis, MA 02601 (508) 771-JOBS (5627) masshirecapeandislands.com
MassHire Merrimack Valley Career Center 255 Essex Street Lawrence, MA 01840 (978) 722-7000 masshiremvcc.com	MassHire North Shore Career Center (affiliated limited services)* 5 Pleasant Street Gloucester, MA 01930 (978) 283-4772 masshire-nscareers.org	MassHire Taunton Career Center 72 School Street Taunton, MA 02780 (508) 977-1400 masshirebristol.org	MassHire Greater New Bedford Career Center 618 Acushnet Avenue New Bedford, MA 02740 (508) 990-4000 masshiregnbcc.com
MassHire North Shore Career Center (affiliated limited services)* North Shore Community College 300 Broad Street, LW 131 Lynn, MA 01901 (781) 691-7450 masshire-nscareers.org	MassHire Merrimack Valley Career Center Haverhill Opportunity Works (How Building) 671 Kenoza Street Haverhill, MA 01830 (978) 241-4730 masshiremvcc.com	MassHire Fall River Career Center 446 North Main Street Fall River, MA 02720 (508) 730-5000 masshirebristol.org	MassHire South Shore Career Center 1515 Hancock Street, Suite 101 Quincy, MA 02169 (617) 745-4000 masshiresouthshoreecc.com
MassHire North Shore Youth Career Center** 117 Franklin Street Lynn, MA 01902 (781) 691-7430 masshire-nscareers.org		MassHire Greater Brockton Career Center 34 School Street Brockton, MA 02301 (508) 513-3400 masshiregbcc.org	MassHire South Shore Career Center 71R Obery Street Plymouth, MA 02360 (508) 732-5300 masshiresouthshoreecc.com
Western Region			
MassHire Franklin Hampshire Career Center One Arch Place, Second Floor Greenfield, MA 01301 (413) 774-4361 masshirefhcareers.org	MassHire Holyoke Career Center 850 High Street Holyoke, MA 01040 (413) 532-4900 masshireholyoke.org	MassHire Franklin Hampshire Career Center (affiliated limited services)* Access Point, Forbes Library 20 West Street Northampton, MA 01060 (413) 774-4361 masshirefhcareers.org	MassHire Berkshire Career Center 160 North Street Pittsfield, MA 01201 (413) 499-2220 masshireberkshireecc.com
MassHire Springfield Career Center STCC Technology Park 1 Federal Street, Building 103-3 Springfield, MA 01105 (413) 858-2800 masshirespringfield.org			

*Affiliated limited services: Contact the MassHire Career Center for hours of operation and services available.

Visit mass.gov/how-to/find-a-massachusetts-career-center for the most updated information.

**Youth-specific Career Center

What is the purpose of this resource?

The Massachusetts public higher education system has a growing record of achievement in meeting the workforce training needs of the Commonwealth's employers. The state's colleges are committed to offering timely, comprehensive assistance to businesses that want to provide training and educational opportunities for their new or incumbent workers.

The higher education system is comprised of 29 campuses divided into three segments, including 15 community colleges, nine state universities, and five campuses of the University of Massachusetts. These institutions serve approximately 300,000 students annually.

What benefits or services are offered to businesses by this resource?

The Massachusetts public higher education system can provide the following to businesses:

- A large pool of talented graduates that possess the skills and education levels that companies look to hire in order to compete in today's global economy. Nine out of every ten graduates of a Massachusetts public college or university remains in state one year after graduation, working or pursuing further studies. On campus, local employers will find opportunities to participate in career and internship fairs as well as hold information sessions.
- Contract workforce training is offered, on a fee-for-service basis, by community colleges to meet specific and immediate training needs of individual employers. Contract training courses are typically designed to improve the skills of incumbent workers or those of unemployed workers seeking jobs with the particular employer.
- Other specialized services for employers are offered by state colleges, such as employer networking events or the opportunity to rent campus space for events.

What businesses are eligible for these benefits and services?

All businesses can access business services and participate in career events of the Massachusetts public higher education system.

Contact information:

An employer may contact any community college or state university to reach a school's career services or workforce development department and inquire about how to recruit students and graduates or to inquire about contract training.

A list of Massachusetts community colleges and state universities can be found on the following page, and links to the colleges and universities can be found at:

mass.edu/system/campusdirectory.asp.



Massachusetts Public Higher Education

Community Colleges

Berkshire Community College

1350 West Street
Pittsfield, MA 01201
(413) 236-1000
berkshirecc.edu

Bristol Community College

777 Elsbree Street
Fall River, MA 02720
(508) 678-2811
bristolcc.edu

Bunker Hill Community College

250 New Rutherford Avenue
Boston, MA 02129
(617) 228-2000
bhcc.mass.edu

Cape Cod Community College

2240 Iyannough Road
West Barnstable, MA 02668
(508) 362-2131
capecod.edu

Greenfield Community College

One College Drive
Greenfield, MA 01301
(413) 775-1000
gcc.mass.edu

Holyoke Community College

303 Homestead Avenue
Holyoke, MA 01040
(413) 538-7000
hcc.edu

MassBay Community College

50 Oakland Street
Wellesley Hills, MA 02481
(781) 239-3000
massbay.edu

Massasoit Community College

900 Randolph Street
Canton, MA 02021
(508) 588-9100
massasoit.edu

Middlesex Community College

33 Kearney Square
Lowell, MA 01852
(978) 656-3370
middlesex.mass.edu

Mount Wachusett Community College

444 Green Street
Gardner, MA 01440
(978) 632-6600
mwcc.edu

North Shore Community College

One Ferncroft Road
Danvers, MA 01923
(978) 762-4000
northshore.edu

Northern Essex Community College

100 Elliott Street
Haverhill, MA 01830
(978) 556-3000
necc.mass.edu

Quinsigamond Community College

670 West Boylston Street
Worcester, MA 01606
(508) 853-2300
qcc.edu

Roxbury Community College

1234 Columbus Avenue
Roxbury Crossing, MA 02120
(617) 427-0060
rcc.mass.edu

Springfield Technical Community College

One Armory Square
Springfield, MA 01105
(413) 781-7822
stcc.edu

State Universities

Bridgewater State University

131 Summer Street
Bridgewater, MA 02325
(508) 531-1000
bridgew.edu

Fitchburg State University

160 Pearl Street
Fitchburg, MA 01420
(978) 665-3000
fitchburgstate.edu

Framingham State University

100 State Street
Framingham, MA 01701
(508) 620-1220
framingham.edu

Massachusetts College of Art and Design

621 Huntington Avenue
Boston, MA 02115
(617) 879-7000
massart.edu

Massachusetts College of Liberal Arts

375 Church Street
North Adams, MA 01247
(413) 662-5000
mcla.edu

Massachusetts Maritime Academy

101 Academy Drive
Buzzards Bay, MA 02532
(508) 830-5000
maritime.edu

Salem State University

352 Lafayette Street
Salem, MA 01970
(978) 542-6000
salemstate.edu

Westfield State University

577 Western Avenue
Westfield, MA 01086
(413) 572-5300
westfield.ma.edu

Worcester State University

486 Chandler Street
Worcester, MA 01602
(508) 929-8000
worcester.edu

University of Massachusetts

University of Massachusetts Amherst

300 Massachusetts Avenue
Amherst, MA 01003
(413) 545-0111
umass.edu

University of Massachusetts Boston

100 Morrissey Boulevard
Boston, MA 02125
(617) 287-5000
umb.edu

University of Massachusetts Dartmouth

285 Old Westport Road
Dartmouth, MA 02747
(508) 999-8000
umassd.edu

University of Massachusetts Lowell

220 Pawtucket Street
Lowell, MA 01854
(978) 934-4000
uml.edu

University of Massachusetts Medical School

55 Lake Avenue North
Worcester, MA 01655
(508) 856-8989
umassmed.edu

Tax Credits and Hiring Incentives

There are a range of tax credits, deductions and incentives for which Massachusetts employers may qualify. Businesses that hire and accommodate individuals from specific target groups (unemployed Veterans, individuals with disabilities, ex-felons, individuals that receive TANF and SNAP, and others) or into specific programs (Registered Apprenticeship) may qualify for some of the following:

- Work Opportunity Tax Credit
- Disabled Access Credit
- The Architectural Barrier Removal Tax Deduction
- Federal Bonding Program
- Registered Apprenticeship Tax Credit (RATC)

Note: Businesses may use the Disabled Access Tax Credit with the Architectural Barrier Removal Tax Deduction in the same tax year, if the expenses meet the requirements of both sections. To use both, the deduction must be equal to the difference between the total expenditures and the amount of the credit claimed.

Note: For additional information on federal tax incentives, please visit [irs.gov](https://www.irs.gov)

1. Work Opportunity Tax Credit (WOTC)

What is the purpose of this resource?

The MassHire Department of Career Services (MDCS) oversees a number of labor and workforce development programs including the Work Opportunity Tax Credit (WOTC) program. WOTC is a federal income tax credit incentive provided to private sector employers. An employer may be eligible for WOTC when they hire and retain Veterans and individuals from other target groups with significant barriers to employment. The WOTC tax credit is a one-time tax credit for each new hire, and there is no limit to the number of new hires who can qualify an employer for a tax credit. The requirements for this program are set by the IRS and the United States Department of Labor Employment and Training Administration. Employers claim about \$1 billion in tax credits each year under the WOTC program.

What benefits or services are offered to businesses by this resource?

The tax credit employers can claim depends on the target group of the individual hired, the wages paid to that individual in the first year of employment, and the number of hours that individual worked. The maximum tax credit for each target group ranges from **\$1,200 to \$9,600**, depending on the employee hired.

- If the individual works at least 120 hours, the employer may claim a tax credit equal to 25% of the individual's first year wages, up to the maximum tax credit.
- If the individual works at least 400 hours, the employer may claim a tax credit equal to 40% of the individual's first year wages, up to the maximum tax credit.

Only for the Long-term Temporary Assistance for Needy Families (TANF) target group, the credit is available to employers who hire members of this group for a two-year period. In the first year, employers may claim a tax credit equal to:

- 25% of the first-year wages, up to the maximum tax credit, if the individual works at least 120 hours.
- 40% of the first-year wages, up to the maximum tax credit, if the individual works at least 400 hours.

In the second year, employers may claim a tax credit equal to:

- 25% of the second-year wages, up to the maximum tax credit, if the individual works at least 120 hours.
- 50% of the second-year wages, up to the maximum tax credit, if the individual works at least 400 hours.

What businesses are eligible for these benefits and services?

Businesses that hire individuals from certain target groups are eligible for WOTC tax credits.

Target groups include:

1. Veterans,
2. TANF (Temporary Assistance for Needy Families) recipients,
3. SNAP (Food Stamp) recipients,
4. Designated community residents (living in Empowerment Zones/Rural Renewal counties),
5. Vocational rehabilitation referrals,
6. Ex-felons,
7. Supplemental Security Income (SSI) recipients,
8. Summer youth employees (living in Empowerment Zones), or
9. Qualified long-term /Unemployment Insurance recipients (effective 1/1/16)

Target group eligibility definitions:

A **Veteran** who is:

- A member of a family that received SNAP benefits (Food Stamps) for at least a three-month period during the 15-month period ending on the hiring date; or
- Entitled to compensation for a service-connected disability, who has been:
 - Hired within one year of discharge or release from active duty, or
 - Unemployed at least six months in the year ending on the hiring date; or
- Unemployed for:
 - At least four weeks in the year ending on the hiring date; or
 - At least six months in the year ending on the hiring date.

Please note that to be considered a Veteran eligible for WOTC, an individual must have served on active duty (not including training) in the United States Armed Forces for more than 180 days or have been discharged or released from active duty for a service-connected disability; and not have a period of active duty (not including training) of more than 90 days that ended during the 60-day period ending on the hiring date.

Long-term Temporary Assistance for Needy Families (TANF) recipient: A member of a family that meets one of the following circumstances:

- Received TANF benefits for at least 18 consecutive months ending on the hiring date.
- Received TANF benefits for at least 18 consecutive or non-consecutive months after August 5, 1997, and has a hiring date that is not more than two years after the end of the earliest 18-month period after August 5, 1997.
- Stopped being eligible for TANF payments during the past two years because a federal or state law limited the maximum time those payments could be made.

Short-term TANF recipient: A member of a family that received TANF benefits for any nine-month period during the 18-month period ending on the hiring date.

SNAP (Food Stamp) recipient: An 18-39 year old member of a family that received Supplemental Nutrition Assistance Program (SNAP) benefits for the six months ending on the hiring date or received SNAP benefits for at least three of the five months ending on the hiring date.

Designated-community resident: An 18-39 year old who lives within one of the federally-designated Rural Renewal Counties or Empowerment Zones.

Vocational Rehabilitation referral: An individual with a disability who completed or is completing rehabilitative services from a state-certified agency, an Employment Network under the Ticket to Work program, or the United States Department of Veteran Affairs.

Ex-felon: An individual who has been convicted of a felony and has a hiring date that is not more than one year after the conviction or release from prison.

Supplemental Security Income (SSI) recipient: An individual who is a recipient of SSI benefits for any month that ends during the 60-day period ending on the hire date.

Summer youth employee: A youth who is 16 or 17 years old, works for the employer between May 1 and September 15, and resides in an Empowerment Zone (EZ).

Qualified long-term Unemployment Insurance recipient: An individual hired after December 31, 2015 who is in a period of unemployment that:

- Is not less than 27 consecutive weeks, and
- Includes a period (which may be less than 27 consecutive weeks) in which the individual received Unemployment Insurance compensation under state or federal law.

WOTC is not retroactive for current employees and the individual must be a “new” employee—not a rehire.

What is the process for a business to apply or register?

1. Complete page one of IRS *form 8850* by the day the job offer is made.
2. Complete page two of IRS *Form 8850* after the individual is hired.
3. Complete ETA *form 9061* or ETA *Form 9062* if the employee has been conditionally certified as belonging to a WOTC target group by a state workforce agency, vocational rehabilitation agency, or another participating agency.
4. Submit the completed and signed IRS and ETA forms to the MassHire Department of Career Services (MDCS). Forms must be submitted within 28 calendar days of the employee’s start date.
5. Wait for a final determination from MDCS. The determination will indicate whether the employee is certified as meeting the eligibility for one of the WOTC target groups.

Contact information:

MassHire Department of Career Services – Work Opportunity Tax Credit Unit

Charles F. Hurley Building, 19 Staniford Street, 1st Floor

Boston, MA 02114

(617) 626-5353

mass.gov/work-opportunity-tax-credit-program-wotc

2. Disabled Access Credit

What is the purpose of this resource?

The Disabled Access Credit provides a non-refundable credit for small businesses that incur expenditures for the purpose of providing access to persons with disabilities. These expenditures are amounts paid or incurred by the eligible small business in order to comply with applicable requirements under the Americans with Disabilities Act of 1990 (Public Law 101-336) as in effect on November 5, 1990. A disability of an individual is defined as a physical or mental impairment that substantially limits one or more major life activities, a record of such an impairment, or being regarded as having such an impairment.

What benefits or services are offered to businesses by this resource?

Businesses can receive a non-refundable credit up to **\$5,000** annually. This credit is part of the general business credit. A business may take the credit each and every year they incur access expenditures.

Eligible access expenditures include amounts paid or incurred:

1. To remove barriers that prevent a business from being accessible to or usable by individuals with disabilities;
2. To provide qualified interpreters or other methods of making audio materials available to hearing-impaired individuals;
3. To provide qualified readers, taped texts, and other methods of making visual materials available to individuals with visual impairments; or
4. To acquire or modify equipment or devices for individuals with disabilities.

The expenditures must be reasonable and necessary to accomplish the above purposes. Eligible expenditures do not include expenditures under number one listed above that are paid or incurred in connection with any facility first placed in service after November 5, 1990. Eligible access expenditures must meet those standards issued by the Secretary of the Treasury as agreed to by the Architectural and Transportation Barriers Compliance Board and set forth in regulations.

What businesses are eligible for these benefits and services?

Small businesses can benefit from the disabled access credit. An eligible small business is one that earned \$1 million or less or had no more than 30 full time employees in the previous year. An employee is considered full time if they are employed at least 30 hours per week for 20 or more calendar weeks in the tax year.

What is the process for a business to apply or register?

Eligible small businesses should complete and file *Form 8826* at irs.gov/pub/irs-pdf/f8826.pdf to claim the disabled access credit for the tax year. Businesses should refer to *Publication 535* and *Form 8826, Disabled Access Credit* (PDF), for more information.

3. The Architectural Barrier Removal Tax Deduction

What is the purpose of this resource?

The Architectural Barrier Removal Tax Deduction encourages businesses of any size to remove architectural and transportation barriers to the mobility of persons with disabilities and the elderly.

What benefits or services are offered to businesses by this resource?

Businesses may claim a deduction of up to **\$15,000** a year for qualified expenses that normally must be capitalized. Also, businesses can add any costs over this limit to the basis of the property and depreciate these excess costs. The deduction can be used for a variety of costs to make a facility or public transportation vehicle, owned or leased for use in the business, more accessible to and usable by persons with disabilities. The barrier removal must meet the guidelines and requirements issued by the Architectural and Transportation Barriers Compliance Board under the Americans with Disabilities Act (ADA) of 1990. Examples include:

- Providing accessible parking spaces, ramps, and curb cuts;
- Providing phones, water fountains, and restrooms that are accessible to persons in wheelchairs;
- Posting signage and symbols of accessibility; or
- Widening walkways to at least 48 inches wide.

The deduction may **not** be used for expenses incurred for new construction, a complete renovation of a facility, public transportation vehicle, or for the normal replacement of depreciable property.

What businesses are eligible for these benefits and services?

Businesses that employ and/or serve individuals with disabilities or the elderly can take advantage of the Architectural Barrier Removal Tax Deduction.

What is the process for a business to apply or register?

A business should claim the deduction by listing it as a separate expense on their income tax return for the tax year that the expenses were paid or incurred. The business must maintain adequate records to support their deduction. A business must file their return by its due date, including extensions. However, if a business timely filed their return for the year without claiming the deduction, they can still do so by filing an amended return within six (6) months of the due date of the return (excluding extensions). A business should clearly indicate the deduction on their amended return and write "Filed pursuant to section 301.91002." Then they should file the amended return at the same address they filed the original return. Claiming the deduction is irrevocable after the due date, including extensions, of the return.



4. The Federal Bonding Program (FBP)

What is the Federal Bonding Program (FBP)?

The U.S. DOL established the Federal Bonding Program in 1966 to administer Federal Fidelity Bonds to businesses hiring individuals from certain populations.

How much does a bond cost?

Bonds are provided to employers free of charge, without a deductible. There is no cost to the jobseeker. Bonds are acquired for free.

What is a Federal Fidelity Bond?

Federal Fidelity Bonds are referred to simply as 'bonds.' A bond operates like an insurance policy for businesses which hire individuals from certain populations, including individuals with criminal records.

How much is a bond worth?

A single bond is worth \$5,000. Bonds can be bundled five at a time for a value up to \$25,000.

To which jobs can bonds be applied?

A bond can be applied to any job and any occupation with any employer in any industry, in any state. Full or part-time employees receiving paid wages with federal taxes automatically deducted from pay can be bonded, including those hired by temporary staffing agencies. Incumbent workers are also eligible to be bonded.

Which jobseekers are eligible for the FBP?

In July 2019, the Executive Office of Labor and Workforce Development (EOLWD) and MassHire Department of Career Services (MDCS) were awarded a grant to expand the use of bonds to help individuals with criminal records with employment opportunities. Although the FBP applies to many populations, individuals with criminal records are the focus of this grant, and **only eligible grant participants are individuals with criminal records and job offers.**

What does the FBP mean for MassHire customers?

The FBP protects the employer against losses incurred as a result of illegal actions by a bonded employee. In this way, the FBP can incentivize businesses to hire individuals with criminal records.

Contact Information:

Allison McIntyre, Policy and Program Operations, email: allison.mcintyre@mass.gov.

5. Registered Apprenticeship Tax Credit (RATC)

What is the purpose of the RATC?

Offered through the Massachusetts Executive Office of Labor and Workforce Development, the Registered Apprenticeship Tax Credit (RATC) helps businesses offset the costs of hiring and training apprentices in order to fill critical workforce skills gaps.

What benefits or services are offered to businesses through this resource?

The RATC targets industries that are new to the apprenticeship model, such as healthcare, high tech, and manufacturing.

- Employers operating in these sectors may be eligible for a credit of up to \$4,800—or 50% of wages paid, whichever is less—for each apprentice who meets RATC guidelines.
- Businesses can qualify for up to \$100,000 in total tax credits each calendar year.

What businesses and jobseekers are eligible for this program?

Massachusetts employers who are in good standing with the Massachusetts Department of Revenue (DOR) and the Department of Unemployment Assistance (DUA) are eligible to apply. Employers can apply online for RATC when their apprentices have been employed for 180 days. Businesses should submit their applications once per year, and include data for all qualifying apprentices.

Contact Information:

Review qualifications for businesses and apprentices and apply online at mass.gov/how-to/apply-for-a-registered-apprentice-tax-credit-ratc. Employers interested in hosting an apprenticeship program, see the **Registered Apprenticeship** section in this guide.

Accessing Candidates from Target Groups with Related Tax Benefits

The following organizations provide access to motivated candidates that are part of specific target groups and possess the skills and qualifications businesses are looking for. Hiring jobseekers from these organizations can result in the various benefits also listed below.

MassHire Department of Career Services – Reentry Reemployment Unit

The Reentry Reemployment Unit of the MassHire Department of Career Services (MDCS) works on the employer-demand side of the re-entry process by providing the following:

Access to job candidates: The unit provides employers with motivated job candidates who were formerly incarcerated and are ready to be productive citizens. Employers have access to a pool of screened and job-ready candidates to interview and hire.

Support for hiring ex-offenders: The work of the unit also involves educating employers on the benefits of hiring ex-offenders as well as developing relationships to give the employer a sense of support.

Opportunities to collaborate: The unit collaborates with correction agencies and core groups of employers that result in “second chance” job fairs, employer breakfasts, and employer advisory groups. This approach allows the Reentry Reemployment Unit to work with companies that will measure interviewees and hires on what they can do for the companies and not what they have done in the past.

Related tax credit and other benefits include:

- Federal bonding: A business insurance policy that insures businesses up to \$5,000 against any potential theft or loss of money resulting from hiring an ex-offender
- Work Opportunity Tax Credit (for hiring ex-felons)

Contact information:

mass.gov/service-details/reentry-reemployment-unit-staff-resources

Massachusetts Rehabilitation Commission (MRC)

For many years, MRC has placed thousands of qualified candidates with businesses across all industries, looking to build an efficient and effective workforce, by providing the following:

Access to job candidates: MRC’s customized sourcing and staffing programs identify talented professionals with disabilities who possess the skill set and expertise that Massachusetts’s businesses want and need to help their businesses grow. Many of their pre-screened candidates are equipped and prepared with the knowledge to contribute from day one.

On-the-job training: MRC also offers an On-the-Job Training (OJT) partnership, which defrays training costs, to help a business gain a skilled employee without impacting their bottom line. Through an OJT partnership, a business has the flexibility and support to carefully evaluate candidates’ abilities as they work for the business. MRC’s expert team of employment professionals can offer businesses-critical guidance on how to maximize use of OJT supports.

Job-driven training: MRC designs customized jobs driven training programs in conjunction with businesses to ensure employer expectations are met.

Support for hiring and serving persons with disabilities: In addition, MRC can provide a business with technical assistance on understanding the Americans with Disabilities Act, accommodation solutions, as well as state and federal tax incentives.

Related Tax Credit and other benefits include:

- Work Opportunity Tax Credit (for hiring vocational rehabilitation referrals)
- Disabled Access Credit (for employing and serving individuals with disabilities)
- Architectural Barrier Removal Tax Deduction (for employing and serving individuals with disabilities)

Contact information:

(617) 204-3600

mass.gov/mrc-employer-and-business-services

**MassHire Department of Career Services' –
Veterans' Employment and Training Services (VETS) Program**

The Massachusetts VETS program is committed to helping America's Veterans and transitioning service members by preparing them for meaningful careers and providing employment resources and expertise to both Veterans and the businesses who hire them. Benefits from working with the VETS Program include:

Access to job candidates: Employers receive assistance in recruiting qualified transitioning service members and Veterans in Massachusetts and have access to a pool of screened and job-ready Veteran candidates to interview and hire.

Related tax credits/programs:

- Work Opportunity Tax Credit (for hiring Veterans)
- On-the-Job Training (OJT)/Apprenticeship program for Veterans with post-9/11 GI Bill benefits
- The Department of Veterans Affairs (VA) OJT/Apprenticeship program is an effective way to attract and increase retention of well-disciplined Veterans in hard-to-fill positions and provide them with the specific skills and knowledge needed to perform their duties.

Employers generally pay a reduced OJT/Apprenticeship wage (must be at least 50% of journeyman wage).

Periodic wage increases must be granted and by the last full month of training, the wage must be at least 85% of the wage for a fully trained employee. Veterans in an approved program can use their post-9/11 G.I. Bill benefit and receive a tax-free housing stipend. The stipend starts at 100% and decreases by 20% every six months as wages increase.

The OJT/Apprenticeship program allows Veterans to learn a trade or skill through structured training and close supervision on-the-job rather than attending formal classroom instruction.

Contact information:

Brian Ottlinger

Massachusetts Jobs for Veterans State Grant
Program Coordinator

(508) 977-1407

brian.j.ottlinger@detma.org

Christopher Mills

Veterans Employment Representative
Business Services

MassHire Department of Career Services

(508) 513-3424

Chris.Mills@detma.org



To learn more, visit our website at:

mass.gov/service-details/veteran-employment-representatives-list

Department of Transitional Assistance (DTA)

The Employment Services Program (ESP) is a joint federal and state funded program administered by DTA whose primary goal is to assist clients in finding jobs, resolving barriers to employment, and providing a way to self-sufficiency. Employers can benefit from working with ESP including:

Access to job candidates: Employers have access to a pool of screened and job-ready candidates to interview and hire. Employers also have the option to work with candidates through ESP's internship program in order to determine if the candidate is a good fit for the position before hiring them. Candidates receive support services from DTA, which increases the rate of job retention and overall success.

Related Tax Credit and other benefits:

- Work Opportunity Tax Credit (for hiring individuals who receive SNAP or TANF benefits)
- Federal and state Earned Income Tax Credits (EITC) for employees who meet the EITC income requirements

Contact information:

(617) 348-5957

mass.gov/employment-and-training-resources-for-dta-clients

Massachusetts Commission for the Blind (MCB)

MCB provides the highest quality rehabilitation and social services to individuals who are legally blind. This includes providing employment-related services to eligible participants of the Vocational Rehabilitation (VR) Program. Employers can benefit from working with MCB including:

Access to job candidates: Employers have access to a pool of screened and job-ready candidates to interview and hire. The MCB Employment Specialist works cooperatively with the VR Counselor to prepare individuals for job employment.

On-the-Job training: MCB offers an Internship Program and On-the-Job Training (OJT) collaboration, which assists companies in reducing hiring and training costs. Through an Internship Program partnership or OJT collaboration, a business has the flexibility and support to carefully evaluate candidates' abilities as they work for the business. MCB's team of Employment Service Specialists can offer businesses critical guidance on how to maximize use of internships or OJT supports.

Additional support: MCB also offers free consultation on accommodations and assistive technology, on-site training, and other employment-related supports to employers and their employees with disabilities.

Related Tax Credit and other benefits include:

- Work Opportunity Tax Credit (for hiring vocational rehabilitation referrals)
- Disabled Access Credit (for employing and serving individuals with disabilities)
- Architectural Barrier Removal Tax Deduction (for employing and serving individuals with disabilities)

Contact information:

(617) 727-5550 or 1 (800) 392-6450 (toll-free)

mass.gov/orgs/massachusetts-commission-for-the-blind



Massachusetts Executive Office of Elder Affairs (EOEA)

Massachusetts now has more residents over the age of 60 than under the age of 20, and older adults are the fastest growing segment of our population. The Commonwealth benefits from the involvement, experience and knowledge of older adults in every aspect of our community and economy, including the labor force. Older adults are increasingly active on the job market, and they provide a variety of benefits to employers. According to national surveys of human resource professionals and managers, older workers are reliable, self-directed, good listeners and problem solvers. Employers can benefit from working with EOEA including:

- **Access to job candidates:** The Senior Community Service Employment Program (SCSEP) helps low-income job seekers age 55 and older develop the skills and self-confidence to obtain jobs and become more financially secure. In addition, EOEA and partner organizations are engaged with local communities who conduct a variety of initiatives to support older job seekers, including job fairs and workshops. To learn more about the SCSEP program, visit www.mass.gov/senior-community-service-employment-program-scsep.
- **On-the-job training:** The Senior Community Service Employment Program (SCSEP) assists eligible adults seeking work skills training by placing participants in temporary job assignments. Participants receive on-the-job training and complete at least 20 hours per week. SCSEP serves approximately 150 participants per year.
- **Additional support:** In addition to supporting older workers, EOEA also supports working family caregivers. Today, the title of “family caregiver” applies to at least one quarter of working Americans. Caregiving can take many forms, including caring for an older relative, a partner diagnosed with a serious illness, or a child living with a disability. These caregiving roles arise with regularity throughout an employee’s career path. Employers can employ a variety of strategies to increase their support of working caregivers. Visit *Caregiving Information for Workplaces* at www.mass.gov/info-details/caregiving-information-for-workplaces for more information.

In addition, EOEA manages programs and services, such as Home Care, Nutrition, Family Caregiver Support, and the SHINE (Serving the Health Insurance Needs of Everyone) program which are provided via 25 Aging Services Access Points (ASAPs) which cover every city and town throughout the Commonwealth. These programs and services have varying eligibility criteria, but interested employers and employees are encouraged to contact MassOptions to learn more about their local aging and caregiving resources. The website for MassOptions is massoptions.org and their toll-free number is **1 (844) 422-6277**.

Contact information:

(617) 727-7750

www.mass.gov/elders

Massachusetts Office on Disability

What is the purpose of this resource?

Massachusetts Office on Disability (MOD) was established “to bring about full and equal participation in all aspects of life by all persons with disabilities in the commonwealth...in a manner which fosters dignity and self-determination.” We accomplish this work in many ways including providing technical assistance on civil rights law specific to people with disabilities. We consult with employees and employers to provide guidance with respect to compliance with Americans with Disabilities Act (ADA) obligations for employment settings. MOD assists people with disabilities and their employers with understanding reasonable accommodations, accessibility requirements for spaces and buildings and/or guiding them through the interactive process to arrive at accommodations and/or resolutions that allow employees to perform the essential functions of their job without compromising the needs of the employer’s business.

What benefits or services are offered to businesses by this resource?

Employer benefits:

- Employers are made aware of their obligations under ADA.
- Employers learn how to engage in the interactive process to understand and employee's disability related needs to determine an appropriate workplace accommodation.
- Employers avoid the cost of potential legal liabilities associated with noncompliance with of the ADA.

Employee benefits:

- Workers are provided with alternative work arrangements to allow them to do the essential functions of their job.
- Workers learn their rights under ADA and self-advocacy skills to discuss their rights with their employer.
- Workers learn how to keep an open line of communication with their employer about their disability related needs in the workplace.

What businesses are eligible for these benefits and services?

- State and local government agencies
- Private businesses
- Employees with disabilities

What is the process for a business to apply or register?

Anyone eligible for these benefits and services that would like to request technical assistance may use any of the contact information provided below. Please be advised, the Massachusetts Office on Disability (MOD) does not offer legal advice nor do we provide referrals to attorneys. Furthermore, if you or your employer has already filed any type of legal complaint, MOD is not likely to intervene.

Contact information:

[Click here to send us a question using our online form](#)

Main: (617) 727-7440, from 9 a.m. to 5 p.m., Monday through Friday

Mass Relay: Dial 7-1-1 and connect via main number.

Toll Free: (800) 322-2020, from 9 a.m. to 5 p.m., Monday through Friday



Massachusetts Office on Disability
One Ashburton Place, Room 1305
Boston, MA 02108

By appointment only

Training, Consultation, and Workplace Safety

Adult and Community Learning Services — Workplace Education Programs

What is the purpose of this resource?

Adult and Community Learning Services (ACLS) is a unit at the Massachusetts Department of Elementary and Secondary Education (Department of ESE). ACLS oversees and improves adult basic education programs and services in Massachusetts. Several adult basic education programs in Massachusetts offer workplace education programs. Workplace education programs provide basic skills classes to entry-level workers at their work sites or union hall. Classes can include English for Speakers of Other Languages (ESOL) and adult basic education (ABE), which is reading, writing, and computation below the skills of a high school graduate.

These programs may also integrate computer instruction into the curriculum. Workplace education classes are often accessible to those who cannot attend community-based classes because of work schedules. Workplace education teachers also have access to workplace and union materials and themes to build concrete skills. This can help them develop curricula that address workers' job-related English, writing, reading, communication, and/or math needs, as well as other goals.

What benefits or services are offered to businesses by this resource?

Employers who implement workplace education classes within their place of business are helping to improve their employees' basic skills. This can lead to increased productivity and efficiency, improve communication with customers or clients, reduce worker turnover, and/or improve worker morale. Employees also benefit from workplace education. Workers can improve work-related skills, earn a high school diploma, learn skills they feel they missed out on in school, take more control over their work and personal lives, or just gain confidence. Participating in classes can also help to build workers' knowledge and understanding of workplace structures and policies, company benefits, the union contract, as well as job requirements. As a result, workers can better advocate for themselves, perform their job more effectively, or move into higher-skilled/paying jobs.

What businesses are eligible for these benefits and services?

Workplace education programs are for businesses with employees that could benefit from improving their basic skills.

What is the process for a business to apply or register?

Employers should contact a local ABE/ESOL program and contract directly with the program for a fee. Employers may also partner with an ABE/ESOL program and apply for funding through the Workforce Training Fund or through ACLS to pay for the classes. ACLS delivers grants in two phases. In the first phase, the education provider and the business (or business and labor union, where applicable) jointly plan for implementation of an instructional workplace education program. Phase Two requires the delivery of workplace education services consistent with the recommendations of the Phase One planning process and an on-site Planning and Evaluation Team to oversee program implementation.

Contact information:

An employer can visit ACLS's ABE/ESOL directory at: smartt.doemass.org/smartt/pAbeDirectoryHome, or contact English for New Bostonians at (617) 982-6863

to find a program in their area that offers workplace education programs.



Commonwealth Corporation — Workforce Training Fund Program

What is the purpose of this resource?

Commonwealth Corporation designs and executes workforce programs in partnership with businesses, educators, and providers across the state. The agency seeks to meet the immediate and emerging workforce needs of businesses and workers so that they can thrive in our dynamic economy. Commonwealth Corporation is recognized as a national leader in creating sector strategies that address the skill needs of employers in targeted industries. Also, Commonwealth Corporation works to create multiple pathways that meet the needs of young people who are disconnected from education and employment. Commonwealth Corporation is dedicated to advancing the entire field of workforce development and administers the Workforce Training Fund Program (WTFP), which helps Massachusetts address business productivity and competitiveness by investing in incumbent workers' skills.

The Workforce Training Fund Program is a state fund enacted into law in July 1998. The program provides funds and resources to Massachusetts businesses to train current and newly hired employees and upgrade the skills of Massachusetts workers. The program funds projects that:

- Promote job growth, job retention, or increased wages
- Improve productivity, competitiveness, and ability to do business in Massachusetts
- Include employers who have made a commitment to provide significant private investment in training during and after the grant

The Workforce Training Fund consists of three programs:

- the General Program
- the Express Program
- the Small Business Direct Access Program

What benefits or services are offered to businesses by this resource?

General Program Training Grants are direct grants awarded competitively to employers, employer organizations, labor organizations, training providers, or a consortium of such entities, to train current and newly hired workers. The maximum amount of a training grant is **\$250,000**. Grant funds may be used to pay for employee training delivered by qualified training vendors of the applicant's choosing. Training must be completed within 24 months. The company/organization contribution requirement is: Funds must be matched dollar-for-dollar; match may be cash or in-kind, including wages paid to employees during training.

Express Program Training Grants are designed to help pay for up to 50% of the cost of training courses which must be selected from a database of pre-qualified courses. The maximum award is **\$30,000** per company for up to **\$3,000** per employee per course. Training must be completed within 24 months. The company/organization contribution requirement is: companies will be reimbursed for 50% of the total cost of training, up to \$3,000 per employee, per course.

Small Business Direct Access Program Grants address smaller-scale training needs by making training slots available **free of charge** to businesses that are eligible for the Workforce Training Fund. Businesses should consider the Small Business Direct Access program when the scope and scale of training needs are smaller than what would be proposed in a General Program application, or when training needs cannot be easily met by a consortium or Express Program Grant. To learn more about training opportunities, view the list at workforcetrainingfund.org/programs/direct-access-program.

What businesses are eligible for these benefits and services?

General Program Training Grants: Employers of any size or a consortium of employers are eligible to receive training grants of up to **\$250,000**. Participating employer(s) must contribute to the Workforce Training Fund.

Express Program Training Grants: Employers with 100 or fewer employees in Massachusetts are eligible to receive Express Training Grants of up to **\$30,000**. Participating employers must contribute to the Workforce Training Fund.

Small Business Direct Access Program: Employers with 100 or fewer employees in Massachusetts are eligible to access training at no charge. Participating employers must contribute to the Workforce Training Fund Program.

What is the process for a business to apply or register?*

- All applications and guidelines can be accessed at workforcetrainingfund.org. Informational Sessions regularly occur to provide an overview of the programs and provide application guidance.
- A *Certificate of Good Standing*, obtained from the Massachusetts Department of Revenue, must accompany any grant application. This can be obtained online through the Massachusetts Department of Revenue website or via a link on the Workforce Training Fund website.
- The General Program does not have a deadline; applications may be submitted at any time. In most cases, decisions are made within 60 days. Training may begin as soon as an application has been approved and a contract executed. The Express Grant also does not have a deadline; applications may be submitted at any time. Decisions are often made within 21 days. Training may begin within six weeks. Small Business Direct Access Program trainings are on a first come, first served basis and dependent upon course availability.

Contact information:

Commonwealth Corporation
2 Oliver Street, 5th Floor
Boston, MA 02109
(617) 727-8158
workforcetrainingfund.org



MassHire Department of Career Services

What is the purpose of this resource?

The MassHire Department of Career Services (MDCS) oversees Massachusetts's network of MassHire Career Centers, which assist employers in finding qualified workers and administer the On-the-Job Training (OJT) Program. The OJT Program supports employers with the cost of hiring and training a new employee. It is funded through the federal Workforce Innovation and Opportunity Act (WIOA) and other grants. The OJT Program enables employers to hire new, eligible employees and train them at their place of business while being reimbursed a percentage of their wages during the training period. The OJT model is an "earn while you learn" strategy that provides training by an employer to a paid employee while they are engaged in productive work in a job, which provides knowledge or skills essential to the full and adequate performance of the job.

What benefits or services are offered to businesses by this resource?

Employer benefits:

- Reduction in the cost of hiring and training
- Pre-screened applicants for a position: the employer decides who to hire
- Customized training for new hires
- Reimbursement to the employer for a percentage of the wages during the predetermined training period

Employee benefits:

- Workers are provided with employment
- Workers can earn as they learn
- Workers receive supervision and job coaching during the training period

What businesses are eligible for these benefits and services?

OJT is available to private companies and non-profit organizations. OJT is subject to employer eligibility and available funding.

The OJT Program is a contractual agreement. Employers must agree to:

- Hire a trainee for a full-time permanent position.
- Support the development and implementation of a training plan to guide the employee's training period.
- Pay trainee wages and provide benefits commensurate with other employees doing similar work and with similar experience. OJT trainees are employees and are subject to the employer's policies.
- Commit to continued employment upon successful completion of the training period.
- Provide substantive, on-the-job training. Training takes place at the employer's location, with their equipment, under their guidelines. The length of training will be determined by the funding source guidelines, the job description, and demonstrated participant skill gaps. Submit monthly trainee evaluations and payroll records to the MassHire Career Center for wage reimbursement.

What is the process for a business to apply or register?

To participate in the OJT Program, employers must:

- Meet with a MassHire Career Center representative at the employer's place of business to learn more about the OJT Program and to determine employer eligibility.
- Speak with a MassHire Career Center representative about OJT opportunities and the type of trainee that the employer seeks. The MassHire Career Center representative will work with the employer to find pre-screened candidates that meet the employer's qualifications.

- Hire the OJT trainee according to the employer's hiring process and hiring needs. The employer trains the trainee the employer's way. The MassHire Career Center representative will assist the employer in designing a training plan to ensure successful on-the-job training.
- Submit payroll records and monthly evaluations to the MassHire Career Center to get reimbursed a percentage of the OJT trainee's wages during the training. The MassHire Career Center representative will be there to assist every step of the way.
- Provide permanent employment to the trainee after successful completion of the OJT period.

Contact information:

An employer may contact the nearest MassHire Career Center and ask to speak with the Business Service Representative for more information on the OJT program.

Links to MassHire Career Centers can be found at mass.gov/masshire-career-centers/locations.

An employer may also visit the Massachusetts OJT web page at: mass.gov/on-the-job-training-ojt.

Contact the Director of Workforce Development Programs,
MassHire Hampden County Workforce Board
Phone: **(413) 755-1360**



Registered Apprenticeship

What is the purpose of this resource?

Registered Apprenticeship is a training and employment model that produces highly skilled workers who meet the demands of employers in a global economy. The Commonwealth of Massachusetts is committed to a vibrant and diverse apprenticeship ecosystem where employers have access to a skilled and diverse workforce, and jobseekers have access to flexible and comprehensive training options.

The Division of Apprentice Standards (DAS) is responsible for promoting, developing, and servicing registered apprenticeship programs in the Commonwealth. Massachusetts has a rich history of Apprenticeship programs in construction and trade. Employers in other industries, including Manufacturing, Technology and Healthcare are now implementing apprenticeship programs and realizing the benefits construction and trade apprenticeship sponsors have known for centuries.

What benefits or services does this resource offer?

A. Apprenticeship Program Development

Registered apprenticeship allows businesses and sponsor organizations to tailor their training to fit the needs of their business. Apprentices are employees who work and train from their first day, which helps deal with the shortage of skilled workers and the need for a highly-skilled workforce. Registered apprenticeship programs have 5 main components:

- Customized, supervised, paid on the job learning
- Wages graduated in step with skills learned during training
- Classroom/Technical instruction
- Formalized mentoring and coaching
- Nationally recognized industry credential or specialized technical certification

DAS assists employers with development/customization, registration and implementation of apprenticeship programs.

B. Eligible Training Provider List (ETPL)

Sponsors of apprenticeship programs registered with Massachusetts Division of Apprentice Standards (DAS) or with USDOL Office of Apprenticeship are automatically eligible for inclusion on the ETPL. The Massachusetts ETPL provides training customers and job-seekers with an up to date list of high-quality training programs. The list is accessible through JobQuest.

C. Registered Apprenticeship Tax Credit (RATC)

The purpose of the RATC is to support the expansion of registered apprenticeship into new programs in the healthcare, manufacturing, and technology sectors in Massachusetts. Businesses who employ registered apprentices in eligible occupations for a minimum of 180 days in a calendar year may qualify for up to \$ 4,800 per apprentice. mass.gov/how-to/apply-for-a-registered-apprentice-tax-credit-ratc

What businesses are eligible for these benefits and services?

Businesses in good standing with Massachusetts Department of Revenue (DOR) and Department of Unemployment Assistance (DUA) are eligible to apply for registered apprenticeship sponsorship.

What is the process for a business to apply or register?

An interested program sponsor (An individual employer, employer association, or partnership between employers, and labor unions - public and private) will complete and submit a Sponsor Application to DAS, including a proposed technical

instruction (classroom training of approximately 150 hours annually) outline and a work process (on the job learning of approximately 2,000 hours annually) for approval.

Fees apply for employers who do bid work/prevaling wage work:

- \$300 Annual Sponsor Registration
- \$50 One-time Sponsor Verification Fee

All Apprentices must complete an Apprentice Agreement to register with DAS and obtain their Apprentice ID card. (Annual fee of \$35)

DAS is a regulatory agency and not a recruitment source for apprentices. Employers can contact a MassHire Career Center for recruitment assistance. mass.gov/how-to/find-a-masshire-career-center

Contact Information:

Massachusetts Division of Apprentice Standards

General inquiries: (617) 626-5409

Information: mass.gov/orgs/division-of-apprentice-standards

General Email: apprenticeship@mass.gov

Interested in participating in an established apprenticeship program through a registered sponsor?

Intermediary sponsors can offer employers industry expertise and manage regulatory aspects of apprenticeship on behalf of employers. Registered sponsors are available to represent employers in the following industries:

Manufacturing: Northeast Manufacturing Consortium (NAMC)

Namcnetwork.com

Healthcare: MassHire Hampden County Workforce Board

masshirehewb.com

Technology: MassHire Boston Workforce Board

masshireboston.org

Apprenti

Apprenticareers.org/locations/Massachusetts



Department of Industrial Accidents — Safety Grant Program

What is the purpose of this resource?

The prevention of occupational injury and illness is in everyone's best interest. The grant entitled "Workplace Safety Training and Education Grant Program" is administered by the Department of Industrial Accidents, Office of Safety.

The primary purpose of the program is to fund preventative workplace safety training and education programs that reduce the risk of injury and illness to workers and promote safe and healthy conditions in the workplace.

What benefits or services are offered to businesses by this resource?

- Employers often find that changes made to improve workplace safety and health can result in significant improvements to their organization's productivity and financial performance.
- Providing preventative training can result in cost savings in a variety of areas such as lowering workers' compensation costs, medical expenses as well as costs to train replacement employees to name a few.
- The grant program awards up to \$25,000 per fiscal year to various companies and organizations within the Commonwealth of Massachusetts. The Office of Safety does not provide the training the employer uses a qualified in state training vendor.
- Strong preference is given to employers who demonstrate a compelling program design that addresses an injury history, avoids potential injury or provides a proactive approach to injury prevention.
- It's easy to apply. It is a simple five-page online grant application, no matching, no quarterly filing and we help you through the process step by step.

What businesses are eligible for these benefits and services?

Employers operating within the Commonwealth of Massachusetts covered by Massachusetts Workers' Compensation Law (M.G.L. Chapter 152) are eligible for funding. Organizations can contact the Office of Safety to determine their eligibility.

What is the process for a business to apply or register?

Typically, safety grant applications will begin to be accepted in May. The timetable for funding is determined by the fiscal year therefore, **all training must be completed on or before June 30 of the following year**. Although the application process is open and grants will be evaluated on a rolling basis, businesses are encouraged to apply as soon as possible to have the maximum practical opportunity for funding. Programs can begin once applicants are in full compliance with all obligations to the Department of Unemployment Assistance, Department of Industrial Accidents, and any other obligations to the Commonwealth of Massachusetts and final contract documentation is completed.

Contact information:

Department of Industrial Accidents,
Office of Safety
One Congress Street, Suite 100
Boston, MA 02114
(617) 727-4900

Email: safety@dia.state.ma.us

mass.gov/the-dias-workplace-safety-training-grant

We'll determine your eligibility, walk you through the process, and answer your questions in terms you can understand.



What is the purpose of this resource?

The Department of Labor Standards (DLS) offers a **free of charge** consultation service designed to help employers recognize and control potential safety and health hazards at their worksites, improve their safety and health program, assist in training employees, and possibly qualify for a two-year exemption from programmed Occupational Safety and Health Administration (OSHA) inspections.

What benefits or services are offered to businesses by this resource?

An OSHA Consultation can be very beneficial to businesses by:

- Helping recognize hazards in their workplace.
- Suggesting control measures and options for solving a safety or health problem.
- Providing technical support and guidance.
- Monitoring worker exposures to air contaminants and other potential health hazards.
- Assisting employers in developing and implementing OSHA required written programs.
- Helping employers establish or strengthen a safety and health program.
- Providing training and education for the employer and employees.
- Helping employers gain membership into the Safety and Health Achievement Recognition Program (SHARP).

The consultation service is completely separate from federal OSHA inspection and enforcement efforts. The consultation service consists of highly-trained safety and health professionals. Consultants issue no citations or penalties for non-compliance. The employer's obligation is to correct all serious safety and health hazards in a timely manner. It is a confidential service in which the firm's name, other information, and any unsafe or unhealthy working conditions found, will not be reported routinely to OSHA.

What businesses are eligible for these benefits and services?

All private employers in Massachusetts are eligible. However, priority is given to small employers in high-hazard industries (e.g. construction, healthcare, manufacturing, etc.). Small employers are defined by OSHA as having 250 or fewer employees at a worksite and 500 or fewer employees nationwide.

What is the process for a business to request assistance?

1. The first step is for the employer to contact the consultation service by phone or email to request a consultation visit.
2. A consultant will be assigned to the employer and will make contact to schedule a visit.
3. During the visit, a consultant will describe the process further as well as perform a safety and health assessment which may include air monitoring, walking through the plant and interviewing employees. The visit typically takes one full day.
4. Following the visit, the consultant will provide the employer with a written report explaining all findings, listing possible control measures, and confirming abatement periods, as discussed in the opening conference.
5. The employer is required to correct all serious and imminent hazards listed in the report.
6. Once completed, the employer will submit confirmation the hazards have been abated.
7. The consultant may return for a follow-up survey, although this is rarely necessary.

Contact information:

OSHA Consultation Program
37 Shattuck Street,
Lawrence, MA 01843
(508) 616-0461
mass.gov/dols/consult



Layoff Aversion and Management

What is the purpose of this resource?

Rapid Response is a pro-active, business-focused, flexible program designed for two major purposes. First, to assist growing companies access skilled workers from other companies that are downsizing or who have been trained in the skills a company needs to be competitive.

The second is to respond to layoffs and plant closings by quickly coordinating services and providing immediate aid to companies and their affected workers. Rapid Response teams will work with employers and any employee representative(s) to quickly maximize public and private resources to minimize disruptions on companies, affected workers, and communities that are associated with job loss. Rapid Response can provide customized services on-site at an affected company, accommodate any work schedules, and assist companies and workers through the painful transitions associated with job loss. The State Rapid Response team also works with the Massachusetts AFL-CIO Rapid Response Services for Unionized Workers to provide information and assist unions and their workers who are experiencing layoffs or downsizing.

What benefits or services are offered to businesses by this resource?

Layoff aversion

- Match businesses' hiring needs with affected workers that have similar skill sets.
- Communicate directly with employers regarding their needs and what would be necessary to avoid layoffs.
- Educate employers on various state and local programs and agencies such as the WorkShare Program, Workforce Training Fund, tax incentives, business loans, growth-based systems for manufacturing, employee ownership and succession plans, export opportunity identification, Small Business Association (SBA) information, etc.
- Provide information and assistance if an employer is considering selling a business to a buyer, several buyers, a management group, or employees.

Managing a layoff

Providing:

- On-site workshops on topics such as job search, resume preparation, interviewing, the unemployment insurance process, and other relevant topics.
- One-on-one career counseling and job-search assistance.
- Leads to jobs in similar companies that are hiring.
- Information on the local labor market; education and training opportunities; health benefits and pensions; access to computers, phones, and fax machines for job searches; and special services for Veterans and adults with disabilities.
- Introduction to representatives of other organizations and programs that can help dislocated workers through this transition including, but not limited to, MassHire Career Centers.
- Information on Trade Adjustment Assistance (TAA) benefits to workers whose jobs are lost due to foreign trade or shifts in production out of the United States if the company is certified as trade-affected.

Additional benefits for employers:

- Information about any state or federal requirements/laws for notification, including the Worker Adjustment and Retraining Notification (WARN) Act, which requires most employers with 100 or more employees to provide 60-day advance notification of plant closings and mass layoffs of employees.
- Assistance, with the help of AFL-CIO, with unions and its workers during layoffs.
- Higher productivity and worker morale and lower absenteeism during layoff events due to reduced stress.
- Lower unemployment insurance costs as workers are re-employed more quickly when services have begun prior to layoff.
- Decreased likelihood of sabotage or work disruptions.

- Media and rumor management. Rapid Response teams understand the often confidential nature of layoffs, and will work with the company to ensure confidentiality at all times.
- Better public relations for an employer. Rapid Response teams can also work with the media to highlight services an employer is providing to its workers during a layoff period, which will improve a company's public image.

Expansion and growth:

Rapid Response can work with businesses to develop growth and expansion plans including:

- Linking growing companies to skilled workers from similar/downsized companies.
- Providing access to job posting boards, job fairs, and recruitment activities.
- Assisting in finding qualified, pre-screened candidates.
- Accessing and testing applicants.
- Providing information on the labor market, training grants, and tax credits.

What businesses are eligible for these benefits and services?

- Businesses facing a downturn in sales and looking for alternatives to layoffs.
- Businesses who need to lay off staff and are seeking to make the transition as smooth as possible for the company, affected workers, and the community as a whole.
- Businesses who are growing quickly and looking to hire skilled workers from companies that are downsizing.

What is the process for a business to apply or register?

Businesses should contact their Rapid Response team or state's Dislocated Worker Unit to notify them of impending layoffs or to inquire about other services for their company. A Rapid Response Team member will then contact the employer to discuss options available and set up an on-site meeting.

Contact information:

MassHire Department of Career Services (MDCS)
 Rapid Response Unit
 Charles F. Hurley Building
 19 Staniford Street, First Floor
 Boston, MA 02114
(617) 626-5300
mass.gov/rapid-response



Department of Unemployment Assistance—Unemployment Insurance Program

What is the purpose of this resource?

The Department of Unemployment Assistance (DUA) is one of several constituent departments of the Massachusetts Executive Office of Labor and Workforce Development. DUA offers several programs designed to support businesses during times of hardship including the unemployment insurance (UI) program.

UI provides Massachusetts workers with valuable benefits, temporary income protection and training during periods of unemployment and uncertainty. Employers play an important role in providing these benefits to Massachusetts workers. Employers fund the UI program, and serve as a resource for unemployed workers seeking UI benefits.

What benefits or services are offered to businesses by this resource?

Since employers fund the UI program, DUA offers the following support services to employers to better facilitate the UI process:

On the web: Employers may handle all their UI-related business needs by visiting UI Online at mass.gov/dua.

Through DUA's online system, employers can:

- Register their business,
- Set up a UI Online account as well as view and manage account information,
- Process wage and employment reports,
- Calculate and pay taxes,
- View benefit charges and rate notices, and
- Designate third-party administrators to manage activities on the business' behalf.

DUA also provides online access to *The Employer's Guide to Unemployment Insurance* at mass.gov/doc/a-guide-to-benefits-and-employment-services. This guide is a resource to help employers understand the Massachusetts Unemployment Insurance Law and navigate DUA's policies and procedures.

By phone: Employers may also call the DUA Revenue Department at **(617) 626-5075**, they will hear the following prompts:

Press	...if an employer requires support with the following
1	Passwords for employers, TPA password reset, problems with user IDs, deleting or adding new users
2	EMAC Supplement Program, details of an EMAC Supplement liability determination
3	New account registration, closing an account, address change, method of payment, TPA update, temporary user ID, and password
4	Revenue collections and enforcement, payment plan notice, tax intercept, <i>Certificate of Compliance</i>
5	Benefit charges protest and submission, contributory benefit charges, reimbursable benefit charges, seasonal employer certification
6	All other information (audit, business transfers, reporting new federal tax ID number, employment and wage reporting, refunds, payment information, and experience rating)

Other employer-support services	Phone
Economic research	(617) 626-6556
24-Hour fraud hotline	(617) 626-6901
Audit information	(617) 626-5075
Municipalities hotline	(617) 626-6262
Federal, military, interstate, and combined wage claims	(617) 626-5039

What businesses are eligible for these benefits and services?

Requirements for employers to contribute to the UI Trust Fund:

- For private, for-profit employers, the Massachusetts unemployment insurance law requires such employers to contribute to the UI Trust Fund if their businesses meet the following conditions:
 - Have employees working one or more days in 13 weeks during a calendar year. The weeks of employment need not be consecutive nor must the employees remain the same.
 - Pay wages of \$1,500 or more in any calendar quarter.
- For certain types of employers, different thresholds must be met before they are required to make UI contributions. These include agricultural employers, domestic workers, and out-of-state employers. More information on these thresholds can be found in DUA's *Employer's Guide to Unemployment Insurance*.
- In addition to the factors above, DUA considers other factors (including the type of legal entity of the business, the type of management structure, and the location of where the work was performed) in determining whether an organization is required to contribute to UI, such as for a sole proprietor and/or for a partnership.
- Government and non-profit employers are exempt from Federal Unemployment Tax Act (FUTA) tax. In addition, governmental and non-profit employers may choose to reimburse DUA dollar-for-dollar for all regular UI benefits paid to their workers via the reimbursable method instead of paying quarterly contributions.

Requirements for employees to receive UI benefits:

- With some exceptions, the Unemployment Insurance program covers most workers in public, private, and non-profit (organizations holding 501(c)3 status) sectors. A list of workers not covered under UI can be found in DUA's *Employer's Guide to Unemployment Insurance*.
- Eligibility for UI benefits is based upon three sets of criteria: wages, reason for employment separation, and intent to work. More information on these criteria can be found in DUA's *Employer's Guide to Unemployment Insurance*.
- Weekly UI payment is based primarily on several factors: worker's wages, pension benefits, and part-time or reduced wages. More information on these thresholds can be found in DUA's *Employer's Guide to Unemployment Insurance*.
- Claimants may be **denied** UI benefits if they are unemployed for specific reasons including, but not limited to: quitting a job voluntarily; being discharged by the employer for deliberate misconduct or a knowing violation of a reasonable and uniformly enforced rule or policy of the employer; losing a job due to conviction of a felony or misdemeanor; taking a seasonal break; being unemployed during any period covered by the receipt of vacation pay, pay in lieu of dismissal notice, continuation pay, severance pay, termination pay, or Workers' Compensation for total temporary disability; being unavailable for work, not capable of working, or not actively seeking work; participating in a labor dispute (i.e., strike) that results in a substantial curtailment of the employer's business do not qualify for benefits; and working in self-employment on a full-time basis.

What is the process for a business to apply or register?

- Employers should register online and set up a UI account at mass.gov/dua
- Once employers set up a UI account with UI Online, they will be better equipped to manage their UI responsibilities which include:
 - maintaining their account,
 - filing their quarterly Employment and Wage Detail reports,
 - making timely UI payments,
 - participating in benefit determinations,
 - keeping accurate payroll and time records,
 - tracking benefit charge activities,
 - corresponding with DUA,
 - and corresponding with workers.
- Employers may call **(617) 626-5075** for questions about account activation and/or registration.

Contacting a local Hearings office:

Region	Address	Phone
Greater Boston	19 Staniford Street, First Floor, Boston, MA 02114	(617) 626-5200
Northeastern MA	360 Merrimack Street, Bldg. 9, Third Floor, Lawrence, MA 01843	(978) 738-4400
Southeastern MA	36 Main Street, First Floor, Brockton, MA 01840	(508) 894-4777
Western/Central MA	88 Industry Avenue, Suite A, Springfield, MA 01104	(413) 452-4700

Contact information:

Department of Unemployment Assistance

Charles F. Hurley Building

19 Staniford Street, First Floor

Boston, MA 02114

(617) 626-5075

mass.gov/unemployment-insurance-ui-for-employers



Department of Unemployment Assistance — WorkShare Program

What is the purpose of this resource?

Sometimes employers have to cut costs. Often that means layoffs. The Department of Unemployment Assistance (DUA) WorkShare Program gives employers a way to avoid layoffs. Enacted into law on January 6, 1988, the WorkShare Program allows workers in an entire company, a company department, or even a small unit within the company, to share reduced work hours while also collecting unemployment insurance benefits to supplement their reduced wages.

What benefits or services are offered to businesses by this resource?

Businesses that use WorkShare:

- Keep their trained workers working for them.
- Avoid the extra cost of having to recruit and train new workers.
- Keep their business running smoothly and poised for a heavier workflow.
- Maintain employee morale and productivity.
- Stay focused on their primary business goals.

What businesses are eligible for these benefits and services?

WorkShare is for any Massachusetts company (small or large), non-profit organization, or government agency.

To be eligible to participate in the WorkShare Program, the business' employees must all:

- Have the same level of reduced hours (between 10-60%).
The decrease in the normal weekly hours must be shared equally by all employees.
- Be full-time or permanent part-time.
- Continue to receive the same level of benefits (health insurance, retirement, etc.) as before.
- Work in the same "group." The group can be a whole company, a building, department, shift, job category, etc., and all eligible employees in that group must be in WorkShare.

What is the process for a business to apply or register?

To apply for WorkShare, a business should:

1. Log into their UI Online Employer Account at mass.gov/orgs/departments/unemployment-assistance.
2. Click on **Account Maintenance** at the **Employer Home** page.
3. Click on **Request WorkShare Benefits**.
4. Click on **Search**.
5. Click on **Add WorkShare Plan** and complete a WorkShare application online. Employers must certify that they are reducing hours and using WorkShare to avoid layoffs.

Employers may call **(617) 626-5075** for questions about account activation and/or Employer Network registration. During the application process, employers must provide:

- The name of the department(s) to participate in WorkShare.
- Their reason(s) for reducing employee hours.
- The number of weeks they want to use WorkShare, including the start and end dates.
- Information about the employees that will be participating in the WorkShare Program, including their: names, current work schedules, proposed reduced work schedules, and Social Security numbers.

If a company's employees have a union, the union must agree to the business' WorkShare Plan, and the union must sign the WorkShare application. Businesses must also:

- Stay up-to-date with their Unemployment Insurance contributions or other payment(s) and any interest or penalty charges they owe DUA. Negative balance employers cannot participate in the DUA WorkShare Program.
- Provide DUA with any report, record, or other information that DUA may need for the WorkShare Plan.

Coming soon.....Changes to WorkShare

Employees will:

- Submit a weekly certification;
- Confirm WorkShare hours reported by their employer; and
- Report all non-WorkShare hours and earnings.

Contact information:

DUA WorkShare Department
Charles F. Hurley Building
19 Staniford Street, First Floor
Boston, MA 02114

(617) 626-6877

Email: integration-dua-dcs@detma.org
mass.gov/dua/workshare



Business Development and Partnerships

Massachusetts Office of Business Development — The Economic Development Incentive Program

What is the purpose of this resource?

The mission of the Massachusetts Office of Business Development (MOBD) is to strengthen the economy and increase job growth throughout Massachusetts by providing to businesses that are seeking to expand or locate in the Commonwealth a highly responsive, central point of contact that facilitates access to resources, expertise, and incentive programs available in the Commonwealth.

Housed within MOBD, the Economic Development Incentive Program (EDIP) is a tax-incentive program designed to foster full-time job creation and stimulate business growth throughout the Commonwealth. Participating companies may receive state and local tax incentives in exchange for full-time job creation, retention, and private investment commitments. The Economic Assistance Coordinating Council (EACC) is the governing board of the EDIP.

What businesses are eligible for these benefits and services?

Businesses statewide are eligible to work with MOBD.

The Economic Development Incentive Program is a competitive program; there is an annual \$20 million budget. Not all projects will be awarded tax credits. The EACC considers the following factors when evaluating applications and determining the size of awards:

- Need for incentives; “but for” these incentives a project would not occur
- Number of jobs to be created
- Timing of job creation
- Size of capital investment
- Wages and categories of proposed jobs, including whether there are healthcare options available and/or some type of pension/401K/IRA
- Industry of the applicant
- Profile of the community where it will be located
- Local municipal support
- Level of out-of-state sales
- Competitiveness of the situation
- Is it a headquarters location?
- Commitment to Massachusetts procurement

What is the process for a business to apply or register?

1. EDIP Application Process:

- Participate in an introductory meeting with the MOBD.
- Work with MOBD to introduce project to municipality in order to seek any necessary approvals.
- Send a “Letter of Intent” to municipality and copied to the MOBD.
- Complete and return the EDIP Preliminary Application by the published deadline.
- Following review and upon the invitation of the MOBD, complete, and return the *EDIP Supplementary Application*.
- If applicable, submit local approvals and agreements to MOBD.
- Upon invitation, attend an EACC meeting to present project details and request certification.

2. EDIP Award Process:

Unless additional information is required, the EACC will generally make decisions on project certification during their scheduled quarterly meetings. Projects will receive written notification of the EDIP-ITC award after the EACC meeting, usually within 48 hours.

3. EDIP Monitoring Process:

At the end of each year, certified projects are required to submit a report to the EACC and municipality in which the project is located.

Contact information:

Massachusetts Office of Business Development
136 Blackstone Street, 5th floor
Boston, MA 02109
(617) 973-8600
mass.gov/mobd



What is the purpose of this resource?

MassDevelopment, the state's finance and development agency, works with businesses, nonprofits, financial institutions, and communities to stimulate economic growth across the Commonwealth.

What benefits or services are offered to businesses by this resource?

MassDevelopment's bond financing programs offer a cost-effective way for companies to finance capital projects, new equipment purchases, and facility expansions. MassDevelopment also provides loans and guarantees to help businesses grow their operations, and development assistance for early-stage projects.

The Agency has strategically-located offices in regions across the state, staffed with professionals that work closely with the communities they serve.

What businesses are eligible for these benefits and services?

MassDevelopment works with growing manufacturers, businesses, and nonprofits throughout Massachusetts.

Contact information:

MassDevelopment
99 High Street
Boston, MA 02110
(617) 330-2000
Massdevelopment.com
[@MassDev](#)



MASSDEVELOPMENT

Massachusetts Growth Capital Corporation

What is the purpose of this resource?

Massachusetts Growth Capital Corporation (MGCC) was established to help small businesses create and preserve jobs by providing access to working capital, loan guaranties, and targeted technical assistance that solves specific financial and operational problems. MGCC works with traditional financial institutions to turn “un-bankable” businesses bankable, CDC’s and non-profits to provide financing for job-producing projects, and directly with businesses to find the growth capital they require. MGCC seeks to assist small businesses in Gateway Cities as well as woman-, Veteran-, or minority-owned businesses.

What benefits or services are offered by this resource to employers?

Financing:

- **Subordinated loans:** Many of MGCC’s loans are made in conjunction with bank financing. Typically, the bank will have a senior position on assets and MGCC will be in a subordinated position. These loans are usually written as five-year term loans.
- **Lines of credit:** When a company needs to receive partial advances of loan proceeds to meet working capital needs, a one-year line of credit may be appropriate. A line of credit may be renewed for a second year or may be converted to a term loan.
- **Term loans:** Working capital requirements are not often easily handled within one year. Cash flow is typically insufficient to repay all but the smallest loan in a year. Five-year term loans therefore provide a useful time frame, long enough for cash flow to increase and to allow MGCC to be repaid.
- **Contract and purchase order financing:** Winning a contract or a purchase order usually requires a firm to support labor, materials, and overhead cost before billing and being paid for the work. Contract and purchase order financing can bridge this timing gap. Typically, a percent of the order value will be loaned, and repaid when the firm receives payment.
- **Guaranties:** If a bank cannot extend needed credit because the collateral is inadequate, MGCC can provide a partial and limited guaranty to enable the bank to make the loan.
- **Working capital:** Working capital can be provided for most business operational purposes. MGCC does not typically finance real estate development.
- **Technical assistance:** MGCC provides targeted technical assistance to solve specific financial and operational problems. MGCC will provide 50% of the cost of such assistance while the company being assisted will invest the other 50%.

Who is eligible for these benefits and services?

MGCC works with small businesses (as defined by the United States Small Business Administration), non-profits, and community development centers.

What is the process for an employer to apply?

To submit a loan request, call MGCC directly at **(617) 523-6262** or email mgcc@massgcc.com. In order to begin the underwriting process, MGCC will look to gather basic information about the prospective borrower as well as to determine the loan amount requested, why it’s needed, and most importantly, what the loan will help the company achieve.

Contact information:

Massachusetts Growth Capital Corporation
529 Main Street, Schrafft Center, Suite 201
Charlestown, MA 02129
(617) 523-6262
massgcc.com



Massachusetts Small Business Development Center Network

What is the purpose of this resource?

The Massachusetts Small Business Development Center (MSBDC) Network contributes to the entrepreneurial growth of small businesses throughout Massachusetts by providing high-quality, in-depth advising, training, and capital access.

The MSBDC Network provides **free**, one-on-one, comprehensive and confidential services focusing on business growth and strategies, financing and loan assistance as well as strategic, marketing, and operational analysis. In addition, low-cost educational training programs are offered across the state targeted to the needs of small business. This is achieved through three integrated product lines: Business Advisory Services, Government Contracting, and International Trade Assistance.

Services are delivered through a statewide network of skilled professionals, supported by a vast network of federal, state, educational, and private sector partners. With eight regional and specialty offices, and over 37 outreach locations across the state, services are available within a 30-minute drive from most potential clients in the Commonwealth.

What benefits or services are offered by this resource to employers?

The MSBDC Network provides free, confidential, one-to-one management advising, technical assistance, and low-cost educational training programs to prospective and existing small businesses throughout the Commonwealth. The MSBDC provides specialized services in the areas of capital formation, minority business assistance, business and industry data, international trade, and procurement technical assistance, which further augment services.

- **Business advisory services:** A full-time staff of business advisors, supported by the resources of their host academic institutions, provide free assistance to small businesses. Services are delivered statewide through a network of eight regional centers. Services are not available at the state office. Areas of assistance include, but are not limited to: start-up businesses; business plan development; financial plan development; marketing and sales strategies; cash-flow analysis; organizational and personnel issues; government procurement assistance; minority business assistance; and international trade assistance.
- **Outreach sites:** To better serve the Massachusetts small business community, the MSBDC has offsite business advisory locations (outreach sites) in conjunction with chambers of commerce and economic development entities. In addition to office hours at the regional centers, services are provided at the outreach sites, which are listed on the MSBDC website. For most small businesses, this means that MSBDC services are no further than 30 minutes away. Appointments are made on a weekly or as-needed basis, depending on the site.
- **Business training:** The MSBDC conducts free and low-cost seminars, workshops, courses, and conferences addressing a wide range of concerns for both startup and existing businesses. Many of these programs are co-sponsored with local chambers of commerce, colleges and universities, community development organizations, banks, and trade associations.
- **Quality control and accountability:** The MSBDC places great importance on monitoring and measuring the quality and economic impact of the services that they provide. MSBDC has put several measures in place (annual deliverables, surveying clients, various reviews, etc.) to ensure that they are focusing on their mission and delivering the best service possible to small businesses in Massachusetts.

Who is eligible for these benefits and services?

Small businesses (as defined by the United States Small Business Administration) are eligible for MSBDC services.

Contact information:

The Massachusetts Small Business Development Center Network's state office headquarters are located at the University of Massachusetts Amherst.

Regional offices and specialty centers are located at host universities and colleges around the state:

- **Berkshire regional office-Pittsfield: (413) 499-0933**
- **Central regional office-Worcester: (508) 793-7615**
- **Massachusetts Export Center-Boston: (508) 439-5798**
- **Procurement Technical Assistance Center-Amherst: (413) 545-6303**
- **Northeast regional office-Salem: (978) 542-6343**
- **Southeast regional office-Fall River: (508) 673-9783**
- **Western regional office-Springfield: (413) 577-1768**

MSBDC Network — State office

Tillson House, University of Massachusetts
23 Tillson Farm Road
Amherst, MA 01003
(413) 545-6301
msbdc.org



What is the purpose of this resource?

The Massachusetts Operational Services Division (OSD) helps government and business customers succeed in meeting their goals by providing opportunities for commerce between the two entities. In addition, OSD offers customer service, advice and guidance, objectivity, and high-quality goods and services that exceed the expectations of those whom OSD serves. OSD offers the following resources and programs to businesses:

1. COMMBUYS eProcurement Platform;
2. Small Business Purchasing Program (SBPP);
3. Supplier Diversity Office (SDO); and
4. Training support and other opportunities.

What benefits or services are offered by this resource to employers?

COMMBUYS eProcurement Platform: Managed by OSD, COMMBUYS is the official procurement tool and record system for goods and services for the Commonwealth of Massachusetts' Executive Departments. It supports online commerce between government purchasers and businesses. Specifically, COMMBUYS offers free, online access to public procurement information posted on the system to promote transparency, increase competition, and achieve best value for Massachusetts taxpayers. COMMBUYS-registered vendors may receive automatic email notifications of procurement opportunities in selected categories issued by Executive Departments and other entities and are able to submit electronic responses to such opportunities.

Supplier Diversity Office (SDO): The SDO is a unit within OSD that offers certification and verification programs to small and diverse businesses. It also offers several programs designed to encourage the participation of these firms in state contracting. The SDO's programs and certifications are explained further below. The office also facilitates networking events across the Commonwealth.

Small Business Purchasing Program (SBPP): Housed in the SDO of OSD, the SBPP offers eligible small businesses targeted contract opportunities with all Executive Departments conducting procurements of non-construction goods and services with total values of less than or equal to \$150,000 over the life of the contract.¹ Additionally, Executive Departments have a benchmark goal of 3.3% for spending with SBPP members. Businesses that participate in the SBPP register in COMMBUYS and are included in the searchable COMMBUYS business directory specifically identified as small businesses.

Supplier Diversity Office Certifications and Verifications: The SDO certifies Minority-Owned Business Enterprises (MBEs), Women-Owned Business Enterprises (WBEs), [including non-profit MBE and WBE(M/WNPO)], Veteran-Owned Business Enterprises (VBE), and Portuguese-Owned Business Enterprises (PBEs). Additionally, the SDO accepts verified certifications from recognized certification partners for MBEs, WBEs, VBEs, Service-Disabled Veteran-Owned Businesses (SDVOBEs), Disability-Owned Business Enterprises (DOBEs), and Lesbian, Gay, Bisexual, and Transgender-Owned Business Enterprises (LGBTBEs).² Similar to the SBPP, SDO certified and/or verified businesses register in COMMBUYS and are included in the COMMBUYS business directory.

Supplier Diversity Program (SDP): The Supplier Diversity Program (SDP) was established to promote supplier diversity in public contracting. The program encourages the award of state contracts in a way that strengthens and increases business opportunities for MBEs, WBEs, and SDVOBEs. In 2015, the SDP was expanded to include VBEs, LGBTBEs; and DOBEs.

¹ Please note that the SBPP program does not provide targeted small business contracting opportunities for non-recurring purchases of non-construction goods and services valued at less than \$10,000.

² SDO Certification and specific program participation are governed by applicable statutes, regulations, and policies.

Training support and other opportunities: OSD offers free training classes and workshops to help businesses better understand and utilize COMMBUYS, SBPP, and the Supplier Diversity Program, as well as opportunities to network with contractors and other businesses through conferences and events. In addition, OSD collaborates with other agencies, such as the Governor’s Office of Access and Opportunity, which also promote opportunities diverse businesses.

Who is eligible for these benefits and services?

COMMBUYS: Any business is eligible to register for and utilize COMMBUYS.

Small Business Purchasing Program: A business entity may participate in the SBPP if that entity (and all affiliates) meets the program eligibility criteria:

1. Has its principal place of business in Massachusetts;
2. Has been in business for at least one year;
3. Currently employs a combined total of 50 or fewer full-time equivalents in all locations;
4. Has gross revenues, as reported on the appropriate Massachusetts Department of Revenue tax form, of \$15 million or less, based on a three-year average; and
5. Is either a “for-profit” that is organized under the laws of the Commonwealth or is properly registered to do business in the Commonwealth as well as independently owned and operated **or** a “non-profit” that is registered as a non-profit or charitable organization, is up to date on its filings with the Massachusetts Attorney General's Office, and is tax-exempt under Section 501(c) of the Internal Revenue Code.

Supplier Diversity Office Certifications/Verifications and Programs: As stated above, the SDO certifies MBEs, WBEs (including non-profit MBE and WBE), and VBEs, as well as PBEs. Additionally, firms in other categories (SDVOBEs, DOBEs, and LGBTBEs), may have their certifications by other organizations verified by the SDO to be included in the Commonwealth’s directories of diverse firms. A full list of partner organizations is available on the SDO’s website, mass.gov/sdo. Eligibility is dependent on each certification category’s guidelines. Generally speaking, the principal (51% ownership) of the company applying for certification must be a member of the qualifying category — a woman, member of a minority group, a veteran, etc. The principal(s) also must maintain control of the firm as an independent and ongoing company.

What is the process for a business to register/apply?

COMMBUYS: Businesses should simply go to commbuys.com and complete the registration process to gain access to COMMBUYS.

Small Business Purchasing Program: Registration for the SBPP is part of the COMMBUYS vendor registration process, which includes an optional set of SBPP terms and an eligibility questionnaire. Participation in SBPP is renewed annually by agreeing to program terms and updating the company eligibility questionnaire in COMMBUYS. Information provided by vendors on the SBPP eligibility questionnaire at the time of initial program application or at the time of renewal is subject to verification of eligibility.

Supplier Diversity Office Certifications and Verifications: The SDO has an online tool for businesses interested in becoming certified. By taking a short self-assessment, users may learn the certification types for which they may qualify and how to complete the process:

1. To determine if your firm may qualify as a small or diverse business, visit mass.gov/sdo/start to complete the certification Self-Assessment.
2. Register in COMMBUYS;
3. Attend a pre-certification class (if required);
4. Apply; and
5. Market the business to prime contractors as a diverse business.

Contact Info:

The Commonwealth of Massachusetts
Executive Office for Administration and Finance

Operational Services Division

One Ashburton Place, Room 1017

Boston, MA 02108-1552

(617) 720-3300

www.mass.gov/osd

Questions about COMMBUYS?

Contact the COMMBUYS Help Desk via email at

commbuys@mass.gov or **1 (888) MA-STATE (627-8283)**



MassHire Workforce Boards

What is the purpose of this resource?

MassHire Workforce Boards (MWBs), previously referred to as Workforce Investment Boards (WIBs), lead the workforce development system through regional policy and oversight responsibilities for multiple federal and state funding streams as well as programs associated with all aspects of workforce development. MWBs conduct labor market studies to identify trends and develop innovative partnerships and strategies to address those trends, so that business and labor stay ahead of the curve to remain competitive. They also charter and oversee the MassHire Career Centers.

A majority of an MWB's membership must come from private businesses. These business-led boards are charged with creating a more cohesive demand-driven, workforce development system, reflective of their region's specific needs and resources, indicated by local market factors. Seats are also designated for representatives from community-based organizations, labor unions, educational institutions, community development/economic development agencies, vocational rehabilitation, state employer services, and other non-profit entities. MWB members leverage their experience and their connections to enhance the training and educational programs available to both jobseekers and the employers wishing to hire them.

What benefits or services are offered to businesses by this resource?

- Several MWBs in Massachusetts also organize consortia/partnerships in specific industries in which employer representatives may participate in order to connect with other entities as well as help align training curriculum with employers' needs.
- Businesses may receive labor market information from MWBs to help make workforce development decisions.
- Through the MassHire Career Centers that the MWBs oversee, employers can access recruiting and hiring services.
- MWBs also oversee several youth employment and internship programs, which enable employers to assist with exposing youth to workplace expectations and career opportunities.
- MWBs can also provide support to businesses applying for funding opportunities such as the Workforce Training Fund Program, The Workforce Competitiveness Trust Fund, and others.

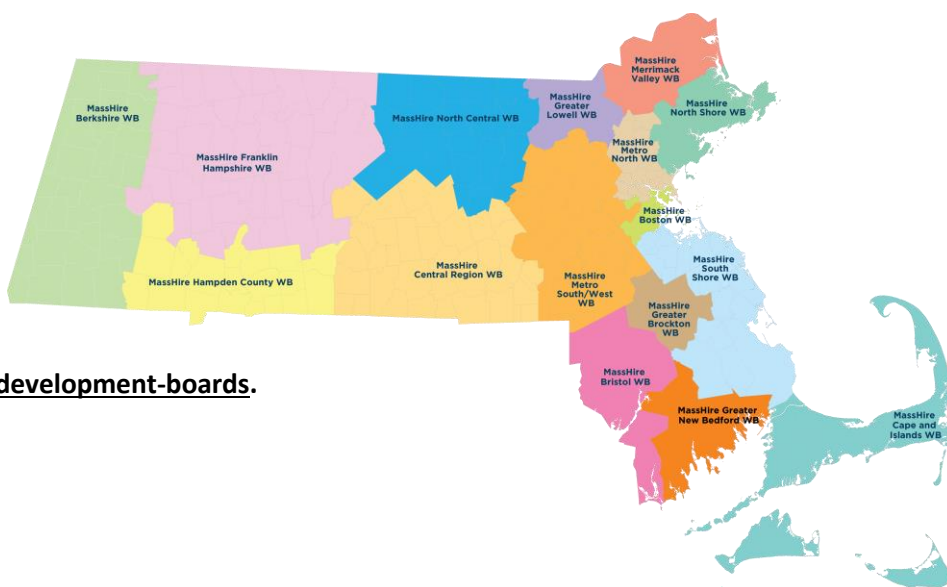
What businesses are eligible for these benefits and services?

Representatives from businesses, non-profits, and government agencies of all sizes, levels, and industries participate on MWBs and in related activities.

Contact information:

An employer may contact its local MWB to inquire about employer engagement opportunities.

A list of MWBs can be found on the following page and links to the MWBs' websites can be found at mass.gov/service-details/local-workforce-development-boards.



MassHire Workforce Development Boards

Boston/Metro North region

Massachusetts State Workforce Board

19 Staniford Street, Fourth Floor
Boston, MA 02114

(617) 626-7112

masshireboston.org

MassHire Boston Workforce Board

Two Oliver Street
Boston, MA 02109

(617) 488-1300

masshireboston.org

MassHire Metro North Workforce Board

186 Alewife Brook Parkway, Second Floor
Cambridge, MA 02138

(617) 864-1500

masshiremetronorth.org

Central region

MassHire Metro South/West Workforce Board

420 Lakeside Avenue, Suite 301
Marlborough, MA 01752

(508) 281-6910

masshiremsw.com

MassHire Central Region Workforce Board

340 Main Street, Suite 400
Worcester, MA 01608

(508) 799-1509

masshirecentral.com

MassHire North Central Workforce Board

100 Erdman Way
Leominster, MA 01453

(978) 534-1023

masshirenorthcentralwb.com

Northeast region

MassHire Greater Lowell Workforce Board

107 Merrimack Street
Lowell, MA 01852

(978) 937-9816

masshiregreaterlowell.com

MassHire Merrimack Valley Workforce Board

255 Essex Street, Fourth Floor
Lawrence, MA 01840

(978) 682-7099

masshiremvwb.org

MassHire North Shore Workforce Board

70 Washington Street, Suite 314
Salem, MA 01970

(978) 741-3805

masshire-northshorewb.com

Western region

MassHire Franklin Hampshire Workforce Board

One Arch Place
Greenfield, MA 01301

(413) 773-1835

masshirefhw.org

MassHire Hampden County Workforce Board

1441 Main Street, First Floor
Springfield, MA 01103

(413) 787-1547

masshirehchw.com

MassHire Berkshire Workforce Board

66 Allen Street
Pittsfield, MA 01201

(413) 442-7177

masshireberkshire.com

Southeast region

MassHire South Shore Workforce Board

15 Cottage Avenue, Suite 302
Quincy, MA 02169

(617) 328-7001

masshiresouthshorewb.com

MassHire Greater Brockton Workforce Board

34 School Street
Brockton, MA 02301

(508) 584-3234

masshiregbwb.org

MassHire Bristol Workforce Board

One Government Center, Fifth Floor
Fall River, MA 02722

(508) 675-1165

masshirebristol.org

MassHire Greater New Bedford Workforce Board

1213 Purchase Street, Second Floor
New Bedford, MA 02740

(508) 979-1504

masshiregreaternewbedford.com

MassHire Cape and Islands Workforce Board

426 North Street, Suite 9
Hyannis, MA 02601

(508) 775-5900

masshire-capeandislandswb.com

Business Compliance

The Office of the Attorney General – Fair Labor Division and Civil Rights Division

What is the purpose of this resource?

The Office of the Attorney General Office (AGO) protects workers from exploitation and sets a level playing field for employers. The AGO enforces wage and hour, public construction, labor trafficking, and child labor laws.

The AGO also enforces the Massachusetts Equal Pay Act as well as certain laws relating to when individuals with criminal records seek employment.

What benefits or services are offered to businesses by this resource?

The Attorney General's Office can provide information to employers about certain obligations under Massachusetts law. These laws include, but are not limited to, the obligation to:

- pay minimum wage and overtime
- pay wages timely
- pay workers in full at the time of separation (or business closing)
- properly classifying worker as employees
- give all tips to workers
- provide earned sick time
- comply with special laws relating to domestic workers, temporary workers, and workers under 18
- provide meal breaks
- comply with the Massachusetts law
- comply with the rules related to seeking information about an applicant's criminal history

What businesses are eligible for these benefits and services?

All materials, posters, and hotline resources are available to the public.

Contact information:

- Fair Labor Division Hotline: **(617) 727-3465**, [mass.gov/ago/fairlabor](https://www.mass.gov/ago/fairlabor)
- Free *Massachusetts Wage and Hour Laws* poster (required by law): [mass.gov/ago/fldposter](https://www.mass.gov/ago/fldposter)
- Civil Rights Hotline (for questions about pay equity and CORI): **(617) 963-2917**, [mass.gov/guides/guide-to-criminal-records-in-employment-and-housing](https://www.mass.gov/guides/guide-to-criminal-records-in-employment-and-housing)

Massachusetts Department of Revenue

What is the purpose of this program?

The Department of Revenue's (DOR) mission is to gain full compliance with the tax, child support, and municipal finance laws of the Commonwealth. DOR is committed to enforcing these laws in a fair-minded and respectful manner.

Employer tax obligations

An employer is any person, corporation, or organization for whom an individual performs a service as an employee. Your responsibilities as a Massachusetts employer range from registering your business and new employees to fulfilling employer obligations for state unemployment taxes.

Register your business with MassTaxConnect

You can register your business in the Department of Revenue's web-based application MassTaxConnect: mtc.dor.state.ma.us/mtc/?Link=NEWREG. You will need:

- **Your Social Security number**, if you are registering as a Sole Proprietor with no employees. Sole Proprietors have the option to register with either their Social Security number or an Employer Identification number.
- **Your Employer Identification number**, if you don't have an EIN, you can apply for one with the IRS at irs.gov/businesses/small-businesses-self-employed/employer-id.
- **Your legal name**, Corporations also need to include contact information for officer(s), including title(s), and Social Security number(s), business mailing address(es), and starting date of your business.
- **Non-profit organizations** need to submit the *IRS Determination Letter* recognizing the organization as a (501)(C)(3).
- **Withholding tax**
Withholding is when income tax is withheld from wages by employers to pay employees' personal income taxes. An employer is required by law to withhold Massachusetts personal income tax from the wages of:
 - Residents for services performed in Massachusetts and out of state.
 - Nonresidents for services performed in Massachusetts.

An employee is anyone who works for another person or organization.

An employer is an entity for whom an individual performs a service as an employee and may be:

- Individual
- Corporation
- Partnership
- Estate
- Trust
- Association
- Joint venture or
- Other unincorporated religious, charitable, and social organizations

Employers and employees can calculate withholding tax with [***Circular M: Massachusetts Income Tax Withholding Tables***](#).

Report new hires

Employers must report newly hired employees and independent contractors to the Department of Revenue within 14 days of their first day of work. You need to include the new hire's: full name, date of the new hire's first day of employment, and work status: employee or independent contractor, mailing address, and Social Security number (SSN). Do **not** use an Individual Taxpayer Identification number or Resident Alien (green card) number in place of the SSN. When employers report newly hired employees, the information provided helps prevent or reduce erroneous benefit payments, such as unemployment insurance or workers' compensation, and public assistance fraud. Report new hires online via MassTaxConnect's website: <https://mtc.dor.state.ma.us/mtc/> You can also download a *New Hire Reporting form* at <https://www.mass.gov/doc/new-hire-reporting-form>.

Information for employers about child support

Employers play a key role in ensuring the financial security of children by collecting child support through income withholding. You can make child support payments online at: ma.smartchildsupport.com/main.aspx. For more information, visit: www.mass.gov/files/documents/2016/08/nn/csemployers.pdf, or call (800) 332-2733 or (781) 660-1234 for local callers.

Request a *Certificate of Good Standing-Tax Compliance* or a *Corporate Tax Lien Waiver*

Whether you are a business or an individual, you can learn how to request proof that you are in good standing with the Massachusetts Department of Revenue. Request a certificate at: <https://mtc.dor.state.ma.us/mtc/?link=COGS>. You will need your Social Security number or employer Identification Number (EIN). If you are selling a business you will need a legal description of assets to be sold. There is no fee to obtain a *Certificate of Good Standing-Tax Compliance* or a *Corporate Tax Lien Waiver*. A *Certificate of Good Standing-Tax Compliance* or a *Corporate Tax Lien Waiver* is required when individuals, corporations, and other organizations need proof they have filed their tax returns and paid tax bills in order to obtain financing, renew a liquor or professional license, and enter into a business transaction.

Related information:

There is a video about how to file for a *Certificate of Good Standing*, when you are logged in, at: youtube.com/watch?v=LtJZmc87o&pbjreload=10. You can also setup a payment agreement through mass.gov/info-details/dor-payment-agreement-frequently-asked-questions. Also AP 613, *Requesting Certificate of Tax Compliance* at mass.gov/dor/businesses/help-and-resources/legal-library/administrative-proceedures/ap-613-requestion-certification.

Contact information:

Call (617) 887-6400 from 8:30 a.m. to 4:30 p.m., Monday through Friday.

The Employer Medical Assistance Contribution

An act further regulating employer contributions to health care

An act further regulating employer contributions to health care was passed and signed into law in August 2017. The law temporarily changed the existing employer medical assistance contribution, created a temporary supplemental contribution, and modified the unemployment insurance rate schedule.

The updated contributions are effective for wages paid beginning January 1, 2018 and are time limited, expiring at the end of calendar year 2019.

The Employer Medical Assistance Contribution

The Employer Medical Assistance Contribution (EMAC) was created in 2014, after the repeal of the Massachusetts Fair Share Contribution (FSC) requirement. EMAC applies to employers with more than five employees in Massachusetts and applies regardless of whether the employer offers health coverage to its employees.

For the wages paid in the years 2018 and 2019, the EMAC contribution increased to 0.51% up to the annual wage cap of \$15,000, which increases the potential maximum cost per employee to \$77 per employee, per year. The previous EMAC contribution rate was 0.34% up to the annual wage cap of \$15,000, with a potential maximum cost of \$51 per employee per year.

The Employer Medical Assistance Contribution (EMAC) Supplement

The Employer Medical Assistance Contribution Supplement applies to employers with more than five employees in Massachusetts. The contribution is 5% of annual wages, up to the annual wage cap of \$15,000, for a maximum of \$750 per affected employee per year. The contribution does not apply to employees who earn less than \$500 in wages per quarter. The supplemental contribution only applies to non-disabled employees who were enrolled in MassHealth or subsidized coverage through the Massachusetts ConnectorCare program for at least 56 days consecutive days. Employees enrolled in MassHealth's Premium Assistance program will not subject their employer to the contribution.

Employer Medical Assistance Contribution Supplement appeals

After an employer receives a determination, issues cognizable under the EMAC Supplement statute may be appealed to the Department of Unemployment Assistance. Issues that can be appealed to DUA include:

- Employer does not have 6 or more employees
- "Employee(s)" are independent contractor(s)
- Reported employee wages are not for UI purposes
- Employee(s) have not been on qualifying health care for a continuous period of 56 days
- A hearing may be requested within ten calendar days after issuance of the Determination of Liability.

Employer concerns regarding employee(s) eligibility for subsidized coverage may be addressed by sending an *EMAC Employee Information Form* to MassHealth for further investigation. The form can be found on mass.gov/emacappeals.

EMAC Supplement Hardship Waiver

On July 26, 2018, St. 2018 chapter 154, § 68, was enacted into law, amending the EMAC Supplement statute, to require that the Director of the Department of Unemployment Assistance, in consultation with the Secretary of Administration and Finance develop a hardship waiver process for a employers experiencing financial hardship due to liability for the EMAC Supplement.

For a hardship to be approved an employer must fill out an application and include sufficient supporting documentation justifying need. After review, a determination without appeal rights is issued to the employer. A hardship waiver is

temporary and related to a specific quarter. Hardship waiver requests must be received during the first two weeks of the filing period. Employers who receive a waiver are required to timely file and pay any additional contributions or the waiver will be reversed and the total amount, including interest, will be payable.

Financial hardship eligibility requires a showing by the business that:

- a. it has acted in good faith in all its relations with the Department, and certifies that it is current on state taxes and assessments, including, where applicable, the nursing facility user fee assessment; and
- b. provide evidence of one or more of the following:
 1. The business is unable to pay the EMAC Supplement because of financial hardship and failure to obtain a hardship waiver is likely to result in a substantial reduction in services, or termination of the employer's business, or in substantial loss of employment;
 2. The business has paid an Employer Shared Responsibility payment and been assessed an EMAC Supplement in the same calendar year; or
 3. The business experienced a turnover rate of at least 250% over the four quarters immediately preceding the application.

The Director may give special consideration to the following classes of employers:

- a. employers with variable or limited revenue;
- b. employers with fewer than 50 employees;
- c. employers who report 65% or more of their annual gross wages in two consecutive quarters;
- d. employers whose employees are mostly temporary;
- e. employers that serve the public interest by providing human services or long-term care services and that receive a significant share of revenues from governmental programs.

Hardship Waiver helpful hints:

- Applications must be fully completed, signed, and include all attachments.
- The completed application package, including all attachments, should be sent by email to EMACHardshipwaiver@mass.gov by 5:00 p.m. on the day of the deadline.
- Unsigned or incomplete applications will not be accepted.
- If a question does not apply, enter "N/A".
- The email subject line must include the EAN and company name.
- Each unique application must be submitted separately.
- An autoreply will be sent in response to a sender's email to the EMACHardshipwaiver@mass.gov inbox.

Contact information:

- Call us at **(617) 626-5975**
- Email questions to emac.questions@detma.org
- Submit an *EMAC Supplement Hardship Waiver Application* to EMACHardshipwaiver@mass.gov



Paid Family and Medical Leave Program

What is the purpose of this resource?

The Department of Family and Medical Leave oversees the Commonwealth's Paid Family and Medical Leave (PFML) program. This program provides temporary income replacement to eligible workers who are welcoming a new child into their family, are struck by a serious illness or injury, need to take care of an ill or ailing relative, or qualify for certain military considerations as defined in M.G.L. c. 175M.

What services are offered to businesses by this resource?

The PFML law creates a paid family and medical leave benefit that will become available beginning in January 2021. The program provides partial wage replacement and job protection for covered individuals. These protections include up to 12 weeks for bonding with a new child or caring for a loved one, up to 20 weeks for dealing with a personal medical condition, and up to 26 weeks for certain situations associated with active military duty. Covered individuals are entitled to take up to 26 weeks of protected leave in the aggregate per benefit year. A covered individual's average weekly earnings will determine his or her benefit amount, for a maximum weekly benefit of up to \$850.

Who's covered?

- Employees who work in Massachusetts for an employer or a state or federal governmental agency are automatically covered.
- Independent contractors who contract with an employer that issues 1099-MISC tax forms for more than 50% of its workforce are also covered.
- Self-employed individuals can opt in to obtain coverage.
- Employees who work for a city, a town, or other local governmental employer, are not covered unless the employer chooses to opt in to the PFML program.

What are my responsibilities as an employer under this program?

Prior to July 1, - you're required to notify your workforce about the state's PFML program, including the benefits and protections that apply to them. Notification includes:

- Displaying the Paid Family and Medical Leave workplace poster in a highly-visible location.
- Providing written notice of contributions, benefits, and workforce protections to Massachusetts W2 employees and Massachusetts 1099-MISC contractors.
- Collecting signed acknowledgments of receipt of such notice from Massachusetts W2 employees and covered Massachusetts 1099-MISC contractors.

Beginning October 1, 2019 – you're responsible for:

- Reporting wages paid, payment for contract services rendered, and other information about your workforce. Required information will be remitted through MassTaxConnect. Further information can be found on the PFML website.
- Determining contribution amounts for your workforce and for any contribution due from you as an employer where applicable.
- Making deductions to cover worker contributions from payments you make to your workforce, either as wages or as payments for services from Massachusetts 1099-MISC contractors.

Visit the website for additional information: mass.gov/dfml.

When can employees start claiming benefits?

Beginning on Jan. 1, 2021, you can start claiming benefits for:

- Bonding with a child or newborn.
- Service member-related events.
- Dealing with a personal serious health condition.

Beginning on July 1, 2021, you can start claiming benefits for:

- Caring for a family member with a serious health condition.

Contact information:

Department of Paid Family Medical Leave

Charles F. Hurley Building

19 Staniford Street

Boston, MA 02114

mass.gov/forms/contact-the-department-of-family-and-medical-leave

Additional Resources

(Non-State-Government Affiliated)

Additional Resources (Non-State Government Affiliated)

The following resources have more of an independent structure, compared to the previous resources, that fall outside the overall umbrella of the Commonwealth of Massachusetts government structure:

1. **Massachusetts Manufacturing Extension Partnership (MassMEP)**
2. **Office of Federal Contract Compliance Programs (OFCCP)**
3. **U.S. Small Business Administration (SBA)**
4. **SBA Massachusetts District Office**

1. Massachusetts Manufacturing Extension Partnership (MassMEP)

MassMEP helps transform companies and drive manufacturing growth and innovation into the 21st century. It is funded by the state and federal government to work primarily with manufacturers and warehouse distribution businesses. Ideally, companies are small to midsize (under 500 employees). MassMEP is also an affiliate of NIST's Hollings Manufacturing Extension Partnership (MEP), a national network of 51 centers that provide assistance to small- and mid-size manufacturers. The three core competencies of the center are: operational excellence, workforce strategies, and innovative growth solutions. MassMEP provides:

- Workshops and simulations conducted at various locations including, but not limited to, a company's facility or at MassMEP's facility.
- Mentoring and leadership guidance to help transform manufacturing companies.
- In-house training at a company's facility.
- Case studies about various manufacturers which support the impact that the Next Generation Manufacturing (NGM) framework of strategies can have on a company.

Contact information:

Massachusetts Manufacturing Extension Partnership
27A Midstate Drive, Suite 200
Auburn, MA 01501
Main office: **(508) 831-7020**
massmep.org

2. Office of Federal Contract Compliance Programs (OFCCP)

The purpose of the Office of Federal Contract Compliance Programs is to ensure that employers doing business with the Federal government comply with the laws and regulations requiring nondiscrimination. In carrying out its responsibilities, the OFCCP uses the following enforcement procedures:

- Offers technical assistance to federal contractors and subcontractors to help them understand the regulatory requirements and review process.
- Conducts compliance evaluations and complaint investigations of federal contractors and subcontractors' personnel policies and procedures.
- Obtains Conciliation Agreements from contractors and subcontractors who are in violation of regulatory requirements.
- Monitors contractors' and subcontractors' progress in fulfilling the terms of their agreements through periodic compliance reports.
- Forms linkage agreements between contractors and Labor Department job-training programs to help employers identify and recruit qualified workers.
- Recommends enforcement actions to the Solicitor of Labor.

Contact information:

United States Department of Labor for OFCCP, Northeast Region
201 Varick Street, Room 750
New York, NY 10014

Main office: **(646) 264-3170**

TTY national office: **(877) 889-5627**

Pre-award email: OFCCP-NE-PreAward@dol.gov

Complaint department: dol.gov/ofccp/regs/compliance/pdf/pdfstart.htm

3. United States Small Business Administration (SBA)

The SBA helps Americans start, build, and grow businesses. Through an extensive network of field offices and partnerships with public and private organizations, SBA delivers its services to people throughout the country. SBA provides assistance primarily through its four programmatic functions:

- Access to Capital including business financing;
- Entrepreneurial Development including education, information, technical assistance, and training;
- Government Contracting including federal procurement; and
- Advocacy for small businesses. The SBA also assesses the impact of the regulatory burden on behalf of small businesses as well as conducts a vast array of research on American small businesses and the small business environment.

Contact information:

United States Small Business Administration, Region I
10 Causeway Street, Room 265
Boston, MA 02222

Main office: **(617) 565-5590**

sba.gov/offices/district/ma/boston

4. SBA Massachusetts District Office

About the U.S. Small Business Administration

The U.S. Small Business Administration makes the American dream of business ownership a reality. As the only go-to resource and voice for small businesses backed by the strength of the federal government, the SBA empowers entrepreneurs and small business owners with the resources and support they need to start and grow their businesses. It delivers services to people through an extensive network of SBA field offices and partnerships with public and private organizations. **2019 SBA Massachusetts Resource Guide:** sba.gov/sites/default/files/files/resourceguide_3162.pdf

SBA Resource Partner Network

Statewide SCORE Chapters

SCORE Boston Chapter: boston.score.org

SCORE Worcester Chapter: worchester.score.org

SCORE Northeastern Massachusetts Chapter: scorenemass.org/index.php

SCORE Southeastern Massachusetts Chapter: sema.score.org

SCORE Western Massachusetts Chapter: westernmassachusetts.score.org

SCORE Cape Cod Chapter: capecod.score.org

SCORE Rhode Island-Serving Fall River, New Bedford: ri.score.org

Women's Business Center

Center for Women and Enterprise - Eastern Massachusetts: cweonline.org/about-cwe/cwe-eastern-massachusetts

Center for Women and Enterprise - Central Massachusetts: cweonline.org/about-cwe/cwe-central-massachusetts

Veterans

Veterans Business Outreach Center: cweonline.org/about-cwe/veterans-business-outreach-center

Small Business Development Centers

Northeast Regional Office at Salem State University: sbdc.salemstate.edu

Central Regional Office at Clark University: clarku.edu/offices/sbdc

Southeast Regional Office at Bristol County Chamber of Commerce: msbdc.org/semass

Western Regional Office at UMass Amherst: msbdc.org/wmass

Berkshire Regional Office in Pittsfield: msbdc.org/berkshire

Access to capital resources

Lending resources

If you need access to capital to help you achieve your business goals, the SBA offers a variety of funding programs for all kinds of small business ventures.

While the SBA has many specialty loan lines, our loan programs can be divided into three main categories:

- The 7(a) Loan
- 504 Certified Development Company Loan Program
- SBA Microloan Program

SBA lender match: sba.gov/funding-programs/loans/lender-match

Lender Match is a free, online referral tool that connects small businesses with participating SBA-approved lenders.

Funding from private investors

Small Business Investment Companies invest in qualifying small businesses with guaranteed capital and private funds.

Funding programs for research and development

Small Business Innovation Research and Small Business Technology Transfer programs provide more than \$2.5 billion annually in early stage capital through more than 4,000 new awards. Visit sbir.gov to find funding opportunities and helpful program tutorials.

Funding to make you more competitive

Surety bonds are often required to win construction, supply, and service contracts. The SBA's Surety Bond Program is for small businesses that lack the financial resources or performance track record needed to secure bonding through traditional commercial channels.

Government Contracting Resources

Government contracting can be a valuable tool to grow your small business, but it isn't for everyone. Visit the district office or sba.gov/contracting for more information.

SBA Certify: certify.sba.gov

Is there an SBA Contracting Program for me?

The Federal Government is the largest buyer of products and services in the United States. The SBA has a variety of programs to help small businesses compete for these federal contracts. Is your business eligible for one of our contracting programs?

- The 8(a) Business Development (BD) Program offers a broad scope of assistance to firms that are owned and controlled at least 51% socially and economically disadvantaged individual(s).
- The Historically Underutilized Business Zone (HUBzone) Program allows federal contract set-asides for small businesses in economically depressed communities.

- The Women-Owned Small Business (WOSB) Federal Contract Program allows set-asides for WOSBs in industries where firms are underrepresented. WOSBs must be at least 51% owned and controlled by women.

Massachusetts Procurement Technical Assistance Center: msbdc.org/ptac

Procurement Technical Assistance Center (PTAC) business advisors are dedicated to providing assistance in bidding, managing and performing on government contracts. Much of the counseling is performed at the client's firm location, making the technical support delivery available in a timely and cost effective manner.

Contact information:

SBA Massachusetts District Office

10 Causeway Street, RM265

Boston, MA 02222

massachusettsdo@sba.gov

(617) 565-5590

Twitter: @SBA_MA



Helpful Websites

Helpful Websites

Mass.gov Business Portal

The Mass.gov business portal is an online resource for current businesses or entities starting up and provides information, tools, and more in an effort to help businesses succeed in Massachusetts.

mass.gov/topics/business-resources

Health Connector

The Health Connector is an independent state agency that helps Massachusetts employers find the right health insurance plan for their business. Small businesses with 25 or fewer employees can earn a rebate of up to 15% on their premium contribution through the Business Express Wellness Track by promoting a healthy workforce. Health Connector staff may also provide information regarding the federal Small Business Health Care Tax Credit.

mahealthconnector.org

Massachusetts AFL-CIO Rapid Response Services for Unionized Workers

The Massachusetts AFL-CIO Rapid Response Team partners with the state Rapid Response team to assist unions and workers who are experiencing layoffs or downsizing.

massaflcio.org/rapid-response

Federal Bonding Program

The U.S. Department of Labor established The Federal Bonding Program (FBP) to provide Fidelity Bonds for “at-risk,” hard-to-place job seekers. The mission of the FBP is to give employers peace of mind by bonding job candidates considered higher risk. FBP bonds protect the employer against losses caused by fraudulent or dishonest acts of a bonded employee. Examples of such acts of employee dishonesty include: theft, forgery, larceny, and embezzlement. Employers receive the FBP bonds free-of-charge as an incentive to hire these applicants. Each FBP bond has a \$5,000 limit and covers the first six months of a selected individual’s employment. There are no out-of-pocket expenses for the employer because FBP bonds are free of charge and carry a \$0 deductible. The Massachusetts EOLWD administers the program in the Commonwealth. Contact information for the local Bonding Coordinator is located here:

bonds4jobs.com/our-services/directory

bonds4jobs.com or call 1 (800) 233-2258

United States Department of Labor (US DOL) Wage and Hour Division (WHD)

The Wage and Hour Division’s (WHD) mission is to promote and achieve compliance with labor standards to protect and enhance the welfare of the Nation’s workforce. The WHD enforces Federal minimum wage, overtime pay, recordkeeping, and child labor requirements of the Fair Labor Standards Act. WHD also enforces the Migrant and Seasonal Agricultural Worker Protection Act, the Employee Polygraph Protection Act, the Family and Medical Leave Act, wage garnishment provisions of the Consumer Credit Protection Act, and a number of employment standards and worker protections as provided in several immigration related statutes. Additionally, WHD administers and enforces the prevailing wage requirements of the Davis Bacon Act and the Service Contract Act and other statutes applicable to Federal contracts for construction and for the provision of goods and services.

dol.gov/whd

Call the Wage and Hour Division's toll-free helpline: **1 (866) 4-USWAGE (1-866-487-9243)**, Monday-Friday, 8 a.m. to 8 p.m. Eastern Time

Contact List

Contact List

Name	Title	Phone	Email	Other
MassHire Department of Career Services (MDCS) – Work Opportunity Tax Credit (WOTC)				
Jack Sprince	State Coordinator, Work Opportunity Tax Credit	(617) 626-5730	jackson.e.sprince@detma.org	(617) 727-8671 (Fax)
MassHire Department of Career Services' (MDCS) – Veterans' Employment and Training Services (VETS) Program				
Brian Ottlinger	Program Coordinator, Veterans Employment and Training	(508) 977-1407	brian.j.ottlinger@detma.org	
Chris Mills	Veterans Employment Representative, Business Services	(508) 513-3424	chris.mills@detma.org	
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