

MANUFACTURING Resource Guide 2020



Region 1

COVID-19 Long-Term Recovery Task Force



FEMA

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Region 1: COVID-19 Long-Term Recovery Task Force

October- November 2020

Industry Overview

Historically, New England has been an important center of industrial manufacturing and a supplier of natural resource products, such as granite, lobster, and codfish. In the first half of the 20th century, the region underwent a long period of deindustrialization as traditional manufacturing companies relocated to the Midwest, while textile and furniture manufacturing migrated to the South. In the mid-to-late 20th century, an increasing portion of the regional economy included high technology (including computer and electronic equipment manufacturing). In 2010, a University of Connecticut study indicated that five of the six states rank 43rd or lower for manufacturing costs, meaning that manufacturing in New England is generally costlier than in other parts of the U.S.



The COVID-19 pandemic has hit many businesses in New England hard and has forced organizations to make significant changes to cope with the new health and economic climate. Among them, the manufacturing and distribution industries have been severely affected with 90% experiencing a decrease in sales, 60% restricting spending and 50% reducing employment. To improve liquidity and reduce costs, 50% of the businesses reached out to secure PPP loans.

Sector Impact Media Coverage

[Survey: COVID-19 has hit N.E. businesses hard.](#) Providence Business News

The COVID-19 pandemic has hit many businesses in New England hard and has forced organizations to make significant changes to cope with the new health and economic climate. A recent survey conducted by CBIZ & MHM New England released Friday found that 56% of companies in the region have started to restrict spending as a result of the effects of the pandemic.

Related with Manufacturing and Distribution, 90% are experiencing a decrease in sales, 60% are restricting spending and 50% of them reduced employment. Among their biggest concerns are the loss of revenue, pipeline standstill, employee safety, prolonged sales cycle and inability to gain connections with prospects. Regarding changes in business practices, many businesses needed to adopt practices in order to manage the crisis like: cost cutting measures (50%), improved liquidity through loans (40%) and created new products (40%). To improve liquidity and reduce costs, 50% of the businesses reached out to PPP loans.

[Which Smart Factory Initiatives Will Lead the Recovery?](#) Peter Heron; Industry Weekly

COVID-19 is changing everything in manufacturing. Companies face a long journey to the “next normal,” one that will likely have far-reaching financial and operational implications. Immediate priorities include creating a safe work environment for production employees, and this is top of mind for manufacturing leaders. Miststeps could invoke legal or regulatory actions, something all companies want to avoid.

As many manufacturers enter the Recovery phase of COVID-19, one that is marked by restarting production at plants in regions that have been impacted differently by virus outbreaks, workforce safety becomes a critical priority. The restart/ramp-up should generate considerations across the work itself, the workforce, and the workplace.

FEMA's Role

FEMA Region I established the COVID-19 Long-Term Recovery Task Force under the [National Disaster Recovery Framework](#) (NDRF), which promotes effective recovery from large-scale incidents and enables orchestrated support to impacted states, tribes and local jurisdictions. The NDRF focuses on how best to restore, redevelop and revitalize the health, social, economic, natural and environmental fabric of the community as well as build a more resilient nation.

This COVID-19 Long-Term Recovery Task Force works in tandem, but separately from other FEMA Short-Term Recovery Support programs such as Public Assistance and Individual Assistance. The Long-Term Recovery Task Force coordinates access to funding from federal agencies but does not provide direct funding.

About this Resource Guide:

This Manufacturing Resource Guide has been developed to provide New England manufacturers with a quick reference guide to federal agency partners and how they might be able to assist companies interested in reshoring, along with resources available (funding and technical assistance) to support a resilient recovery.

Resource Guide Audience:

This Resource Guide is meant to provide useful information and resources for the following members of the manufacturing Industry.

Sub-Sector Overview (list is representative, not comprehensive)

State Agencies:

- Maine Department of Economic and Community Development
- State of Vermont Agency of Commerce and Community Development
- New Hampshire Department of Business and Economic Affairs
- Massachusetts Office of Business Development
- State of Rhode Island, Department of Administration, Division of Statewide Planning
- Connecticut Department of Economic and Community Development

Industry Associations:

- New England Society of Association Executives (NE/SAE)
- New England Business Association
- New England Mechanical Contractors Association
- National Energy and Fuels Institute
- New England Concrete Manufacturers Association
- Manufacturers Association of Maine
- Rhode Island Manufacturers Association
- Vermont Manufacturing Extension Center
- Business and Industry Association

Federal Agency Partner Overview

This next section of the Resource Guide gives a description of the key federal agency partners that can support long-term recovery for the Manufacturing industries. Included are examples of how to engage with these agencies, what types of programs and support can be leveraged for recovery, along with helpful links and regional contact information.

U.S. Department of Commerce

The Department of Commerce promotes job creation and economic growth by ensuring fair and reciprocal trade, providing the data necessary to support commerce and constitutional democracy, and fostering innovation by setting standards and conducting foundational research and development.

U. S. Economic Development Administration (EDA)

EDA mission is to lead the federal economic development agenda by promoting innovation and competitiveness, preparing American regions for growth and success in the worldwide economy. EDA is focused exclusively on economic development. The agency facilitates regional economic development efforts by helping communities and regions build the capacity for economic development based on local business conditions and needs. EDA has a long history of successfully supporting disaster recovery and resiliency efforts. EDA's role in disaster recovery is to facilitate the timely and effective delivery of Federal economic development assistance to support long-term community economic recovery planning and project implementation, redevelopment and resiliency.

Types of Support:

- **Public Works:** Empowers distressed communities to revitalize, expand, and upgrade their physical infrastructure to attract new industry, encourage business expansion, diversify local economies, and generate or retain long-term, private sector jobs and investment. **Printable Public Works Program (PDF)**
- **Economic Adjustment:** Assists state and local interests in designing and implementing strategies to adjust or bring about change to an economy. The program focuses on areas that have experienced or are under threat of serious structural damage to the underlying economic base. Under Economic Adjustment, EDA administers its **Revolving Loan Fund (RLF) Program**, which supplies small businesses and entrepreneurs with the gap financing needed to start or expand their business. **Printable Economic Adjustment Program (PDF)**
- **Planning:** Supports local organizations (**Economic Development Districts**, Indian Tribes, and other eligible areas) with short and long-term planning efforts. The **Comprehensive Economic Development Strategy (CEDS) Content Guidelines**, provides suggestions, tools, and resources for developing comprehensive economic development strategies. **Printable Planning Program (PDF)**
- **Build to Scale:** (formerly known as Regional Innovation Strategies) The **Build to Scale (B2S) Program** builds regional economies through scalable startups and includes three competitions supporting entrepreneurship, acceleration of company growth and increased access to risk capital across regional economies.
- **Trade Adjustment Assistance for Firms:** A national network of **11 Trade Adjustment Assistance Centers** to help strengthen the competitiveness of American companies that have lost domestic sales and employment because of increased imports of similar goods and services. **Printable Trade Adjustment Assistance for Firms Program (PDF)**
- **University Centers:** A partnership of the federal government and academia that makes the varied and vast resources of universities available to the economic development community. **Printable University Centers Program (PDF)**, Report: **Making Connections, Evaluation Project to Assess Best Practices in EDA's University Center Program (PDF)**
- **Research and National Technical Assistance:** Supports research of leading edge, world class economic development practices and information dissemination efforts. **Printable Research and National Technical Assistance Program (PDF)**
- **Local Technical Assistance:** Helps fill the knowledge and information gaps that may prevent leaders in the

public and nonprofit sectors in distressed areas from making optimal decisions on local economic development issues. [Printable Local Technical Assistance Program \(PDF\)](#)

- **Economic Development Integration:** Because of EDA's broad and deep experience in successfully coordinating resources across multiple programs and special initiatives and historic track record of successful collaboration with a range of federal and non-federal stakeholders the Office of Management and Budget (OMB) has designated EDA to lead the federal government's efforts to maximize the integration of economic development resources from all sources, including federal, state, local and philanthropic, to achieve more impactful and sustainable outcomes for communities across America.

Types of Support:

EDA Funding Opportunities:

National Institute of Standards and Technology (NIST)

NIST mission is to promote innovation and industrial competitiveness. NIST's activities are organized into laboratory programs that include nanoscale science and technology, engineering, information technology, neutron research, material measurement, and physical measurement. NIST opened a funding opportunity for rapid, high-impact projects that support the nation's response to the COVID-19 pandemic using funds appropriated by the Coronavirus Aid, Relief, and Economic Security (CARES) Act.

United States Patent and Trademark Office (USPTO)

USPTO is the federal agency for granting U.S. patents and registering trademarks. The USPTO waived certain fees under existing authority and extended certain patent and Patent Trial and Appeal Board (PTAB) deadlines three times under the Coronavirus Aid, Relief, and Economic Security Act (CARES Act).

U. S. Small Business Administration (SBA)

The SBA is the only cabinet-level federal agency fully dedicated to small business and provides counseling, capital, and contracting expertise as the nation's only go-to resource and voice for small businesses.

Pertaining to manufacturing industry, generally, a small business is considered that one with 500 employees or less and, under certain North American Industry Classification System (NAICS) codes like aerospace, 1,250 employees or less.

Type of support:

- Economic Injury Disaster Loans and Grants (EIDL)
EIDLs are loans up to \$2 million with interest rates of 3.75% for businesses and 2.75% for nonprofits, and principal and interest payments deferred up to 4 years. The EIDL loans may be used to pay for expenses that could have been met had the disaster not happened, including payroll and other operating expenses.
- SBA Express Bridge Loans
Fast turnaround loan that allows small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000. If a small business has an urgent need for cash while waiting for decision and disbursement on an Economic Injury Disaster Loan, they may qualify for an **SBA Express Disaster Bridge Loan**.
- **Additional Debt Relief**
For current SBA Serviced Disaster (Home and Business) Loans: If your disaster loan was in "regular servicing" status on March 1, 2020, the SBA is providing automatic deferments through **December 31, 2020**.

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U. S. Department of Agriculture – Rural Development (USDA-RD)

USDA Rural Development is committed to helping improve the economy and quality of life in rural America. The term ‘rural’ is much broader and encompasses a much larger portion of New England than many might imagine. There are multiple rural definitions to reflect the reality that rural and urban are multidimensional concepts. Sometimes population density is the defining concern, in other cases it is geographic isolation. Population thresholds used to differentiate rural and urban communities range from 2,500 up to 50,000, depending on the definition. Please contact your local USDA-RD representative for clarification.

USDA-RD offers loans, grants and loan guarantees to help create jobs and support economic development and essential services such as housing; health care; first responder services and equipment; and water, electric and communications infrastructure.

The agency promotes economic development by supporting loans to businesses through banks, credit unions and community-managed lending pools. It offers technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations. Technical assistance is also available to help communities undertake community empowerment programs.

USDA-RD also helps rural residents buy or rent safe, affordable housing and make health and safety repairs to their homes. USDA’s rural utilities programs provides loans and grants for rural telecommunications companies and broadband providers to build and expand broadband networks and deliver service to rural households and businesses.

The **USDA Rural Business and Cooperative Program** offers support to the manufacturing industry through the following opportunities. Live links and more information can be accessed [here](#):

Rural Business and Cooperative Programs

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Business and Industry Loan Guarantees	Create jobs/stimulate rural economies by providing financial backing for rural businesses.	Lenders/businesses.	Real estate, buildings, equipment, supplies, working capital, and some debt refinancing.	All areas except cities over 50,000 and their contiguous urbanized areas.	Loan guarantee.	Lender and borrower negotiate terms. Up to 30 years for real estate, 15 years for machinery and equipment, and 7 years for working capital.
Rural Business Development Grants	Help small and emerging private businesses, and/or nonprofits in rural communities, startup or expand. Note: This program combines the former Rural Business Enterprise Grant and Rural Business Opportunity Grant programs and was created through the 2014 Farm Bill.	Public bodies, government entities, nonprofit entities, and Federally recognized tribes.	Acquire or develop land, buildings, plants and equipment; build or improve access roads, parking areas, utility extensions, and water and waste disposal facilities; provide technical assistance; establish revolving loan funds; and support rural distance learning programs that provide educational or job training.	All areas rural in character except cities over 50,000 and their contiguous urbanized areas.	Grant.	Grants are awarded on a competitive basis.
Intermediary Relending Program Loans	Establish revolving funds for business facilities and community development projects.	Public bodies, nonprofit corporations, Native American tribes, and cooperatives.	Community development projects, establish or expand businesses, create or save rural jobs.	Rural areas and incorporated places with populations of less than 50,000.	Direct loan.	The intermediary makes loans to businesses from its revolving loan fund on terms consistent with security offered. Intermediary pays 1% for 30 years.
Rural Microentrepreneur Assistance Program	Establish revolving funds to target assistance to small rural enterprises.	Microenterprise Development Organizations (MDOs).	Loans, technical, and capacity-building assistance to businesses with 10 or fewer employees and sole proprietorships.	All areas except cities over 50,000 and their contiguous urbanized areas.	Loans, grants.	Rural microenterprises apply directly to the intermediary.

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<u>Rural Economic Development Loans and Grants</u>	Finance economic development and job creation in rural areas.	Rural Utilities Service-financed electric and telephone utilities.	Business startups or expansion projects that create rural jobs.	Rural areas with priority to places with populations of 2,500 or less.	Direct loan or grant to establish revolving loan fund.	Intermediary makes loans to for-profit or nonprofit businesses and public bodies. Loans are 0% for 10 years.
<u>Rural Cooperative Development Grants</u>	Establish/operate centers for cooperative development.	Nonprofits and institutions of higher education.	Establish centers to provide technical assistance, training, applied research, and data collection and interpretation, for the purpose of cooperative development.	All areas except cities over 50,000 and their contiguous urbanized areas.	Grant.	Minimum 25% fund match (5% for 1994 Institutions). Grants awarded competitively.
<u>Socially Disadvantaged Groups Grants</u>	Funds to eligible co-ops, co-op associations, or co-op development centers for technical assistance to small, socially disadvantaged groups in rural areas. Note: This program was formerly known as the Small, Socially Disadvantaged Producer Grants Program.	Cooperatives and co-op development centers that serve socially disadvantaged groups where a majority of the board of directors or governing board is comprised of individuals who are members of socially disadvantaged groups.	Technical assistance.	All areas except cities over 50,000 and their contiguous urbanized areas.	Grant.	Grants are awarded on a competitive basis. There is no matching requirement.
<u>Value-Added Producer Grants</u>	Help independent agricultural producers enter into activities that add value to their products.	Independent producers, farmer and rancher cooperatives, producer groups, majority-controlled producer-based business ventures.	Feasibility studies, business plans; working capital.	All areas.	Grant.	Grants are awarded on a competitive basis. Funds may not be used to build facilities or purchase equipment. Funds must be matched on a dollar-for-dollar basis.
<u>Rural Energy for America Program (REAP) Loan Guarantees and Grants</u>	Provide assistance for energy efficiency improvements or to purchase a renewable energy system for operations.	Rural small businesses and agricultural producers.	Energy efficiency improvements, renewable energy systems, land acquisition, and working capital.	Cities, towns, unincorporated areas with population less than 50,000. (Population limits do not apply to agricultural producers.)	Loan guarantee and/or grant.	Grants up to 25% of project costs not to exceed \$250,000 for energy efficiency projects and \$500,000 for renewable energy. Loan guarantees up to 75% of project cost not to exceed \$25 million.
<u>REAP Audit/Development Grants</u>	Grants for entities to pass through to small businesses or agricultural producers for 75% of the cost of an energy audit or renewable energy development assistance.	State, tribal, or local government institutions of higher education; rural electric cooperatives; or public power entities.	\$100,000 grant to entities; smaller ones to small businesses and agricultural producers for 75% of energy audit or renewable energy development assistance.	Cities, towns, unincorporated areas with population less than 50,000.	Grant.	\$100,000 to entities and up to 75% of the cost of energy audit for renewable energy development assistance.
<u>Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program Loan Guarantees</u>	Loan guarantees to develop and construct commercial-scale biorefineries or retrofit facilities using eligible technology for the development of advanced biofuels. Note: This program was formerly known as the Biorefinery Assistance Program.	Individuals, Indian Tribes, State or local governments, corporations, farm cooperatives, associations of agricultural producers, national laboratories, higher learning institutions, rural electric co-ops, public power entities, consortiums of any of the entities.	Loan guarantees to develop and construct commercial-scale biorefineries or retrofit facilities to use eligible technology for the development of advanced biofuels.	No restrictions.	Loan.	90% (maximum) guarantee on loans up to \$125 million; 80% (maximum) guarantee on loans less than \$150 million; 70% (maximum) guarantee on loans of \$150 million but less than \$200 million; 60% (maximum) guarantee on loans of \$200 million up to \$250 million.

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<u>Repowering Assistance Program</u>	Payments to biorefineries to replace fossil fuels with biomass.	Biorefineries.	Grant to biorefineries, including ethanol and biodiesel plants that use electricity generated from natural gas and coal and require this for the fermentation process.	No restrictions.	Grant.	As funds are available. Complete applications submitted to National Office for review. Grant awards determined by National Office.
<u>Advanced Biofuel Payment Program</u>	Payments to producers of advanced biofuels.	Eligible producers of advanced biofuels.	Grant to producers of advanced biofuels (non-commercial-based).	No restrictions.	Grant.	As funds are available. Complete applications submitted to National Office for review. Grant awards determined by National Office.

Rural Utilities Programs

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
<u>Water and Waste Disposal Loans and Grants</u>	Provide infrastructure for rural areas.	Public entities, Indian Tribes, and nonprofit corporations.	Build, repair, and improve public water systems and waste collection and treatment systems.	Rural areas and towns with up to 10,000 population.	Direct loan and grant.	Repayment period is a maximum of 40 years. Grant funds may be available.
<u>Water and Waste Disposal Loan Guarantees</u>	Provide infrastructure for rural areas.	Public entities, Indian Tribes, and nonprofit corporations.	Construct, repair, and improve water supply and distribution systems and waste collection and treatment systems.	Rural areas and towns with up to 10,000 population.	Loan guarantee.	Eligible lenders obtain up to a 90% guarantee on loans they make and service.
<u>Solid Waste Management Grants</u>	Provide technical assistance and/or training to those who operate and maintain active landfills.	Public bodies, private nonprofit organizations, Indian Tribes, and academic institutions.	Technical assistance and training to improve landfill conditions and protect against threats to nearby water resources.	Rural areas and towns with up to 10,000 population.	Grant.	Applications accepted year-round. Complete applications submitted to National Office for review.
<u>Technical Assistance/ Training/Circuit Rider</u>	Provide technical assistance and training.	Public, private, and nonprofit organizations.	Technical assistance and training to assist with management of water and waste projects.	Rural areas and towns with up to 10,000 population.	Grant.	As funds are available. Complete applications submitted to National Office for review.
<u>Rural Broadband Direct Loans and Loan Guarantee</u>	Deployment of broadband service to eligible rural communities. Note: The 2014 Farm Bill revised program provisions. An interim rule was published in published in FY 2015.	Entities seeking to provide broadband services in rural areas.	Funds to construct, improve, and acquire facilities and equipment to provide broadband service in eligible rural communities.	Refer to the rule for specific definition and population limits.	Minimum and maximum loan amounts published annually in the <i>Federal Register</i> .	Refer to the rule for loan terms and conditions.
<u>Electric and Telecommunications Loans</u>	Help rural communities obtain affordable, high-quality electric and telecommunications services.	Nonprofit and cooperative associations, public bodies, and other utilities.	Generation, transmission facilities and distribution of electric power, including alternative, renewable, conservation and energy efficiency programs. Enhance 911 emergency service, digital switching equipment, and fiber optic cable, along with traditional main system telecommunications service.	Electric: areas served by an existing rural electric borrower, or rural areas other than a city or town of more than 20,000. Telecommunications: areas cities with population under 5,000.	Direct loan or loan guarantee.	Interest rates established in accordance with 7 CFR 1714. Contact RUS at www.rd.usda.gov or 1 (800) 670-6553.

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<u>Energy Efficiency and Conservation Loan Program</u>	Finances energy efficiency and conservation projects for commercial, industrial, and residential consumers.	Existing electric loan borrowers (utilities) serving rural areas.	Improve energy efficiency for existing electric facilities; attract new business and create jobs; reduce fossil-fuel use; energy-efficiency measures for consumers; energy audits; and more.	Rural areas and towns up to 20,000 population. Eligible communities can be combined into larger service areas.	Loans.	Repayment period is 15 years unless ground-loop source investments or technology have a longer lifespan.
<u>Rural Energy Savings Program</u>	Helps rural families and small businesses achieve cost savings through loans to qualified consumers to implement durable cost-effective energy efficiency measures.	Current and former RUS borrowers or their subsidiaries, and entities that meet retail electric service needs in rural areas.	Implement energy efficiency measures to decrease energy use or costs for rural families and small business.	Contact RUS to determine whether a project is in an eligible rural area.	Loans.	Up to 20 years at 0% interest; up to 3% interest for relending to qualified end-users/ consumers for up to 10 years; up to 4% of the loan total may be used for startup costs.
<u>Distance Learning and Telemedicine</u>	Develop and deploy advanced telecommunication services throughout rural America to improve education and healthcare.	Incorporated entities, including municipalities, for-profit, and nonprofit corporations that operate rural schools, libraries, healthcare clinics, and other educational or healthcare facilities.	To provide end-user equipment and programming that delivers distance learning and telemedicine services into eligible areas.	Rural areas outside incorporated or unincorporated cities with populations up to 20,000.	Grant.	Awards range from \$50,000 to \$500,000. A minimum of 15% in matching funds is required.
<u>Community Connect Grants</u>	Provide public access to broadband in otherwise un-served communities.	Public bodies, tribes, cooperatives, nonprofits, limited dividend or mutual associations, corporations, and other legally organized entities	To build broadband infrastructure and establish a community center that offers free public access to broadband for 2 years.	A single community outside incorporated or unincorporated cities with a population over 20,000 and that does not have broadband.	Grant.	Minimum: \$50,000; Maximum: \$1 million. Amounts are published in Notices of Funding Availability and may vary.

Type of support:

USDA made available \$1 billion in loan guarantees to help rural businesses meet their working capital needs during the coronavirus pandemic. Additionally, agricultural producers that are not eligible for USDA Farm Service Agency loans may receive funding under USDA. The USDA includes Aquaculture in some of its funding opportunities so Aquaculture businesses should pay particular attention to these options:

- [Business & Industry \(B&I\) CARES Act Program](#) This program offers loan guarantees to lenders for their loans to rural businesses and agricultural producers to supplement their working capital to prevent, prepare for and respond to the economic impacts of the coronavirus. For-profit businesses, nonprofits, cooperatives, federally recognized tribes and public bodies may qualify for these loans.
- [Single Family Housing Repair Loans Grants](#) Should anyone in the Fishing/Aquaculture industry need help in making home improvements so that they can invest their own resources in their business, they should consider this funding option. Also known as the Section 504 Home Repair program, this provides loans to very-low-income homeowners to repair, improve or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards.
- [Coronavirus Food Assistance Program \(CFAP\)](#): The Coronavirus Food Assistance Program provides direct relief to producers who faced price declines and additional marketing costs due to COVID-19. Aquaculture businesses may be eligible for this program.
- [Direct Loan Program](#): USDA has waived or relaxed certain parts of the application process for Single-Family Housing Direct Loans, including site assessments, and has extended the time period that certificates of eligibility are valid.

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- **Guaranteed Loan Program:** Extension of Temporary Exceptions: The temporary exceptions issued on March 27, 2020 pertaining to appraisals, repair inspections and income verifications for the Single Family Housing Guaranteed Loan Program (SFHGLP) due to the COVID-19 pandemic have been extended until August 31, 2020 and apply to the requirements in the program handbook HB-1-3555 for new loans, described below.
- **Distance Learning/Telemedicine:** There is an opportunity for members of the Fishing/Aquaculture industry to use Distance Learning to take classes for professional development. For example, a class about marketing or building a website could be valuable as fishing businesses pivot to selling direct to consumer.
- **Water & Environmental Programs:** Through Rural Utilities Service Water and Environmental Programs (WEP), rural communities obtain the technical assistance and financing necessary to develop drinking water and waste disposal systems. Safe drinking water and sanitary waste disposal systems are vital not only to public health, but also to the economic vitality of rural America.

WEP provides funding for the construction of water and waste facilities in rural communities and is proud to be the only Federal program exclusively focused on rural water and waste infrastructure needs of rural communities with populations of 10,000 or less. WEP also provides funding to organizations that provide technical assistance and training to rural communities in relation to their water and waste activities. WEP is administered through National Office staff in Washington, DC, and a network of field staff in each State.

USDA has created this valuable Resource Guide with comprehensive information about all the programs and resources offered within this agency. COVID-19 Federal Rural Resource Guide:

https://www.rd.usda.gov/sites/default/files/USDA_COVID-19_Fed_Rural_Resource_Guide.pdf

Federal Reserve System

Main Street Lending Program

The Federal Reserve designed the Main Street Lending Program to help credit flow to small-and medium-sized *for-profit* businesses and *nonprofit* organizations to help them recover from, or adapt to, the impacts of the pandemic. By providing additional lending capacity, the Program aims to enable as many sound for-profit businesses and nonprofit organizations as possible to retain operational capacity to support a quick economic recovery.

Eligible Loans

The Program offers three loan types for *for-profit* businesses and two for *nonprofits*, each with different features, to meet the needs of small-and medium-sized businesses and nonprofit organizations: Wide range of loan sizes, Attractive repayment terms, Deferred interest for one year, Secured or unsecured loans.

Nonprofit organization loan terms are similar to those for *for-profit businesses* with certain adjustments to reflect differences in operating models.

Main Street loans are not grants and cannot be forgiven.

Eligible lenders

U.S. federally insured depository institutions (including banks, savings associations, and credit unions)
U.S. bank holding companies and savings and loan holding companies
U.S. branches or agencies of foreign banks
U.S. intermediate holding companies of foreign banking organizations
Any U.S. subsidiary of any of the above-mentioned institutions

Eligible Borrowers

Small-and Medium-Sized *For-profit* Businesses
Small-and Medium-Sized *Nonprofit* Organizations

Borrower Conditions and Certifications

Borrowers may participate in only one of the Main Street facilities. Borrowers participating in a Main Street facility may not also participate in the Primary Market Corporate Credit facility or the Municipal Liquidity Facility (nonprofit organizations only). Borrowers that have received loans or funds under the following programs may also receive Main Street loans: CARES Act PPP loan program, Economic Injury Disaster Loan (EIDL) advance

Additional resources

For-profit business program information, forms, FAQs, and other recorded sessions are located on the Main Street Lending Program website (www.bostonfed.org/mslp).

Nonprofit term sheets are located on the Main Street Lending Program website (www.bostonfed.org/mslp). Program forms and FAQs for *nonprofit* organizations are in development and will be available soon.

Additional Resources

Chambers of Commerce

A chamber of commerce is an organization made up of local businesspeople to network and promote the interests of the business community. The purpose of a Chamber of commerce is to help businesses grow by looking into their interests and their concerns. For example, Chambers of commerce can engage in advocacy to authorities regarding desired government policy changes, or they can collect and share business feedback on future governmental infrastructure development plans. In order to upskill member's knowledge about these topics, the Chamber of commerce could run workshops, arrange for trainings, broadcast webinars, publish relevant books and provide technical assistance.

- **Connecticut Chamber of Commerce List**
<https://www.officialusa.com/stateguides/chambers/connecticut.html>
- **New Hampshire Chamber of Commerce List**
<https://www.officialusa.com/stateguides/chambers/newhampshire.html>
- **Rhode Island Chamber of Commerce List**
<https://www.officialusa.com/stateguides/chambers/rhodeisland.html>
- **Maine Chamber of Commerce List**
<https://www.officialusa.com/stateguides/chambers/maine.html>
- **Massachusetts Chamber of Commerce List**
<https://www.officialusa.com/stateguides/chambers/massachusetts.html>
- **Vermont Chamber of Commerce List**
<https://www.officialusa.com/stateguides/chambers/vermont.html>

Applying for Federal Grants

Grants.gov

A centralized location for grant seekers to find and apply for federal funding.

[Registration](#)

[Video Training Series](#)

The [Grants Community Blog](#) offers information to assist you in the grant seeking and submission process.

[Recovery Resources Catalog](#)

Tools, resources, and information disaster recovery, grant proposals, and funding opportunities for Non-profits and Service Organizations

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New England Economic Indicators

New England Economic Indicators is a data resource assembled by the Federal Reserve Bank of Boston's New England Public Policy Center. It provides current and historical economic data for the six states in the First Federal Reserve District (Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont), large metropolitan areas in the region, New England as a whole, and the United States.

U.S. Cluster Mapping Project

The U.S. Cluster Mapping Project is a national economic initiative that provides over 50 million open data records on industry clusters and regional business environments in the United States to promote economic growth and national competitiveness. The project is led by Harvard Business School's Institute for Strategy and Competitiveness in partnership with the U.S. Department of Commerce and U.S. Economic Development Administration.

Institute for Supply Management

The Institute for Supply Management (ISM) is the first and largest not-for-profit professional supply management organization worldwide. Founded in 1915, ISM has over 50,000 members across 100 countries. For more than a century, ISM has impacted supply management and the purchasing profession through education, certification, leadership development and research.

ThomasNet

Thomas is an advertising platform and digital marketing service provider for manufacturing businesses looking to reach highly qualified procurement professionals and engineers and grow their business. For over 120 years, Thomas has served as North America's number one industrial sourcing platform and marketing powerhouse.

United States Accountability Office (GAO)

In 2017, the US Accountability Office (GAO) identified 58 programs in 11 federal agencies that reported providing support to U.S. manufacturing by fostering innovation through research and development, assisting with trade in the global marketplace, helping job seekers enhance skills and obtain employment, and providing general financing or business assistance. Most of the 58 programs (88%), reported addressing trends toward an increase in advanced manufacturing (e.g. activities using automation, software, or cutting edge materials), the need for a higher-skilled workforce, and more global trade competition for U.S. manufacturers by providing funds and resources, sharing information, and promoting coordination. The information that follows pertains to programs developed pre-COVID-19 pandemic but provides manufacturers with useful information about support and resources available to preserve the business operational.

Department of Agriculture	Program Description
Bioenergy Program for Advanced Biofuels	Supports expanded production of advanced biofuels by awarding payments to eligible advanced biofuel producers, thereby promoting sustainable economic development in rural America.
Business and Industry Guaranteed Loan Program	Seeks to improve the economic health of rural communities by bolstering the existing private credit structure by guaranteeing loans for rural businesses, which enables private lenders to provide more affordable financing for businesses in eligible rural areas.

Department of Health and Human Services	Program Description
Centers for Innovation in Advanced Development and Manufacturing	Core service that provides advanced development and manufacturing capabilities for developing medical countermeasures for emerging infectious diseases; chemical, biological, radiological, and nuclear threats; as well as the manufacturing of pandemic influenza vaccine

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	doses augmenting the current national capacity. The Centers will increase the nation's preparedness for bioterrorism and influenza pandemic by using modern technologies for accelerating production, improving quality, and expanding vaccine manufacturing capacity
Fill Finish Manufacturing Network	Provides packaging support for medical countermeasure distribution. The program is comprised of four companies that are industry experts in the area of filling and finishing bulk products into sterile vials, syringes, and cartridges.
National Occupational Research Agenda Manufacturing Sector Program	The mission of the program is to eliminate occupational injuries, illnesses, hazardous exposures, and fatalities among individuals working in manufacturing through a focused program of research, intervention, and prevention.

Department of Commerce	Program Description
Advocacy Center	Serves as the primary interagency coordinator across 14 different agencies to execute "whole of government" approach to help U.S. exporters win business overseas. According to program officials, the center coordinates federal resources to assist U.S. businesses as they compete against foreign firms for specific foreign government contracts.
Antidumping and Countervailing Duty Operations	Enforces the U.S. trade laws by conducting investigations, administrative reviews, new shipper reviews, sunset reviews, changed circumstances reviews, and scope and anticircumvention inquiries. Also assists in the defense of determinations made by the Enforcement and Compliance office in U.S. courts, the World Trade Organization, and in North American Free Trade Agreement dispute settlement panels.
Domestic Field	Includes a network of 108 U.S. Export Assistance Centers across the United States that focus primarily on the exporting needs of small and medium-sized businesses. Help identify opportunities for U.S. exporters, clarify foreign regulations and standards, provide support to clients who have business disputes abroad or encounter foreign market barriers, and counsel U.S. companies on the best strategies to succeed in overseas markets.
Foreign-Trade Zones in the United States	Helps encourage commercial activity and value added at U.S. manufacturing and distribution facilities that compete with foreign alternatives by allowing delayed or reduced duty payments on foreign merchandise transferred from the zones, as well as other savings.
Hollings Manufacturing Extension Partnership	Federal-state-industry partnership that provides U.S. manufacturers with access to technologies, resources, and industry experts. The program consists of Manufacturing Extension Partnership Centers located across the country that work directly with local manufacturing communities to strengthen their competitiveness.
Industry Trade Policy and Analysis	Supports U.S. government trade policy formulation and negotiations by providing the trade and economic analysis and issue expertise needed to expand exports and foreign direct investment in the United States. The objectives are to benefit U.S. businesses and provide new opportunities to expand U.S. exports of goods and services.
International Field	Includes foreign service officers, locally engaged staff, and headquarters-based experts who advance U.S. commercial interests, identify opportunities for U.S. exports, clarify local regulations and standards, engage foreign government officials in commercial diplomacy to help resolve market access and/or trade compliance problems affecting U.S.

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	exporters or investors, and counsel companies on the best strategies to succeed in overseas markets.
Investing in Manufacturing Communities Partnership	Is designed to strengthen communities' ability to attract inbound investment by fostering regional collaboration and designating manufacturing communities to receive preferential consideration for federal funding. Benefits of the program include increasing capacity for U.S. innovation and manufacturing, higher skills for the American workforce, attracting and retaining small businesses that serve as suppliers, and expanding opportunity for U.S. exports.
Manufacturing	Ensures appropriate industry and other stakeholder input into trade and investment policy development, as well as trade negotiations and implementation. It supports exports and foreign direct investment in the United States by leveraging industry expertise and an understanding of the dynamics of global competition to develop and implement policies and improve U.S. business competitiveness globally in high-growth export sectors and markets and opportunities for foreign direct investment
Manufacturing USA	Network of institutes where researchers, companies, and entrepreneurs can collaborate to develop new manufacturing technologies with broad applications. allow minimization of cost and risk to an industry in developing new manufacturing processes and technologies that take the nation's basic research to implementation in manufacturing, according to agency officials.
Textiles, Consumer Goods, and Materials	The Office of Textiles and Apparel and the Office of Consumer Goods and Materials. The Office of Textiles and Apparel administers and enforces agreements and preference programs concerning the textile, apparel, footwear, and travel goods industries and works to ensure fair trade and a level playing field for these industries to enhance their competitiveness in international markets. provides industry expertise, trade policy guidance, and market access advocacy for a wide variety of consumer goods and materials industry sectors.
Trade Adjustment Assistance for Firms	This assistance targets U.S. firms experiencing a decline in sales and employment, resulting directly from the increase in imports of like or directly competitive articles. The program works in partnership with a national network of Trade Adjustment Assistance Centers, and provides technical assistance to U.S. manufacturing, production, and service firms affected by import competition
Trade Enforcement and Compliance Policy and Negotiations	Oversees a variety of activities and policies related to the negotiation of trade and investment disciplines in international agreements, the administration of U.S. antidumping and countervailing duty laws, the negotiation and administration of suspension agreements of U.S. antidumping and countervailing duty investigations, as well as the improvement of access to export markets for U.S. companies.

Department of Labor	Program Description
H-1B Technical Skills Training Grant Program	Funds projects that provide training and related activities to assist workers in gaining the skills and competencies needed to obtain or upgrade employment in high-growth industries or economic sectors.
Registered Apprenticeship Program	Prepares American workers to compete in a global 21st Century economy. Registered Apprenticeship has already trained millions of U.S. workers through a network of 21,000 Registered Apprenticeship programs across the nation, consisting of over 150,000 employers.
Trade Adjustment Assistance	Funds employment and training services to manufacturing and other eligible workers who lose their jobs as a result of the impact of global trade.
Trade Adjustment Assistance Community College and Career Training Grant	Provides community colleges and other eligible institutions of higher education with funds to expand and improve their ability to deliver education and career training programs that can be completed in 2 years

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	or less; are suited for workers who are eligible for training under the Trade Adjustment Assistance for Workers program; and prepare program participants for employment in high-wage, high-skill occupations. DOL implements the program in partnership with the Department of Education.
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Environmental Protection Agency	Program Description
E3-Economy, Energy, and Environment	Federal technical assistance framework comprising six federal agencies, including the Environmental Protection Agency (EPA), to provide support to small and medium-sized manufacturers. The program's mission is to help communities, manufacturers, and manufacturing supply chains adapt and thrive in today's green economy. It connects agencies and organizations in local communities and small and medium-sized manufacturers with experts from federal agencies, states, and regions.

Export-Import Bank	Program Description
Export-Import Bank of the United States	The Export-Import Bank of the United States is the official export credit agency of the United States. The Bank is an independent, self-sustaining (for budgetary purposes) federal agency that exists to support the export of U.S. goods and services, and thereby American jobs. Its role is to assume the credit and country risks that the private sector is unable or unwilling to accept, while still maintaining a reasonable assurance of repayment

National Science Foundation	Program Description
Advanced Technological Education Program	Focuses on the education of technicians for the high-technology fields that drive our nation's economy. The program involves partnerships between academic institutions and industry to promote improvement in the education of science and engineering technicians at the undergraduate and secondary school levels.
Biotechnology and Biochemical Engineering	Supports fundamental engineering research that advances the understanding of cellular and biomolecular processes. This research eventually leads to the development of enabling technology for advanced manufacturing and/or applications in support of the biopharmaceutical, biotechnology, and bioenergy industries, or with applications in health or for the environment.
Design of Engineering Materials Systems	Supports fundamental research intended to lead to new paradigms of design, development, and insertion of advanced engineering material systems. The program seeks research proposals that strive to develop systematic scientific methodologies to tailor the behavior of material systems in ways that are driven by performance metrics and incorporate processing/manufacturing.
Engineering and Systems Design	Supports fundamental research ultimately leading to new engineering and systems design methods and practices for specific global contexts. The program seeks intellectual advances in which the theoretical foundations underlying design and systems engineering are operationalized into rigorous and pragmatic methods for a specific context. In addition, the program funds the rigorous theoretical and empirical characterization of new or existing methods for design and systems engineering, identifying which global contexts and under which assumptions these methods are effective and efficient.

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Industry/University Cooperative Research Centers Program	Develops long-term partnerships among industry, academe, and government. The centers are catalyzed by a small investment from the National Science Foundation (NSF) and are primarily supported by industry center members, with NSF taking a supporting role in the development and evolution of the center.
Manufacturing Machines and Equipment	Supports fundamental research that informs the development of new and/or improved manufacturing machines and equipment—and optimization of their use—with a focus on equipment appropriate for the manufacture of mechanical and electromechanical devices, products, and systems featuring scales from microns to meters.
Materials Engineering and Processing	Supports fundamental research addressing the processing and mechanical performance of engineering materials by investigating the interrelationship of materials processing, structure, properties and/or lifecycle performance for targeted applications.
Nanomanufacturing	Seeks to explore transformative approaches to nanomanufacturing. The program encourages the fabrication of nanomaterials by design, three-dimensional nanostructures, multi-layer nanodevices, and multi- material and multi-functional nano systems.
National Robotics Initiative	The goal of the National Robotics Initiative is to accelerate the development and use of robots in the United States that work beside or cooperatively with people. The purpose of this program is the development of this next generation of robotics, to advance the capability and usability of such systems and artifacts, and to encourage existing and new communities to focus on innovative application areas.
Service, Manufacturing and Operations Research	Supports fundamental research leading to the creation of innovative mathematical models, analysis, and algorithms for decision making related to design, planning, and operation of service, manufacturing, and other complex systems.

Department of Defense	Program Description
Basic, Applied, and Advanced Research in Science and Engineering	Supports basic, applied, or advanced research and technology development in mathematical, physical, engineering, environmental, and life sciences, in addition to other fields with good, long-term potential for contributing to technology for Department of Defense missions. Facilitates transition of research results to practical application for defense needs; (3) improves linkages between defense research and the civilian technology and industrial bases to promote commercial application of the results of defense research and commercial availability of technology for defense needs; (4) fosters education of future scientists and engineers in disciplines critical to defense; and (5) strengthens the infrastructure for research and related science and engineering education in those disciplines.
Commercial Technologies for Maintenance Activities	This program is a joint Department of Defense (DOD)/National Centers for Manufacturing Science effort that promotes collaborative technology development, demonstration, and transition within DOD. Its objective is to ensure American troops and their equipment are ready to face any situation, with the most up-to-date and best-maintained platforms and tools available. Through partnerships, training, software, and business operations, the program can help achieve industry objectives while satisfying DOD needs through demonstration of new technologies prior to full deployment
Defense Production Act Title III	Title III authority enables the U.S. government to apply financial incentives to encourage private industry to create new domestic sources of supply for key advanced materials and technology items and Defense Production Act Title III Appendix II: Additional Information Reported by Programs We Identified That Support U.S. Manufacturing Page 89 GAO-17-240 U.S. Manufacturing to accelerate deployment of new product and manufacturing process technology. Title III actions stimulate private

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	investment in production resources by reducing the risks associated with the capitalization and investments required to establish the needed production capacity.
Industrial Base Analysis and Sustainment Program	Provides the Department of Defense with a comprehensive ability to monitor and assess the industrial base, to address critical issues relating to urgent operational needs and industrial base vulnerabilities, and to support industrial base expansion. The goal of the program is to avoid loss of critical capabilities and resultant reconstitution costs wherever affordable; innovative mechanisms are available to the producers in the interim.
Manufacturing Applied Research	Supports innovation-based efforts that will provide technology options for future Navy and Marine Corps capabilities. Efforts focus on advanced Naval materials, biocentric technologies, environmental quality, human factors and organizational design, medical technologies, and Naval training technologies.
Manufacturing Experimentation and Outreach Two (MENTOR2)	Seeks to enhance defense readiness by improving both the training and the tools available to those who will be called on to utilize, maintain, and adapt high-technology systems in low technology environments. The program pursues this goal by developing and demonstrating new training tools, new materials, and new manufacturing technologies in the fields of electromechanical design and manufacturing.
Manufacturing Technology Program	The program provides a crucial link between technology and industrial base applications; matures and validates emerging manufacturing technologies to support affordable, timely, and low-risk implementation in industry; and addresses production issues from system development through transition to production sustainment.
Navy Manufacturing Science	Addresses basic research efforts including scientific study and experimentation directed toward increasing knowledge and understanding in national security related aspects of physical, engineering, environmental and life sciences.
Prototype Integration Facilities	Prototype Integration Facilities are buildings where engineers develop and test various manufacturing products and generate related data to help meet warfighter needs. The facilities assist in the transition of technologies from the laboratory to the field. The specific core mission and related competencies of each prototype integration facility is unique depending upon the engineering support required by their specific customers

Department of Education	Program Description
Career and Technical Education – Basic Grants to States	Helps develop the academic, career, and technical skills of secondary and postsecondary students who elect to enroll in career and technical education programs.
Career and Technical Education – National Programs	Provides support directly—or through grants, contracts, or cooperative agreements—for research, development, demonstration, dissemination, evaluation, assessment, capacity-building, and technical assistance activities aimed at improving the quality and effectiveness of career and technical education programs.

Small Business Administration	Program Description
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7(a) Loan Program	Largest of the Small Business Administration's (SBA) business loan programs. Its mission is to assist small businesses in obtaining financing when they do not qualify for conventional credit by providing the credit enhancement of a federal guaranty.
Certified Development Company (CDC)/504 Loan Program	The 504-loan program is SBA's premier economic development program, providing "brick and mortar" and/or major equipment financing. The program has particular features, such as a statutorily mandated job creation component, a community development goal, or a public policy goal achievement component, that help the agency facilitate job creation and enable the establishment and viability of small businesses.
Small Business Innovation Research	The program helps small businesses develop innovations to meet the research and development needs of the federal government and then commercialize those innovations in the marketplace
Small Business Technology Transfer	The purpose of the program is to stimulate a partnership of ideas and technologies between innovative small business concerns and research institutions through federally funded research and development. By providing awards to small business concerns for cooperative research and development efforts with research institutions, the program assists the small business and research communities by commercializing innovative technology.

Department of Energy	Program Description
Advanced Manufacturing Office	The mission of the Advanced Manufacturing Office is to reduce the energy intensity and life-cycle energy consumption of manufactured products by researching, developing, and demonstrating energy-efficient manufacturing processes and materials and to promote continuous improvement in energy efficiency among existing facilities and manufacturers. Its goal is to reduce energy consumption of manufactured goods across targeted product lifecycles by 50 percent over 10 years.
Advanced Technology Vehicles Manufacturing Loan Program	Support the production of fuel-efficient, advanced technology vehicles and qualifying components in the United States. The purpose is to originate, underwrite, and service loans to eligible automotive manufacturers and component manufacturers to finance the cost of : re-equipping, expanding, or establishing manufacturing facilities in the United States to produce advanced technology vehicles and qualifying components and; engineering integration performed in the United States of advanced technology vehicles and qualifying components.
Bioenergy Technologies Office	Forms cost-share partnerships with key stakeholders to develop, demonstrate, and deploy technologies for advanced biofuels production. The program works with industrial, academic, national laboratory, agricultural, and nonprofit partners to develop and deploy commercially viable, high-performance and sustainable biofuels, biproducts, and biopower from renewable biomass resources in the United States to reduce dependence on imported oil, enhance energy security, create domestic jobs, improve ecosystem health, and reduce carbon emissions.
Clean Energy Manufacturing Initiative	Effort across DOE to strengthen U.S. clean energy manufacturing competitiveness. The objectives are to increase U.S. competitiveness in manufacturing clean energy technologies and increase U.S. manufacturing competitiveness across the board by boosting energy productivity and leveraging low-cost domestic energy resources and feedstocks.
Concentrating Solar Power	Provides competitive awards to industry, national laboratories, and universities with the shared goal of making large-scale dispatchable solar energy systems cost competitive without subsidies by the end of the decade.

Photovoltaics	Supports the research and development of photovoltaics technologies to improve efficiency and reliability and to lower manufacturing costs to make solar electricity cost-competitive with other sources of energy.
Solid State Lighting Program	Focuses on research and development breakthroughs in efficiency and performance of solid-state lighting technology, and it equips buyers to successfully apply solid-state lighting.
Tech-to-Market	Aims to make solar energy more cost competitive. The program helps move technologies to the market by targeting two known funding gaps: those that occur at the prototype commercialization stage and those at the commercial scale-up stage.
Windows & Building Envelope	Research and development efforts focus on ways to reduce energy consumption in buildings by supporting projects that develop energy efficient windows and envelope projects.

Other Initiatives

Reshoring

Reshoring is the practice of bringing manufacturing and services back to the U.S. from overseas.

Reshoring is the process of returning the production and manufacturing of goods back to the company's original country. Reshoring can help strengthen an economy by creating manufacturing jobs, reducing unemployment, and balancing trade deficits. For decades, many U.S. companies engaged in offshoring, often sending their manufacturing plants to China, Malaysia, Vietnam, and other countries with a lower cost of labor. However, after the Great Recession of 2008, these companies found alternative ways to cut costs by reshoring and returning their business to the U.S. to create jobs for unemployed Americans. according to Recode, most reshored jobs—approximately 60% from 2010 through 2016—have come from China because labor there has become more expensive.

Reshoring and Coronavirus Pandemic

Article: [Coronavirus fallout: Reshoring manufacturing is key for economy and national security. Millions have lost work because of the shutdown](#)

Encouraging corporations to bring manufacturing out of China and back to the United States could be a key component to reviving the coronavirus-stricken economy. The return of manufacturing to the U.S. would be an economic boon and also a vital national security interest to help combat future pandemics and public health crises, economists said. Low-interest loans and tax incentives from the federal government would encourage companies to bring jobs back to the U.S. from China.

Most updated information can be found in the following link:

<https://reshorennow.org/>

[Defense Production Act \(DPA\)](#)

In response to the COVID-19 global crisis, DFC is seeking to strengthen and restore domestic industrial base capabilities through the Defense Production Act (DPA). The President's [Executive Order signed on May 14, 2020](#) provides DFC the tools under the DPA to re-shore domestic production of strategic resources needed to respond to the COVID-19 outbreak, and to strengthen any relevant domestic supply chains.

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Eligible Projects

As listed in Section 2(c) of Executive Order 13922, projects eligible for a DFC-DPA Loan are those that create, maintain, protect, expand, or restore domestic industrial base capabilities supporting: the national response and recovery to the COVID-19 outbreak; or the resiliency of any relevant domestic supply chains.

Conditions of DPA-DFC Loans

Loans made under the DFC-DPA Program may only be offered if financial assistance is not otherwise available from a private source on reasonable terms; and if the Chief Executive Officer of DFC makes the following determinations:

The loan supports the production or supply of an industrial resource, critical technology item, or material that is essential to the national defense; Without the loan, the U.S. industry cannot reasonably be expected to provide the needed capacity, technological processes, or materials in a timely manner; The loan is the most cost-effective, expedient, and practical alternative method for meeting the need; There is a reasonable assurance of repayment of the loan in accordance with the terms of the loan; and The loan bears a reasonable interest rate.

Maximum Principal

Maximum principal will be determined on a project-by-project basis. Except in limited circumstances, the loan should not exceed 80% of the total cost of the project.

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EPA:

Information and contacts for EPA programs in New England can be found at:

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