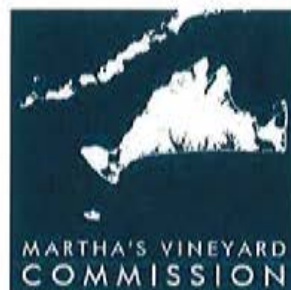




MARTHA'S VINEYARD: COVID-19 BUSINESS SURVEY

June 8, 2020



Survey conducted by:

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Introduction:

COVID-19 is a global health pandemic and has created an economic crisis worldwide. The Martha's Vineyard Commission undertook steps to conduct a Business Survey of Island businesses to collect data to help assess COVID-19's impacts to our local businesses, non-profits, and Island community. With the passing of the federal CARES Act, this survey asks whether businesses have access to the stimulus information, if the federal stimulus resources are effectively getting to our local business community, and if the stimulus package is adequately meeting the Island's business needs.

As the Island prepares to implement the Governor's COVID-19 Four Phase Plan to re-opening the Economy, the MVC's Business Survey will help highlight some of the more unique challenges faced by a tourist and seasonal based economy. The Survey will help quantify the economic impacts due to the coronavirus. The survey responses will help Island business associations, towns, and MVC to better address and advocate for the needs of the Island's non-profit and business community moving forward during these challenging and uncertain times.

Executive Summary:

The MVC's COVID-19 Business Survey quantified economic impacts due to COVID-19. A total of 179 surveys were collected. Generally, the survey respondents were dispersed among industry categories such as retail, construction, restaurants, and accommodations. The following are several highlights from the survey findings:

- 64% of the businesses surveyed owned their own office space while 42% operated in an Office Building, and 21% operated in a Home Business Office
 - 62% of the business surveyed were Year-round while 38% responded Seasonal. 21% provided housing to their employees and 15% rely on J1 and H2B Visa Workers
 - Of 67 Seasonal Business responses over 82% of the businesses operate between May and October while 34% operated in April and 27% operated in November.
 - Of 168 responses, 71% (119) indicated that COVID-19 will have a significant to severely negative financial impact on their business, with 54% (91) being closed for business due COVID-19 at the time of the survey.
 - Of 168 responses, 38% (63) were forced to lay off employees due to COVID-19.
 - Businesses were asked to check off 17 options describing how the COVID-19 was impacting their business directly and the top six responses were as follows:
 - 62% decline in customers,
 - 58% decline in sales,
 - 49% reduced hours of operation,
 - 48% events postponed or cancelled,
 - 39% disruption in supplies.
 - 34% business closed
- Note: In question #16, 34% (57) checked off their businesses were closed and 25% (42) businesses laid off employees due to COVID-19, even though, when asked directly about business closures and employee lay-offs the response percentages were different.

- Of 168 responses, 70% (64) responded that their business would re-open within the next 3 months, while 19% responded that they do not know when they would re-open.
- Of 168 survey responses indicated gross annual revenue earned in 2019:
 - 30% (49) businesses earned less than \$100,000
 - 26% (45) businesses earned between \$101,000 - \$500,000
 - 35% (57) earned between \$501,000 - \$2,000,000,
 - 10% (17) earned more than \$2,000,000.
- Of 150 responses, 38% (57) responded that they would lose over 50% of their projected revenue for 2020.
- Respondents were asked to project the percentage of overall revenue loss from 2019 to 2020:
 - 21% (31) projected 0-25% loss in revenue,
 - 25% (37) projected 26 – 50% loss in revenue,
 - 23% (35) projected 51 – 75% loss in revenue,
 - 15% (22) projected 75-100% loss in revenue,
 - 15% (22) did not know.
- 60% of Restaurants and 40% of Accommodations businesses projected 51% - 75% losses in 2020.
- The survey asked businesses to estimate how long businesses could operate with current cash flow and reserves. Of 150 responses, 38% indicated 0-3 months.
- 67% of 150 responses indicated that they were aware of the federal CARES Act and did consult with a financial adviser. 57% will apply for Payroll Protection Funds while 40% of businesses will apply for Economic Injury Disaster Loans.
- Of 149 responses, when asked for other types of assistance besides financial, 27% indicated the need for Communications, Marketing, and Social Media.

Table 1: COVID-19 Business Survey Response Rate

	2018 Business Establishments	2018 Non-Employer Statistics	Combined Totals
Dukes County	1,308	4,174	5,482
COVID-19 Business Survey Responses	104	68 (Sole Proprietors)	179*
COVID-19 Business Survey Response Rate Percentages	7.95%	1.63%	3.27%

Sources:

2018 Business Establishments, Massachusetts Executive Office of Labor and Workforce Development

2018 Non-Employer Statistics, United States Census Bureau

Note:

*There were 179 survey responses while 7 responses checked off "Other".

Methods:

An on-line survey questionnaire was sent to members of the Chamber of Commerce, Vineyard Builders Association, Edgartown Board of Trade, Oak Bluffs Association, Vineyard Haven Business Association, Dukes County Commercial Fishermen's Association, MV Non-profits, MV Shellfish Group, MV Agricultural Society, MV Times, Vineyard Gazette and posted on the MVC website. The survey was designed to take approximately 10 minutes to complete and could be completed by a business owner, manager, chief executive officer, executive director, or other stakeholder who could provide information about the business. For this survey, 74% were filled out by the business owner while 10% were filled out by a manager.

The survey instrument was developed by the Martha's Vineyard Commission. The survey was designed to collect information regarding the direct economic impacts of COVID-19 to Island businesses. The survey highlights the immediate needs of local businesses. The survey lends insights for local and state decision makers to set policies and funding that will better enable businesses to deal with the shock to our economy as a direct result of COVID-19.

Data for the survey was obtained between May 1, 2020 to May 15, 2020. A total of 179 surveys were filled out. The MVC's COVID-19 Business Survey had a response rate of 3.26% based on the 5,482 businesses in Dukes County. When asked to describe your business 38% (68) of the responses indicated a Sole Proprietor (business with no employees) and 47% (85) of the surveys were described as a Partnership or Corporation while 8% (14) were described as a Non-profit, 2% (4) Independent Contractor, 0.5% (1) Veteran Organization, and 4% (7) as other.

The survey was completely confidential. For businesses with multiple locations, business owners were asked to select a location for each business which resulted in 240 business locations under question 3. For business owners with different businesses, business owners were asked to fill out a separate survey for each business.

The following are comments from the last two questions that allowed written responses: Do you believe the relief options available under the federal stimulus package will be able to effectively meet your business needs in the next 6 months?

- No the package will not work for me. I want to go back to work and so do my employee. The PPP loan only paid one month rent for me and my entire year is affected. I might be forced to close my business that I have put all of my sweat and tears for the last 10 years.
- We got a decent PPP which certainly helped but the requirements are confusing especially regards to our seasonal business, delayed opening, and unknown staffing requirements.
- It is good for the next few months, but future impacts long term are still unpredictable
- Hard to Tell
- No, there is simply not enough relief available to manage through these tough times. My business is currently losing \$20K per month and still having to pay for business insurance.

If you had the ear of a local, state, or federal what would you like to tell them that is not addressed in the federal stimulus package and what specific recommendations would you suggest?

- As an American citizen and registered voter, I do have the ear of state and federal policy makers and will be using my vote in local, state, and federal upcoming elections to tell them my recommendations
- The PPP loans should have addressed those business that employ 10 – 99 workers. I rely on the staff that are independent contractors to pay my bills and I send in those forms to the IRS every year, so I am not sure why they overlooked as payouts to businesses to apply PPP loan. I need help to keep my business going through this crisis.
- The PPP loan is too confusing. I need to get it forgiven but the guidance is impossible to follow.
- That survival of small business is essential to our locally economy and we need as much forgiveness as large corporations will receive.
- We need a stimulus package that includes restaurant industry. Re the PPP, no restaurant will be able to take advantage of the forgiveness. June 30th deadline and 75% only for payroll. Doesn't help restaurants.
- I would tell them that the spirit of the PPP Program is a great thing but the guidelines and rules can't continue to change. The program is only effective for us if loans are forgiven. I would also tell them that the extra \$600 per work for the unemployed makes a disincentive for some employees to return to work, making it harder for us to re-staff and reopen.
- Really, this comes down to having adequate testing. No amount of funding can make up for a lack of consumer confidence. If that is not there, people won't vacation. They will stay in their homes. Confidence needs to be restored in the way in which COVID is being address.

The following are some graphics from the Business Survey. For additional information on Survey Results and Responses, refer to Appendix 1.

Chart 1. Type of Business

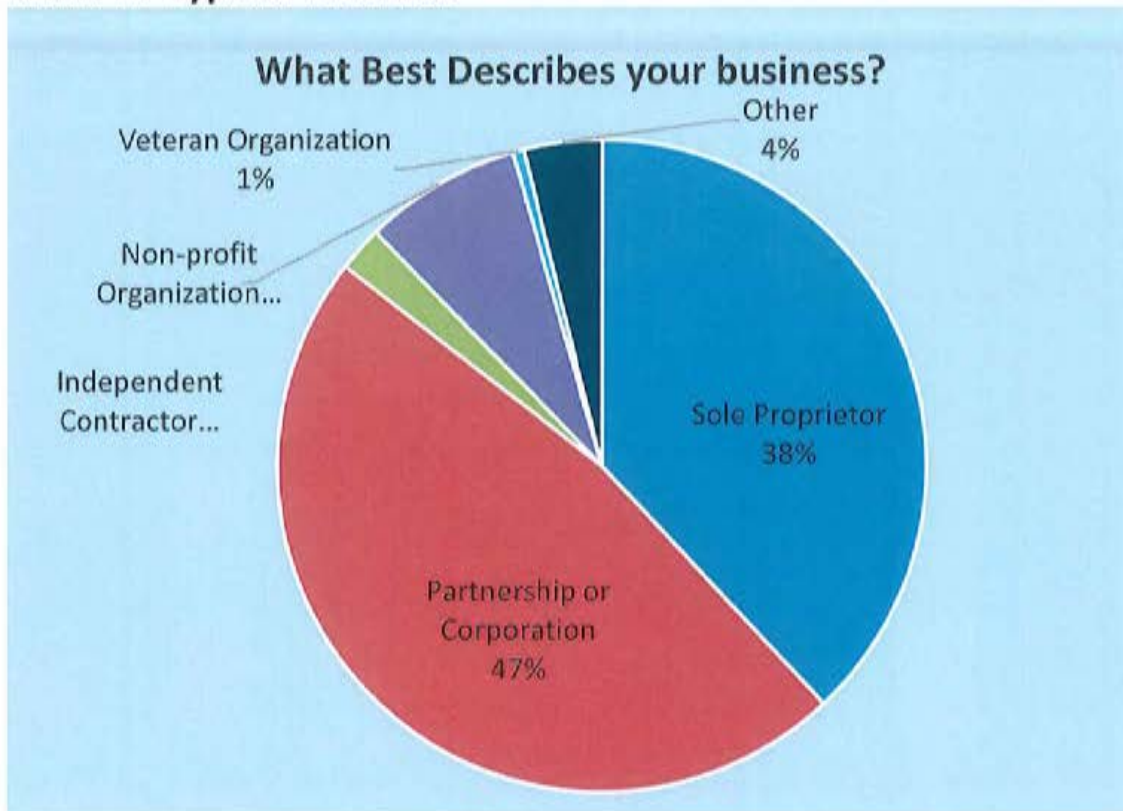


Chart 2: Type of Workplace

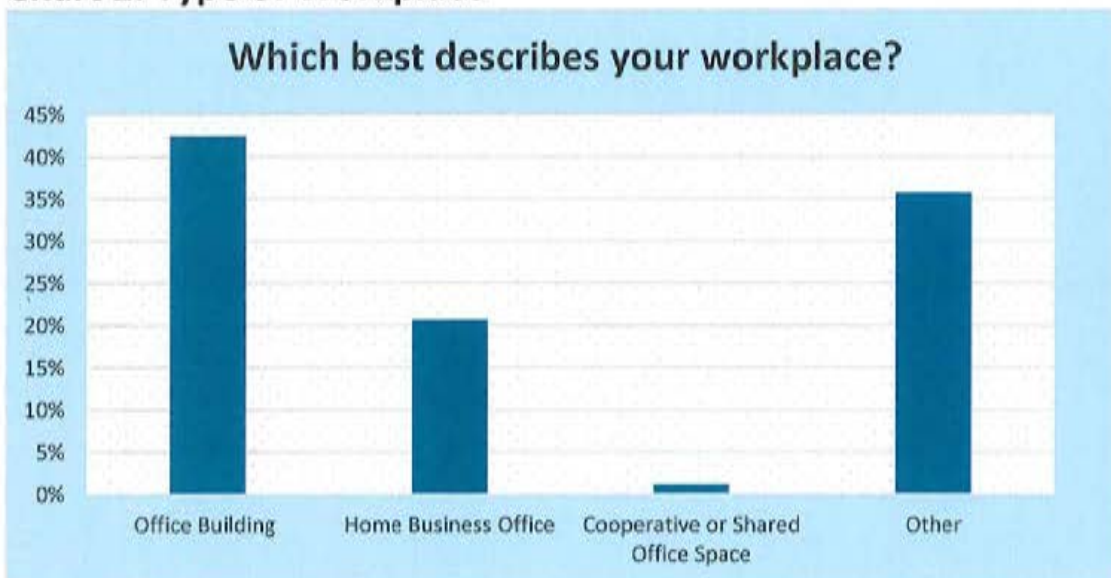


Chart 3: Year-round or Seasonal Business

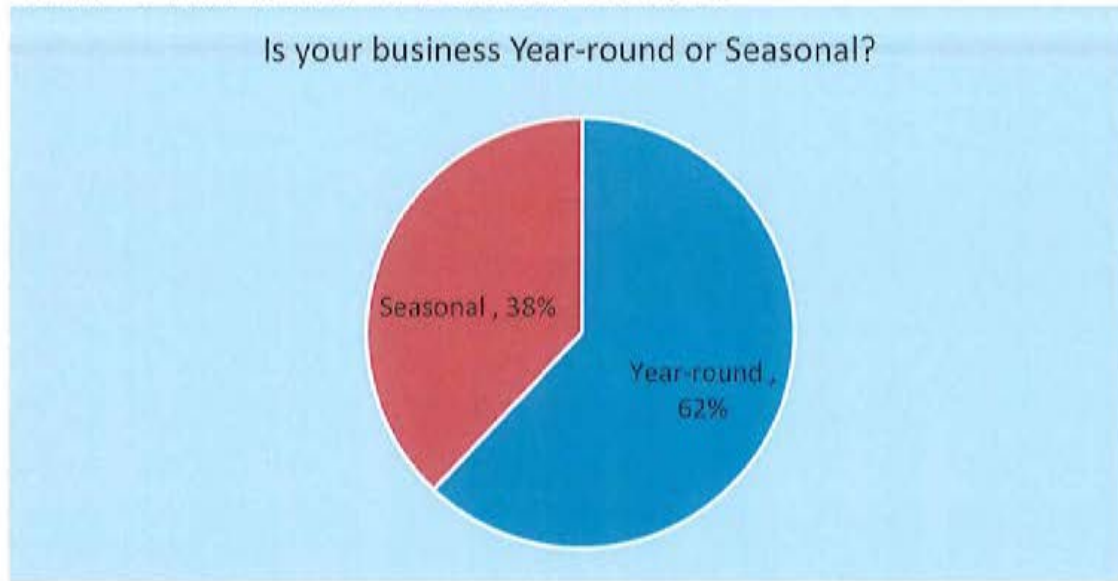


Chart 4: Seasonal Businesses' Months of Operation



Chart 5: COVID-19's Fiscal Impact on Businesses

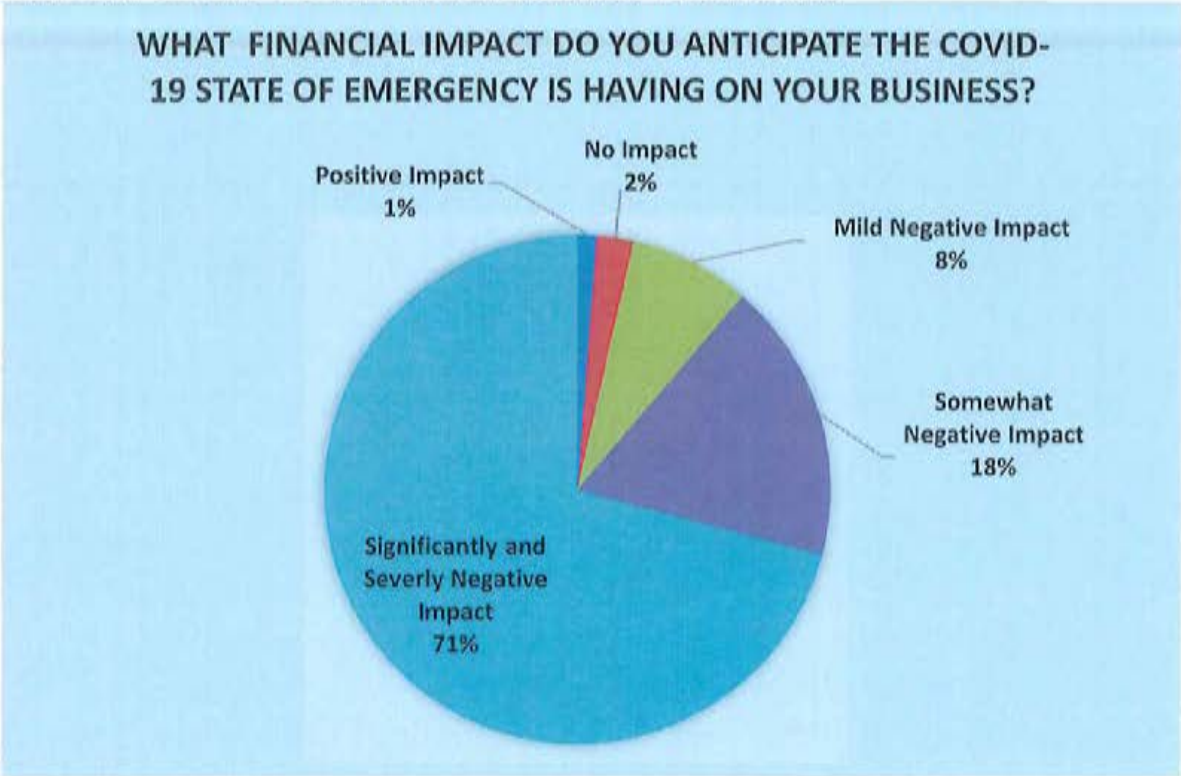
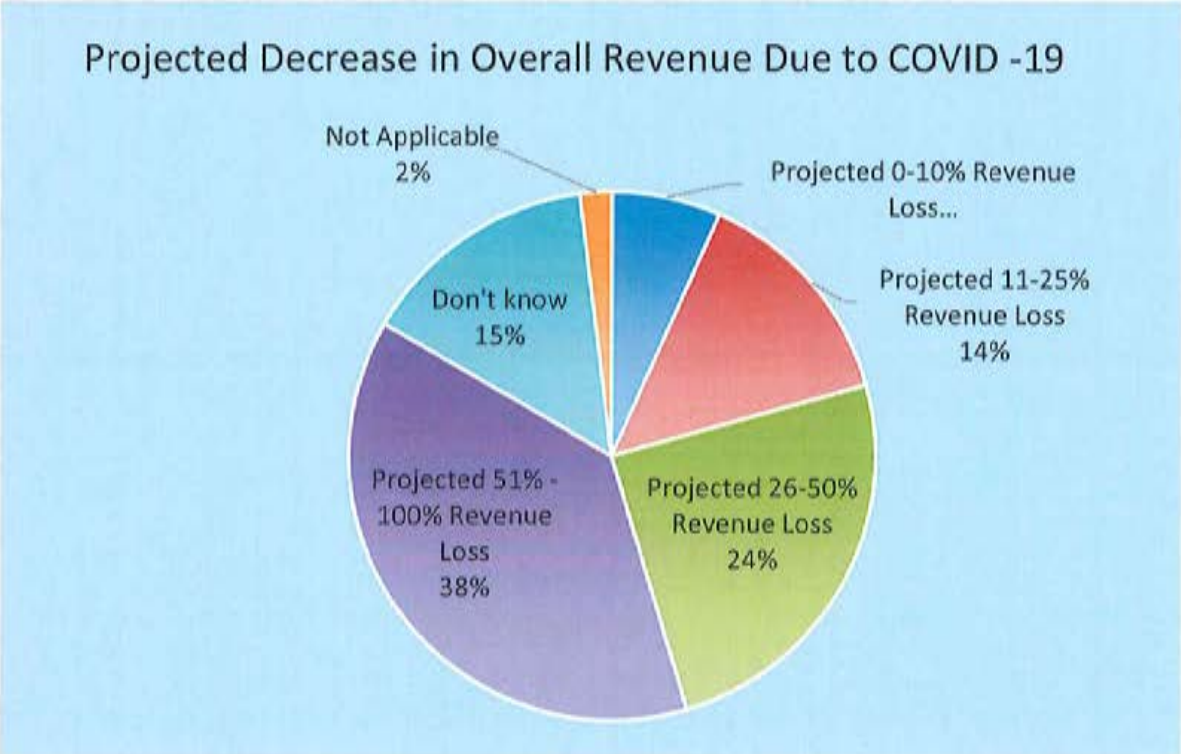
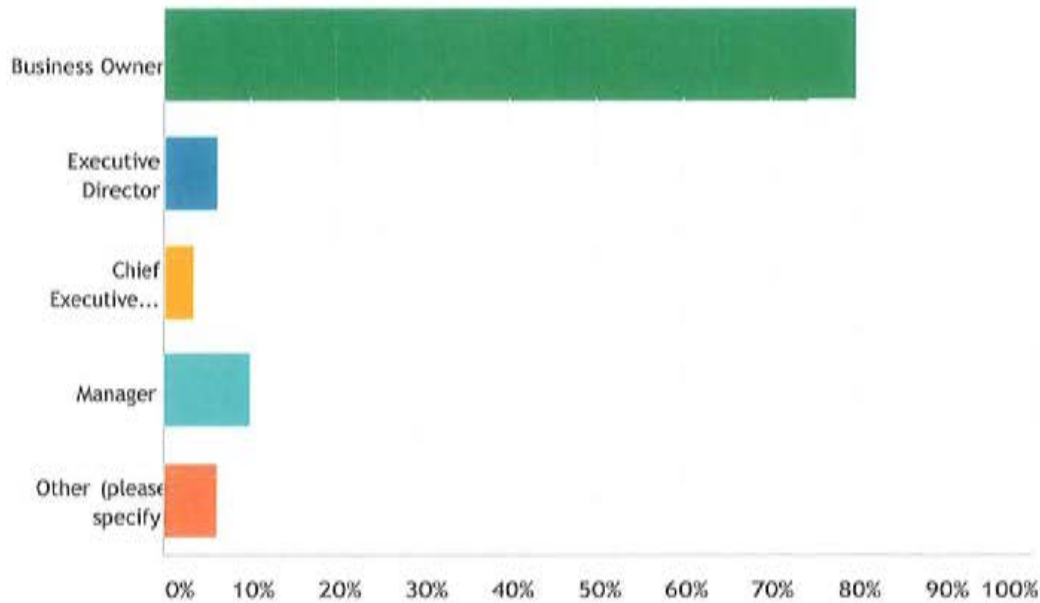


Chart 6: Projected Revenue Loss due to COVID-19



Q1 Who is filling out this survey?

Answered: 179 Skipped: 0

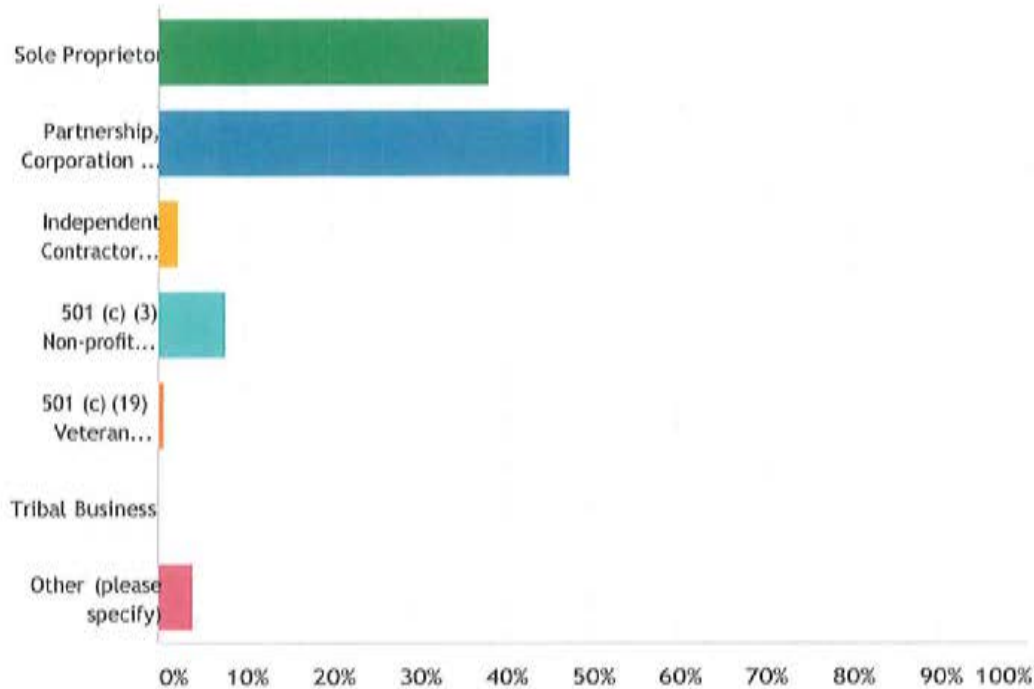


ANSWER CHOICES	RESPONSES	
Business Owner	74.30%	133
Executive Director	6.15%	11
Chief Executive Officer	3.35%	6
Manager	10.06%	18
Other (please specify)	6.15%	11
TOTAL		179

#	OTHER (PLEASE SPECIFY)	DATE
1	Partner	5/12/2020 8:10 PM
2	property owner	5/12/2020 5:20 PM
3	Coordinator/Leader	5/9/2020 3:58 PM
4	Score Mentor	5/8/2020 5:26 PM
5	board chair	5/5/2020 4:19 PM
6	CFO	5/4/2020 10:31 AM
7	sole proprietor.	5/3/2020 12:46 PM
8	Uber driver	5/3/2020 4:27 AM
9	Employee	5/2/2020 3:05 PM
10	Self employed	5/2/2020 2:17 PM
11	President of the Martha's Vineyard Center for the Visual Arts	5/2/2020 10:20 AM

Q2 What best describes your type of business?

Answered: 179 Skipped: 0

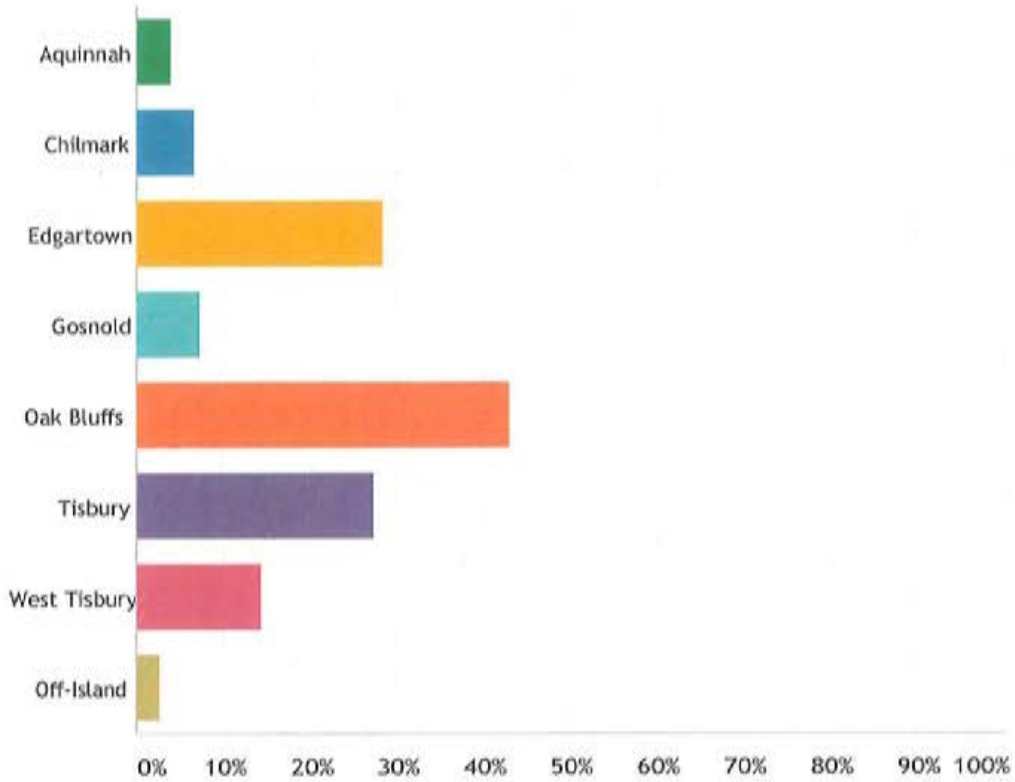


ANSWER CHOICES	RESPONSES	
Sole Proprietor	37.99%	68
Partnership, Corporation (S, C or LLC)	47.49%	85
Independent Contractor (i.e. Uber Driver)	2.23%	4
501 (c) (3) Non-profit Organization	7.82%	14
501 (c) (19) Veteran Organization	0.56%	1
Tribal Business	0.00%	0
Other (please specify)	3.91%	7
TOTAL		179

#	OTHER (PLEASE SPECIFY)	DATE
1	Gosnold Public Schools Privately Funded Program	5/9/2020 3:58 PM
2	Retired	5/8/2020 5:26 PM
3	Government	5/6/2020 3:49 PM
4	summer rental landlord	5/4/2020 4:54 PM
5	Bank	5/3/2020 9:27 AM
6	Business Association	5/2/2020 12:04 PM
7	501 (c) 7	5/1/2020 3:27 PM

Q3 In which Town(s) is your business located? (If you have multiple locations for one business, please select more than one location)

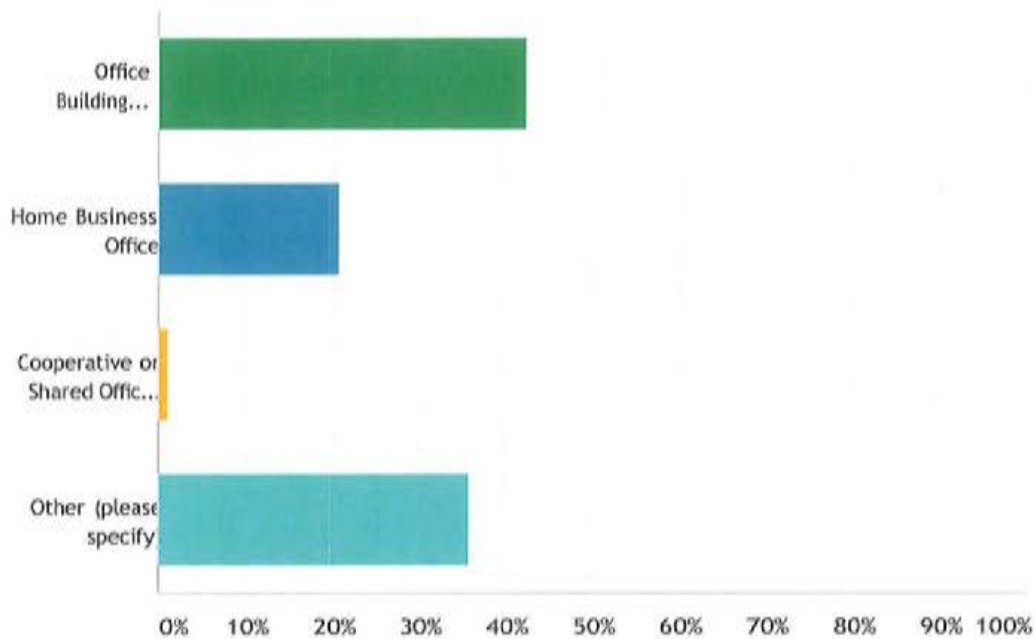
Answered: 179 Skipped: 0



ANSWER CHOICES	RESPONSES	
Aquinnah	3.91%	7
Chilmark	6.70%	12
Edgartown	28.49%	51
Gosnold	7.26%	13
Oak Bluffs	43.02%	77
Tisbury	27.37%	49
West Tisbury	14.53%	26
Off-Island	2.79%	5
Total Respondents: 179		

Q4 Prior to the COVID-19 outbreak, which best describes your workplace?

Answered: 179 Skipped: 0



ANSWER CHOICES	RESPONSES	
Office Building (bricks and mortar)	42.46%	78
Home Business Office	20.67%	37
Cooperative or Shared Office Space	1.12%	2
Other (please specify)	35.75%	64
TOTAL		179

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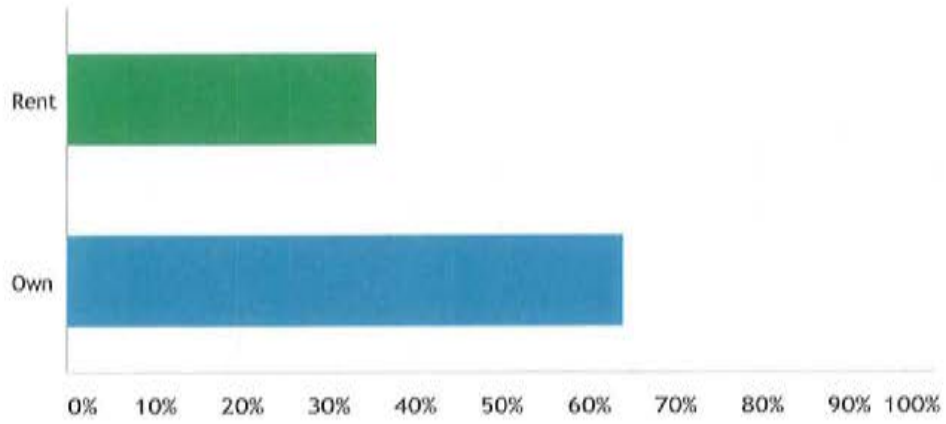
#	OTHER (PLEASE SPECIFY)	DATE
1	Retail Store and Farm	5/18/2020 8:43 AM
2	New Home Construction	5/18/2020 4:11 AM
3	outside	5/17/2020 9:19 PM
4	Job sites	5/17/2020 5:51 PM
5	Retail store	5/12/2020 8:10 PM
6	single family home rental	5/12/2020 5:20 PM
7	Hospitality	5/12/2020 4:30 PM
8	Fish Shack on Cuttyhunk	5/11/2020 10:30 AM
9	Restaurant	5/10/2020 2:27 PM
10	Wooden building on Town Fish Dock	5/10/2020 1:02 PM
11	Small office on sight	5/9/2020 6:23 PM
12	Seasonal summer business. I rent a kitchen building on my family's land.	5/9/2020 5:21 PM
13	oyster farmer	5/9/2020 3:28 PM
14	Grocery store	5/9/2020 3:03 PM
15	Out door	5/9/2020 7:58 AM
16	Site work	5/8/2020 8:36 PM
17	Business condominium	5/8/2020 7:45 PM
18	Office & on location with clients	5/8/2020 5:57 PM
19	food establishment	5/8/2020 4:22 PM
20	residential home	5/8/2020 4:05 PM
21	Providing services at clients location	5/8/2020 3:14 PM
22	In field tradesman - electrical contractor	5/7/2020 8:42 PM
23	on location	5/7/2020 4:49 PM
24	home business office and field work	5/7/2020 12:53 PM
25	Rental performance venues	5/7/2020 10:35 AM
26	Brick and Morter Retail Store(s)	5/6/2020 7:44 PM
27	General Contractor	5/6/2020 5:50 PM
28	BAR AND RESTRAUNT	5/6/2020 8:23 AM
29	Rental property	5/5/2020 6:01 PM
30	retail	5/5/2020 7:18 AM
31	landscaping	5/5/2020 6:44 AM
32	Office + work yard	5/5/2020 1:03 AM
33	Home office, shop	5/4/2020 11:34 PM
34	inn	5/4/2020 9:20 PM
35	Retail	5/4/2020 7:23 PM
36	Hospitality	5/4/2020 5:18 PM
37	summer rental property	5/4/2020 4:54 PM

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38	plumbing and heating contractor	5/4/2020 4:23 PM
39	Building Contractor office is home based however work is performed across the island	5/4/2020 2:43 PM
40	Rent office space and own a Farm	5/4/2020 12:38 PM
41	Building housing fitness, aquatics, and child care activities. Play spaces outside for youth.	5/4/2020 10:31 AM
42	Outside	5/4/2020 7:41 AM
43	Hotel	5/3/2020 2:27 PM
44	Real estate	5/3/2020 12:46 PM
45	Restaurant	5/3/2020 9:01 AM
46	Vehicle	5/3/2020 6:42 AM
47	Car	5/3/2020 4:27 AM
48	Retail Store	5/2/2020 7:36 PM
49	retail	5/2/2020 6:50 PM
50	Ice Cream shop	5/2/2020 5:56 PM
51	Performance venues	5/2/2020 4:00 PM
52	Vehicle	5/2/2020 2:17 PM
53	Outdoor restaurant	5/2/2020 2:05 PM
54	Home Based Child Care	5/2/2020 2:04 PM
55	Open Market Sales	5/2/2020 2:04 PM
56	Restaurant	5/2/2020 1:37 PM
57	Construction	5/2/2020 1:18 PM
58	Steel framed hotel, Health Club, and retail shops	5/2/2020 12:50 PM
59	brick and mortar retail store	5/2/2020 12:00 PM
60	Seasonal Lodging House license with the town of Oak Bluffs. 3 Apartments by the week and two rooms by the night. Open May through October.	5/2/2020 11:20 AM
61	Restaunt	5/2/2020 10:56 AM
62	Artist Co-Op	5/2/2020 10:20 AM
63	GROCERY STORE	5/2/2020 10:13 AM
64	fairs/festival work	5/2/2020 7:08 AM

Q5 Do you rent or own your office space?

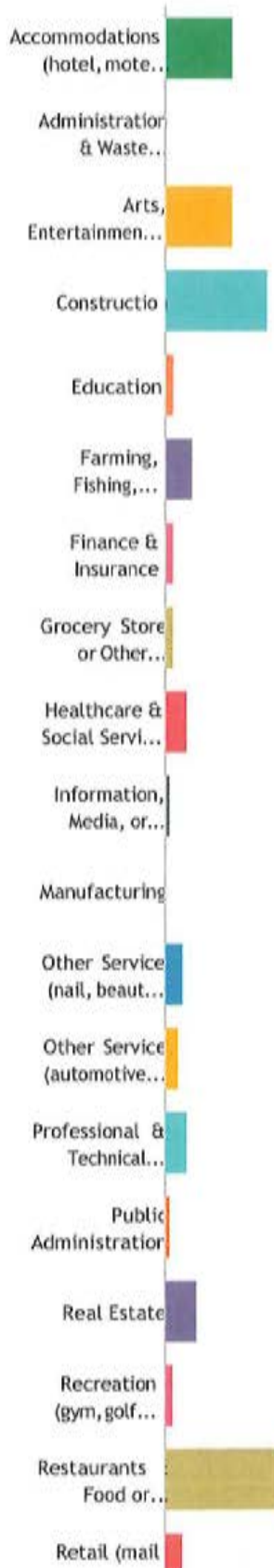
Answered: 179 Skipped: 0



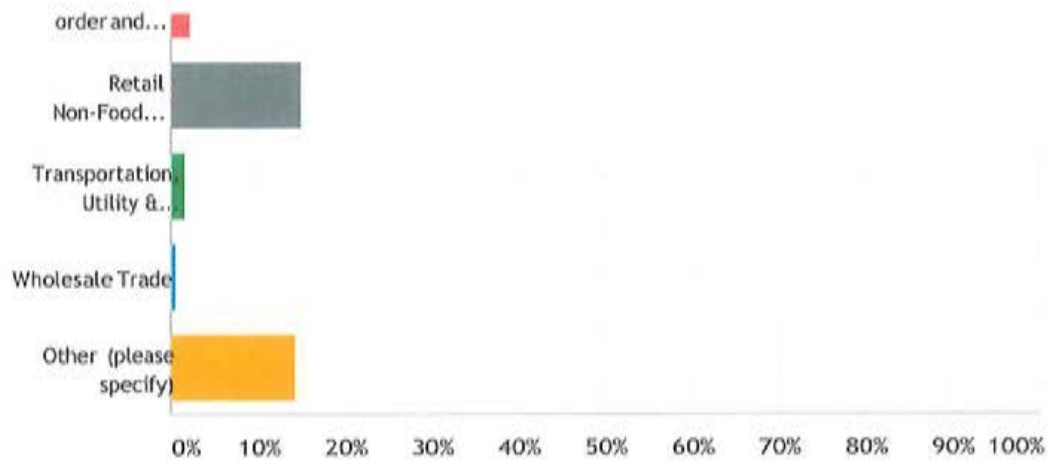
ANSWER CHOICES	RESPONSES	
Rent	35.75%	64
Own	64.25%	115
TOTAL		179

Q6 Which industry best describes your business?

Answered: 179 Skipped: 0



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Martha's Vineyard Commission COVID-19 Business Survey

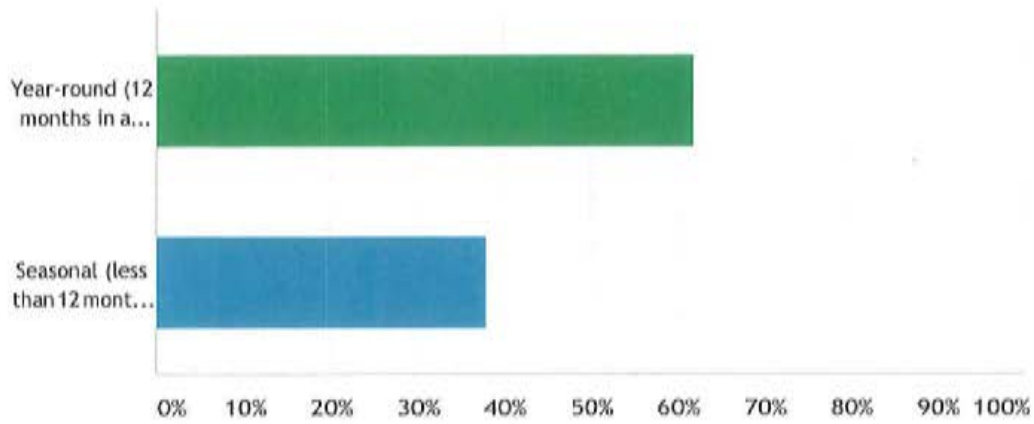
ANSWER CHOICES	RESPONSES	
Accommodations (hotel, motel, inn, short term rentals)	8.38%	15
Administration & Waste Services	0.00%	0
Arts, Entertainment & Culture (artists, writers, musicians, museums, theaters, dance companies, etc.)	8.38%	15
Construction	12.85%	23
Education	1.12%	2
Farming, Fishing, Aquaculture, Shellfishing & Horticulture	3.35%	6
Finance & Insurance	1.12%	2
Grocery Store or Other Food/Beverage Store (liquor store, convenience store, meat/fish market, etc.)	1.12%	2
Healthcare & Social Services (physician, dentist, mental health professional, chiropractor, ambulatory, outpatient care, rehab, assisted living, nursing care, child care, youth services, etc.)	2.79%	5
Information, Media, or Telecommunication Services	0.56%	1
Manufacturing	0.00%	0
Other Service (nail, beauty or hair salon, etc.)	2.23%	4
Other Service (automotive repair, electronic, computer, appliance, footwear, leather goods, laundry, etc.)	1.68%	3
Professional & Technical Services (accounting, engineering, legal, interior design, architect, landscape architecture, etc.)	2.79%	5
Public Administration	0.56%	1
Real Estate	3.91%	7
Recreation (gym, golf club, bicycle shop, sport team, bowling center, etc.)	1.12%	2
Restaurants & Food or Beverage Services (caterers, food trucks, coffee shop, etc.)	13.97%	25
Retail (mail order and on-line electronic shopping)	2.23%	4
Retail Non-Food Related (auto, boat or art dealers, home furnishings, electronics, clothing, building materials, nursery/garden center, gas station, sporting goods, jewelry, florist, pet store etc.)	15.08%	27
Transportation, Utility & Warehouse	1.68%	3
Wholesale Trade	0.56%	1
Other (please specify)	14.53%	26
TOTAL		179

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#	OTHER (PLEASE SPECIFY)	DATE
1	Wholesale/Retail - beverage and non food products	5/14/2020 8:54 AM
2	rental	5/12/2020 5:20 PM
3	Bed / Breakfast & Restaurant	5/9/2020 6:23 PM
4	HVAC service and installation	5/9/2020 8:19 AM
5	Personal chef & Concierge & wedding business	5/8/2020 5:57 PM
6	Massage therapist	5/8/2020 5:33 PM
7	lodging	5/8/2020 4:05 PM
8	photographer	5/7/2020 4:49 PM
9	Mail Order Eastern Europeans Postal Stamps (collectibles)	5/6/2020 7:42 PM
10	non profit- capacity building for Island non profits	5/5/2020 4:19 PM
11	Law practice	5/5/2020 8:16 AM
12	landscaping	5/5/2020 6:44 AM
13	Landscaping	5/5/2020 1:03 AM
14	Property management and construction	5/4/2020 11:34 PM
15	Garden center	5/4/2020 9:36 PM
16	Landscape Construction	5/4/2020 6:22 PM
17	plumbing and heating contractor	5/4/2020 4:23 PM
18	pet care	5/4/2020 3:43 PM
19	packaging/shipping, mailbox rental, fax/scan/copy/shred	5/4/2020 3:37 PM
20	Rental and delivery of baby and beach gear and furniture	5/4/2020 2:02 PM
21	Food Production, Education and Equity	5/4/2020 12:38 PM
22	Non-profit	5/2/2020 3:32 PM
23	Business Association	5/2/2020 12:04 PM
24	Digital Marketing	5/1/2020 3:45 PM
25	Sightseeing tours, event transportation & private car services	5/1/2020 3:36 PM
26	Private Club	5/1/2020 3:27 PM

Q7 Is your business?

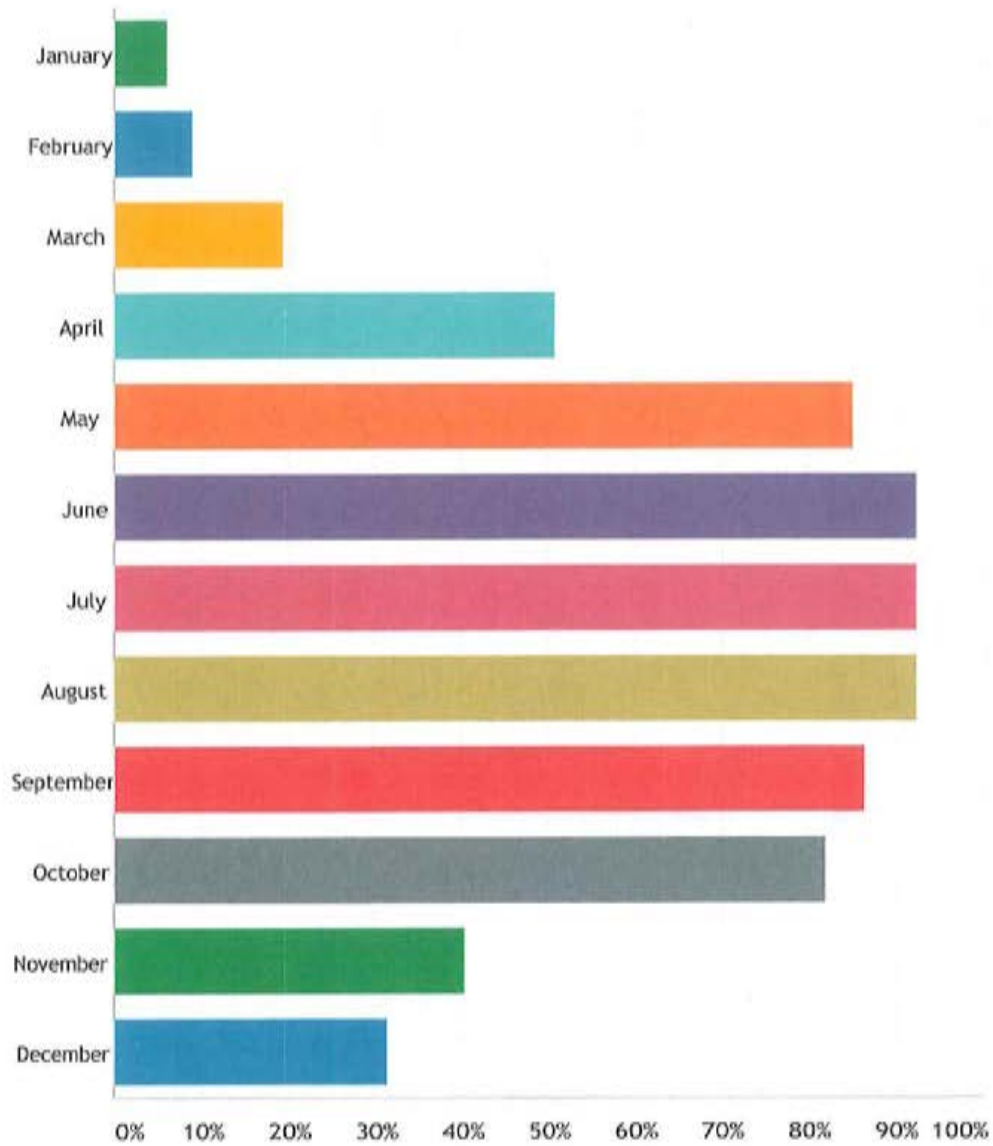
Answered: 179 Skipped: 0



ANSWER CHOICES	RESPONSES	
Year-round (12 months in a year)	62.01%	111
Seasonal (less than 12 months in a year)	37.99%	68
TOTAL		179

Q8 If seasonal, which months does your business operate? (Select all that apply)

Answered: 67 Skipped: 112

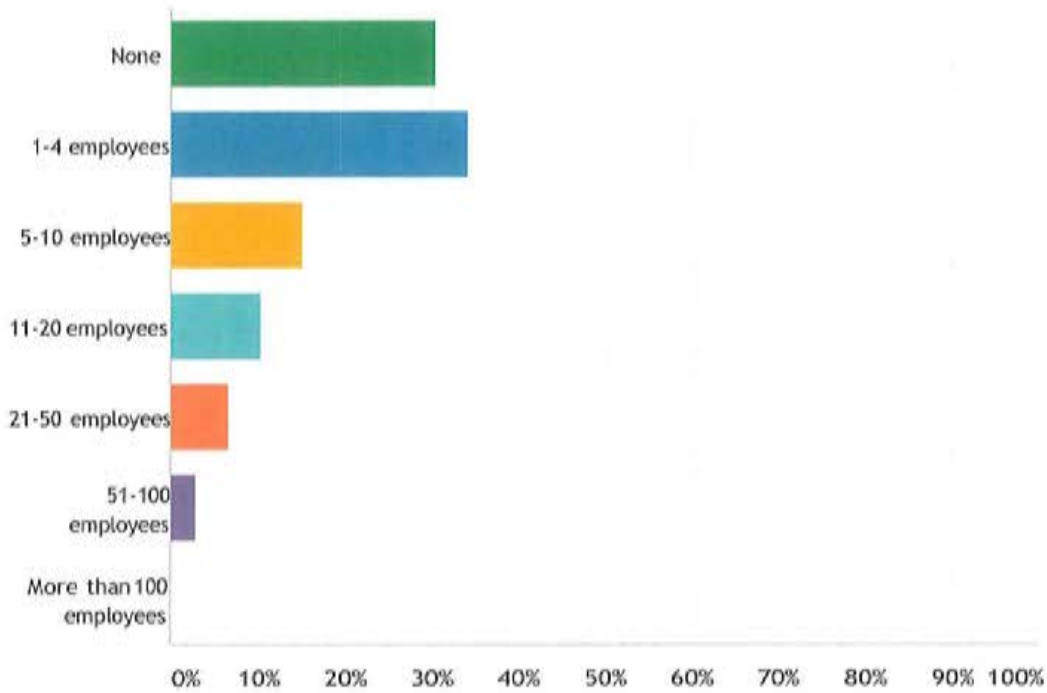


Martha's Vineyard Commission COVID-19 Business Survey

ANSWER CHOICES	RESPONSES	
January	5.97%	4
February	8.96%	6
March	19.40%	13
April	50.75%	34
May	85.07%	57
June	92.54%	62
July	92.54%	62
August	92.54%	62
September	86.57%	58
October	82.09%	55
November	40.30%	27
December	31.34%	21
Total Respondents: 67		

Q9 How many year-round employees (part time and full time) did you have in 2019? If self-employed, choose none.

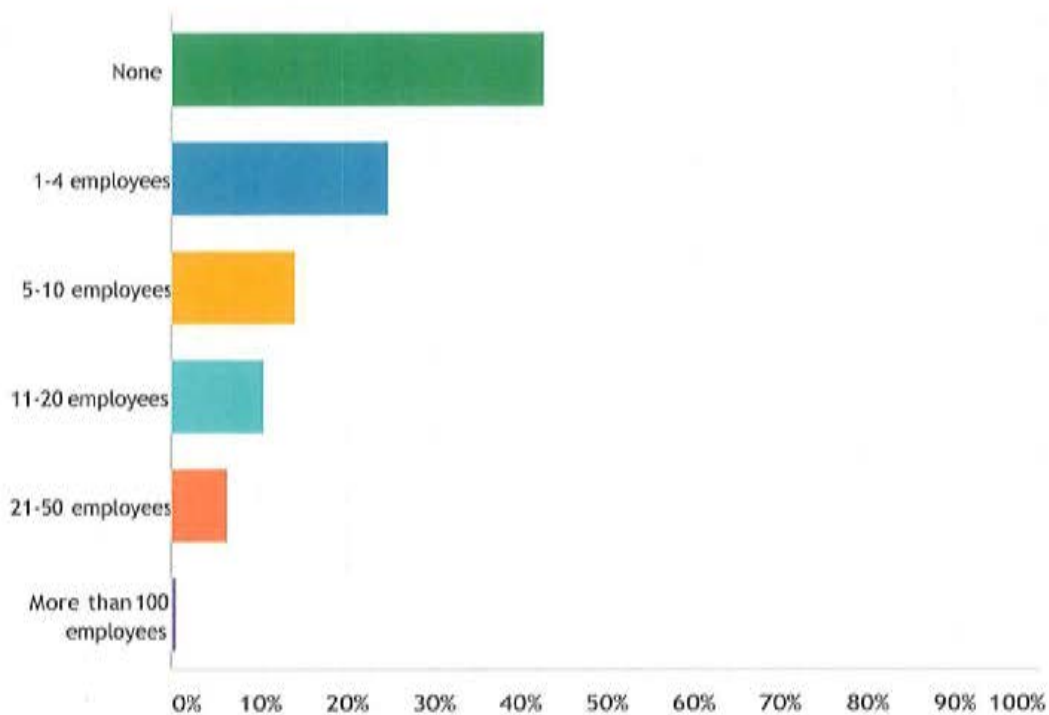
Answered: 105 Skipped: 74



ANSWER CHOICES	RESPONSES	
None	30.48%	32
1-4 employees	34.29%	36
5-10 employees	15.24%	16
11-20 employees	10.48%	11
21-50 employees	6.67%	7
51-100 employees	2.86%	3
More than 100 employees	0.00%	0
TOTAL		105

Q10 How many seasonal employees (part time and full time, including H2B Visas and J1 Visas) did you have in 2019? If self-employed, choose none.

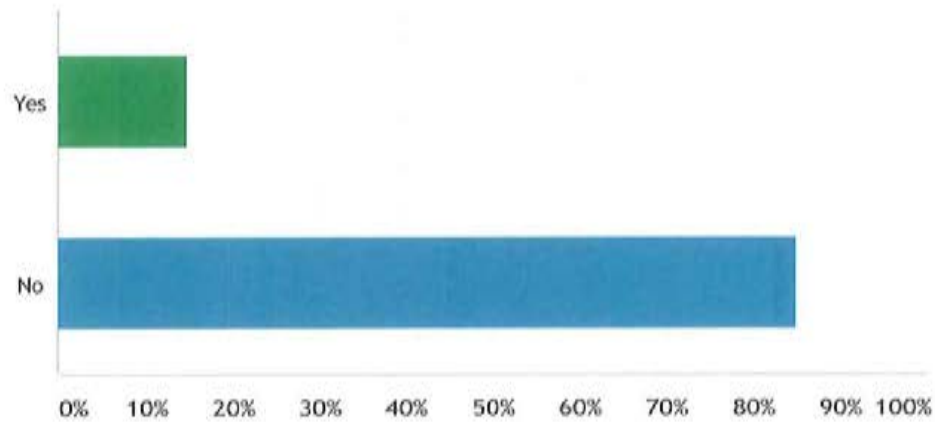
Answered: 168 Skipped: 11



ANSWER CHOICES	RESPONSES	
None	42.86%	72
1-4 employees	25.00%	42
5-10 employees	14.29%	24
11-20 employees	10.71%	18
21-50 employees	6.55%	11
More than 100 employees	0.60%	1
TOTAL		168

Q11 Does your business rely on H2B and J1 Visa Workers?

Answered: 168 Skipped: 11



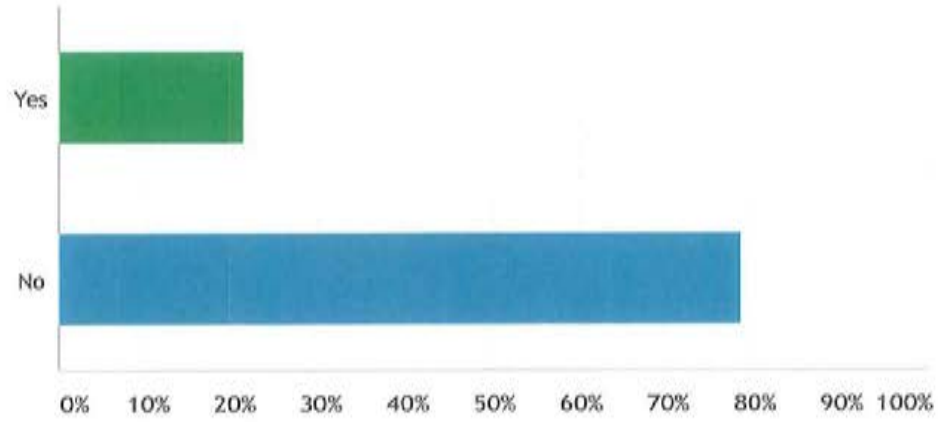
ANSWER CHOICES	RESPONSES	
Yes	14.88%	25
No	85.12%	143
TOTAL		168

Martha's Vineyard Commission COVID-19 Business Survey

#	IF YES, HOW MANY VISA WORKERS DID YOU HAVE IN 2019? PLEASE SPECIFY WHETHER H2B OR J1 (EX. 3 H2B; 4 J1)	DATE
1	4	5/8/2020 4:24 PM
2	6 J1	5/6/2020 7:47 PM
3	2 J1	5/5/2020 1:06 AM
4	H2b 8	5/4/2020 9:38 PM
5	4	5/4/2020 6:24 PM
6	2	5/4/2020 5:20 PM
7	4 H2B. 2 J-1	5/3/2020 2:30 PM
8	15	5/3/2020 10:42 AM
9	30	5/3/2020 5:34 AM
10	20	5/2/2020 9:30 PM
11	6	5/2/2020 7:52 PM
12	1	5/2/2020 6:53 PM
13	6	5/2/2020 5:58 PM
14	25 J1	5/2/2020 1:53 PM
15	25	5/2/2020 1:42 PM
16	6 J1	5/2/2020 1:42 PM
17	10 J1	5/2/2020 1:40 PM
18	3	5/2/2020 12:52 PM
19	3	5/2/2020 12:03 PM
20	11 J1	5/2/2020 10:58 AM
21	O- H2B 18-J1	5/2/2020 10:15 AM
22	8	5/1/2020 10:06 PM
23	4	5/1/2020 6:33 PM

Q12 Does your business provide housing for your employees?

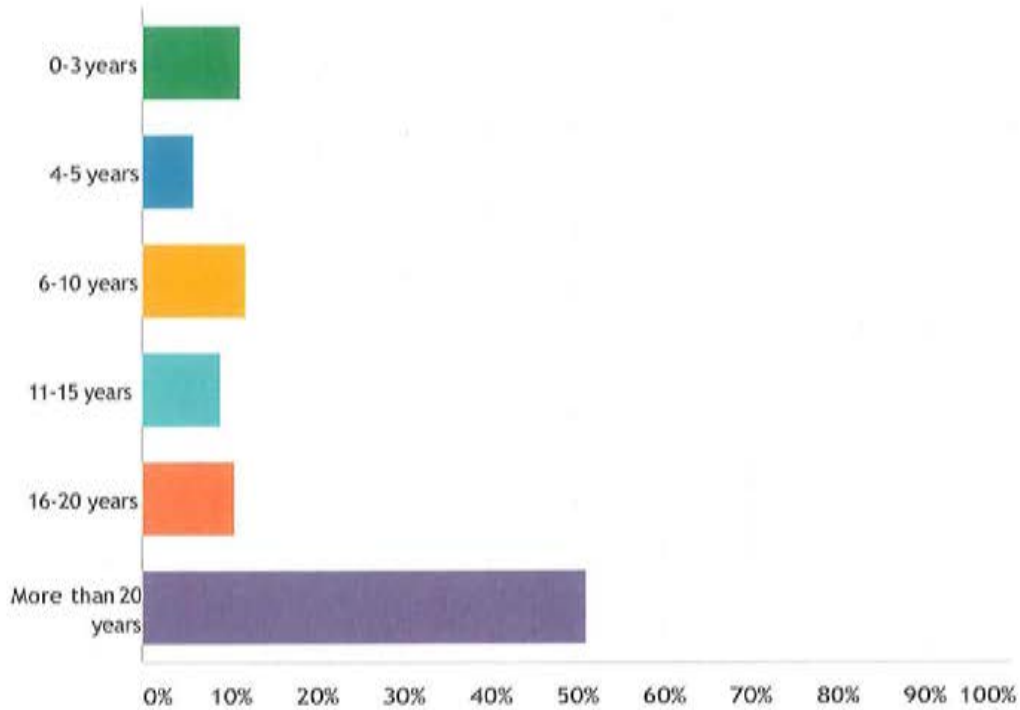
Answered: 168 Skipped: 11



ANSWER CHOICES	RESPONSES	
Yes	21.43%	36
No	78.57%	132
TOTAL		168

Q13 How long has your business been in operation?

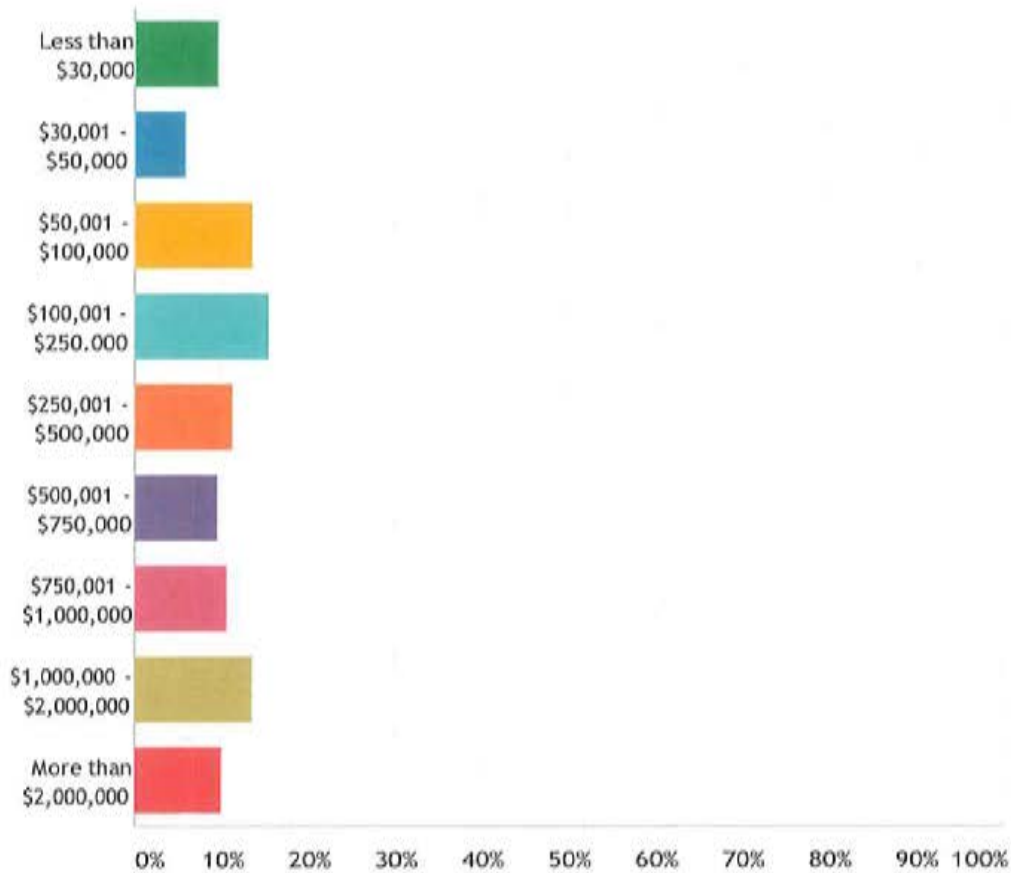
Answered: 168 Skipped: 11



ANSWER CHOICES	RESPONSES	
0-3 years	11.31%	19
4-5 years	5.95%	10
6-10 years	11.90%	20
11-15 years	8.93%	15
16-20 years	10.71%	18
More than 20 years	51.19%	86
TOTAL		168

Q14 What was your gross annual business revenue in 2019?

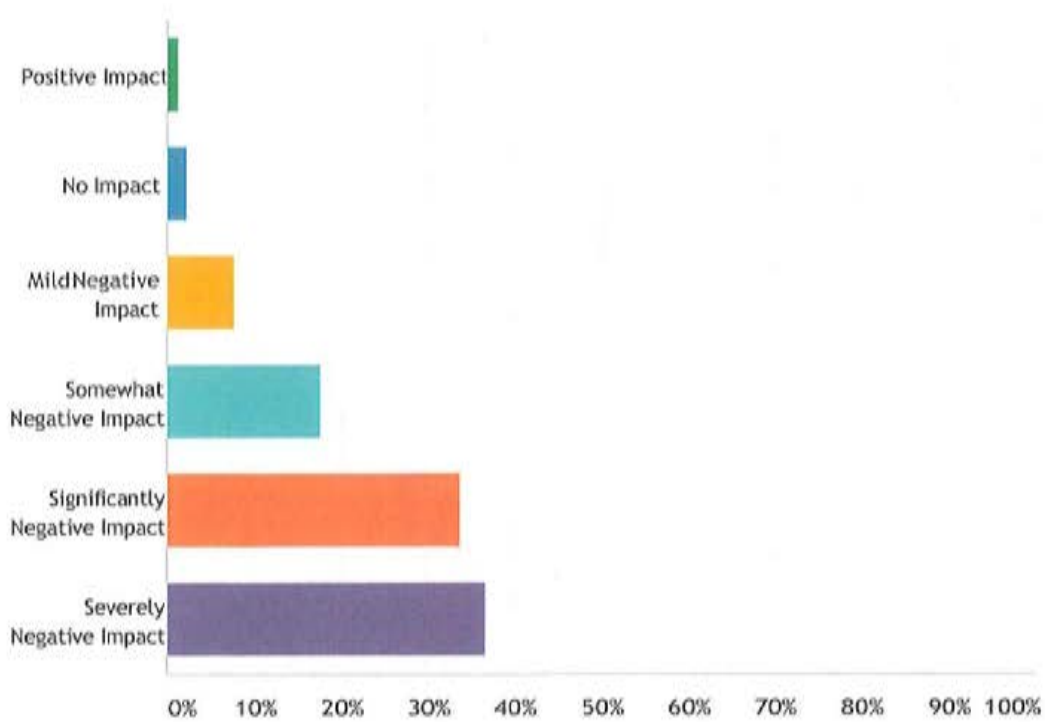
Answered: 168 Skipped: 11



ANSWER CHOICES	RESPONSES	
Less than \$30,000	9.52%	16
\$30,001 - \$50,000	5.95%	10
\$50,001 - \$100,000	13.69%	23
\$100,001 - \$250,000	15.48%	26
\$250,001 - \$500,000	11.31%	19
\$500,001 - \$750,000	9.52%	16
\$750,001 - \$1,000,000	10.71%	18
\$1,000,000 - \$2,000,000	13.69%	23
More than \$2,000,000	10.12%	17
TOTAL		168

Q15 What financial impact do you anticipate the COVID-19 State of Emergency is having on your business?

Answered: 168 Skipped: 11

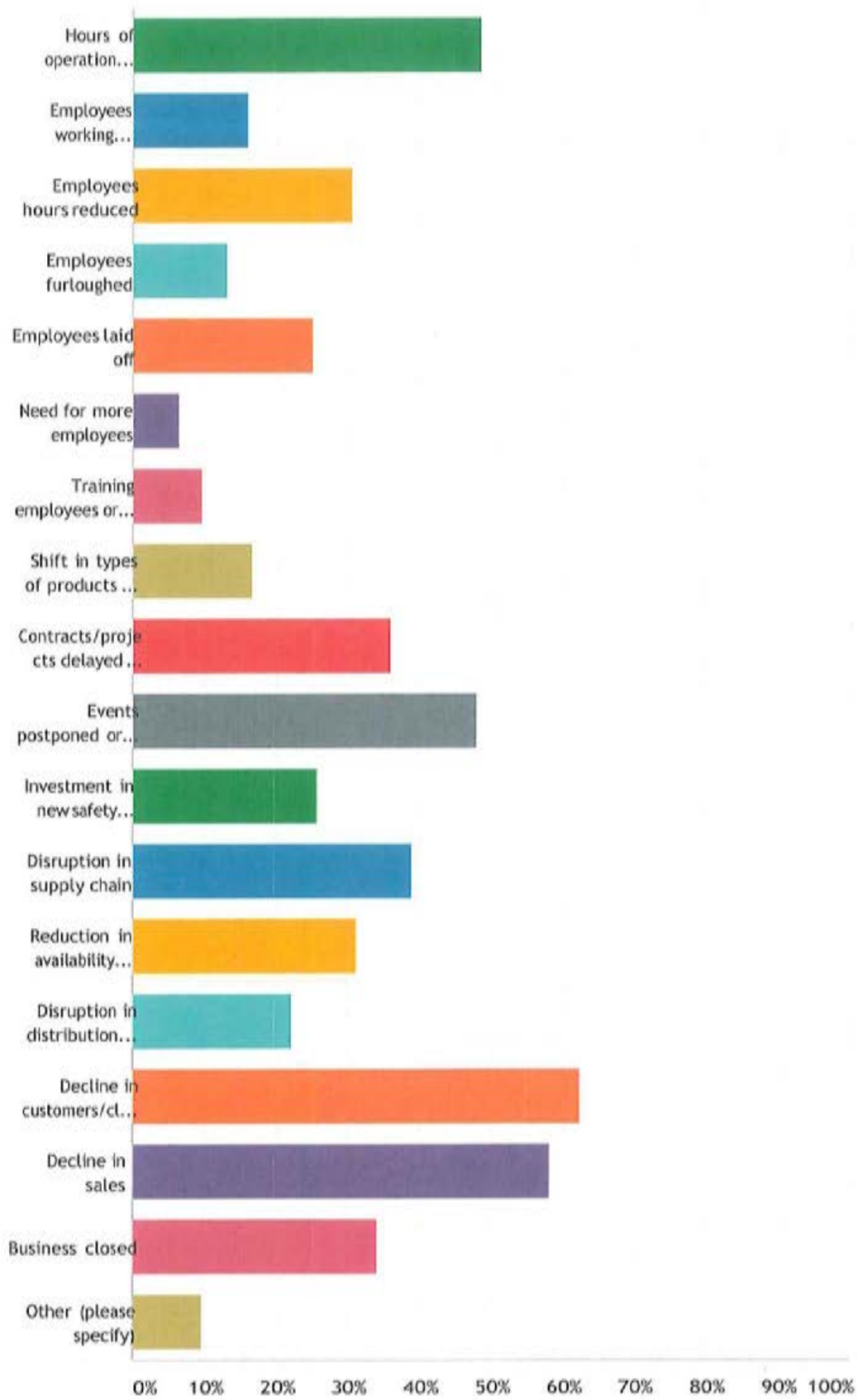


ANSWER CHOICES	RESPONSES	
Positive Impact	1.19%	2
No Impact	2.38%	4
Mild Negative Impact	7.74%	13
Somewhat Negative Impact	17.86%	30
Significantly Negative Impact	33.93%	57
Severely Negative Impact	36.90%	62
TOTAL		168

**Q16 If your business is being impacted by COVID-19, in what ways?
(Select all that apply)**

Answered: 167 Skipped: 12

Martha's Vineyard Commission COVID-19 Business Survey



Martha's Vineyard Commission COVID-19 Business Survey

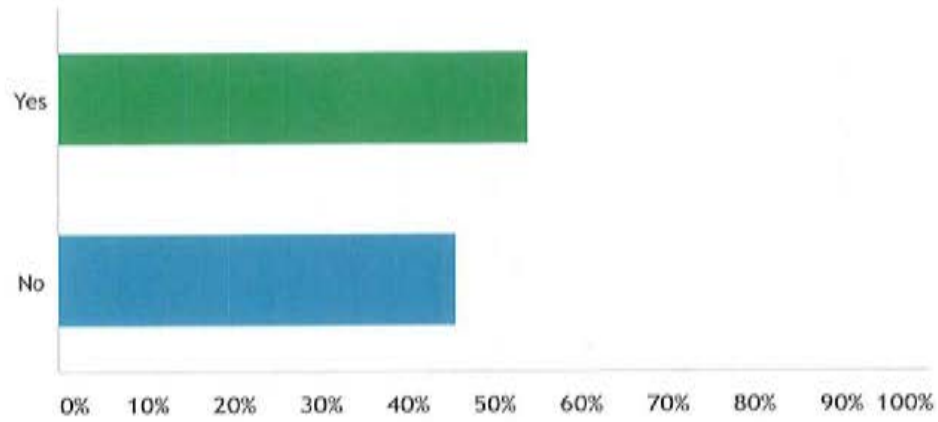
ANSWER CHOICES	RESPONSES	
Hours of operation reduced	48.50%	81
Employees working remotely	16.17%	27
Employees hours reduced	30.54%	51
Employees furloughed	13.17%	22
Employees laid off	25.15%	42
Need for more employees	6.59%	11
Training employees or adopting new skills (IT services, social media marketing, etc.)	9.58%	16
Shift in types of products or services offered	16.77%	28
Contracts/projects delayed or cancelled	35.93%	60
Events postponed or cancelled	47.90%	80
Investment in new safety protocols	25.75%	43
Disruption in supply chain	38.92%	65
Reduction in availability of supplies	31.14%	52
Disruption in distribution and deliveries	22.16%	37
Decline in customers/clients	62.28%	104
Decline in sales	58.08%	97
Business closed	34.13%	57
Other (please specify)	9.58%	16
Total Respondents: 167		

Martha's Vineyard Commission COVID-19 Business Survey

#	OTHER (PLEASE SPECIFY)	DATE
1	Transitioning to online ordering and curbside pickup	5/18/2020 8:47 AM
2	None	5/18/2020 4:14 AM
3	Employees refusing to work	5/12/2020 8:12 PM
4	Unable to fish - Charters not allowed	5/11/2020 10:31 AM
5	Part-time employees not needed	5/9/2020 4:00 PM
6	new rules to working environment like one and two man crews	5/5/2020 6:47 AM
7	We will not know the full impact until the summer	5/4/2020 5:20 PM
8	Construction ban	5/4/2020 12:38 PM
9	Late Rental Payments	5/3/2020 12:47 PM
10	Not Applicable	5/3/2020 12:04 PM
11	Will the Open Markets open?	5/2/2020 2:05 PM
12	occupancy may be reduced - not worth it to open if this case	5/2/2020 12:47 PM
13	Have taken in \$20,000 in deposits for the season. If we have to return this money and in addition, not get the balance because our guests cancel, we will be in big trouble financially.	5/2/2020 11:23 AM
14	Delayed seasonal opening	5/2/2020 8:03 AM
15	decline asset values	5/1/2020 7:59 PM
16	We haven't opened yet but I am forecasting low revenues	5/1/2020 3:29 PM

Q17 Is your business closed due to COVID-19?

Answered: 168 Skipped: 11



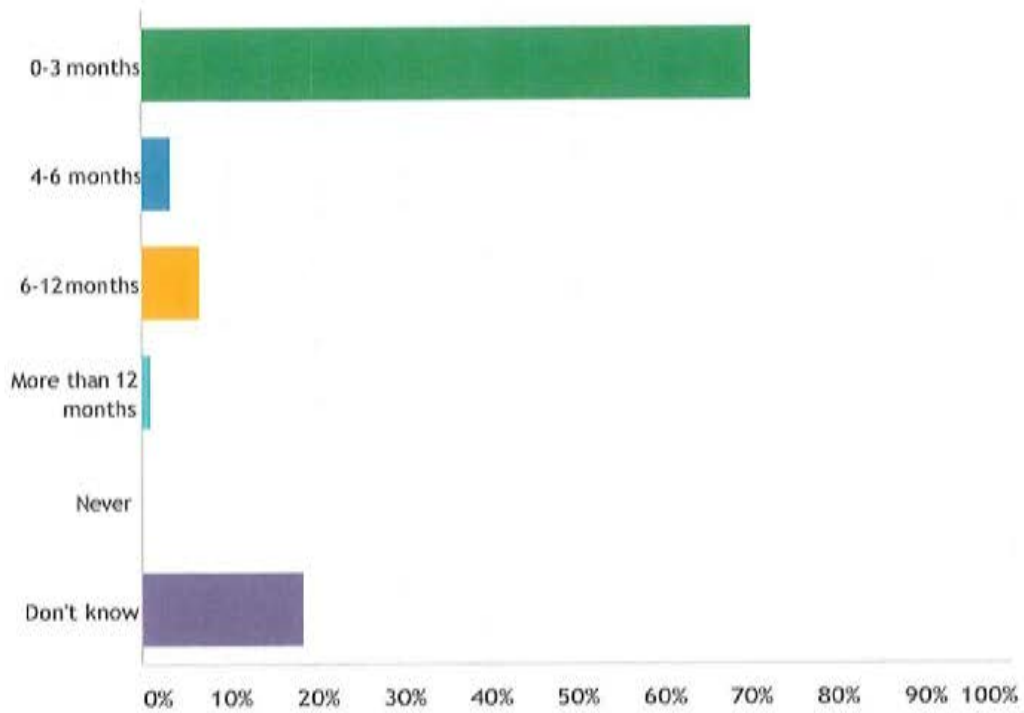
ANSWER CHOICES

RESPONSES

Yes	54.17%	91
No	45.83%	77
TOTAL		168

Q18 If your business is closed, when do you anticipate re-opening?

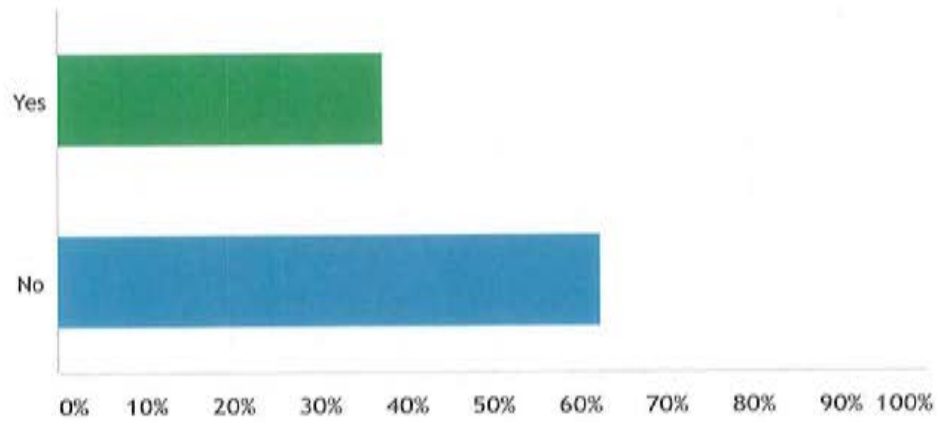
Answered: 91 Skipped: 88



ANSWER CHOICES	RESPONSES	
0-3 months	70.33%	64
4-6 months	3.30%	3
6-12 months	6.59%	6
More than 12 months	1.10%	1
Never	0.00%	0
Don't know	18.68%	17
TOTAL		91

Q19 Have you been forced to lay off employees?

Answered: 168 Skipped: 11



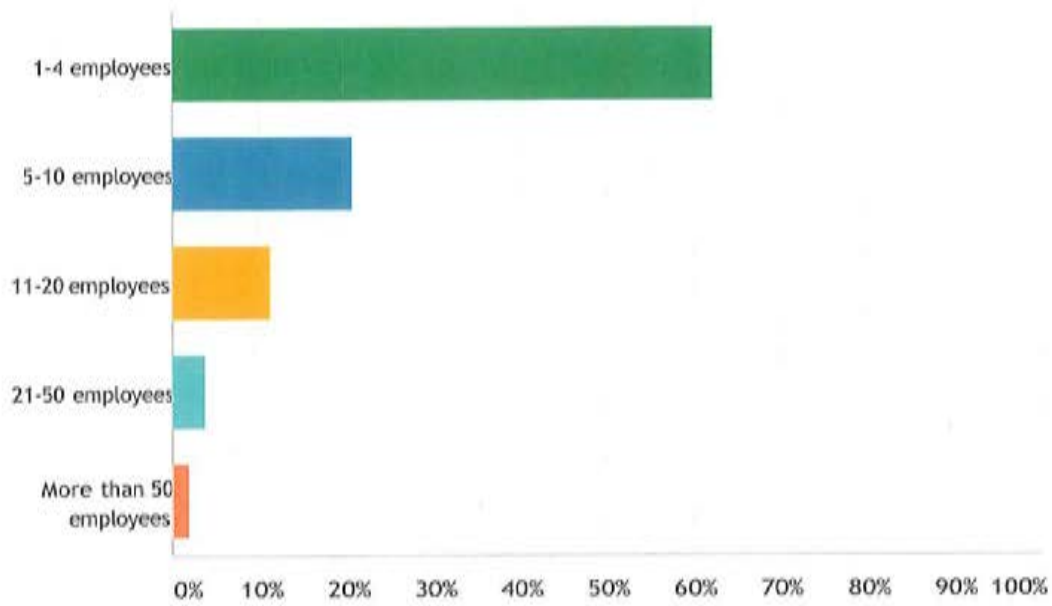
ANSWER CHOICES

RESPONSES

Yes	37.50%	63
No	62.50%	105
TOTAL		168

Q20 If you have laid off employees, how many?

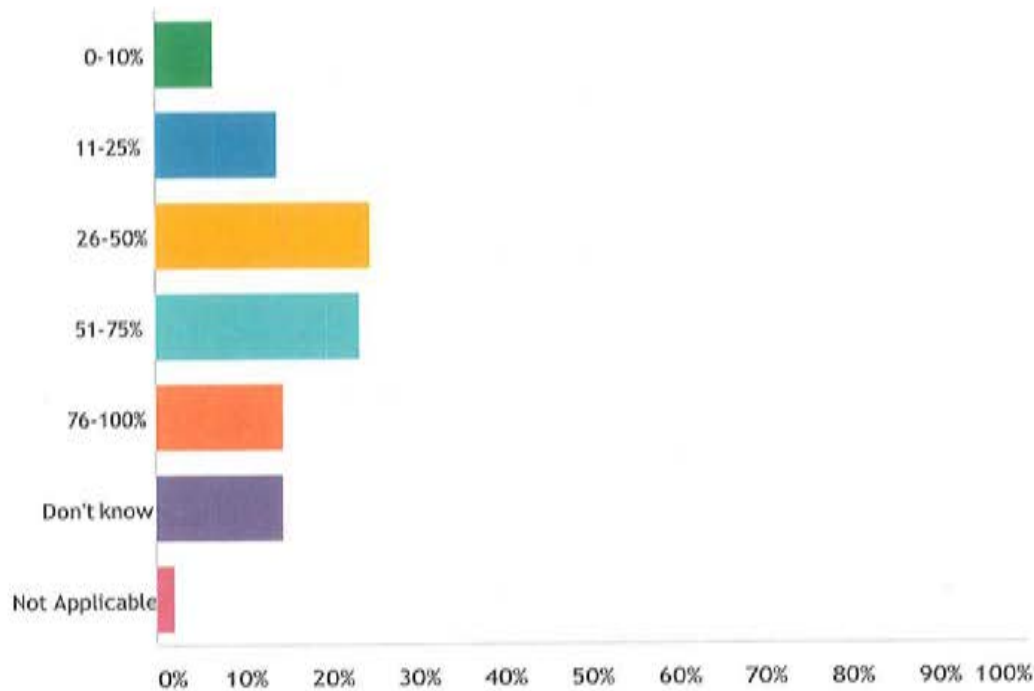
Answered: 53 Skipped: 126



ANSWER CHOICES	RESPONSES	
1-4 employees	62.26%	33
5-10 employees	20.75%	11
11-20 employees	11.32%	6
21-50 employees	3.77%	2
More than 50 employees	1.89%	1
TOTAL		53

Q21 What percentage decrease in overall revenue from 2019 do you project to see in 2020 due to COVID-19?

Answered: 150 Skipped: 29



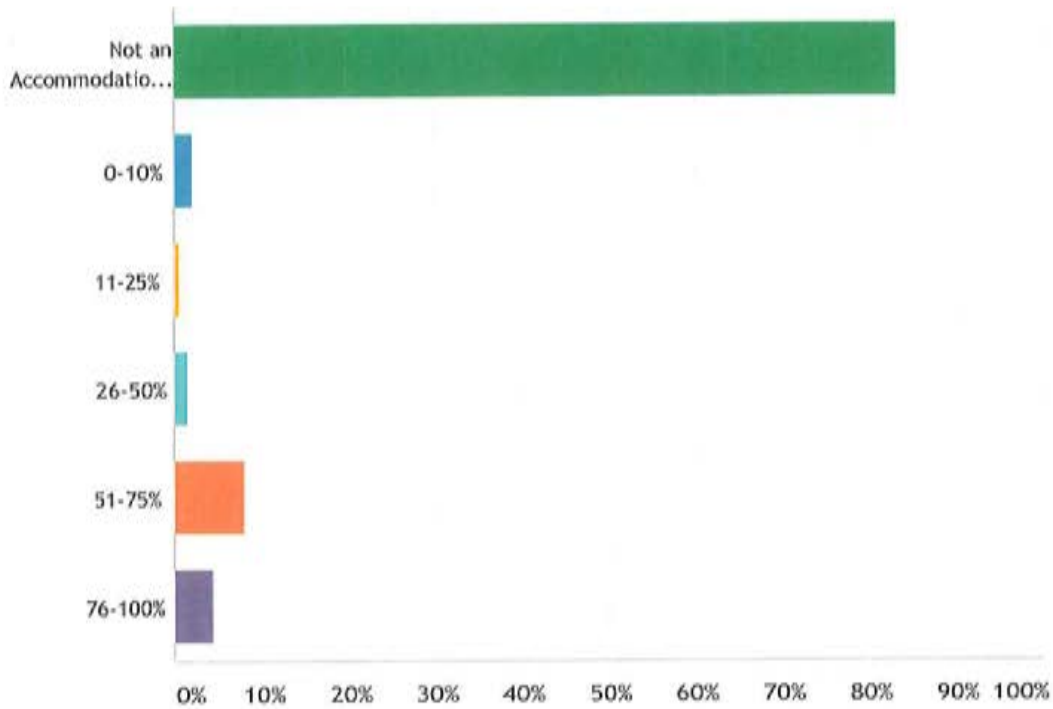
ANSWER CHOICES

RESPONSES

ANSWER CHOICES	RESPONSES	
0-10%	6.67%	10
11-25%	14.00%	21
26-50%	24.67%	37
51-75%	23.33%	35
76-100%	14.67%	22
Don't know	14.67%	22
Not Applicable	2.00%	3
TOTAL		150

Q22 For Accommodation businesses, what percentage decrease in bookings from 2019 do you project to see in 2020?

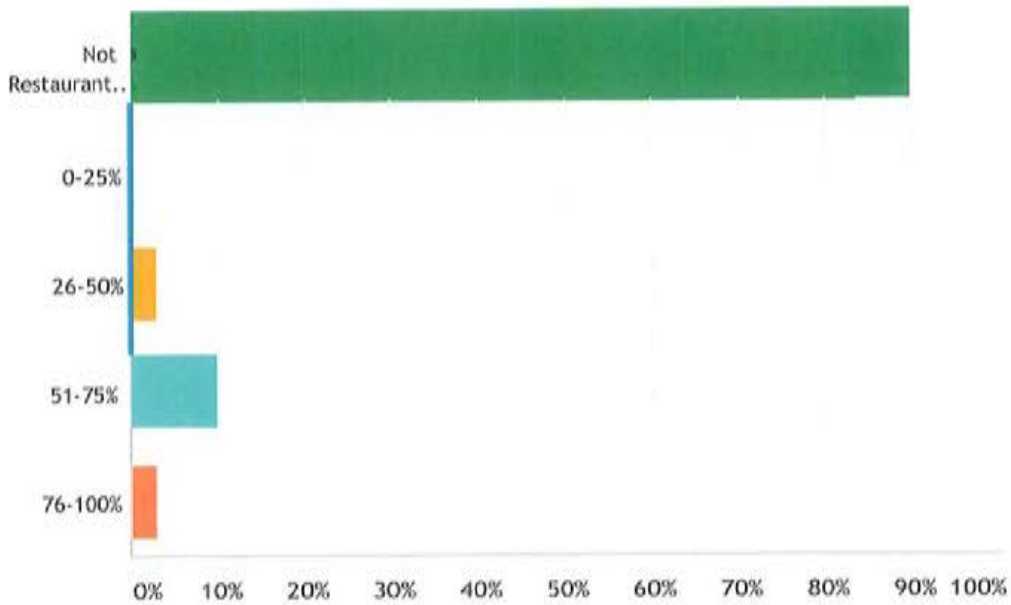
Answered: 138 Skipped: 41



ANSWER CHOICES	RESPONSES	
Not an Accommodation business	83.33%	115
0-10%	2.17%	3
11-25%	0.72%	1
26-50%	1.45%	2
51-75%	7.97%	11
76-100%	4.35%	6
TOTAL		138

Q23 For Restaurants, what percentage decrease in sales from 2019 do you project to see in 2020?

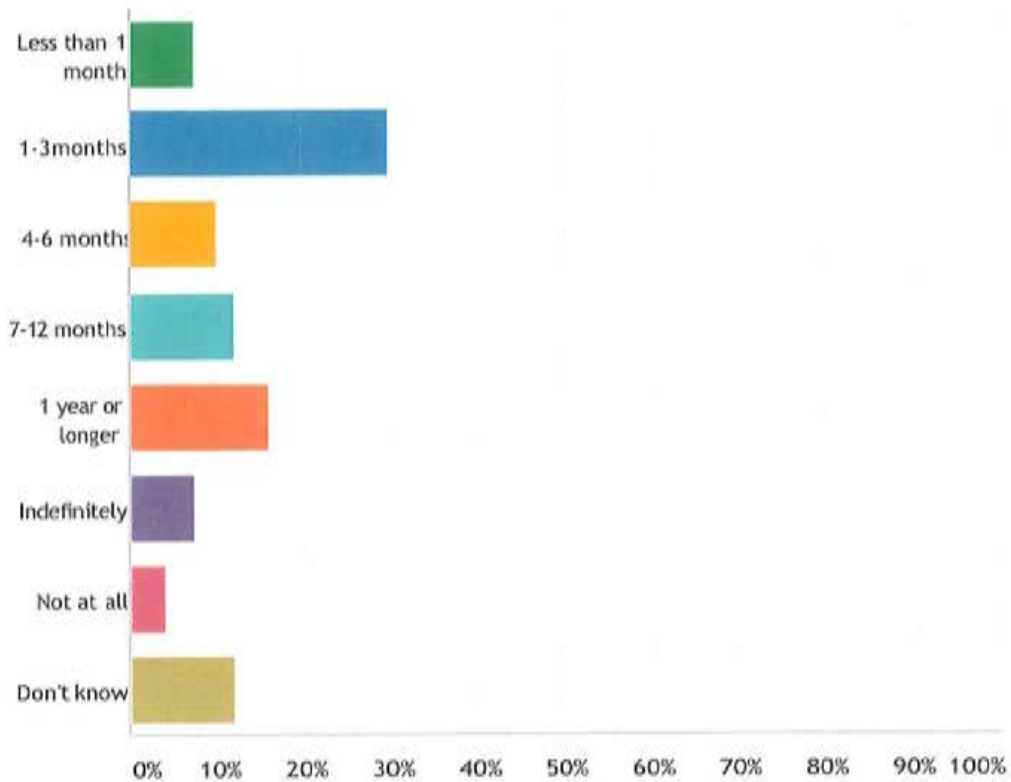
Answered: 140 Skipped: 39



ANSWER CHOICES	RESPONSES	
Not a Restaurant business	83.57%	117
0-25%	0.71%	1
26-50%	2.86%	4
51-75%	10.00%	14
76-100%	2.86%	4
TOTAL		140

Q24 How long do you estimate your business can operate with your current cash flow and reserves?

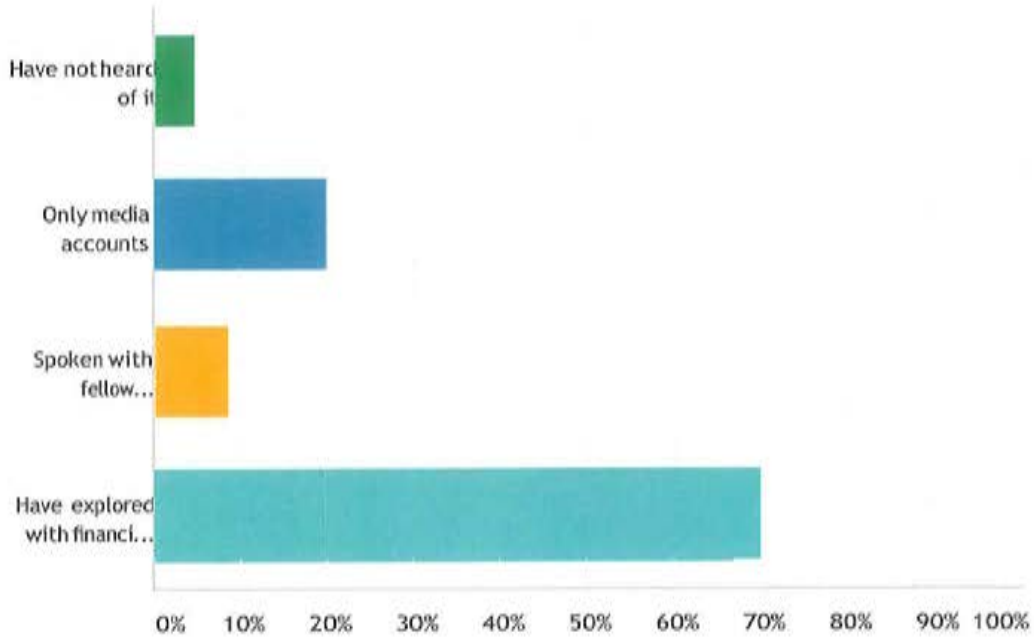
Answered: 150 Skipped: 29



ANSWER CHOICES	RESPONSES	
Less than 1 month	7.33%	11
1-3 months	30.67%	46
4-6 months	10.67%	16
7-12 months	12.00%	18
1 year or longer	16.00%	24
Indefinitely	7.33%	11
Not at all	4.00%	6
Don't know	12.00%	18
TOTAL		150

Q25 How aware are you of the federal economic stimulus CARES Act?

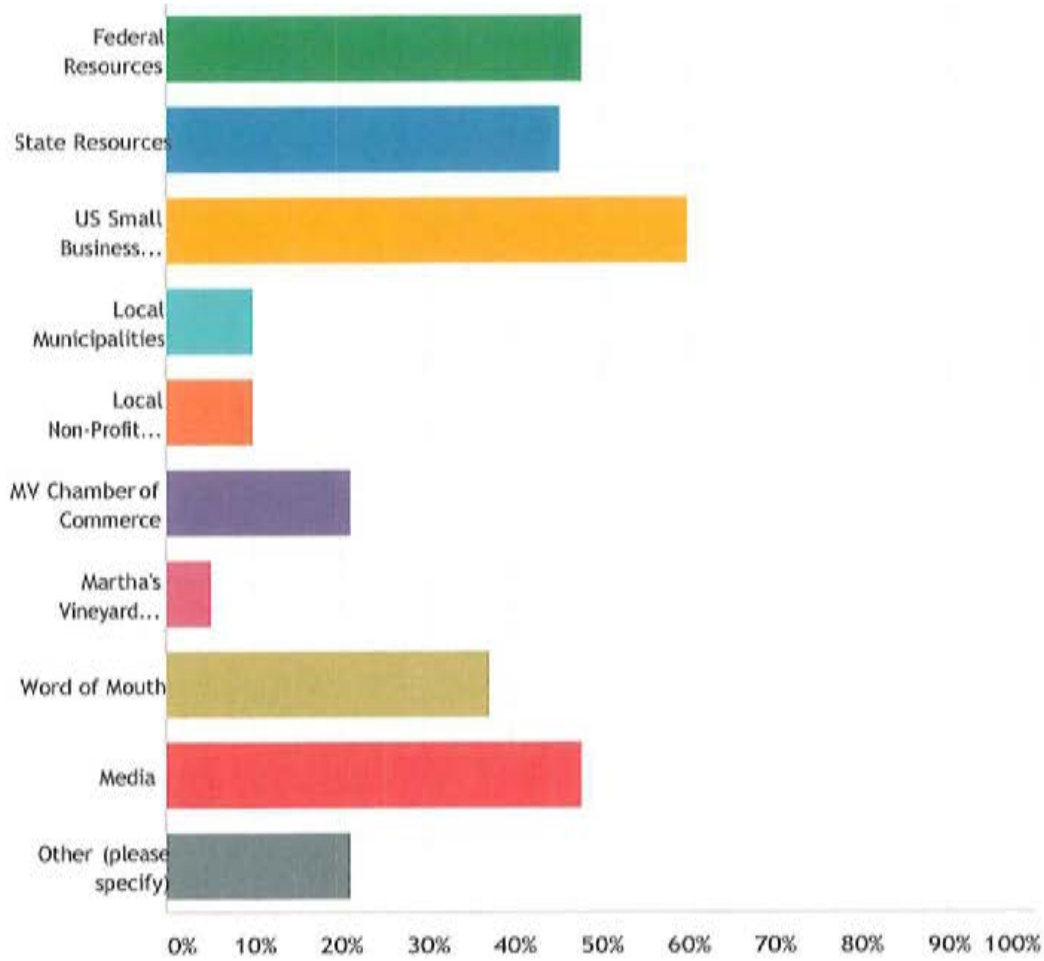
Answered: 150 Skipped: 29



ANSWER CHOICES	RESPONSES	
Have not heard of it	4.67%	7
Only media accounts	20.00%	30
Spoken with fellow businesses	8.67%	13
Have explored with financial advisors, such as a banker, accountant, or lawyer	66.67%	100
TOTAL		150

Q26 How are you learning about business resources that may apply to your small business? (Select all that apply)

Answered: 150 Skipped: 29



Martha's Vineyard Commission COVID-19 Business Survey

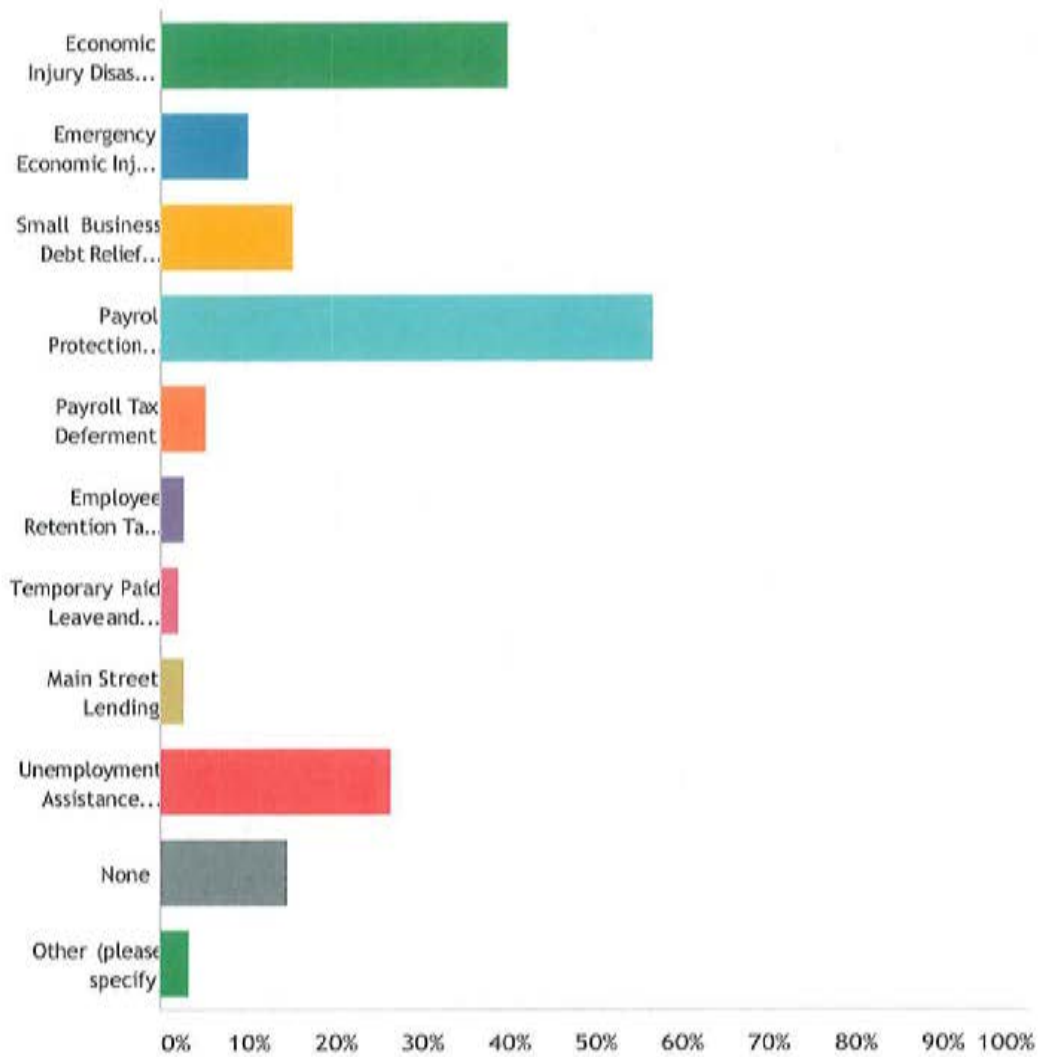
ANSWER CHOICES	RESPONSES	
Federal Resources	48.00%	72
State Resources	45.33%	68
US Small Business Administration	60.00%	90
Local Municipalities	10.00%	15
Local Non-Profit Organization (Arts MV, SCORE, SEED, etc.)	10.00%	15
MV Chamber of Commerce	21.33%	32
Martha's Vineyard Commission	5.33%	8
Word of Mouth	37.33%	56
Media	48.00%	72
Other (please specify)	21.33%	32
Total Respondents: 150		

Martha's Vineyard Commission COVID-19 Business Survey

#	OTHER (PLEASE SPECIFY)	DATE
1	Researching Grant Programs online	5/18/2020 8:56 AM
2	discussions with our accountant and financial advisor	5/14/2020 9:05 AM
3	Edgartown Board of Trade	5/12/2020 10:58 PM
4	Mass Aquaculture Assc	5/9/2020 3:35 PM
5	Bank	5/9/2020 8:29 AM
6	Professions Association	5/8/2020 7:58 PM
7	Score advisor	5/8/2020 6:02 PM
8	media	5/8/2020 5:30 PM
9	Local banks	5/8/2020 11:05 AM
10	Reddit	5/7/2020 7:23 AM
11	MV savings bank- accountants	5/6/2020 5:38 PM
12	MV Savings Bank	5/6/2020 12:28 PM
13	consultants and MV Nonprofit Collaborative	5/5/2020 4:25 PM
14	Banks	5/5/2020 6:25 AM
15	Banks	5/5/2020 1:11 AM
16	accountant	5/4/2020 5:01 PM
17	Accountant and local bank	5/4/2020 12:45 PM
18	National and regional YMCA network.	5/4/2020 10:41 AM
19	East Coast Shellfish Growers Association	5/4/2020 9:34 AM
20	Self research	5/3/2020 6:48 AM
21	Accountant	5/2/2020 7:12 PM
22	Bank/ Accountant	5/2/2020 4:12 PM
23	State and National affiliates	5/2/2020 3:39 PM
24	Local accountant	5/2/2020 2:10 PM
25	Bank	5/2/2020 2:09 PM
26	Square	5/2/2020 1:01 PM
27	reading everything I can, professional services, banker	5/2/2020 12:18 PM
28	I spoke to MV Savings Bank about possible refinancing or mortgage delay payments and I asked them if we qualified for any state or federal assistance. They advised me to go online to see. Am not very good at that.	5/2/2020 11:35 AM
29	My bank Rockland Trust	5/2/2020 11:03 AM
30	OBA	5/2/2020 8:26 AM
31	Realtor Association	5/1/2020 10:44 PM
32	accountant	5/1/2020 4:06 PM

Q27 Which small business relief options do you plan on applying for under the federal stimulus package? (Select all that apply)

Answered: 150 Skipped: 29



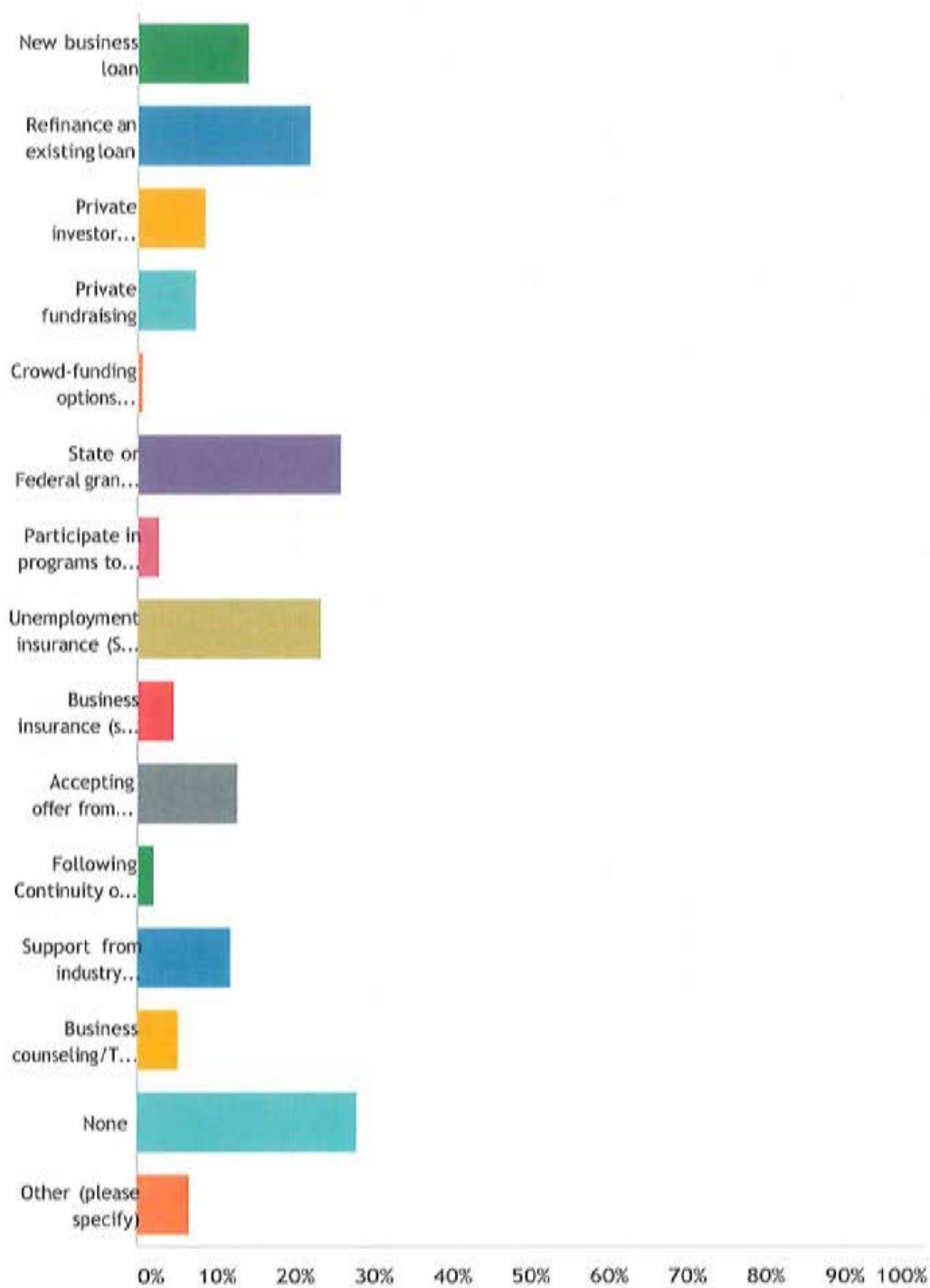
Martha's Vineyard Commission COVID-19 Business Survey

ANSWER CHOICES	RESPONSES	
Economic Injury Disaster Loans (EIDL)	40.00%	60
Emergency Economic Injury Grant	10.00%	15
Small Business Debt Relief Program	15.33%	23
Payroll Protection Program	56.67%	85
Payroll Tax Deferment	5.33%	8
Employee Retention Tax Credit	2.67%	4
Temporary Paid Leave and Family Medical Leave	2.00%	3
Main Street Lending	2.67%	4
Unemployment Assistance (Sole Proprietors, Independent Contractors)	26.67%	40
None	14.67%	22
Other (please specify)	3.33%	5
Total Respondents: 150		

#	OTHER (PLEASE SPECIFY)	DATE
1	Don't know if any apply to my situation	5/9/2020 4:14 PM
2	I do not seem to qualify for any relief program	5/4/2020 5:27 PM
3	No program applies to my business when you do not have any employees, you and your husband are your employees	5/2/2020 1:01 PM
4	They were out of funds when I tried to apply	5/1/2020 4:01 PM
5	Fundraising and donations	5/1/2020 3:47 PM

Q28 Other than CARES Act Relief, what resources or assistance, if any, will you use to manage impacts from COVID-19? (Select all that apply)

Answered: 150 Skipped: 29



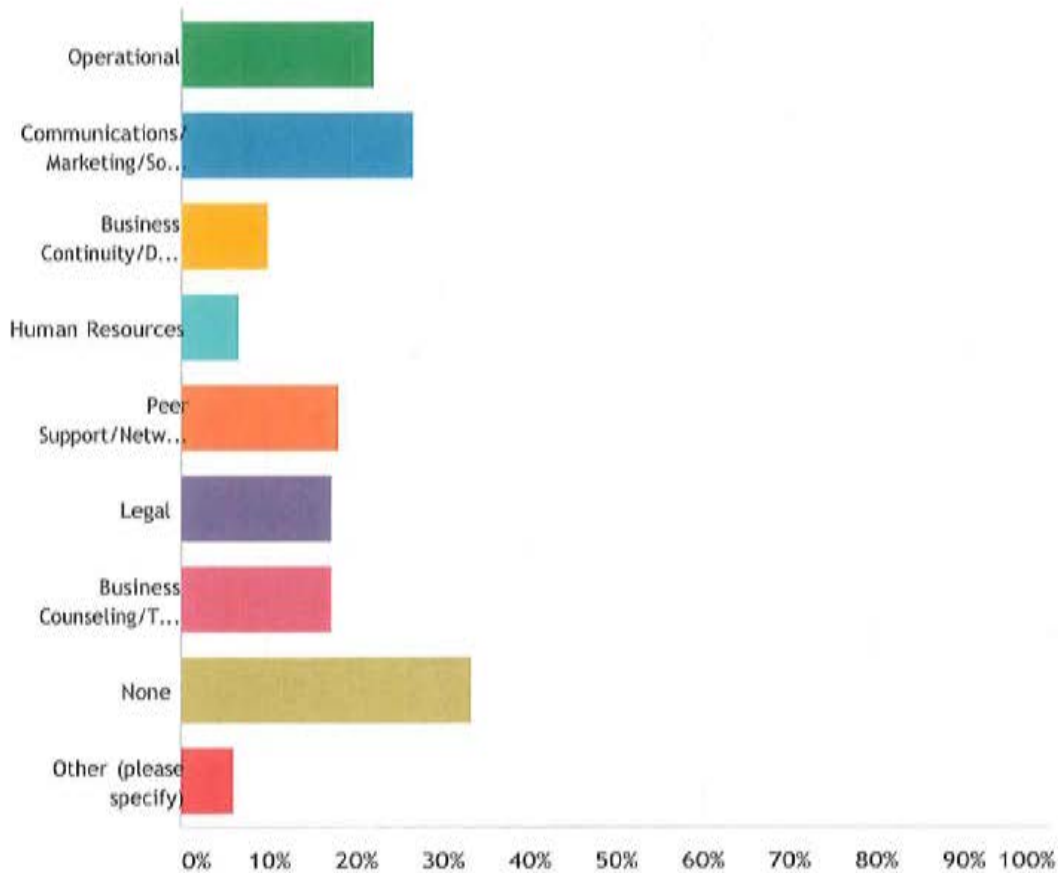
Martha's Vineyard Commission COVID-19 Business Survey

ANSWER CHOICES	RESPONSES
New business loan	14.00% 21
Refinance an existing loan	22.00% 33
Private investor contribution	8.67% 13
Private fundraising	7.33% 11
Crowd-funding options (Kickstarter, Indiegogo, Patronicity, Kiva, Fundable, etc.)	0.67% 1
State or Federal grant funding, if available	26.00% 39
Participate in programs to mitigate layoffs, such as workshare or rapid response programs	2.67% 4
Unemployment insurance (Sole Proprietor or Independent Contractor)	23.33% 35
Business insurance (such as commercial general liability insurance, property insurance, event cancellation insurance)	4.67% 7
Accepting offer from supplier, service provider, and/or lender to delay full payment	12.67% 19
Following Continuity of Operation Plan (COOP)	2.00% 3
Support from industry network/peer businesses	12.00% 18
Business counseling/Technical assistance	5.33% 8
None	28.00% 42
Other (please specify)	6.67% 10
Total Respondents: 150	

#	OTHER (PLEASE SPECIFY)	DATE
1	Sell	5/12/2020 6:22 PM
2	Savings	5/8/2020 6:02 PM
3	Trying to find more	5/6/2020 10:03 PM
4	Again do not seem to qualify for any	5/4/2020 5:27 PM
5	Local bank hardship loan	5/4/2020 3:54 PM
6	Personal cash	5/3/2020 12:51 PM
7	I don't know	5/3/2020 10:44 AM
8	using our LOC	5/2/2020 12:18 PM
9	I need help with this. Am not sure if we qualify for anything. Where would I go to get this?? I will call you (Christine)	5/2/2020 11:35 AM
10	I am not sure	5/1/2020 4:06 PM

Q29 Beyond financial assistance, what other types of assistance do you anticipate do you anticipate you will need to manage impacts of COVID-19? (Select all that apply)

Answered: 149 Skipped: 30



ANSWER CHOICES	RESPONSES	
Operational	22.15%	33
Communications/Marketing/Social Media	26.85%	40
Business Continuity/Disaster Planning	10.07%	15
Human Resources	6.71%	10
Peer Support/Networking	18.12%	27
Legal	17.45%	26
Business Counseling/Technical Assistance	17.45%	26
None	33.56%	50
Other (please specify)	6.04%	9
Total Respondents: 149		

Martha's Vineyard Commission COVID-19 Business Survey

#	OTHER (PLEASE SPECIFY)	DATE
1	Don't want any thing free I will adjust like a good American company should	5/9/2020 8:03 AM
2	Funding	5/6/2020 10:03 PM
3	Please support efforts and legislation to keep funding the USPS. Critical to our democracy and our economy!	5/6/2020 7:47 PM
4	PPE	5/5/2020 10:05 AM
5	info on CARES Act	5/4/2020 5:01 PM
6	Volunteers	5/2/2020 3:39 PM
7	Guidance on protocols for safe early childhood programs	5/2/2020 2:12 PM
8	We need an island wide on how to stay safe and save our small businesses.	5/2/2020 1:41 PM
9	I am not sure	5/1/2020 4:06 PM

Q30 Do you believe the relief options available under the federal stimulus package will be able to effectively meet your business needs in the next 6 months? Please explain.

Answered: 150 Skipped: 29

Martha's Vineyard Commission COVID-19 Business Survey

#	RESPONSES	DATE
1	Not sure. I have no idea what to expect as far as how my business is going to perform this season yet.	5/18/2020 8:56 AM
2	Yes, Considering that this Chinese virus is no worse than the average flu season in relation to those affected compared to mortality rate, all the stimulus money being offered is more than sufficient to run a business 6 months and beyond. If we can get the fear spreading media and leftist democrats to stop hyping this virus for political gain, this country should have never shut down beyond Easter.	5/18/2020 4:27 AM
3	yes	5/17/2020 7:07 PM
4	Yes. Ppp will be a big help if it is indeed forgivable.	5/17/2020 5:55 PM
5	No.	5/17/2020 5:41 PM
6	If PPP is not extended, will have to layoff employee(s)	5/14/2020 9:05 AM
7	No	5/14/2020 7:06 AM
8	no - but I'm being failed on all levels especially locally. The Commission should be ashamed. You are supposed to be an all island organization. The island has been turned upside down and you're just now sending out a survey 2 weeks before memorial	5/12/2020 10:58 PM
9	No the package will not work for me. I want to go back to work and so do my employees. The PPP loan only paid one month rent for me and my entire year is affected. I might be forced to close my business that I have put all of my sweat and tears in for the last 10 years.	5/12/2020 10:27 PM
10	no. They do not really apply to my situation.	5/12/2020 8:19 PM
11	No	5/12/2020 6:22 PM
12	no-- I do not qualify	5/12/2020 5:27 PM
13	No loans I've applied for have been sent to me	5/12/2020 4:36 PM
14	Hopefully if and when we can secure the loan type that we apply for Ppp	5/12/2020 4:18 PM
15	No Baker has us closed down and the Fed is too tied up in politics , rules change and do not help.	5/12/2020 4:00 PM
16	probably	5/12/2020 11:02 AM
17	N/A	5/11/2020 11:18 AM
18	Perhaps	5/11/2020 10:34 AM
19	Probably not. If I am unable to open my shop this summer and if my craft shows are cancelled I will not collect enough revenue to keep my employees through the winter.	5/10/2020 4:12 PM
20	I think it's too early to know the impact of the stimulus package.	5/10/2020 2:32 PM
21	Yes. Being a small Charter Fishing Business I will need less assistance than most larger and or Corporate Businesses.	5/10/2020 1:19 PM
22	I have tried to apply multiple times and it continues to say that there are no longer funds available. I have not received any assistance to date.	5/10/2020 11:36 AM
23	Haven't been able to apply because the site indicates no appropriations Not helpful.	5/9/2020 8:24 PM
24	No, as I do not have any employees or any significant debt/loans and I am only a seasonal small business. I am mostly going to be impacted by the reduced tourism during Covid-19.	5/9/2020 5:36 PM
25	no. ... they are not lending enough to keep running for 6 months like this	5/9/2020 4:38 PM
26	I don't know what is available to this program and subsequent Covid-19 decisions could further impact business. The STEAM Academy program is predicated on schools being open and any conditions surrounding social distancing, etc. All programs scheduled this spring were cancelled and it is possible current scheduled fall programs could be impacted as well as schools participating beyond the fall.	5/9/2020 4:14 PM
27	I don't believe I will need them.	5/9/2020 4:13 PM

Martha's Vineyard Commission COVID-19 Business Survey

28	Marginally as the longer we go, the larger the impact. Our oyster sales are 75% thru restaurants and the other is catering, both are significantly impacted	5/9/2020 3:35 PM
29	Yes	5/9/2020 3:06 PM
30	hopefully	5/9/2020 10:44 AM
31	Yes. I kept employees on and paid them fully and kept their insurance going when they weren't working. The ppp program will help me recover those costs.	5/9/2020 8:29 AM
32	Yes	5/9/2020 8:03 AM
33	No we need to delay or extend the 8 weeks to 16 or 24 weeks to make it financially meaningful.	5/8/2020 7:58 PM
34	No.	5/8/2020 6:02 PM
35	Only if the govt extends UE benefits last than this summer. I cannot see how I can safely reopen my business (for both myself and my clients, many of whom are immune compromised) until well after covid has "ended"	5/8/2020 5:41 PM
36	N/A	5/8/2020 5:30 PM
37	no we have not received enough money	5/8/2020 4:29 PM
38	I believe there will meet need until the end of June or July after which the PPP loans must be exhausted and unemployment CARES funds will be reduced.	5/8/2020 11:05 AM
39	Only if we get UNBIASED facts/truth about the situation. So far it still seems to me a Hate Trump issue by poor losers. Time to WORK TOGETHER AS A COUNTRY! Time to grow up , put aside the BLAME GAME. Time to make the products we need and use here in the USA. Certainly jobs would be created, the economy invigorated and our dependence on the CCP (Chinese Communist Party) reduced. Wake up. 95% of prescriptions from Chana , 75% of medical supplies. The list goes on and on and.....	5/7/2020 8:56 PM
40	No. The EIDL was supposed to be \$10k which would have covered this period of time with no further needs, but was reduced to \$1k.	5/7/2020 4:53 PM
41	na	5/7/2020 12:59 PM
42	no. Many bills that aren't covered by PPP	5/7/2020 11:57 AM
43	No Getting approved is difficult enough, but the the reality of actually receiving funds is questionable. We have members who have yet to receive their personal stimulus checks. Cannot depend only these options	5/7/2020 10:45 AM
44	No	5/7/2020 8:42 AM
45	Hard to tell	5/7/2020 7:23 AM
46	No. Currently the loan programs are only based around helping fund staff. As a self employed individual all qualifications are based on net profit. This is the smallest line on your 1040 schedule c line 31. It is after all expenses. What I need help with as a gallery facing high rent and high product costs is support on gross monthly expenses. None of the programs we have found offer this.	5/6/2020 10:03 PM
47	No. Applied for the 10k they only gave me 5k that's not going to be enough	5/6/2020 9:18 PM
48	Not sure	5/6/2020 7:53 PM
49	Not really.	5/6/2020 7:47 PM
50	I received my PPP loan, am awaiting Economic Disaster and Stimulus money and anticipate getting back to a fairly normal schedule by fall. I feel for people in the hospitality industry but believe construction will continue at a fairly decent pace if we can stabilize this thing.	5/6/2020 5:58 PM
51	unsure	5/6/2020 5:38 PM
52	Perhaps	5/6/2020 3:53 PM
53	Not sure, it all depends on how the summer season goes.	5/6/2020 2:31 PM
54	No, but I don't really expect the federal government to prop businesses up for much longer than	5/6/2020 12:28 PM

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	that	
55	YES	5/6/2020 8:33 AM
56	Not sure they apply to rental property owners.	5/5/2020 6:09 PM
57	not using	5/5/2020 4:25 PM
58	No, there is simply not enough relief available to manage trough these tough times. My business is currently losing \$20k per month and still having to pay for business insurance.	5/5/2020 1:16 PM
59	Mo	5/5/2020 11:06 AM
60	No, my business model as a legal partnership does not fit into what CARES offers	5/5/2020 10:05 AM
61	probably not	5/5/2020 7:33 AM
62	yes, some of the money from the ppp will help with payroll	5/5/2020 6:51 AM
63	NO	5/5/2020 6:25 AM
64	It is good for the next few months, but future of the impacts long term are still unpreictable.	5/5/2020 1:11 AM
65	No	5/4/2020 11:16 PM
66	F	5/4/2020 9:40 PM
67	do not mknow	5/4/2020 9:25 PM
68	I honestly don't know	5/4/2020 9:15 PM
69	No	5/4/2020 8:29 PM
70	No. Many of the programs have already run out of funding and there is no clear time frame of when I will be able to reopen	5/4/2020 6:38 PM
71	No because so far I haven't received any federal stimulus benefits.	5/4/2020 6:31 PM
72	Yes	5/4/2020 6:28 PM
73	NO	5/4/2020 5:35 PM
74	No. As stated above, we do not appear to meet the requirements. Seasonal businesses, like ours, appear to have been forgotten by legislators.	5/4/2020 5:27 PM
75	I am unclear what assistance is available for summer rental income assistance.	5/4/2020 5:01 PM
76	No, not enough financial stimulus	5/4/2020 4:38 PM
77	no, because I believe the feds will run out of money, like they did the first time it was offered.	5/4/2020 4:30 PM
78	Yes, we think the forgivable PPP loan we received will get us over the hump	5/4/2020 4:28 PM
79	Not as they now exist. I expect revenues to decrease by 60-75% over the next 6 months. The PPP loan gave me 2 months worth of payroll funding. Beyond that, it's either using savings and lines of credit to try to keep employees on the job, with some cut backs... or possible rotating furloughs... to allow employees to seek unemployment	5/4/2020 4:28 PM
80	No. As a very small independent biz owner, myself & 2 employees, I believe I fell under the radar as I haven't rec'd any federal financial relief	5/4/2020 3:54 PM
81	no--my business does not qualify for relief programs	5/4/2020 3:48 PM
82	We have received PPP Loan/grant. This will allow us to survive till July. Loss of summer will lead to extreme measures	5/4/2020 3:40 PM
83	maybe, rules and laws are not really clear. Conflicting reports abound	5/4/2020 2:08 PM
84	Not if there is another total construction ban. We have PPP so we are good through June 30 and have not heard on the EIDL at this point. If there is a ban after June 30, we would likely have to lay off employees	5/4/2020 12:45 PM
85	As far as I know now	5/4/2020 12:43 PM

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86	No	5/4/2020 12:01 PM
87	No. Although we will reopen the business sooner, the effects of this situation will have an adverse affect on our business operations for at least the nest twelve to eighteen months.	5/4/2020 10:41 AM
88	Yes, but I do not think we are the mean.	5/4/2020 9:34 AM
89	Not sure	5/4/2020 7:46 AM
90	No.eidl already done. Not sure if ppe is available for seasonal business.	5/4/2020 4:13 AM
91	No	5/3/2020 10:14 PM
92	No	5/3/2020 2:33 PM
93	Not sure	5/3/2020 12:51 PM
94	Yes	5/3/2020 12:07 PM
95	No	5/3/2020 10:44 AM
96	No	5/3/2020 10:33 AM
97	Yes	5/3/2020 6:48 AM
98	yes	5/3/2020 5:37 AM
99	maybe	5/2/2020 9:58 PM
100	No	5/2/2020 9:33 PM
101	No	5/2/2020 7:40 PM
102	Not in their current state	5/2/2020 7:12 PM
103	not sure	5/2/2020 7:00 PM
104	No	5/2/2020 6:01 PM
105	Unless my bussiness is granted any relief soon form a stimulus package, we will be closing due to crippling rent costs and the unforeseen season. We won't be able to afford our rent.	5/2/2020 5:24 PM
106	No. I need to be open. The government can't keep me from going bankrupt	5/2/2020 4:12 PM
107	Approximately 30%	5/2/2020 4:05 PM
108	No, they've already run out and given funds to entities that should not have received them	5/2/2020 3:41 PM
109	Not entirely. PPP was originally designed as an 8 week stop gap measure.	5/2/2020 3:39 PM
110	Yes	5/2/2020 3:13 PM
111	Hopefully	5/2/2020 2:39 PM
112	No. I am a self employed ride share driver. I make 2000.00 a week during the season. Unemployment benefits pay me 867.00	5/2/2020 2:22 PM
113	Not sure	5/2/2020 2:12 PM
114	We are a new start up, just getting going with our company. We are unclear on how this will impact is this season!	5/2/2020 2:10 PM
115	No	5/2/2020 2:09 PM
116	yes	5/2/2020 2:05 PM
117	Yes	5/2/2020 1:59 PM
118	No	5/2/2020 1:58 PM
119	Absolutely not	5/2/2020 1:56 PM
120	No because by the time I can open and use the PPP I received the 8 weeks will be almost up.	5/2/2020 1:51 PM
121	No. They don't help seasonal business. We need to open business back up in a safe	5/2/2020 1:46 PM

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responsible manner that balances health with livelihood etc

122	No. They will be loans. Not forgiven. They will eventually have to be paid back. I will work for free for the next 2 to 3 years just to get even. If I am lucky.	5/2/2020 1:41 PM
123	No because most are designed for payroll employees and massive amounts of MV workforce is 1099	5/2/2020 1:22 PM
124	If State/Towns do not allow businesses to open fully without occupancy reductions in time for the summer season - Memorial weekend - Cape Cod and the Islands will be absolutely destroyed. We only 3 months to make a living that has to sustain our families for the year. Without it, we will see everything from business closures, to bankruptcies, to plummeting real estate values. The whole region will be destroyed.	5/2/2020 1:01 PM
125	The current programs only marginally mitigate the economic effects of the pandemic. Access to business interruption insurance funds, with legislative action to both require payment on claims and to somewhat back Private Insurance companies, is required	5/2/2020 1:00 PM
126	If allowed to reopen - then yes ... if not allowed to reopen then Im done	5/2/2020 12:36 PM
127	No. There are to many unknowns with the PPP forgiveness, no one including professionals has a clear understanding of the PPP program.	5/2/2020 12:18 PM
128	NO	5/2/2020 12:09 PM
129	Dont know. I need some help with this. We are not the normal kind of accommodations establishment. I will try to call you (Christine) on Monday, May 4. Renee	5/2/2020 11:35 AM
130	I Hope so, if we have customers	5/2/2020 11:03 AM
131	YES	5/2/2020 10:21 AM
132	I don't expect to apply for any stimulus package.	5/2/2020 8:48 AM
133	No...the EIDL program should be grant or forgivable...After losing nearly 100% of 2020 room rental revenue, paying back the EDIL will take many years...not sure when the loan payback will be due.	5/2/2020 8:26 AM
134	We got a decent PPP loan which will certainly help, but the requirements are confusing especially in regards to our seasonal business, delayed opening, and unknown staffing requirements.	5/2/2020 8:11 AM
135	not sure	5/2/2020 7:12 AM
136	No. They are good for about 2 months	5/2/2020 7:09 AM
137	Enough for 2 months	5/1/2020 10:44 PM
138	It all depends I. What happens in the next 3 months	5/1/2020 7:04 PM
139	probably not	5/1/2020 6:37 PM
140	If the PPP goes through , yes.	5/1/2020 6:19 PM
141	No.	5/1/2020 5:45 PM
142	Yes.	5/1/2020 5:29 PM
143	No, it won't be enough	5/1/2020 4:11 PM
144	It is hard to keep employees on the payroll when there we are closed and they cannot work.	5/1/2020 4:11 PM
145	No	5/1/2020 4:06 PM
146	No I do not I am not sure when weddings will actually take place again in the scope of what they were before. I am a wedding florist.	5/1/2020 4:01 PM
147	Yes	5/1/2020 3:47 PM
148	Unsure	5/1/2020 3:41 PM
149	na	5/1/2020 3:40 PM

Q31 If you had the ear of local, state and federal policy makers, what would you like to tell them that is not addressed in the federal stimulus package, and what specific recommendations would you suggest?

Answered: 113 Skipped: 66

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#	RESPONSES	DATE
1	The communication of terms and conditions of the relief programs should be disclosed prior to the loan being issued. I have an Disaster Relief Loan but no loan documents.	5/18/2020 8:56 AM
2	As an American citizen and registered voter, I do have the ear of state and federal policy makers and will be using my vote in local, state, and federal upcoming elections to tell them my recommendations.	5/18/2020 4:27 AM
3	testing, testing, testing!!!	5/17/2020 7:07 PM
4	Don't give away the bank. And stop catering to the illegals that do not pay insurance, taxes and license fees	5/17/2020 5:41 PM
5	PPP has been crucial to keep all employees. Don't foresee a quick enough increase in business in the short term to keep all employees on after PPP ends. We have many business customers.... as businesses re-open, expect lost revenue to build back up, though expect it to be a slow build up(many months, a year or more)	5/14/2020 9:05 AM
6	To listen to local business owners not the Commission, Chamber or anyone else who claims to represent businesses but clearly doesn't. The island is unique and needs island specific stimulus. You've failed and should pass the ball to Tisbury & Edgartown	5/12/2020 10:58 PM
7	The PPP loan should have addressed those businesses that employ 10-99 workers. I rely on the staff that are independent contractors to pay my bills and I send in those forms to the IRS every year, so I am not sure why they were overlooked as payouts to the business to apply to the PPP loan. I need help to make my business keep going through this crisis.	5/12/2020 10:27 PM
8	Relief from rent obligations, and income beyond unemployment which is not sufficient. I also have rental property for which my tennant is not paying, that is half my income.	5/12/2020 8:19 PM
9	Get rid of Trump	5/12/2020 6:22 PM
10	Provide more guidance to how businesses can open safely.. with collaboration between local officials and businesses. Plan how public spaces can ne used such as small towns can close of streets and beaches will have limited capacity. Commerce is best served by visitors that sty overnight than day trippers. Limited tourisms to assure safety on MV this summer but save the summer and business with opening with a plan.	5/12/2020 5:27 PM
11	The seriousness of many of us becoming destitution	5/12/2020 4:36 PM
12	??????	5/12/2020 4:18 PM
13	N/A	5/11/2020 11:18 AM
14	The PPP loan is too confusing. I need to get it forgiven but the guidance is impossible to understand.	5/10/2020 4:12 PM
15	Really, this comes down to having adequate testing. No amount of funding can make up for a lack of consumer confidence. If that is not there, people won't vacation. They will stay in their homes. Confidence needs to be restored in the way in which COVID is beingaddressed.	5/10/2020 2:32 PM
16	Not sure.	5/10/2020 1:19 PM
17	Assistance with understanding alternative methods of funding. I don't want to take on a business loan, but without customer sales, I will end up closing my doors.	5/10/2020 11:36 AM
18	Website needs to be user friendly. There should be easy access to applications.	5/9/2020 8:24 PM
19	I don't know.	5/9/2020 5:36 PM
20	why are they giving money to non citizens? Most people are paying one bill with \$1200.00. Then what. We are going on 3 months now and how will non business owners pay what they owe. SBA is wonderful to help business owners but my parents don't own a business.	5/9/2020 4:38 PM
21	I run a program under the Gosnold Public Schools, but it is all privately funded - no Town monies are appropriated for the program. When the schools closed, the program ceased to provide services and take in revenue. Future conditions will have a direct impact on hosting schools to participate in the program.	5/9/2020 4:14 PM
22	Its complicated, but they need to think this thru a bit more as it is demoralizing to hear of abuse,	5/9/2020 3:35 PM

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	corruption and folks that don't need the help	
23	The extra \$600 is not a good thing for the unemployed. Some will see this as a reason not to go back to work.	5/9/2020 8:29 AM
24	Adjust	5/9/2020 8:03 AM
25	Extending the time frame for PPP, Securing PPE at a reasonable price, (wholesale) for all, COVID testing for all at a reasonable price in all communities.	5/8/2020 7:58 PM
26	fairness in distribution of available funds	5/8/2020 5:30 PM
27	If childcare options are not re-opened in summer or fall businesses, employees and employers will not be able to work to their potential and could have long-lasting and devastating effects on businesses.	5/8/2020 11:05 AM
28	Look at the numbers statistically, not just numbers to SCARE!	5/7/2020 8:56 PM
29	not sure. Perhaps to stick to the language of the package that was passed and not change it after the fact.	5/7/2020 4:53 PM
30	more help for small businesses	5/7/2020 12:59 PM
31	Living on MV we cannot even be sure that we'll have transportation to the mainland due to lack of income and funding for the SSA. This should be where all efforts are first placed. As an Island community we cannot function without this transportation option.	5/7/2020 10:45 AM
32	How do we deal with childcare? Many of the thrives business are owned by mothers how do we address those needs?	5/7/2020 8:42 AM
33	My main statement to them would be my answer to question 28. There are not enough offerings for small businesses that are owner run in retail to help cover gross expenses. Including restocking, rent and our core bills as a shop.	5/6/2020 10:03 PM
34	It's all politics in how and who gets the money from the government. Small business don't have much of a chance to get what we need when they give millions to huge corporations that are not small businesses.	5/6/2020 9:18 PM
35	Not able to determine at this time.	5/6/2020 7:53 PM
36	It is paramount to continue the operation of the USPS and review the burden of the funding model that has burden USPS for the past for years.!	5/6/2020 7:47 PM
37	More targeted to workers	5/6/2020 3:53 PM
38	I think the SBA PPP only criteria was < 500 employees and I think additional metrics needed to be taken into account to ensure that "the most needy" businesses acquired the loans. Metrics such as "annual revenue", "type of business" etc....	5/6/2020 2:31 PM
39	I worry more about very small businesses and individuals -- independent contractors and so-called "gig" workers -- who lack the skills and resources to go after available money. More money and more effort should go to help that segment.	5/6/2020 12:28 PM
40	WITH A PPP LOAN YOU CANNOT DEDUCT ANY INSURANCE PAYMENTS	5/6/2020 8:33 AM
41	Property owners who rely on seasonal rental income to live here need help too!	5/5/2020 6:09 PM
42	make it simpler, streamline it, don't let the big companies get all the money	5/5/2020 4:25 PM
43	from what I see small business is completely left out while big business reaps the benefits.	5/5/2020 1:16 PM
44	Everyone should receive 2000 monthly til crisis is over	5/5/2020 11:06 AM
45	more emphasis on financial relief for small business	5/5/2020 7:33 AM
46	we kept paying our guys while we were forced to shut down and the ppp should be able to apply to those weeks paid	5/5/2020 6:51 AM
47	To look at the impact on sole ownership and micro businesses.	5/5/2020 6:25 AM
48	More rounds of stimulus are needed.	5/5/2020 1:11 AM
49	na	5/4/2020 11:16 PM

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50	S	5/4/2020 9:40 PM
51	open asap asap now	5/4/2020 9:25 PM
52	I have been unable to reach the state unemployment office for help-	5/4/2020 9:15 PM
53	Giving more to those that stayed working	5/4/2020 8:29 PM
54	Make it so that the real little one and two person businesses get a chance to actually receive funding. I personally had to struggle through the application processes for sba loans having never had to apply before. The application process is confusing and arduous and the bigger companies have someone on staff that does this all the time and can fly through the process scooping up all of the available monies while little businesses like me are still trying to figure out the process. The companies who really need the assistance are the ones not getting it because the 'big guns' who do this all the time have grabbed all the money that they don't really need but applied because they were eligible	5/4/2020 6:38 PM
55	Mortgage relief should be extended to people who have loans that are not federally guaranteed.	5/4/2020 6:31 PM
56	Too much of the money is going to the larger business, many that don't necessarily need it	5/4/2020 5:35 PM
57	Not all business are year round, and have standard income and expense relationships. Our income statements do not create the gross and net numbers they require us to have.	5/4/2020 5:27 PM
58	How to get information???	5/4/2020 5:01 PM
59	A \$1200 check is not enough to help for 11 weeks	5/4/2020 4:38 PM
60	I'm not sure	5/4/2020 4:30 PM
61	Enough federal stimulus that any biz that qualifies receives	5/4/2020 4:28 PM
62	More PPP funding. Re-balance the current inequities on pure internet businesses who still get to deliver, versus local bricks and mortar mom and pop who were ordered to close as non-essential and are barred from delivery. Totally unfair. Also, use this time to try to open up and broaden economic opportunity zones to the entire USA where capital gains can be rolled into new investments with deferral of the tax... or similarly expand to entire USA where EB-5 funds can be invested.	5/4/2020 4:28 PM
63	A PPP loan not to exceed \$10,000 to specifically address sole props with fewer than 5 employees, guaranteed by local banks	5/4/2020 3:54 PM
64	just keep sending people money, that's the easiest way to provide direct relief	5/4/2020 3:48 PM
65	We Have to open the local economy ASAP.	5/4/2020 3:40 PM
66	seasonal business issues need addressing	5/4/2020 2:08 PM
67	More needs to be focused on Businesses with less than 100 employess	5/4/2020 12:45 PM
68	To ensure that money trickles down to everyone.	5/4/2020 12:01 PM
69	Stop encouraging daytrippers	5/4/2020 7:46 AM
70	Release funds faster	5/3/2020 10:14 PM
71	None	5/3/2020 12:07 PM
72	No	5/3/2020 10:44 AM
73	SBS program not working for Sole Proprietors	5/3/2020 10:33 AM
74	Tell them to stop looking at this just for this summer, it not about saving this summer let it go, let work on showing that we can manage this seriously now and come back strong in the future	5/3/2020 6:48 AM
75	longer term relief	5/3/2020 5:37 AM
76	Tax the rich	5/2/2020 9:58 PM
77	It's going to the wrong people.	5/2/2020 7:40 PM
78	Seasonal business are being left out of all aid due to the fact everything is callulated on a 12 months	5/2/2020 6:01 PM

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79	This time frame with waiting isn't working. If I'm able to reopen within the month, without help and the loss of income the last two months I won't be able to pay my existing bills to reopen.	5/2/2020 5:24 PM
80	No more stimulus. Let us work	5/2/2020 4:12 PM
81	Do not just throw money at people. If they're still scared of exposure, the money will not find its way into local economies. Work on systems and processes that give people confidence in public safety, so people go out and die for the \$ safely.	5/2/2020 4:05 PM
82	Give it to small businesses. SMALL	5/2/2020 3:41 PM
83	That survival of small business is essential to our local economy and we need as much forgiveness as large corporations will receive	5/2/2020 2:39 PM
84	Everyday working people and actual small businesses. Thankfully I don't have a mortgage payment but many people have a mortgage payment of over 1200 per month. How can people be expected to survive?	5/2/2020 2:22 PM
85	Funding assistance for early childhood programs will be needed going forward, as protocols will change	5/2/2020 2:12 PM
86	Help restaurants open fully back up	5/2/2020 2:09 PM
87	workers wages	5/2/2020 2:05 PM
88	Should extend payback loan dates on ppp loan to 12 weeks not 8	5/2/2020 1:59 PM
89	It's not enough.	5/2/2020 1:58 PM
90	Take care of the businesses, not just the employees and vendors and landlords.	5/2/2020 1:56 PM
91	Extend the 8 weeks of PPP, more grant programs for small businesses forced to shut down	5/2/2020 1:51 PM
92	Make insurance companies cover covid for business interruption insurance. Make them let business open! Stop treating the citizens that elected you like your children. Trust people will do the right thing	5/2/2020 1:46 PM
93	We need a stimulus package that includes Restaurant Industry. Re the PPP, no restaurant will be able to take advantage of the forgiveness. June 30th deadline and 75% only for payroll. Doesn't help restaurants.	5/2/2020 1:41 PM
94	Relax all regulations and freeze short term taxes on rentals and meals	5/2/2020 1:22 PM
95	Let businesses open up fully by end of May.	5/2/2020 1:01 PM
96	See above	5/2/2020 1:00 PM
97	How to navigate unemployment and rehiring ...is what if my employees are earning more on unemployment and don't want to return to work ...	5/2/2020 12:36 PM
98	I would tell them that the spirit of the PPP program is a great thing but the guidelines and rules can't continue to change. The program is only effective for us if the loans can be forgiven. I would also tell them that the extra \$600 per week for the unemployed makes is a disincentive for some employees to return to work making it harder for us to restaff and reopen.	5/2/2020 12:18 PM
99	Not sure	5/2/2020 12:09 PM
100	This survey is the first "regional" approach I have seen. I know that Christine Todd at the DCC is also reaching out and as Director for the OBA has also reached out to Edgartown and Tisbury business associations to try to get some kind of sense of what to do. It all depends on the state and what Governor Baker says on May 18. Local officials - BOS AND BOH have not yet reached out to my knowledge. If it is on facebook, it is definitely not reaching me. Renee	5/2/2020 11:35 AM
101	Mortgage & rent relief	5/2/2020 11:03 AM
102	Please continue efforts to flatten the curve.	5/2/2020 8:48 AM
103	See answer to Q: 28	5/2/2020 8:26 AM
104	We anticipate the largest financial implications of this will be in the fall/winter after reduced volume during our limited 3 month season and the inability to stockpile for the winter. We are also concerned about our employees most of whom we may not be able to re-hire this summer.	5/2/2020 8:11 AM

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105	not sure	5/2/2020 7:12 AM
106	Stop trying to destroy small business	5/2/2020 7:09 AM
107	We need a consistent country or world consensus on how to recover	5/1/2020 10:44 PM
108	Returning to business as usual as soon as possible.	5/1/2020 6:19 PM
109	?	5/1/2020 5:45 PM
110	accurate timelines, consistent relief messaging	5/1/2020 5:29 PM
111	Let people go back to work	5/1/2020 4:11 PM
112	We need more financial support during the closure and for operating to ramp back up. We need financial support to invest in new safety materials.	5/1/2020 4:11 PM
113	I wouldn't know where to begin... this has been heart breaking!	5/1/2020 4:06 PM