



TOWN OF NORWOOD

STAFF REPORT

To: General Manager Tony Mazzucco and Economic Development Committee

From: Joseph Collins, Budget & Management Analyst

Date: Tuesday, December 28, 2021

RE: COVID-19 Small Business Grant and Loan Analysis Update

Although the economic impacts of the COVID-19 pandemic have been severe, the Commonwealth, Town of Norwood, and federal government have offered a wide array of grants and loans since March 2020, as follows: multiple federal programs, the Commonwealth COVID-19 Business Relief Program, the Norwood CDBG Microenterprise Grant Program, and the Town's COVID-19 Small Business Grant Program.

| Norwood COVID-19 Business Aid Funding Summary | | | |
|---|------------|---|-----------------------|
| Aid Type | Government | Program | Amount |
| Forgivable Loan* | Federal | Paycheck Protection Program | 192,542,438 |
| Grant | Federal | Economic Injury Disaster Loan Advance | 1,791,000 |
| Low Interest Loan | Federal | Economic Injury Disaster Loan | 21,936,900 |
| Grant | Federal | Shuttered Venue Operators Grant | 103,272 |
| Grant | Federal | Restaurant Revitalization Fund | 3,931,686 |
| Grant | State | Commonwealth COVID-19 Business Relief Program | 3,695,000 |
| Grant | Local | Norwood CDBG Microenterprise Grant | 515,000 |
| Grant | Local | Norwood COVID-19 Small Business Grant Program | 71,216 |
| Total | | | \$ 224,586,512 |
| *PPP Loans are forgivable. | | | |

Table 1 - COVID-19 Small Business Grant & Loan Summary

Federal COVID-19 Relief Programs

Paycheck Protection Program (PPP)

The CARES Act created the PPP, which became available to businesses in need on April 3, 2020, and closed on May 31, 2021.

Here are a few more details about the program:

- Small businesses with 500 or fewer employees (nonprofits, veterans' organizations, tribal concerns, self-employed individuals, sole proprietors, and independent contractors) were eligible. Companies with more than 500 employees in specific industries were also eligible.
- The PPP provided small businesses with funds to pay up to eight weeks of payroll costs, including benefits. Funds could also be used to pay interest on mortgages, rent, and utilities.
- PPP loans, unlike EIDL loans, were processed through existing SBA 7(a) lenders, like Norwood Bank.
- Firms could apply for up to \$10 Million with an interest rate of 1%.
- Companies could and still can apply for forgiveness, effectively changing the low-interest loan into a grant.
 - The rules of PPP loan forgiveness varied significantly depending on several factors. For more information, review the [SBA website](#).
 - **Also, although the PPP program has ended, borrowers may still apply for forgiveness.**

Numerous Norwood businesses took advantage of this temporary program. Table 1 and Appendix A, B, and C provide more details about the Norwood business community's utilization of the PPP program and which types of Norwood businesses used the program.

The program is over. Thus, unless Congress appropriates more funding for this program, no additional loans will be offered, and the data presented in this report should be complete, except for forgiven loans. The SBA last updated its PPP publicly available data on July 1, 2021.

| Norwood PPP Loan Summary | | | | |
|--|----------------|----------------|------------------|-----------------|
| | Approved Loans | Issued Loans | Forgiven Loans\$ | Forgiven Loans* |
| Count | 1425 | 1389 | 623 | 623 |
| Sum | \$ 192,542,438 | \$ 191,297,780 | \$ 100,271,124 | \$ 100,271,124 |
| Average | \$ 135,118 | \$ 137,723 | \$ 72,189 | \$ 160,949 |
| Min | \$ 630 | \$ 630 | \$ - | \$ 803 |
| 1st Quartile | \$ 630 | \$ 630 | \$ - | \$ 17,572 |
| Median | \$ 28,900 | \$ 30,395 | \$ - | \$ 42,547 |
| 3rd Quartile | \$ 94,940 | \$ 96,338 | \$ 34,857 | \$ 115,247 |
| Max | \$ 6,912,000 | \$ 6,912,000 | \$ 6,683,232 | \$ 6,683,232 |
| Percentage of Issued PPP Loan Amount (Dollars) Forgiven | | | 52.4% | |
| Percentage of Issued PPP Loans Forgiven | | | 44.9% | |
| Number of Businesses that Applied for and Qualified for PPP Loan(s) | | | | |
| 1048 | | | | |
| Number of Businesses that received a PPP Loan(s) | | | | |
| 1022 | | | | |
| PPP Issued Loans Per Norwood Business | | | | |
| 1.36 | | | | |
| \$ All issued loans were included in the analysis in this column. A total of 766 loans have not been forgiven. | | | | |
| *This column excludes loans that have not yet been forgiven. | | | | |

Table 2 - This table includes descriptive statistics about PPP loans issued to Norwood businesses.

Although I am confident that the dollar amounts and loan information is accurate, it is evident that grantees and loan holders self-reported their business address and North American Industrial Classification System (NAICS) codes when they applied for PPP and EIDL loans. I corrected a few easily identifiable issues. Although I am sure a significant majority of the data is accurate, I am confident that the data from self-reported business addresses and NAICS codes are not 100% accurate.

Economic Injury Disaster Loan Program (EIDL)

The Economic Injury Disaster Loan Program has, and still is, used to aid businesses negatively affected by disasters, usually natural disasters. EIDLs are low interest loans offered directly through the SBA, which is unusual. Most SBA products are offered through private lenders and backed by the SBA.

The Massachusetts Emergency Management Agency (MEMA) and Baker-Polito Administration working with the SBA, [activated](#) the Economic Injury Disaster Loan (EIDL) program on March 18, 2020. The CARES Act made some changes to the EIDL Program. Some essential details include the following:

- Available to small businesses to cover economic injury resulting from the COVID-19 pandemic.
- Loans provide small businesses with working capital loans of up to \$2 million with an interest rate of 3.75% and a maximum 30-year term.
- Initially, borrowers could defer the first payment for 12 months.
 - Now, payments are deferred for the first two years (during which interest will accrue), and principal and interest payments are made over the remaining 28 years.

As Table 3 displays, 330 Norwood businesses used the EIDL program through April 15, 2021, receiving \$21,936,000 in disaster loans.

| EIDL Loans# | |
|--|---------------|
| Count* | 333 |
| Sum | \$ 21,936,900 |
| Average | \$ 65,679 |
| Min | \$ 1,000 |
| 1st Quartile | \$ 16,050 |
| Median | \$ 38,100 |
| 3rd Quartile | \$ 124,325 |
| Max | \$ 500,000 |
| Businesses that Received EIDL Loan(s) | 330 |
| EIDL Loans Per Business | 1.01 |
| Average Loan Per Business | \$ 66,475 |
| *Ten Norwood businesses received a total of \$733,700 but returned the funding to the federal government. This loan information was not included in the descriptive analyses. | |
| #All of this data was last updated on April 15, 2021, the most recent COVID-19 EIDL data set available on the SBA website. COVID-19 related EIDL loans are still available. This table will likely need to be updated again in the future. | |

Table 3 – This table includes descriptive statistics about COVID-19 EIDLs issued to Norwood businesses.

EIDL Advance

The CARES Act also created a new program through the EIDL program, the EIDL Advance. Applicants were eligible for a loan advance (grant) of up to \$10,000, which does not have to be repaid. This advance was available even if applicants were declined for a loan or their application was still pending.

- This program has changed since the CARES Act was adopted in 2020. The COVID EIDL program is still available to businesses in need, but the EIDL Loan Advance program is more restrictive. Currently, to qualify for an EIDL Advance, your business must be in a low-income community as defined in section 45D(e) of the Internal Revenue Code. Per the IRS's mapping tool, no neighborhoods in Norwood qualify as low income as defined in section 45D(e) of the Internal Revenue Code.

Norwood businesses took advantage of this program, acquiring \$1,791,000 from the EIDL Advance (grant) program.

| EIDL Advance (Grant)* | |
|--|--------------|
| Count | 517 |
| Sum | \$ 1,791,000 |
| Average | \$ 3,464 |
| Min | \$ 1,000 |
| Median | \$ 2,000 |
| Max | \$ 10,000 |
| *The SBA last updated this data on March 22, 2021. | |

Table 4– This table includes descriptive statistics about the EIDL Advance Loans (grant) issued to Norwood businesses.

It is important to note that the data used to create Tables 3 and 4 were derived from loans issued through April 15, 2021. The COVID-19 EIDL program is still available. Norwood businesses have likely received more in EIDL loans than Table 3 indicates. Once the SBA makes that data available, I will update this report.

Norwood businesses in need may still apply for EIDLs due to revenue loss from the pandemic. Click on the following to learn more: [Support for Small Businesses During COVID-19](#).

Restaurant Revitalization Fund

The American Rescue Plan Act established the [Restaurant Revitalization Fund \(RRF\)](#) to provide funding to help restaurants and other eligible businesses keep their doors open. This program provided restaurants with funding equal to their pandemic-related revenue loss of up to \$10 million per business and no more than \$5 million per physical location. Recipients are not required to repay the funding as long as funds are used for eligible uses no later than March 11, 2023.

Eligible entities who have experienced pandemic-related revenue loss include the following:

- Restaurants;
- Food stands, food trucks, food carts;
- Caterers;
- Bars, saloons, lounges, taverns;
- Snack and nonalcoholic beverage bars;
- Bakeries (onsite sales to the public comprise at least 33% of gross receipts)
- Brewpubs, tasting rooms, taprooms (onsite sales to the public comprise at least 33% of gross receipts);
- Breweries or microbreweries (onsite sales to the public comprise at least 33% of gross receipts);
- Wineries and distilleries (onsite sales to the public comprise at least 33% of gross receipts);
- Inns (onsite sales of food and beverage to the public comprise at least 33% of gross receipts); and
- Licensed facilities or premises of a beverage alcohol producer where the public may taste, sample, or purchase products.

Allowable Uses of Funds

Funds may be used for specific expenses including the following:

- Business payroll costs (including sick leave);
- Payments on any business mortgage obligation;
- Business rent payments (this does not include prepayment of rent);
- Business debt service, both principal and interest (this does not include any prepayment of principal or interest);
- Business utility payments;
- Business maintenance expenses;
- Construction of outdoor seating;
- Business supplies (including protective equipment and cleaning materials);
- Business food and beverage expenses (including raw materials);
- Covered supplier costs; and/or
- Business operating expenses

| Restaurant Revitalization Grants - Norwood | |
|--|--------------|
| Count | 14 |
| Sum | \$ 3,931,686 |
| Average | \$ 280,835 |
| Min | \$ 12,194 |
| 1st Quartile | \$ 42,850 |
| Median | \$ 98,792 |
| 3rd Quartile | \$ 187,841 |
| Max | \$ 2,596,227 |

Table 5 - This table includes descriptive statistics about Restaurant Revitalization grants issued to Norwood businesses.

Shuttered Venue Operators Grant

The [Shuttered Venue Operators Grant \(SVOG\)](#) program was established by the Economic Aid to Hard-Hit Small Businesses, Nonprofits, and Venues Act. The American Rescue Plan Act amended it. The program included over \$16 billion in grants to shuttered venues.

Eligible applicants could qualify for grants equal to 45% of their gross earned revenue, with the maximum amount available for a single grant award of \$10 million. \$2 billion was reserved for eligible applications with 50 or fewer full-time employees.

Allowable Uses of Funds

- Payroll costs;
- Rent payments;
- Utility payments;
- Scheduled mortgage payments (not including prepayment of principal);
- Scheduled debt payments (not including prepayment of principal on any indebtedness incurred in the ordinary course of business prior to February 15, 2020)
- Worker protection expenditures;
- Payments to independent contractors (not to exceed \$100,000 in annual compensation for an individual employee of an independent contractor);
- Other ordinary and necessary business expenses, including maintenance costs;
- Administrative costs (including fees and licensing);
- State and local taxes and fees;
- Operating leases in effect as of February 15, 2020;
- Insurance payments; and/or
- Advertising, production transportation, and capital expenditures related to producing a theatrical or live performing arts production. (May not be primary use of funds)

One Norwood business received \$103,272 in Shuttered Venue Operators grant funding.

SBA Debt Relief

As part of the CARES Act, the SBA was also authorized to offer debt relief ([SBA Debt Relief](#)) for loan holders with SBA's traditional 7(a) and 504 program loans, EIDL programs issued before the pandemic, and microloans. The SBA has not yet made data for this new initiative available to the public.

Commonwealth COVID-19 Business Relief Program

Background

The Commonwealth of Massachusetts initially made \$50.8 million in grants available to support small businesses. Unfortunately, this initial funding was derived from a CDBG program with significant owner salary and employment (five or fewer employees) restrictions. This excluded a vast majority of businesses.

In December 2020, the Commonwealth made available a sizable amount of grant funding, in total, about \$612,000,000, for specific sectors impacted by the pandemic. The Massachusetts Growth Capital Corporation (MGCC) administered these funds to businesses experiencing economic hardship and a loss of income due to the COVID-19 pandemic.

The Commonwealth prioritized sectors of the economy that were particularly affected by the COVID-19 pandemic. The Commonwealth's priority categories included the following:

- Restaurants, bars, caterers, and food trucks that collect and remit meals tax
- Indoor Recreation or Entertainment Establishments
 - Indoor entertainment establishments (e.g., movie theaters, comedy clubs, performing arts venues/organizations)
 - Indoor recreation (e.g., arcades, bowling centers, pool/billiard halls, escape-the-rooms, trampoline parks, roller-skating rinks)
 - Indoor spectator sports venues
 - Other indoor recreation or entertainment venues
- Gyms or Fitness Centers
 - Gyms, athletic clubs, exercise centers, health clubs
 - Sports facilities (e.g., tennis clubs, racquetball clubs, hockey rinks, swimming facilities)
 - Fitness instruction centers (e.g., aerobics, dance, yoga, karate, etc.)
 - Other gyms or fitness centers
- Personal Services
 - Nail salons, barbershops, etc.
 - Independent pharmacies
- Event Support Companies - primary source (more than 50%) of revenue is event-related
 - Photography studios, videography studios, florists, limo services, event planning companies, event rentals, performers, convention, and trade show organizations
- Independent Retailers
 - Businesses with brick-and-mortar locations that collect and remit sales tax

In total, the Commonwealth dispersed **\$663,586,996** in funding through this grant program to **14,347** Massachusetts businesses.

| Norwood Recipients of the Commonwealth COVID-19 Business Relief Program by Business Type | | | |
|--|------------------------|--------------------|-----------------|
| Business Type | Count of Business Type | Sum | Average |
| EVENT SUPPORT COMPANIES | 2 | 100,000 | 50,000 |
| GYM OR FITNESS CENTER | 4 | 210,000 | 52,500 |
| Health Care | 3 | 125,000 | 41,667 |
| Hotels / Motels | 1 | 75,000 | 75,000 |
| INDEPENDENT RETAILERS | 6 | 250,000 | 41,667 |
| INDOOR RECREATION OR ENTERTAINMENT ESTABLISHMENT | 2 | 95,000 | 47,500 |
| Manufacturing | 3 | 225,000 | 75,000 |
| Other | 10 | 450,000 | 45,000 |
| PERSONAL SERVICES (Nail Salons, Barbershops, etc. or Independent Pharmacies) | 26 | 690,000 | 26,538 |
| Professional Services (e.g. legal, accounting, etc.) | 1 | 75,000 | 75,000 |
| Repair / Maintenance | 3 | 160,000 | 53,333 |
| RESTAURANT, BAR, CATERER, OR FOOD TRUCK | 18 | 990,000 | 55,000 |
| Retail | 2 | 95,000 | 47,500 |
| Transportation | 3 | 55,000 | 18,333 |
| Wholesale Trade | 2 | 100,000 | 50,000 |
| Total | 86 | \$3,695,000 | \$42,965 |

Table 6 - This table includes descriptive statistics about Commonwealth COVID-19 Business Relief Program grants issued to Norwood businesses.

Commonwealth COVID-19 Business Relief Program Summary

Eighty-six (86) Norwood businesses received grant funding from the Commonwealth COVID-19 Business Relief Program. The average award for the 86 grants was \$42,965 for a total of \$3,695,000.

CDBG Microenterprise Grant Program, “Finalized” in November 2020

Background – Original CDBG Microenterprise Grant Program

The Commonwealth was awarded a sizable Community Development Block Grant (CDBG) grant through the CARES Act. The Massachusetts Department of Housing & Community Development (DHCD) made \$9,650,000 of that funding available for non-entitlement communities to administer microenterprise grants and other social service programs.

With 22 Boston area non-entitlement communities, the Town applied for microenterprise grant funding with the group. The Metropolitan Area Planning Commission (MAPC) assisted the 23 municipalities with the application and helped obtain a \$4,950,000 award. DHCD awarded Norwood a total of \$165,000.

Original Grant Stipulations:

- Applicants could only employ five or fewer employees when the application was submitted;
- Applicants could apply for up to \$10,000;
- A business owner's household income had to be equal to or less than 80% of the median household income for the area where they reside to meet the low-to-moderate-income (LMI) requirements;
- Applicants had to be in "Good Standing" to receive grant funding;
- The Mass Growth Capital Corporation administered the grant on the Town's behalf; and
- All eligible applicants had to be in good standing with the Town to receive grant funding.

Town of Norwood's Original Microenterprise Grant Specifics

A total of 21 Norwood businesses applied. The MGCC approved 12 of 21 applicants during the first round, two in the second round. Two of the fourteen businesses were NOT initially in good standing with the Town for the following reasons:

- Business A owed the Town \$674 in personal property taxes dating back to FY2018.
 - Business A is now current on personal property taxes and is in "Good Standing" with the Town.
- Business B owed the Town \$453 in late electric bills.
 - Business B is now current on their electric bills and is in "Good Standing" with the Town.

Background – Pooled CDBG Microenterprise Grant Program

Norwood successfully expended its microenterprise grant funding much faster than other communities. As of September 2021, \$913,488 of the original \$4,950,000 grant remained. The program lead community, Ashland, asked the Commonwealth if the 23 communities could pool the remaining funding and make it available to each of the 23 communities before returning it to the federal government. The Commonwealth agreed. Except for Concord and Marlborough, every community agreed to pool their remaining funding, opening \$913,488 in microenterprise grant funding to Norwood businesses in need. All of the original grant stipulations remained except the following, which the Commonwealth allowed us to change:

- Applicants could apply for up to \$25,000, an increase of \$15,000
- Previous grantees could reapply up to \$25,000 total

Town of Norwood's Pooled Microenterprise Grant Specifics

A total of 21 Norwood businesses applied for grant funding in Rounds 9 & 10. A total of three companies were NOT initially in good standing with the Town for the following reasons:

- Business A owed the Town \$45.14 in personal property taxes dating back to FY2020; \$1,404.12 in late electric bills; and did not have an active business certificate with the Town.
 - Business A now has an active business license, has paid its delinquent personal property taxes and electric bills, and is now in good standing with the Town.
- Business B owed the Town \$89.21 in a late cable bill.
 - Business B paid the late cable bill and is now in good standing with the Town.
- Business C owed the Town \$3,552.76 in delinquent real estate taxes, \$3,105.72 in outstanding water bills, and \$273.96 in outstanding electric bills.
 - Business C paid the delinquent real estate taxes, water bills, and electric bills and is now in good standing with the Town.

| Norwood Microenterprise Grants | |
|---|----------------|
| Norwood Microenterprise Grant Budget (Before the remaining funding was pooled) | |
| Amount Awarded to Norwood | 165,000 |
| Round 1 Grants | (120,250) |
| Round 2 Grants | (20,000) |
| MGCC Administration Fee | (24,750) |
| Remaining Grant Balance as of November 2020 | - |
| Total Microenterprise Grant Funding Issued to Norwood Businesses | |
| Rounds 1-2 | 140,250 |
| Round 9* | 189,750 |
| Round 10* | 185,000 |
| Total \$ | 515,000 |
| *Round 9-10 were only possible because the Commonwealth allowed all of the communities in the grant to pool their remaining funds, opening a sizable amount of funding to Norwood microenterprises. Round 9 was also the first round during which businesses could receive \$25,000, a sizable increase over the original \$10,000 max. | |

Table 7 - This table includes descriptive statistics about the Norwood Microenterprise Grant program.

Summary

The Town awarded 28 businesses a total of \$515,000 in microenterprise grant funding. See Appendix D for more detailed information about this program.

Rental Assistance

This same grant gave Norwood residents access to \$200,000 in rental and mortgage assistance. The Southern Middlesex Opportunity Council (SMOC) administered this program on behalf of the Town of Norwood.

Town of Norwood COVID-19 Small Business Grant

From June 8 to June 26, 2020, the Town conducted its own in-house COVID-19 Small Business Grant Program. The program aimed to stabilize existing small businesses in Norwood that had experienced significant business disruption and losses due to the COVID-19 closures. Applicants could request up to \$4,000 and had to meet the following criteria:

- Be a for-profit entity with 1-35 employees providing goods or services to multiple clients or customers;
- Have a physical commercial establishment within the Town of Norwood;
- Have experienced a loss of revenue of 50% or more due to COVID-19 closures since March 10, 2020;
- Have less than \$1,500,000 in gross annual receipts; and
- Have no outstanding tax liens, legal judgments, and are not otherwise subject to denial of a permit as detailed in Chapter O, Revocation or Suspension of Local Licenses, of the Town's General Bylaws.

A total of 23 businesses applied, with 18 that met all the requirements needed to receive funding. In total, the Town awarded \$71,216 to local businesses. The account used for this grant program was the existing \$75,000 the Town received as part of the 40R Saint George Street Smart Growth Overlay payment. The Town had no restrictions on how they were to be spent.

| Norwood COVID-19 Small Business Grantees | |
|--|------------------|
| 4 Digit NAICS Code | Grant Amount |
| 6116 Other Schools and Instruction | 4,000 |
| 7225 Restaurants and Other Eating Places | 4,000 |
| 8121 Personal Care Services | 4,000 |
| 7225 Restaurants and Other Eating Places | 4,000 |
| 7139 Other Amusement and Recreation Industries | 4,000 |
| 6116 Other Schools and Instruction | 4,000 |
| 8121 Personal Care Services | 4,000 |
| 7225 Restaurants and Other Eating Places | 4,000 |
| 2382 Building Equipment Contractors | 4,000 |
| 5111 Newspaper, Periodical, Book, and Directory Publishers | 4,000 |
| 8121 Personal Care Services | 4,000 |
| 4511 Sporting Goods, Hobby, and Musical Instrument Stores | 4,000 |
| 8121 Personal Care Services | 4,000 |
| 8121 Personal Care Services | 3,840 |
| 7225 Restaurants and Other Eating Places | 3,546 |
| 8121 Personal Care Services | 3,830 |
| 8121 Personal Care Services | 4,000 |
| 8121 Personal Care Services | 4,000 |
| Total | \$ 71,216 |

Table 8 - This table includes descriptive statistics about the Norwood COVID-19 Small Business Grant program.

Summary

The economic impacts of the COVID-19 pandemic have been devastating for several sectors of the economy. Fortunately, Norwood businesses have had several opportunities to improve their financial situation by applying for local, state, and federal grants and loans. Is your business still in need? Click [here](#) for more information about active programs.

Appendix A - Norwood PPP Loans Sorted by Three Digit NAICS Code

| 3 Digit NAICS Codes | Loans by 3 Digit NAICS Code | % of Total Loans Offered | Approval Amount | Average Approved Amount | Undisbursed Amount | Issued Loans | Forgiveness Amount | Jobs Reported | Average Jobs Reported Per Approved Loan |
|--|-----------------------------------|-----------------------------------|--------------------|-------------------------------|-----------------------|-----------------|-----------------------|------------------|--|
| 541 Professional, Scientific, and Technical Services | 174 | 12.20% | 24,288,534 | 139,589 | 41,333 | 24,247,201 | 14,804,222 | 1514 | 8.70 |
| 621 Ambulatory Health Care Services | 131 | 9.19% | 10,878,881 | 83,045 | 49,251 | 10,829,630 | 5,743,837 | 1093 | 8.34 |
| 722 Food Services and Drinking Places | 110 | 7.71% | 17,560,561 | 159,641 | 40,834 | 17,519,727 | 6,194,328 | 3421 | 31.10 |
| 812 Personal and Laundry Services | 104 | 7.29% | 2,302,317 | 22,138 | 61,827 | 2,240,490 | 866,251 | 384 | 3.69 |
| 485 Transit and Ground Passenger Transportation | 70 | 4.91% | 867,927 | 12,399 | 122,534 | 745,393 | 88,606 | 78 | 1.11 |
| 561 Administrative and Support Services | 66 | 4.63% | 4,604,440 | 69,764 | 54,474 | 4,549,966 | 2,438,862 | 486 | 7.36 |
| 811 Repair and Maintenance | 58 | 4.07% | 5,073,698 | 87,478 | - | 5,073,698 | 3,234,620 | 423 | 7.29 |
| 423 Merchant Wholesalers, Durable Goods | 45 | 3.16% | 9,600,509 | 213,345 | 9,597 | 9,590,912 | 5,731,728 | 654 | 14.53 |
| 531 Real Estate | 31 | 2.17% | 5,530,427 | 178,401 | - | 5,530,427 | 2,066,950 | 441 | 14.23 |
| 713 Amusement, Gambling, and Recreation Industries | 30 | 2.10% | 1,680,180 | 56,006 | - | 1,680,180 | 926,495 | 416 | 13.87 |
| 611 Educational Services | 26 | 1.82% | 2,745,833 | 105,609 | - | 2,745,833 | 1,196,061 | 313 | 12.04 |
| 445 Food and Beverage Stores | 25 | 1.75% | 629,740 | 25,190 | - | 629,740 | 335,150 | 136 | 5.44 |
| 441 Motor Vehicle and Parts Dealers | 24 | 1.68% | 19,696,985 | 820,708 | - | 19,696,985 | 8,491,127 | 1450 | 60.42 |
| 524 Insurance Carriers and Related Activities | 22 | 1.54% | 1,431,390 | 65,063 | - | 1,431,390 | 1,115,662 | 126 | 5.73 |
| 453 Miscellaneous Store Retailers | 21 | 1.47% | 733,359 | 34,922 | - | 733,359 | 287,463 | 93 | 4.43 |
| 813 Religious, Grantmaking, Civic, Professional, and Similar Organizations | 19 | 1.33% | 3,088,484 | 162,552 | - | 3,088,484 | 1,503,206 | 239 | 12.58 |
| 447 Gasoline Stations | 18 | 1.26% | 567,513 | 31,529 | - | 567,513 | 262,337 | 139 | 7.72 |
| 492 Couriers and Messengers | 18 | 1.26% | 314,839 | 17,491 | 58,658 | 256,181 | 85,932 | 73 | 4.06 |
| 624 Social Assistance | 18 | 1.26% | 709,042 | 39,391 | 10,300 | 698,742 | 287,664 | 155 | 8.61 |
| 711 Performing Arts, Spectator Sports, and Related Industries | 16 | 1.12% | 642,762 | 40,173 | - | 642,762 | 150,349 | 52 | 3.25 |
| Did Not Answer | 16 | 1.12% | 1,044,417 | 65,276 | - | 1,044,417 | 855,619 | 103 | 6.44 |
| 484 Truck Transportation | 14 | 0.98% | 486,980 | 34,784 | - | 486,980 | 215,975 | 58 | 4.14 |
| 448 Clothing and Clothing Accessories Stores | 11 | 0.77% | 261,949 | 23,814 | - | 261,949 | 19,509 | 38 | 3.45 |
| 323 Printing and Related Support Activities | 10 | 0.70% | 2,240,275 | 224,027 | - | 2,240,275 | 1,879,783 | 155 | 15.50 |

Appendix A - Norwood PPP Loans Sorted by Three Digit NAICS Code

| 3 Digit NAICS Codes | Loans by 3 Digit NAICS Code | % of Total Loans Offered | Approval Amount | Average Approved Amount | Undisbursed Amount | Issued Loans | Forgiveness Amount | Jobs Reported | Average Jobs Reported Per Approved Loan |
|--|-----------------------------------|-----------------------------------|--------------------|-------------------------------|-----------------------|-----------------|-----------------------|------------------|--|
| 339 Miscellaneous Manufacturing | 10 | 0.70% | 3,218,826 | 321,883 | - | 3,218,826 | 1,496,647 | 243 | 24.30 |
| 424 Merchant Wholesalers, Nondurable Goods | 10 | 0.70% | 837,877 | 83,788 | - | 837,877 | 713,302 | 61 | 6.10 |
| 532 Rental and Leasing Services | 10 | 0.70% | 204,584 | 20,458 | - | 204,584 | 157,044 | 21 | 2.10 |
| 334 Computer and Electronic Product Manufacturing | 9 | 0.63% | 1,848,689 | 205,410 | - | 1,848,689 | 1,519,380 | 118 | 13.11 |
| 442 Furniture and Home Furnishings Stores | 9 | 0.63% | 675,947 | 75,105 | - | 675,947 | 266,873 | 51 | 5.67 |
| 454 Nonstore Retailers | 9 | 0.63% | 1,727,599 | 191,955 | - | 1,727,599 | 202,421 | 155 | 17.22 |
| 488 Support Activities for Transportation | 9 | 0.63% | 634,060 | 70,451 | 20,833 | 613,227 | 114,436 | 69 | 7.67 |
| 523 Securities, Commodity Contracts, and Other Financial Investments and Related Activities | 9 | 0.63% | 536,973 | 59,664 | - | 536,973 | 352,774 | 34 | 3.78 |
| 332 Fabricated Metal Product Manufacturing | 7 | 0.49% | 2,332,132 | 333,162 | - | 2,332,132 | 1,785,960 | 176 | 25.14 |
| 446 Health and Personal Care Stores | 8 | 0.56% | 746,842 | 93,355 | 20,833 | 726,009 | 20,161 | 35 | 4.38 |
| 451 Sporting Goods, Hobby, Musical Instrument, and Book Stores | 7 | 0.49% | 329,154 | 47,022 | - | 329,154 | 184,564 | 55 | 7.86 |
| 511 Publishing Industries (except Internet) | 7 | 0.49% | 2,142,389 | 306,056 | - | 2,142,389 | 835,112 | 155 | 22.14 |
| 721 Accommodation | 7 | 0.49% | 1,322,455 | 188,922 | - | 1,322,455 | 484,362 | 96 | 13.71 |
| 922 Justice, Public Order, and Safety Activities | 7 | 0.49% | 489,039 | 69,863 | - | 489,039 | 182,355 | 37 | 5.29 |
| 325 Chemical Manufacturing | 6 | 0.42% | 1,875,105 | 312,518 | - | 1,875,105 | 1,324,024 | 118 | 19.67 |
| 337 Furniture and Related Product Manufacturing | 6 | 0.42% | 4,456,041 | 742,673 | - | 4,456,041 | 2,393,088 | 355 | 59.17 |
| 425 Wholesale Electronic Markets and Agents and Brokers | 6 | 0.42% | 1,968,953 | 328,159 | - | 1,968,953 | 1,451,083 | 95 | 15.83 |
| 512 Motion Picture and Sound Recording Industries | 6 | 0.42% | 112,102 | 18,684 | - | 112,102 | 26,183 | 10 | 1.67 |
| 622 Hospitals | 6 | 0.42% | 1,024,840 | 170,807 | - | 1,024,840 | 256,614 | 75 | 12.50 |
| 311 Food Manufacturing | 5 | 0.35% | 7,114,482 | 1,422,896 | - | 7,114,482 | 130,881 | 456 | 91.20 |

Appendix A - Norwood PPP Loans Sorted by Three Digit NAICS Code

| 3 Digit NAICS Codes | Loans by 3 Digit NAICS Code | % of Total Loans Offered | Approval Amount | Average Approved Amount | Undisbursed Amount | Issued Loans | Forgiveness Amount | Jobs Reported | Average Jobs Reported Per Approved Loan |
|---|-----------------------------------|-----------------------------------|--------------------|-------------------------------|-----------------------|-----------------|-----------------------|------------------|--|
| 443 Electronics and Appliance Stores | 5 | 0.35% | 667,558 | 133,512 | - | 667,558 | 574,469 | 51 | 10.20 |
| 522 Credit Intermediation and Related Activities | 5 | 0.35% | 124,144 | 24,829 | - | 124,144 | - | 8 | 1.60 |
| 623 Nursing and Residential Care Facilities | 5 | 0.35% | 7,340,662 | 1,468,132 | - | 7,340,662 | 3,093,839 | 846 | 169.20 |
| 333 Machinery Manufacturing | 4 | 0.28% | 560,814 | 140,203 | - | 560,814 | 522,846 | 40 | 10.00 |
| 481 Air Transportation | 4 | 0.28% | 123,663 | 30,916 | - | 123,663 | 11,493 | 10 | 2.50 |
| 517 Telecommunications | 4 | 0.28% | 1,016,976 | 254,244 | - | 1,016,976 | 90,820 | 44 | 11.00 |
| 519 Other Information Services | 4 | 0.28% | 248,549 | 62,137 | - | 248,549 | 230,078 | 13 | 3.25 |
| 326 Plastics and Rubber Products Manufacturing | 3 | 0.21% | 251,300 | 83,767 | - | 251,300 | 165,117 | 19 | 6.33 |
| 327 Nonmetallic Mineral Product Manufacturing | 3 | 0.21% | 737,845 | 245,948 | - | 737,845 | 720,688 | 59 | 19.67 |
| 562 Waste Management and Remediation Services | 3 | 0.21% | 920,143 | 306,714 | - | 920,143 | 911,688 | 63 | 21.00 |
| 237 Heavy and Civil Engineering Construction | 2 | 0.14% | 134,405 | 67,203 | - | 134,405 | - | 9 | 4.50 |
| 444 Building Material and Garden Equipment and Supplies Dealers | 2 | 0.14% | 70,375 | 35,188 | - | 70,375 | 62,437 | 5 | 2.50 |
| 551 Management of Companies and Enterprises | 2 | 0.14% | 138,512 | 69,256 | - | 138,512 | 125,904 | 16 | 8.00 |
| 111 Crop Production | 1 | 0.07% | 13,332 | 13,332 | - | 13,332 | - | 1 | 1.00 |
| 112 Crop Production | 1 | 0.07% | 39,275 | 39,275 | - | 39,275 | - | 11 | 11.00 |
| 113 Crop Production | 1 | 0.07% | 20,833 | 20,833 | - | 20,833 | - | 1 | 1.00 |
| 212 Mining (except Oil and Gas) | 1 | 0.07% | 20,833 | 20,833 | 20,833 | - | - | 1 | 1.00 |
| 221 Utilities | 1 | 0.07% | 201,660 | 201,660 | - | 201,660 | - | 8 | 8.00 |
| 222 Utilities | 1 | 0.07% | 222,300 | 222,300 | - | 222,300 | 224,493 | 9 | 9.00 |
| 236 Construction of Buildings | 1 | 0.07% | 137,282 | 137,282 | - | 137,282 | - | 9 | 9.00 |
| 237 Construction of Buildings | 1 | 0.07% | 33,700 | 33,700 | - | 33,700 | 33,948 | 1 | 1.00 |
| 238 Construction of Buildings | 1 | 0.07% | 2,230 | 2,230 | - | 2,230 | - | 1 | 1.00 |
| 238 Specialty Trade Contractors | 1 | 0.07% | 63,787 | 63,787 | - | 63,787 | 64,016 | 2 | 2.00 |
| 239 Construction of Buildings | 1 | 0.07% | 7,915 | 7,915 | - | 7,915 | - | 1 | 1.00 |
| 239 Specialty Trade Contractors | 1 | 0.07% | 48,172 | 48,172 | - | 48,172 | 48,564 | 4 | 4.00 |
| 240 Construction of Buildings | 1 | 0.07% | 20,832 | 20,832 | - | 20,832 | - | 1 | 1.00 |
| 240 Specialty Trade Contractors | 1 | 0.07% | 20,833 | 20,833 | - | 20,833 | - | 1 | 1.00 |
| 241 Construction of Buildings | 1 | 0.07% | 12,300 | 12,300 | - | 12,300 | - | 1 | 1.00 |
| 241 Specialty Trade Contractors | 1 | 0.07% | 322,700 | 322,700 | - | 322,700 | 324,990 | 17 | 17.00 |

Appendix A - Norwood PPP Loans Sorted by Three Digit NAICS Code

| 3 Digit NAICS Codes | Loans by 3 Digit NAICS Code | % of Total Loans Offered | Approval Amount | Average Approved Amount | Undisbursed Amount | Issued Loans | Forgiveness Amount | Jobs Reported | Average Jobs Reported Per Approved Loan |
|---------------------------------|-----------------------------------|-----------------------------------|--------------------|-------------------------------|-----------------------|-----------------|-----------------------|------------------|--|
| 242 Construction of Buildings | 1 | 0.07% | 22,300 | 22,300 | - | 22,300 | - | 2 | 2.00 |
| 242 Specialty Trade Contractors | 1 | 0.07% | 97,800 | 97,800 | - | 97,800 | 98,740 | 9 | 9.00 |
| 243 Construction of Buildings | 1 | 0.07% | 22,300 | 22,300 | - | 22,300 | - | 2 | 2.00 |
| 243 Specialty Trade Contractors | 1 | 0.07% | 7,000 | 7,000 | - | 7,000 | - | 1 | 1.00 |
| 244 Construction of Buildings | 1 | 0.07% | 13,305 | 13,305 | - | 13,305 | 13,430 | 1 | 1.00 |
| 244 Specialty Trade Contractors | 1 | 0.07% | 94,700 | 94,700 | - | 94,700 | 95,216 | 6 | 6.00 |
| 245 Construction of Buildings | 1 | 0.07% | 38,640 | 38,640 | - | 38,640 | 34,857 | 3 | 3.00 |
| 245 Specialty Trade Contractors | 1 | 0.07% | 6,607,383 | 6,607,383 | - | 6,607,383 | 6,683,232 | 104 | 104.00 |
| 246 Construction of Buildings | 1 | 0.07% | 41,700 | 41,700 | - | 41,700 | 41,933 | 2 | 2.00 |
| 246 Specialty Trade Contractors | 1 | 0.07% | 684,568 | 684,568 | 684,568 | - | - | 20 | 20.00 |
| 247 Construction of Buildings | 1 | 0.07% | 158,500 | 158,500 | - | 158,500 | - | 42 | 42.00 |
| 247 Specialty Trade Contractors | 1 | 0.07% | 93,100 | 93,100 | - | 93,100 | 93,562 | 6 | 6.00 |
| 248 Construction of Buildings | 1 | 0.07% | 158,400 | 158,400 | - | 158,400 | 160,046 | 10 | 10.00 |
| 248 Specialty Trade Contractors | 1 | 0.07% | 123,857 | 123,857 | - | 123,857 | - | 7 | 7.00 |
| 249 Construction of Buildings | 1 | 0.07% | 116,905 | 116,905 | - | 116,905 | 117,863 | 7 | 7.00 |
| 249 Specialty Trade Contractors | 1 | 0.07% | 20,833 | 20,833 | - | 20,833 | - | 1 | 1.00 |
| 250 Construction of Buildings | 1 | 0.07% | 15,800 | 15,800 | - | 15,800 | 15,897 | 2 | 2.00 |
| 250 Specialty Trade Contractors | 1 | 0.07% | 13,705 | 13,705 | - | 13,705 | 13,790 | 1 | 1.00 |
| 251 Construction of Buildings | 1 | 0.07% | 28,000 | 28,000 | - | 28,000 | 28,205 | 1 | 1.00 |
| 251 Specialty Trade Contractors | 1 | 0.07% | 38,380 | 38,380 | - | 38,380 | 28,765 | 2 | 2.00 |
| 252 Construction of Buildings | 1 | 0.07% | 18,562 | 18,562 | - | 18,562 | - | 2 | 2.00 |
| 252 Specialty Trade Contractors | 1 | 0.07% | 2,000,000 | 2,000,000 | - | 2,000,000 | - | 135 | 135.00 |
| 253 Construction of Buildings | 1 | 0.07% | 20,832 | 20,832 | - | 20,832 | - | 1 | 1.00 |
| 253 Specialty Trade Contractors | 1 | 0.07% | 4,209,327 | 4,209,327 | - | 4,209,327 | 4,257,617 | 135 | 135.00 |
| 254 Construction of Buildings | 1 | 0.07% | 167,220 | 167,220 | - | 167,220 | - | 11 | 11.00 |
| 254 Specialty Trade Contractors | 1 | 0.07% | 34,600 | 34,600 | - | 34,600 | 34,905 | 2 | 2.00 |
| 255 Construction of Buildings | 1 | 0.07% | 20,833 | 20,833 | - | 20,833 | - | 1 | 1.00 |
| 255 Specialty Trade Contractors | 1 | 0.07% | 143,200 | 143,200 | - | 143,200 | 144,134 | 13 | 13.00 |
| 256 Construction of Buildings | 1 | 0.07% | 14,200 | 14,200 | - | 14,200 | - | 4 | 4.00 |
| 256 Specialty Trade Contractors | 1 | 0.07% | 45,750 | 45,750 | - | 45,750 | - | 3 | 3.00 |
| 257 Construction of Buildings | 1 | 0.07% | 44,755 | 44,755 | - | 44,755 | - | 4 | 4.00 |
| 257 Specialty Trade Contractors | 1 | 0.07% | 45,135 | 45,135 | - | 45,135 | 42,394 | 4 | 4.00 |
| 258 Construction of Buildings | 1 | 0.07% | 182,162 | 182,162 | - | 182,162 | 184,176 | 6 | 6.00 |
| 258 Specialty Trade Contractors | 1 | 0.07% | 80,100 | 80,100 | - | 80,100 | 81,050 | 6 | 6.00 |
| 259 Construction of Buildings | 1 | 0.07% | 152,417 | 152,417 | - | 152,417 | - | 10 | 10.00 |
| 259 Specialty Trade Contractors | 1 | 0.07% | 13,700 | 13,700 | - | 13,700 | - | 1 | 1.00 |
| 260 Construction of Buildings | 1 | 0.07% | 167,000 | 167,000 | - | 167,000 | - | 11 | 11.00 |
| 260 Specialty Trade Contractors | 1 | 0.07% | 36,100 | 36,100 | - | 36,100 | - | 3 | 3.00 |

Appendix A - Norwood PPP Loans Sorted by Three Digit NAICS Code

| 3 Digit NAICS Codes | Loans by 3 Digit NAICS Code | % of Total Loans Offered | Approval Amount | Average Approved Amount | Undisbursed Amount | Issued Loans | Forgiveness Amount | Jobs Reported | Average Jobs Reported Per Approved Loan |
|---------------------------------|-----------------------------------|-----------------------------------|--------------------|-------------------------------|-----------------------|-----------------|-----------------------|------------------|--|
| 261 Construction of Buildings | 1 | 0.07% | 235,000 | 235,000 | - | 235,000 | 237,067 | 14 | 14.00 |
| 261 Specialty Trade Contractors | 1 | 0.07% | 53,400 | 53,400 | - | 53,400 | - | 4 | 4.00 |
| 262 Construction of Buildings | 1 | 0.07% | 235,238 | 235,238 | - | 235,238 | - | 14 | 14.00 |
| 262 Specialty Trade Contractors | 1 | 0.07% | 53,400 | 53,400 | - | 53,400 | 53,949 | 4 | 4.00 |
| 263 Construction of Buildings | 1 | 0.07% | 20,832 | 20,832 | 20,832 | - | - | 1 | 1.00 |
| 263 Specialty Trade Contractors | 1 | 0.07% | 590,400 | 590,400 | - | 590,400 | 594,250 | 36 | 36.00 |
| 264 Construction of Buildings | 1 | 0.07% | 20,833 | 20,833 | 20,833 | - | - | 1 | 1.00 |
| 264 Specialty Trade Contractors | 1 | 0.07% | 8,616 | 8,616 | - | 8,616 | - | 1 | 1.00 |
| 265 Construction of Buildings | 1 | 0.07% | 20,833 | 20,833 | - | 20,833 | - | 1 | 1.00 |
| 265 Specialty Trade Contractors | 1 | 0.07% | 107,000 | 107,000 | - | 107,000 | 107,660 | 7 | 7.00 |
| 266 Construction of Buildings | 1 | 0.07% | 20,833 | 20,833 | - | 20,833 | - | 1 | 1.00 |
| 266 Specialty Trade Contractors | 1 | 0.07% | 235,464 | 235,464 | - | 235,464 | 236,986 | 14 | 14.00 |
| 267 Construction of Buildings | 1 | 0.07% | 61,318 | 61,318 | - | 61,318 | 54,681 | 7 | 7.00 |
| 267 Specialty Trade Contractors | 1 | 0.07% | 20,833 | 20,833 | - | 20,833 | - | 1 | 1.00 |
| 268 Construction of Buildings | 1 | 0.07% | 37,500 | 37,500 | - | 37,500 | 37,672 | 1 | 1.00 |
| 268 Specialty Trade Contractors | 1 | 0.07% | 20,833 | 20,833 | - | 20,833 | 20,937 | 1 | 1.00 |
| 269 Construction of Buildings | 1 | 0.07% | 344,500 | 344,500 | - | 344,500 | 348,481 | 41 | 41.00 |
| 269 Specialty Trade Contractors | 1 | 0.07% | 80,857 | 80,857 | - | 80,857 | - | 6 | 6.00 |
| 270 Construction of Buildings | 1 | 0.07% | 146,700 | 146,700 | - | 146,700 | 137,562 | 12 | 12.00 |
| 270 Specialty Trade Contractors | 1 | 0.07% | 70,428 | 70,428 | - | 70,428 | 71,022 | 6 | 6.00 |
| 271 Construction of Buildings | 1 | 0.07% | 153,400 | 153,400 | - | 153,400 | 154,993 | 11 | 11.00 |
| 271 Specialty Trade Contractors | 1 | 0.07% | 65,000 | 65,000 | - | 65,000 | 65,588 | 3 | 3.00 |
| 272 Construction of Buildings | 1 | 0.07% | 5,000 | 5,000 | - | 5,000 | - | 1 | 1.00 |
| 272 Specialty Trade Contractors | 1 | 0.07% | 42,200 | 42,200 | - | 42,200 | 42,682 | 4 | 4.00 |
| 273 Construction of Buildings | 1 | 0.07% | 19,900 | 19,900 | - | 19,900 | 20,128 | 3 | 3.00 |
| 273 Specialty Trade Contractors | 1 | 0.07% | 26,699 | 26,699 | - | 26,699 | 26,920 | 5 | 5.00 |
| 274 Construction of Buildings | 1 | 0.07% | 26,190 | 26,190 | - | 26,190 | - | 2 | 2.00 |
| 274 Specialty Trade Contractors | 1 | 0.07% | 26,698 | 26,698 | - | 26,698 | - | 5 | 5.00 |
| 275 Construction of Buildings | 1 | 0.07% | 109,043 | 109,043 | - | 109,043 | - | 6 | 6.00 |
| 275 Specialty Trade Contractors | 1 | 0.07% | 10,000 | 10,000 | - | 10,000 | - | 1 | 1.00 |
| 276 Construction of Buildings | 1 | 0.07% | 97,000 | 97,000 | - | 97,000 | 97,880 | 9 | 9.00 |
| 276 Specialty Trade Contractors | 1 | 0.07% | 97,200 | 97,200 | - | 97,200 | - | 8 | 8.00 |
| 277 Construction of Buildings | 1 | 0.07% | 21,753 | 21,753 | - | 21,753 | 21,936 | 3 | 3.00 |
| 277 Specialty Trade Contractors | 1 | 0.07% | 97,200 | 97,200 | - | 97,200 | 98,316 | 10 | 10.00 |
| 278 Construction of Buildings | 1 | 0.07% | 479,200 | 479,200 | - | 479,200 | 483,859 | 56 | 56.00 |
| 278 Specialty Trade Contractors | 1 | 0.07% | 20,833 | 20,833 | - | 20,833 | - | 1 | 1.00 |
| 279 Construction of Buildings | 1 | 0.07% | 20,180 | 20,180 | - | 20,180 | - | 2 | 2.00 |
| 279 Specialty Trade Contractors | 1 | 0.07% | 243,700 | 243,700 | - | 243,700 | - | 23 | 23.00 |

Appendix A - Norwood PPP Loans Sorted by Three Digit NAICS Code

| 3 Digit NAICS Codes | Loans by 3 Digit NAICS Code | % of Total Loans Offered | Approval Amount | Average Approved Amount | Undisbursed Amount | Issued Loans | Forgiveness Amount | Jobs Reported | Average Jobs Reported Per Approved Loan |
|---|-----------------------------------|-----------------------------------|--------------------|-------------------------------|-----------------------|-----------------|-----------------------|------------------|--|
| 280 Construction of Buildings | 1 | 0.07% | 20,832 | 20,832 | - | 20,832 | - | 1 | 1.00 |
| 280 Specialty Trade Contractors | 1 | 0.07% | 144,870 | 144,870 | - | 144,870 | 146,255 | 8 | 8.00 |
| 281 Specialty Trade Contractors | 1 | 0.07% | 121,570 | 121,570 | - | 121,570 | - | 7 | 7.00 |
| 282 Specialty Trade Contractors | 1 | 0.07% | 96,250 | 96,250 | - | 96,250 | - | 4 | 4.00 |
| 283 Specialty Trade Contractors | 1 | 0.07% | 69,800 | 69,800 | - | 69,800 | 70,594 | 4 | 4.00 |
| 284 Specialty Trade Contractors | 1 | 0.07% | 6,400 | 6,400 | - | 6,400 | - | 1 | 1.00 |
| 285 Specialty Trade Contractors | 1 | 0.07% | 18,292 | 18,292 | - | 18,292 | - | 1 | 1.00 |
| 286 Specialty Trade Contractors | 1 | 0.07% | 59,400 | 59,400 | - | 59,400 | - | 4 | 4.00 |
| 287 Specialty Trade Contractors | 1 | 0.07% | 20,833 | 20,833 | - | 20,833 | - | 1 | 1.00 |
| 288 Specialty Trade Contractors | 1 | 0.07% | 114,995 | 114,995 | - | 114,995 | 116,068 | 4 | 4.00 |
| 289 Specialty Trade Contractors | 1 | 0.07% | 10,625 | 10,625 | - | 10,625 | - | 1 | 1.00 |
| 290 Specialty Trade Contractors | 1 | 0.07% | 74,825 | 74,825 | - | 74,825 | 75,391 | 4 | 4.00 |
| 291 Specialty Trade Contractors | 1 | 0.07% | 72,300 | 72,300 | - | 72,300 | 72,981 | 13 | 13.00 |
| 292 Specialty Trade Contractors | 1 | 0.07% | 5,900 | 5,900 | - | 5,900 | - | 1 | 1.00 |
| 293 Specialty Trade Contractors | 1 | 0.07% | 146,040 | 146,040 | - | 146,040 | - | 10 | 10.00 |
| 294 Specialty Trade Contractors | 1 | 0.07% | 146,000 | 146,000 | - | 146,000 | 147,404 | 10 | 10.00 |
| 295 Specialty Trade Contractors | 1 | 0.07% | 6,875 | 6,875 | - | 6,875 | - | 2 | 2.00 |
| 296 Specialty Trade Contractors | 1 | 0.07% | 5,417 | 5,417 | - | 5,417 | 5,463 | 2 | 2.00 |
| 297 Specialty Trade Contractors | 1 | 0.07% | 17,000 | 17,000 | - | 17,000 | 17,132 | 2 | 2.00 |
| 298 Specialty Trade Contractors | 1 | 0.07% | 19,150 | 19,150 | - | 19,150 | - | 1 | 1.00 |
| 299 Specialty Trade Contractors | 1 | 0.07% | 7,118 | 7,118 | 7,118 | - | - | 1 | 1.00 |
| 300 Specialty Trade Contractors | 1 | 0.07% | 60,000 | 60,000 | - | 60,000 | - | 3 | 3.00 |
| 301 Specialty Trade Contractors | 1 | 0.07% | 9,200 | 9,200 | - | 9,200 | - | 1 | 1.00 |
| 302 Specialty Trade Contractors | 1 | 0.07% | 9,200 | 9,200 | - | 9,200 | 9,301 | 1 | 1.00 |
| 303 Specialty Trade Contractors | 1 | 0.07% | 17,500 | 17,500 | - | 17,500 | 17,666 | 1 | 1.00 |
| 304 Specialty Trade Contractors | 1 | 0.07% | 17,500 | 17,500 | - | 17,500 | - | 1 | 1.00 |
| 305 Specialty Trade Contractors | 1 | 0.07% | 6,000 | 6,000 | - | 6,000 | 6,065 | 1 | 1.00 |
| 306 Specialty Trade Contractors | 1 | 0.07% | 11,000 | 11,000 | - | 11,000 | 11,095 | 1 | 1.00 |
| 307 Specialty Trade Contractors | 1 | 0.07% | 181,200 | 181,200 | - | 181,200 | 183,047 | 15 | 15.00 |
| 308 Specialty Trade Contractors | 1 | 0.07% | 779,154 | 779,154 | - | 779,154 | - | 58 | 58.00 |
| 309 Specialty Trade Contractors | 1 | 0.07% | 48,100 | 48,100 | - | 48,100 | 46,360 | 6 | 6.00 |
| 310 Specialty Trade Contractors | 1 | 0.07% | 106,400 | 106,400 | - | 106,400 | 107,382 | 9 | 9.00 |
| 311 Specialty Trade Contractors | 1 | 0.07% | 14,200 | 14,200 | - | 14,200 | - | 4 | 4.00 |
| 312 Beverage and Tobacco Product Manufacturing | 1 | 0.07% | 246,757 | 246,757 | - | 246,757 | - | 18 | 18.00 |
| 312 Specialty Trade Contractors | 1 | 0.07% | 13,000 | 13,000 | - | 13,000 | - | 2 | 2.00 |
| 313 Beverage and Tobacco Product Manufacturing | 1 | 0.07% | 15,000 | 15,000 | - | 15,000 | - | 2 | 2.00 |

Appendix A - Norwood PPP Loans Sorted by Three Digit NAICS Code

| 3 Digit NAICS Codes | Loans by 3 Digit NAICS Code | % of Total Loans Offered | Approval Amount | Average Approved Amount | Undisbursed Amount | Issued Loans | Forgiveness Amount | Jobs Reported | Average Jobs Reported Per Approved Loan |
|---|-----------------------------------|-----------------------------------|--------------------|-------------------------------|-----------------------|-----------------|-----------------------|------------------|--|
| 313 Specialty Trade Contractors | 1 | 0.07% | 733,620 | 733,620 | - | 733,620 | 740,213 | 60 | 60.00 |
| 314 Beverage and Tobacco Product Manufacturing | 1 | 0.07% | 12,500 | 12,500 | - | 12,500 | - | 2 | 2.00 |
| 314 Specialty Trade Contractors | 1 | 0.07% | 10,800 | 10,800 | - | 10,800 | - | 1 | 1.00 |
| 315 Specialty Trade Contractors | 1 | 0.07% | 785,821 | 785,821 | - | 785,821 | - | 58 | 58.00 |
| 316 Leather and Allied Product Manufacturing | 1 | 0.07% | 764 | 764 | - | 764 | - | 1 | 1.00 |
| 316 Specialty Trade Contractors | 1 | 0.07% | 100,000 | 100,000 | - | 100,000 | - | 7 | 7.00 |
| 317 Specialty Trade Contractors | 1 | 0.07% | 94,723 | 94,723 | - | 94,723 | - | 6 | 6.00 |
| 318 Specialty Trade Contractors | 1 | 0.07% | 8,196 | 8,196 | - | 8,196 | 8,262 | 1 | 1.00 |
| 319 Specialty Trade Contractors | 1 | 0.07% | 9,164 | 9,164 | - | 9,164 | - | 1 | 1.00 |
| 320 Specialty Trade Contractors | 1 | 0.07% | 8,100 | 8,100 | - | 8,100 | 8,135 | 1 | 1.00 |
| 321 Specialty Trade Contractors | 1 | 0.07% | 428,400 | 428,400 | - | 428,400 | - | 37 | 37.00 |
| 321 Wood product manufacturing | 1 | 0.07% | 20,200 | 20,200 | - | 20,200 | - | 2 | 2.00 |
| 322 Specialty Trade Contractors | 1 | 0.07% | 153,536 | 153,536 | - | 153,536 | - | 11 | 11.00 |
| 322 Wood product manufacturing | 1 | 0.07% | 20,200 | 20,200 | - | 20,200 | - | 2 | 2.00 |
| 323 Specialty Trade Contractors | 1 | 0.07% | 89,500 | 89,500 | - | 89,500 | - | 8 | 8.00 |
| 323 Wood product manufacturing | 1 | 0.07% | 83,100 | 83,100 | - | 83,100 | 83,719 | 6 | 6.00 |
| 324 Specialty Trade Contractors | 1 | 0.07% | 5,992 | 5,992 | - | 5,992 | - | 1 | 1.00 |
| 324 Wood product manufacturing | 1 | 0.07% | 2,525,600 | 2,525,600 | - | 2,525,600 | 2,555,135 | 192 | 192.00 |
| 335 Electrical Equipment, Appliance, and Component Manufacturing | 1 | 0.07% | 684,250 | 684,250 | - | 684,250 | 688,356 | 84 | 84.00 |
| 518 Data Processing, Hosting, and Related Services | 1 | 0.07% | 187,325 | 187,325 | - | 187,325 | 188,331 | 14 | 14.00 |
| 525 Funds, Trusts, and Other Financial Vehicles | 1 | 0.07% | 20,800 | 20,800 | - | 20,800 | - | 1 | 1.00 |

Appendix B - Norwood PPP Loans Sorted by Business Type

| Business Structure | Approved Loan Count By Business Type | % of Total Loans Approved | Approval Amount | Average Approved Amount | Undisbursed Amount | Issued Loans | Forgiveness Amount | Jobs Reported | Average Jobs Reported Per Approved Loan |
|--------------------------------|--------------------------------------|---------------------------|-----------------------|-------------------------|---------------------|-----------------------|-----------------------|---------------|---|
| Corporation | 489 | 34.29% | 76,959,691 | 157,382 | 710,768 | 76,248,923 | 47,340,738 | 7089 | 14.50 |
| Limited Liability Company(LLC) | 276 | 19.35% | 33,738,891 | 122,242 | 9,597 | 33,729,294 | 18,223,157 | 4345 | 15.74 |
| Sole Proprietorship | 269 | 18.86% | 4,223,429 | 15,700 | 343,609 | 3,879,820 | 1,227,635 | 382 | 1.42 |
| Subchapter S Corporation | 204 | 14.31% | 64,522,135 | 316,285 | - | 64,522,135 | 26,264,593 | 4541 | 22.26 |
| Independent Contractors | 72 | 5.05% | 807,404 | 11,214 | 129,051 | 678,353 | 77,396 | 72 | 1.00 |
| Self-Employed Individuals | 60 | 4.21% | 1,026,192 | 17,103 | 30,800 | 995,392 | 257,626 | 75 | 1.25 |
| Non-Profit Organization | 30 | 2.10% | 7,166,009 | 238,867 | - | 7,166,009 | 4,618,139 | 512 | 17.07 |
| Partnership | 11 | 0.77% | 643,961 | 58,542 | - | 643,961 | 369,235 | 58 | 5.27 |
| Limited Liability Partnership | 5 | 0.35% | 1,614,504 | 322,901 | - | 1,614,504 | 1,022,326 | 107 | 21.40 |
| Cooperative | 4 | 0.28% | 1,588,594 | 397,149 | - | 1,588,594 | 789,570 | 111 | 27.75 |
| 501(c)3 Non Profit | 2 | 0.14% | 65,794 | 32,897 | - | 65,794 | 17,678 | 9 | 4.50 |
| 501(c)6 Non Profit Membership | 1 | 0.07% | 102,500 | 102,500 | - | 102,500 | - | 7 | 7.00 |
| Professional Association | 1 | 0.07% | 62,500 | 62,500 | - | 62,500 | 63,031 | 6 | 6.00 |
| Single Member LLC | 1 | 0.07% | 20,833 | 20,833 | 20,833 | - | - | 1 | 1.00 |
| Total | 1425 | | \$ 192,542,438 | N/A | \$ 1,244,658 | \$ 191,297,780 | \$ 100,271,124 | 17315 | 12.15 |

Appendix C - Norwood PPP Loans Sorted by Six Digit NAICS Code

| Six Digit NAICS Code | Loans by 6 Digit NAICS Code | % of Total Loans Approved | Approval Amount | Average Approved Amount | Undisbursed Amount | Issued Loans | Forgiveness Amount | Jobs Reported | Average Jobs Reported Per Approved Loan |
|--|--------------------------------------|------------------------------------|--------------------|-------------------------------|-----------------------|-----------------|-----------------------|------------------|--|
| 722511 Full-Service Restaurants | 63 | 4.42% | 14,768,161 | 234,415 | - | 14768160.6 | 5,097,827 | 2984 | 47.4 |
| 485310 Taxi Service | 56 | 3.93% | 720,713 | 12,870 | 104,582 | 616,131 | 48,170 | 62 | 1.1 |
| 812112 Beauty Salons | 42 | 2.95% | 676,560 | 16,109 | 10,000 | 666,560 | 113,058 | 108 | 2.6 |
| 541110 Offices of Lawyers | 40 | 2.81% | 1,748,154 | 43,704 | - | 1,748,154 | 1,216,521 | 116 | 2.9 |
| 621111 Offices of Physicians (except Mental Health Specialists) | 40 | 2.81% | 5,463,516 | 136,588 | - | 5,463,516 | 2,997,559 | 397 | 9.9 |
| 811111 General Automotive Repair | 28 | 1.96% | 1,354,111 | 48,361 | - | 1,354,111 | 847,998 | 142 | 5.1 |
| 621210 Offices of Dentists | 25 | 1.75% | 2,139,661 | 85,586 | - | 2,139,661 | 721,670 | 222 | 8.9 |
| 722513 Limited-Service Restaurants | 24 | 1.68% | 1,318,320 | 54,930 | 20,834 | 1,297,486 | 662,242 | 247 | 10.3 |
| 812113 Nail Salons | 24 | 1.68% | 507,229 | 21,135 | - | 507,229 | 177,035 | 111 | 4.6 |
| 238210 Electrical Contractors and Other Wiring Installation Contractors | 23 | 1.61% | 15,095,054 | 656,307 | 684,568 | 14,410,486 | 12,221,603 | 504 | 21.9 |
| 238220 Plumbing, Heating, and Air-Conditioning Contractors | 23 | 1.61% | 1,702,360 | 74,016 | - | 1,702,360 | 886,960 | 125 | 5.4 |
| 713940 Fitness and Recreational Sports Centers | 23 | 1.61% | 1,054,094 | 45,830 | - | 1,054,094 | 350,399 | 340 | 14.8 |
| 441110 New Car Dealers | 19 | 1.33% | 19,382,368 | 1,020,125 | - | 19,382,368 | 8,196,301 | 1416 | 74.5 |
| 524210 Insurance Agencies and Brokerages | 19 | 1.33% | 1,359,387 | 71,547 | - | 1,359,387 | 1,115,662 | 119 | 6.3 |
| 492110 Couriers and Express Delivery Services | 18 | 1.26% | 314,839 | 17,491 | 58,658 | 256,181 | 85,932 | 73 | 4.1 |
| 561720 Janitorial Services | 18 | 1.26% | 399,250 | 22,181 | 41,349 | 357,901 | 92,442 | 46 | 2.6 |
| 561730 Landscaping Services | 17 | 1.19% | 1,590,194 | 93,541 | - | 1,590,194 | 1,026,729 | 132 | 7.8 |
| Did Not Answer | 16 | 1.12% | 1,044,417 | 65,276 | - | 1,044,417 | 855,619 | 103 | 6.4 |
| 453998 All Other Miscellaneous Store Retailers (except Tobacco Stores) | 15 | 1.05% | 678,416 | 45,228 | - | 678,416 | 269,903 | 79 | 5.3 |
| 531210 Offices of Real Estate Agents and Brokers | 15 | 1.05% | 428,358 | 28,557 | - | 428,358 | 151,982 | 31 | 2.1 |
| 236118 Residential Remodelers | 14 | 0.98% | 1,320,717 | 94,337 | 41,665 | 1,279,052 | 421,243 | 81 | 5.8 |
| 236220 Commercial and Institutional Building Construction | 13 | 0.91% | 1,481,198 | 113,938 | - | 1,481,198 | 1,302,510 | 148 | 11.4 |
| 447110 Gasoline Stations with Convenience Stores | 13 | 0.91% | 428,627 | 32,971 | - | 428,627 | 210,546 | 115 | 8.8 |
| 541211 Offices of Certified Public Accountants | 13 | 0.91% | 1,393,867 | 107,221 | - | 1,393,867 | 365,512 | 99 | 7.6 |
| 621399 Offices of All Other Miscellaneous Health Practitioners | 13 | 0.91% | 301,302 | 23,177 | - | 301,302 | 148,837 | 43 | 3.3 |
| 445120 Convenience Stores | 12 | 0.84% | 215,762 | 17,980 | - | 215,762 | 154,514 | 37 | 3.1 |
| 541330 Engineering Services | 12 | 0.84% | 993,359 | 82,780 | - | 993,359 | 329,332 | 51 | 4.3 |
| 621610 Home Health Care Services | 12 | 0.84% | 838,930 | 69,911 | 23,051 | 815,879 | 695,410 | 221 | 18.4 |
| 624410 Child Day Care Services | 12 | 0.84% | 443,285 | 36,940 | 10,300 | 432,985 | 66,779 | 94 | 7.8 |

Appendix C - Norwood PPP Loans Sorted by Six Digit NAICS Code

| Six Digit NAICS Code | Loans by 6 Digit NAICS Code | % of Total Loans Approved | Approval Amount | Average Approved Amount | Undisbursed Amount | Issued Loans | Forgiveness Amount | Jobs Reported | Average Jobs Reported Per Approved Loan |
|--|--------------------------------------|------------------------------------|--------------------|-------------------------------|-----------------------|-----------------|-----------------------|------------------|--|
| 722320 Caterers | 12 | 0.84% | 971,193 | 80,933 | 20,000 | 951,193 | 30,891 | 78 | 6.5 |
| 811121 Automotive Body, Paint, and Interior Repair and Maintenance | 12 | 0.84% | 860,918 | 71,743 | - | 860,918 | 323,272 | 68 | 5.7 |
| 236115 New Single-Family Housing Construction (except For-Sale Builders) | 11 | 0.77% | 352,504 | 32,046 | - | 352,504 | 124,167 | 24 | 2.2 |
| 541611 Administrative Management and General Management Consulting Services | 11 | 0.77% | 1,128,876 | 102,625 | - | 1,128,876 | 985,390 | 69 | 6.3 |
| 812199 Other Personal Care Services | 11 | 0.77% | 175,536 | 15,958 | - | 175,536 | 101,672 | 16 | 1.5 |
| 238320 Painting and Wall Covering Contractors | 10 | 0.70% | 500,625 | 50,063 | 7,118 | 493,507 | 318,372 | 46 | 4.6 |
| 238990 All Other Specialty Trade Contractors | 10 | 0.70% | 1,683,432 | 168,343 | - | 1,683,432 | 16,397 | 131 | 13.1 |
| 484110 General Freight Trucking, Local | 10 | 0.70% | 309,194 | 30,919 | - | 309,194 | 78,016 | 25 | 2.5 |
| 541219 Other Accounting Services | 10 | 0.70% | 814,561 | 81,456 | - | 814,561 | 668,460 | 53 | 5.3 |
| 621330 Offices of Mental Health Practitioners (except Physicians) | 10 | 0.70% | 236,807 | 23,681 | - | 236,807 | 77,945 | 18 | 1.8 |
| 812990 All Other Personal Services | 10 | 0.70% | 317,599 | 31,760 | - | 317,599 | 72,428 | 37 | 3.7 |
| 813110 Religious Organizations | 9 | 0.63% | 1,388,223 | 154,247 | - | 1,388,223 | 799,493 | 141 | 15.7 |
| 323111 Commercial Printing (except Screen and Books) | 8 | 0.56% | 2,168,365 | 271,046 | - | 2,168,365 | 1,824,007 | 148 | 18.5 |
| 541613 Marketing Consulting Services | 8 | 0.56% | 4,804,748 | 600,594 | - | 4,804,748 | 2,456,585 | 233 | 29.1 |
| 541618 Other Management Consulting Services | 8 | 0.56% | 655,949 | 81,994 | - | 655,949 | 377,658 | 50 | 6.3 |
| 621310 Offices of Chiropractors | 8 | 0.56% | 297,295 | 37,162 | 26,200 | 271,095 | 185,627 | 24 | 3.0 |
| 423450 Medical, Dental, and Hospital Equipment and Supplies Merchant Wholesalers | 7 | 0.49% | 484,054 | 69,151 | - | 484,054 | 218,128 | 57 | 8.1 |
| 541213 Tax Preparation Services | 7 | 0.49% | 719,443 | 102,778 | - | 719,443 | 714,318 | 48 | 6.9 |
| 541990 All Other Professional, Scientific, and Technical Services | 7 | 0.49% | 3,577,895 | 511,128 | - | 3,577,895 | 2,653,854 | 260 | 37.1 |
| 561499 All Other Business Support Services | 7 | 0.49% | 427,799 | 61,114 | - | 427,799 | 172,810 | 43 | 6.1 |
| 611620 Sports and Recreation Instruction | 7 | 0.49% | 325,130 | 46,447 | - | 325,130 | 56,260 | 69 | 9.9 |
| 621340 Offices of Physical, Occupational and Speech Therapists, and Audiologists | 7 | 0.49% | 724,469 | 103,496 | - | 724,469 | 358,063 | 54 | 7.7 |
| 812111 Barber Shops | 7 | 0.49% | 169,093 | 24,156 | 19,251 | 149,842 | 102,752 | 38 | 5.4 |
| 423990 Other Miscellaneous Durable Goods Merchant Wholesalers | 6 | 0.42% | 1,530,596 | 255,099 | - | 1,530,596 | 950,585 | 86 | 14.3 |

Appendix C - Norwood PPP Loans Sorted by Six Digit NAICS Code

| Six Digit NAICS Code | Loans by 6 Digit NAICS Code | % of Total Loans Approved | Approval Amount | Average Approved Amount | Undisbursed Amount | Issued Loans | Forgiveness Amount | Jobs Reported | Average Jobs Reported Per Approved Loan |
|---|--------------------------------------|------------------------------------|--------------------|-------------------------------|-----------------------|-----------------|-----------------------|------------------|--|
| 425110 Business to Business Electronic Markets | 6 | 0.42% | 1,968,953 | 328,159 | - | 1,968,953 | 1,451,083 | 95 | 15.8 |
| 446120 Cosmetics, Beauty Supplies, and Perfume Stores | 6 | 0.42% | 715,652 | 119,275 | 20,833 | 694,819 | - | 33 | 5.5 |
| 531390 Other Activities Related to Real Estate | 6 | 0.42% | 243,930 | 40,655 | - | 243,930 | 228,978 | 21 | 3.5 |
| 541430 Graphic Design Services | 6 | 0.42% | 1,937,425 | 322,904 | - | 1,937,425 | 1,684,329 | 142 | 23.7 |
| 541511 Custom Computer Programming Services | 6 | 0.42% | 1,759,402 | 293,234 | - | 1,759,402 | 1,277,286 | 73 | 12.2 |
| 622110 General Medical and Surgical Hospitals | 6 | 0.42% | 1,024,840 | 170,807 | - | 1,024,840 | 256,614 | 75 | 12.5 |
| 811192 Car Washes | 6 | 0.42% | 627,517 | 104,586 | - | 627,517 | 313,522 | 64 | 10.7 |
| 812910 Pet Care (except Veterinary) Services | 6 | 0.42% | 394,344 | 65,724 | 32,576 | 361,768 | 286,691 | 68 | 11.3 |
| 238350 Finish Carpentry Contractors | 5 | 0.35% | 233,200 | 46,640 | - | 233,200 | 217,872 | 19 | 3.8 |
| 337110 Wood Kitchen Cabinet and Countertop Manufacturing | 5 | 0.35% | 4,305,041 | 861,008 | - | 4,305,041 | 2,241,282 | 346 | 69.2 |
| 423850 Service Establishment Equipment and Supplies Merchant Wholesalers | 5 | 0.35% | 426,338 | 85,268 | - | 426,338 | 245,616 | 32 | 6.4 |
| 443141 Household Appliance Stores | 5 | 0.35% | 667,558 | 133,512 | - | 667,558 | 574,469 | 51 | 10.2 |
| 445110 Supermarkets and Other Grocery (except Convenience) Stores | 5 | 0.35% | 190,852 | 38,170 | - | 190,852 | 17,410 | 41 | 8.2 |
| 447190 Other Gasoline Stations | 5 | 0.35% | 138,887 | 27,777 | - | 138,887 | 51,791 | 24 | 4.8 |
| 485320 Limousine Service | 5 | 0.35% | 46,180 | 9,236 | 17,952 | 28,228 | - | 5 | 1.0 |
| 485999 All Other Transit and Ground Passenger Transportation | 5 | 0.35% | 61,306 | 12,261 | - | 61,306 | 33,144 | 5 | 1.0 |
| 511210 Software Publishers | 5 | 0.35% | 630,363 | 126,073 | - | 630,363 | 85,234 | 47 | 9.4 |
| 541921 Photography Studios, Portrait | 5 | 0.35% | 45,861 | 9,172 | - | 45,861 | 35,564 | 5 | 1.0 |
| 611699 All Other Miscellaneous Schools and Instruction | 5 | 0.35% | 225,366 | 45,073 | - | 225,366 | 110,200 | 46 | 9.2 |
| 621320 Offices of Optometrists | 5 | 0.35% | 274,083 | 54,817 | - | 274,083 | 154,388 | 29 | 5.8 |
| 623110 Nursing Care Facilities (Skilled Nursing Facilities) | 5 | 0.35% | 7,340,662 | 1,468,132 | - | 7,340,662 | 3,093,839 | 846 | 169.2 |
| 711310 Promoters of Performing Arts, Sports, and Similar Events with Facilities | 5 | 0.35% | 170,230 | 34,046 | - | 170,230 | 84,474 | 8 | 1.6 |
| 922130 Legal Counsel and Prosecution | 5 | 0.35% | 272,662 | 54,532 | - | 272,662 | 83,967 | 13 | 2.6 |

Appendix C - Norwood PPP Loans Sorted by Six Digit NAICS Code

| Six Digit NAICS Code | Loans by 6 Digit NAICS Code | % of Total Loans Approved | Approval Amount | Average Approved Amount | Undisbursed Amount | Issued Loans | Forgiveness Amount | Jobs Reported | Average Jobs Reported Per Approved Loan |
|---|--------------------------------------|------------------------------------|--------------------|-------------------------------|-----------------------|-----------------|-----------------------|------------------|--|
| 238390 Other Building Finishing Contractors | 4 | 0.28% | 947,854 | 236,964 | - | 947,854 | 153,743 | 77 | 19.3 |
| 423690 Other Electronic Parts and Equipment Merchant Wholesalers | 4 | 0.28% | 248,058 | 62,015 | - | 248,058 | 177,191 | 14 | 3.5 |
| 423720 Plumbing and Heating Equipment and Supplies (Hydronics) Merchant Wholesalers | 4 | 0.28% | 4,187,465 | 1,046,866 | - | 4,187,465 | 1,720,119 | 274 | 68.5 |
| 445310 Beer, Wine, and Liquor Stores | 4 | 0.28% | 111,600 | 27,900 | - | 111,600 | 61,977 | 26 | 6.5 |
| 448310 Jewelry Stores | 4 | 0.28% | 182,690 | 45,673 | - | 182,690 | - | 29 | 7.3 |
| 454390 Other Direct Selling Establishments | 4 | 0.28% | 259,872 | 64,968 | - | 259,872 | 44,052 | 28 | 7.0 |
| 488119 Other Airport Operations | 4 | 0.28% | 541,402 | 135,351 | - | 541,402 | 46,368 | 56 | 14.0 |
| 517919 All Other Telecommunications | 4 | 0.28% | 1,016,976 | 254,244 | - | 1,016,976 | 90,820 | 44 | 11.0 |
| 523930 Investment Advice | 4 | 0.28% | 83,078 | 20,770 | - | 83,078 | 48,455 | 8 | 2.0 |
| 531312 Nonresidential Property Managers | 4 | 0.28% | 322,475 | 80,619 | - | 322,475 | 16,844 | 15 | 3.8 |
| 532111 Passenger Car Rental | 4 | 0.28% | 50,890 | 12,722 | - | 50,890 | 14,770 | 10 | 2.5 |
| 541512 Computer Systems Design Services | 4 | 0.28% | 89,872 | 22,468 | 20,500 | 69,372 | 31,713 | 10 | 2.5 |
| 541519 Other Computer Related Services | 4 | 0.28% | 552,287 | 138,072 | - | 552,287 | 78,613 | 27 | 6.8 |
| 541620 Environmental Consulting Services | 4 | 0.28% | 167,700 | 41,925 | - | 167,700 | 118,409 | 14 | 3.5 |
| 561790 Other Services to Buildings and Dwellings | 4 | 0.28% | 152,617 | 38,154 | - | 152,617 | 130,687 | 14 | 3.5 |
| 611110 Elementary and Secondary Schools | 4 | 0.28% | 1,850,920 | 462,730 | - | 1,850,920 | 815,623 | 129 | 32.3 |
| 621112 Offices of Physicians, Mental Health Specialists | 4 | 0.28% | 60,124 | 15,031 | - | 60,124 | 19,809 | 8 | 2.0 |
| 722515 Snack and Nonalcoholic Beverage Bars | 4 | 0.28% | 83,288 | 20,822 | - | 83,288 | 23,977 | 30 | 7.5 |
| 451110 Sporting Goods Stores | 4 | 0.28% | 74,283 | 18,571 | - | 74,283 | 37,391 | 13 | 3.3 |
| 236117 New Housing For-Sale Builders | 3 | 0.21% | 160,705 | 53,568 | - | 160,705 | 161,965 | 10 | 3.3 |
| 238140 Masonry Contractors | 3 | 0.21% | 132,792 | 44,264 | - | 132,792 | 112,580 | 7 | 2.3 |
| 238910 Site Preparation Contractors | 3 | 0.21% | 757,420 | 252,473 | - | 757,420 | 740,213 | 63 | 21.0 |
| 312120 Breweries | 3 | 0.21% | 274,257 | 91,419 | - | 274,257 | - | 22 | 7.3 |
| 333318 Other Commercial and Service Industry Machinery Manufacturing | 3 | 0.21% | 452,414 | 150,805 | - | 452,414 | 413,585 | 32 | 10.7 |
| 423320 Brick, Stone, and Related Construction Material Merchant Wholesalers | 3 | 0.21% | 62,499 | 20,833 | - | 62,499 | - | 3 | 1.0 |
| 424330 Women's, Children's, and Infants' Clothing and Accessories Merchant Wholesalers | 3 | 0.21% | 383,600 | 127,867 | - | 383,600 | 366,281 | 27 | 9.0 |

Appendix C - Norwood PPP Loans Sorted by Six Digit NAICS Code

| Six Digit NAICS Code | Loans by 6 Digit NAICS Code | % of Total Loans Approved | Approval Amount | Average Approved Amount | Undisbursed Amount | Issued Loans | Forgiveness Amount | Jobs Reported | Average Jobs Reported Per Approved Loan |
|---|--------------------------------------|------------------------------------|--------------------|-------------------------------|-----------------------|-----------------|-----------------------|------------------|--|
| 441120 Used Car Dealers | 3 | 0.21% | 57,600 | 19,200 | - | 57,600 | 35,104 | 8 | 2.7 |
| 442299 All Other Home Furnishings Stores | 3 | 0.21% | 401,623 | 133,874 | - | 401,623 | 184,965 | 24 | 8.0 |
| 453220 Gift, Novelty, and Souvenir Stores | 3 | 0.21% | 30,320 | 10,107 | - | 30,320 | - | 9 | 3.0 |
| 511110 Newspaper Publishers | 3 | 0.21% | 1,544,194 | 514,731 | - | 1,544,194 | 753,673 | 112 | 37.3 |
| 519190 All Other Information Services | 3 | 0.21% | 227,716 | 75,905 | - | 227,716 | 209,195 | 12 | 4.0 |
| 522220 Sales Financing | 3 | 0.21% | 67,529 | 22,510 | - | 67,529 | - | 5 | 1.7 |
| 541199 All Other Legal Services | 3 | 0.21% | 32,450 | 10,817 | - | 32,450 | 23,444 | 3 | 1.0 |
| 541420 Industrial Design Services | 3 | 0.21% | 215,221 | 71,740 | 20,833 | 194,388 | 99,435 | 11 | 3.7 |
| 541690 Other Scientific and Technical Consulting Services | 3 | 0.21% | 266,943 | 88,981 | - | 266,943 | 239,199 | 18 | 6.0 |
| 541714 Research and Development in Biotechnology (except Nanobiotechnology) | 2 | 0.14% | 522,488 | 261,244 | - | 522,488 | 527,795 | 29 | 14.5 |
| 541810 Advertising Agencies | 3 | 0.21% | 418,560 | 139,520 | - | 418,560 | 338,762 | 28 | 9.3 |
| 561311 Employment Placement Agencies | 3 | 0.21% | 340,577 | 113,526 | - | 340,577 | 206,007 | 66 | 22.0 |
| 561312 Executive Search Services | 3 | 0.21% | 474,300 | 158,100 | - | 474,300 | 41,932 | 39 | 13.0 |
| 561622 Locksmiths | 3 | 0.21% | 178,129 | 59,376 | - | 178,129 | 50,376 | 13 | 4.3 |
| 611710 Educational Support Services | 3 | 0.21% | 83,855 | 27,952 | - | 83,855 | 43,218 | 26 | 8.7 |
| 711320 Promoters of Performing Arts, Sports, and Similar Events without Facilities | 3 | 0.21% | 354,000 | 118,000 | - | 354,000 | 16,265 | 17 | 5.7 |
| 711510 Independent Artists, Writers, and Performers | 3 | 0.21% | 11,240 | 3,747 | - | 11,240 | - | 3 | 1.0 |
| 713990 All Other Amusement and Recreation Industries | 3 | 0.21% | 518,062 | 172,687 | - | 518,062 | 481,354 | 45 | 15.0 |
| 721214 Recreational and Vacation Camps (except Campgrounds) | 3 | 0.21% | 1,179,156 | 393,052 | - | 1,179,156 | 441,484 | 53 | 17.7 |
| 722410 Drinking Places (Alcoholic Beverages) | 3 | 0.21% | 96,350 | 32,117 | - | 96,350 | 59,494 | 17 | 5.7 |
| 811198 All Other Automotive Repair and Maintenance | 3 | 0.21% | 910,766 | 303,589 | - | 910,766 | 476,449 | 63 | 21.0 |
| 811310 Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance | 3 | 0.21% | 1,176,300 | 392,100 | - | 1,176,300 | 1,185,715 | 65 | 21.7 |
| 813211 Grantmaking Foundations | 3 | 0.21% | 469,128 | 156,376 | - | 469,128 | 324,186 | 29 | 9.7 |
| 111998 All Other Miscellaneous Crop Farming | 2 | 0.14% | 60,108 | 30,054 | - | 60,108 | - | 12 | 6.0 |
| 221310 Water Supply and Irrigation Systems | 2 | 0.14% | 423,960 | 211,980 | - | 423,960 | 224,493 | 17 | 8.5 |

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| Six Digit NAICS Code | Loans by 6 Digit NAICS Code | % of Total Loans Approved | Approval Amount | Average Approved Amount | Undisbursed Amount | Issued Loans | Forgiveness Amount | Jobs Reported | Average Jobs Reported Per Approved Loan |
|---|--------------------------------------|------------------------------------|--------------------|-------------------------------|-----------------------|-----------------|-----------------------|------------------|--|
| 236116 New Multifamily Housing Construction (except For-Sale Builders) | 2 | 0.14% | 316,900 | 158,450 | - | 316,900 | 160,046 | 52 | 26.0 |
| 236210 Industrial Building Construction | 2 | 0.14% | 82,151 | 41,075 | - | 82,151 | 54,681 | 8 | 4.0 |
| 237110 Water and Sewer Line and Related Structures Construction | 2 | 0.14% | 134,405 | 67,203 | - | 134,405 | - | 9 | 4.5 |
| 238340 Tile and Terrazzo Contractors | 2 | 0.14% | 18,400 | 9,200 | - | 18,400 | 9,301 | 2 | 1.0 |
| 311999 All Other Miscellaneous Food Manufacturing | 2 | 0.14% | 95,200 | 47,600 | - | 95,200 | 35,897 | 12 | 6.0 |
| 321911 Wood Window and Door Manufacturing | 2 | 0.14% | 40,400 | 20,200 | - | 40,400 | - | 4 | 2.0 |
| 325520 Adhesive Manufacturing | 2 | 0.14% | 1,080,398 | 540,199 | - | 1,080,398 | 544,840 | 66 | 33.0 |
| 325998 All Other Miscellaneous Chemical Product and Preparation Manufacturing | 2 | 0.14% | 186,302 | 93,151 | - | 186,302 | 187,749 | 15 | 7.5 |
| 326130 Laminated Plastics Plate, Sheet (except Packaging), and Shape Manufacturing | 2 | 0.14% | 146,500 | 73,250 | - | 146,500 | 60,003 | 13 | 6.5 |
| 327991 Cut Stone and Stone Product Manufacturing | 2 | 0.14% | 43,600 | 21,800 | - | 43,600 | 22,031 | 4 | 2.0 |
| 332510 Hardware Manufacturing | 2 | 0.14% | 918,200 | 459,100 | - | 918,200 | 928,013 | 62 | 31.0 |
| 332812 Metal Coating, Engraving (except Jewelry and Silverware), and Allied Services to Manufacturers | 2 | 0.14% | 562,232 | 281,116 | - | 562,232 | - | 52 | 26.0 |
| 334417 Electronic Connector Manufacturing | 2 | 0.14% | 368,400 | 184,200 | - | 368,400 | 370,232 | 17 | 8.5 |
| 334418 Printed Circuit Assembly (Electronic Assembly) Manufacturing | 2 | 0.14% | 396,684 | 198,342 | - | 396,684 | 199,869 | 38 | 19.0 |
| 339114 Dental Equipment and Supplies Manufacturing | 2 | 0.14% | 13,890 | 6,945 | - | 13,890 | - | 2 | 1.0 |
| 339910 Jewelry and Silverware Manufacturing | 2 | 0.14% | 75,815 | 37,908 | - | 75,815 | 33,861 | 9 | 4.5 |
| 339950 Sign Manufacturing | 2 | 0.14% | 1,309,800 | 654,900 | - | 1,309,800 | 1,310,590 | 111 | 55.5 |
| 339999 All Other Miscellaneous Manufacturing | 2 | 0.14% | 1,664,102 | 832,051 | - | 1,664,102 | - | 102 | 51.0 |
| 423110 Automobile and Other Motor Vehicle Merchant Wholesalers | 2 | 0.14% | 174,400 | 87,200 | - | 174,400 | 88,208 | 25 | 12.5 |
| 423420 Office Equipment Merchant Wholesalers | 2 | 0.14% | 202,200 | 101,100 | - | 202,200 | 101,704 | 21 | 10.5 |

Appendix C - Norwood PPP Loans Sorted by Six Digit NAICS Code

| Six Digit NAICS Code | Loans by 6 Digit NAICS Code | % of Total Loans Approved | Approval Amount | Average Approved Amount | Undisbursed Amount | Issued Loans | Forgiveness Amount | Jobs Reported | Average Jobs Reported Per Approved Loan |
|---|--------------------------------------|------------------------------------|--------------------|-------------------------------|-----------------------|-----------------|-----------------------|------------------|--|
| 424490 Other Grocery and Related Products Merchant Wholesalers | 2 | 0.14% | 57,314 | 28,657 | - | 57,314 | - | 4 | 2.0 |
| 442110 Furniture Stores | 2 | 0.14% | 119,363 | 59,681 | - | 119,363 | 4,362 | 10 | 5.0 |
| 442210 Floor Covering Stores | 2 | 0.14% | 54,961 | 27,481 | - | 54,961 | 27,178 | 9 | 4.5 |
| 442291 Window Treatment Stores | 2 | 0.14% | 100,000 | 50,000 | - | 100,000 | 50,367 | 8 | 4.0 |
| 445230 Fruit and Vegetable Markets | 2 | 0.14% | 10,781 | 5,391 | - | 10,781 | - | 3 | 1.5 |
| 448140 Family Clothing Stores | 2 | 0.14% | 3,888 | 1,944 | - | 3,888 | - | 2 | 1.0 |
| 448210 Shoe Stores | 2 | 0.14% | 42,233 | 21,117 | - | 42,233 | 19,509 | 3 | 1.5 |
| 451140 Musical Instrument and Supplies Stores | 2 | 0.14% | 217,800 | 108,900 | - | 217,800 | 109,864 | 19 | 9.5 |
| 453110 Florists | 2 | 0.14% | 16,630 | 8,315 | - | 16,630 | 12,539 | 3 | 1.5 |
| 454210 Vending Machine Operators | 2 | 0.14% | 1,273,782 | 636,891 | - | 1,273,782 | - | 108 | 54.0 |
| 481211 Nonscheduled Chartered Passenger Air Transportation | 2 | 0.14% | 61,763 | 30,882 | - | 61,763 | - | 4 | 2.0 |
| 484122 General Freight Trucking, Long-Distance, Less Than Truckload | 2 | 0.14% | 40,672 | 20,336 | - | 40,672 | - | 2 | 1.0 |
| 485113 Bus and Other Motor Vehicle Transit Systems | 2 | 0.14% | 14,528 | 7,264 | - | 14,528 | 7,292 | 2 | 1.0 |
| 512191 Teleproduction and Other Postproduction Services | 2 | 0.14% | 27,414 | 13,707 | - | 27,414 | 7,966 | 2 | 1.0 |
| 523999 Miscellaneous Financial Investment Activities | 2 | 0.14% | 66,000 | 33,000 | - | 66,000 | 20,984 | 3 | 1.5 |
| 524126 Direct Property and Casualty Insurance Carriers | 2 | 0.14% | 57,800 | 28,900 | - | 57,800 | - | 3 | 1.5 |
| 531120 Lessors of Nonresidential Buildings (except Miniwarehouses) | 2 | 0.14% | 79,867 | 39,934 | - | 79,867 | 80,436 | 8 | 4.0 |
| 531311 Residential Property Managers | 2 | 0.14% | 4,364,197 | 2,182,098 | - | 4,364,197 | 1,496,308 | 358 | 179.0 |
| 532289 All Other Consumer Goods Rental | 2 | 0.14% | 8,011 | 4,005 | - | 8,011 | 3,143 | 2 | 1.0 |
| 541214 Payroll Services | 2 | 0.14% | 56,800 | 28,400 | - | 56,800 | - | 10 | 5.0 |
| 541370 Surveying and Mapping (except Geophysical) Services | 2 | 0.14% | 192,414 | 96,207 | - | 192,414 | 90,763 | 11 | 5.5 |
| 541380 Testing Laboratories | 2 | 0.14% | 809,359 | 404,680 | - | 809,359 | 393,698 | 64 | 32.0 |
| 541410 Interior Design Services | 2 | 0.14% | 41,463 | 20,731 | - | 41,463 | 32,944 | 4 | 2.0 |
| 541715 Research and Development in the Physical, Engineering, and Life Sciences (except Nanotechnology and Biotechnology) | 2 | 0.14% | 455,020 | 227,510 | - | 455,020 | - | 20 | 10.0 |
| 551112 Offices of Other Holding Companies | 2 | 0.14% | 138,512 | 69,256 | - | 138,512 | 125,904 | 16 | 8.0 |
| 561320 Temporary Help Services | 2 | 0.14% | 568,750 | 284,375 | - | 568,750 | 254,732 | 83 | 41.5 |
| 561990 All Other Support Services | 2 | 0.14% | 28,772 | 14,386 | - | 28,772 | 29,024 | 4 | 2.0 |

Appendix C - Norwood PPP Loans Sorted by Six Digit NAICS Code

| Six Digit NAICS Code | Loans by 6 Digit NAICS Code | % of Total Loans Approved | Approval Amount | Average Approved Amount | Undisbursed Amount | Issued Loans | Forgiveness Amount | Jobs Reported | Average Jobs Reported Per Approved Loan |
|---|--------------------------------------|------------------------------------|--------------------|-------------------------------|-----------------------|-----------------|-----------------------|------------------|--|
| 562219 Other Nonhazardous Waste Treatment and Disposal | 2 | 0.14% | 21,260 | 10,630 | - | 21,260 | 5,764 | 2 | 1.0 |
| 611610 Fine Arts Schools | 2 | 0.14% | 47,235 | 23,618 | - | 47,235 | 47,612 | 8 | 4.0 |
| 611692 Automobile Driving Schools | 2 | 0.14% | 52,580 | 26,290 | - | 52,580 | 21,098 | 13 | 6.5 |
| 621498 All Other Outpatient Care Centers | 2 | 0.14% | 12,395 | 6,198 | - | 12,395 | - | 2 | 1.0 |
| 621511 Medical Laboratories | 2 | 0.14% | 121,600 | 60,800 | - | 121,600 | 122,868 | 6 | 3.0 |
| 621999 All Other Miscellaneous Ambulatory Health Care Services | 2 | 0.14% | 367,000 | 183,500 | - | 367,000 | 219,491 | 58 | 29.0 |
| 624110 Child and Youth Services | 2 | 0.14% | 67,050 | 33,525 | - | 67,050 | 38,089 | 9 | 4.5 |
| 624190 Other Individual and Family Services | 2 | 0.14% | 191,337 | 95,669 | - | 191,337 | 177,755 | 49 | 24.5 |
| 711120 Dance Companies | 2 | 0.14% | 37,238 | 18,619 | - | 37,238 | - | 10 | 5.0 |
| 711190 Other Performing Arts Companies | 2 | 0.14% | 32,948 | 16,474 | - | 32,948 | 12,200 | 2 | 1.0 |
| 713110 Amusement and Theme Parks | 2 | 0.14% | 27,800 | 13,900 | - | 27,800 | 14,028 | 16 | 8.0 |
| 713950 Bowling Centers | 2 | 0.14% | 80,224 | 40,112 | - | 80,224 | 80,714 | 15 | 7.5 |
| 721110 Hotels (except Casino Hotels) and Motels | 2 | 0.14% | 102,000 | 51,000 | - | 102,000 | 42,878 | 25 | 12.5 |
| 721199 All Other Traveler Accommodation | 2 | 0.14% | 41,299 | 20,650 | - | 41,299 | - | 18 | 9.0 |
| 722310 Food Service Contractors | 2 | 0.14% | 246,950 | 123,475 | - | 246,950 | 242,859 | 56 | 28.0 |
| 811113 Automotive Transmission Repair | 2 | 0.14% | 53,715 | 26,858 | - | 53,715 | 26,432 | 6 | 3.0 |
| 811412 Appliance Repair and Maintenance | 2 | 0.14% | 60,845 | 30,423 | - | 60,845 | 61,231 | 11 | 5.5 |
| 812320 Drycleaning and Laundry Services (except Coin-Operated) | 2 | 0.14% | 25,000 | 12,500 | - | 25,000 | 12,615 | 4 | 2.0 |
| 813910 Business Associations | 2 | 0.14% | 135,368 | 67,684 | - | 135,368 | 40,523 | 7 | 3.5 |
| 813920 Professional Organizations | 2 | 0.14% | 349,092 | 174,546 | - | 349,092 | 249,531 | 20 | 10.0 |
| 922190 Other Justice, Public Order, and Safety Activities | 2 | 0.14% | 216,377 | 108,189 | - | 216,377 | 98,389 | 24 | 12.0 |
| 111419 Other Food Crops Grown Under Cover | 1 | 0.07% | 13,332 | 13,332 | - | 13,332 | - | 1 | 1.0 |
| 212321 Construction Sand and Gravel Mining | 1 | 0.07% | 20,833 | 20,833 | 20,833 | - | - | 1 | 1.0 |
| 238160 Roofing Contractors | 1 | 0.07% | 322,700 | 322,700 | - | 322,700 | 324,990 | 17 | 17.0 |
| 238290 Other Building Equipment Contractors | 1 | 0.07% | 114,995 | 114,995 | - | 114,995 | 116,068 | 4 | 4.0 |
| 238310 Drywall and Insulation Contractors | 1 | 0.07% | 10,625 | 10,625 | - | 10,625 | - | 1 | 1.0 |
| 238330 Flooring Contractors | 1 | 0.07% | 60,000 | 60,000 | - | 60,000 | - | 3 | 3.0 |
| 311612 Meat Processed from Carcasses | 1 | 0.07% | 6,912,000 | 6,912,000 | - | 6,912,000 | - | 427 | 427.0 |
| 311811 Retail Bakeries | 1 | 0.07% | 94,282 | 94,282 | - | 94,282 | 94,985 | 15 | 15.0 |

Appendix C - Norwood PPP Loans Sorted by Six Digit NAICS Code

| Six Digit NAICS Code | Loans by 6 Digit NAICS Code | % of Total Loans Approved | Approval Amount | Average Approved Amount | Undisbursed Amount | Issued Loans | Forgiveness Amount | Jobs Reported | Average Jobs Reported Per Approved Loan |
|---|--------------------------------------|------------------------------------|--------------------|-------------------------------|-----------------------|-----------------|-----------------------|------------------|--|
| 311991 Perishable Prepared Food Manufacturing | 1 | 0.07% | 13,000 | 13,000 | - | 13,000 | - | 2 | 2.0 |
| 316992 Women's Handbag and Purse Manufacturing | 1 | 0.07% | 764 | 764 | - | 764 | - | 1 | 1.0 |
| 321918 Other Millwork (including Flooring) | 1 | 0.07% | 83,100 | 83,100 | - | 83,100 | 83,719 | 6 | 6.0 |
| 321999 All Other Miscellaneous Wood Product Manufacturing | 1 | 0.07% | 2,525,600 | 2,525,600 | - | 2,525,600 | 2,555,135 | 192 | 192.0 |
| 323113 Commercial Screen Printing | 1 | 0.07% | 16,410 | 16,410 | - | 16,410 | - | 1 | 1.0 |
| 323120 Support Activities for Printing | 1 | 0.07% | 55,500 | 55,500 | - | 55,500 | 55,776 | 6 | 6.0 |
| 325414 Biological Product (except Diagnostic) Manufacturing | 1 | 0.07% | 587,572 | 587,572 | - | 587,572 | 591,435 | 36 | 36.0 |
| 325992 Photographic Film, Paper, Plate, and Chemical Manufacturing | 1 | 0.07% | 20,833 | 20,833 | - | 20,833 | - | 1 | 1.0 |
| 326112 Plastics Packaging Film and Sheet (including Laminated) Manufacturing | 1 | 0.07% | 104,800 | 104,800 | - | 104,800 | 105,114 | 6 | 6.0 |
| 327110 Pottery, Ceramics, and Plumbing Fixture Manufacturing | 1 | 0.07% | 694,245 | 694,245 | - | 694,245 | 698,658 | 55 | 55.0 |
| 332322 Sheet Metal Work Manufacturing | 1 | 0.07% | 19,300 | 19,300 | - | 19,300 | 19,446 | 3 | 3.0 |
| 332710 Machine Shops | 1 | 0.07% | 151,000 | 151,000 | - | 151,000 | 152,311 | 9 | 9.0 |
| 332813 Electroplating, Plating, Polishing, Anodizing, and Coloring | 1 | 0.07% | 681,400 | 681,400 | - | 681,400 | 686,189 | 50 | 50.0 |
| 333611 Turbine and Turbine Generator Set Units Manufacturing | 1 | 0.07% | 108,400 | 108,400 | - | 108,400 | 109,261 | 8 | 8.0 |
| 334290 Other Communications Equipment Manufacturing | 1 | 0.07% | 41,260 | 41,260 | - | 41,260 | - | 3 | 3.0 |
| 334310 Audio and Video Equipment Manufacturing | 1 | 0.07% | 101,518 | 101,518 | - | 101,518 | - | 4 | 4.0 |
| 334513 Instruments and Related Products Manufacturing for Measuring, Displaying, and Controlling Industrial Process Variables | 1 | 0.07% | 518,122 | 518,122 | - | 518,122 | 522,139 | 30 | 30.0 |
| 334516 Analytical Laboratory Instrument Manufacturing | 1 | 0.07% | 43,706 | 43,706 | - | 43,706 | 43,831 | 6 | 6.0 |
| 334519 Other Measuring and Controlling Device Manufacturing | 1 | 0.07% | 379,000 | 379,000 | - | 379,000 | 383,309 | 20 | 20.0 |
| 335314 Relay and Industrial Control Manufacturing | 1 | 0.07% | 684,250 | 684,250 | - | 684,250 | 688,356 | 84 | 84.0 |
| 337212 Custom Architectural Woodwork and Millwork Manufacturing | 1 | 0.07% | 151,000 | 151,000 | - | 151,000 | 151,807 | 9 | 9.0 |

Appendix C - Norwood PPP Loans Sorted by Six Digit NAICS Code

| Six Digit NAICS Code | Loans by 6 Digit NAICS Code | % of Total Loans Approved | Approval Amount | Average Approved Amount | Undisbursed Amount | Issued Loans | Forgiveness Amount | Jobs Reported | Average Jobs Reported Per Approved Loan |
|---|--------------------------------------|------------------------------------|--------------------|-------------------------------|-----------------------|-----------------|-----------------------|------------------|--|
| 339116 Dental Laboratories | 1 | 0.07% | 4,675 | 4,675 | - | 4,675 | - | 2 | 2.0 |
| 339992 Musical Instrument Manufacturing | 1 | 0.07% | 150,544 | 150,544 | - | 150,544 | 152,196 | 17 | 17.0 |
| 423120 Motor Vehicle Supplies and New Parts Merchant Wholesalers | 1 | 0.07% | 22,475 | 22,475 | - | 22,475 | - | 3 | 3.0 |
| 423140 Motor Vehicle Parts (Used) Merchant Wholesalers | 1 | 0.07% | 22,475 | 22,475 | - | 22,475 | 22,699 | 3 | 3.0 |
| 423220 Home Furnishing Merchant Wholesalers | 1 | 0.07% | 1,146,722 | 1,146,722 | - | 1,146,722 | 1,159,634 | 61 | 61.0 |
| 423310 Lumber, Plywood, Millwork, and Wood Panel Merchant Wholesalers | 1 | 0.07% | 25,000 | 25,000 | - | 25,000 | - | 1 | 1.0 |
| 423390 Other Construction Material Merchant Wholesalers | 1 | 0.07% | 5,000 | 5,000 | - | 5,000 | - | 2 | 2.0 |
| 423430 Computer and Computer Peripheral Equipment and Software Merchant Wholesalers | 1 | 0.07% | 151,229 | 151,229 | - | 151,229 | 143,821 | 8 | 8.0 |
| 423440 Other Commercial Equipment Merchant Wholesalers | 1 | 0.07% | 42,300 | 42,300 | - | 42,300 | 42,547 | 11 | 11.0 |
| 423610 Electrical Apparatus and Equipment, Wiring Supplies, and Related Equipment Merchant Wholesalers | 1 | 0.07% | 145,790 | 145,790 | - | 145,790 | 142,643 | 10 | 10.0 |
| 423710 Hardware Merchant Wholesalers | 1 | 0.07% | 84,354 | 84,354 | - | 84,354 | 85,089 | 5 | 5.0 |
| 423740 Refrigeration Equipment and Supplies Merchant Wholesalers | 1 | 0.07% | 617,400 | 617,400 | - | 617,400 | 621,087 | 34 | 34.0 |
| 423860 Transportation Equipment and Supplies (except Motor Vehicle) Merchant Wholesalers | 1 | 0.07% | 12,557 | 12,557 | - | 12,557 | 12,657 | 3 | 3.0 |
| 423910 Sporting and Recreational Goods and Supplies Merchant Wholesalers | 1 | 0.07% | 9,597 | 9,597 | 9,597 | - | - | 1 | 1.0 |
| 424120 Stationery and Office Supplies Merchant Wholesalers | 1 | 0.07% | 22,207 | 22,207 | - | 22,207 | 22,404 | 4 | 4.0 |
| 424420 Packaged Frozen Food Merchant Wholesalers | 1 | 0.07% | 51,994 | 51,994 | - | 51,994 | - | 3 | 3.0 |
| 424460 Fish and Seafood Merchant Wholesalers | 1 | 0.07% | 54,062 | 54,062 | - | 54,062 | 54,456 | 4 | 4.0 |
| 424810 Beer and Ale Merchant Wholesalers | 1 | 0.07% | 246,700 | 246,700 | - | 246,700 | 248,018 | 18 | 18.0 |
| 424990 Other Miscellaneous Nondurable Goods Merchant Wholesalers | 1 | 0.07% | 22,000 | 22,000 | - | 22,000 | 22,143 | 1 | 1.0 |

Appendix C - Norwood PPP Loans Sorted by Six Digit NAICS Code

| Six Digit NAICS Code | Loans by 6 Digit NAICS Code | % of Total Loans Approved | Approval Amount | Average Approved Amount | Undisbursed Amount | Issued Loans | Forgiveness Amount | Jobs Reported | Average Jobs Reported Per Approved Loan |
|--|--------------------------------------|------------------------------------|--------------------|-------------------------------|-----------------------|-----------------|-----------------------|------------------|--|
| 441210 Recreational Vehicle Dealers | 1 | 0.07% | 222,917 | 222,917 | - | 222,917 | 225,344 | 22 | 22.0 |
| 441320 Tire Dealers | 1 | 0.07% | 34,100 | 34,100 | - | 34,100 | 34,378 | 4 | 4.0 |
| 444130 Hardware Stores | 1 | 0.07% | 8,375 | 8,375 | - | 8,375 | - | 1 | 1.0 |
| 444190 Other Building Material Dealers | 1 | 0.07% | 62,000 | 62,000 | - | 62,000 | 62,437 | 4 | 4.0 |
| 445292 Confectionery and Nut Stores | 1 | 0.07% | 55,500 | 55,500 | - | 55,500 | 55,493 | 20 | 20.0 |
| 445299 All Other Specialty Food Stores | 1 | 0.07% | 45,245 | 45,245 | - | 45,245 | 45,755 | 9 | 9.0 |
| 446110 Pharmacies and Drug Stores | 1 | 0.07% | 20,000 | 20,000 | - | 20,000 | 20,161 | 1 | 1.0 |
| 446199 All Other Health and Personal Care Stores | 1 | 0.07% | 11,190 | 11,190 | - | 11,190 | - | 1 | 1.0 |
| 448110 Men's Clothing Stores | 1 | 0.07% | 19,582 | 19,582 | - | 19,582 | - | 1 | 1.0 |
| 448130 Children's and Infants' Clothing Stores | 1 | 0.07% | 7,992 | 7,992 | - | 7,992 | - | 2 | 2.0 |
| 448190 Other Clothing Stores | 1 | 0.07% | 5,564 | 5,564 | - | 5,564 | - | 1 | 1.0 |
| 451120 Hobby, Toy, and Game Stores | 1 | 0.07% | 37,071 | 37,071 | - | 37,071 | 37,310 | 23 | 23.0 |
| 453310 Used Merchandise Stores | 1 | 0.07% | 7,992 | 7,992 | - | 7,992 | 5,022 | 2 | 2.0 |
| 454110 Electronic Shopping and Mail-Order Houses | 1 | 0.07% | 31,252 | 31,252 | - | 31,252 | - | 4 | 4.0 |
| 454113 Mail-Order Houses | 1 | 0.07% | 36,693 | 36,693 | - | 36,693 | 31,506 | 5 | 5.0 |
| 454310 Fuel Dealers | 1 | 0.07% | 126,000 | 126,000 | - | 126,000 | 126,863 | 10 | 10.0 |
| 481111 Scheduled Passenger Air Transportation | 1 | 0.07% | 50,500 | 50,500 | - | 50,500 | - | 4 | 4.0 |
| 481219 Other Nonscheduled Air Transportation | 1 | 0.07% | 11,400 | 11,400 | - | 11,400 | 11,493 | 2 | 2.0 |
| 484210 Used Household and Office Goods Moving | 1 | 0.07% | 130,862 | 130,862 | - | 130,862 | 131,654 | 30 | 30.0 |
| 484220 Specialized Freight (except Used Goods) Trucking, Local | 1 | 0.07% | 6,252 | 6,252 | - | 6,252 | 6,304 | 1 | 1.0 |
| 485210 Interurban and Rural Bus Transportation | 1 | 0.07% | 18,950 | 18,950 | - | 18,950 | - | 1 | 1.0 |
| 485991 Special Needs Transportation | 1 | 0.07% | 6,250 | 6,250 | - | 6,250 | - | 3 | 3.0 |
| 488190 Other Support Activities for Air Transportation | 1 | 0.07% | 32,800 | 32,800 | - | 32,800 | 32,953 | 5 | 5.0 |
| 488390 Other Support Activities for Water Transportation | 1 | 0.07% | 20,833 | 20,833 | 20,833 | - | - | 1 | 1.0 |
| 488490 Other Support Activities for Road Transportation | 1 | 0.07% | 4,200 | 4,200 | - | 4,200 | - | 1 | 1.0 |
| 488991 Packing and Crating | 1 | 0.07% | 24,200 | 24,200 | - | 24,200 | 24,419 | 4 | 4.0 |
| 488999 All Other Support Activities for Transportation | 1 | 0.07% | 10,625 | 10,625 | - | 10,625 | 10,696 | 2 | 2.0 |
| 511199 All Other Publishers | 1 | 0.07% | 14,295 | 14,295 | - | 14,295 | 14,421 | 1 | 1.0 |

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| Six Digit NAICS Code | Loans by 6 Digit NAICS Code | % of Total Loans Approved | Approval Amount | Average Approved Amount | Undisbursed Amount | Issued Loans | Forgiveness Amount | Jobs Reported | Average Jobs Reported Per Approved Loan |
|---|--------------------------------------|------------------------------------|--------------------|-------------------------------|-----------------------|-----------------|-----------------------|------------------|--|
| 512199 Other Motion Picture and Video Industries | 1 | 0.07% | 18,102 | 18,102 | - | 18,102 | - | 2 | 2.0 |
| 512290 Other Sound Recording Industries | 1 | 0.07% | 20,123 | 20,123 | - | 20,123 | - | 1 | 1.0 |
| 518210 Data Processing, Hosting, and Related Services | 1 | 0.07% | 187,325 | 187,325 | - | 187,325 | 188,331 | 14 | 14.0 |
| 519130 Internet Publishing and Broadcasting and Web Search Portals | 1 | 0.07% | 20,833 | 20,833 | - | 20,833 | 20,883 | 1 | 1.0 |
| 522292 Real Estate Credit | 1 | 0.07% | 15,015 | 15,015 | - | 15,015 | - | 1 | 1.0 |
| 522320 Financial Transactions Processing, Reserve, and Clearinghouse Activities | 1 | 0.07% | 41,600 | 41,600 | - | 41,600 | - | 2 | 2.0 |
| 523120 Securities Brokerage | 1 | 0.07% | 106,995 | 106,995 | - | 106,995 | - | 8 | 8.0 |
| 523910 Miscellaneous Intermediation | 1 | 0.07% | 187,500 | 187,500 | - | 187,500 | 189,134 | 9 | 9.0 |
| 523920 Portfolio Management | 1 | 0.07% | 93,400 | 93,400 | - | 93,400 | 94,202 | 6 | 6.0 |
| 524114 Direct Health and Medical Insurance Carriers | 1 | 0.07% | 14,203 | 14,203 | - | 14,203 | - | 4 | 4.0 |
| 525990 Other Financial Vehicles | 1 | 0.07% | 20,800 | 20,800 | - | 20,800 | - | 1 | 1.0 |
| 531190 Lessors of Other Real Estate Property | 1 | 0.07% | 34,100 | 34,100 | - | 34,100 | 34,477 | 2 | 2.0 |
| 531320 Offices of Real Estate Appraisers | 1 | 0.07% | 57,500 | 57,500 | - | 57,500 | 57,923 | 6 | 6.0 |
| 532112 Passenger Car Leasing | 1 | 0.07% | 2,784 | 2,784 | - | 2,784 | - | 1 | 1.0 |
| 532284 Recreational Goods Rental | 1 | 0.07% | 81,700 | 81,700 | - | 81,700 | 82,459 | 4 | 4.0 |
| 532299 All Other Consumer Goods Rental | 1 | 0.07% | 4,900 | 4,900 | - | 4,900 | - | 1 | 1.0 |
| 532412 Bulldozer rental or leasing without operator | 1 | 0.07% | 56,300 | 56,300 | - | 56,300 | 56,672 | 3 | 3.0 |
| 541320 Landscape Architectural Services | 1 | 0.07% | 49,100 | 49,100 | - | 49,100 | 49,508 | 6 | 6.0 |
| 541612 Human Resources Consulting Services | 1 | 0.07% | 5,000 | 5,000 | - | 5,000 | 5,025 | 1 | 1.0 |
| 541860 Direct Mail Advertising | 1 | 0.07% | 734,317 | 734,317 | - | 734,317 | - | 50 | 50.0 |
| 541922 Commercial Photography | 1 | 0.07% | 10,000 | 10,000 | - | 10,000 | 10,105 | 1 | 1.0 |
| 541940 Veterinary Services | 1 | 0.07% | 90,000 | 90,000 | - | 90,000 | - | 8 | 8.0 |
| 561110 Office Administrative Services | 1 | 0.07% | 201,377 | 201,377 | - | 201,377 | 203,418 | 15 | 15.0 |
| 561210 Facilities Support Services | 1 | 0.07% | 81,310 | 81,310 | - | 81,310 | 82,143 | 17 | 17.0 |
| 561492 Court Reporting and Stenotype Services | 1 | 0.07% | 9,100 | 9,100 | - | 9,100 | 8,147 | 1 | 1.0 |
| 561612 Security Guards and Patrol Services | 1 | 0.07% | 13,125 | 13,125 | 13,125 | - | - | 1 | 1.0 |
| 561621 Security Systems Services (except Locksmiths) | 1 | 0.07% | 41,765 | 41,765 | - | 41,765 | 42,154 | 4 | 4.0 |
| 561710 Exterminating and Pest Control Services | 1 | 0.07% | 61,875 | 61,875 | - | 61,875 | 62,526 | 5 | 5.0 |
| 561910 Packaging and Labeling Services | 1 | 0.07% | 35,500 | 35,500 | - | 35,500 | 35,735 | 3 | 3.0 |

Appendix C - Norwood PPP Loans Sorted by Six Digit NAICS Code

| Six Digit NAICS Code | Loans by 6 Digit NAICS Code | % of Total Loans Approved | Approval Amount | Average Approved Amount | Undisbursed Amount | Issued Loans | Forgiveness Amount | Jobs Reported | Average Jobs Reported Per Approved Loan |
|--|--------------------------------------|------------------------------------|--------------------|-------------------------------|-----------------------|-----------------|-----------------------|------------------|--|
| 562910 Remediation Services | 1 | 0.07% | 898,883 | 898,883 | - | 898,883 | 905,925 | 61 | 61.0 |
| 611310 Colleges, Universities, and Professional Schools | 1 | 0.07% | 101,355 | 101,355 | - | 101,355 | 102,050 | 14 | 14.0 |
| 611511 Cosmetology and Barber Schools | 1 | 0.07% | 3,000 | 3,000 | - | 3,000 | - | 1 | 1.0 |
| 611512 Flight Training | 1 | 0.07% | 56,392 | 56,392 | - | 56,392 | - | 7 | 7.0 |
| 621391 Offices of Podiatrists | 1 | 0.07% | 41,700 | 41,700 | - | 41,700 | 42,170 | 11 | 11.0 |
| 624120 Services for the Elderly and Persons with Disabilities | 1 | 0.07% | 5,000 | 5,000 | - | 5,000 | 5,041 | 2 | 2.0 |
| 624210 Community Food Services | 1 | 0.07% | 2,370 | 2,370 | - | 2,370 | - | 1 | 1.0 |
| 711219 Other Spectator Sports | 1 | 0.07% | 37,106 | 37,106 | - | 37,106 | 37,410 | 12 | 12.0 |
| 722 Food Services and Drinking Places | 1 | 0.07% | 74,900 | 74,900 | - | 74,900 | 75,624 | 8 | 8.0 |
| 722330 Mobile Food Services | 1 | 0.07% | 1,400 | 1,400 | - | 1,400 | 1,414 | 1 | 1.0 |
| 811122 Automotive Glass Replacement Shops | 1 | 0.07% | 19,205 | 19,205 | - | 19,205 | - | 3 | 3.0 |
| 811420 Reupholstery and Furniture Repair | 1 | 0.07% | 10,321 | 10,321 | - | 10,321 | - | 1 | 1.0 |
| 812191 Diet and Weight Reducing Centers | 1 | 0.07% | 16,540 | 16,540 | - | 16,540 | - | 1 | 1.0 |
| 812210 Funeral Homes and Funeral Services | 1 | 0.07% | 20,417 | 20,417 | - | 20,417 | - | 1 | 1.0 |
| 813212 Voluntary Health Organizations | 1 | 0.07% | 166,370 | 166,370 | - | 166,370 | - | 11 | 11.0 |
| 813219 Other Grantmaking and Giving Services | 1 | 0.07% | 491,057 | 491,057 | - | 491,057 | - | 27 | 27.0 |
| 813930 Labor Unions and Similar Labor Organizations | 1 | 0.07% | 89,247 | 89,247 | - | 89,247 | 89,473 | 4 | 4.0 |

| Appendix D - Norwood CDBG Microenterprise Grant Program: Grantees Sorted by NAICS Code | | | |
|--|------------------------------|---------------------|----------------------|
| NAICs codes | Count - Grants by NAICS Code | Sum of Grant Amount | Average Grant Amount |
| 236 Construction of Buildings | 1 | 10,000 | 10,000 |
| 23611 Residential Building Construction; 236220 Commercial building construction | 1 | 10,000 | 10,000 |
| 451 Sports, hobby, music instrument, book stores | 1 | 20,000 | 20,000 |
| 451110 Sporting goods stores | 1 | 20,000 | 20,000 |
| 485 Transit and Ground Passenger Transportation | 3 | 60,000 | 20,000 |
| 485310 Taxi Service | 3 | 60,000 | 20,000 |
| 512 Motion Picture and Sound Recording Industries | 1 | 25,000 | 25,000 |
| 51213 Motion Picture and Video Exhibition | 1 | 25,000 | 25,000 |
| 541 Professional, Scientific, and Technical Services | 3 | 30,000 | 10,000 |
| 541213 Tax Preparation Services | 1 | 10,000 | 10,000 |
| 541690 Other Scientific and Technical Consulting Services | 1 | 10,000 | 10,000 |
| 541612 Human Resources Consulting Services | 1 | 10,000 | 10,000 |
| 562 Waste Management and Remediation Services | 2 | 25,000 | 12,500 |
| 562219 Other Nonhazardous Waste Treatment and Disposal | 2 | 25,000 | 12,500 |
| 611 Educational Services | 3 | 35,000 | 11,667 |
| 611710 Educational Support Services | 3 | 35,000 | 11,667 |
| 621 Ambulatory Health Care Services | 4 | 60,000 | 15,000 |
| 621111 Offices of physicians, except mental health | 1 | 25,000 | 25,000 |
| 621399 Offices of All Other Miscellaneous Health Practitioners | 3 | 35,000 | 11,667 |
| 722 Food Services and Drinking Places | 4 | 85,000 | 21,250 |
| 722511 Full-Service Restaurants | 4 | 85,000 | 21,250 |
| 811 Repair and Maintenance | 1 | 25,000 | 25,000 |
| 811121 Automotive Body, Paint, and Interior Repair and Maintenance | 1 | 25,000 | 25,000 |
| 812 Personal and Laundry Services | 12 | 140,000 | 11,667 |
| 812112 Beauty Salons | 5 | 65,000 | 13,000 |
| 812113 Nail Salons | 4 | 40,000 | 10,000 |
| 812199 Other Personal Care Services | 2 | 25,000 | 12,500 |
| 812320 Drycleaning and Laundry Services (except Coin-Operated) | 1 | 10,000 | 10,000 |
| Total/Average | 35 | 515,000 | 14,714 |