



# **Small Business Town Hall Participant Guide**

*State Senator Alessandra Biaggi (D-Bronx/Westchester)*

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**Thursday, April 9th, 2020**

*Updated April 28, 2020*

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## **STAY UP TO DATE WITH TEAM BIAGGI**

**My office has been prioritizing the aggregation and dissemination of information in order to cut through the uncertainty of this unprecedented moment.** My goal is to share as much information as we have regarding the state and city response to the spread, and the resources available to support New Yorkers while maintaining their safety. **Each evening we gather the new information and resources to include in our daily email updates to inform constituents of new guidance, protocols, and best practices.**

**Subscribe to my daily COVID-19 Email Updates** by filling out the Weekly Newsletter webform on my website at <https://www.nysenate.gov/webforms/latest-d34-weekly-newsletter>.

All of our email updates are also posted online, and can be found on the front page of my Senate website at <https://www.nysenate.gov/senators/alessandra-biaggi>.

My office would like to continue tracking what businesses within our District are experiencing economic injury due to COVID-19, so if you haven't already, **please fill out our survey [District 34 Business Survey here](#)**.

While our offices are closed, **Team Biaggi continues to work remotely from home to meet the needs of our community during this time**. You can contact us at [biaggi@nysenate.gov](mailto:biaggi@nysenate.gov) or by calling 718-822-2049.

**NYC COVID-19 Engagement Portal:** The NYC Department of Information Technology has developed a [portal](#), as a new tool to help guide the City's response to the COVID-19 pandemic. **The portal is available in 11 languages and allows New Yorkers to self-report COVID-19 information** and will help New York City both better communicate with affected people and identify areas that may need enhanced response.

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## **NEW YORK STATE & FEDERAL SMALL BUSINESS GUIDANCE AND RESOURCES**

### ***Multi-State Council***

Governor Andrew M. Cuomo – in coordination with the Governors of New Jersey, Connecticut, Pennsylvania, Delaware, Rhode Island, and Massachusetts – announced the creation of a multi-state council to restore the regional economy and get people back to work. This announcement builds on the states' ongoing regional approach to combating the COVID-19 pandemic. Composed of one health expert, one economic development expert, and the respective Chief of Staff from each state, the council will work together to develop a fully integrated regional framework to gradually lift the states' stay at home orders while minimizing the risk of increasing the spread of the virus.

### ***Taskforce***

The Governor announced that three former Secretaries to the Governor – Steve Cohen, Bill Mulrow and Larry Schwartz – are joining the Governor's COVID-19 Task Force. Mulrow and Cohen will be tasked with developing a NYS Forward Plan – a strategy to restart the economy following the NYS on Pause executive order. Schwartz is tasked with helping the State acquire healthcare equipment and supplies and increasing New York's hospital surge capacity.

## **Closures**

**Governor Andrew M. Cuomo announced an executive order to ensure uniform safety policies for everyone in New York State – also known as “[New York State on PAUSE](#)”** – which went into effect on Sunday evening, March 22nd and has been extended to May 15th. The extension of the order will be reevaluated every two weeks.

The rules for businesses are as follows:

- **All non-essential businesses statewide will be closed, excluding essential services** (*guidance for determining what is considered an essential service can be accessed at [esd.ny.gov/guidance-executive-order-2026](https://esd.ny.gov/guidance-executive-order-2026)*);
- Restaurants are closed, but remain available for delivery and pick-up;
- Bodegas and stores that sell groceries are considered essential;
- As part of Executive Order 202.3’s restaurant and bar restrictions, the Governor suspended portions of the Alcoholic Beverage Control Law to allow take-out and delivery of alcoholic beverages from establishments licensed for on-premises consumption;
- Civil fines and mandatory closures will be issued for businesses not in compliance;
- Businesses and entities that provide other essential services must implement rules that help facilitate social distancing of at least six feet.

**If you are an essential business**, cleaning and disinfection guidance can be found on the Department of Health website, <https://coronavirus.health.ny.gov/home>.

**If you are a grocery store**, the Department of Agriculture and Markets has released guidance for grocery stores to allow hours for seniors and immunocompromised populations only from 6am to 8am. The guidance outlines other in-store safety measures for retail grocery stores to implement, [https://drive.google.com/file/d/15M0PRm1f1mQINws\\_WfAC4OOonbm5uPuNZ/view](https://drive.google.com/file/d/15M0PRm1f1mQINws_WfAC4OOonbm5uPuNZ/view).

**For businesses with questions regarding whether or not they qualify as an essential business**, I encourage you to review the guidelines on the Empire State Development website outlining restrictions, <https://esd.ny.gov/guidance-executive-order-2026>.

## **Loans**

The U.S. Small Business Administration (SBA) is offering **two loan programs**, to address the coronavirus (COVID-19) crisis, to small businesses throughout New York State.

**Paycheck Protection Program (PPP)**: The PPP is part of the Federal Coronavirus Aid, Relief and Economic Security (CARES) Act, a \$2 trillion federal stimulus package passed on March 27th ([full breakdown here](#)). The PPP provides loans of up to \$10 million to support small businesses and other eligible entities to pay workers, interest on mortgage obligations, rent,

insurance, paid sick or medical leave, utilities, and payroll-related costs incurred from Feb. 15, 2020 – June 30, 2020.

**On April 16th, SBA announced that the Paycheck Protection Program had exhausted the funding that had been provided in the federal CARES Act, and was no longer accepting applications for the program. The program was open for small businesses and nonprofits with under 500 employees to apply – the program was first come, first served with a limited pool of money. I will continue to fight for additional federal funding to support our small businesses in need of this assistance.**

To date, 1 million loans have been approved. **For those who have received PPP loans,** Governor Cuomo has issued an Executive Order waiving provisions of the Labor Law to allow businesses that receive federal PPP funding and rehires employees, to provide the required notice within a longer timeframe than would normally be required.

**April 27th Update: With additional federal funding now allocated, the SBA will resume accepting Paycheck Protection Program applications from participating lenders on Monday, April 27, 2020 at 10:30am EDT.**

With the additional funding provided by the new COVID-19 relief package, SBA will resume processing EIDL Loan and Advance applications that are already in the queue on a first come, first-served basis.

**Disaster Loan Assistance:** All businesses and nonprofits in New York State are now eligible to **apply for federal low-interest disaster relief loans if they have suffered significant economic injury due to COVID-19.** You can find [more information and apply online](#).

**NYC Loan Update:** Due to overwhelming interest in the [NYC Business Continuity Loan Fund](#), NYC has paused application intake as of April 9th and will be reviewing submitted applications on a first-come, first-served basis until funds are exhausted. Similarly, the NYC Employee Retention Grant Program is no longer accepting applications.

### ***Commercial Mortgage Moratorium***

**On March 20th, NYS [announced](#) 90 days mortgage forbearance for all residents who have experienced financial hardship as a result of the coronavirus epidemic.** However, the emergency regulation subsequently issued by the State Department of Financial Services (DFS) applies only to residential mortgages. Learn more about DFS actions [here](#) and [here](#). The State encourages all lenders to work out reasonable arrangements with their customers, both residential and commercial. Find more guidance from DFS [here](#).

- **Payments are *not* forgiven.**
- New York mortgage servicers may not make negative reports to credit bureaus, or charge late or online payment fees.

- The State is also postponing or suspending all foreclosures. Additionally, the Governor instructed DFS to require all state chartered banks to waive all ATM fees, late fees, overdraft fees, or fees for credit cards.

### ***Commercial Eviction Moratorium***

On Friday, March 20th the Governor announced a 90-day moratorium on evictions for residential and commercial tenants, statewide. In addition, as of March 23, 2020, New York courts were closed to all but essential matters, so no eviction-related court-proceedings are taking place for the foreseeable future. While courts have begun hearing pending matters in *virtual courts*, *the ban on new filings is still in effect*. See more on the courts [here](#).

### ***Pending Rent Legislation***

I am a proud co-sponsor of two pieces of legislation, S8125A, and S8139, both led by Senator Michael Gianaris and Assemblymember Yuh-Line Niou, **to suspend or reduce rent payments for ninety days, for residential tenants who have lost their jobs, as well as for small business commercial tenants and nonprofits who were forced to close as a result of the pandemic.**

[S8125A/A10224](#) led by Senator Michael Gianaris and Assemblymember Yuh-Line Niou.

- Suspends rent payments for ninety days, for residential tenants who have lost their jobs, and for small business commercial tenants who were forced to close as a result of the pandemic.
- The bill also waives certain mortgage payments for 90 days for mortgagors who experience financial hardship due to COVID-19.
- There are 20 co-sponsors in the Senate.

[S8139/A10247](#) led by Senator Michael Gianaris and Assemblymember Yuh-Line Niou.

- Holds residential, small business, and not-for-profit corporation tenants, who lost income or were forced to close their place of business in response to the outbreak of the coronavirus, responsible for rent payments in an amount equal to only 30% of their actual income up to the full contractual rent for the ninety-day period following the effective date of the act.
- The bill also authorizes a rental relief fund to which landlords would apply to offset lost rental income under this act.

### ***Debt Suspension***

On March 17th, New York Attorney General Letitia James announced that her office would suspend the collection of any medical or student debt referred to the office. This has been extended through May 17th. **Small businesses who owe other types of debt to the State of**

New York and have been referred to the Attorney General for collection and litigation may apply for a suspension at <https://ag.ny.gov/covid-19-debt-suspension-application>.

### ***Business Counseling***

The Empire State Development Board of Directors approved \$7.5 million in COVID-19 Business Counseling support to 70 non-profit partners across New York State. The funding will enable these organizations to provide small businesses with necessary guidance to secure disaster assistance, such as Small Business Administration Economic Injury Disaster Loans, amid the COVID-19 pandemic.

Businesses can receive counseling through the [Empire State Development website](#), or from the following:

- New York's Small Business Development Centers, <http://nysbdc.org/>
- Entrepreneurship Assistance Centers, <https://esd.ny.gov/sites/default/files/EAC%20Contact%20List.pdf>
- Community Development Financial Institutions, <https://esd.ny.gov/sites/default/files/CDFI%20List.pdf>
- NYC Business Solutions Center, <https://www1.nyc.gov/site/sbs/businesses/contact.page>
- Westchester County Economic Development, <https://westchestercatalyst.com/business-resources/>

### ***Grants***

- **The United Way of Westchester and Putnam** announced that in response to the hardships created by the coronavirus it is **releasing funds totaling up to \$50,000 through grants to nonprofits in Westchester**. More information to apply can be found on their website: [www.uwwp.org/united-way-provides-coronavirus-relief-in-up-to-50000-in-grants-to-westchester-nonprofits/](http://www.uwwp.org/united-way-provides-coronavirus-relief-in-up-to-50000-in-grants-to-westchester-nonprofits/).
- **Westchester Community Foundation Westchester COVID-19 Response Fund:** The Westchester Community Foundation has announced the Westchester COVID-19 Response Fund to deploy resources to established, frontline community organizations meeting the basic needs of local residents in the wake of this global pandemic. See more [here](#).

### ***Utilities***

Governor Cuomo announced on March 13th his direction to the Department of Public Service to **prohibit public utilities from cutting off service, including power and heat, to customers affected by coronavirus**. On March 25th, the Public Service Commission postponed both the National Grid and the New York American Water rate hikes. National Grid implemented a three month delay to prevent electricity and gas delivery prices from increasing until July 1st. The New

York American Water rate hike was moved to September 1st instead of its planned April 1st change. In 2016, the Public Service Commission agreed to a four-year rate hike that would have increased this year's bills from \$3.89 to over \$10 per month.

## **Taxes**

**Individuals, fiduciaries, and corporations:** New York State personal income tax and corporation tax return filing deadlines, originally April 15, 2020, have been extended to July 15, 2020. In addition, all related tax payments due on April 15, 2020, may be deferred to July 15, 2020, without penalties and interest, regardless of the amount owed.

**For guidance,** see [N-20-2](#), Announcement Regarding Relief from Certain Filing and Payment Deadlines due to COVID-19, or visit the [IRS website](#) directly.

**Sales Tax Vendors:** Sales tax payments and returns were due March 20, 2020; however, penalty and interest may be waived for quarterly and annual filers who were unable to file or pay on time due to COVID-19. See [Tax relief for quarterly and annual sales tax vendors affected by COVID-19](#) to request relief from penalty and interest.

**For guidance,** see [N-20-1](#), Announcement Regarding the Abatement of Penalties and Interest for Sales and Use Tax due to the Novel Coronavirus, COVID-19.

**For property tax issues,** contact your local taxing authority, i.e. city, town, or village.

## **Price Gouging**

On January 31, 2020, the U.S. Secretary for Health and Human Services declared a national public health emergency for the 2019 Novel Coronavirus (Covid-19). **The declaration of a national emergency triggered New York State price gouging laws, which prohibit selling goods or services to consumers in an affected area for an unconscionably excessive price** (NY General Business Law § 396-r).

**Price gouging for any personal or household goods or any service that is needed to prevent or limit the spread of or treat COVID-19 is illegal.** [Here is a list of examples of goods and products.](#)

Consumers can report instances of price gouging using the state price gouging hotline, (800) 697-1220. Consumers can also [file a complaint](#) with the Department of Consumer Protection.

## **Small Business Funding Included in the SFY 2020-2021 Adopted Budget**

Within the Aid to Localities Budget Bill (S.7503-C), the following funding items were included to support small businesses in District 34:



- Restore \$365,000 in additional funding for the **Minority and Women-Owned Business Development Lending Program**;
- Restore \$550,000 for the **Bronx Overall Economic Development Corporation**;
- Add \$25,000 for **Bronx Cooperative Development Initiative**.

### ***Important Resources***

- **U.S. Small Business Administration COVID-19 Relief**,  
<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options>
- **New York Empire State Development**,  
<https://esd.ny.gov/small-business-administration-sba-covid-19-loans>
- **NYC Small Business Services**,  
<https://www1.nyc.gov/site/sbs/businesses/covid19-business-outreach.page>
- **Westchester County Economic Development**,  
<https://westchestercatalyst.com/>
- **The Business Council of Westchester**,  
<https://thebcw.org/daily-covid-19-updates-for-bcw-members/>
- **New York State Health Foundation (for nonprofit grantees)**,  
<https://nyshealthfoundation.org/resource/covid-19-resources-for-grantees/>
- **New York City Office of Nightlife, Small Business Survey**,  
[https://docs.google.com/forms/d/e/1FAIpQLSfNOye6aCd4Z1xbfYZ1X8cpYye-v8ZW1azFMEgCXMZ\\_07HB7A/viewform](https://docs.google.com/forms/d/e/1FAIpQLSfNOye6aCd4Z1xbfYZ1X8cpYye-v8ZW1azFMEgCXMZ_07HB7A/viewform)
- **New York City Small Business Services (SBS)** in partnership with the City Bar Justice Center has created a **Small Business Remote Legal Clinic** to help small businesses navigate these challenging times and offer free legal advice. To request an appointment, go [here](#).
- **NYC Comptroller webinar sessions for small businesses and M/WBEs** impacted by COVID-19 will be held every Tuesday and Thursday starting Thursday, April 16 through Thursday, May 14. To RSVP, click [here](#) or email [diversity@comptroller.nyc.gov](mailto:diversity@comptroller.nyc.gov). Interpretation services must be requested upon RSVP at least two days before each session.

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## **NEW YORK STATE & FEDERAL EMPLOYMENT INFORMATION**

### ***Applying for Unemployment Insurance***

Executive Order 202.1 suspends waiting periods for unemployment insurance benefits (UI) claimants whose claims arise from school or workplace closings or claimants' isolation or quarantine due to COVID-19. **New York State will pay out an additional \$600 to those who have filed for unemployment** (the additional \$600 payments will be reimbursed to the State by the federal government through the CARES Act). New York will also extend unemployment insurance benefits by 13 weeks to help the many New Yorkers who may experience an

extended period of unemployment due to the COVID-19 crisis – **New Yorkers will now be able to receive up to 39 weeks of unemployment insurance.**

**Individuals who would not normally qualify for UI, like people who are self-employed or independent contractors, may qualify for Pandemic Unemployment Assistance (PUA),** provided for under the CARES Act.

**The New York State Department of Labor (DOL) has launched a new unemployment insurance portal in partnership with Google to handle the surge in applicants.**

### **Process to Apply for UI or PUA**

1. Fill out **ONE application** at [unemployment.labor.ny.gov](https://unemployment.labor.ny.gov) or call 1-888-209-8124 – **the single application will determine whether you should be applying for the UI or PUA program.**
  - a. The DOL has asked the filers to call or visit the website on staggered days.  
**People with last names beginning with:**
    - i. A-F on Monday
    - ii. G-N on Tuesday
    - iii. O-Z on Wednesday
  - b. Thursday, Friday, and Saturday will be for those that miss their days.
2. You'll be prompted to answer program-specific questions.
3. The DOL will process your application and **DOL will call YOU if any additional information is needed.**

Individuals who select direct deposit will receive their payment faster than those who select the check or debit card option. **The DOL has advised that even if applications are delayed in filing, New Yorkers will receive benefits retroactive to the date of layoff.**

### ***Guidance For Businesses on Closings and Layoffs***

The New York State Worker Adjustment and Retraining Notification (WARN) Act requires businesses to give early warning of closing and layoffs. **Businesses with questions should contact the NYC Workforce Development Board by emailing Chris Neale at [cneale@wkdev.nyc.gov](mailto:cneale@wkdev.nyc.gov).**

### ***Paid Sick Leave***

On March 18th, the Legislature passed and the Governor signed Chapter 25 of the Laws of 2020 (Ramos/Nolan), **providing [paid sick leave](#) for all employees subject to quarantine or isolation orders.**

- The bill mandates government employers and large private employers (100+ employees) provide 14 days paid sick leave to any employee subject to a quarantine or isolation order.

- For medium-sized (10-99 employees) employers and small (1-10 employees) employers with net incomes over \$1 million, the bill mandates businesses provide 5 days paid sick leave and then provides immediate eligibility for wage replacement payments through the Paid Family Leave (PFL) and Temporary Disability Insurance (TDI) programs.
- For other small employers, the bill provides immediate eligibility for wage replacement payments through PFL and TDI.
- All employees at employers of any size are guaranteed job protection.

### **Job Resources**

- **The New York City Workforce1 Career Center launched a [Virtual Center](#) (or call 718-960-2458)** to help New Yorkers prepare for, and connect to, jobs across New York City's five boroughs and in every sector of the economy. Current employment opportunities include Stop & Shop, Fresh Direct & PBM Guardian Industry Services.
- **NYCHA is currently hiring temporary workers to assist with maintenance at their properties throughout the city.** The job will last as needed throughout the spring season at a rate of \$15/hour. For more info and to apply, you can contact your local NYCHA Property Management Office. Click [here](#) for more details.
- **[Westchester-Putnam Career Center Network](#)** employment counselors are teleworking and are reaching out to current customers to schedule appointments via email or phone. If you would like to become a customer and utilize their services, such as resume help and one-on-one career counseling, call (914) 813-6555 and your call will be returned.

## **IMPORTANT EMAILS / LINKS / HOTLINES**

### **NYS**

#### **General Resources:**

- **24-Hour Coronavirus Hotline:** (888) 364-3065
- **To ask questions about COVID-19 online:** [here](#)
- **Price Gouging hotline:** (800) 697-1220
- **Suspension of Debt Collection,** application [here](#)

#### **Business Resources**

- **ESD Related Resources,** <https://esd.ny.gov/esd-covid-19-related-resources>
- **ESD FAQ,** <https://esd.ny.gov/novel-coronavirus-faq-businesses>
- **ESD Waiver Request:** [COVID19BusinessWaiver@ESD.ny.gov](mailto:COVID19BusinessWaiver@ESD.ny.gov)
- **Businesses interested in selling products to NYS:** Amid a shortage of personal protective equipment — or PPE — including gloves, masks and gowns, the Governor is asking all PPE product providers to sell to the state any products that are not essential or not currently being used.
  - **Simonida Subotic at 646 522-8477 OR [covid19supplies@exec.ny.gov](mailto:covid19supplies@exec.ny.gov)**

- **Businesses interested in receiving state funding to manufacture PPE products should contact** (NY willing to provide funding to any company to obtain the proper equipment and personnel)
  - Eric Gertler at 212-803-3100 OR [COVID19supplies@esd.ny.gov](mailto:COVID19supplies@esd.ny.gov)
- **Procurement opportunities, direct them to**, procurement form <https://www.governor.ny.gov/content/procurement-form>
- **Economic Injury Disaster Loan Program:** [here](#)
- **Guidance to Determine if Business is Subject to Workforce Reduction Under EO 202.6:** [here](#)
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### How To Help

- **How to help & get involved:** [here](#)
- **Retired Health Professional Survey:** [here](#)
- **Assistance of Qualified Medical Professionals Survey:** [here](#)
- **Make a donation** (incl. essential goods, services, and/or spaces) [here](#)
- **COVID-19 Paid Sick Leave Law:** [here](#)

### ATTORNEY GENERAL'S OFFICE

- **Individuals Who Have Experienced Hate Crimes & Bias-Based Incidents:**
  - Ongoing Hotline: (800) 771-7755 or
  - [Civil.Rights@ag.ny.gov](mailto:Civil.Rights@ag.ny.gov)
- **Report Labor Issues:** If you believe an employer is violating either existing labor laws or recently issued EO's by the Governor, please contact 311, or the Attorney General's office at
  - (212) 416-8700 or
  - [Labor.Bureau@ag.ny.gov](mailto:Labor.Bureau@ag.ny.gov)
- **File a complaint with the NYS Department of Human Rights:** <https://dhr.ny.gov/complaint#file>

### NYC

#### General Resources

- Text 'COVID' to 692-692 to get important COVID-19 related updates sent straight to your phone. You can text 'COVIDESP' to get updates in Spanish
- General FAQ: [Novel Coronavirus Outbreak Factsheet](#)
- NYC DOE: [Information about remote learning and free meals](#)
- Stop the Spread: [Stop the Spread of Coronavirus Flyer](#)
- Services for folks in need: [COVID-19 Services & Resources](#)
- For Tenants/Landlords: [Disinfection Guidance for Buildings](#)
- For Small Businesses: [Grant and Loan information for Businesses](#)
- Non-Profit Providers: [Guidance for Nonprofit Providers](#)
- Office of Nightlife Survey: [Nightlife Workers and Freelancers Survey](#)

- **Essential Business/Services:** [List from Governor's EO](#)
- **Latest reduced ferry schedules:** [Staten Island Ferry](#) / [NYC Ferry](#)
- **New Yorkers with disabilities:** During this crisis, New Yorkers can reach out on Twitter to [@NYCDisabilities](#), 311, or visit [The Mayor's Office for People with Disabilities](#) for more information. Deaf New Yorkers can also connect via video phone at 646-396-5830. Help us spread the word by retweet the info here: [@NYCMayor](#)

### **How to Help**

- **Volunteers:** Anyone interested can sign up at [Help Now NYC](#)
- **Blood donations:** To donate, call 800-933-2566 or go to [New York Blood Center](#)
- **How to Help:** [Help Now NYC](#)
- **Recruiting Drivers:** TLC-licensed drivers through [DeliveryTLC](#) to help with COVID-19 related work, such as delivering food to older adults. This work will be paid \$15/hour + reimbursement for gas and tolls. Drivers will be selected on a first-come, first-served basis. The initial need for drivers is small, but it will increase as we expand programs.
- **Supplies:** Please use [EDC's website](#) for local businesses that want to support the COVID-19 emergency response effort. Feel free to share widely: [COVID-19 Emergency Supply Sourcing & Manufacturing](#). To manage the volume, please direct offers you hear about to this link, so that we can gather all the details and get offers vetted quickly.

### **Westchester**

- [Mount Vernon Chamber of Commerce](#)
- [Pelham List and Pelham Cares](#)