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## City of Middletown COVID-19 Guide for Businesses

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### Cluster Action Initiative

The initiative will divide clusters and the areas around them into three categories with successively higher restrictions within each one: Red Zones, Orange Zones and Yellow Zones.

### New Metrics for Entering Cluster Zones

On December 10, Governor Cuomo announced new metrics by which micro-cluster focus zones will be determined to help control COVID-19 spread and protect hospital capacity.

**Red Zone:** A red zone will be implemented when a region, after the cancellation of elective procedures and a 50 percent increase in hospital capacity, is 21 days away from reaching 90 percent hospital capacity on the current 7-day growth rate.

**Orange Zone:** A geographic area will be eligible to an Orange Zone if it has a 4 percent positivity rate (7-day average) over the last 10 days and it is located in a region that has reached 85 percent hospital capacity. Alternatively, a geographic area may also become an Orange Zone if the State Department of Health determines the region's rate of hospital admissions is unacceptably high and a zone designation is appropriate to control the rate of growth.

**Yellow Zone:** A geographic area will be eligible to enter a Yellow Zone if it has a 3 percent positivity rate (7-day average) over the past 10 days and is in the top 10 percent in the state for hospital admissions per capita over the past week and is experiencing week-over-week growth in daily admissions.

Based on these new metrics, New York State will announce new cluster zones on Monday, December 14.

## RESTRICTIONS BY CLUSTER ZONE

Type of Activity	Red	Orange	Yellow
Non-Residential Gatherings	Prohibited	10 people maximum, indoors and outdoors	25 people maximum, indoors and outdoors
Residential Gatherings	Prohibited	10 people maximum, indoors and outdoors	10 people maximum, indoors and outdoors
House of Worship	Lesser of: 25% of maximum capacity 10 people	Lesser of: 33% of maximum capacity 25 people	50% of maximum capacity
Businesses	Non-essential businesses are closed	Gyms, fitness centers and classes operate at 25% capacity; barber shops, hair salons, personal care services can provide services so long as employees performing services are tested for COVID-19 on a weekly basis.	Open
Dining*	Takeout or delivery only	Outdoor dining, takeout or delivery only, 4 person maximum per table, and bars and restaurants close at 10:00 PM for on-premises consumption	Indoor and outdoor dining permitted, 4 person maximum per table, and bars and restaurants close at 10:00 PM for on-premises consumption
Schools	Open** 30% monthly testing of in-person students and faculty	Open** 20% monthly testing of in-person students and faculty	Open 20% weekly testing of in-person students and faculty

**ORANGE COUNTY IS CURRENTLY A YELLOW ZONE.**

## Helpful Resources

### Planning:

- CDC Interim Guidance for Businesses and Employers provides business guidelines to help prevent workplace exposure:  
[https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html?CDC\\_AA\\_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fspecific-groups%2Fguidance-business-response.html](https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fspecific-groups%2Fguidance-business-response.html)
- To take advantage of most financial assistance programs, it is very important to keep track of your business finances, along with how Coronavirus has affected you. Typical items that might be required include:
  - 2019 tax returns
  - Bank Statements (2019 & 2020)
  - Quarterly sales tax filings
  - Point-of-sales reports
  - Certified profit & loss statements
  - Receipts for virus-related expenditures
- NYC has a helpful Emergency Planning Process Checklist that applies to all businesses:  
[http://www.nyc.gov/html/nycbe/downloads/pdf/EM\\_SBSBCPWorksheetsMar2017.pdf](http://www.nyc.gov/html/nycbe/downloads/pdf/EM_SBSBCPWorksheetsMar2017.pdf)
- New York's Empire State Development has compiled various COVID-19 Business Resources: <https://esd.ny.gov/covid-19-business-resources>

### Financial Assistance:

- **City of Middletown Coronavirus Response and Relief Small Business Loan Program:** <https://middletown-ny.com/en/doc-center/forms-documents-applications/economic-development/2020-documents-1/3262-coronavirus-response-relief-small-business-loan-brochure/file.html>
- **Unemployment:** NY State is waiving the 7-Day waiting period for Unemployment Insurance benefits for people who are out of work due to COVID-19 closures or quarantines - **See Attachment A**
- **SBA Coronavirus Relief Options** – <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options>
- Community Capital (a SBA lender) COVID-19 Small Business Lending Options & Resources: <https://communitycapitalny.org/covid-19-resources/>
- **CARES Act (Coronavirus Aid, Relief, and Economic Security) Programs** – **See Attachment B**

- **New York Forward Loan Fund (NYFLF)** - economic recovery loan program aimed at supporting New York State small businesses, nonprofits and small landlords as they reopen after the COVID-19 outbreak and NYS on PAUSE. <https://esd.ny.gov/nyforwardloans-info>
- **Raising The NYS Bar Restaurant Recovery Fund** - offers approximately \$3 million in reimbursement grants for up to \$5,000 to eligible businesses. The program is intended to support full-service restaurants – the industry hit hardest by the pandemic – during the winter months when outdoor dining is limited and as restaurants adjust to New York State’s COVID-19 safety restrictions and new mandates. <https://esd.ny.gov/raising-nys-bar-restaurant-recovery-fund>

### **Communications:**

- City of Middletown website: <https://www.middletown-ny.com/>
- New York State website: <https://www.ny.gov/>
- Orange County Health Dept. COVID-19/Coronavirus website: <https://www.orangecountygov.com/1936/Coronavirus>
- Downtown Middletown Business Improvement District: <https://middletownbid.org/>
- Call New York State Dept. of Health hotline at 888-364-3065 with questions.

For more information, contact Maria Bruni, Director of Economic and Community Development for the City of Middletown, at (845) 346-4170. You can also visit our website at: <https://www.middletown-ny.com/en/departments/economic-development.html>

## **Attachment A**

### **Governor Cuomo Signs Bill to Guarantee Paid Leave for New Yorkers Under Mandatory or Precautionary Quarantine Due to COVID-19**

The bill provides protections for employees of private and public employers who are subject to a mandatory or precautionary order of quarantine related to COVID-19.

For employees working for small employers (1-10 employees), employees subject to a mandatory or precautionary order of quarantine or isolation due to COVID-19 will receive unpaid sick days and the ability immediately to qualify for paid family leave and temporary disability benefits, plus full job protection.

For employees working for medium sized employers (11-99 employees) and small employers (1-10 employees) with a net income of \$1 million a year, employees subject to a mandatory or precautionary order of quarantine or isolation due to COVID-19 will receive five paid sick days and the ability immediately thereafter to qualify for paid family leave and temporary disability benefits, plus full job protection.

For employees working for large employers (100 or more employees) and public employees, employees subject to a mandatory or precautionary order of quarantine or isolation due to COVID-19 will receive paid sick days for the entirety of the quarantine (up to 14 days), plus full job protection.

All employees subject to a mandatory or precautionary order of quarantine or isolation due to COVID-19 are given full job protection during time of absence. Employees will qualify for paid family leave to care for a minor dependent child who is subject to a mandatory or precautionary order of quarantine or isolation due to COVID-19.

The Department of Financial Services will implement a risk adjustment pool to assist in the stabilization of claims related to paid family leave and temporary disability benefits.

New Unemployment Claims should be submitted based on the First letter of your Last Name

NYS is waiving the 7-Day waiting period for Unemployment Insurance benefits for people who are out of work due to Coronavirus (COVID-19) closures or quarantines.

Filing a new Unemployment Insurance claim? The day you should file is based on the first letter of your last name.

- Last names starting with A-F, file on Monday.
- Last names starting with G-N, file on Tuesday.
- Last names starting with O-Z, file on Wednesday.
- If you missed your filing day, file on Thursday, Friday or Saturday.

Filing later in the week will not delay your payments or affect the date of your claim; all claims are effective on the Monday of the week in which they are filed.

## Attachment B

# CARES Act Programs

The programs and initiatives in the Coronavirus Aid, Relief, and Economic Security (CARES) Act that was just passed by Congress are intended to assist business owners with whatever needs they have right now. When implemented, there will be many new resources available for small businesses, as well as certain nonprofits and other employers. This guide provides information about the major programs and initiatives that will soon be available from the Small Business Administration (SBA) to address these needs, as well as some additional tax provisions that are outside the scope of SBA.

## Economic Injury Disaster Loan

In response to the Coronavirus (COVID-19) pandemic, small business owners and non-profit organizations in all U.S. states, Washington D.C., and territories are able to apply for an Economic Injury Disaster Loan (EIDL). EIDL is designed to provide economic relief to businesses that are currently experiencing a temporary loss of revenue. EIDL proceeds can be used to cover a wide array of working capital and normal operating expenses, such as continuation to health care benefits, rent, utilities, and fixed debt payments.

SBA resumed accepting new Economic Injury Disaster Loan (EIDL) applications on June 15 to all qualified small businesses, including U.S. agricultural businesses.

The new eligibility for U.S. agricultural businesses is made possible by new authority granted by Congress in response to the COVID-19 pandemic.

If you have already applied via the streamlined application portal, please do not resubmit your application.

### Eligibility

Small business owners and qualified agricultural businesses in all U.S. states and territories are currently eligible to apply for a low-interest loan due to Coronavirus (COVID-19).

Agricultural businesses with 500 or fewer employees are now eligible as a result of new authority granted by Congress in response to the COVID-19 pandemic.

Agricultural businesses include those businesses engaged in the production of food and fiber, ranching, and raising of livestock, aquaculture, and all other farming and agricultural related industries (as defined by section 18(b) of the Small Business Act (15 U.S.C. 647(b)).

**Eligible small businesses, private-nonprofits and agricultural businesses may apply for the EIDL here: <https://covid19relief.sba.gov/#/>**

Additional Information: <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/economic-injury-disaster-loan>