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## **City of Middletown COVID-19 Guide for Businesses**

Business Information as of 3/24/20 from the NY State website:

- New York State on PAUSE: In New York we know that Policies Assure Uniform Safety for Everyone
- Governor Cuomo signed an Executive Order mandating that 100% of the workforce must stay home beginning Sunday, March 22 at 8PM, excluding essential services\*
- All barbershops, hair salons, tattoo or piercing salons, nail salons, hair removal services and related personal care services will be closed to the public effective Saturday, March 21 at 8:00PM.
- New York will implement a 90-day moratorium on evictions for residential and commercial tenants.
- Casinos, gyms, theaters, retail shopping malls, amusement parks and bowling alleys are closed until further notice. Bars and restaurants are closed, but takeout can be ordered during the period of closure.
- Businesses and entities that provide other essential services must implement rules that help facilitate social distancing of at least six feet

\*Essential services include: Health care operations including research and laboratory services; essential infrastructure including utilities, telecommunication, airports and transportation infrastructure; essential manufacturing, including food processing and pharmaceuticals; essential retail including grocery stores and pharmacies; essential services including trash collection, mail, and shipping services; news media; banks and related financial institutions; providers of basic necessities to economically disadvantaged populations; construction; vendors of essential services necessary to maintain the safety, sanitation and essential operations of residences or other essential businesses; vendors that provide essential services or products, including logistics and technology support, child care and services needed to ensure the continuing operation of government agencies and provide for the health, safety and welfare of the public.

If you are unsure whether your business is essential or non-essential, visit Empire State Development's Guidance on Executive Order 202.6: <https://esd.ny.gov/guidance-executive-order-2026>

## 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
- Pursuit (formerly Excelsior Growth Fund) presented a webinar to provide business tips for weathering the storm and the most up-to-date information on resources. Available at "Business Health During a Pandemic":  
<https://pursuitlending.com/resources/webinar-business-health-during-a-pandemic/>
- 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 distributed and updated a comprehensive
- COVID-19 Q&A to provide guidance for businesses in the state:  
<https://esd.ny.gov/>

### Financial Assistance:

- Unemployment: NY State is waiving the 7-Day waiting period for Unemployment Insurance benefits for people who are out of work due to COV-19 closures or quarantines -**See Attachment A**
- SBA Economic Injury Disaster Loans – **See Attachment B**

- Community Capital (a SBA lender) is offering low interest, deferred-payment, emergency loans for businesses affected by COVID- 19 -**See Attachment C**
- USBG Bartender Emergency Assistance Program:  
<https://www.usbgfoundation.org/beap?fbclid=IwAR3ZquAqzuvTZaziCUoWb38hrbDmIVYIAY2kfBxS1MJil-xeAlwuJK0u33g>
- Facebook will be offering \$100M in cash grants and ad credits for up to 30,000 eligible small businesses in over 30 countries:  
<https://www.facebook.com/business/boost/grants>

## 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**

### **Small Business Administration Disaster Assistance**

The U.S. Small Business Administration has made available low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).

#### **SBA's Economic Injury Program**

- For Economic Injury, the SBA can provide up to \$2 million to help meet financial obligations and operating expenses that could have been met had the disaster not occurred. The loan amount will be based on the actual economic injury and the company's financial needs, regardless of whether the business suffered any property damage.
- May be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact.
- The interest rate will not exceed 4 percent if you cannot obtain credit elsewhere. For businesses and nonprofit organizations with credit available elsewhere, the interest rate will not exceed 8 percent. SBA determines whether the applicant has credit available elsewhere.
- Repayment terms can be up to 30 years, depending on your ability to repay the loan.
- Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.
- Learn more here: SBA Disaster Assistance in Response to the Coronavirus

You may apply online at <https://disasterloan.sba.gov/ela>. If you are unable to apply online, you may download an application at <https://disasterloan.sba.gov/ela>, under the Loan Information tab.

#### **Completed applications should be mailed to:**

U.S. Small Business Administration Processing and Disbursement Center 14925 Kingsport Road, Fort Worth, TX 76155

For additional information, contact the SBA disaster assistance customer service center at 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov)

## **Attachment C**

### **Emergency Loans for Businesses Affected by the COVID 19 Virus**

Community Capital New York is a not for profit lender that has been serving Westchester and the lower Hudson Valley for over 30 years.

In this time of unprecedented uncertainty, we want to do everything we can to make sure local businesses survive these uncertain times.

For immediate needs, both current clients and those who are new to us can apply for an Express Loan:

**Express Loan:** Business owners who have a credit score of 650 or above can apply for an Express Loan of up to \$10,000. This loan will have all payments deferred for 90 days and carries a 2% interest rate.

As an SBA Lender, Community Capital will continue to make larger loans and loans to those with credit scores below 650, however we will not be able to turn them around as quickly as the Express Loans. Applying for an Express loan does not limit your ability to apply for one of our other loan products.

For more information call Rachael Dubin: (914) 747 8020, extension 118.

While it's vitally important to limit contact in order to limit the spread of contagion, when you do need to shop or go out for meals, try to remember that neighborhood small businesses are hardest hit in times of crisis. Please support them when possible.