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City of Middletown COVID-19 Guide for Businesses

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Business Information as of 7/15/2020 from the NY State website:

Governor Cuomo released a guide to the state's "NY Forward Reopening" Plan, along with the state's regional monitoring dashboard. Read the plan here:

<https://www.governor.ny.gov/sites/governor.ny.gov/files/atoms/files/NYForwardReopeningGuide.pdf>

- Business Reopening Phases:
 - Phase One:
 - Construction; Agriculture, Forestry, Fishing and Hunting; Retail - (Limited to curbside or in-store pickup or drop off); Manufacturing; Wholesale Trade
 - Phase Two:
 - Offices; Real Estate; Essential and Phase II In-Store Retail; Vehicle Sales, Leases, and Rentals; Retail Rental, Repair, and Cleaning; Commercial Building Management; Hair Salons and Barbershops; Outdoor and Take-Out/Delivery Food Services
 - Phase Three:
 - Food Services; Personal Care
 - Phase Four:
 - Higher Education; Pre-K to Grade 12 Schools; Low-Risk Outdoor Arts & Entertainment; Low-Risk Indoor Arts & Entertainment; Media Production; Professional Sports Competitions with No Fans; Malls
 - Education (Schools in Phase Four regions can reopen if the region's daily infection rate remains below 5 percent, using a 14-day average since unPAUSE was lifted.
- New York will extend a moratorium on evictions for residential and commercial tenants until at least August 20th.

- Businesses and entities that provide other essential services must implement rules that help facilitate social distancing of at least six feet
- Governor Cuomo issued executive orders 202.17 and 202.18 requiring all people in New York to wear masks or face coverings in public, including when taking public or private transportation or riding in for-hire vehicles.

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%2Fcoronaviruses%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
- 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:

- 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 COV-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**
- 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>
- 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>

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.

Paycheck Protection Program

The Paycheck Protection Program resumed accepting applications July 6, 2020, at 9:00 AM EDT in response to President signing the program's extension legislation. The new deadline to apply for a Paycheck Protection Program loan is August 8, 2020.

The Paycheck Protection Program is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll.

SBA will forgive loans if all employee retention criteria are met, and the funds are used for eligible expenses. Read more about PPP loan forgiveness here:

<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program#section-header-5>

How To Apply

You can apply through any existing SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that is participating. Other regulated lenders will be available to make these loans once they are approved and enrolled in the program. You should consult with your local lender as to whether it is participating in the program. View a list of lenders participating in the Paycheck Protection Program by state:

https://www.sba.gov/sites/default/files/2020-06/PPP_Lender_List_200625.pdf

If you wish to begin preparing your application, you can download a copy of the PPP borrower application form (revised June 24, 2020) to see the information that will be requested from you when you apply with a lender:

<https://www.sba.gov/sites/default/files/2020-07/PPP-Borrower-Application-Form-508.pdf>

Supplemental Materials

- Frequently Asked Questions for Lenders and Borrowers (06/25/2020):
<https://www.sba.gov/sites/default/files/2020-06/Paycheck-Protection-Program-Frequently-Asked-Questions%20062520-508.pdf>

- How to Calculate Loan Amounts (06-26-20):
https://www.sba.gov/sites/default/files/2020-06/How-to-Calculate-Loan-Amounts-508_1.pdf
- Frequently Asked Questions for Faith-Based Organizations Participating in the Paycheck Protection Program and Economic Injury Disaster Loan Program:
<https://www.sba.gov/sites/default/files/2020-06/SBA%20Faith-Based%20FAQ%20Final-508.pdf>

Affiliation Rules

- Paycheck Protection Program Affiliation Rules:
<https://www.sba.gov/document/support-affiliation-rules-paycheck-protection-program>
- Interim Final Rule for Applicable Affiliation Rules:
<https://www.federalregister.gov/documents/2020/04/15/2020-07673/business-loan-program-temporary-changes-paycheck-protection-program>

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)).

Frequently Asked Questions for Faith-Based Organizations Participating in the Paycheck Protection Program and the Economic Injury Disaster Loan Program:
<https://www.sba.gov/sites/default/files/2020-06/SBA%20Faith-Based%20FAQ%20Final-508.pdf>

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>