

NYC Post-Emergency Small Business RESTARTER GUIDE



STAY SAFE, INFORMED, PREPARED

- **Monitor ongoing City support for business recovery.** The City continues to help businesses recover from the past storm, and become resilient to disruption from storms to come. Learn about current efforts at nyc.gov/rbat.
- **Stay clear of unsafe structures.** Use your judgment before going near damaged structures. View safety tips at on.nyc.gov/DOBStormTips.
- **Lock your facility if unoccupied or unopen.** Protect yourself from theft and liability for injury to an intruder by locking your doors.

 **If your building had a red or yellow sign** posted by NYC Department of Buildings, you cannot reinhabit that space unless later approved for occupancy. Look for additional information in this guide and online at on.nyc.gov/DOBredtag.



STAY OPEN WHERE POSSIBLE

- **Make a plan for how to reopen.** Reach out to the NYC Restoration Business Acceleration Team to understand obstacles you face, steps to overcome them, and resources you can draw on. Contact the team at nyc.gov/rbat.
- **Turn on utilities and clean up.** The NYC Restoration Business Acceleration Team can put you in touch with utilities and the NYC Department of Sanitation to get your business powered and accessible: nyc.gov/rbat.
- **Make sure your licenses and permits remain valid.** City orders posted on your property can void permissions to occupy or operate your business. Otherwise, licenses and permits are valid until their expiration date. If you decide to reoccupy your building and reopen your business, you must comply with laws as you would at any time.
- **Make sure copies of licenses and permits are on site.** This includes those for your business, such as Food Service Establishment Permits, and for individuals, such as Food Protection Certificates. To replace lost permits or licenses, contact the issuing agency or the NYC Restoration Business Acceleration Team at nyc.gov/rbat.
- **Contact your customers, employees, and suppliers to share your plans and progress.**

 **Get support from business partners.** Reach out to business organizations such as your local Chamber of Commerce or Business Improvement District (BID). View the list of BIDs at on.nyc.gov/BIDs.

 **Retain your employees.** Rather than lay off full-time employees during a temporary downturn, enroll in the Shared Work Program to reduce your payroll costs. Learn more at on.nyc.gov/nysharedwork.

Use this restarter guide to help you get back to business.
Get started today at nyc.gov/rbat.



ASSESS DAMAGES

- **Gauge your first steps.** Use the signs posted on your block or building after the storm by NYC Department of Buildings. **Green** meant the building appeared sound, **yellow** meant that it appeared to have systems damage (to electrical or other systems) and/or limited structural damage (to walls or other core elements), and **red** meant that it appeared to have major structural damage. Learn more at on.nyc.gov/DOBstormtags.
- **Assess structural damage.** If you had a **yellow** or **red** sign, you need to consult a licensed professional about the extent of the damage and have the professional make repairs before you can reoccupy restricted areas. Learn more at on.nyc.gov/DOBredtag.
- **Assess non-structural damage.** To assess damage from wind, water, and fire, you should consult a licensed contractor about your finished interiors (paint, wallpaper, flooring, and furniture) and equipment (kitchen, boiler). Find a professional at on.nyc.gov/hireDOBpro.

 **Document damaged structures and possessions.** For insurance claims, take photos of damages to the structure and to your inventory.

 **Get a free on-site consultation** to help plan your next steps with the NYC Restoration Business Acceleration Team. Learn more at nyc.gov/rbat.

 **Discard perishable or dangerous items** after documenting them.



GET COMPENSATION AND CAPITAL

- **Call your insurance company** to discuss measures you must take to qualify for compensation before you begin cleaning up or rebuilding.
- **Keep invoices or receipts from cleaning up or repairing damages.** These may be needed to make claims.
- **Get compensation for damages.** Contact your insurance company to claim damaged inventory, possessions, and structures, and deferred income. The NY State Department of Financial Services has a hotline to assist in filing claims, at 1-800-339-1759 or visit dfs.ny.gov.
- **Apply for a loan and matching grant from the City.** The City, in partnership with Goldman Sachs and NY Bankers Association, is still offering low-interest loans (on.nyc.gov/SandyLoanApp) and matching grants for affected businesses (on.nyc.gov/SandyBizGrant).
- **Apply for a loan from the federal government to make up for revenue lost during closure.** Businesses must first register with the Federal Emergency Management Agency (fema.gov/sandy), and then apply with the US Small Business Administration (on.nyc.gov/SandySBAUpdates).
- **Apply for a low-interest loan and matching grant from the Community Development Block Grant.** This new program encourages long-term community recovery by supporting businesses, and is managed by the City and the US Department of Housing and Urban Development. Learn more at on.nyc.gov/CDBGbiz.
- **Check to see if your property was reassessed after the storm** by the NYC Department of Finance. You may be able to save money on taxes if you own the property, or on other financial items that depend on the new assessed value. Learn more at on.nyc.gov/NOPV.

Get help on financial claims and applications from your local NYC Business Solutions Center. Find a center at on.nyc.gov/BizSolutions.

Look again! New loans and grants may be available. The City wants to support you. You may qualify for a new opportunity, even if you missed or were ineligible for a past opportunity.



REPLAN AND REBUILD

- **Get one point of contact.** The **NYC Restoration Business Acceleration Team** connects you with clean-up, rebuilding, and reopening services from city agencies and public utilities. Learn more at nyc.gov/rbat.
- **Get many City fees waived for repair.** A five to ten minute process can save you hundreds to thousands of dollars as you get work permits. Learn more at on.nyc.gov/sandyfeerelief.
- **Submit required plans for repair work.** Only a registered architect or professional engineer may submit plans to the NYC Department of Building. Plan approval can be monitored on BISWeb at on.nyc.gov/bis.
- **Post approved permits and safety information on your site** as instructed by agencies issuing permits.
- **Begin repairing.** Prepare with your licensed professional for mid-construction and final inspections.

Professional Certification or “Pro-Cert” could save you weeks in receiving permits. Pro-Cert allows a professional to self-certify projects without initial review from NYC Department of Buildings. Learn more at on.nyc.gov/ProCert.

Digital plan submissions save time. Have your professional use the NYC Development Hub, including for Pro-Cert. Learn more at on.nyc.gov/hub.

Replan your space as you correct damage to meet your needs, comply with new codes, and protect your establishment from future disasters. You may be unable to rebuild your space exactly as before if codes have changed since it was first built. Have your licensed professional check up-to-date codes. Find a professional to consult at on.nyc.gov/hireDOBpro.

For major alterations, you must obtain a new Certificate of Occupancy, Temporary Certificate of Occupancy, or Letter of Completion from the NYC Department of Buildings before inhabiting the building. Learn more at on.nyc.gov/CofO.



RECERTIFY AND REOPEN

You’ve cleaned up and are about to begin operating your business again. Make sure your pre-disaster operating permits, licenses, and certificates are still valid. Then plan to keep things running smoothly in the future, no matter what the next turn brings.



BACK IN BUSINESS

Apply for new permits and licenses to operate if you made major repairs, replaced major equipment, or bought the establishment following the disaster. The pre-disaster permits and licenses will not cover new conditions, new equipment, or new owners. To get help quickly obtaining credentials, contact the NYC Restoration Business Acceleration Team at nyc.gov/rbat.

Be ready for normal inspections. Some happen quarterly, and some twice per year.

Mark your calendar. Schedule equipment maintenance and set reminders to renew your permits and licenses.

The City’s **Restoration Business Acceleration Team, known as RBAT**, can speed up your rebuilding and reopening efforts by consulting you on next steps, coordinating plan reviews, and conducting inspections.

Visit nyc.gov/rbat or call **311** and ask for RBAT.



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