HURRICANE SANDY
Business Recovery Information

NEED FINANCIAL ASSISTANCE?

NEED FEE RELIEF FOR BUSINESS RECOVERY?

NEED HELP WITH EMPLOYEE RETENTION?

NEED ON-SITE ASSISTANCE?

NYC BUSINESS SOLUTIONS CENTERS

Bronx Center
400 East Fordham Rd
7th Floor
Bronx, NY 10458
Phone: 718.960.7910
Entrance is on Webster Avenue

Brooklyn Center
9 Bond Street
5th Floor
Brooklyn, NY 11201
Phone: 347.296.8021

Lower Manhattan Center
79 John Street
New York, NY 10038
Phone: 212.618.8914

Queens Center
168-25 Jamaica Avenue
2nd Floor
Jamaica, NY 11432
Phone: 718.577.2148

Staten Island Center
120 Stuyvesant Place
3rd Floor
Staten Island, NY 10301
Phone: 718.285.8400

Upper Manhattan Center
215 West 125th Street
6th Floor
New York, NY 10027
Phone: 917.493.7243

Washington Heights Center
560 W 181st Street
2nd Floor
New York, NY 10033
Phone: 212.928.3400

HOURS OF OPERATION:
Monday – Friday
Check with individual centers for specific weekday and possible weekend hours

Contact NYC Business Solutions Centers directly (above), call 311 and ask for NYC Business Solutions or visit www.nyc.gov/nycbusiness.

Industrial and manufacturing companies please visit the website to contact NYC Business Solutions Industrial & Transportation Providers.
The City of New York is coordinating various programs and services to help businesses impacted by Hurricane Sandy. These programs include emergency loans, matching grants, and a fee waiver program. Additional resources include assistance with permits and inspections as well as employee assistance programs.

### Need Financial Assistance?

Businesses in need of financial assistance may be eligible for loans or tax exemptions to help repair, rebuild, and get back to business.

<table>
<thead>
<tr>
<th>Qualifying Expenses</th>
<th>New Loan and Grant Program</th>
<th>Emergency Loan Program and Matching Grant</th>
<th>Federal Disaster Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inventory, refinancing, equipment (where no installation is required), and/or for general working capital (rent, utilities, insurance, payroll, taxes, marketing, etc)</td>
<td>Replacement or repair of facilities, lost inventory, equipment and/or the working capital needed to restart/continue operations</td>
<td>Replacement or repair of disaster-related physical damage and working capital.</td>
<td></td>
</tr>
<tr>
<td>Loan Amount</td>
<td>Up to $150,000*</td>
<td>Up to $25,000</td>
<td>Up to $2 Million</td>
</tr>
<tr>
<td>Grace Period</td>
<td>3 months of interest-only payments</td>
<td>No payments for 6 months</td>
<td>No payments for 4 months</td>
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<tr>
<td>Interest Rate</td>
<td>1%</td>
<td>1% from month 7-30</td>
<td>As low as 4%</td>
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<tr>
<td>Payback Period</td>
<td>5 - 7 years</td>
<td>24 mos. after grace period</td>
<td>Up to 30 yrs.</td>
</tr>
<tr>
<td>Fees</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>

#### Eligibility Requirements
- Located in New York City
- Are a small business (as defined by the Small Business Administration)
- Filed 2010, 2011 or 2012 tax returns filed (exceptions to be granted on a case by case basis)
- Have experienced direct damage as a result of Hurricane Sandy.
- Located in Zone A or direct impact area
- Personal guaranty from each owner with 20% or more ownership
- Avg. credit score of owner(s) must be 650 or greater
- 2011 taxes have been filed
- Business/non-profit organization with less than 100 employees
- Located in a declared county.
- Credit history acceptable to SBA.
- Demonstrated repayment ability.

#### Matching Grant
- Up to $60,000**
- Up to an additional $10,000 for businesses that have been displaced from their workplace for three weeks or more.
- N/A

#### Contact
- NYC Business Solutions
- Call 311, ask for NYC Business Solutions
- Visit NYC Business Solutions Center
- US Small Business Administration
- 1-800-659-2955
- www.sba.gov/disaster
- Visit NYC Business Solutions Center* (see back)

*Applicants that demonstrate need exceeding this amount may be eligible for loans up to $1 million

** Applicants that demonstrate need exceeding this amount may be eligible for grants up to $100,000

### Need On-Site Assistance?

NYC Restoration Business Acceleration Team (RBAT)
The City of New York has established the NYC Restoration Business Acceleration Team (RBAT) to assist businesses affected by Hurricane Sandy by coordinating the services, permitting and inspections needed to reopen as soon as possible. RBAT client managers serve as a single point-of-contact for impacted businesses, providing necessary information, coordinating scheduling with safety and regulatory agencies, and troubleshooting problems. For more information, go to www.nyc.gov/rbat

### Need Fee Relief for Business Recovery?

The City of New York has established the NYC Restoration Business Acceleration Team (RBAT) to assist businesses affected by Hurricane Sandy by coordinating the services, permitting and inspections needed to reopen as soon as possible. To help New York City businesses impacted by Hurricane Sandy, Mayor Bloomberg signed an executive order directing City agencies to waive various fees required for rebuilding, recovery and operation of these businesses until further notice. Find out more information at www.nyc.gov/rbat

### Need Help with Employee Retention?

THE SHARED WORK PROGRAM
Enter employees into this program as an alternative to laying off full-time employees during temporary business downturns. You can reduce the number of hours of employees and they would receive benefits to help offset their reduced wages.

Apply at bit.ly/sharedworkprogram