



MARIANNE BUTTENSCHON
Assemblywoman 119th District

THE ASSEMBLY
STATE OF NEW YORK
ALBANY

COMMITTEES
Agriculture
Banks
Economic Development, Job Creation,
Commerce and Industry
Higher Education
Veterans' Affairs

Directory for Small-Businesses

Main Directory 4/8/2020

<p>Coronavirus.Gov</p>	<p>Center for all Coronavirus/COVID-19 related updates, concerns and resources.</p>	<p>Main Website: coronavirus.gov</p> <p>As it relates to Small Businesses: coronavirus.gov/smallbusiness</p>
<p>Empire State Development/ COVID-19 Related Resources</p>	<p>As New York State continually monitors and responds to developments related to COVID-19, ESD is providing up-to-date guidance for the agency's partners and other stakeholders impacted by the virus.</p>	<p>Main Website: esd.ny.gov/esd-covid-19</p> <p>Novel Coronavirus FAQ for Businesses: esd.ny.gov/novel-coronavirus-faq-businesses</p>
<p>Empire State Development/ Division of Small Business</p>	<p>Empire State Development's Small Business Division supports the development and expansion of businesses with under 100 employees – directing a multitude of programs and initiatives supporting small business growth and helping entrepreneurs maximize opportunities for success.</p>	<p>Main Website: esd.ny.gov/doing-business-ny</p>
<p>U.S. Small Business Administration</p>	<p>Links to your local small business administration office to keep up to date on when Coronavirus Aid, Relief, and Economic Security (CARES) Act Programs become available.</p>	<p>Main Website: sba.gov/local-assistance</p> <p>Find out if your Business qualifies with this size standards tool: sba.gov/size-standards</p>
<p>NYS Business Council</p>	<p>The Business Council of New York State, Inc. is the primary advocacy group for business in NYS and has a host of one click links for various COVID-19 related concerns and resources for businesses.</p>	<p>Main Website: bcnys.org</p> <p>COVID-19 Resources: bcnys.org/managing-coronavirus</p>

Available Resources

Program	How it helps	Website Link
Small Business Development Centers (SBDC)	SBDCs are a national network of nearly 1,000 centers that are located at leading universities, colleges, state economic development agencies and private partners. They provide counseling and training to new and existing businesses. Each state has a lead center that coordinates services specifically for that state	Main Website: americassbdc.org/about-us/
Association of Women's Business Centers (AWBC)	WBCs are a national network of more than 100 centers that offer one-on-one counseling, training, networking, workshops, technical assistance and mentoring to entrepreneurs on numerous business development topics. In addition to women, WBCs are mandated to serve the needs of underserved entrepreneurs, including low-income entrepreneurs. They often offer flexible hours to meet the needs of their diverse clientele	Main Website: awbc.org
Service Corps of Retired Executives (SCORE)	SCORE provides free, confidential business advice through our volunteer network of 10,000+ business experts. You can meet with a mentor online.	Main Website: score.org
Minority Business Development Agency (MBDA)	MBDCs are a good option for minority-owned businesses (including those owned by Black, Hispanic, Asian American/Pacific Islander, and American Indian business owners), especially those seeking to penetrate new markets — domestic & global — and grow in size and scale.	Main Website: mbda.gov
New York Small Business Development Center (NYSBDC)	The New York SBDC is but one of many organizations and companies that are working to assist small business owners during the challenges brought by the COVID-19 virus.	Main Website: nyssbdc.org/covid19response

Available Programs

<p>Paycheck Protection Program (PPP)</p> <p>(New Program from the CARES Act)</p>	<p>An SBA loan that helps businesses keep their workforce employed during the Coronavirus (COVID-19) crisis.</p> <p>Eligibility: The following entities affected by Coronavirus (COVID-19) may be eligible:</p> <ul style="list-style-type: none"> ○ Any small business concern that meets SBA’s size standards (either the industry based sized standard or the alternative size standard) ○ Any business, 501(c)(3) non-profit organization, 501(c)(19) veterans organization, or Tribal business concern (sec. 31(b)(2)(C) of the Small Business Act) with the greater of: <ul style="list-style-type: none"> ○ 500 employees, or ○ That meets the SBA industry size standard if more than 500 ○ Any business with a NAICS Code that begins with 72 (Accommodations and Food Services) that has more than one physical location and employs less than 500 per location ○ Sole proprietors, independent contractors, and self-employed persons <p>Details:</p> <ul style="list-style-type: none"> ○ SBA will forgive loans if all employees are kept on the payroll for eight weeks and the money is used for payroll, rent, mortgage interest, or utilities. ○ 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. ○ Available through June 30, 2020. 	<p>General Information: sba.gov/funding-programs/loans</p> <p>Affiliation Rules for Paycheck Protection Program: sba.gov/document/support--affiliation-rules</p> <p>Application Found Here: sba.gov/document/sba-form</p> <p>Local Contact</p> <p>Utica Industrial Development Corporation 315-338-0393 tfitzgerald@mvedge.org</p>
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<p>Economic Injury Disaster Loans (EIDL)</p> <p>(New Program from the CARES Act)</p>	<p>EIDL can provide up to \$2 million of financial assistance to small businesses or private, non-profit organizations that suffer substantial economic injury as a result of the declared disaster, regardless of whether the applicant sustained physical damage.</p> <p>Eligibility:</p> <ul style="list-style-type: none"> ○ To be eligible for EIDL assistance, small businesses or private non-profit organizations must have sustained economic injury and be located in a disaster declared county or contiguous county. <p>Details:</p> <ul style="list-style-type: none"> ○ The \$2 million loan cap includes both physical disaster loans and EIDLs. ○ There are no upfront fees or early payment penalties charged by SBA. ○ The repayment term will be determined by your ability to repay the loan. 	<p>Program Description: benefits.gov/benefit</p> <p>Apply Here covid19relief.sba.gov</p>
<p>SBA Express Bridge Loans</p>	<p>Enables small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 quickly.</p> <p>Eligibility:</p> <ul style="list-style-type: none"> ○ Small businesses who currently have a business relationship with an SBA Express Lender <p>Details:</p> <ul style="list-style-type: none"> ○ Provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing and can be a term loans or used to bridge the gap while applying for a direct SBA Economic Injury Disaster loan. ○ Up to \$25,000 ○ Fast turnaround ○ Will be repaid in full or in part by proceeds from the EIDL loan 	<p>Program Description: sba.gov/funding-programs/loans</p> <p>Apply Here: sba.gov/document/support</p>
<p>SBA Debt Relief</p>	<p>For current SBA Serviced Disaster (Home and Business) Loans: If your disaster loan was in “regular servicing” status on March 1, 2020, the SBA is providing automatic deferments through December 31, 2020.</p>	<p>Contact Information: sba.gov/funding-programs/loans/coronavirus</p>

Your Elected Officials

Are you unsure who your elected official is? Click [here](#) to find out.

<p>NYS Assemblymember Marianne Buttenschon Assembly District 119</p>	<p>Stay informed on important updates in your NYS assembly district. Contact the offices with questions and concerns.</p>	<p>Main Website: nyassembly.gov/mem/Marianne-Buttenschon Contact: nyassembly.gov/mem/Marianne-Buttenschon/contact/</p>
<p>U.S. Congressman Anthony Brindisi 22nd District of NY</p>	<p>Stay informed on important updates in your U.S. House district. Contact the offices with questions and concerns.</p>	<p>Main Website: brindisi.house.gov Contact brindisi.house.gov/contact</p>
<p>NY State Senator Joseph Griffo Senate District 47</p>	<p>Stay informed on important updates in your NYS Senate district. Contact the offices with questions and concerns.</p>	<p>Main Website: nysenate.gov/senators/joseph-griffo Contact: nysenate.gov/senators/joseph-griffo/contact</p>
<p>NY State Senator James L. Seward Senate District 51</p>	<p>Stay informed on important updates in your NYS Senate district. Contact the offices with questions and concerns.</p>	<p>Main Website: nysenate.gov/senators/james-l-seward Contact: nysenate.gov/senators/james-l-seward/contact</p>
<p>U.S. Senate Committee on Small Business & Entrepreneurship</p>	<p>Provides diversified links to sources to help small businesses as well as press releases and policy updates to keep you informed and up to date on the newest developments</p>	<p>Main Website: sbc.senate.gov</p>
<p>NYS Assembly Grant Action News</p>	<p>Updated news regarding COVID-19 related grants, and new policies for employees that employers are encouraged to stay informed on.</p>	<p>General Grant News: nyassembly.gov/gan COVID-19 Related Edition: nyassembly.gov/write</p>

New Federal Legislation

Families First Coronavirus Response Act	Information on new legislation that provides “small and midsize employers refundable tax credits that reimburse them, dollar-for-dollar, for the cost of providing paid sick and family leave wages to their employees for leave related to COVID-19.”	Main Website: irs.gov/newsroom
Keeping American Workers Paid and Employed Act	As part of the Coronavirus Aid, Relief, and Economic Security (CARES) Act, new laws pertaining to small businesses are designed to create new flexibility and expand resources to small businesses. This includes a new Paycheck Protection Program.	Outline: rubio.senate.gov Section-by Section (PDF): rubio.senate.gov/public