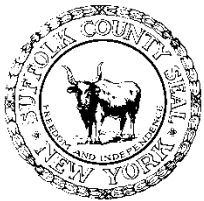
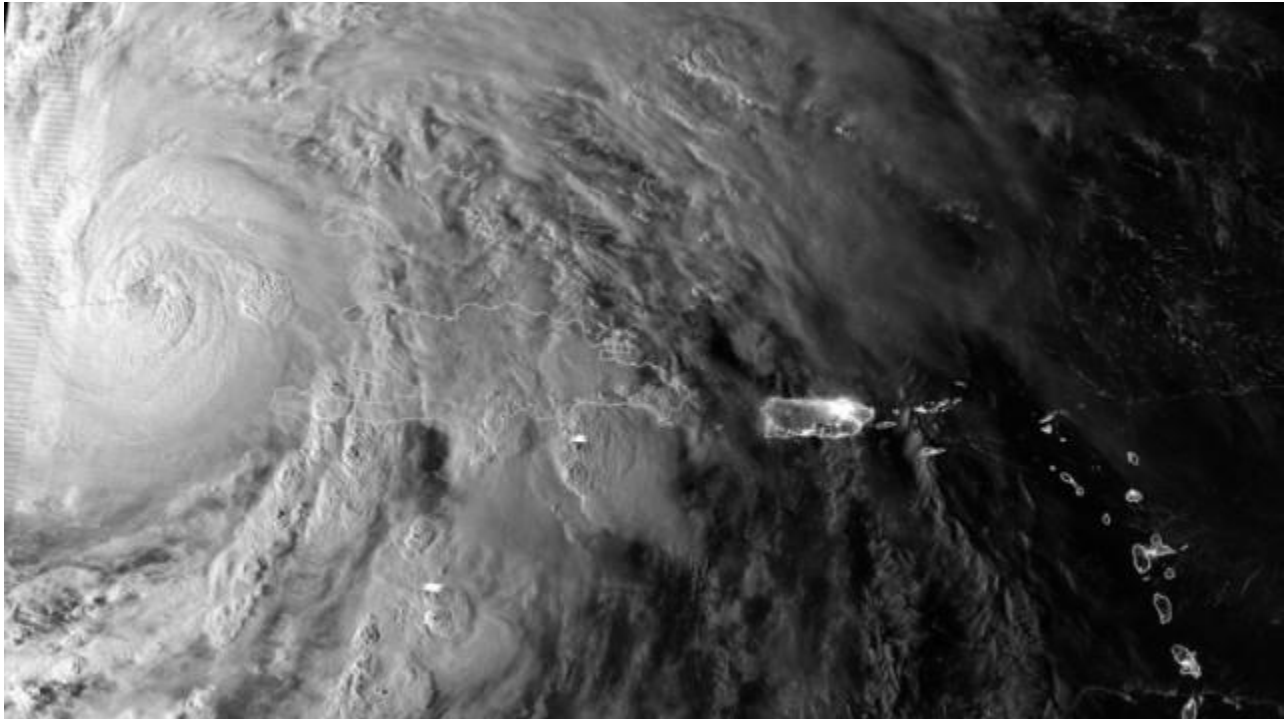


SUPER STORM SANDY RESOURCES FOR SMALL BUSINESSES



Steven Bellone, County Executive

Suffolk County Business Resources Unit (SCBRU)

County Executive Office

Department of Economic Development & Planning

Department of Health

Department of Labor

SUPER STORM SANDY

SMALL BUSINESS DISASTER RECOVERY RESOURCES

There are a number of local, county, state, and federal **FINANCIAL, TECHNICAL, and EMPLOYEE** programs in place in Suffolk County to assist your business in recovering from Super Storm Sandy.

PLEASE NOTE:

To access **Federal Emergency Management Agency (FEMA)** programs you **MUST REGISTER!**

Register by calling **800-621-3362** or TTY **800-462-7585**. If you use **711** or **Video Relay Service (VRS)**, call 800-621-3362. Operators are multilingual and calls are answered seven days a week from 7 a.m. to 10 p.m. CDT. You also can register online at www.DisasterAssistance.gov or by **smart phone** or **tablet** at m.femagov.

You can also speak to a FEMA employee at a **DISASTER RECOVERY ASSISTANCE CENTER (DRC)**.

FEMA representatives are on hand to assist residents and businesses in filling out FEMA applications, answer any questions and provide lists of resources. There are also Small Business representatives, as well as County representatives from the offices of the Department of Health, Economic Development, Labor, Social Services, and Transitional Housing.

FEMA's **Hazard Mitigation Grant Program** uses governmental funds to buy waterlogged properties at pre-storm market value from the owners, who can then take the money to relocate to a less flood-prone area. Primarily designed for homeowners, FEMA has made hazard mitigation grants available to **business owners**. Contact FEMA at 1 (800) 621-3362 or apply for assistance online at DisasterAssistance.gov or via smartphone at m.fema.gov.

Disaster recovery Centers in Suffolk County:

- **H. Lee Dennison – 100 Vet's Highway, Hauppauge, NY**
- **Islip Town Annex – 400 Main Street, Islip**
- **Lindenhurst Public Library – 1 Lee Street, Lindenhurst**
- **Mastic Beach Rec Center – 5 Herkimer St, Mastic Beach, NY**
- **Suffolk County Center – 300 Center Drive, Riverhead**

SUPER STORM SANDY TEMPORARY WORKSPACE

The following locations offer access to computers, printers, and fax machines to those business adversely impacted by Super Storm Sandy. Services are **FREE**.

Suffolk County Department of Labor
725 Veterans Memorial Highway
Hauppauge, NY 11788
(use Smithown for GPS)
M-F 9:30 – 4:30 pm
631-853-6600

Suffolk County Department of Labor
300 Center Drive
Riverhead, NY
M-F 9:30 – 4:30 pm
631-852-1955

Fishbat, a digital marketing firm located near Long Island MacArthur Airport, is offering free office space for area businesses knocked out by the storm. For information, contact Fishbat's John Romeo at johnr@fishbat.com or call (855) 347-4228.

Totus Business Center at 105 Maxess Road is leasing furnished spaces equipped for telecommunications that can accommodate from 10 to 60 employees and can be occupied within 24 hours. The offices, pre-wired for telephone and Internet with fiber optics, also include use of a receptionist and call forwarding. Leases are available on a daily, weekly or monthly basis. Contact [Totus](#) at (631) 574-4400.

FalconStor Software in Melville is offering office space for those that need it. FalconStor's offices, located at 2 Huntington Quadrangle, Suite 2S01, are equipped with phone, fax and Internet. Contact [FalconStor](#) at (631) 773-5813.

SUPER STORM SANDY **FINANCIAL ASSISTANCE**

Agency: Suffolk County Industrial Development Agency

PROGRAM	EMERGENCY SALES TAX RELIEF
Qualifying Expenses	Purchase of building materials and repurchase of equipment
Maximum Amount Allowable	\$100,000
Eligibility Requirements	<ul style="list-style-type: none"> • Business must have <=50 employees; • Business must be in Suffolk; • Must be commercial space;
Application Process	Fill out form at www.SuffolkIDA.org
Contact	Anthony Manetta , CEO & Executive Director Suffolk County IDA 631-853-4802 info@suffolkida.org

Agency: New York Business Development Corporation/ Empire State Development

PROGRAM	\$10 MILLION SMALL BUSINESS EMERGENCY LOAN FUND
Qualifying Expenses	<ul style="list-style-type: none"> • Replacement or repairs of equipment and facilities; • Working Capital
Maximum Loan Allowable	\$25,000
Eligibility Requirements	<ul style="list-style-type: none"> • Business must have experienced direct damage or economic hardship as a result of Sandy; • Business must have filed a 2011 tax return; • Business must have < 100 employees; • Must be commercial space;
Application Process	Fill out form at www.esd.ny.gov/StormRecovery.asp
Turnaround Time	Receive funds in 5-7 days after submission of complete application
Grace Period	Interest and payment-free for 6 months
Interest Rate	1% for 2 years after grace period
Payback Period	2 years after grace period
Fees	None
Contact	Contact a Small Business Development Center to assist with paperwork SUNY Farmingdale: SBDC Farmingdale SUNY Stony Brook: SBDC Stony Brook

SUPER STORM **FINANCIAL ASSISTANCE**

Agency: US Small Business Administration

PROGRAM	PHYSICAL DISASTER LOANS
Qualifying Expenses	<ul style="list-style-type: none"> • Replacement or repairs of damaged real estate, equipment, inventory and fixtures; • The loan may be increased by as much as 20 percent of the total amount of disaster damage to real estate and/or leasehold improvements, as verified by SBA, to protect the property against future disasters of the same type. These loans will cover uninsured or under-insured losses.
Maximum Loan Allowable	\$2,000,000 (combined physical damage and economic injury)
Eligibility Requirements	<ul style="list-style-type: none"> • Businesses of all sizes and private, nonprofit organizations; • Located in area with Disaster Declaration; • Personal guaranty from each owner with 20% or more ownership; • Average credit score of owner(s) must be => 650; • 2011 taxes have been filed
Application Process	Application available online at sba.gov/disaster
Turnaround Time	Funding decisions are determined in 7-21 days after submission of complete application. This loan is intended for long-term rebuilding and repairing.
Grace Period	Varied
Interest Rate	<ul style="list-style-type: none"> • 4% if credit is not available elsewhere; • Will not exceed 8% if credit is available elsewhere
Payback Period	30 years
Fees	None
Contact	1-800-659-2955 www.sba.gov/disaster Contact a Small Business Development Center (SBDC) SUNY Farmingdale: SBDC Farmingdale SUNY Stony Brook: SBDC Stony Brook

SUPER STORM SANDY **FINANCIAL ASSISTANCE**

Agency: US Small Business Administration

PROGRAM	ECONOMIC INJURY DISASTER LOANS (EIDL)
Qualifying Expenses	<ul style="list-style-type: none"> • Provides relief from economic injury caused directly by the disaster and permits the business to maintain a reasonable working capital position following the disaster; • DOES NOT replace lost sales or revenue
Maximum Loan Allowable	\$2,000,000 (combined physical damage and economic injury)
Eligibility Requirements	<ul style="list-style-type: none"> • Small businesses, small agricultural cooperatives most private nonprofit organizations; • Located in area with Disaster Declaration; • Business is unable to obtain credit elsewhere; • 2011 taxes have been filed
Application Process	Application available online at sba.gov/disaster
Turnaround Time	Funding decisions are determined in 7-21 days after submission of complete application. This loan is intended for long-term rebuilding and repairing.
Grace Period	Varied
Interest Rate	4% up to 8%
Payback Period	30 years
Fees	None
Contact	1-800-659-2955 www.sba.gov/disaster Contact a Small Business Development Center (SBDC) SUNY Farmingdale: SBDC Farmingdale SUNY Stony Brook: SBDC Stony Brook

SUPER STORM SANDY **TECHNICAL ASSISTANCE**

PERMIT INFORMATION

Suffolk County Submission & Status Terminal (SST):

<https://apps.suffolkcountyny.gov/sst/default.aspx>

The **State Liquor Authority** and the **Department of Environmental Conservation** have extended deadlines for permits, license renewals and payments. Businesses due for a liquor license renewal in October and November will receive a 60-day grace period after the expiration date; have until Dec. 1 to apply for New Year's Eve "all night permits" and can request to have temporary licenses extended for an additional 30 days. The DEC will waive fees and extend application deadlines for state permits for 30 days from Nov. 7.

CONTRACTOR INFORMATION

Search for businesses with active licenses in Suffolk County:

<http://apps.suffolkcountyny.gov/Consumer%20Affairs/ContractorSearch/default.aspx>

LOST DOCUMENTATION

Tax records:

Federal:

Phone: 800-829-1040, Monday through Friday, 7 a.m. to 10 p.m. local time

[IRS \(Internal Revenue Service\)](#)

New York State:

Phone: 518-457-5181

[New York State Department of Taxation and Finance - Sandy Tax Relief Information](#)

[New York State Department of Taxation and Finance - General Information](#)

Layne Davlin, owner of Georgia-based **Einstein HR**, is making his firm available to help small businesses on Long Island with a number of issues. For no cost, the firm is offering to help business owners who may have lost paperwork and documents essential to tax processing; to help re-establish accurate recordkeeping of employee files; to work with the U.S. Citizenship and Immigration Services with issues regarding immigration status and benefits; and to keep track of what tax credits may be available to business owners stemming from the Affordable Care Act. Contact Davlin at layne@einsteinhr.com, (770) 962-1700 or 1 (877) 687-3622.

SUPER STORM SANDY **TECHNICAL ASSISTANCE**

HOTLINE NUMBERS

For Chemical/Oil Spills: 1-800-457-7362

For Insurance or Banking issues: 1-800-339-1759

For Mental Health (Stress & Anxiety) Hotline: 1-800-985-5990

For Utilities: 1-800-342-3377 (7:30am - 7:30pm)

Continue to report power outages to the **Long Island Power Authority** [online](#) at or call 1 (800) 490-0075 or (631) 755-6900. Stay up to date with LIPA outage information via its [storm center](#) or on its [Facebook page](#) or [Twitter feed](#).

The **U.S. Department of Energy** has set up a hotline for gas stations with gas but no power or power but no gas. Call 1 (866) 402-3775.

INSURANCE

The Department of Financial Services disaster hotline is now open 24 hours a day, seven days a week for anyone seeking assistance. Call 1 (800) 339-1759 with insurance-related storm questions and to file complaints. Complaints against insurers can also file complaints online at <http://www.dfs.ny.gov/consumer/fileacomplaint.htm>.

The state's Department of Financial Services has instructed insurers to accept property owners' documentation of losses, including photos and videos. All of those documenting damage should take individual color photos and video of the damaged property with date/time stamps, and take samples of items like carpeting, furniture upholstery and window treatments where quality will be a claims factor. The state has also imposed a 30-day moratorium on cancelling or terminating homeowners' and small business owners' insurance policies in storm-stricken areas for any reason, including nonpayment of premiums.

LEGAL

The **Touro Law Center** and **Suffolk County Bar Association** have created a Hurricane Emergency Assistance and Referral Team to provide referrals, assistance and legal advice for small businesses. For information, call (631) 761-7198 or email tlcheart@tourolaw. The telephone hotline will be answered live Monday through Thursday from 9 a.m. to 6 p.m. and on Friday from 9 a.m. to 3 p.m. Voicemail messages can be left anytime.

TAXES

The **IRS** is [extending tax filing deadlines](#) for individuals and businesses affected by Sandy in New Jersey, New York and Connecticut.

SUPER STORM SANDY EMPLOYEE RESOURCES

DISASTER UNEMPLOYMENT ASSISTANCE (DUA)

A federal program administered by the NYS Department of Labor that can provide payments to people who have lost work or income due to Super Storm Sandy. Laid-off employees must apply by **February 4, 2013**. Eligibility requirements for DUA are broader than for collecting regular unemployment.

Here are some examples of circumstances that may make you eligible for either Unemployment Insurance (UI) or DUA:

- You were injured in the disaster and are unable to work.
- Your workplace was damaged or destroyed.
- You can't get to your workplace because of the disaster.
- You were about to begin work, but could not because of the disaster.
- You are now the breadwinner or major support for a household because the former head of household died in the disaster.
- You are out of work because the federal government took over or closed the facility where you worked.
- Most of your income comes from the counties declared to be federal disaster areas and your business is down due to the disaster.

Call 1-888-209-8124 or go to

<http://www.labor.ny.gov/ui/claimantinfo/disaster-unemployment-assistance.shtm>

THE SHARED WORK PROGRAM

It's no longer necessary to lay off employees during temporary declines in business. Now there's Shared Work - the layoff alternative.

The Shared Work program gives you an alternative to laying off full-time employees when you have to deal with temporary business downturns. It makes sense for you to keep productive employees. Instead of cutting staff, you can reduce the number of hours of:

- All employees
or
- Just a select group

To take part in the Shared Work Program, you must first design a Shared Work plan. Go to

<http://www.labor.ny.gov/ui/dande/sharedwork1.shtm>

TRANSPORTATION- 511NY RideShare

Employees can find carpools, vanpools, bicycle buddies and transit options. They can quickly create a profile and find travelers who have similar travel routes and patterns and with whom they can share a ride. The system also lets you easily send potential rideshare partners an e-mail or give them a call.

<https://rideshare.511ny.org/newyork/>