



Dear UBP Tenants,

During these unprecedented times, we are working hard to identify information and resources that may be helpful to you as we collectively navigate this difficult situation in the weeks ahead. The following list of organizations, programs and resources is not comprehensive and does not represent our endorsement of any of these organizations, programs or resources, but we hope it may be helpful to you. We know that together, we can weather this COVID-19 pandemic and emerge better and stronger than ever.

Federal, State & Local Government Resources

- **Federal Government Sponsored Programs**
 - **The CARES Act of 2020: SBA Paycheck Protection Program (PPPs)**– The CARES Act was passed by Congress and signed into law by the President on March 27, 2020 to provide critical assistance to small businesses during the COVID-19 pandemic. The U.S. Small Business Administration (SBA) will provide loans (interest rate of 1% maturing in 2 years) and grants that cover up to 2.5 times (at a max of \$10M) the average monthly payroll of a small business (up to 500 employees, with certain exceptions), which can be used for rent, utilities, mortgage interest and payroll, among other things. Subject to certain conditions, borrowers need not pay back loans used to cover 8-weeks of the foregoing costs, as long as 75% of such costs are applied towards payroll. For a summary of The CARES Act, see the [U.S. Senate Summary](#), [U.S. Treasury Infosheet](#) and [U.S. Chamber of Commerce FAQ](#). Additionally, it appears that the CARES Act waives the requirement to include any loan forgiveness under this program as a component of taxable income. Guidance issued by the SBA and U.S. Treasury [here](#) (Interim Final Rules), [here](#) (Second Interim Final Rules), [here](#) (Affiliate Rules) and [here](#) (FAQ) answers key questions, including:
 - **Where can I apply?** You can apply through any existing SBA lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that is participating. Visit [U.S. Small Business Administration](#) for instructions on how to connect and apply with SBA 7(a) lenders using the [Lender Match tool](#). The best place to start is most likely a bank with which you already have an existing relationship, e.g. your deposit bank or existing lender.

- **Where can I find a sample application?** You can find a sample application [here](#).
- **SBA Economic Injury Disaster Loans (EIDLs) and Grants** – The SBA’s Economic Injury Disaster Loan program provides small businesses with working capital loans of up to \$2 million that can provide vital economic support to small businesses to help overcome the temporary loss of revenue. Because there is currently a backlog in processing these loan applications, Emergency EIDL grants have been made available, consisting of up to a \$10,000 advance on an applicant’s EIDL loan, which the SBA distributes in three days. We understand that applicants are not required to repay any portion of the \$10,000 advance under this program. Businesses can apply for both an EIDL and PPP loan, although any advance amount received under an EIDL grant would be subtracted from the amount forgiven under the PPP. Apply online via the [U.S. Small Business Administration](#). You can also contact them at **(800)-659-2955** or at disastercustomerservice@sba.gov.
- **SBA Express Bridge Loans** – The Express Bridge Loan Pilot Program allows small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 with less paperwork. These loans can provide vital economic support to small businesses to help overcome any temporary loss of revenue and can be a term loan or used to bridge the gap while applying for a direct SBA Economic Injury Disaster Loan. For more information, see [here](#).
- **Other** – See the [COVID-19 Disaster Funding Guidebook](#) published by Senator Gillibrand’s office.
- **Tax Relief** – Various tax deferrals (e.g. payroll tax deferral, if employer has not received a loan under the Paycheck Protection Program), credits (e.g. tax credits under the Emergency Paid Sick Leave Act and the Emergency Family and Medical Leave Expansion Act and an Employee Retention Credit) and other provisions for relief are also available under The CARES Act. Similar state tax deferrals, credits and relief may also be available. Please consult with your tax advisor.
- **Connecticut Department of Economic and Community Development (DECD)** -- The DECD has created a COVID-19 Business Emergency Response Unit dedicated to assisting businesses navigate resources and develop new resources. A dedicated phone line is available at **1-860-500-2333** to provide assistance to Connecticut's small businesses for this purpose. For more information, see [here](#).
- **New Jersey** –
 - **The Small Business Lease Emergency Grant Assistance Program (SBL-EAGP)** – Governor Phil Murphy announced on July 23, 2020 a new relief program for small businesses impacted by the COVID-19 pandemic. The Small Business Lease - Emergency Assistance Grant Program (SBL-EAGP) will allow businesses in 64 eligible municipalities to apply for grants of up to \$10,000 for lease costs. The program will assist small business owners impacted by the COVID-19 pandemic, which also assists landlords, many of whom are also small businesses. The SBL-EAGP, managed by the New Jersey Redevelopment Authority

(NJRA), is the first component of a broader Main Street Commercial Corridors Relief Package to be paid for with federal CARES Act funding. Through the SBL-EAGP, small businesses located in NJRA's 64 eligible municipalities that have been adversely impacted by COVID-19 will be able to apply for up to \$10,000 to assist with lease payments. It will provide grants to:

- Tenants leasing commercial space in mixed-use buildings
- Tenants leasing space in commercial buildings
- Tenants leasing space to operate a storefront business

The program will be targeted to businesses with 5,000 square feet of leased space or less, and is requiring standard debarment and legal qualifications from applying businesses. Applications will open [August 10, 2020](#), online, and funds will be distributed on a first come first served basis. \$6 million in federal CARES Act funding will be allocated for this program. See [here](#) for more information.

- **New Jersey Economic Development Authority (NJEDA)** – Information about various other New Jersey programs is available [here](#) and [here](#). The hotline for NJEDA Grant Programs is **1-844-965-1125**. The New Jersey Business Action Center has also established a helpline at **1-800-JERSEY-7**.
- **New York State –**
 - **New York Forward Loan Fund (NYFLF)**: The New York Forward Loan Fund (NYFLF) is a new 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. The NYFLF targets the state's small businesses with 20 or fewer full-time equivalent (FTE) employees (90% of all businesses), nonprofits and small landlords that have seen a loss of rental income. The NYFLF is specifically timed to support businesses and organizations as they proceed to reopen and have upfront expenses to comply with guidelines (e.g., inventory, marketing, refitting for new social distancing guidelines) under the New York Forward Plan. Pre-application for the New York Forward Loan Fund will be open on May 26, 2020 at Noon Eastern Daylight Time. Priority will be given to industries that have been reopened. This is not a first-come, first-served loan program. Applications will be reviewed on a rolling basis as regions and industries reopen.
 - Small businesses and nonprofits must employ 20 or fewer full-time equivalent (FTE) employees;
 - Small businesses must have gross revenues of less than \$3 million per year;
 - Nonprofits must provide direct services and have an annual operating budget of less than \$3 million per year; and
 - Have not received a loan from either SBA Paycheck Protection Program (PPP) or SBA Economic Injury Disaster Loan (EIDL) for COVID-19 in 2020.
 - **Westchester County Industrial Development Agency**: A new grant/loan program has been announced for small businesses by the Westchester County Industrial Development

Agency (IDA). According to the official press release: “Under the program, the IDA would provide grants to small businesses and small not-for-profit corporations up to \$10,000. The proceeds must be used for acquiring personal protective equipment, or installing equipment necessary to prevent the spread of COVID-19. The IDA would also make no interest loans, through the administration of the State Disaster Emergency Loan Program, available to small businesses and small not-for-profit corporations in an amount up to \$25,000.” A copy of the press release is available [here](#).

Chambers of Commerce

- [U.S. Chamber of Commerce](#)
 - **Save Small Business** -- Beginning April 20, 2020, the U.S. Chamber of Commerce Foundation is launching a “Save Small Business” grant program, aimed at providing short-term relief of up to \$5,000 to small employers who are struggling due to the COVID-19 shutdown. To qualify, businesses must employ between three and 20 workers; demonstrate they have been harmed financially by the coronavirus; and are in an “economically vulnerable” community. The chamber said the application takes about 10 minutes to complete, and that all a business needs to apply is its W-9 form. Grants will be awarded on a weekly basis, but businesses only need to apply one time to be eligible for funding. Click [here](#) for more information.
- [The Fairfield Chamber of Commerce](#)
- [Westchester Chamber of Commerce](#)
- [The Catalyst Westchester County Economic Development](#)
- [Business Council of Westchester](#)
- [Ridgefield Chamber of Commerce](#)
- [Darien Chamber of Commerce](#)
- [Ossining Chamber of Commerce](#)
- [Bergen County Chamber of Commerce](#)
- [Litchfield Area Chamber of Commerce](#)
- [Putnam County Chamber of Commerce](#)
- [Orange County Chamber of Commerce](#)
- [Passaic County Division of Economic Development](#)
- [Bronxville Chamber of Commerce](#)

Private Initiatives

- [Facebook \\$100 Million in Cash Grants and Ad Credits for Small Businesses](#)
- [Yelp \\$25 Million in Cash Grants and Ad Credits for Small Businesses](#)
- [Google \\$800 Million Cash Grants and Ad Credits](#)
- [Verizon & LISC](#)

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- [The Small Business Relief Initiative by GoFundMe, Yelp and Intuit QuickBooks](#)
- [James Beard Foundation's Food & Beverage Industry Relief Fund](#)
- [NRA Restaurant Employee Relief Fund](#)
- [FedEx Small Business Grants](#)
- [PBA COVID-19 Relief Fund](#)
- [John Paul Mitchell Systems \(JPMS\) Salon \\$4 million Jumpstart Stimulus](#)

Resource Trackers

- ["Free Tools, Resources, and Financial Help for Business Owners Hit by COVID-19"](#) by Inc.
- ["List of Relief Funds for Restaurants, Bars, and Food Service Workers"](#) by Eater
- ["Small Business Relief Tracker: Funding Grants and Resources for Business Owners Grappling with Coronavirus"](#) by Forbes
- ["List of Banks Offering Relief to Customers Affected by Coronavirus"](#) by Forbes
- ["New York Small Business Resource Guide"](#) by New York Business Journal
- ["COVID-19 Business Financial Relief Hub"](#) by CBRE
- ["Salon Today's COVID-19 Resource Portal"](#) by Salon Today

Trade Organizations

- [National Restaurant Association](#)
- [National Bartenders Association](#)
- [Professional Beauty Association](#)
- [American Barber Association](#)
- [Associated Hair Professionals](#)
- [Day Spa Association](#)
- [IHRSA](#)
- [National Cleaners Association](#)

Delivery Partners

- [Uber Eats](#)
- [Postmates](#)
- [DoorDash](#)
- [GrubHub](#)
- [Resy](#)

Gift Certificate Partners

- [Rally for Restaurants](#)
- [Quickgifts](#)
- [Giftfly](#)
- [Square](#)
- [Roller](#)

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- [Yiftee](#)

Social Media Partners

- [Facebook](#)
- [Instagram](#)
- [Twitter](#)
- [Nextdoor](#)

Creative Ideas

- [“With Their Restaurants Closed, Chefs Turn to Instagram Live to Inspire Home Cooks”](#) by Eater
- [“Virtual Pub Quiz: The Pubs and Breweries Hosting Online Quizzes Amid Coronavirus Lockdown”](#) by The Standard

Staying Safe

- [Centers for Disease Control and Prevention \(CDC\): Resources for Businesses and Employers](#)
- [World Health Organization \(WHO\): Advice for the Public](#)
- [Occupational Safety and Health Administration \(OSHA\)](#)
- [State and Territorial Health Department Websites](#)
- [Connecticut: COVID-19 Related Orders and Press Releases by the Governor](#)
- [New Jersey: COVI-19 Related Orders and Press Releases by the Governor](#)
- [New York: COVID-19 Related Orders and Press Releases by the Governor](#) and [here](#)
- [National Association of Counties: COVID-19 County Declarations](#)