ASSISTANT COMMISSIONER KELVIN COLLINS
NEW YORK CITY
DEPARTMENT OF SMALL BUSINESS SERVICES
BEFORE
THE COMMITTEE ON SMALL BUSINESS
OF THE
NEW YORK CITY COUNCIL
NOVEMBER 22, 2013

Good morning Chair Reyna and members of the Small Business Committee. I am Kelvin Collins,
Assistant Commissioner for Business Development of the New York City Department of Small
Business Services (SBS). I am joined today by Jonathan Gouveia, Senior Vice President of the New
York City Economic Development Corporation (EDC) and others from SBS and EDC, who are here to
help answer any questions you might have.

This morning we will report on how the City has helped small businesses and commercial areas recover from Hurricane Sandy over the last year. I'll speak about what we've done on the ground, responding to businesses' needs and bringing vitality back to impacted neighborhoods through financial assistance and increasing the local capacity for commercial revitalization. Jonathan will speak about how we've been able to provide essential resources to impacted businesses, including tax waivers and temporary working spaces, all of which helped businesses reopen or stay open.

Impact/Outreach

Before, during and after the storm, SBS was in continuous communication with small business owners.

More than 40,000 businesses were contacted via email with information on how to prepare for potential damage and our website was updated with storm preparedness tips and information.

Immediately following the storm, SBS and EDC worked quickly to assess the extent of the damage to commercial corridors in all five boroughs. We reached out to business owners and local non-profit organizations, gathered economic data, and combed through neighborhoods to document damage and quickly distribute information on available local and federal resources. SBS' Business Outreach

Emergency Response Unit worked closely with the Office of Emergency Management to respond to immediate business issues including power restoration and large debris removal.

In addition, our seven NYC Business Solution Centers, eight Industrial Providers and nine NYC Restoration Centers provided information to impacted business and property owners on all available resources. To date, NYC Business Solutions system have helped more than 2,400 clients with hurricane-related issues. We've also worked closely with the Small Business Administration, who co-located two of their Disaster Recovery Centers with the NYC Business Solutions Centers in Brooklyn and Lower Manhattan, allowing for businesses to easily access resources from both agencies. To date, the Small Business Administration has approved more than 1,250 loans valuing more than \$180,000,000 to businesses in New York City.

To assist businesses located in the hardest-hit areas of the City, Business Recovery Zones (BRZs) were established as a way to structure the City's recovery efforts and tailor our response to the specific needs of different impacted regions. The five recovery zones are (1) Lower Manhattan – including the South Street Seaport, (2) Brooklyn Harbor Waterfront – including DUMBO, Greenpoint, Newtown Creek, Red Hook, Gowanus and Sunset Park, (3) South Brooklyn – including Coney Island, Brighton Beach, Manhattan Beach, Sheepshead Bay and Gerritsen Beach, (4) South Queens – including Howard Beach and the Rockaways, and (5) the South Shore of Staten Island.

Each zone has had a captain who has led a coordinated effort of City agencies, elected officials, community organizations, small business owners and community representatives to identify

neighborhood-specific issues and respond to individual business needs. Meetings with BRZ captains continue on a biweekly basis to share on-the-ground information, and updates on recovery programs.

Grants and Loans

Just days after the Hurricane, the City launched the NYC Emergency Loan and Matching Grant program to help impacted businesses recover. Through the program, \$20.5 million was made available for \$25,000 low-interest loans and \$10,000 matching grants. Funding partners included Goldman Sachs and the New York Bankers Association. The New York Business Development Corporation administered both the loan and matching grant. To date, we've awarded nearly \$15 million in loans to nearly 650 impacted businesses and nearly 500 matching grants totaling nearly \$5 million.

In addition, we provided Small Business Assistance Grants to businesses that have reopened but need help repairing or replacing items necessary for full recovery. SBS partnered with Barclays, Citi and UBS to create a \$1 million fund for grants of up to \$5,000. To date more than 200 businesses have been approved for Small Business Assistance Grants.

In May, the City announced an initial total allocation of \$1.77 billion in federal Community

Development Block Grant Disaster Recovery funds to address the most urgent housing, business and infrastructure needs in neighborhoods impacted by the storm. This program includes \$72 million for low-interest loans and matching grants for impacted businesses. Since the announcement, we have developed an application, policies & procedures to ensure compliance with HUD regulations and proper use of funds, engaged lending partners, hired & trained a team dedicated to assisting applicants, and conducted e-mail, direct mail, phone and neighborhood outreach. More than 450 businesses have expressed interest since the City launched a preliminary application form in May, and more than 250

have begun packaging their applications. The first funds associated with the program were approved for businesses on October 1st, and up to an additional \$5.4 million in loans and grants are in the final stages of review.

In effort to diversify the existing program offerings, the City is currently working with Community Development Finance Institution (CDFI) partners to develop a loan program with the purpose of reaching additional neighborhoods and business types.

Regulatory Assistance

In addition to financial assistance, the City has shortened the time required for businesses to reopen by helping them obtain the inspections, permits and licenses they need, and by directing them to insurance resources.

Following the storm, the City established the NYC Restoration Business Acceleration Team (RBAT) to coordinate the services, permitting, and inspections needed for a business to reopen. 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. RBAT builds on the expertise of the New Business Acceleration Team, which has helped more than 1,600 businesses open more quickly. To date, RBAT has assisted nearly 170 businesses with nearly 350 different services.

In his State of the City address, Mayor Bloomberg announced an Executive Order waiving fees for businesses rebuilding after Hurricane Sandy. The Fee Waiver Program provides temporary relief for filing and inspection fees for recovery work and applies to more than 40 permits necessary to reopen and includes an option for fees to be refunded. The program is administered by RBAT. To date more than 125 fee waiver applications have been approved, averaging nearly \$1500 per business.

Insurance Assistance

Additionally, through a partnership with the New York State Department of Financial Services (DFS), businesses have received assistance with insurance issues, including denial of coverage or unsatisfactory service. In the immediate aftermath of the storm, SBS served as an intermediary and referred more than 40 businesses to the State. Additionally, insurance workshops took place in each impacted zone for companies still dealing with insurance issues. These workshops included specialists that provided one-one assistance to businesses looking to negotiate with their insurance providers.

Displaced Workers

Since last November, New York State received more than \$51 million in federal National Emergency Grant (NEG) funds to assist with recovery from Hurricane Sandy. Of that, New York City has received just over \$35 million, including \$9.5 million to administer the program. The grant is aimed at employing individuals who lost their job as a direct result of Sandy or who are long-term unemployed. The grant provides resources to hire temporary workers to clean up communities impacted by the hurricane and to provide information and services to impacted individuals to help them get back on their feet.

SBS has worked closely with a variety of nonprofit and government partners to get the word out about the program. We managed several large events where thousands of candidates were interviewed and hired. Over the past twelve months, SBS and the Parks Department worked together to hire more than

1,200 workers to clean up beaches and park lands and repair playgrounds in the Rockaways, Coney Island, Red Hook, and Staten Island. We also worked with the Parks Department on another project to hire 200 people to help restore the damage done to a variety of parks and beaches around Jamaica Bay. SBS also partnered with the New York City Housing Authority to hire over 400 workers to clean up public housing developments and to collect information from impacted tenants about their needs. In total, more than 2,020 individuals have been hired to date.

Support NYC Small Business Campaign

In addition to helping individual businesses and jobseekers, SBS focused on the recovery of entire commercial corridors. We noticed that even in districts where businesses were reopening, pedestrian traffic was lower than normal. To combat this drop-off in foot traffic we partnered with Speaker Quinn, the Mayor's Office of Media and Entertainment, NYC & Co. and Citi, to launch two rounds of an advertising campaign called "Support NYC Small Business" that highlighted impacted businesses, featuring them on 50 bus shelter panels, 1000 subway inserts, more than 30 print ads and on radio, reaching approximately 80 million people. The campaign also included a "Support NYC Small Business" website with an interactive map of open businesses that located more than 1,300 businesses that reopened after the storm.

Commercial Revitalization

What we also noticed after the storm was that the neighborhoods with strong local organizations were able to recover quicker. So we focused commercial revitalization resources in neighborhoods that didn't have the support of a strong Business Improvement District or Local Development Corporation. We've worked with professional retail experts and community non-profits to gather data, establish long-term

recovery plans in places like Midland Avenue in Staten Island, and increased the capacity of the local organizations like the Brighton Beach Business Improvement District and the Southwest Brooklyn Industrial Development Corporation in Red Hook. Where community organizations didn't exist, we've worked to build them. We helped form the Beach 116th Street Partnership in the Rockaways and the Old Seaport Alliance in the South Street Seaport. These organizations have already begun to make a significant difference in their communities, improving the physical landscape, holding events and attracting new businesses.

With Citi and the Mayor's Fund to Advance New York we launched a Storefront Improvement Initiative for Beach 116th Street to help repair impacted storefronts and create a cohesive image for the Beach 116th Street commercial corridor. More than \$400,000 in repair work has been approved. 15 storefronts have been transformed and more than 10 more are underway. Building on the success of the Beach 116th Street pilot, the Mayor's Fund and SBS have launched a \$1 million citywide storefront improvement program, providing grants of up to \$20,000 to cover construction costs of storefront improvements for businesses in commercial corridors impacted by Hurricane Sandy. To date, approximately 40 businesses have been approved in Brooklyn, Queens, Manhattan and Staten Island.

Before I hand it over to Jonathan, I want to thank the Council for all of your help in supporting our recovery efforts throughout the city. Together we have made significant progress helping small businesses impacted by Hurricane Sandy, protecting jobs and the long-term economic vitality of the city.



November 22, 2013

Hon. Diana Reyna Chair, Committee on Small Business New York City Council 250 Broadway New York, NY 10007

Re: Introduction No. 1191

Dear Chairwoman Reyna:

On behalf of the Administration, thank you for this opportunity to comment on the City Council's proposed bill in relation to providing business owners the opportunity to indicate a language preference for agency inspections.

As you know, Intro. No. 1191 would modify the New York City Charter to require the Business Owner's Bill of Rights to include the right to request the language in which a business owner would prefer for inspections to be conducted. The Bill of Rights would also be revised to describe the methods by which business owners can indicate their language preferences. The bill further amends the Charter to require that every application for a permit authorized by the Board of Health and issued by the Department of Health and Mental Hygiene (DOHMH) provide an opportunity for the applicant to indicate the language in which they would prefer their inspections to be conducted. The bill similarly amends the New York City Administrative Code to require applications for permits and licenses issued by DOHMH and licenses issued by the Department of Consumer Affairs (DCA) to provide an opportunity for applicants to indicate their language preference for inspections in connection with these permits and licenses.

Although the Administration agrees with the importance of offering inspections in a business owner's preferred language, staffing our agencies with inspectors who can speak the more than 180 languages spoken by New York City residents is untenable. The funding is not available, and matching specific inspectors with specific businesses is operationally challenging and may hinder efforts to provide transparent and varied services to businesses as quickly and thoroughly as possible.

Intro No. 1191 amends provisions of the Charter and the Administrative Code that will affect applications for permits authorized by the Board of Health, licenses and permits issued by DOHMH, and licenses issued by DCA. Requiring City agencies to ask business owners for their preferred language will create an expectation that the City will provide inspectors who speak the requested language. This requirement will likely lead to frustration among business owners when they discover that the City, in fact, cannot in all cases provide inspectors who speak the language requested.



The City recognizes that providing services to business owners in languages other than English is valuable. As a result, the City provides interpretation services for the many businesses owners for whom English is not their preferred language. The City enacted the Business Owner's Bill of Rights to protect and educate the business community. The Bill of Rights already specifies that business owners have the right to, among other things, "access information in languages other than English." The Mayor's Office of Operations, in partnership with DOHMH, DCA, the Department of Environmental Protection (DEP), the Department of Buildings (DOB), the Department of Transportation (DOT), the Fire Department (FDNY), and the New Business Acceleration Team (NBAT), has made substantial efforts to educate business owners about their rights and to make access to interpretation services broadly available. The Mayor's Office of Operations provided training to agency staff and created a guidance document to aid in marketing and distributing the Bill of Rights to business owners. Most of these agencies include links to the Business Owner's Bill of Rights on their website, post the Bill of Rights in their walk-in facilities, and distribute the Bill of Rights during inspections.

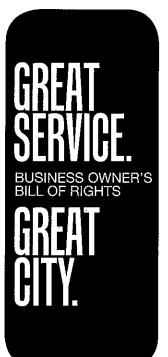
Agencies make interpretation services available to those who request or need it. Using City contracts with five vendors, which provide services in 175 languages, agencies can access language interpretation, translation and transcription services as needed. Importantly, most agency inspectors have already been trained to offer telephonic language interpretation services during inspections. Business owners can use an "I speak" card to point to the language they speak and the agency inspector can call to be connected to an appropriate interpreter who then provides interpretation services throughout the inspection. DOHMH, DCA, and DEP all have inspectors using interpretation services in the field, and DOT is in the process of launching interpretation services for their inspections. DOB also offers interpretation services through DOB staff members who volunteer their time for this purpose.

In sum, the Administration agrees that the goals of this legislation are important but suggests that the City already is taking steps to meet the goals, in ways that are feasible for the City, given the realities of funding limitations, the need to allocate scarce resources in the most effective methods and the significant logistical challenges associated with these goals. We do not support this legislation as it stands, but welcome the opportunity to work with the Council staff to make changes to the bill.

Thank you again for this opportunity to comment on Intro. No. 1191.

Sincerely,

Director, Mayor's Office of Operations



AS A BUSINESS OWNER, YOU HAVE THE RIGHT TO:

- 1. Courteous and professional treatment by our employees
- Inspectors who are polite, professionally dressed and properly identified
- Information about how long inspections will take and the cost of all related fees
- 4. Knowledgeable inspectors who enforce agency rules uniformly
- Receive information about agency rules from inspectors or other employees
- 6. Contest a violation through a hearing, trial or other relevant process
- 7. Request a review of inspection results or re-inspection as soon as possible
- 8. Receive explanation from inspectors (if requested) on violation details and instructions for viewing inspection results
- 9. Access information in languages other than English
- 10. Comment, anonymously and without fear of retribution, on the performance or conduct of our employees

New York City is committed to providing New Yorkers with excellent customer service. We want to hear from you. To provide feedback and comments, please visit www.nyc.gov/customersurvey.

Testimony of Dean L. Balsamini, Director

Staten Island SBDC at the College of Staten Island

New York City Council

On Recovery from Hurricane Sandy

November 22, 2013

Thank you Chairwoman Reyna, Chairwoman Koslowitz and the City Council Members for inviting me to represent the Small Business Development Center at the College of Staten Island to offer testimony at this afternoon's hearing. My name is Dean Balsamini, and I am the Director of the NYS SBDC at the College of Staten Island.

Staten Island SBDC at the College of Staten Island

The SBDC at the College of Staten Island was founded in 1993. Since our inception, we have worked on a one-to-one basis with over 6,400 businesses, helping them invest more than \$141 million in the area's economy while creating or saving over 4,400 jobs. We provide technical assistance and business advisement to both startups and existing businesses, about evenly divided. By developing long-term relationships with our clients, we are able to guide them through the myriad of challenges to a point where they are able to sustain themselves and grow. Our team is made up of a knowledgeable and experienced staff of business advisors who are former bankers, managers, business owners and corporate executives.

On Oct. 29th, 2012 the impact of Superstorm Sandy wreaked significant damage to the coastal areas of New York, New Jersey and Connecticut, flooding both residential and commercial properties. The College of Staten Island is located in the heart of Richmond County, which was one of the hardest hit counties in the State of New York.

Sandy Disaster Assistance

Over the past year, the SBDC at the College of Staten Island has responded by reaching out to the small business communities of Staten Island and South Brooklyn. Besides the main office, located at the campus of CSI, a satellite office in Bay Ridge Brooklyn existed at the time of the storm and a second satellite office was opened in New Dorp, centrally located to the shoreline of Staten Island that was most heavily affected by the storm. All three locations continue to be busy with continued efforts

to assist the area businesses that are working through the processes leading to a complete recovery, which we expect will take several years.

At the outset, the SBDC worked diligently to get the cooperation of CSI, the SBA and local civic leaders to open the SBA Business Recovery Center at CSI. CSI, lead by President William Fritz, who as a geologist had warned of the possibilities of such an event in the past, was extremely supportive to the needs of the community by teaming with the SBA and SBDC to set up the BRC. It was the first in New York State that combined SBDC and SBA services. CSI provided secure, dedicated offices with designated parking for those that were damaged by the storm, providing confidential counseling for business owners.

Walk-ins were accepted, but the BRC was set up as an appointment-based facility offering one to one advisement, access to resources, and program guidance, aligned with our primary function of assisting business owners with their applications for disaster loans for physical damage and/or economic injury, existing insurance settlements or other sources of recovery capital. Through appointments, business owners were able to schedule their time away from their businesses, emphasizing their importance to the community's recovery and minimizing additional impact on their already disrupted lives.

Through Nov. 15th, 2013, the SBDC at CSI has handled over 1300 inquiries regarding Superstorm Sandy recovery and has interacted with over 300 business owners. Over 240 business owners have applied for SBA and NYBDC Disaster Loans. Thus far, over \$8 million in city, state and federal funding has been utilized towards the recovery of Staten Island and South Brooklyn businesses. This figure does not include insurance settlements that have been secured. Many businesses are still in varying stages of recovery, such as planning the stages to rebuild in a more resilient and responsible manner.

An example of this is the Sandy Hook Pilots Association. Their organization provides harbor services for the port of New York City. They were approved for an SBA disaster loan of \$2 million that is inadequate to rebuild in a manner that would be able to withstand another storm of similar magnitude. They will need approximately \$5 million to rebound in a responsible manner. We are sponsoring their application to the Office of Emergency Management for grant funding to bring them back to a position where they are able to function as is necessary for the safety of the New York City harbor.

This is one example of those business entities continuing the process to complete recovery. Over the next two-three years, we at the SBDC at CSI expect \$15-20 million more in recovery funding for only the existing clients we are currently working with; there will be additional businesses that seek our assistance.

Collaboration with other Organizations

The SBDC at CSI has worked closely with every organization providing disaster assistance to those affected. These include commercial lenders, NYC SBS, the NYBDC, the Staten Island Chamber of Commerce, numerous Staten Island business groups and local civic/community leaders.

The nature of the collaboration of the SBDC and SBA has allowed for assistance that encompasses both federal and local program support. Besides SBA disaster loan assistance, clients have been helped with NYC and NYS resource programs. Many clients have used multiple resources to help them get back to business. Our guiding principal is to provide the best solution for the business, quickly, efficiently and with respect.

Numerous meetings and Sandy related workshops were organized through the SBDC at CSI, SBA, SI Chamber of Commerce, other business organizations on Staten Island and local community leaders. Going forward the SBDCs continue to provide informative seminars free of charge with our resource partners in order to guide business owners.

Staten Island Forecast for Sandy Assistance

In discussions with SBA officials and experienced disaster experts, expectations are that a full recovery to the business community will take years to accomplish. On Staten Island, Hurricane Sandy has changed the business landscape both literally and figuratively. The huge amount of restoration work done in the past year has brought into dramatic focus the enormity of what remains to be done.

NYC has already begun actions that will change zoning requirements, while the federally designated flood maps have been changed to reflect the areas damaged by Hurricane Sandy (Staten Island). It has become apparent that the Staten Island economy is feeling the economic repercussions of lost services, lost paychecks and lost purchasing power. This is a trickle-up economic effect that impacts the entire community, especially the small business owner who is now marketing to a diminished customer base. SI communities need time and support to adjust to these challenges. This storm has altered the way we view hurricanes and the damage they cause.

An example of this is 'Roller Jam USA', a roller skating rink located on the South Shore of Staten Island. This coastal region was flooded, as many homes and businesses have only begun the recovery process. This business was the first in NYC to receive both SBA and NYC Phase 1 & 2 disaster loans. The business had to be completely rebuilt after the storm, paying close to \$30,000 in rent for six months until it could reopen its doors. Roller Jam reopened to clientele and continues to struggle through the economic repercussions of not only the most devastating storm

here in our time, but a general recession that has choked the area for the past five years. The business is struggling and is not profitable post Sandy, while it has amassed considerable debt to rebuild. The owners are using family savings to repay the loans they have taken to rebuild after the storm because the business cannot yet support the additional debt.

The SBDC at CSI will continue to work with their partners at CSI, and Small Business Services, as well as others. The SBDC will collaborate with CSI President William Fritz who is on the Planning Committee with our Resource Partners in the NYC Rising Community Reconstruction Plan. William J. Fritz, PhD, is the interim President at the College of Staten Island. He is a professor of geology and member of the earth and environmental sciences doctoral faculty at the CUNY Graduate Center. Dr. Fritz presented "Storm Surge Model for New York, Connecticut, and Northern Waters of New Jersey with Special Emphases on New York Harbor" at the 2012 Geological Society of America's annual meeting and exposition in Charlotte, NC, a report written in June 2012 and presented the week after Sandy hit New York City.

Attached is a recent article dated October 27th, 2013 regarding lessons learned from the Storm which was presented by Dr. Fritz. Included with that is a map which Dr. Fritz geared to Richmond County which counsels residents to seek shelter in high ground areas on Staten Island.

SBDC continues its work with NYC Small Business Services, in the NYC Build it Back Initiative. This initiative includes The NYC Small Business Services Loan and Matching Grant Program and our work with The Restoration Business Acceleration Team in helping coordinate inspections and permits for New Businesses to open. The initiative also includes Fee Relief to help Business Recovery.

The SBDC believes in the resilience of small businesses and their importance upon our community. We will assist these businesses to plan for the opportunities in rebuilding and the resurgence of the area, but full recovery will take years. This will be a difficult time; we will need your support to help in the full redevelopment of our small business community. I very much appreciate this opportunity to speak with you and would welcome you to our community to see the impact of the SBDC and pulling people together on Staten Island.

Thank you.

HURRICANE SANDY * ONE YEAR LATER



Movement of Sandy's low-pressure bulge as it makes a direct hit on Staten Island.

We can't prevent storms, but we can learn from them

A wake-up call to protect resources and heed warnings

By DR. WILLIAM J. FRITZ

Tuesday marks the one-year anniversary of Superstorm Sandy's devastating attack on our portion of the East Coast. The storm was a wake-up call to the entire New York metropolitan area — but especially to Staten Island, the Rockaways, Breezy Point and other low-lying coastal areas.

We can only prevent future calamities by learning from the past, and using that knowledge to guide us in the future.

I would like to emphasize the importance of an interdisciplinary approach to formulating a response to natural disasters.

Throughout my career, when I have worked on natural disasters, scientists made predictions and no

one listened. This is because, for the message to be received, we as scientists need to include politicians, business leaders, social scientists, economists, humanists and community leaders. This "serious conversation" needs to be a team approach, as the frequency and severity of tropical storms are likely to increase.

In June 2012, five months before Sandy, most people did not think of New York as lying within the hurricane belt, although powerful storms have impacted our city before.

In 1932 there was a hurricane of unknown strength with a 15-plus foot surge (based on our analysis of newspaper photos) and in 1938 an unnamed Category 3 hurricane, sometimes referred to as the Long Island Express, that produced a surge in the neighborhood of 20 feet. These storms went somewhat unnoticed, at least on Staten Island,

because the surges rolled across undeveloped marshland.

UNIQUE STORMS

Each storm is different; strength, eye track, tides and other weather systems all play a factor. The surge starts as a low-pressure bulge in the ocean in the eye of the storm (think of water rising into a vacuum cleaner). Winds pile water on top of the bulge and tide then lifts the water to an even higher level. The New York Metropolitan area sits at a particularly vulnerable area.

The right angle of the shoreline created by the intersection of the New Jersey shore and Long Island and counterclockwise rotation drives wind and water against Staten Island and up New York Harbor. This surge water is then trapped by wind driving water westward along Long Island Sound.

Within the New York metropolitan area, Staten Island is particularly vulnerable. The narrowing passage created by the Long Island and New Jersey shores, in conjunction with a shallowing sea floor ramp, pressurizes the water and focuses it against the South Shore, greatly increasing the surge's height and intensity.

Rising sea levels only complicate a surge situation, and higher sea levels should be viewed as the new normal. Sea level has been rising at about a foot a century for the past 5,000 years and that rate is likely to increase — maybe to as much as two to five feet per century. This has been masked because we have been developing shore areas faster than the sea level rise. However, this is not sustainable.

Barrier islands, marshes, coastal dune fields, estuaries and bays are nature's sponges that absorb the energy of a storm surge and store water that mitigates damage and flooding — and, through overdevelopment, we have hard-scaped our sponges, leaving these areas extremely vulnerable to flood

FIVE-POINT PLAN

In light of the fact that Sandy was a relatively minor event with a 14foot storm surge, and there is scientific speculation that the area could encounter surges of 30, and perhaps even 38 feet, I offer a five-point plan to guide the "serious conversation:"

- 1. Protect our existing dunes, marshes, wetlands and barriers whenever possible.
- 2. Rebuild and restore coastal dune fields and marshes.

- 3. Consider rezoning high-risk areas for day use and recreational purposes. Even within the flood zone, some areas are more vulnerable than others.
- 4. Consider appropriate use of seawalls, floodgates, and other engineering solutions, and understand that engineering solutions almost always protect one area at the expense of another.
- 5. Above all, we need to educate people, that in storm surges when the water starts to rise, it is too late to escape. Climb to safety! Never take shelter in a basement that could fill with water and trap victims in seconds, but head to high ground.

Evacuation orders must be taken seriously in order to avoid loss of life, and government officials should be mindful of evacuation plans for people with disabilities, the ill, the elderly, and people in hospice and home care.

Education can also guide appropriate building codes and construction styles when decisions are made to rebuild. Appropriate low-cost ADA-compliant signage should guide residents to high ground, and let residents know the vulnerability of their location.

Local officials should also designate areas on high ground where residents can move their vehicles to protect them from the storm.

I am confident that if we continue to have this "serious conversation," we have many options and a bright future. Although we are extremely vulnerable, we are much more fortunate than many coastal cities in that we have a lot of high safe ground. Let's use it wisely.

William J. Fritz, PhD, is the interim president of the College of Staten Island, Willowbrook. He is also a professor of geology and a mem-

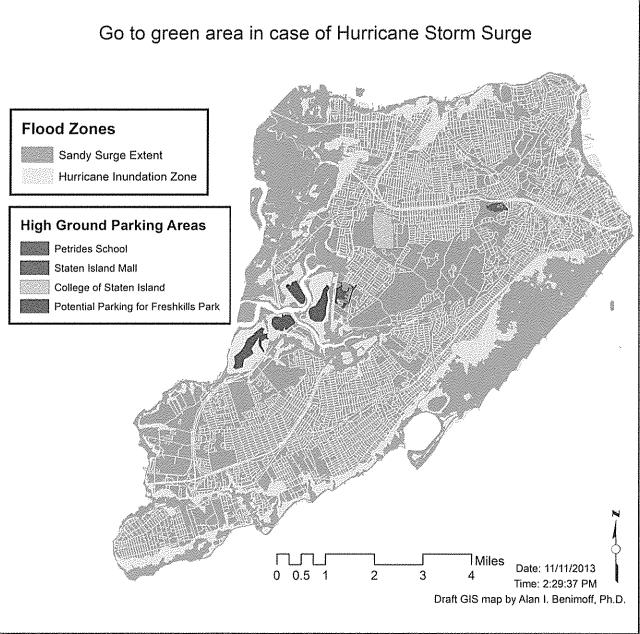


ber of the earth and environmental sciences doctoral faculty at the CUNY Graduate Center. Dr. Fritz presented "Storm Surge Model for New York, Connecticut, and Northern Waters of New Jersey with Special Emphasis on

New York Harbor" at the 2012 Geological Society of America's annual meeting and exposition in Charlotte, N.C., a report written in June 2012 and presented the week after Sandy hit New York City. He also hosted the forum "Superstorm Sandy: A Serious Conversation About the Future of Staten Island" at CSI, where a diverse group of professionals provided members of the CSI and Staten Island communities with information on the superstorm and how to prepare for future severe weather events.







Testimony of Robert J. Piechota, Director-Brooklyn Small Business Development Center

New York City Council

"One year Post Super Storm Sandy"

Thank you Chairwoman Reyna and City Council Members for inviting us to participate in this important session. I am here in part to represent the SBDCs across all five boroughs, and also to provide a Brooklyn Perspective. Given that Brooklyn was hit particularly hard by the storm and still is recovering as we speak, I am glad that I am here today to provide you whatever insight I can and answer any questions you may have about the subject at hand. As you see from the data provided, The NY State Small Business Development Network here in all five boroughs has been very active during the crisis itself and in the aftermath. In terms of number of: clients seen, number of small business assisted, economic impact facilitated, and "Recovery" related Educational programs- client related activities are at an all-time high for those SBDCs in close proximity to the storm's path and effects. Please note that in the data provided, other SBDC locations are included for your reference. As factors differ between SBDC's: storm path, demographics and business landscapes, the degree of SBDC activity and impact vary proportionally.

As a positive consequence of the storm, federal funding has been provided allowing SBDCs to operate satellite locations out in communities hardest hit by Sandy, or conduct operations that support the recovery in some other way. The Brooklyn SBDC in May of 2013 opened offices in the following locations: *Kingsborough Community College* at Manhattan Beach, Co-located with the *Southwest Brooklyn Industrial Development Corp* in Red Hook Brooklyn, *Astella Development Corp* in Coney Island, and *The Brooklyn Navy Yard*. By having our advisors out in the communities, it has increased access for prospective clients in getting business support related to Sandy recovery in a more time- efficient manner. This process has also increased the profile of the SBDC and its services to all small business owners and entrepreneurial candidates. At this time the number of non-Sandy related inquiries exceeds the number of recovery related clients. Many Sandy-Small Business victims have been denied funding requests because of sporadic or total absence small business record-keeping. The major thrust of our outreach counseling is to advise clients in the necessity of sound small business best practices so that they can position themselves for growth, certification or in preparation of the next disaster. The SBDC Sandy Outreach Centers have also helped in improving communication between SBDC advisors and local elected officials and their respective staffs. A major referral stream of the Brooklyn SBDC's clients in the affected areas originated from local elected official staffs immediately following the storm and continues to this day.

As time passes, the impact of Sandy still looms. Many of our clients are not back to normal. Despite the best intentions of all concerned, funding is still at the heart of the rebuilding process. SBA disaster loans are still pending. Just last week, one of the Navy Yard client's disaster loans was just approved for \$300,000. There are over five loans still being contested from the Brooklyn SBDC offices alone. In concert with the NY SBS office in Brooklyn, the SBDC advisors are also assisting clients complete the NY City Sandy Revitalization program documentation. This City program offers loans of up to \$150,000 and a potential matching grant of \$60,000. As time goes by however the necessity for those businesses to secure such funding becomes dire. With over a year having passed, those businesses that had been productive prior to the storm but were struggling to return to pre-storm conditions have perished or have cut jobs as a "survival" strategy if their only remedy is securing additional capital.

One client that has survived the storm with the help of federal assistance in the form of an SBA loan is "Linda the Bra Lady" located in the DUMBO section of Brooklyn. This business had been thriving and on the brink of another expansion when the storm occurred. Thankfully the management team had the ability to respond to the challenges of the SBA disaster loan application process and several months after the storm, finally was successful in securing a \$250,000 loan. While this has been helpful, this business owner was forced to pursue other funds to assist in his rebuilding process. The owner has secured an additional \$50,000 SBA guaranteed loan. The management team at "Linda's" has pursued additional funding through the City's Revitalization program and a copy of his letter to our office is included for your review.

The re-building process is far from over for those businesses impacted by Super Storm Sandy. While sandbags may be gone, and basements are dry, the economic impact of the disaster can still be felt, (if the business made it this far). The mission of the SBDC remains in providing professional business counseling, education, network resources, and advocacy for every small business within our areas of responsibility...one business at a time!

Thank you!

Robert J. Piechota

Director -- Brooklyn Small Business Development Center, (SBDC)- NY City College of Technology

									£
Center	•	Disaster	Funding	Jobs Created	Jobs Saved	Non-Disaster	Funding	Jobs Created	Jobs Saved
Albany	765	1	•		0		\$3,028,000	50	
Baruch	878	50	\$645,200	7	' 19	828	\$2,106,701	69	45 *
Binghamton	516	59	0	C	0		5083692	114	15
Bronx	546	10	\$414,000	C	3	536	\$1,459,625	36	23
Brooklyn	717	105	\$965,900	1	. 77	612	\$1,579,553	17	25
Columbia-Harlem	368	5	\$0	C	0	363	\$449,135	53	17
Corning	296	0	0	C	0		2476500	42	27
Farmingdale	1423	654	\$16,211,150	59	659	769	\$1,829,900	24	6
LaGuardia	395	38	\$91,300	C	4	357	\$705,000	16	52
Mid Hudson Main Office	706	32	\$0	C	0	674	\$4,674,140	79	59
Mohawk Valley	369	4	0	O	0		519500	11	0
North Country	317	7	0	O	0		941065	36	11
Pace University	448	7	\$250,000	5	5	441	\$7,920,000	23	18
Queens - York	736	291	\$10,140,450	40	172	445	\$2,261,277	35	13
Rockland	488	45	\$2,866,200	O	24	443	\$1,956,000	22	77
Staten Island	474	174	\$3,636,100	2	. 95	300	\$44,000	6	0
Stony Brook	1124	839	\$4,675,100	101	. 72	285	\$1,227,500	7	44
	10,566	2,321	\$39,895,400	215	1,130	8,245	\$38,261,588	640	455
Pre 10/29/12									
Baruch	9	\$2,070,000	4	6	ı				
Binghamton	2	\$0	0	O					
Bronx	0	\$0	0	0	l				
Brooklyn	7	\$436,600	7	9					
Columbia-Harlem	0	\$0	0	0					
Farmingdale	13	\$52,000	0	2					

\$257,000

\$229,200

\$4,028,400

\$7,942,974

\$15,016,174

\$0

\$0

\$0

LaGuardia

Pace University

Queens - York

Staten Island

Stony Brook

Rockland

Mid Hudson Main Office

Rob

I want to thank you for all your assistance you and the Brooklyn SBDC has afforded our company. Super Storm Sandy has wreaked havoc on our operations in so many ways - your assistance has been timely and has allowed us to keep fighting for this long, and for that, I am deeply grateful. However, I am asking your assistance in another matter. Despite receiving financial support from the SBA Federal Relief Program, we have been unable to acquire financing from the New York City Sandy Revitalization program. In light of that, I feel compelled to put on record some of my observations so that you can share these with others as needed.

First of all, in my opinion, a program of this nature must be at least three things: 1) expeditious, 2) fair, and 3) generous (within reason) for the companies that it provides relief. So far, this program has been none of those things. We are over a year out from Sandy - the program was announced in June, and the funds were supposed to be all disbursed by September. As far as I know, not a single company has received any funds whatsoever.

I'm afraid that many companies that really needed relief were unable to gain access, and therefore they went out of business. There are a few notable examples in my neighborhood. Although the damage to our business was not fatal – it nearly has been - and we were forced to lay of 10% of our staff, about 5 full time positions. Also, we lost over \$1M is sales due to lack of access to working capital. Finally, the launch of our 3rd store has been delayed for over a year now. The leased space sits empty because we cannot accesses the funds to finish construction. This was totally avoidable if the Sandy 2 program could have been executed in a timely fashion. This would have meant jobs, tax revenue, and all the good things the program was designed to promote.

I'd also like to make the point that since we are fairly sophisticated for a small business, and therefore, we are adept at applying for these programs. I imagine that many others are not - and I'm afraid that companies without a full time finance staff such as ours could never complete the expansive and unnecessarily complex application process. You may know that we are the second application in a queue of over 450 businesses. But even though we could do it rather quickly - getting through the approval process was a real battle anyway. It was a drain on our company's resources that would have been better spent operating the business. If my understanding of the spirit of the program is correct, this is not how it was intended to be deployed. Again, I know the intent of the program was to help provide the final bit of relief needed to get companies over the hump - but whether due to the hodgepodge of agencies involved, the delay in crafting the guidelines, or for some other reason that is unclear to me, the objectives are not being met. Unfortunately, the end result is shuttered businesses, lost jobs and a whole lot of unnecessary agony for many of the stakeholders. I feel this all in a very personal way.

At the point of our application, we requested \$210K to stabilize our business – this number was reached after a thorough and thoughtful analysis. Proving us less than that amount – such as the \$60K grant that we may be approved for – is of course appreciated, but does not meet the objective of the program, nor our needs as a business. Furthermore, delaying the disbursement of the funds for many weeks now diminishes its impact greatly. Last week I was forced to lay off two more people - again, this could have been avoided if the funds were disbursed in a timely fashion.

I'd like to make a final comment about the viability of our business. Some commentary had been made in the underwriting process that our business "was not viable" prior to Sandy - I dispute this notion vigorously. We were a rapidly growing business and making capital investments that would provide a strong foundation for the future of the company. If our growth curves were extended on the path they were on (or even scaled back slightly) prior to the Sandy disruption, we demonstrated substantial profitability, and the ability to service our debt. It was only after the disruption that our business began to generate losses. These losses could be completely remedied if we are allotted the capital we requested, which is exactly the amount required to bring our inventory back to pre-Sandy levels. Our request is no more complicated than that simply demonstrable use of the funds. If it were within scope to provide the funds to help build our third store, I would ask for that as well, but at this point, I would be satisfied with the funding to satisfy our working capital needs.

If the Sandy 2 program is eventually to be a success, these issues must be resolved, or what was conceived as fantastic program will ultimately provide little benefit to the community impacted by Super Storm Sandy.

Sincerely,

Carl Manni Co-Founder/CEO Linda's & Linda's Online carl@lindasonline.com 718-362-9571





Chinatown Partnership Local Development Corporation and Chinatown B.I.D. Testimony
Restoring New York City's Small Businesses One Year After Hurricane Sandy
New York City Council Committee on Small Business
Friday, November 22, 2013 1:00 PM 250 Broadway - Committee Rm, 16th Fl.

Thank you to the honorable City Council members of the Committee on Small Businesses for holding this important meeting and for inviting our testimony. I am Wellington Chen, executive director of the Chinatown Partnership and the Chinatown Business Improvement District.

The Chinatown Partnership was created in 2006 with the support of The September 11th Fund, LMDC, and NYC Department of Small Businesses to bring residents, business owners, and community groups together to help revitalize Chinatown following 9/11. The Chinatown Business Improvement District was officially recognized by the City last year – just before Superstorm Sandy thanks to the City Council members here, especially Council Member Margaret Chin, who represents our community – to foster economic development in Chinatown while improving the quality of life and ensuring the vitality of one of New York's most diverse and dynamic historic neighborhoods.

Like several other neighborhoods hard hit by Sandy, businesses and buildings in Chinatown lost power and heat for weeks and even months following the storm. Hurricane Sandy – and the Great Recession that preceded it – exacerbated challenges to Chinatown's fragile economy and further exposed our neighborhood's vulnerabilities.

Though the average poverty rate in Southern Manhattan is consistent with citywide average of 19 percent, in Chinatown the poverty rate is more than double that, at above 40 percent. This disadvantage limits our neighborhood's ability to adequately prepare for and resilience to recover from disasters, causing long-term economic effects throughout the community.

The Chinatown Partnership and Chinatown B.I.D. mobilized our staff, board members, and volunteers to prepare for Sandy and deliver immediate relief after impact, distributing water, food, batteries, and supplies to residents and workers in the community. For five months, our office served as a U.S. Small Business Administration Business Recovery Center, and NYS Superstorm Sandy Relief Center, housing many agencies, helping not only Chinatown's small businesses to apply for SBA disaster business loans, but also serving as an information hub and assistance center for business owners from all over the city – the Far Rockaways, Coney Island, Bay Ridge – and the metro area, including the Hudson Valley and Long Island, New Jersey and as far away as Connecticut.

Many came regularly all over the region to Chinatown, to our offices, because of their limited English abilities and need for information and to have their questions answered in Chinese.

We've had thousands of small business owners pass through our office and the message we hear over and over again is the need for immediate relief following disasters – immediate assistance to help make payroll, rent, and purchases to get back to business following long periods of shut downs and interruptions. While many thankfully received assistance in a timely manner, sadly we know of many that did not.

Perhaps the most humbling experience in the last year is seeing the Chinatown community come together to help—just as we have in previous disasters, whether it's in our community or an earthquake, hurricane, or typhoon in another state or part of the world—despite the challenges experienced by everyone. The Chinatown Partnership and Chinatown B.I.D., led by our community leaders including Council Member Margaret Chin here, raised \$83,000 and immediately distributed the funds to help our community businesses recover. The large amount of funds speak not only to our community's generosity, but also the extent of the devastating impact the community suffered; many gave, including many who didn't have much to give, because they saw and know how much our neighborhood and small businesses loss.

Thank you again to the honorable members of this committee and another special thank you to our Council Member Margaret Chin for helping Chinatown and other vulnerable neighborhoods recover from Sandy and recognizing that the mission is not yet accomplished.

Testimony Alexandria Sica, Executive Director DUMBO Improvement District



Thank you for the opportunity to speak today and to provide an update on DUMBO's post Sandy recovery:

DUMBO suffered major damage to more than a dozen small businesses and art spaces. In the year since, 2 did not recover. Loans proved challenging for these businesses, many of which were new or did not have the cash flow to qualify for the loans or did not want to pursue more debt. For a few, the assistance programs were instrumental however. Particularly Almondine – which through a major cash infusion from their landlords, Two Trees, and SBS funds and SBA funds was able to recover from more than \$300,000 in damage.

We had a lot of generous community members – raising more than \$60,000 for our small businesses which we distributed as grants. Moreover, the DUMBO BID played a vital role in post storm communications – keeping the entire community up to date on each building via twitter and a daily e-blast. And helping to organize volunteers for clean up efforts and chasing down utilities to pay attention to our needs.

We are very proud of the role the BID played in those months following the storm and think it is a testament to the Business Improvement District model to have a local body in place that can facilitate the attention and information sharing in times of crisis.

From the DOE Fund arriving to help clean up at 8am the morning after the storm, to our incredible reach into the community to organize volunteers. DUMBO was lucky to have a BID and I was lucky to be able to mobilize our network and services accordingly.

SBS and the 84th Precinct were incredibly attentive and instrumental to our recovery as well. In addition, I want to acknowledge our elected officials who began touring the neighborhood immediately – from Marty's staff to Councilmember Levin, Senator Dan Squadron and Assemblywoman Millman. Also, the great fundraising efforts of the Brooklyn Chamber – which provided an additional \$10,000 in grants to our businesses.

DUMBO businesses / arts update:

- Many of DUMBO's retailers and arts organizations washed out by Sandy took extraordinary measures to get their doors back open within a few weeks of Sandy. To name a few: Galapagos Art Space (even opened in early November for the DUMBO Improvement District <u>fundraiser</u>, despite requiring further repair!); One Girl Cookies; PowerHouse Arena; Brooklyn Roasting Company.
- Others like Almondine, Aegir Boardworks, SmackMellon, Punto Bianco, White Wave Theater + Rabbit Hole studios, needed months to recover - but we are thrilled to have their doors open once more!
- Where recovery was not possible, we have renewal: Governor was sold and Atrium has brought foodies back to Main Street; Water Street Bar and Grill will soon be replaced with a new bar and restaurant... stay tuned!

DUMBO residential update:

• 30 Main Street tells us that "the units that were most affected by sandy should be complete by Thanksgiving", with the rest of the work on the building completed soon after that. 25 Washington Street and 66 Water Street are fully restored. And 1 Main has all the elevators fixed and are mid-major restoration of the lobby - which should be completed this fall as well.

Brooklyn Bridge Park update:

- The park restored the much beloved Pirate Play Ground on Main Street, restored power and lights throughout, and replaced plants damaged by the storm over the course of this planting season.
- And Jane's Carousel is back at it's prime and recently added a new <u>a new</u> <u>flood protection system</u>, donated by Jane and David Walentas.



Small Business Committee Public Hearing November 22, 2013 1 p.m.

Testimony of Archana Dittakavi Staff Attorney at the Street Vendor Project

Good afternoon and thank you. I'm Archana Dittakavi, Staff Attorney at the Street Vendor Project. We are a membership-based project of over 1,700 New York City vendors. We serve as a center for vendor organizing and advocacy across all five boroughs.

We are here today to speak on behalf of street vendors whose businesses were directly impacted by Hurricane Sandy. Street vendors are tax-paying small businesses that suffered real consequences as a result of the storm but who were unable to access most programs geared toward recovering from Sandy.

The major challenge accessing Sandy-related benefits was rooted in narrow constructions of eligibility. Many of our members lacked the immigration status or work authorization necessary to receive Disaster Unemployment Assistance. An ITIN (Individual Taxpayer Identification Number) held by our members so they can pay taxes on their earnings was insufficient.

As self-employed individuals street vendors were not readily recognized as an occupational category in the DUA program. Most applications submitted on behalf of vendors were automatically denied for this reason.

We were also reminded that language access continues to be a very real problem. It's reasonable to conclude that as a result of these issues, many vendors were unable to receive benefits that they were in fact eligible for.

The biggest hurdle faced by vendors in accessing any kind of assistance is based on their very existence – as people who work in the street, rather than inside a building, street vendors are still not included in the framework of New York City's idea of a small business.

Mr. Oumar Bousso knows this very well. Mr. Bousso has been a street vendor since 2005. He works in the South Street Seaport area. Mr. Bousso applied for and was denied various types of assistance available to other small businesses simply because he works in the street. Mr. Buosso's story needs to be heard so that street vendors can be respected and recognized as part of the landscape of small businesses in New York City.



NEW YORK STATE RESTAURANT ASSOCIATION

Comments

of

The New York State Restaurant Association

to the

Committee on Small Business Intro. 1191-2013

November 22, 2013

1:00 p.m.

250 Broadway – Hearing Room 16th Floor



NEW YORK STATE RESTAURANT ASSOCIATION

Good morning members of the Committee. My name is Melissa Autilio Fleischut and I am the President and CEO of the New York State Restaurant Association (the "Association"), a trade group that represents approximately 5,000 food service establishments in New York City and over 10,000 statewide. The New York State Restaurant Association is the largest hospitality trade association in the State of New York and it has advocated on behalf of its members for over 75 years. Our members, known as Food Service Establishments ("FSEs"), represent one of the largest constituencies regulated by the City.

New York City is one of the pillars of the culinary arts world. Our restaurants employ hundreds of thousands of New Yorkers and are a backbone of the tourism trade. As one of the most important industries in New York City, its growth and survival should be supported by all levels of New York City and New York State government.

The New York State Restaurant Association would like to thank this Committee for considering this very important bill for small businesses. As this Committee is aware about 48% of all small business owners, including 69% of restaurants and other food service businesses, are owned by immigrants. Yet, these businesses face higher failure rates and fines by New York City agencies.

The New York State Restaurant Association was the association that first identified the high levels of fines that were being faced by small businesses, including businesses in the outer boroughs, as a result of the letter-grade system and other agency enforcement initiatives. This was particularly true for restaurants receiving fines from the Department of Health. In the restaurant industry, immigrant and outer borough owners face heightened fines and are more likely to receive lower letter grade scores than non-immigrant owned businesses.

The New York State Restaurant Association supports this bill because it seeks to improve communication between city agencies and the small businesses they license, permit, and inspect. In the food industry, it is more important that business owners receive information that they understand and receive



NEW YORK STATE RESTAURANT ASSOCIATION

inspections that help them better operate their restaurants. The New York State Restaurant Association believes that the public is better served by having more restaurants operating safely because they understand what inspectors are telling them versus just facing fines and lower letter grades.

Educating owners and working with them is a model every association and the city should support. Education has been a proven method to improve public safety in the food industry. The New York State Restaurant Association has worked to educate food workers and food supervisors though its ServSafe courses that are taught in multiple languages in conjunction with the Department of Health's food handler course. Providing business owners with information they understand is better for those businesses and the public they serve. This bill serves to accomplish a good, and effective, goal and the New York State Restaurant Association is pleased to support this bill.

The New York State Restaurant Association looks forward to continuing its ongoing work with the Council to protect the restaurant and hospitality industry in the City of New York.

Respectfully Submitted,

Melissa Fleischut President and CEO New York State Restaurant Association 1001 Avenue of the Americas, 3rd Floor New York, New York 10018 212-398-9160

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1001 Sixth Avenue 3rd Floor New York, NY 10018 212.398.9160 800.452.5959 212.398.9650 fax www.nysra.org

New York City Economic Development Corporation New York City Council Oversight Hearing: Restoring NYC's Small Businesses One Year after Hurricane Sandy Jonathan Gouveia, Senior Vice President November 22, 2013

As our colleagues at SBS have noted, Hurricane Sandy severely damaged businesses and homes across the five boroughs, with losses to the City's economy and assets totaling upwards of approximately \$19 billion. In the immediate aftermath of the storm, NYCEDC's initial efforts focused on helping New Yorkers get back to work as quickly as possible. One of our top priorities was transportation. We were able to restore limited service on the East River Ferry only three days after the storm. With subway tunnels flooded, the service provided critical connections between Brooklyn, Queens, and Manhattan, and we saw more than two times the normal number of passengers in the days following the storm as New Yorkers utilized the service to get to their jobs. NYCEDC staff members also installed a new temporary ferry landing in the Rockaways and were able to launch a temporary ferry service between the Rockaways and Manhattan, which still continues today.

In addition to activating alternative transportation options, we worked to get NYCEDC-managed assets, which employ thousands of New Yorkers and generate significant economic activity for the City, back operating quickly. This includes our cruise terminals, which help generate an economic impact of \$239 million for the City, and the Brooklyn Army Terminal, home to about 3,000 jobs along the Brooklyn waterfront.

NYCEDC helped New Yorkers return to work even as their permanent offices were inaccessible; helping businesses locate temporary office space and making available more than 250,000 square feet of temporary office space, including 40,000 square feet at the Brooklyn Army Terminal, to displaced businesses across the five boroughs. We created a temporary online marketplace matching businesses who have generously offered space, supplies, or other services for businesses displaced by the hurricane. The marketplace provided free supplies and services ranging from office furniture to technology support to carting services to financial and legal assistance.

In terms of financial assistance for affected businesses, my colleagues at SBS discussed our efforts to establish the City's Emergency Loan and Grant program, and we also

.

made it possible for the New York City Industrial Development Authority, an entity administered by NYCEDC, to provide financial assistance to businesses purchasing materials for recovery efforts, offering a waiver of up to \$100,000 in New York City and New York State sales taxes for these materials. To date, 94 applications for waivers were determined to be eligible and approved and 64 businesses successfully obtained sales tax letters, allowing them to proceed with reconstruction work while saving up to \$2.8 million in sales tax expenses.

Building on these efforts are several other programs being funded through the City's allocation of federal Community Development Block Grant Disaster Recovery funds. SBS spoke about the \$72 million low-interest loan and matching grant program, one that we continue to provide technical assistance and support for today. The programs I'll discuss now also support small businesses to further recovery and ensure future resiliency.

The City is now working with small businesses and communities across the five boroughs to plan for their long-term economic recovery and put in place resiliency investments that will improve outcomes in future severe weather conditions. Through the Neighborhood Game-Changer Investment Competition, NYCEDC will harness the best ideas from private individuals and community organizations to restore neighborhood vitality and economic strength in 5 Impact Areas severely affected by Hurricane Sandy: the East and South Shores of Staten Island, Southern Manhattan, Southern Brooklyn, the Brooklyn-Queens Waterfront, and South Queens. The Neighborhood Game-Changer Investment Competition aims to identify and fund projects that will leverage private investment for capital-intensive projects, generate economic activity by increasing demand for goods and services, improve accessibility to affected neighborhoods, and expand the customer base for local businesses. Funding will be used to support small businesses and create jobs, particularly for low- and moderate-income individuals. \$90 million in Federal CDBG-DR aid is available to fund projects across all 5 Impact Areas, with the possibility of more than one award made in each area.

NYCEDC has received a robust response to the Request for Proposals (RFP) released in June and has convened an Advisory Panel to provide input in the selection process and discuss community needs and interests in the five impact areas. The Advisory Panel is made up

of local advisory members nominated by Council Members and Borough Presidents representing the Impact Areas, as well as citywide policy panel members nominated by Mayor Bloomberg and Speaker Quinn. The panel contains a diverse mix of local panel members with extensive neighborhood expertise and experience with their community's businesses, nonprofits, and community boards. Citywide panel members compliment local expertise and provide an additional background in citywide policy issue areas including business and economic development, policy and urban planning, civic engagement and resiliency.

Not only did Hurricane Sandy negatively impact the City's economy, but it also revealed significant vulnerabilities in New York City's buildings and infrastructure networks. The storm displaced entire communities, stalled business activity, and shut down transit systems and critical utility networks for days. Businesses in the City's affected areas experienced not only physical damage to their buildings, but lost significant amounts of inventory and business-critical equipment. After the storm, many impacted businesses exhausted their resources by making only the most necessary repairs in order to quickly get back to business. To address this need, EDC will administer an Infrastructure and Building Resiliency Technologies Competition to identify and deploy new and innovative resiliency technologies and solutions to help address these business recovery needs. First, through a competition called "RISE: NYC, Resiliency Innovations for a Stronger Economy", up to \$41 million in CDBG-DR aid is available to fund the installation of selected technologies to benefit small businesses impacted by Hurricane Sandy to enable them to better prepare for future storms.

In addition, the "Business Resiliency Investment Program" will provide up to another \$90 million in incentives to businesses to make physical investments to improve resiliency to severe weather. Sample investments include flood-protecting or elevating mechanical equipment, and other mitigation measures. NYCEDC is currently working to complete a detailed design of this program and expects to launch in the first half of 2014.

Thank you, and now I'm happy to answer your questions.



Testimony of Staten Island Chamber of Commerce President & CEO – Linda M. Baran NYC Council Committee on Small Business Hearing November 22nd, 2013

Good afternoon, my name is Linda Baran, President and CEO of the Staten Island Chamber of Commerce. On behalf of our 800 small business members who employ over 20,000 people, I would like to thank you for the opportunity to address the City Council's Committee on Small Business.

It's been one year since Hurricane Sandy, and Staten Island's small businesses continue to struggle with issues affecting the economic potential of otherwise viable commercial corridors. Before the storm, many corridors were already suffering from the effects of a poor economy; increasing fines, fees, regulations; and other impediments to a robust business climate. Hurricane Sandy only compounded and added to these problems. On average, businesses have reported a 35% - 40% decrease in revenue due to a shrinking customer base and a lack of neighborhood cohesion and planning. Hurricane Sandy caused a devastating amount of damage to business property, inventory, and sales potential. Our small business owners that *have* returned have absorbed much of the cost to reopen, and they now express the need for programs and initiatives that spur economic activity and growth.

The Midland Avenue corridor for example, has been described by residents and business owners as a ghost town since Hurricane Sandy. Our assessment is that there is now a 30% vacancy rate, and that the sidewalks, street-scape, lighting, and security are inadequate. These inadequacies create an unappealing impression for potential shoppers. Within a block of Midland Beach, and with amazing views of the water and access to nearby City parks, it shouldn't be the case that this corridor is in the shape that it's in. And Midland Avenue is just one of a number of corridors that have the potential and opportunity to be hugely successful, not just for businesses, but for residents and the City, as property values and tax revenues would increase dramatically.

Vacancies are a key component in gauging a corridor's economic health. As it stands now, to the best of our knowledge there are no City agencies that measure vacancy rates, and data on vacancies is scarce. We would recommend that SBS or a like agency begin assessing the vacancy rate in Sandy impacted corridors. With this data, programs and incentives could be created to spur activity. We also recommend that the Council implement ordinances that can expedite the clean-up and remediation of properties that have been abandoned. Many lots of private property have gone untouched since the storm, with no recourse for adjacent property owners and businesses. Without laws in place to get these areas cleared, we foresee these abandoned lots dragging neighborhoods down.

While we know that the City's Rapid Repairs Program was an initiative unprecedented in scope and magnitude, its implementation and payment system to local contractors was less than ideal. Over a year later, some local subcontractors have still not received payment for work done to get families and neighbors back into their homes. Some have even initiated lawsuits. These are not large, national contractors with the ability to absorb huge losses - they are local businesses that needed the work, and

who were proud to get people rebuilt and back to normal. They deserve to be paid for work done, and moving forward, as the City develops contingency plans should another storm hit, we hope that a streamlined and fairer system is implemented, with input from all stakeholders.

Above all, business owners borough wide are asking for opportunities for marketing, storefront improvements, commercial revitalization, and neighborhood planning. The businesses that have not reopened are most likely gone for good. It is now time to support the businesses that have fought so hard to get the doors back open, but are still struggling to stay afloat. The City can do this be assessing vacancy rates and developing programs to that inspire resilient, sustainable, and aesthetically pleasing economic corridors. It can allocate monies to business organizations, like Chambers of Commerce, to develop and support the creation of merchant associations, shop local initiatives, and encourage private investment. There is still much that needs to be done for struggling small businesses, but there are steps that can be taken to help restore and make real the potential of so many affected neighborhoods on Staten Island and throughout New York City. Thank you.



November 22nd, 2013

Written Testimony Respectfully Submitted to New York City's Committee on Small Business by James Dean Ellis, Manager of Neighborhood Economic Development Initiatives, Brooklyn Chamber of Commerce

Honorable Diana Reyna, Chair Honorable Mathieu Eugene, Member Honorable Letitia James, Member Honorable Margaret S. Chin, Member Honorable Andy King, Member Honorable Peter A. Koo, Member Honorable Ruben Wills, Member

Good Afternoon Chair Reyna, Members Eugene, James, Chin, Koo, Wills, King and guests.

My name is James Dean Ellis and I am the, Manager of Neighborhood Economic Development Initiatives at the Brooklyn Chamber of Commerce. I am delivering testimony on behalf of Carlo A. Scissura, Esq., President and CEO of the Brooklyn Chamber of Commerce.

The Brooklyn Chamber of Commerce is a membership based business assistance organization, which represents the interests of over 1,400 member businesses, and other businesses across the borough of Brooklyn. The Brooklyn Alliance is the not-for-profit economic development organization of the Chamber, which works to address the needs of businesses through direct business assistance programs.

We thank the committee for inviting the Brooklyn Chamber to testify at this hearing and commend your efforts on continued dialogue to restore New York City's small businesses one year after Hurricane Sandy, which we strongly advocate.

Over the past year, helping small businesses ravaged by Hurricane Sandy has been at the forefront of projects and activities, undertaken by the Brooklyn Chamber. Immediately after the storm, the Brooklyn Chamber released and circulated a comprehensive Hurricane Sandy Relief Guide that included contact information for insurance companies, as well as options for city, state and federal financing. Additionally, the Brooklyn Chamber of Commerce dispatched personnel to affected areas to observe, first-hand, the immediate issues businesses faced. And subsequently, began coordination efforts that included making office space available at no cost for those directly impacted by the storm, which was the first step to recovery for some local businesses.

The Brooklyn Chamber joined forces with the Brooklyn Community Foundation to establish the Brooklyn Recovery Fund - a pooled fund by Brooklynites, for Brooklynites, which has since raised over \$3.5 million to help affected businesses.



Since December, 2012 the New York City Business Solutions- Brooklyn Center, which we operate has helped 198 businesses access Hurricane Sandy Recovery loans and grants, totaling \$6,115,738.

On November 14, 2012 TD Bank awarded the Brooklyn Chamber of Commerce a \$200,000 grant to start a City-wide Neighborhood Entrepreneurship Project to provide assistance to businesses affected by Hurricane Sandy. Over the past year, this project has enabled us to provide much needed assistance in Red Hook and Sheepshead Bay, Brooklyn; and through the 5 Borough Chamber Alliance, in City Island, Bronx; Lower East Side, Manhattan; and Midland Beach, Staten Island. Specifically, resources went towards merchant organizing, commercial beautification and shop local initiatives.

While many businesses have recovered, some are still struggling and may face closure. As such, we are motivated to keep advocating for their needs and look forward to working with our economic and community partners across New York City to support struggling businesses.

As we look ahead, the Brooklyn Chamber would like to offer the following concerns to make or keep as a priority for Small Business Recovery.

- Strengthen the NYC Business Solutions Centers' ability to be the first-thought resource for disaster preparedness, recovery and rebuilding programming. This includes consolidating and comprehension of information regarding available financial, technical and NYC agency resources. Sandy should be used as an opportunity to have this information ready for both service providers and the public.
- The continued support of the NYC Department of Small Business Services to build and strengthen community networks and communication channels is incredibly important. The Sandy experience demonstrated the importance of these networks, as communities with dedicated merchants and community groups had much quicker and comprehensive recovery periods.
- Business and commercial property insurance remains a critical issue. There is a need for more industry transparency as complicated policies and claim denials leave businesses confused, feeling hopeless, and angry.
- The availability of the many recovery/rebuilding funds is incredibly important, although there are gaps in efficacy. Response time for some programs was incredibly delayed causing unnecessary strife for businesses. New business operators or ones in the process of opening were left with very little recourse as they were not eligible for the available funds in spite of their huge investments in local economies. We also suggest a consolidated application that could be



used for all the funding programming. It has been reported that business operators spent an unnecessary bulk of time filing duplicate paperwork.

- Utility providers including telephone and internet were inundated with post-Sandy issues. The Brooklyn Chamber would like to urge the commitment to strengthening the necessary infrastructure to minimize service gaps in disaster situations.
- The Brooklyn Chamber also urges the continuation of and increasing programming that provides grant funds for rebuilding, business interruption, and resilience efforts, as well as the elimination of fees associated with filings and permits post-disaster.
- Finally, the Brooklyn Chamber encourages the continuation of reviewing regulations for Small Business to eliminate confusion, unnecessary issuance of violations and fines, and antiquated policies.

Thank you for your time and for your continued support of our small businesses.



November 22nd, 2013

Written Testimony Respectfully Submitted to New York City's Committee on Small Business by James Dean Ellis, Manager of Neighborhood Economic Development Initiatives, Brooklyn Chamber of Commerce in support of a local law to amend the New York City Charter and administrative code of the City of New York, in relation to providing business owners the ability to indicate a language preference for agency inspections.

Honorable Diana Reyna, Chair Honorable Mathieu Eugene, Member Honorable Letitia James, Member Honorable Margaret S. Chin, Member Honorable Andy King, Member Honorable Peter A. Koo, Member Honorable Ruben Wills, Member

Good Afternoon Chair Reyna, Members Eugene, James, Chin, Koo, Wills, King and guests.

My name is James Dean Ellis and I am the, Manager of Neighborhood Economic Development Initiatives at the Brooklyn Chamber of Commerce. I am delivering testimony on behalf of Carlo A. Scissura, Esq., President and CEO of the Brooklyn Chamber of Commerce.

The Brooklyn Chamber of Commerce is a membership based business assistance organization, which represents the interests of over 1,400 member businesses, and other businesses across the borough of Brooklyn. The Brooklyn Alliance is the not-for-profit economic development organization of the Chamber, which works to address the needs of businesses through direct business assistance programs.

We thank the committee for inviting the Brooklyn Chamber to testify at this hearing. We strongly support an amendment to the New York City Charter and administrative code of the City of New York where business owners would be able to indicate a preferred language for agency inspections.

New York City is largely an immigrant community, and this should be reflected in the services offered by city agencies. Giving business owners a language preference for agency inspections will help to remove the perception that government is not there to help, but to present huge obstacles to doing business. Business owners become inundated with fines and fees from various city agencies; without clear understanding of how they can be a good corporate citizen and avoid costs associated with non-compliance. Compliance becomes an even bigger challenge for the business owner if his/her first language is not English.

We urge the issuance of warnings first instead of immediate fines, standardizing customer service training for inspectors, and providing an agency liaison to industry groups; all in a language indicated by the business owner. This will help to remove the perception that city agencies are only out to make



money by imposing fines.

Since 2008, New York City has made great strides to address 'red-tape' issues faced by small businesses, and the amendment of this charter and administrative code will be a natural extension of previous efforts. We encourage the council to vote in favor of this amendment, and in so doing, create a more business friendly environment all across New York City.

Thank you for your time and for your support of our small businesses.



TESTIMONY BEFORE THE COMMITTEE ON SMALL BUSINESS OF THE NEW YORK CITY COUNCIL

FRIDAY, NOVEMBER 22, 2013

VICTOR WONG DIRECTOR, BUSINESS OUTREACH

Good afternoon. My name is Victor Wong and I am the Director of Business Outreach at the Partnership for New York City. Over the past six months, we have been working to develop GoBizNYC, a coalition of small business groups representing over 25,000 small businesses across the five boroughs—that's one in ten of all our city's small businesses. Our supporters include prominent small business leaders as well as chambers of commerce, local development corporations, industry associations, and community-based organizations.

Many of these groups carried out their own efforts to support local businesses in the aftermath of Sandy. Our Partnership Fund provided Asian Americans for Equality and the Mayor's Fund with over \$800,000 in funding so that they could distribute emergency grants to Lower Manhattan businesses damaged by the storm.

But much more remains to be done. Many businesses continue to struggle. The following are concerns we are hearing from small business owners in hard-hit areas of Staten Island, Coney Island, and the Rockaways.

The first concern is streamlined access to financial relief. Small businesses needed immediate access to capital in order to operate and rebuild following the storm. Many complain that resources of various programs were not available quickly enough and that they involved substantial paperwork, documentation, and processing time. Some damaged firms were also contracted to help with repairs and they complain about failure to pay them in a timely fashion.

The second concern is fines. Local Law 31, which the Council passed in April to waive certain regulatory fees, eased the financial burden on small businesses during the rebuilding and re-opening process. However, small businesses in affected communities have noted that, not long after re-opening, they have been hit with numerous fines for

minor, non-health violations. Though these business owners certainly don't hold themselves to be above the law, they do want to convey that because of their already tenuous financial situation, these fines have a heavier impact than usual as they struggle to fully recover and get back on their feet.

The third concern is a displaced customer base. In Coney Island, although the boardwalk has been revitalized and is now bustling with tourists again, there has been little spillover to local businesses in the community, which are still struggling to attract customers. Many residents who were displaced after the storm have permanently relocated, so business activity has remained well-below pre-storm levels. In Staten Island, residents in the most affected areas remain in limbo because they don't know if they will be a part of the buyout program. As a result, local businesses in these areas are hesitant to reopen because they're not sure if there will be anyone around for them to serve. This is a chicken or egg problem, in that residents depend on the products and services these businesses provide. The city should continue its efforts to help drive demand to these areas through tourism as well as by restoring residential communities to normalcy.

The fourth concern is public safety. Some business owners have noticed an uptick in criminal, gang, and illegal activity in their communities and are worried that this will become the norm. Public safety is an ongoing concern in these most vulnerable communities and the city should continue to devote adequate resources to address this issue.

As you know, small businesses are the economic engines and anchors of their communities. The city has done tremendous work to support those impacted by the storm. We appreciate the great strides that have already been made and we look forward to collaborating with you to help address many of the challenges that these business owners continue to face. Thank you.



Alliance for Downtown New York, Inc. 120 Broadway, Suite 3340 New York, NY 10271 212 566-6700 Fax 212 566-6707 www.DowntownNY.com

Testimony before the New York City Council Committee on Small Business "Restoring New York City's Small Businesses One Year After Hurricane Sandy" November 22, 2013

Good afternoon. I am Andrew Breslau a Senior Vice President of the Alliance for Downtown New York, the Business Improvement District for Lower Manhattan. Thank you for allowing me to discuss the climate for small business one year after Hurricane Sandy.

Lower Manhattan, America's fourth largest business district is home to more than 1000 storefront establishments.

Support for small businesses is a cornerstone of the work we do. Above and beyond the benefits of the sanitation and public safety work we do on a daily basis, we work on a number of fronts to stimulate demand for Lower Manhattan's small businesses. As a service to the district's 312,000 daily workers, 61,000 residents and more than 11 million tourists, the Downtown Alliance produces a widely distributed dining and shopping guide that comprehensively documents the district's retail and service businesses. In just a few days our district wide holiday advertising campaign will apprise pedestrians, straphangers, bus riders and consumers of local media that Lower Manhattan is the place to do their holiday shopping and patronize small business, and our highly trafficked, information packed website regularly promotes and markets downtown's small businesses. Our tourist kiosks offer an array of collateral that encourages tourists to patronize local businesses and we provide a free bus service in the district which conveniently links population centers with shopping districts that are underserved by direct city subway or bus connections.

55 weeks ago Sandy hit and small businesses in Lower Manhattan suffered significant damage—particularly in those areas of our one-square mile district on or near the water's edge along the Water Street corridor, at the Battery and on the western edge of Greenwich South. Almost all of our districts retailers were closed for a week and experienced some ongoing disruptions to business caused by loss of power, telecommunications disruption and diminished sales due to reduced foot traffic. Food and beverage establishments were particularly hard hit by inventory loss. We estimate that a third of Lower Manhattan's small businesses were closed for more than a week largely in those areas defined by the water's edge. All this occurred in the weeks leading up to the crucial holiday season having an outsized impact on these firms yearly revenues.

In the aftermath of the storm, we listened closely to what small businesses were saying, and, within weeks of the storm, launched a responsive, scalable small business support program. Small business told us that there was a gap between the kinds of resources available and need. Loans were quickly made available but often were not the right tool. Either they required personal collateral; the rates offered were not dramatically different than what the commercial market offered or that taking on more debt in such a climate was either unwise or impossible.

We heard them and created an emergency grant program. Called Back to Business, this \$1.6 million program was supported from our own reserve and with contributions from a number of Lower

Manhattan's leading financial, legal and real estate companies. With our Back to Business grant program, we assisted retailers, restaurants and certain not for profits in areas located below Chambers Street in Zone A, offering non-recoverable grants of up to \$20,000 on a "first come, first served" basis to small businesses meeting clearly defined guidelines.

We provided 105 grants to Lower Manhattan small businesses in an amount totaling \$1,588,913. Of the 20 small businesses whose grants were deferred pending reopening, 13 have reopened and received their grants. The remaining 7 have to the end of the year to reopen and received their grants. Demand for this program far outstripped supply.

In addition to our grant program, in the immediate aftermath of the storm, we distributed information on public and private resources to small business via our web site, social media resources and through foot canvasses of the neighborhood. We aggressively advocated on behalf of our small businesses to utilities and government agencies in order to expedite solutions and conducted an ongoing public relations campaign to tout business openings and remind the public the area was "open for business" in order to promote foot traffic and economic activity.

One literally small intervention that had an outsized impact was the distribution of 400 Square mobile card readers to those business who lost telecom during the storm to enable them to begin financial transactions as swiftly as possible.

We are proud of what we were able to accomplish but we only wish we could have done more.

As we appear today, there is some good news to share: One year after Hurricane Sandy, the impact on the retail market has been contained, and retailer confidence is robust. Recent openings and news of new leases indicate an abundance of stores, services and dining to come. While 30% of Lower Manhattan's shops, restaurants and storefront services were closed for more than a week after the storm, more than 90% of these retailers had reopened by February 2013. Today just 66 remain closed and many of these spaces have been occupied by new tenants or will be soon. Today, Lower Manhattan has a total of 1,027 retailers.

The Seaport area saw a post-Sandy resurgence last quarter with several reopenings. Abercrombie & Fitch, Superdry, Guess, Local Charm, and the TKTS ticket booth reopened in the retail storefronts controlled by the Howard Hughes Corporation along Fulton Street. In the area of Historic Front Street, reopenings include Salty Paw, Suteishi, Barbalu, Bin No. 220, Keg No. 229 and Paris Café.

The Alliance has been advising and working with merchants from the Front Street retail community as they established The Old Seaport Alliance. We have connected them with SBS and other relevant city agencies and are serving as their fiscal agent until they establish their own corporate identity.

Broadly, retail momentum is brisk in Lower Manhattan. Since the fourth quarter of 2012, 73 retailers have opened new establishments. The 3rd quarter recorded 25 openings, including 15 bars and restaurants and 10 new stores and storefront services. Several more are expected soon.

The coming months will bring even more new retailers to the Lower Manhattan market including Fairway Market which is planning its fifth Manhattan location, and first Lower Manhattan location, at 255 Greenwich Street.

Lower Manhattan retail will take a huge step forward in 2014 and 2015 as major projects are unveiled. These include an upgrade and expansion of 200,000 square feet of retail at Brookfield Place (formerly the World Financial Center). Brookfield has begun leasing at the revamped complex, and, this quarter, added retailers, such as Judith & Charles, Scoop, Salvatore Ferragamo, Ermenegildo Zegna, and Parm, a full-service, sit-down Italian restaurant.

Another 65,000 square feet of commercial space is being developed at Fulton Center for completion in 2014. In 2015, Westfield World Trade will open 350,000 square feet of new retail, dining and entertainment space in the World Trade Center Transportation Hub and the base of Four World Trade Center. An underground retail passageway will link Brookfield Place, World Trade Center Transit Hub and Fulton Center, connecting all these major retail projects.

In October, The Howard Hughes Corporation kicked off its redevelopment of Pier 17 at the Seaport. According to the company's estimate, the new site will provide 365,000 square feet of retail, dining and entertainment by 2015.

Sandy knocked all of us on our heels. There is challenging work to be done to better prepare ourselves for the next great challenge and to better serve the small business community on a daily basis. We look forward to partnering with the Council, the incoming administration, our community and the 1000 plus small business owners in our district to ensure that Lower Manhattan's climate for small business is hospitable and profitable.

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