

Mayor's Office of Recovery and Resiliency

Testimony Before the New York City Council

Committee on Recovery and Resiliency and the Committee on Small Business

William Goldstein, Senior Advisor to the Mayor for Recovery, Resiliency, and

Infrastructure

May 7, 2014

Good afternoon Chairperson Treyger, Chairperson Cornegy, and Members of the Committee on Recovery and Resiliency, and the Committee on Small Business. My name is Bill Goldstein, Senior Advisor to the Mayor for Recovery, Resiliency, and Infrastructure, and I oversee the Housing Recovery Office, led by Amy Peterson, and the Office Recovery and Resiliency, led by Daniel Zarrilli who is here with me today. We have been working hard with you and many of your colleagues on the City Council to make sure that our recovery and resiliency efforts are addressing the needs of all New Yorkers impacted by Hurricane Sandy and I'm encouraged to have the opportunity to speak with you. Today, I'm also joined by Kyle Kimball, President of the New York City Economic Development Corporation (NYCEDC), and Maria Torres-Springer, Commissioner of Small Business Services (SBS). We will provide testimony on the City's Sandy recovery, focusing on efforts to help small businesses that were impacted by the worst natural disaster to hit New York City.

Sandy had a devastating impact on New York City, with tragically 44 lives lost and thousands of homes damaged and destroyed. Many businesses were disrupted and shuttered. It is estimated that the storm caused more than \$19 billion in damages and lost economic activity. Nearly 95 percent of the enterprises impacted in areas flooded by Sandy were small- and

medium-sized (employing 50 people or fewer), with many concentrated in the retail and service sectors.

Many of these small businesses were directly impacted by flooding; however, the loss of power, telecommunications, and transportation also had a significant effect on the ability of many more small businesses, their employees and their customers to recovery quickly. This in turn impacted the recovery of communities who relied on their services. In lessons we've learned from previous disasters, including the events of September 11, we know that full recovery and resiliency requires a combination of individual assistance and community-level investment. With federal resources about to flow into the region, it was clear that the City needed a comprehensive response to Sandy.

Office of Recovery and Resiliency

To expedite all of the City's recovery and resiliency efforts, Mayor Bill de Blasio announced the establishment of the Office of Recovery and Resiliency (ORR). This office will lead the City's efforts to build a stronger, more resilient New York. This includes strengthening coastal defenses, upgrading buildings, protecting infrastructure and critical services and making neighborhoods safer and more resilient. We will do this through a variety of physical, social, and economic resiliency initiatives.

By advancing this work, Mayor de Blasio made a comprehensive commitment to recovery and resiliency and tasked ORR with improving the City's activities in four key areas:

- 1) First, by enhancing policy and planning coordination, as well as implementation strategies of long-term climate resiliency efforts among City agencies, while also incorporating resiliency into how the City operates;
- 2) Second, by expediting efforts to secure additional federal funding for resiliency upgrades;
- 3) Third, by continuing to collaborate on state and federal recovery and resiliency planning processes to maximize investment in New York City; and
- 4) Fourth, by expanding economic opportunity for New Yorkers and aligning workforce development and local hiring into every recovery and resiliency project;

Business resiliency is a core part of the City's full recovery efforts. To date, the City has helped hundreds of businesses through loans, grants, and technical assistance, and has distributed tens of millions of dollars, some it from direct City sources, to achieve this. In a moment, I will turn it over to my colleagues to discuss our past and present efforts to assist small businesses, but first let me describe these efforts at a high level.

Since Hurricane Sandy, several key programs were established to help small businesses. For example:

- The City has distributed more than \$23.4 million in direct loan and grant assistance (including seed funds from NYCEDC) to over 650 businesses through the Emergency Loan Fund and a matching grant program

- Issued waivers, through IDA, of up to \$100,000 in NYC and NY State sales tax, helping more than 60 businesses save almost \$3 million, and
- Many other efforts that will be described by SBS and EDC shortly.

Under Mayor de Blasio, this effort has intensified. The city has:

- Received applications for the Resilience Innovations for A Stronger Economy program (RISE:NYC): a competition to identify innovative resiliency technology solutions, provided for free to NYC small businesses impacted by Sandy to help prepare for future storms and the impacts of climate change
- Accelerated the business loan and grant program to help businesses still struggling 18 months after the storm, with 10 businesses receiving approval for \$2.6 million – and another 147 businesses in the pipeline to receive awards.

Going forward, you will see:

- Program changes to continue making all of our business recovery programs more effective for small businesses
- Launch of the Business Resiliency Program (BRIP), which aims to incent business tenants and owners to make investments in building-level flood protection measures, and
- Announcements of winning proposals under the Neighborhood Game-Changers Competition, an opportunity to fund catalytic economic development projects in areas impacted by Sandy.

This is just the start of our efforts to continue supporting small businesses. By making certain process and procedural changes, these efforts will accelerate. In addition, ORR, OMB, and SBS will continue to assess program effectiveness of its entire portfolio of business recovery programs. This will ensure that these programs get financial support to small businesses throughout the five boroughs, as quickly and efficiently as possible. I would now like to turn it over to my colleagues to provide more detail on the work the City is doing.

New York City Economic Development Corporation
New York City Council Oversight Hearing:
Community Development Block Grant – Disaster Relief Business Programs
Kyle Kimball, President
May 7, 2014

Introduction

Good afternoon Chairman Treyger and members of the Committee on Recovery and Resiliency. I am Kyle Kimball, President of the New York City Economic Development Corporation (“NYCEDC”), and together with Maria Torres-Springer, Commissioner of the New York City Department of Small Business Service (“SBS”), and Bill Goldstein, New York City’s Senior Adviser for Recovery, Resiliency and Infrastructure; I am here today to discuss the business recovery and resiliency initiatives NYCEDC has developed to help assist New York City businesses following Hurricane Sandy.

Hurricane Sandy presented us with one of the greatest challenges we have ever faced as a city. Sandy severely damaged businesses and homes across the five boroughs, with losses to the City’s economy and assets costing tens of billions of dollars. Today I’d like to discuss NYCEDC’s crisis recovery efforts immediately following the storm to help businesses recover from the initial emergency impacts of the hurricane. NYCEDC worked in this initial period to assist SBS in developing emergency financial recovery efforts to help these businesses. In the time since, we’ve turned our attention to the unique role we can help fill in bolstering the long-term economic and physical resiliency of impacted businesses and neighborhoods.

Initial Business Recovery Assistance Post-Sandy

In the days following the storm, our efforts at NYCEDC centered around helping New Yorkers get back to work as quickly as possible in order to stimulate the recovery of communities across the City. 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 and provide emergency ferry service to the Rockaways. To ensure businesses could begin rebuilding as quickly as possible, NYCEDC, in partnership with SBS, launched an Emergency Loan Fund for impacted businesses to cover costs like repairs and equipment replacement.

In addition, through an initiative administered by the New York City Industrial Development Authority, NYCEDC provided businesses with a waiver of up to \$100,000 in New York City and New York State sales taxes for materials purchased for recovery efforts. More than 60 businesses across the City received waivers for City and State sales taxes for rebuilding projects, allowing them to proceed with reconstruction work while saving almost \$3 million in sales taxes.

Later EDC worked with SBS to develop the framework and planning process for the Small Business Recovery Loan and Grant Program, as discussed by Commissioner Torres-Springer. Implementation for the program is led by SBS with technical assistance and support provided by NYCEDC where necessary.

Continued Long-Term Resiliency Initiatives

Once financial business recovery programs were established NYCEDC looked to how we could develop programs to help affected businesses and neighborhoods better prepare and plan for future weather events and the long-term effects of climate change.

We hoped to assist these communities in creating more resilient economies, so that residents and workers in these communities would have improved access to good jobs and steady and strong economic activity.

Hurricane Sandy revealed significant vulnerabilities in both the city's buildings and its infrastructure networks. Following the storm, businesses in affected areas were faced with extensive repairs, damaged inventory and losses due to business closure or relocation, lost or cancelled orders, and the displacement of customers and employees. Therefore the major component of our ongoing work includes continuing to promote the resiliency of businesses and neighborhoods across the City, utilizing the U.S. Department of Housing and Urban Development's Community Development Block Grant Disaster Recovery (CDBG-DR) program funding.

For example, NYCEDC launched the Resiliency Innovations for a Stronger Economy, or "RISE: NYC" Competition, which will utilize up to \$30 million in CDBG-DR funding to attract innovations and technologies from around the world to improve the resiliency of New York City small businesses' infrastructure and building systems. Eligible projects are those that enhance the resiliency of telecommunications, energy infrastructure and building systems. For example, a winning solution could ensure wireless communication continues uninterrupted in the event of a future storm or improve fire protection or building system protections. Small businesses that were either directly damaged as a result of Sandy or that are most at risk of future damage can apply to have winning technologies installed at no cost at their locations. The competition will identify and deploy new or innovative technologies that improve flood-

resistance or flood-resilience; enable systems to fail gracefully; expedite recovery; or support the continuation of services during a storm or other similar event.

Eventually, we hope the most effective solutions will be replicated and scaled up, decreasing the vulnerability of small businesses citywide. Stage 1 of the program is now complete. NYCEDC has received over 100 technology applications from around the world with innovative technologies that could be used to assist small business owners in New York City improve resiliency. These applications have been narrowed down to 38 semi-finalists and we are moving forward in the evaluation process to identify the best technology solutions in this set. In addition to the technology applications received, another 100 small businesses that were impacted by Hurricane Sandy across all five boroughs have signed up to become installation sites for selected technologies, and those selected will receive installations of free resiliency technology solutions to minimize potential damage before an event, or if damage does occur, recover and return to operation quickly following an event. NYCEDC will evaluate and select technologies with guidance from an expert panel of competition advisors, and we expect to announce selected winners this fall.

NYCEDC also coordinates with the Office of Recovery and Resiliency in planning two other programs focused on improving the long-term economic and physical resiliency of storm-impacted neighborhoods and businesses. The Neighborhood Game-Changers Investment Competition is an initiative to spur transformational investments in five Sandy-impacted areas- the East and South Shores of Staten Island, Southern Manhattan, Southern Brooklyn, the Brooklyn-Queens Waterfront, and South Queens. Game-Changers seeks to leverage award funds to attract significant private investment

for capital-intensive projects that benefit the Impact Areas by supporting small businesses and creating jobs, particularly for low- and moderate-income individuals and families. Part of the program's process included input from an advisory panel compiled of local community members selected by the representative council members and borough presidents in the Impact Areas as well as citywide policy experts.

Lastly, NYCEDC is coordinating with ORR to plan the Business Resiliency Investment program (BRIP). This program is being conceptualized and planned to incentivize eligible business tenants and owners to improve their resiliency to future storms by investing in flood protection measures.

I am now happy to take your questions.

**TESTIMONY BY
COMMISSIONER MARIA TORRES-SPRINGER
NEW YORK CITY
DEPARTMENT OF SMALL BUSINESS SERVICES
BEFORE
THE COMMITTEES ON RECOVERY AND RESILIENCY
AND SMALL BUSINESS
OF THE NEW YORK CITY COUNCIL
MAY 7, 2014**

Good afternoon Chairman Cornegy, Chairman Treyger and members of the Small Business Committee and Recovery and Resiliency Committee. My name is Maria Torres-Springer and I am the Commissioner of the New York City Department of Small Business Services (SBS). I am joined today by Deputy Commissioner Gregg Bishop and members of the SBS Business Development Team.

We spent yesterday morning with Council Member Donovan Richards visiting commercial corridors in the Rockaways, including speaking to businesses who, more than a year and a half later, are still feeling the effects of Hurricane Sandy. I am deeply committed to ensuring we are doing all that we can to help these businesses get back on their feet, which includes making the necessary improvements to the Hurricane Sandy Business Loan and Grant program. Changes are underway to improve efficiency and adjust the program to better address the needs of New York City's businesses. We are working hard to make sure businesses aren't left behind in the recovery effort.

Hurricane Sandy Initial Response

Since the storm hit, we've distributed through both public and private funding, \$23.4 million in direct loan and grant assistance as part of SBS' Hurricane Sandy relief programs, with more than \$2.8 million in tax exemptions through the New York City Industrial Development Agency. To date, our programs have awarded nearly 1,400 loans and grants to small businesses impacted by Sandy.

First, I will explain our agency's initial response through our privately-funded "Sandy I" program, before I outline the federally-funded Sandy II program.

On October 29, 2012, Hurricane Sandy struck New York City with unparalleled force. It left thousands of New York City homes and businesses with power outages, extensive flooding and fire damage.

Just days after the storm hit, the City launched the NYC Emergency Loan and Matching Grant program to help damaged businesses. With funding support from Goldman Sachs and members of the New York Bankers Association, a \$20.5 million fund was created to distribute \$25,000 low-interest loans and \$10,000 matching grants. Through that program, SBS awarded nearly \$15 million in loans to nearly 650 impacted businesses and nearly 500 matching grants totaling nearly \$5 million.

In addition, SBS partnered with Barclays, Citi and UBS to create a \$1 million fund for business grants of up to \$5,000. This Small Business Assistance Grant program offered \$5,000 grants to businesses that reopened but needed help repairing or replacing lost and damaged equipment. More than 200 businesses received nearly \$1.05 million in Small Business Assistance Grants.

In addition to these funds, in August, 2013, the Mayor's Fund to Advance New York City and SBS 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 45 businesses have been approved in Brooklyn, Queens, Manhattan and Staten Island. The citywide program has helped local businesses in neighborhoods impacted by Hurricane Sandy repair their storefronts, create a cohesive image for commercial corridors, and help draw customers and attract new investment to these neighborhoods.

Hurricane Sandy Federal Response

In May 2013, the City announced an initial allocation of \$1.77 billion in federal Community Development Block Grant Disaster Recovery (CDBG-DR) funds distributed by the U.S. Department of Housing and Urban Development (HUD) to address the most urgent housing, business and infrastructure needs in neighborhoods impacted by the storm. This federal funding included \$42 million for low-interest loans and matching grants for impacted businesses.

In order to begin distributing this funding, we:

- Conducted e-mail, direct mail, phone and neighborhood outreach;
- Developed an application, policies and procedures to ensure compliance with HUD regulations and proper use of funds;
- Engaged with and coordinated lending partners; and,
- Hired and trained a team dedicated to assisting businesses with loan and grant program applications. NYC Business Solutions Account Managers continue to provide technical assistance and packaging guidance for small businesses interested in applying for the federally funded program.

It is important to note that the federal funding differs from our initial privately-funded loan and grant program because it is significantly narrower in scope, acting as the '*funding of last resort*.' We are administering this federal funding within the parameters and restrictions designated by HUD.

These parameters allow federal funding to be distributed to businesses that:

- Have 'unmet need,' a term defined by HUD as still in need of funding after receiving insurance payments and federal Small Business Administration (SBA) funding, and;
- Can prove their ability to repay the loan.

In order to meet these parameters and make the application process as smooth as possible, NYC Business Solutions Account Managers are currently working with 146 businesses in the initial stages of the application process. Additionally, NYC Business Solutions Account Managers are completing final reviews for 45 packages before referring to the lender. They have submitted a total of 151 packages to the lender, and the loan underwriter is currently reviewing 64 applications.

To date, 10 businesses have been approved to receive more than \$2.76 million through the Hurricane Sandy Business Loan and Grant program.

Since the storm hit, outreach has been critical and I want to spend a couple of minutes talking about our outreach and technical assistance efforts.

Information and Technical Assistance Channels

Businesses were informed of Hurricane Sandy funding assistance through several different channels immediately after the storm. There were hundreds of businesses canvassed and informed about financing options post-storm in the Business Recovery Zones, the five most damaged areas of the city. Another channel was our network of 15 NYC Business Solutions Centers and Industrial Providers.

To date, the NYC Business Solutions system has helped more than 2,400 clients with hurricane-related issues. SBS also collaborated with community-based organizations and local banks to outreach and offer follow up technical services for those unable to travel to an NYC Business Solution Center. Another channel was the seven Restoration Centers opened in the communities hardest hit by the storm to deliver recovery-related services like business recovery information, food assistance, temporary housing information, and medical services to property and business owners. Forty SBS staff distributed business recovery information from these seven centers in the months following the storm. Additionally, marketing and program materials for the Hurricane Sandy Business Loan and Grant Program are available in Spanish, Russian, Chinese, and Korean.

We also worked with the City Council, the Mayor's Office of Media and Entertainment, NYC & Co. MasterCard, and Citi Community Development, to launch two rounds of an advertising campaign called "Support NYC Small Business" that highlighted impacted businesses. Advertisements were featured across 12 print publications, 50 bus shelters, and 1000 subway cars that collectively exceeded more than 65 million in total circulation. Ads were translated in Spanish and Russian and included in El Diario, Impacto, and Russian Bazaar. 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.

Moving Forward

I have outlined what we have already done to help small businesses, and I recognize that the City must continue to take steps to address the needs of businesses reeling from the effects of Hurricane Sandy. I am committed to redoubling our efforts to streamline the Hurricane Sandy Business Loan and Grant program process and get more businesses through the pipeline.

And today I want to outline four areas we are focused on to improve the process and ensure that no businesses are left behind in the ongoing recovery.

We will make programmatic changes in our agreement with HUD, we will make process changes, we will increase capacity and we will improve outreach.

1) We are working closely with OMB, HUD and our other government partners to address systemic issues that need to be fixed, specifically through a few programmatic changes including:

- raising the maximum cap from \$1 million;
- de-coupling the loan from the grant element which would allow us to award grants more quickly;
- and revisiting the eligibility requirements mandated by HUD to increase the number of eligible businesses.

2) Currently, the compliance review process takes up to 6 weeks. We need to do better, and I have directed my team to cut this time in half so that businesses can get the support they need more quickly. We have been working closely with OMB to implement necessary changes to ensure we meet this goal.

3) We will also continue to improve capacity of our account managers who directly assist businesses with Hurricane Sandy Business Loan and Grant program applications. For example, we have seen that business owners have difficulty providing all of the required documents needed for the underwriting process. One solution we intend to implement is working with Community Development Finance Institutions (CDFIs) to provide businesses with technical assistance. We will also be adding additional staff where needed. In an effort to diversify the existing program offerings, the City is currently adding additional CDFI partners to expand our program reach to additional neighborhoods and business types.

4) And last, we plan to improve outreach to continue increasing businesses' awareness about this program. We also will directly target those businesses who received assistance from SBA, as well as those businesses residing in zip codes of the City's most damaged areas. In the coming months, we will place targeted advertisements in local and ethnic papers, partner with CDFIs to market the program through their networks and share success stories through social media.

I will do everything I can to continue improving the rate of awards through this program so that businesses can get the help that they need and welcome any feedback you might have to ensure we are making businesses aware of this program in the most effective way.

Conclusion

I would like to thank you for your attention and your dedication to addressing the needs of small businesses in New York City. At the NYC Department of Small Business Services, we are committed helping businesses and our neighborhoods recover from Hurricane Sandy and I look forward to working with you to ensure we achieve these goals.



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Richard J. Davis
Chairperson of the Board

Blaine (Fin) V. Fogg
President

Testimony Submitted to the New York City Council Committee on Recovery and Resiliency, Jointly with the Committee on Small Business

Re: Oversight on New York City's Community Development Block Grant – Disaster Relief Business Programs

Wednesday, May 7, 2014, 1:00 p.m.

The Legal Aid Society welcomes this opportunity to submit testimony regarding the needs of small businesses affected by Superstorm Sandy. My name is Rolando Gonzalez and I am a senior staff attorney in the Community Development Project of the Harlem Community Law Office. With me is Jacques David, also a staff attorney in the Community Development Project of the Harlem Community Law Office. Our office is a part of The Legal Aid Society, the nation's oldest and largest provider of legal services to the indigent. Founded in 1876, the Society provides a full range of civil legal services, as well as criminal defense work and representation of juveniles, ensuring that poverty is not a barrier to accessing the justice system.

The Community Development Project provides free legal representation, assistance, education, and advocacy to low-income small businesses, non-profit organizations and low-income housing cooperatives, with the goal of fostering grassroots community development throughout New York City, particularly in the City's marginalized, low-income or otherwise disenfranchised communities. In addition to providing legal representation and counseling, the Community Development Project offers community education and training programs.

In the aftermath of Superstorm Sandy, The Legal Aid Society reached out to affected communities in Red Hook, Far Rockaway, Coney Island, Southern Manhattan and Staten Island by conducting legal clinics and workshops, and providing legal information and representation to individuals and small business owners to address their needs and legal issues. To date, the Legal Aid Society's staff has worked on 5,800 Superstorm Sandy.

The Community Development Project continues to assist businesses and non-profits affected by Superstorm Sandy. Over the last several months, our focus has been on assisting small businesses in South Brooklyn, especially those located in Coney Island, Brighton Beach, Manhattan Beach and Sheepshead Bay. The Community Development Project has conducted door to door canvassing of the small businesses in and around the

Coney Island area. We have seen firsthand that many small businesses and non-profits are still struggling to recover from the devastating effects of Superstorm Sandy. We continue to provide information, education, advice, brief services and/or legal representation to help owners and organizations restore, replace or strengthen their businesses. In cooperation with Congressman Hakeem Jeffries and Councilman Mark Treyger, and with the assistance of Pillsbury, Winthrop, Shaw, Pittman, LLP, we recently conducted a legal workshop on insurance issues and FEMA/SBA applications and appeals for small businesses and organizations affected by Sandy. We will hold a workshop on commercial leasing and disaster preparedness for small businesses in the coming weeks. The Community Development Project is working with several community partners providing services to people and businesses still struggling to recover from Superstorm Sandy.

The affected businesses that we visited in South Brooklyn were small, most in the retail or service sectors, and with five or fewer employees. Based on our canvassing, it is clear that small businesses affected by Superstorm Sandy are still struggling. We discovered that there is a significant unmet need related to obtaining financing, especially among the large number of business owners who didn't have insurance or lacked business continuity or flood insurance to help with the damage caused by Superstorm Sandy. A majority of the businesses indicated to us that they suffered major financial losses as a result of Sandy, including but not limited to, losses from sales for the days they remained closed, loss of inventory, ruined equipment, and damage to the interiors of their space. They continued to suffer losses as a result of lost foot traffic, damaged infrastructure, and painfully slow process of rebuilding the community.

Based on our observations, the criticisms from small business owners fall into three categories: grant aid has been non-existent or extremely limited; the application process for assistance is long and complicated and many have been deemed ineligible for financial assistance; and, additional burdens have been created by new flood abatement building regulations.

Many business owners have told us that they were forced to cover storm-related expenses with personal resources while others increased their business and personal debt. Since many had no insurance and only a small number had flood or business disruption insurance, the availability of capital was, and continues to be, critical. However, capital has not been readily available.

To illustrate:

- Since October 2012, more than 330 small businesses have applied for federally funded aid from the NYC Hurricane Sandy Loan and Grant fund. This 42 million dollar program offers loans of up to \$150,000 at a 1% interest rate, along with grants of up to \$60,000.
- According to the City's Department of Small Business Services, the agency that administers the program, as of April 2014 only 8 businesses owners have received money.

- These eight businesses have received 2.5 million of the 42 million, representing 5.6% of the total. In other words, nearly 95% of the funds have NOT been allocated.¹

Based on this information, the work we have done in the affected communities, and our observations of the outstanding needs, we suggest the following:

1. Prioritize Grant Assistance Over Loans

We have firsthand knowledge of the small business community's frustration, anger and resentment over the lack of available grants. Two major criticisms of small business owners is that the assistance offered has been almost exclusively in the form of loan assistance and that many businesses were denied loans that were available (SBA loans). Further, loans are of little use to business owners already facing such severe economic hardship. After an emergency or crisis, qualified small business owners need emergency grants so they can quickly begin the rebuilding process. With the loan process as long, daunting, and complicated as it has been, emergency grants become even more essential. As stated previously, many small business owners use their own limited financial resources or incur additional debt in order to re-open their businesses. Small business owners will likely simply ignore offers of loans seeing them as unresponsive to their immediate needs.

2. Streamline The Application Process For Assistance

The application process for aid is long, complicated, and discourages many applicants. Language barriers between applicants and administrators made it exceedingly difficult for a large number of applicants to satisfy application requirements.² Many applicants lost property and important documents in the storm. The inability to comply with ongoing requests for documents further discourages applicants.

Processing times have been so slow that many small business owners have had no choice but to rely on their own resources and ingenuity. They've borrowed from friends, family members, community credit associations, borrowed against their homes, or maxed out credit cards to re-open their businesses.

After spending significant amounts to re-open their businesses, many are disappointed to learn that they may be unable to avail themselves of federal loan and grant assistance to relieve them of some of the debt that they undertook to pay contractors, meet payroll, or replace equipment and supplies.

¹ "Less than 6 percent of Federal Sandy cash has reached NYC businesses: report." CNBC, 28 April 2014. Web 2 May 2014.

² While not part of our recommendation we have observed and been informed by community partners that language access has been a barrier for some business owners to obtain assistance and information. We urge the City Council to take this into consideration when implementing disaster relief programs

3. Work With The Business Community To Resolve Flood Insurance Issues

Flood insurance is necessary for small businesses in flood impacted areas. Without flood insurance the next serious storm could devastate more small businesses and communities but, the reality is, many small businesses find flood insurance to be cost prohibitive. We urge the City Council to partner with the small business community to find solutions to this problem and make flood insurance affordable.

4. Ensure That New Flood Abatement Building Regulations Do Not Impede Owners Efforts To Re-Open

Some small businesses owners, who have taken it upon themselves to finance the cost to re-open their businesses, now find themselves caught in the snare of new and ever-evolving building regulations. This should not happen.

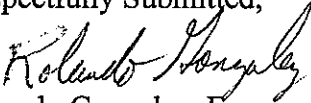
A case that Council Member Mark Treyger referred to our office is instructive. A small business owner of Chinese descent operated a laundromat on Mermaid Avenue Avenue for 20 years before it was destroyed by Superstorm Sandy. The client later elected to rent a nearby commercial space to re-open his laundromat.

The client hired an architect and applied for a building permit, which the NYC Department of Building (DOB) approved. He then spent additional tens of thousands of dollars borrowed from friends and family members to build out the space. Three months after issuing the building permit, DOB revoked the permit and issued a cease work order because of the client's inability to comply with new flood abatement regulations, which require that he elevate the washing machines by four to five feet. Unable to complete the build out, the business owner is now not only at imminent risk of eviction but he and his family have lost their sole source of income.

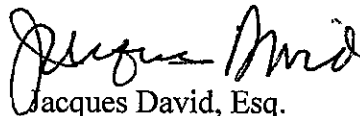
We urge the City Council to review our recommendations as we believe they will have a positive impact on businesses both seeking and continuing to rebuild.

We thank the City Council for recognizing the fact that recovery has been slow for many in small business community and we appreciate your efforts to address this issue.

Respectfully Submitted,



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May 4, 2014

Testimony Re: Claim for 2811 Mermaid Avenue Apparel Corp.

2811 Mermaid Avenue Apparel Corp., known as Bargain Land Discount Center was established in February of 2004 and ever since it has been a very successful business, until the evening of October 29th, 2012, when Super Storm Sandy stroked the Tri-State area. At that time, there was over \$350,000 worth of merchandise in the store, as we were preparing for Christmas season.

As the disaster hit, the store flooded with an 8ft height of water, all the merchandise 7ft below the water level were completely water-damaged, and two-thirds of the merchandise were lost to looters, who broke the gate and filled the store. Until this day, we have not received any type of assistance from any Sandy Relief Organizations.

Along with the lost merchandise, two of our cash-registers were also looted, and found broken two blocks away from the store. A credit card terminal along with a pin-pad was also stolen. The camera and radio systems were both taken out of the office as well. The store fixture (tables, shelves, etc.), cash-registers, credit card machine camera, and radio systems were a worth of \$50,000 loss.

We have filed an application with FEMA for assistance, and they offered us a loan with interest, which we rejected, given that we are at loss, we are not willing to pay extra interest. We also got denied by our insurance company, who claimed that we were not eligible for flood insurance and that they are not responsible for natural disaster damages. Therefore, we ended up losing over \$300,000 between merchandise and store fixture. In addition, our landlord refused to fix the store-front and the gate which cost us \$20,000 alone.

Regarding business interruption and pay-roll, our store was out of business from October 29, 2012 until February 15, 2013. Any type of financial assistance would be greatly appreciated.

Thank You in Advance,

Ibrahim Safi



**TESTIMONY OF THE HOWARD HUGHES CORPORATION BEFORE
THE NEW YORK CITY COUNCIL JOINT HEARING ON CDBG GRANTS
AND DISASTER RELIEF BUSINESS PROGRAMS
COMMITTEES ON SMALL BUSINESS AND RECOVERY AND
RESILIENCY
MAY 7, 2014**

Good Afternoon, I am Phillip St. Pierre, General Manager of the South Street Seaport for The Howard Hughes Corporation, the organization that operates much of Lower Manhattan's South Street Seaport district. Thank you Committee Chairs Cornegy and Treyger and members of the committees for allowing us to share with you our efforts to support small businesses in the South Street Seaport and the surrounding Lower Manhattan business district.

As you know, SuperStorm Sandy impacted our South Street Seaport operations and the small business community in the entire Seaport district. The neighboring Water and Front Street corridors were hit particularly hard. According to a 2013 survey by the Downtown Alliance, most of the Seaport district's small businesses remained closed for several weeks if not months after the storm, causing them to lose a significant share of much relied-upon holiday shopping revenues.

While reopening has been a challenging and costly process for us and many of the community's local retailers, the Howard Hughes Corporation has been, and continues to be, a committed community partner in supporting important Sandy relief efforts. Additionally, we are continuing to spearhead the reactivation of commerce and cultural programming at the Seaport.

Recognizing the vital role small business has played in New York City's oldest historic district, we were proud to be a partner sponsor of the Downtown Alliance's \$1.6 million small business grant program.

Last spring, at a great cost to us, we worked with Council Member Margaret Chin to postpone the commencement of construction on our Pier 17 redevelopment project so that small businesses on the pier could recoup revenues lost as a result of the storm.

We then took quick steps to create our SEE/CHANGE summer marketing program to drive foot traffic to the area and with the city's great help we were able to launch SEE/CHANGE over the Memorial Day weekend. We ultimately donated 100 percent of the rent proceeds from our pop-up retailers to the Old Seaport Alliance recovery effort in the historic Seaport. Last summer's SEE/CHANGE program was big success and we are excited to relaunch it this summer with more exciting programming.

Looking ahead, the redeveloped Pier 17, the rejuvenated historic district, and our proposed mixed-use project will provide a significant economic boost to all of Lower Manhattan and it will be especially helpful to the long-term recovery of the small businesses surrounding the entire Seaport area.

We understand that businesses helping one another and working together is the key to fully recovering from this storm and achieving our common goal of a vibrant Seaport district.

We look forward to our continued partnership with the city and the surrounding community in supporting our small businesses and creating an exciting, resilient Lower Manhattan destination for generations to come.

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**Brooklyn Chamber
of Commerce**

Wednesday, May 7th, 2014

Written testimony respectfully submitted to NYC Council Committee on Recovery and Resiliency by James Dean Ellis, Manager of Neighborhood Economic Development Initiatives at the Brooklyn Chamber of Commerce.

Hon. Mark Treyger, Chair
Hon. Rosie Mendez, Member
Hon. Margaret Chin, Member
Hon. Donovan Richards, Member
Hon. Carlos Menchaca, Member
Hon. Eric Ulrich, Member
Hon. Steven Matteo, Member

Good Afternoon Chair Treyger, other committee members, 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.

BCC is a membership-based business assistance organization, which represents the interests of over 1,673 member businesses, as well as 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 this committee for inviting BCC to testify at this hearing and commend your efforts on continued dialogue to seek ways to provide continued support to businesses and individuals, almost two years after Hurricane Sandy, which we strongly advocate.

Additionally we voice our support for the action plans outlined in the City's Community Development Block Grant Disaster Recovery (CDBG-DR), which appropriates \$1.773 billion in Federal funding to help NYC businesses and residents build back. Of this amount, we are pleased to see that \$293,000,000 of much needed funding has been appropriated to help NYC businesses.

Since the destruction left behind by Hurricane Sandy, BCC had lead several initiatives to help businesses build back. Immediately after the storm, BCC 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, BCC made office space available at no cost for businesses directly impacted by the hurricane, which was the first step to recovery for some local businesses. We also partnered with 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.



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 and a half, 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.

Since December, 2013 the New York City Business Solutions- Brooklyn Center, which we operate has helped more than 200 businesses access Hurricane Sandy Recovery loans and grants, totaling over \$1,669,639.

One of the proposals contained in the CDBG-DR's Business Programs section that we strongly support is the **Neighborhood-Game Changer Investment Competition**, which allocates \$90,000,000 to be awarded to organizations that present innovative and effective ideas to spur economic growth in struggling communities. Over the past decade, BCC has developed a number of well-respected economic development, business assistance and marketing programs that have had overwhelmingly positive impacts on the economic well-being of the borough. To this end, BCC submitted an innovative, job creation focused proposal, given our commitment to continue to help struggling businesses and communities on a whole.

As we look ahead, BCC would like to offer the following concerns as the NYC makes plans to allocate funding from CDBG-DR:

- 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.



Brooklyn Chamber of Commerce

- Utility providers including telephone and internet were inundated with post-Sandy issues. BCC would like to urge the commitment to strengthening the necessary infrastructure to minimize service gaps in disaster situations.
- Finally, BCC encourages the continuation of reviewing regulations for Small Businesses 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.

MY NAME IS SHEIKH LUTAFULLAH. I SERVE ON THE BOARD OF COMMUNITY BOARD 13, AS WELL AS ON THE BOARD OF THE BRIGHTON NEIGHBORHOOD ASSOCIATION. I AM HERE TODAY, A DESPERATE DROWNING MAN SEEKING A LIFE PRESERVER.

SOME YEARS AGO I HAD A VISION THAT I TOO COULD LIVE THE AMERICAN DREAM. I HAD A DORMANT PIECE OF LAND ON CONEY ISLAND AVENUE and BANNER AVENUE IN BRIGHTON BEACH. MY DREAM WAS TO BUILD A MULTI-USE RESIDENTIAL BUILDING THAT WOULD BE MY LEGACY FOR MY CHILDREN, AND MY FAMILY WHO SHARED THIS DREAM AS WELL.

I SAT DOWN WITH FINANCIAL CONSULTANTS, BANKERS WHO LED ME TO BELIEVE THAT MY BUILDING COULD BE A REALITY...THEN SANDY CAME ASHORE AND RIPPED THROUGH MY PROPERTY, LEAVING DISTRUCTION IN ITS WAKE. ADDING TO MY DISMAY, IN THE WEEKS THAT FOLLOWED VANDALS STRUCK STEALING PLUMBING SUPPLIES AND OTHER VALUABE EQUIPMENT.

I HAVE PUT MY LIFE'S SAVINGS, THOSE OF MY FAMILY AS WELL AS FRIENDS ON THE LINE TO MAKE MY DREAM A REALITY. MY BUILDING SITS AT THE GATEWAY OF BRIGHTON BEACH IN LIMBO A TESTAMENT TO THE FAILURE OF GOVERNMENT TO STEP UP AND DO THE RIGHT THING. THOUSANDS OF DOLLARS HAVE BEEN SET ASIDE TO ASSIST VICTIMS OF SANDY AND YET EVERY DOOR THAT I TRY TO ENTER IS CLOSED TO ME.

I AM HERE TODAY TO ONCE AGAIN HUMBLY ASK TO BE HEARD BY YOU, THE PEOPLE'S REPRESENTATIVE. PLEASE HELP ME TO GET BACK ON MY FEET AND MAKE THIS BUILDING A SYMBOL OF HOPE. LET IT STAND AS THE GATEWAY TO OUR IMMIGRANT COMMUNITY AND SYMBOLICALLY BE THE BEACON OF LIGHT FOR ALL VICTIMS OF SANDY THAT THEY SHOULD NOT GIVE UP AND THAT OUR DEMOCRATIC GOVERNMENT IS OF THE PEOPLE, FOR THE PEOPLE AND BY THE PEOPLE.

THANK
I ~~WANT~~ YOU.

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7186379600

May 7, 2014

It has been a year to this date (May 7, 2013) that the City's original Action Plan under the Community Development Block Grant - Disaster Recovery Bill passed by Congress to address and to assist the needs of New Yorkers in rebuilding their homes, businesses, and communities. The allocation of these funds totaling more than \$1.77 billion which would be devised by the following: \$720 million for housing recovery, \$325 million for business recovery which includes loans, grants, and programs and \$400 million for infrastructure upgrades.

Many of us are frustrated and feel that we have been victimized, misled, and ill-informed by the continuous delays, and welcome to the bureaucratic black hole of the recovery program "Build It Back" and its rocky Sandy recovery efforts. I am not an activist per se, but I do have strong feelings and a strong conviction about certain things that just don't add up!

Today, I would like to propose to the Committee on Recovery and Resiliency to make this their initiative to review how federal aid (tax payers dollars) is being spent: to protect us from the abuses, mismanagement, and taxpayer fraud and most importantly to identify what agency and organizations have misled us.

It's a complicated process when you need to cut through the red tape and just to think that this idea of "Build It Back" was to make people whole again.

I want to thank my City Councilman Mark Treyger and the Committee for holding this hearing.

Edwin Cosme
1726 Mermaid Avenue
Brooklyn, NY. 11224
(917)710-1004

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

☐ in favor ☐ in opposition

Date: _____

(PLEASE PRINT)

Name: DANIEL ZARRILLI

Address: 253 BROADWAY 10TH FL

I represent: MAYOR'S OFFICE

Address: _____

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

☐ in favor ☐ in opposition

Date: 5/2/14

(PLEASE PRINT)

Name: GREGG BISHOP

Address: _____

I represent: SBS

Address: 110 WILLIAM STREET

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

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☐ in favor ☐ in opposition

Date: _____

(PLEASE PRINT)

Name: MOHAMMAD SAFI

Address: 53 SOUND AVE STATE ISLAND

I represent: BAYVIEW LAND

Address: 2811 MERMADO AVE BROOKLYN NY

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**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

☐ in favor ☐ in opposition

Date: 5/7/14

(PLEASE PRINT)

Name: DEREK SMITH

Address: 2981 W 36 ST Bklyn NY

I represent: CONY ISLAND Beauty Salon

Address: 2905 MERMAID AVE Bklyn NY

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

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☐ in favor ☐ in opposition

Date: 5/7/14

(PLEASE PRINT)

Name: Miriam Smith

Address: 3715 Polar St Brooklyn NY 11224

I represent: Coney Island Beauty Salon

Address: 2805 Mermaid Ave Brooklyn NY 11224

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

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☐ in favor ☐ in opposition

Date: _____

(PLEASE PRINT)

Name: Ali Mahamed Taher

Address: Big Sam Food Corp

I represent: B

Address: 2327 Marneid Brooklyn 11224

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**THE COUNCIL
THE CITY OF NEW YORK**

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☐ in favor ☐ in opposition

Date: _____

(PLEASE PRINT)

Name: _____

Address: _____

I represent: _____

Address: _____

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

☐ in favor ☐ in opposition

Date: 05/07/2014

(PLEASE PRINT)

Name: _____

Address: _____

I represent: _____

Address: _____

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

☐ in favor ☐ in opposition

Date: _____

(PLEASE PRINT)

Name: _____

Address: _____

I represent: _____

Address: _____

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THE CITY OF NEW YORK**

Appearance Card

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☐ in favor ☐ in opposition

Date: 5-7-14

(PLEASE PRINT)

Name: EDWIN COSME

Address: 1726 MERMAID AVENUE

I represent: Corvey Island Merchants / Residents

Address: 1712 MERMAID AVENUE

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

☐ in favor ☐ in opposition

Date: 5/7/14

(PLEASE PRINT)

Name: Bill Gouldstein

Address: 1712 MERMAID AVENUE

I represent: Senior Advisor to the Mayor for Recovery,

Address: Resiliency and Infrastructure

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

☐ in favor ☐ in opposition

Date: 5/7/14

(PLEASE PRINT)

Name: ~~Kate~~ Maria Torres-Springer

Address: _____

I represent: Dept. of Small Business Services, Commissioner

Address: _____

Please complete this card and return to the Sergeant-at-Arms

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

☐ in favor ☐ in opposition

Date: _____

Name: Yelena Markhiv (PLEASE PRINT)

Address: 1002 Brighton Beach Ave

I represent: Brighton Beach BID

Address: _____

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

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☐ in favor ☐ in opposition

Date: _____

Name: William Goldstein (PLEASE PRINT)

Address: 253 Broadway 10th Floor

I represent: Office of Recovery & Resiliency

Address: same

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

☐ in favor ☐ in opposition

Date: _____

Name: James Ellis (PLEASE PRINT)

Address: 335 Adams St #2700

I represent: Brooklyn Chamber of Commerce

Address: 335 Adams #2700

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**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

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☐ in favor ☐ in opposition

Date: _____

(PLEASE PRINT)

Name: Kyle Kimball

Address: 110 William St.

I represent: NYCEDC

Address: _____

**THE COUNCIL
THE CITY OF NEW YORK**

PANEL

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

☐ in favor ☐ in opposition

Date: 5/7/14

(PLEASE PRINT)

Name: JORGE FARBER Pres/CEO

Address: 415 B. 146 ST NEPONSET NY 11694

I represent: THE MADELAINE CHOCOLATE CO.

Address: 9603 BEACH CHANNEL DRIVE. ROCKAWAY BEACH

**THE COUNCIL
THE CITY OF NEW YORK**

PANEL

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

☐ in favor ☐ in opposition

Date: _____

(PLEASE PRINT)

Name: SCOTT WRIGHT CAO

Address: 14 OVERHILL RD, NEW ROCHELLE NY 10804

I represent: MADELAINE CHOCOLATE

Address: 9603 BEACH CHANNEL DR, ROCKAWAY BEACH
NY 11693

Please complete this card and return to the Sergeant-at-Arms

**THE COUNCIL
THE CITY OF NEW YORK**

PANEL

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

☐ in favor ☐ in opposition

Date: 5/1

(PLEASE PRINT)

Name: JAMES GARGALE

Address: 40 PARK AVE GARDEN CITY PARK NY

I represent: LOCAL 1222

Address: _____

**THE COUNCIL
THE CITY OF NEW YORK**

PANEL

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

☐ in favor ☐ in opposition

Date: 5/7

(PLEASE PRINT)

Name: ARTHUR GOLDSTEIN

Address: _____

I represent: MADRID CHOCOLATE

Address: _____

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

☐ in favor ☐ in opposition

Date: _____

(PLEASE PRINT)

Name: PHILLIP ST. PIERRE

Address: _____

I represent: HOWARD HUGHES CORPORATION

Address: _____

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**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

☐ in favor ☐ in opposition

Date: 5/7/14

(PLEASE PRINT)

Name: Jacques David, Esq.

Address: The Legal Aid Society, 230 East 106th
Street, NY NY 10029

I represent: The Legal Aid Society

Address: _____

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

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☐ in favor ☐ in opposition

Date: 5/7/14

(PLEASE PRINT)

Name: Rolando Gonzalez

Address: 230 East 106 Street N.Y. NY 10029

I represent: The Legal Aid Society

Address: 230 East 106 Street N.Y. NY 10029

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

☐ in favor ☐ in opposition

Date: 5-7-2014

(PLEASE PRINT)

Name: SHEIKH ULCAH

Address: 722 BANNER AVE Brooklyn NY 11223

I represent: /

Address: _____

Please complete this card and return to the Sergeant-at-Arms

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

☐ in favor ☐ in opposition

Date: _____

(PLEASE PRINT)

Name: Linda BARAN

Address: 130 Bay St. ST. NY 10301

I represent: STATEN Island Chamber of Commerce

Address: 130 Bay St.

Please complete this card and return to the Sergeant-at-Arms

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THE CITY OF NEW YORK**

Appearance Card

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☐ in favor ☐ in opposition

Date: 5/7/14

(PLEASE PRINT)

Name: Christine Silletti

Address: 320 23rd St. #4B

I represent: Business Outreach Center

Address: 85 S Oxford St. BKlyn.

Please complete this card and return to the Sergeant-at-Arms