

CITY COUNCIL  
CITY OF NEW YORK

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TRANSCRIPT OF THE MINUTES  
Of the  
COMMITTEE ON SMALL BUSINESS

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HELD AT: 250 Broadway - Committee Rm, 14<sup>th</sup>  
Fl.

B E F O R E: Mark Gjonaj  
Chairperson

COUNCIL MEMBERS:  
Daniel Dromm  
Stephen T. Levin  
Bill Perkins  
Helen K. Rosenthal

A P P E A R A N C E S

Gregg Bishop  
Department of Small Business Services

Nicole Spina  
RISE: NYC

1  
2 CHAIRPERSON GJONAJ: [Gavel] I am Council Member  
3 Mark Gjonaj, Chair of the Committee on Small  
4 Business. I am here to welcome you to our hearing on  
5 Introduction 390. A Local Law that will create a  
6 small business disaster recovery and resiliency  
7 advisory board. Thank you for joining us today.

8 Unexpected misfortune is a part of life.  
9 Accidents, diseases, extreme weather can endanger  
10 societies and small businesses. New Yorkers know  
11 this better than most.

12 In October of 2012, we lived through Hurricane  
13 Sandy, which killed 43 New Yorkers and caused  
14 approximately \$19 billion dollars in property damage  
15 in the city. Beyond the tragic human toll of the  
16 storm, it is also worth noting that particularly  
17 negative effect on local small businesses and  
18 waterfront areas of all five boroughs.

19 A 2014 survey conducted by the Federal Reserve  
20 Bank of New York found that 39 percent of small  
21 businesses located in counties affected by Sandy had  
22 operating losses in the 12 months following the  
23 storm. Cybersecurity is another area where  
24 unforeseen circumstances can put people out of work.  
25

2 According to IBM, 62 percent of all cyber-attacks  
3 target small and mid-size businesses and the US  
4 National Cyber Security Alliance found that six out  
5 of every ten small companies are unable to sustain  
6 their business more than six months after a cyber-  
7 attack.

8 This wide range of threats and dangers will never  
9 disappear completely. But this is an area where  
10 local government can and should take action in order  
11 to serve and protect the citizens in a more  
12 comprehensive way. As government, we must be more  
13 proactive and prepare for the worst-case scenario.

14 This is why I am proud to hold a hearing on  
15 Intro. 390 sponsored by Council Member Ulrich and  
16 Holden. This bill would create a small business  
17 disaster recovery and resiliency advisory board to  
18 study and make recommendations potential legislation,  
19 regulation, policies, procedures and initiatives to  
20 help small businesses design contingency plans for  
21 both natural and human caused disaster and rebuild  
22 and reopen after suffering such damage.

23 In addition to establishing basic procedures and  
24 requirements for the composition of the board, the  
25 bill required that the board hold public meetings at

1  
2 least five times annually, once in each borough. And  
3 this report is findings on May 1 of each year to the  
4 Mayor and the City Council. As a former small  
5 business owner, myself, I would have been thrilled to  
6 draw upon the expertise of recovery and resiliency  
7 advisory board, since most of my day to day concerns  
8 revolved around driving revenue, meeting clients and  
9 making payroll.

10 Mom and Pop shops don't always have a lot of  
11 margin of error and disaster preparedness is a common  
12 risk factor that we all encounter. It isn't easy or  
13 pleasant to think about situations where you or your  
14 neighbors or you loved ones might find themselves at  
15 risk, but the responsibility course of action is to  
16 prepare anyway.

17 There are thousands of highly experienced and  
18 deeply committed emergency management professionals  
19 throughout the city as well as a rapidly growing \$1  
20 billion Cybersecurity industry.

21 This bill will allow New Yorkers to benefit from  
22 this deep pool of talent, plan for their futures and  
23 achieve the measures of security in an unpredictable  
24 world.

2 I would like to thank the Committee Staff,  
3 Counsel Irene Byhovsky, Policy Analyst Michael Kurtz,  
4 as well as my Chief of Staff Reggie and my  
5 Legislative Director Stephanie for making this  
6 hearing possible.

7 Finally, I would like to recognize the Committee  
8 Member that has joined us, and I am sure others will,  
9 Council Member Dromm. Chair, do you have an opening  
10 statement for us?

11 GREGG BISHOP: Commissioner.

12 CHAIRPERSON GJONAJ: Commissioner. Is that a  
13 promotion or demotion?

14 GREGG BISHOP: I don't know. I do have an  
15 opening statement. Good morning Chair Gjonaj.

16 COUNCIL CLERK: If we could just swear you in  
17 first.

18 GREGG BISHOP: Oh, thank you, yeah.

19 COUNCIL CLERK: Do you affirm to tell the truth  
20 and answer honestly to Council Members questions?

21 GREGG BISHOP: I do.

22 COUNCIL CLERK: Thank you.

23 GREGG BISHOP: Good morning Chair Gjonaj and  
24 members of the Committee on Small Business. My name  
25 is Gregg Bishop, and I am the Commissioner of the New

2 York City Department of Small Business Services. At  
3 SBS, we aim to unlock economic potential and create  
4 economic security for all New Yorkers by connecting  
5 them to quality jobs, building stronger businesses,  
6 and fostering thriving neighborhoods across the five  
7 boroughs. Today, I am pleased to testify about  
8 Intro. 390 and discuss how the City helps small  
9 businesses recover from and plan for disasters.  
10 Thank you to the Council and the sponsors on your  
11 interest in this issue.

12 SBS provides a range of free services to help  
13 small businesses start, operate, and grow. Ensuring  
14 that a small business is resilient to emergencies and  
15 disasters is essential to business's future  
16 successful operations and growth. SBS provides  
17 immediate assistance to businesses during emergencies  
18 through the work of our Emergency Response Unit.  
19 Through collaboration with New York City Emergency  
20 Management, SBS ERU team is immediately notified of  
21 emergencies impacting commercial businesses, such as  
22 fires and watermain breaks.

23 SBS's dedicated ERU team provides on-site  
24 assistance to help businesses recover from  
25 emergencies by coordinating with agency partners and

1 serving as the business owners point of contact,  
2 assisting the business owner with retrieval of  
3 valuable items and documents, and coordinating with  
4 NYPD and other emergency responders to make sure the  
5 impacted business location is secure and prevent  
6 losses. ERU continues to work with the business  
7 owners to connect them with business recovery  
8 services such as help with insurance questions,  
9 referrals to legal and financing assistance, and help  
10 with navigating government regulations and permitting  
11 questions with city agencies such as the Department  
12 of Buildings, Department of Health, and the  
13 Department of Consumer Affairs and Worker Protection.  
14 In Fiscal Year 2019 to date, the Emergency Response  
15 Unit has responded to 268 businesses impacted by  
16 emergencies.

17  
18 Building on the lessons learned from Superstorm  
19 Sandy, SBS launched the Business Preparedness and  
20 Resiliency Program, or Business PREP, to help  
21 business owners proactively prepare for emergencies  
22 and increase their operational and physical  
23 resiliency. Developed in partnership with the  
24 Governor's Office of Storm Recovery and the Mayor's  
25 Office of Recovery and Resiliency, Business PREP,



1  
2 provides information, services, and tools to small  
3 businesses that help them reduce their vulnerability  
4 to business disruption and help them protect their  
5 assets and investments.

6 Business PREP helps small business owners prepare  
7 for emergencies through business continuity workshops  
8 and webinars, online resources, and on-site risk  
9 assessments and post-assessment grants to small  
10 businesses impacted by Sandy. These business  
11 preparedness courses are offered at our network of  
12 seven Business Solutions Centers across the five  
13 boroughs and also in the targeted neighborhoods  
14 through partnerships with community-based  
15 organizations and key stakeholders like Con Edison  
16 and the Department of Health and Mental Hygiene.

17 While Business PREP's workshops and online  
18 resources develop a resiliency and emergency  
19 preparedness plan are open to all small businesses,  
20 the on-site risk assessments and post-assessment  
21 grants were designed specifically for businesses  
22 impacted by Superstorm Sandy. Through the program,  
23 qualified businesses can receive an on-site  
24 assessment from a team of emergency planning and  
25 insurance experts who will review the businesses

1 physical space, businesses operations, and insurance  
2 coverage. These experts will then make tailored  
3 recommendations to the business owner on how to  
4 reduce their risk in the event of a disaster or  
5 disruption. And then furthermore, qualifying  
6 businesses that receive an assessment can get a grant  
7 of up to \$3,000 to buy resiliency related items such  
8 as moveable flood barriers, fireproof storage  
9 containers, and portable generators. As of March  
10 2019, SBS has awarded 175 small businesses grants  
11 totaling more than \$500,000 to implement business  
12 resiliency strategies.

14 Applications for Business PREP on-site risk  
15 assessments and grant program are open until June  
16 1<sup>st</sup>, we have conducted substantial outreach since the  
17 program's launch and of course, continue to welcome  
18 the Council's continued assistance in ensuring that  
19 qualified businesses are aware of this opportunity.

20 In addition to the work that SBS is doing to  
21 assist business owners impacted by disasters, our  
22 partners at EDC launched RISE: NYC. RISE: NYC helps  
23 small businesses in the five boroughs adapt to and  
24 mitigate the impacts of climate change through the  
25 use of innovative technologies. The program funds

1 projects at Sandy impacted small businesses to  
2 prepare the buildings, energy systems, and telecom  
3 networks for extreme weather.  
4

5 Furthermore, as part of the recently published  
6 OneNYC 2050 Report, SBS is committed to developing  
7 and convening a new Business Resiliency Steering  
8 Committee. In collaboration with stakeholders  
9 including the Mayor's Office of Resiliency and the  
10 Governor's Office of Storm Recovery, the steering  
11 committee will leverage existing knowledge and  
12 networks to identify strategies to ensure businesses  
13 are resilient and prepared for emergencies in the  
14 future.

15 New Yorkers rely on small businesses; they  
16 provide opportunities for employment, access to  
17 essential goods and service, and define the character  
18 of our neighborhoods.

19 SBS understands that small business resiliency is  
20 an essential part of not only business development  
21 and support, but the continued strength and vibrancy  
22 of our City. We are committed to continuing to work  
23 with our sister agencies and other stakeholders to  
24 learn from past disasters and prepare for the future.  
25 We look forward to having further conversations with

2 the Council to ensure that Intro. 390 builds on  
3 existing knowledge and initiatives. And thank you  
4 and I am happy to answer your questions.

5 CHAIRPERSON GJONAJ: Thank you Commissioner.

6 RISE: NYC, what's the budget dollar amount for that  
7 service, that program?

8 GREGG BISHOP: So, my colleague at EDC is here to  
9 answer questions about RISE: NYC.

10 COUNCIL CLERK: Let me just swear you in. Do you  
11 affirm to tell the truth, the only truth, and answer  
12 honestly to Council Member questions?

13 NICOLE SPINA: I do.

14 COUNCIL CLERK: Thank you.

15 NICOLE SPINA: The program is \$30 million of CDBG  
16 funding.

17 CHAIRPERSON GJONAJ: Was it included in this  
18 years initial preliminary budget, in the executive  
19 budget?

20 NICOLE SPINA: I don't think so. We received all  
21 of our funding in 2013 and have been using that  
22 existing pool fund since.

23 CHAIRPERSON GJONAJ: So, do we still have funds  
24 available for the continuations of RISE: NYC?

1  
2 NICOLE SPINA: We do, yes. We've spent about  
3 half of our funding and the programming will run  
4 through 2021. By the way, my name is Nicole Spina I  
5 am the Program Manager for RISE: NYC.

6 CHAIRPERSON GJONAJ: Thank you Nicole. What's  
7 the dollar amount that's left in the budget?

8 NICOLE SPINA: A little over \$15 million is left.

9 CHAIRPERSON GJONAJ: Perfect. Tell me a little  
10 bit about RISE. How many businesses have taken  
11 advantage of the program and the offering?

12 NICOLE SPINA: Yeah, so about 400 plus small  
13 businesses will receive technology through the  
14 program. As of now, we've enrolled 450 small  
15 business applications, that represents 377 current  
16 unique businesses. Around 200 of them have actually  
17 received technology through RISE. Some of our  
18 businesses will receive more than one technology.

19 CHAIRPERSON GJONAJ: And what about the  
20 remaining. So, if 200 were received out of 400  
21 applicants, what happened to the remainder?

22 NICOLE SPINA: Implementation is currently  
23 ongoing. A lot of our projects require construction,  
24 permitting and things that take time.

1  
2 CHAIRPERSON GJONAJ: How long does that take?  
3 Walk me through the whole step so that I understand.  
4 They make an application.

5 NICOLE SPINA: Yeah, sure, just so you have a  
6 sense of what the actual technologies are. RISE was  
7 launched as a competition. So, we received about 100  
8 Global applications for resilient technology  
9 solutions we can implement at these businesses. We  
10 down selected to you 11 of those technologies, we now  
11 have contracts with those 11 technology providers.  
12 They run as separate projects as part of the overall  
13 RISE program. So, the technology span from things  
14 like microgrids, things that fund solar and storage  
15 and other distributed generation solutions at small  
16 businesses, the build out of telecommunication mesh  
17 networks, which are neighborhood focused that a  
18 coalition of businesses within a neighborhood will  
19 build out its own mesh network. So, they can rely on  
20 their own connectivity should power lines go out.  
21 And then other technologies involve active  
22 floodproofing, involve passive daylighting  
23 technology. So, really, the technology span the  
24 gamut and each technology has a different timeline in  
25 terms of how complex implementation actually is.

1  
2           So, our Wi-Fi projects and our Passive  
3 daylighting projects have gotten off the ground much  
4 more quickly. Our energy technologies because the  
5 require extensive permitting with FDNY and DOB will  
6 be ongoing for the next year or so.

7           CHAIRPERSON GJONAJ: I certainly applaud you for  
8 this initiative and the benefits that can come from  
9 RISE: NYC. Are we doing enough as far as awareness  
10 and marketing, so businesses know they can take  
11 advantage of this and what more can we do to inform  
12 the particular small businesses our microbusinesses  
13 that this is something that they should take  
14 advantage of? And these are in the form of grants,  
15 correct? So, it's not a low-interest loan?

16           NICOLE SPINA: Well, yes, it is a grant in that  
17 we actually implement that technology at that  
18 business. So, we don't give them the money to do it.  
19 We fund our technology providers to do that install  
20 work. So, yes, it's a grant.

21           CHAIRPERSON GJONAJ: And what can we do to help  
22 promote the program and the offerings?

23           NICOLE SPINA: Yeah, the program has been going  
24 on for a long time. So, given that we have these 11  
25 projects, actually 10 of them have closed in terms of

1 actively seeking and enrolling small businesses.

2 Those technology providers, we provided them with  
3 assistance and worked with bids and community  
4 organizations to partner them with the technologies  
5 that met those small business needs.

6 So, we actually only have one project that is  
7 actively recruiting small businesses. So, there is  
8 definitely room there. I think we have been working  
9 with our government Community Relations Team and also  
10 with SBS in making sure that the businesses that are  
11 in need through their program, could also be assisted  
12 through our program. But otherwise, most of the  
13 enrollment has closed.

14 CHAIRPERSON GJONAJ: Why has it closed? I  
15 thought that there was \$15 million left.

16 NICOLE SPINA: Yeah, the \$15 million is to  
17 actually implement those technologies but the small  
18 business pool has already been selected. So, we are  
19 funding the actual construction work, the design  
20 work. Each of the small businesses receiving a  
21 customize system pertaining to their site.

22 CHAIRPERSON GJONAJ: So, currently a small  
23 business could not apply?  
24  
25



1  
2 NICOLE SPINA: A small business can apply for the  
3 goTenna Project, which is one of the 11 RISE: NYC  
4 projects. GoTenna is a mesh device, it looks a  
5 little bit like a walkie talkie but it leverages  
6 radio frequencies and pairs with your smart phone, so  
7 that in the event that power lines go out,  
8 communications is lost, you can have an internetwork  
9 within your business and within your community where  
10 nodes can hop and you can send people your location.  
11 You can have just a community messaging board for  
12 response and recovery.

13 So, that is the one technology that we are still  
14 able to distribute to businesses but otherwise they  
15 are more capital-intensive projects, like our energy  
16 storage solutions. Our full out Wi-Fi networks.  
17 Those businesses have already been selected.

18 CHAIRPERSON GJONAJ: Have you seen more demand  
19 from small businesses that inquired about these  
20 programs and after they have closed?

21 NICOLE SPINA: Yeah, I mean, we definitely hear  
22 from small businesses and they are interested, but I  
23 think too there is a layer of Sandy fatigue. And  
24 they feel that the City has reached out to them.  
25 They feel that they have tapped into what they can.

1  
2 I am not sure that six years after Sandy, they are  
3 still looking into what is out there. Not that  
4 that's not important, I just think for small  
5 businesses it's hard to allocate that time of time to  
6 think about resiliency improvements.

7 GREGG BISHOP: I think and one of the things -  
8 just to jump in. Because the solutions are very  
9 specific, I think a lot of the programs that we do in  
10 SBS in terms of just getting business owners to be  
11 aware that they need to be resilient, is where we  
12 need to start, and I will fully say that we could  
13 always use Council's help to get the word out.  
14 Because as you stated in your opening, business  
15 owners are busy running their business and the last  
16 thing they think about outside of payroll, you know,  
17 all the other things that they think about is  
18 actually what happens if a disaster occurs. And one  
19 of the challenges that we have, and we have a number  
20 of online offerings to actually educate business  
21 owners of what a disaster really is. And especially  
22 in New York City, a disaster may not be a Sandy. A  
23 disaster could be as you know, a steam pipe explosion  
24 or a brick falling off a building and the streets are  
25 closed for a day or two, while the sidewalk shed is

1 erected or even a sidewalk shed being erected. And  
2 then your visibility of your business decreases by 40  
3 percent.  
4

5 So, in those specific areas, we try to teach  
6 business owners about you know, what they should  
7 actually pay attention to. And the first line of  
8 defense for every business is business interruption  
9 insurance. So, you know, as we look at other  
10 solutions, you know, then we work with EDC and RISE  
11 to connect them to. But again, just to reiterate,  
12 this program has been around for about six years now.  
13 So, we continue to focus on just resiliency instead  
14 of recovery.

15 CHAIRPERSON GJONAJ: Thank you for that  
16 Commissioner and I agree with you, but as small  
17 businesses as you well pointed out, are focused on  
18 their business. And awareness isn't enough because  
19 then the question comes to what ability and what  
20 steps they can take to make sure that their business,  
21 besides the insurance, protections that they can be  
22 afforded. This is where we really value our small  
23 businesses and believe that they are the true  
24 backbone of our city and our country, that we should  
25 be there for them.

1  
2 GREGG BISHOP: Absolutely.

3 CHAIRPERSON GJONAJ: So, hints are the one way  
4 that we can continue to offer them the ability to be  
5 proactive and not reactive. And you well pointed out  
6 that a gas main break, like we recently experienced  
7 this past year, in the flat iron district.

8 GREGG BISHOP: Yeah, a sin pipe.

9 CHAIRPERSON GJONAJ: At that point, you without  
10 insurance or even if you have insurance, what do you  
11 do to help continue the revenue that was much needed?

12 GREGG BISHOP: Yeah, I mean I could walk you  
13 through how we respond in that situation. Obviously,  
14 the lead agency will always be emergency management  
15 and once the area is deemed safe for other agencies  
16 to step in. So, we come in right after the fire  
17 department or PD. Our job is to assess the situation  
18 with emergency management and with flat iron, one of  
19 the things that we realize that we needed to figure  
20 out, how to actually reduce the I guess, the  
21 containment area, because there were some streets  
22 that were permissible to walk down. And we worked  
23 with the onsite manager to figure out how to actually  
24 help open up those streets. Than we work with  
25 different agencies for example, if the Health

1  
2 Department needed to come in to do a secondary  
3 inspection. If the business needed to actually file  
4 a claim. If they have business interruption  
5 insurance, that was great, because we would just give  
6 them the paperwork that they needed. However, to  
7 your point, there are some businesses that either  
8 they have the insurance and they didn't read the  
9 policy properly, so, certain events are not covered.  
10 In that case we help them file a claim against the  
11 city through the comptroller.

12 So, we also work on helping businesses understand  
13 the process. If they don't have insurance what they  
14 can do to actually help recover some of their losses.  
15 So, and our team, you know, we've been doing this for  
16 a long time, so we have great relationships. Not  
17 only with all the different agencies to help expedite  
18 those conversations and the documentation and the  
19 submission of those documentations, but we also have  
20 relationships with utility companies, so, National  
21 Grid and Con Ed.

22 So, in this case, we worked very closely with Con  
23 Ed. We had our mobile outreach unit double as a  
24 disaster recovery vehicle. So, we had Con Ed  
25 representatives in our vehicle. So, as we were

1  
2 meeting with business owners, they literally would  
3 just turn around and talk to a Con Ed rep and start  
4 the process and in this case, I think the claims were  
5 against Con Ed.

6 So, we tried to make a one stop shop for all the  
7 business owners and that's what we do across the city  
8 with any disaster that happens.

9 CHAIRPERSON GJONAJ: Commissioner, how many  
10 businesses were impacted by the gas main break, the  
11 asbestos in the air?

12 GREGG BISHOP: So, I don't that that number  
13 because impact and actual depending on the disaster.  
14 So, for example, with Sandy, which I do have numbers  
15 for, you know, the impact was about 18,000  
16 businesses. An impact does not necessarily equal  
17 like flooding. It just means that you know, maybe  
18 the power was out, or something happened so the  
19 business was impacted but the actual businesses that  
20 were touched in the Sandy zone, we helped over 2,000  
21 businesses.

22 So, again, it all depends on what the actual  
23 disaster was. We could follow up with the number of  
24 businesses that were impacted. But the biggest  
25 challenge with flat iron because we had a very strong

1  
2 business improvement district, so they had all the  
3 contact information which was very helpful. The  
4 biggest challenges was actually the building owners  
5 getting approval to reopen their buildings. So, the  
6 building owners, we work closely with the building  
7 owners to work with you know, the relevant agencies  
8 to basically sign off that the building was safe.  
9 And the building owners in that particular area were  
10 very good to their tenants. Some of them you know,  
11 sort of had rent forgiveness, etc., etc.

12 So, in that particular area most of the  
13 assistance that we needed to provide, was really  
14 explaining the process of reopening. So, for  
15 example, restaurants were questioning whether they  
16 needed to get inspected by the health department,  
17 then the answer was no. And then for those that did  
18 not have business interruption insurance, explaining  
19 to them the process of how they could actually file a  
20 claim against the city.

21 CHAIRPERSON GJONAJ: Let's talk a little bit  
22 about Sandy then. You said 18,000 businesses were  
23 impacted by Super Storm Sandy.

24 GREGG BISHOP: Yeah, based on our rough estimates  
25 and again, it is not those businesses that were

1  
2 actually flooded. I actually don't have the numbers  
3 for that, but for Sandy, the numbers were about  
4 18,000 impacted.

5 CHAIRPERSON GJONAJ: How many businesses are  
6 there citywide?

7 GREGG BISHOP: 230,000 but those are not – the  
8 230,000 businesses could be like a homebased  
9 business; it doesn't mean like a storefront.

10 CHAIRPERSON GJONAJ: Super Storm Sandy left us  
11 without power for a number of days. So, I would  
12 imagine there isn't a single person let alone a  
13 business that wasn't impacted by Sandy that led to a  
14 loss of revenue. That led to a loss of providing  
15 services or products or offerings, or deliveries or  
16 spoilage. There was a tremendous loss of income.  
17 The number that we received was – Super Storm Sandy  
18 had an impact of \$18 billion, is that what I  
19 remember?

20 GREGG BISHOP: In terms of economic loss?

21 CHAIRPERSON GJONAJ: Yes.

22 GREGG BISHOP: I'm not sure about that number.

23 CHAIRPERSON GJONAJ: I think it's \$18 billion.

24 GREGG BISHOP: Okay.  
25



1  
2 CHAIRPERSON GJONAJ: So, any regard, there wasn't  
3 a single business that was not impacted by Super  
4 Storm Sandy. \$19 billion property damage alone.  
5 That doesn't refer to the loss of revenue and its not  
6 like wine where it gets better with time. When you  
7 lose a day of business, that's revenue you could  
8 never recapture. If your products are not being sold  
9 on a given day, there is no doubling down the  
10 following day. So, \$19 billion of property damage,  
11 220,000 small businesses and only 18,000 were  
12 assisted. I'm sorry, of the 18,000 that you believe  
13 that were impacted by Sandy, only 2,000 is only a  
14 fraction of the businesses but yet we know they were  
15 all impacted. There was real loss.

16 GREGG BISHOP: Right, but I just want to make  
17 sure your are not conflating. So, the business that  
18 we assisted actually needed our services. So, for  
19 example, there are sophisticated - I'm trying to  
20 figure out a business. You could have for example a  
21 chain, a franchise that will be in that 18,000 number  
22 of businesses impacted but certainly doesn't need our  
23 services because they already have their business  
24 recovery plan. They have their insurance, they have

1  
2 support from you know, corporate headquarter to  
3 reopen etc.

4       So, the impacted number is just a number of just  
5 what businesses were impacted. However, most of the  
6 businesses that we helped were mom and pops that  
7 needed assistance. And to your point, you know, yes,  
8 access to capital is the most important thing, which  
9 is why it is important for us as government and we  
10 continue to have these relationships. We worked with  
11 the private sector. We created an emergency loan and  
12 grant program, where we were able to get \$30,000 out  
13 the door as quickly as possible in the form of a loan  
14 and grant to small businesses and while we waited for  
15 the federal government to declare a disaster which  
16 would unlock the federal emergency dollars, which is  
17 what you're hearing of the secondary programs that we  
18 ran, which was Hurricane Sandy business loan and  
19 grant program. But as you know, the politics at that  
20 time, it took the federal government almost six  
21 months to designate this area as a disaster.

22       And what I heard from small business owners had  
23 it not been for the first program that we launched,  
24 you know, they would have been more catastrophic.  
25 Problems in terms of their finances. So, we are

1  
2 always sensitive to the fact that when a disaster  
3 happens, we need to have the right tools and  
4 especially on the access the capital have,  
5 relationships because we were able to put that  
6 program together within weeks. And that's because we  
7 had strong relationships with Organizations like  
8 Goldman Sachs with the New York NYBDC with City  
9 Community Development.

10 Even Mastercard gave us some grants to help us  
11 advertise the businesses that were closed that were  
12 not reopening and needed people to know that they  
13 were reopened.

14 CHAIRPERSON GJONAJ: That's permitted that they  
15 had electricity and they could see a TV to be  
16 informed.

17 GREGG BISHOP: Right and in certain areas, you  
18 know, in the Sandy effected areas and that's where  
19 our business recovery program, the businesses that  
20 were in for example, in the Rockaways or Coney Island  
21 had an extended period of power issues, they were  
22 eligible for our program to get the grant of \$3,000.  
23 I will tell you based on the experience that I had.  
24 Most of the businesses - there is a couple things the  
25 challenges that I saw with businesses. To take

1  
2 advantage of these programs, you need to have proper  
3 books and you need to have your tax returns for  
4 example, so, we know that you're a going concern.

5       There were some businesses that they operate cash  
6 only and did not have the proper information. So,  
7 when we talked about preparedness, those are the  
8 things we cover in terms of making sure that you have  
9 the right documents and you are able to actually find  
10 those documents in case of a disaster. There were  
11 some businesses that their entire computers were  
12 inundated with saltwater, so they couldn't even  
13 recover the data and all their books were just on one  
14 machine. So, some of the things that we help them  
15 prepare, these are simple things, but they are  
16 crucial in a disaster.

17       Is securely keeping your documentation in a cloud  
18 for example, so you can pull and retrieve those  
19 documents anywhere. You don't have to be physically  
20 on site. You know, we talked about some of the  
21 funding going to a generator to help you run your  
22 business while there is no power. So, there is a  
23 number of things that based on the lessons learned  
24 from Sandy, which are very simple but are very  
25 effective in terms of helping a business recover much

1  
2 faster and take advantage. You know, my assumption  
3 is that if there is going to be a large scale  
4 disaster in the city again, we will get the help of  
5 the federal government but we also have to ensure  
6 that those businesses understand that because it is  
7 federal funds, we are responsible for the utilization  
8 of that funds based on the rules of the federal  
9 government. And those rules in some cases could be  
10 onerous, so we try to make it as simple as possible.

11 CHAIRPERSON GJONAJ: Thank you Commissioner. We  
12 have two types of disaster, natural and then manmade.  
13 Natural obviously, which are not under our control.  
14 We should always prepare for the worst, hope for the  
15 best but certainly a think tank such as Intro. 390  
16 would allow for the best of the best to come together  
17 and start coming up with contingency plans across the  
18 board.

19 GREGG BISHOP: Yeah.

20 CHAIRPERSON GJONAJ: Now, let's talk about  
21 manmade, which are in our control, so small business.  
22 And we're not having to reiterate the same issues  
23 over and over again, interruption of business in any  
24 matter impacts their source of revenue. Especially  
25 with some of the legislation that we have on.

1  
2       So, if you're a restaurant and your water supply  
3 is cut off because of a DDC project, without  
4 notification, at that point you are shut down. But  
5 yet, you can't sell your services right. You still  
6 have to pay your payroll; they came in and we made  
7 sure that anyone that comes in can't - we passed  
8 legislation to make sure that they receive an honest  
9 day's pay whether they were able to work or not.  
10 That they should be sent home because of an  
11 unprepared or unforeseen disaster.

12       Most of these, Hurricane Sandy impacted everyone  
13 but day to day, small businesses in New York City in  
14 one way or another, are losing revenue that they  
15 could never recapture and burdened with an expense  
16 that they have to pay regardless. And that could be  
17 utilities, such as gas, power, water, and road  
18 closures. It could be a simple street repair that  
19 doesn't allow pedestrian access to your location.  
20 What can we do as a city to actually offset some of  
21 their losses in manmade in most circumstances, lack of  
22 giving proper notice for small businesses to prepare.  
23 We can talk about contingency plans all day long  
24 about what you should do, but when your water is shut  
25 off, you are shut down.

1  
2 But what does SBS offer on its current program or  
3 what do you think we can do to be there to assist  
4 them during their most detrimental times of need.

5 GREGG BISHOP: Yeah, so, I'll talk to you about  
6 what we do now. You know, what you are hitting on is  
7 infrastructure work and whenever the city is doing  
8 any type of infrastructure work, it is a legitimate  
9 question in terms of should cities, and this is not  
10 just New York City, just cities in general, reimburse  
11 businesses that are impacted by infrastructure work.

12 Currently, the policy of the city is that we do  
13 not reimburse for infrastructure work, unless you  
14 know, for example the Second Avenue Subway, when the  
15 MTA was doing work there, extensive work, there were  
16 businesses that were displaced and then there was  
17 some compensation for that.

18 I think it is a case by case basis, based on the  
19 project but however, one of the things that we do is,  
20 we recognize that if there is a street, a sewer  
21 project running through a commercial district, it has  
22 a significant impact on that small business. So, our  
23 team, we work closely with agencies like DDC, like  
24 DOT, Parks, any agencies that have heavy construction  
25 to ensure that situations like that where water has

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to be turned off, businesses are properly notified so they can plan around that. I'm not saying its 100 percent fool proof.

CHAIRPERSON GJONAJ: Oh, far from it. Far from it.

GREGG BISHOP: Because I have spoke to a number of businesses and I've had conversations and meetings with DDC. They have you know, worked closely with us to identify pain points on major projects. Their community associates - you know, we have talked about how to improve the communication with small businesses, but if small businesses and again, this goes back to awareness. If small businesses are concerned about a project, we are their advocate.

So, we have in the past, worked with prime contractors and had them move the staging areas of equipment from being right in front of a business. We have worked on increasing way finding, so this is temporary signage, so people know that the business is open and know how to get to the business. You know, again, the first line of defense though for a small business is actually business interruption insurance.



1  
2 CHAIRPERSON GJONAJ: Yeah, but disregard, let's  
3 talk about this. We had our own experiences and I'm  
4 sure you've witnessed many more than I have. DDC  
5 project water main replacement or water main repair,  
6 someone comes by lets you know, advance notice, gives  
7 you I think 24 notice and that's not advanced. But  
8 24 notice is we're going to shut off water supply on  
9 today is Monday the 29<sup>th</sup>, Tuesday, April 30<sup>th</sup>, your  
10 water supply will be interrupted. 24-hour notice if  
11 you are lucky.

12 Now, you scramble, you make whatever  
13 accommodations you could possibly make for the  
14 duration. To find that that water supply is not  
15 going to be turned off that day. Whatever reason,  
16 yet it will be on May 2<sup>nd</sup>. So now, you've had the  
17 expense, forget about the drama of trying to come up  
18 with how to keep your business afloat without water  
19 if you're a restaurant. But you come up with your  
20 own preparedness to find out that it wasn't needed.

21 So, the gallons of water that you brought in and  
22 the barrels and the expense, insurance is not  
23 covering you. This was manmade, this was poorly  
24 advised, not enough time for an incident that never  
25

1  
2 took place. Two days after that, the water supply  
3 will be turned off without any notice.

4 GREGG BISHOP: So, I don't have the numbers in  
5 terms of when there is a breakdown in communication.  
6 I can tell you anecdotally I've heard from businesses  
7 and especially businesses that are in areas that  
8 there is a strong either business improvement  
9 district or there is a strong merchant association  
10 that could speak collectively in one voice for all  
11 the businesses.

12 CHAIRPERSON GJONAJ: Allerton Avenue Merchants  
13 Association you name it, very active, very engaged.  
14 What I just described happened within my own district  
15 on a major commercial corridor. They were advised,  
16 they took measures, prepared for it. It never  
17 occurred, then without notice, they were shut down  
18 days after. No one accountable, no one to answer  
19 your questions, no one even with insurance. What  
20 about those businesses that didn't have insurance?

21 GREGG BISHOP: Right. Well, in those cases I  
22 would say that we should talk to that merchant  
23 association because that merchant association need to  
24 know about our services because we are the ones to  
25 talk to. You know, if there is a communication

1  
2 issue, I've walked for example, Council Member  
3 Ulrich's district, where there is a significant water  
4 main project happening, there is a lot of restaurants  
5 on there and they were concerned that the  
6 notification that they got was during their busiest  
7 time. We reached out to DDC and DDC was able to  
8 change the shut off time to overnight. So,  
9 therefore, the businesses can operate during the day  
10 and then they wouldn't be impacted by the water shut  
11 off. So, again we are interacting with the agencies  
12 and especially when it's in a commercial area and it  
13 has a significant impact on those small businesses.

14       You know, DDC has been accommodating when we  
15 bring and raise concerns of the businesses in their  
16 area. We've had conversations about communication,  
17 lack of communication, poor communication with DDC.  
18 They have pledged to try to work closer and they try  
19 to work with the community organizations and in some  
20 cases, we make the connection with whatever that  
21 organization is directly with the project manager for  
22 that particular project. So, that way they can be  
23 better aligned to communication.

24

25

1  
2 CHAIRPERSON GJONAJ: Commissioner, I'm with you.  
3 Their pledge for better communication. It means  
4 nothing, there is no teeth.

5 GREGG BISHOP: I mean, I know Commissioner Grillo  
6 and she is very much focused on and she understand  
7 the impact these construction projects have on small  
8 business. And the fact that she understands that is  
9 important. I wouldn't say that there is no teeth.  
10 What I will say is that, you know, is there going to  
11 be a period where there is miscommunication? There  
12 could be right, because you know, construction as you  
13 know is a complicated thing. So, while the prime  
14 contractor might say that okay, if we get all this  
15 work done today, than tomorrow this is where we're  
16 going to actually need to turn off the water.  
17 Something happens, you know, the project, the work  
18 isn't getting done so they have to delay shutting off  
19 the water until the following day, etc.

20 It's not an exact science, but where we can have  
21 control is the communication of that. So, that's the  
22 part that we try to make sure that you know, the  
23 project managers they are all aware of what it means  
24 when things change to a small business.

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CHAIRPERSON GJONAJ: I agree with you. We can always improve, but then where do we make these businesses whole and you correctly identify that this is all cities and not particular unique to New York City. Why isn't New York City reimbursing these small businesses for their loss?

GREGG BISHOP: You know, again, I would say it's a project by project basis and I cannot even imagine how to budget for infrastructure reimbursement. And I think that's probably the issue.

CHAIRPERSON GJONAJ: Commissioner, if you can't - how does a small business where they don't have the wear with all, they don't have the unlimited resources, how do they prepare if government can't estimate?

GREGG BISHOP: Because that why business interruption insurance is the best tool for that.

CHAIRPERSON GJONAJ: But I just described to you an interruption to business based on a notice that there was no water supply, there is no insurance, there is no claim that could be made for the expense of preparing for the potential of a water supply shut off. There is no claim. So, the manpower that was needed to bring in temporary water, or possibly even

1  
2 shut down the establishment in preparing for a water  
3 shutdown for something that never occurred. There is  
4 no claim, there is no one to blame.

5 GREGG BISHOP: Right, there was no interruption  
6 of the business, but the following couple of days you  
7 said when the water was shut off without notice.  
8 That is an interruption of business.

9 CHAIRPERSON GJONAJ: If I had notice and I was in  
10 a restaurant; I'd shut down business. Sorry folks  
11 put up notice on my door. On April 30<sup>th</sup> we are shut  
12 down due to a water supply cut off. It never  
13 happened. I still have the expenses associated with  
14 the loss of not being able to operate on that given  
15 day and no one will be held accountable. There is no  
16 insurance claim provided I have the right insurance  
17 or business interruption. I am out of pocket. No  
18 one is going to make that small business whole.

19 GREGG BISHOP: Yeah, so again, you know, that's  
20 probably a longer conversation in terms of a disaster  
21 recovery fund based on infrastructure work. You  
22 know, I am happy to work with you on that. It is  
23 very complicated, and it could actually - I would say  
24 that even with this bill, having individuals with  
25 expertise that you know, could help us design such a

1  
2 program might be helpful. But again, it goes back to  
3 who is on the board and whether or not – I mean, we  
4 are always supportive of figuring out ways to help  
5 businesses become more resilient. So, I am happy to  
6 continue having that conversation.

7 CHAIRPERSON GJONAJ: I really do hope that Intro.  
8 390 will have a board that is more proactive and  
9 comes up with every potential natural or manmade  
10 incident that could impact the small business  
11 including the entire city and come up with  
12 contingencies on what should be done.

13 GREGG BISHOP: Right and our hope is that you  
14 know, working with you to make sure that whatever  
15 comes out of it in terms of what the board looks  
16 like, has experts that are familiar and have seen  
17 different strategies. Not only in New York City but  
18 I would say nationwide and worldwide in terms of how  
19 cities have dealt with not only manmade disaster but  
20 natural disasters.

21 CHAIRPERSON GJONAJ: So, let's talk about manmade  
22 for a second because something resonates with me. My  
23 favorite policy that was implemented by this  
24 administration Clear Curbs. There is no insurance  
25 claim for business interruption. This is

1  
2 administratively, but you know what, we are going to  
3 come up with a policy that could literally destroy  
4 your business and I will remind you that it was no  
5 parking, no stopping, no standing from 7 a.m. to 10  
6 a.m. and from 4 p.m. to 7 p.m.

7       It shut businesses down. I would argue that that  
8 was a manmade natural disaster. I couldn't prepare  
9 for it. There is nothing I can do about it. I have  
10 to suck it up and the losses of revenue which we've  
11 heard testimony on. Some businesses list up to 40  
12 percent of their revenue. They were never made whole  
13 and it was a pilot program which was a disaster and  
14 then they said, oh, well, next. There was no one  
15 that was held accountable. There was no small  
16 business that was made whole on their losses. They  
17 were expected to just bare it but real impact.

18       We should be held accountable for that. We  
19 should have reserves for that if we are going to  
20 implement any policy and that was strictly manmade  
21 thought out policy, which didn't yield the results  
22 that it broadcasted on the backs of small business.  
23 That's not fair, not only not fair, I get passionate  
24 about this. We talk a good game about being there  
25 for our small businesses. We appreciate the jobs



1 that they create. The revenue that they provide.  
2 The services that they offer this great city, but  
3 each time we can we destroy them, we hurt them, we  
4 make it impossible for them to thrive.  
5

6 We don't care, because there isn't a business out  
7 there that is more valuable than a city. We take the  
8 position that we know what's best and if you should  
9 shut down, you should shut down, someone will fill  
10 your vacancy. We destroy lives, destroy businesses,  
11 destroy those jobs and never look back.

12 We know that 50 percent of businesses never make  
13 it to year five based on consumer behavior changes.  
14 Based on the internet, based on competition and  
15 business models.

16 We are not there for them. We hurt them. And I  
17 will reiterate something that I heard many years ago,  
18 when a government, an elected approached a small  
19 business group and said, hey, I want to be helpful  
20 and one of the more senior members stood up and said,  
21 please, stop trying to help because every time you  
22 help it hurts. I laughed when I heard that for the  
23 first time and I've seen it done year in, year out.  
24 Administration after administration, do the same  
25 thing.

1  
2 Every time we try to help, we hurt. There is no  
3 accountability for the damage that we do. There is  
4 no recruitment for those businesses that are shut  
5 down, destroyed, or negatively impacted.

6 I really hope that this bill will allow for the  
7 best of the best to come together and not only come  
8 up with contingency plans for the worst-case  
9 scenario, but even those that are manmade by  
10 administration that have impact, or we make them  
11 whole.

12 Sorry, I ran off on a passionate moment, but I  
13 know you are passionate about this as well.

14 GREGG BISHOP: Yeah, and you know, I share your  
15 passion obviously because you know, when we're  
16 talking about small businesses, we're talking about  
17 mom and pops. We're talking about individuals who  
18 personally invested their life savings to run this  
19 business and of course, when something happens and a  
20 policy happens that affects that business, we have to  
21 be passionate about that because that is someone who  
22 could potentially lose that particular business and  
23 lose the changes that occurred. When you are running  
24 a business and you are changing it to our family,  
25 your generations family etc.

1  
2       The only thing I will push back on a little bit  
3 is that the city, this administration, I don't think  
4 anyone is sitting in the room saying, how can we hurt  
5 small businesses. I think what we are seeing is a  
6 complicated city with 8.6 million people. There is  
7 complicated issues and clear curbs was designed to  
8 speed the flow of traffic because there is life  
9 saving implications on if an ambulance can't get  
10 through traffic, if a fire truck can't get through  
11 traffic, if the police can't get through traffic and  
12 New York City is a very old city. We don't have the  
13 luxury like other modern city's with four or five  
14 lanes that can just turn a lane into. For example, a  
15 dedicated bus lane. Like other cities are doing or  
16 we can have like a fire only lane in other small  
17 towns. We only have X-amount of feet of space. So,  
18 I think balancing all these other things, you know,  
19 the pilot was to see, what can we do to speed up the  
20 flow of traffic. We immediately heard from  
21 businesses that were impacted by that and you  
22 contacted me. Other Council Members contacted me;  
23 BIDs contacted me. I contacted DOT. We went out a  
24 couple times with the DOT Commissioner. I went out  
25 with you and I contacted and all of us contacted

1  
2 Deputy Mayor of Operations and said, hey, this pilot,  
3 we've got to change it.

4 And we were responsive. I think the question  
5 that you have and again, we're happy to you know,  
6 whether it's through this Council or another  
7 Committee is answer the question about any type of  
8 infrastructure work that's done and the impact that  
9 it has on small businesses. What sort of financial  
10 resource can the city provide. And I don't have the  
11 answer in terms of, because it's always been the  
12 policy of the city that infrastructure work is  
13 something that we don't reimburse for.

14 But again, where we can be helpful is to help  
15 businesses be prepared as much as possible.

16 CHAIRPERSON GJONAJ: Commissioner, I agree with  
17 you and I don't think this administration says you  
18 know, how do we destroy business today. I don't  
19 believe that's true but when they enact a policy, I  
20 don't think they give much consideration to the  
21 unintended consequence that a policy could have on a  
22 small business. And that's why I get passionate. We  
23 knew it was going to be a bad idea. It was a six-  
24 month pilot. Businesses shut down forever closed  
25 because of that pilot. It was unfortunate, it could

1  
2 have been prevented and we knew the impact. I'll go  
3 further, we currently have this administrations  
4 Vision Zero Initiative, making streets safer. On one  
5 hand, we have small business owners, entire  
6 commercial corridors pleading, begging, saying please  
7 don't do this, it is going to destroy me.

8 I will have a real loss and I could substantiate  
9 it based on experience when we had road closures.  
10 When Con Edison was bringing in utility lines for  
11 that duration, my business went down my X dollars.  
12 This will be the same. There will be a lane closure,  
13 this is going to have a negative impact. Please  
14 don't do this.

15 Especially, I will bring up Morris Park in  
16 particular. A mile and a half stretch, it was  
17 deprioritized by DOT's own report, a 40 percent  
18 decrease in pedestrian involved incidents, 40  
19 percent. The plan is still moving ahead. I believe  
20 it begins today and there was a lawsuit that was  
21 initiated I believe today to stop that from  
22 happening. Begging, pleading, townhalls, you name it  
23 with DOT. Saying, one, you have a metro north coming  
24 in. Most significant capital improvement coming into  
25 that area in decades. Two, metro north stations

1  
2 coming in. The only main corridor that can ex both  
3 is Morris Park. Ties to three major hospitals, a  
4 thoroughfare to schools. DOT says, sorry, we heard  
5 you. We are moving ahead anyhow. There is no  
6 business insurance interruption policy that will make  
7 that business whole. There is no one that they can  
8 go to for relief. There is no one that they can seek  
9 the revenue that they will lose from, this  
10 initiative. So, what is all this about? If we're  
11 going to decide what's in the best interest no matter  
12 what and we don't care what damage or what impact it  
13 has on your business, we're going to do this.

14 How are we there for our small businesses than?  
15 Complete community opposition. 100 percent of the  
16 community board voted against it. One person  
17 abstained. Not a single support.

18 Town Hall overwhelmingly opposed. Meetings with  
19 DOT overwhelmingly opposed. Please, and we have a  
20 BID there, a newly formed BID, and I got small  
21 businesses that are pleading to stop this. At least  
22 they say until City Planning does a study to  
23 understand the impact that it will have on our small  
24 businesses including the Metro North coming in.

1  
2 We are looking to up zone that area. I have seen  
3 projections of 20 story buildings possibly coming  
4 into that area. Yet, DOT and this administration  
5 says, nope, we are moving ahead regardless.

6 What are your thoughts first on it. You the  
7 Chair of SBS. I'm sorry, that's twice I did that.  
8 The Commissioner of SBS. You said, come to me so we  
9 can help. I am presenting to you a real issue that  
10 starts today. How do we help those small businesses,  
11 100 businesses that are afforded a 30-foot section so  
12 they can get their deliveries.

13 One of those small businesses is a window company  
14 says, how am I going to get my bay windows from three  
15 blocks away? I can't wheel them down sidewalks. It  
16 is too dangerous. The product will be destroyed.  
17 One gust of wind and I risk someone being hurt.

18 I have got supermarkets saying this 30-foot  
19 section isn't enough for my needs let alone the other  
20 99 businesses. I've got an appliance retailer says,  
21 how am I going to get my large appliances that come  
22 in every day in and out? I can't double park because  
23 if I do, I take up the only lane of traffic. And  
24 just so you understand, this is Morris Park where  
25 there is two lanes of traffic in either direction.

1  
2 The policy is going to remove one lane of  
3 traffic. Creating only one lane, no more double  
4 parking, no more deliveries, creating more  
5 congestion, taking away valuable parking spots, which  
6 means less shoppers and people will avoid using that  
7 thoroughfare. This is real Commissioner, today. I  
8 am coming to you Commissioner and saying, SBS, what  
9 are you ready to do about this? How do we protect  
10 those small businesses that we value? That we rely  
11 on for the jobs, the revenue. When we are  
12 undermining their very existence.

13 GREGG BISHOP: Well I think you know, so number  
14 one, without having all the details, I mean, you just  
15 mentioned the removal of the lanes but is the removal  
16 of the lanes for through traffic or is - I'm not  
17 familiar with the project, so I would need to get  
18 familiar with the project to understand. Knowing how  
19 DOT works, you know, if there is all this opposition,  
20 I am sure they are aware of it and I could reach out  
21 to the DOT Commissioner.

22 CHAIRPERSON GJONAJ: I have on numerous  
23 occasions. Everyone has, every elected - well, I  
24 shouldn't say every elected official. Many of my  
25 elected officials that represent the area have



1  
2 reached out. We have spoken to this administration  
3 directly. We've pleaded with both the borough  
4 commissioner and Polly on this is something that is  
5 not wanted, not desired, where there is always a  
6 reason, but according to their own report that just  
7 came out a couple of months ago. It deprioritized  
8 the need based on the 40 percent decrease. Yet, the  
9 policy is being implemented against the will of all  
10 stakeholders, everyone.

11 I have a reason to believe even the attorneys are  
12 looking into it as they foiled the records. The Fire  
13 Departments against it. Sanitation is against it.  
14 Departments and agencies are opposed.

15 I take one example, there is a commercial  
16 corridor, mixed use. You have commercial on first  
17 floor and then some residential above. There is one  
18 lane of traffic now, that you can drive on. An oil  
19 delivery truck which can take up to 15 minutes to 20  
20 minutes to deliver its oil to an existing building,  
21 has taken up that lane of traffic. You have just  
22 shut down an entire commercial corridor. There's  
23 that truck that doesn't have a 600-foot hose to  
24 deliver its product. Cant park on a side street, it  
25 can only park directly in front.

2 Do you know what the response of one of the  
3 responsible DOT members was? It's easy, let the cars  
4 drive around it over the markings on the street.  
5 That's equivalent to creating an incident where you  
6 are going to have a head-on collision. The same  
7 could be happening on the other side and I have two  
8 cars using the same driving over the same no driving  
9 markings. NO response. You're risking lives,  
10 destroying businesses and you'll say Vision Zero is  
11 proven to save lives. Yeah, we make one street safer  
12 and make another street less safe because the cars to  
13 avoid traffic are using side streets.

14 And now, you are endangering the residents of  
15 local streets versus main thoroughfares. And our  
16 gadgets, the GPS's of the world show us how we can  
17 navigate around and if you know an area well, you  
18 know exactly how to get through.

19 I'm not opposed to Vision Zero. I am opposed to  
20 it being done on this commercial corridor with 100  
21 businesses that I feel so strongly against it that a  
22 lawsuit is being filed on their behalf. That they  
23 are raising the money because they know what it  
24 means. So, when you say I'll talk to the  
25 Commissioner. I'll see how I can stop it. We've

1  
2 tried all of that. They were present, they've heard  
3 personal pleas. Please don't do this. It's not the  
4 right corridor. We can take other initiatives to  
5 make our - we should always strive to make things  
6 safer for all New Yorkers. But please take into  
7 consideration the pleas of these businesses which are  
8 struggling just to keep their doors open. To no  
9 avail.

10 GREGG BISHOP: I hear you and you know, because  
11 I'm not familiar with all the communication. I mean  
12 you've just told me everything that you've done in  
13 the past, so I am happy to follow up on this  
14 particular issue.

15 CHAIRPERSON GJONAJ: Depending on this lawsuit  
16 will determine the outcome of how many businesses  
17 will be impacted, if any. But this is again,  
18 manmade. It is done by this administration without  
19 taking into consideration the pleas. Ask for stag or  
20 traffic lights, ask for better markings on  
21 crosswalks, anything but. We have an example and I  
22 don't want to make it all about this, but this is one  
23 fine example of something that has an impact. That  
24 is manmade and there is no recourse.

1  
2 Thank Man Heights I believe it was had Vision  
3 Zero applied. Disastrous for that commercial  
4 corridor. They reversed it or it was revised.

5 GREGG BISHOP: You're are talking about the bike  
6 lane incidence on Dickman?

7 CHAIRPERSON GJONAJ: Right, but it had the same  
8 concept. It went from 2-inch to one lane, they put a  
9 bike lane in.

10 GREGG BISHOP: Is Morris Park a bike lane that's  
11 being installed?

12 CHAIRPERSON GJONAJ: That's what they are going  
13 to involve, a bike lane.

14 GREGG BISHOP: Okay, okay, alright. So, I guess,  
15 yeah, we need to have further conversations about  
16 that. With Dickman, I've been on Dickman a number of  
17 times and you know I can tell you that business  
18 owners talked about the bike lane, the challenges.  
19 It actually wasn't reversed.

20 CHAIRPERSON GJONAJ: Modified.

21 GREGG BISHOP: Just usual work, the street was  
22 resurfaced, and the bike lane was not reinstalled.  
23 Based on the feedback that we got from the business  
24 owners and now DOT is considering a different version  
25 to address the challenges that the businesses in that

1  
2 community brought forth. I was up there just about a  
3 month ago with the Deputy Mayor of operations just to  
4 hear, just so she could hear directly from the  
5 business owners as well.

6 So, as I said, you know, I'm not sure, you've  
7 said that you've had numerous conversations with DOT.  
8 DOT has been responsive when we've brought up issues  
9 and certainly I will make sure because you have  
10 brought it up here that and I am sure our team has  
11 already sent those emails, to not only the DOT  
12 Commissioner but also the Deputy Mayor of Operations,  
13 to let her know that this remains a concern of yours  
14 and a bunch of businesses that will be impacted.

15 CHAIRPERSON GJONAJ: Work begins I believe today.

16 I believe the community was given notice that  
17 work will begin today.

18 GREGG BISHOP: Okay.

19 CHAIRPERSON GJONAJ: I am an optimistic person.  
20 I really believe that if this is done correctly and  
21 provided that it is given a chance and a goal that is  
22 achievable, Intro. 390 can go a long way to making  
23 sure our businesses have a fighting chance and that  
24 government should do all that it can to protect them,  
25 help prepare and be able to provide the means by

2 which they continue to rise, raise the revenues  
3 whether it be manmade or natural made disasters. And  
4 the bill introducer has just joined us. Council  
5 Member do -

6 COUNCIL MEMBER ULRICH: Do you want me to speak.

7 CHAIRPERSON GJONAJ: Only if you'd like. I mean  
8 I kept them warm for you.

9 COUNCIL MEMBER ULRICH: Thank you, Chairman.  
10 Sorry I am late; I took the A-Train here. That's a  
11 topic for another hearing.

12 GREGG BISHOP: And another Commissioner.

13 COUNCIL MEMBER ULRICH: Right exactly, MTA. I  
14 think that's the governors fault today. Tomorrow,  
15 who knows. Anyway, I want to thank the Chair of the  
16 Committee. I also want to thank my colleague and my  
17 friend Council Member Holden for being the prime co-  
18 sponsor on this piece of legislation.

19 Commissioner as you know, the night of Hurricane  
20 Sandy, you were in my district. I remember bumping  
21 into you literally across Bay Boulevard and Howard  
22 Beach and you were going store to store, and I can't  
23 thank you enough. You were not the citywide  
24 commissioner at the time, I think you were the  
25 assistant commissioner but you literally boots on the

1  
2 ground and trying to help in whatever way you could  
3 the small business owners in my district, not only in  
4 Howard Beach but in Rockaway and I know you were in  
5 other parts of the city as well. So, I want to  
6 commend you again and thank you for that.

7 GREGG BISHOP: Thank you.

8 COUNCIL MEMBER ULRICH: I think you are doing an  
9 amazing job and the Mayor could not have picked a  
10 better person to lead the agency.

11 GREGG BISHOP: Thank you very much.

12 COUNCIL MEMBER ULRICH: But as you know, you  
13 know, we are living in the world of climate change  
14 and intensifying whether events and I think that the  
15 need for an advisory board to assist the city with  
16 disaster recovery when it comes to helping small  
17 businesses is not a bad thing and it's something that  
18 I think we could get a lot of positive feedback and  
19 ideas from and we would love to work with you and  
20 that administration if the bill is moved out of  
21 committee to establish this advisory board and to  
22 identify the right stakeholders to serve on this  
23 board, so that we can work together.

24 After Hurricane Sandy, the one thing that I  
25 noticed, and you can speak better to this than I can.

1  
2 Is that we were able to do a lot of good but at the  
3 same time, it was sort of like, you know, everything  
4 was like popcorn. It was sporadically, you know,  
5 we've been doing something in far Rockaway, we were  
6 doing something in Coney Island. We were doing  
7 something in Staten Island. We were doing something  
8 in Howard Beach, but I think one of the lessons that  
9 we learned from Sandy when it came to helping the  
10 businesses get back on their feet, was there really  
11 cannot be this one size fits all approach and that  
12 what works well for medium or larger businesses, you  
13 know, for instance the \$25,000 loan which was  
14 terrific, thank you for helping us with that. And  
15 the \$10,000 grant that was attached to that. A lot  
16 of businesses didn't qualify for that and a lot of  
17 businesses also did not qualify for SBA loans. And  
18 you know, there are many businesses that fall through  
19 the cracks and how do we assist those businesses  
20 which have been in business for a very long time.  
21 And are very much a part of the fabric of the  
22 communities that they serve.

23 You know what can we tailor to assist those  
24 businesses. So, you know, having maybe several  
25 categories of Aid programs in ways that we can assist



1  
2 people and then also, in the immediate aftermath of  
3 these disasters, how do we deputize other city  
4 workers in training them to actually go out, because  
5 it is physically impossible for you and your  
6 dedicated staff to reach every single business owner  
7 in an impacted area for instance, in a hurricane or  
8 some other emergency.

9       It's just there is not enough personnel in your  
10 agency to actually connect with all of those business  
11 owners. And so, how do we utilize other city workers  
12 and other volunteers perhaps in training them to  
13 maybe OEM or other agencies? Those are the types of  
14 ideas that we would be looking to come out of this  
15 advisory board as well as others.

16       So, we're hoping that when you take this back to  
17 the administration, legislative council and the  
18 Mayor's Office, that they will glance over the fact  
19 that I'm the main sponsor of the bill and won't use  
20 that as a reason to oppose it. But all kidding  
21 aside, that they will see that there can be some real  
22 value here. And that the Council and the  
23 Administration and the people of the City of New York  
24 can really benefit from this.

2 And again, I want to thank the Chair of the  
3 Committee for recognizing the importance of this  
4 legislation and I hope that you can help us bring it  
5 to the finish line.

6 GREGG BISHOP: Well thank you Council Member and  
7 thank you for the kind words and of course, you've  
8 been always a strong advocate of small businesses.

9 We talked about some of the work that we did on  
10 Rockaways and I talked about some of the challenges  
11 that we saw after Sandy in terms of local  
12 organizations where the capacity that they have to  
13 really make the connections to small businesses.  
14 That's why we did all that work standing up to the  
15 Merchant Association on Beach 116<sup>th</sup>, you know, one of  
16 the things, you know, we were talking about. You  
17 know, we agree that businesses should be resilient  
18 and disaster preparedness should be part of the  
19 resiliency.

20 You know, I think working with you and the  
21 Committee, we just want to make sure that the  
22 language of the bill works for everyone and I think  
23 in terms of like who will be on the Committee, the  
24 length of terms, etc., but certainly you know,  
25 working with you figure out different ways we can

1  
2 ensure that business preparedness is part of you  
3 know, just the language of starting a small business.  
4 Small business owners know what they need to do,  
5 makes a lot of sense to us.

6 COUNCIL MEMBER ULRICH: You know, I have  
7 question. One of the issues that some of the  
8 businesses ran into in my district after Sandy was  
9 this idea of duplication of benefits. Right, and I  
10 know that you are keenly aware of this.

11 GREGG BISHOP: Very.

12 COUNCIL MEMBER ULRICH: Exactly, it is sort of  
13 unfortunate but that the federal government said, if  
14 they receive the SBA loan that that could be counted  
15 against some of the aid that the city might be using  
16 CDBG funds to support as well. So, maybe you can  
17 just talk about some of the difficulties there.

18 GREGG BISHOP: But one of the things I said was  
19 that the federal government based on their past  
20 experiences with disasters, came up with the program  
21 was late because of politics and that it was very  
22 onerous on small businesses. And unfortunately, we  
23 had to be the messenger of that.

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You know, one of the things that I also talked about is business interruption insurance is the best defense for that. For any type of disaster.

COUNCIL MEMBER ULRICH: And how affordable is that? I am not aware.

GREGG BISHOP: It's part of you know, in terms of affordability, it all depends on how you operate your business. So, that's the other part right, is really, do you have the documentation to show that you're operating your business in a way that someone could actually gage how much losses you could potentially have.

One of the challenges we saw with small businesses was that they did not have the paperwork. They did not have sort of like their past tax returns for example. Some that were cash only, we sometimes know cash only businesses are cash only for a reason, but when a disaster happens, the savings in taxes that you occurred up front in terms of maybe downplaying your revenues, comes back at you when you have to expend a number of funds to actually recover from a disaster because you can't take advantage of some of these programs.

1  
2 The duplication of benefits you know, it's the  
3 federal government, they are just looking to ensure  
4 that you are not double dipping. And especially in  
5 your district, there were individuals who took our  
6 program because we were first out the gate and they  
7 got the \$25,000 loan and got the grant. And instead  
8 of buying equipment and things to run their business,  
9 they actually helped the community and it was  
10 unfortunate because we weren't able to help them  
11 again with the federal program because of that  
12 duplicative benefit clause.

13 You know, it is something we could work with our  
14 federal partners and see - as you know this climate  
15 in Washington, I'm not sure -

16 COUNCIL MEMBER ULRICH: I'll be there tomorrow.  
17 I will let them know.

18 GREGG BISHOP: Well, you can let the Chair of the  
19 Small Business Committee know that that's something  
20 that you're very much focused on.

21 When I was in Washington I spoke to the SBA. I  
22 think the SBA is really focused on like disasters .  
23 You know, they have a certain view of what the  
24 private sector should be doing. Meaning like  
25 insurance etc., etc., versus what government should

1  
2 be doing. And depending on your political leanings,  
3 you may have certain considerations in terms of  
4 should government be the first. I say that we should  
5 be there to help and prepare and certainly we will be  
6 there with our local programs to really help  
7 businesses come through disasters as quickly as  
8 possible until the federal government figures out  
9 what they are going to do.

10 COUNCIL MEMBER ULRICH: You know I could tell  
11 you; I sort of beat this drum all the time and it's  
12 not your fault. It was really an EDC iteration in  
13 the last year of the Bloomberg Administration, but  
14 people were really excited about the game changer  
15 grand competition. Not only in Rockaway but also in  
16 Brooklyn and Staten Island as well. And there were  
17 funds that were promised our community to make  
18 business corridors more resilient, more vibrant, to  
19 sort of rebuild them in a fashion that is sustainable  
20 and also profitable at the same time. And when the  
21 de Blasio administration came into office, they  
22 repurposed those funds and that was not your doing in  
23 any way. But is there any political curiosity or is  
24 there any talk at City Hall about bringing back  
25 something like that. I mean some sort of private

1  
2 partnership to you know, provide stimulus to those  
3 areas that are still struggling to recover. If you  
4 go to far Rockaway, you go to my district. You go to  
5 Coney Island, there are still businesses that are  
6 boarded up. That the gate is rolled down and they  
7 never rented it to somebody else or they made some  
8 repairs and they are still struggling to recover. I  
9 mean I often wonder if the city recognizes the plight  
10 of small businesses in flood zones, in these areas  
11 that were severely impacted by the storm.

12 Most recovered but many did not and what do we do  
13 to provide a shot in the arm to those areas. Because  
14 we made a commitment to them and then we sort of took  
15 that back.

16 GREGG BISHOP: Yeah, so I can't speak to the game  
17 changer, but I can tell you that we have as part of  
18 sort of the natural evolution. We went from recovery  
19 to resiliency and part of our program the resiliency  
20 program is really to help businesses figure out how  
21 they can be more resilient and that how, you have  
22 insurance experts, you have disaster recovery experts  
23 going into that business and identifying the pain  
24 points and then we give them a grant of \$3,000 to  
25 actually implement some of the solutions.

1  
2           And some of the solutions are very simple. Some  
3 of it is just not having all your key documents on a  
4 hard drive in a PC or a MAC on your premise or maybe  
5 having a generator or figuring out you know, all the  
6 documents that you really need to have in one  
7 particular area, so in case a disaster happens, you  
8 can actually put your hands on it easily.

9           I will tell you that some of the things that you  
10 know, we would be happy to talk about and figure out  
11 ways, you know, what I've seen is that after a  
12 disaster, the immediate thing that a business needs  
13 is capital. Because depending on how long the  
14 business has been closed, they need capital to sort  
15 of bounce back and replace the inventory and then,  
16 the next thing they need is marketing help. So,  
17 people know that the business is around.

18           So, figuring out different ways we can use our  
19 existing support. Not only at SBS but citywide. I  
20 think that's one of the things we want to talk to you  
21 and the Committee about in terms of this bill to make  
22 sure that whatever existing programs are out there  
23 that we tap into it to make sure that we're not  
24 duplicating work that's already been done based on  
25



1  
2 the learnings from Sandy. Because we work closely  
3 with emergency management for example.

4 You know, so we have a relationship with  
5 emergency management in terms of how to get the word  
6 out to small businesses and you know, we also as part  
7 of our 1NYC2050 Plan, we have talked about putting  
8 together a resiliency panel as well.

9 So, the more resiliency work and you know, they  
10 are not here today, but has been focused on  
11 protecting inundated areas, but I can't speak to in  
12 terms of any consultation that has been happening  
13 around game changer.

14 COUNCIL MEMBER ULRICH: The legislation that's  
15 the topic of today's hearing allows for the Mayor to  
16 appoint five of the nine appointees and the Council  
17 Speaker to appoint the other four. And it says  
18 members will serve two-year terms and cannot be  
19 removed except for cause. Is there any hesitation or  
20 is there any push back from the administration on how  
21 that board is consisted?

22 GREGG BISHOP: Yeah, I wouldn't say hesitation, I  
23 would say more so, we should talk about what that  
24 looks like, because it's very prescriptive right.  
25 For example, two-year term, you know, Hurricane Sandy

1  
2 happened well, six years ago. So, we don't know the  
3 frequency of disasters and if you have people  
4 rotating in and out, you could have a committee that  
5 has never dealt with a disaster.

6 So, figure out you know, on who should be on the  
7 committee. Is it a committee of — you know, is it  
8 the Commissioner of Emergency Management? Is it the  
9 Small Business Commissioner? I mean, I think we  
10 should probably talk about what that composition is.  
11 We're not you know again, the intent and the idea is  
12 something that we are aligned with because I think  
13 one of the biggest challenges again, with working and  
14 helping small businesses for the time I have. Is  
15 that and I mentioned to the Chair earlier, small  
16 business owners are not thinking about disaster  
17 recovery. They are only thinking about it when it  
18 happens and by that time it's too late. So, we need  
19 to figure out you know, whether it's through this  
20 bill or through existent services, how we can  
21 actually small businesses consider that as part of  
22 just the natural course of business.

23 So, if you're thinking about opening up your  
24 business, there is a checklist and we do that at SBS.  
25 But again, we want to make sure that business owners

1  
2 understand that this is actually crucial to the  
3 viability of your business as well.

4 COUNCIL MEMBER ULRICH: You know, it's such a  
5 devastating event, Hurricane Sandy and God willing it  
6 doesn't happen again in our lifetime, something of  
7 that magnitude. What made it worse was that so many  
8 of the small business owners, not only in my district  
9 but throughout the city, they also live in those  
10 communities that are impacted by the Storm. And you  
11 know, if you have a small mom and pop shop, an  
12 immigrant owned business or just even somebody that's  
13 been in business for 50 or 60 years, to have your  
14 home and your business completely wiped out at the  
15 same time. You know, it takes a toll financially,  
16 psychologically. I think you encountered that  
17 firsthand talking to some of these business owners.  
18 They were really at their wits end literally and some  
19 of them suffered more than others but all of them  
20 really suffered and I think it takes a toll.

21 When we talk about business counseling, it's not  
22 only about the dollars and cents but what other  
23 counseling you think can SBS provide those business  
24 owners in a time of great distress? You know, aside  
25 from saying, okay, where are your bank statements and

1  
2 this is how you fill out the paperwork and this is  
3 what you do. That's the most important.

4 GREGG BISHOP: You are raising a very legitimate  
5 point.

6 COUNCIL MEMBER ULRICH: Maybe the Thrive NYC. I  
7 don't know. I am asking honestly here.

8 GREGG BISHOP: Yes, so I literally was going to  
9 mention that because there is an initiative through  
10 Thrive NYC for business owners, for a number of  
11 reasons.

12 COUNCIL MEMBER ULRICH: But is that under your  
13 supervision, your umbrella?

14 GREGG BISHOP: It is. We are working in  
15 conjunction with Thrive. Because it's focused on  
16 mental wellness and in terms of you know, Thrive NYC  
17 has individuals who are actually going to be working  
18 with us and figure out how to get to the business  
19 community. Not only us but other business  
20 organizations. But it is important that you know, we  
21 talk about mental health for business owners.

22 COUNCIL MEMBER ULRICH: And I think the outreach  
23 there is terribly important. They are not going to  
24 call 311 and say you know; I'm having a nervous  
25 breakdown. I am losing my house and my business.

1  
2 You have to go to them. I mean, like it's really, to  
3 make that connection in a time like that, I saw it  
4 firsthand. The intervention literally has to happen  
5 at their place.

6 GREGG BISHOP: Yeah, the worst conversation I had  
7 during Hurricane Sandy was telling a business owner  
8 that the federal program would prevent us from -  
9 because a duplicate of benefit, would prevent us from  
10 being able to fund that business owner. And to be  
11 honest Council Member, when that person heard the  
12 news, they slumped down and said, I'm finished.

13 And then left my office and I actually was  
14 concerned about his mental health state at that time.  
15 So, it is important that we think about that.

16 COUNCIL MEMBER ULRICH: So, when you have these  
17 outreach teams, this is like something that I think  
18 might come out of the advisory board. But when you  
19 are able to dispatch people into a particular area  
20 that has been effected by severe whether event or  
21 some other disaster, you know, to have a mental  
22 health expert or someone there along with the SBS  
23 liaison and the financial people that you're sending  
24 out there to talk to these people, to talk to these  
25 effected business owners, I think would be incredibly

1  
2 helpful. You know, sometimes people become irate or  
3 they might seem unreasonable or obtuse, but they are  
4 really just reacting to something just catastrophic  
5 that just happened to them. They think that their  
6 families are in financial ruin. I mean, some of them  
7 really can go off the deep end and they need help to  
8 in that way. So, you know training and providing  
9 that assistance. Again, not saying, oh, if you're  
10 feeling sad tomorrow morning because the Pizzeria  
11 burned down, call this number. That's not going to  
12 work, and I think that the City as a whole we are  
13 reactive, we are not always proactive as a whole.  
14 That's just my constructive criticism and if there is  
15 anyway for us to be genuinely proactive in that  
16 regard in the future, that would be helpful.

17 GREGG BISHOP: Yeah, you know, in terms of being  
18 proactive, I think one of the things we learned and  
19 which is why we worked closely with not only local  
20 organizations but our business prep courses for  
21 example, we held in libraries and spaces in districts  
22 that were inundated with waters to make it easier for  
23 businesses to actually come to these classes to learn  
24 about it. We did tons of outreach and one of the  
25 things that I mentioned in my testimony, because the

1  
2 program is federally funded, we're taking  
3 applications up to June 1<sup>st</sup>. We will still continue  
4 to have the workshops, but the actual grant etc., the  
5 last application due will be June 1<sup>st</sup>, so you know,  
6 we would be happy to work with your office to make  
7 one last push. I think we did a really good job in  
8 your district. But in other district, you know, -

9 COUNCIL MEMBER ULRICH: What are the numbers just  
10 off the top of your head, do you have a ballpark  
11 figure?

12 GREGG BISHOP: Yeah, I do have the numbers. We  
13 have in terms of business prep, so, overall, we  
14 delivered about 390 risk assessments. So, this is  
15 basically go into businesses and saying here are all  
16 the issues that you have. Of those 390, 175  
17 businesses got grants totaling more than \$500,000.

18 So, we can give you the breakdown in terms of  
19 like per communities etc. But one of the biggest  
20 challenges and I've attended some of the classes, you  
21 know, is getting business owners to actually  
22 prioritize business preparedness with running their  
23 business. If you understand what I'm saying. If you  
24 are too busy running your business, and again, you  
25 know, we've tried to be as flexible as possible to

1  
2 ensure that business owners have the time to actually  
3 consume that service, but we want to make sure that  
4 business owners know that you know, we will always be  
5 there to actually help teach them the things that  
6 they need to think about. But I cannot stress enough  
7 that business interruption insurance is and will be  
8 the first line of defense.

9 COUNCIL MEMBER ULRICH: So, you know, it's  
10 interesting that you mention that because during  
11 Sandy, you know the water had come to about 157<sup>th</sup>  
12 avenue and some parts and into Lindenwood, but there  
13 was a blackout all the way into Ozone Park up to  
14 Liberty Avenue. These were areas that were not  
15 flooded, were not affected by fire.

16 GREGG BISHOP: They were impacted.

17 COUNCIL MEMBER ULRICH: But those businesses were  
18 severely impacted because for two weeks, the priority  
19 in Rockaway with LIPA was getting the power back on  
20 and in Howard Beach and Broad Channel, well Broad  
21 Channel has a mixture of energy sources. But you  
22 know, Con Edison was doing their best to respond to  
23 get the power up and running again but you know in  
24 Ozone Park, they were secondary. But they were  
25 impacted. Those pizzerias, those bakeries, those



1  
2 hair and nail salons, those banks, those business  
3 establishments were interrupted and lost you know,  
4 hundreds of thousands of dollars in food and  
5 spoilable goods. You know, getting back to your  
6 point, being prepared for that event. Even if you  
7 aren't in a flood zone. But having the right  
8 insurance, having the right information, knowing  
9 where to go. But again, having the city be able to  
10 also go there, because sometimes people aren't  
11 thinking straight when it happens. They could do all  
12 the planning in the world, when the lights go off and  
13 all of a sudden you are losing thousands of dollars  
14 in business a day, the last thing on your mind might  
15 be the hard drive that you stored somewhere else or  
16 the insurance policy you took out five years ago,  
17 when somebody had a meeting at the Library. So, you  
18 know, that's where the city having the outreach, I  
19 think is really important. Oh, yeah, you're right, I  
20 didn't think of that.

21 GREGG BISHOP: Right, and that's why we made the  
22 investment based on the learnings from Hurricane  
23 Sandy to have the mobile outreach unit. Because one  
24 of the challenges we had was finding physical space  
25 in impacted areas because of the fact that they were

1  
2 impacted but being able to just drive up to a  
3 commercial corridor, park our vehicle and business  
4 owners could just step right out of their business  
5 right into our offices.

6 COUNCIL MEMBER ULRICH: You have a mobile unit I  
7 assume?

8 GREGG BISHOP: Yes, yes, we have like for example  
9 a satellite on the top, so local information used  
10 etc., because in the Rockaways, there was no power,  
11 no nothing and one of the things that the unit has is  
12 the ability to display information. We have charging  
13 stations on the outside, because people needed to  
14 charge their cell phones.

15 COUNCIL MEMBER ULRICH: That was a big issue too.

16 GREGG BISHOP: So, we learned a lot from  
17 Hurricane Sandy. So, the unit has the ability to  
18 have about three staff members and a conference room  
19 in the unit that can hold about eight or nine people.  
20 We deployed it in flat iron when we had the steam  
21 pipe explosion and we were in that unit with Con Ed  
22 for example. So, it's a one stop shop. So, we would  
23 help the person, the business owners with any of the  
24 stuff that we needed to do in terms of the city and  
25

1  
2 then they would just turn right around and talk to  
3 Con Ed in terms of how to file a claim.

4 COUNCIL MEMBER ULRICH: One of the things that I  
5 did, sorry to interrupt you. After the storm, I  
6 insisted that every member of my staff when we hired  
7 them and even the people that were working for me  
8 before, that they became notary publics. Because  
9 there were so many documents that had to be notarized  
10 or have some one who is a commissioner of deeds, that  
11 I insist that every member of my staff become a  
12 notary public or a commissioner of deeds and I do  
13 that for a reason because people are bringing in  
14 important documents and we can't say oh, okay, we'll  
15 print them out for you. We will help you fill it out  
16 but go to the bank down the block or go to the  
17 lawyers office across the street.

18 We want to make sure that people can get the  
19 assistance that they need and having those people on  
20 the van, I think the notaries could be very helpful  
21 to or Commissioner of deeds, very easy.

22 GREGG BISHOP: So, let's hope we don't have  
23 another event like Sandy, but to your point, you  
24 know, it's not if but when.

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2 COUNCIL MEMBER ULRICH: Well, they said it's a  
3 100-year storm.

4 GREGG BISHOP: Every ten years.

5 COUNCIL MEMBER ULRICH: So, I'm hoping that the  
6 next it comes we won't be around. Unless you are  
7 planning to live to 100 and well, you are only 34  
8 years old. So, I guess 134. So, well, the Chair is  
9 back. I am going to turn this hearing back over to  
10 him. No, it's fine, we've exhausted it, but I think  
11 the administration realizes how important this is and  
12 if there is a way, we can negotiate the bill to try  
13 to make it appropriate and comfortable with the  
14 Council and the administration, I think the Chair  
15 would be delighted to move ahead.

16 Thank you, Commissioner.

17 GREGG BISHOP: Yeah, happy to work with you.

18 CHAIRPERSON GJONAJ: Thank you again. I just  
19 want to thank you for the introduction of this bill  
20 which would go along way in actually helping our  
21 small businesses for both natural and manmade, but  
22 while we're on natural disasters because I kept him  
23 warm for you just on manmade disasters, this past  
24 winter, I believe it was listed in two inches of snow  
25

1  
2 that shut down the city? I don't think business  
3 interruption insurance covers snow fall.

4 GREGG BISHOP: No.

5 CHAIRPERSON GJONAJ: So, let's look at this for a  
6 moment. There was two inches of snow that literally  
7 shut down New York City. Brought us to a screeching  
8 halt. I can't say it was preventable. You can't  
9 prevent snow but certainly a proactive approach, much  
10 more could have been done to prevent the - in my  
11 lifetime, probably one of the worst traffic jams due  
12 to neglect or lack of follow up. And not only in  
13 about snowplows out there, we could have done a lot  
14 more just by informing the public. Don't get into  
15 your cars. This is peak traffic times, congestion,  
16 stay where you are at. Seek alternative means of  
17 transportation. Take shelter, stay off the streets,  
18 let the snowplows do their job, so that we can get  
19 the city moving. We shut down every commercial  
20 corridor, businesses, there was nothing going on.

21 This Intro could possibly create the think tank  
22 that is needed on properly addressing something that  
23 is not preventable but certainly provide them the  
24 resources and information that's needed to make it  
25 less detrimental on our small businesses.

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2 GREGG BISHOP: So, I mean, I would say that  
3 again, we want to make sure that businesses are  
4 prepared. Since you mentioned this and because it is  
5 on record, I will just say that the City Emergency  
6 Management, because obviously I have nothing to do  
7 with snow, but the emergency management and  
8 Department of Sanitation based on the reports from  
9 the national weather service, because I talk to  
10 Commissioner Garcia all the time. The forecast was  
11 you know, less than an inch of snow and the last time  
12 I checked, and I've spent most of my lifetime in New  
13 York City. We don't shut down the city for less than  
14 an inch of snow. And at the very last minute, and  
15 you know, again, you have to question the Sanitation  
16 Commissioner or Emergency Management, those forecasts  
17 changed and that's why we received the amount of snow  
18 that we did. Because the weather shifted at the very  
19 last minute, people were already out. Folks were  
20 already in their cars; people were already on to  
21 work. So, you know, I wouldn't categorize it as a  
22 failure of the city. I would just say that there was  
23 a unique situation that happened that particular day  
24 and I think as you can see, because well, I'm not a  
25 weather forecaster, so I'm not going to guarantee

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2 there is not going to be any snowstorms, but you  
3 know, the flowers are blooming. So, I would say  
4 based on the other incidences, the other times that  
5 we've had snow, the city had responded appropriately.  
6 But back to your original point and the original  
7 point of this hearing is that yes, we do need to make  
8 sure we can figure out ways that businesses are  
9 prepared, and I am happy to work with you on the  
10 language of the bill.

11 CHAIRPERSON GJONAJ: So, case and point. That  
12 day, tremendous loss of revenue for our small  
13 businesses. There is no insurance that is going to  
14 cover their loss. There is no city program that is  
15 going to give them the ability to recapture, not  
16 their profit, their loss for the day. Regardless of  
17 and don't get me wrong, we have some incredible  
18 programs that were initiated for the wellbeing to  
19 protect our workforces, paid family leave, sick  
20 leave, healthcare coverage, minimum wage, the - I  
21 forget the scheduling law now that even if they come  
22 in they get paid or if they don't come in and they  
23 were scheduled to come in, they get paid or be fined.  
24 All of these have an impact on these small business  
25 and don't get me wrong, I think there is some great

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2 benefits there. But the small business cannot  
3 recapture that loss of revenue that they need to help  
4 substantiate these payroll, rent, services, expenses  
5 that they incur and maybe this think tank could be  
6 given the ammunition, the strength, the resources and  
7 the "power and the influence" and I say that in  
8 quotes. "Power and influence" for another  
9 suggestive body or committee forum that is going to  
10 merely suggest, and the suggestions don't go  
11 anywhere. I think will be a disservice to New  
12 Yorkers in the intent of this legislation.

13 But I do want to thank you because I know your  
14 hearts in the right place and your head follows it.  
15 You are a champion for Small Businesses, and I am  
16 encouraged to continue working with you to make a  
17 difference.

18 GREGG BISHOP: Well, thank you very much. I  
19 appreciate it.

20 CHAIRPERSON GJONAJ: Is there anyone that wants  
21 to be heard and go on the record? This hearing is  
22 adjourned. [GAVEL]

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C E R T I F I C A T E

World Wide Dictation certifies that the foregoing transcript is a true and accurate record of the proceedings. We further certify that there is no relation to any of the parties to this action by blood or marriage, and that there is interest in the outcome of this matter.



Date April 1, 2018