

TESTIMONY

BY

COMMISSIONER

GREGG BISHOP

NEW YORK CITY

DEPARTMENT OF SMALL BUSINESS SERVICES

BEFORE

THE COMMITTEE ON IMMIGRATION

& THE COMMITTEE ON SMALL BUSINESS

OF THE

NEW YORK CITY COUNCIL

WEDNESDAY, DECEMBER 11th, 2019

Good afternoon **Chair Menchaca, Chair Gjonaj**, and members of the Committees on Immigration and Small Business. My name is Gregg Bishop, and I am the Commissioner of the New York City Department of Small Businesses Services ("SBS"). At SBS, we aim to unlock economic potential and create economic security for all New Yorkers by connecting them to quality jobs, building stronger businesses, and fostering thriving neighborhoods across the five boroughs. I am joined by my colleague, Deputy Commissioner and General Counsel Sonia Lin from the Mayor's Office of Immigrant Affairs (MOIA).

Immigrants are responsible for the strength of our economy and the unique character of our neighborhoods. Since the city's founding, our small business landscape has been defined and strengthened by the contributions of immigrant small business owners. In fact, immigrant entrepreneurs own and operate more than half of New York City's small businesses. Immigrants also represent forty-five percent of the city's workforce. With these statistics in mind, it is critically important that SBS is accessible to all New Yorkers and meets the specific challenges of New York City's immigrant entrepreneurs.

In 2015, SBS launched the **Immigrant Business Initiative (IBI)**, a three-year, Citi-funded program to serve immigrant entrepreneurs. In consultation with MOIA, we worked with organizations that serve immigrant communities to learn about their challenges, strengthen the relationships between SBS and organizations that serve immigrants, and offer programming to immigrant entrepreneurs. Since the initiative concluded, SBS has worked to ensure that the findings from IBI are incorporated into

our wider service offerings. We also developed a step-by-step guide for immigrant entrepreneurs planning, launching, or growing a small business. *Building Your Business in New York City: A Guide for Immigrant Entrepreneurs*, is available online at nyc.gov/immigrantbiz in eight different languages and offers advice on topics such as: signing a commercial lease, navigating government, and understanding the rights of immigrant New Yorkers.

Armed with lessons from IBI, this summer SBS updated our **business education courses** to be culturally-competent and responsive to the needs of immigrant entrepreneurs. These new business education opportunities offer multiple sessions, including a five-course *Introduction to Entrepreneurship* series and a six-course *Digital Marketing* series, both of which have been translated into nine languages, including Spanish, Chinese, and Russian. SBS's single session in-person business education courses are also available in multiple languages and we are currently in the process of translating new courses, such as *Building Your Own Business Website* and *Social Media Marketing*, into Spanish, Russian, Haitian Creole, French, Korean, Bengali, and Arabic.

These expanded efforts are serving a growing number of immigrant entrepreneurs. In Fiscal Year 2019, **810 entrepreneurs** participated in non-English courses offered by SBS across the five boroughs. To connect immigrant entrepreneurs with these business education opportunities, SBS collaborates with community-based organizations to identify relevant topics, host business courses in immigrant communities, and recruit participants to attend these courses. We work with community partners in many of your districts, such as the Allerton Library in the Bronx and the

Center for Family Life in Sunset Park. We are always looking to grow our network of partners to serve more immigrant entrepreneurs.

SBS develops targeted programming to meet the most pressing challenges faced by all New York City business owners, including immigrant entrepreneurs. Our **Commercial Lease Assistance (CLA) Program** provides eligible businesses with legal services on topics including lease negotiations, formalizing oral lease agreements, and landlord harassment. When the program launched, SBS embarked on a multilingual promotional campaign and we continue to partner with community-based organizations to conduct outreach to ensure that immigrant communities have access to the CLA program. As a result, of the more than 600 business owners served through the program since its launch in 2017, 80% are minority-owned, **over 60% are immigrant-owned**, and nearly half are owned by women.

Navigating the regulatory environment in New York City can also be challenging for foreign-born business owners. Through the Mayor's **Small Business First** initiative, SBS has created multilingual materials and services around **regulatory compliance and education** to ensure that immigrant entrepreneurs have the resources to succeed in New York City. Regulatory agencies now offer inspections in over 200 languages, every guide for regulatory processes is translated into at least six languages, and SBS's NYC Business Portal is available in more than 50 languages. SBS's Compliance Advisors and Small Business Advocates also provide business owners with one-on-one regulatory assistance in multiple languages. These teams have reported many immigrant entrepreneurs utilizing these one-on-one regulatory assistance services in their language to secure permits and pass regulatory inspections to successfully open

and expand their businesses. These individuals have reported connecting with the Compliance Advisors and Small Business Advocates through our marketing campaigns and 311, as well as being referred by our NYC Business Solution Centers, community-partners, and other small business owners who have used the service. Through outreach, we continue to spread the word about this valuable opportunity; we would be glad to work with any members of the Council to reach more immigrant entrepreneurs.

All small businesses require capital to start, operate, and grow. SBS works with a network of lenders across the five boroughs, including many Community Development Financial Institution (CDFIs), to ensure that immigrant business owners have **access to financing** to grow and launch their business. Many of our partners, such as Renaissance Economic Development Corporation (REDC), Business Center for New Americans (BCNA), Accion, and Business Outreach Center (BOC) Network, provide multilingual financial services such as low-interest small business loans and counseling services to low-to-moderate income and immigrant communities in New York City. Since 2015, SBS has been able to connect over **1,250 small businesses** to these partners, resulting in over **\$31M in financing**.

SBS also plays a key role in the City's Minority and Women-owned Business Enterprise ("**M/WBE**") program. The M/WBE program supports the growth of minority and women-owned businesses through City procurement, ensuring that our vendors reflect the diversity of our city, including our diverse immigrant communities. SBS certifies M/WBEs, provides essential capacity building services, and offers technical assistance to help M/WBEs compete for and execute City contracts. To date, SBS has certified more than **9,000 M/WBEs**, a more than 147% increase since the start of the

Administration. SBS is working to ensure that the program is accessible to M/WBEs that speak languages other than English by creating marketing campaigns in multiple languages, partnering with community organizations to promote and assist with certification, and providing on-site translation services at events such as the M/WBE Borough Forums. We look forward to working with the Council to ensure that more immigrant entrepreneurs have access to this program.

From our legal services to M/WBE certification, partnerships with community-based organizations play a critical role in ensuring that SBS is effectively reaching and meeting the needs of immigrant small business owners. SBS is building the capacity of these community organizations and investing in neighborhood commercial corridors by supporting the city's network of **76 Business Improvement Districts (BIDs)** and providing **capacity building grants and other opportunities** to BIDs, merchants associations, local development corporations, and other community-based organizations. From helping formalize merchants associations along commercial corridors made up of immigrant business owners, to hosting family-friendly, bilingual film screenings in local parks, SBS's **Neighborhood 360 Grants**, **Neighborhood 360 Fellows**, and **AvenueNYC** programs provide opportunities for New York City's diverse commercial corridors to continue to thrive.

SBS is also working with our partners across the administration, including **MOIA**, to conduct outreach to immigrant businesses and provide crucial information about employer rights and responsibilities. SBS attends many events hosted by MOIA to connect with new partners; for example, in the spring I attended a Peruvian Town Hall

organized by MOIA, where I provided information about SBS services to interested community members. We've also collaborated with MOIA to engage interested employers and provide more in-depth information about how to interact with federal agents in the workplace. In addition to providing small business owners and job seekers with critical information, we have also celebrated immigrant entrepreneurs this year. In June, SBS and the Tenement Museum launched a **photo exhibit** depicting present-day and archival images of immigrant small business owners over the last century. The exhibit celebrated the rich history and contributions of New York City's immigrant business owners and was free to the public on weekends throughout the summer.

During my time as Commissioner we have also invested substantial marketing capital to advertise and launch campaigns in ethnic and community media outlets in recognition of their unique ability to reach immigrant communities. We have utilized these media outlets for a variety of campaigns, including ad buys to promote Commercial Lease Assistance and M/WBE certification in ethnic and community media publications such as the Haitian Times, El Diario, Chinese World Journal, and Korea Daily News in Fiscal Year 2019.

SBS is communicating in the languages that New Yorkers speak, creating targeted programming to serve the most pressing needs of immigrant entrepreneurs, and working with community-based organizations to bridge the divide between immigrant communities and government. This commitment to serving immigrant entrepreneurs is critical in a city as diverse as ours, but it is also personal for me. While growing up in Grenada, my grandmother supported our household selling milk and produce at the local market. I saw from a young age the immense amount of work it

takes to be an entrepreneur—and how that work pays off. My mother and I benefited greatly from my grandmother's sacrifices and work ethic, enabling my mother to start her career as a nurse, and providing the two of us the opportunity to immigrate here to New York. I am determined to ensure that entrepreneurs like my grandmother have the support they need to launch and grow their businesses because when you own a business, you own the opportunity to create wealth for generations.

We look forward to continuing to work with our community partners, the Mayor's Office of Immigrant Affairs (MOIA), and Council to provide immigrant entrepreneurs with the resources they need to succeed in our city. Thank you and I would be happy to take your questions.



TESTIMONY

**“An Essential Model for Immigrant Communities:
Worker Cooperatives and
NYC’s Worker Cooperative Business Development Initiative”**

Presented to:

Public Hearing on “City Services and Supports for Immigrant Business Owners.”
New York City Council, Committees on Immigration and Small Business
Hon. Carlos Menchaca, Immigration Committee Chair
Hon. Mark Gjonaj, Small Business Committee Chair

Prepared By:

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Good afternoon, Chairpersons Menchaca and Gjonaj, and the distinguished members of the New York City Council Committees on Immigration and Small Business. For those that do not yet know me, my name is Saduf Syal, and each day I have the honor of working at the New York City Network of Worker Cooperatives, also known as NYC NOWC. NYC NOWC is the local trade association representing worker cooperative businesses across the five boroughs, the overwhelming majority of which are owned and controlled by immigrant and women worker-owners. Prior to this, I have also worked for many years as a community organizer as well as providing services in workforce development to immigrant communities in Queens, Brooklyn, Staten Island and the Bronx.

For immigrant and other marginalized New Yorkers, worker cooperatives serve as a tool for creating and maintaining sustainable, dignified jobs, as well as generating wealth and improving the quality of life of workers, who otherwise may lack access to business ownership or sustainable work options. In addition, worker cooperatives are driven by values of concern for community and operate responding to local community needs, thus having broader community impacts. For example, Action OSH and OSHA Solutions are two cooperatives comprised of immigrants who are authorized OSHA trainers. In an industry like OSHA training -- where access to resources is essential to the NYC construction industry workers and fraud often goes unchecked -- worker cooperatives establish some of the highest standards for curriculum and facilitation. Because profit goes directly to worker-owners, OSHA trainers who work with cooperatives earn more in salary as well as equity, totalling more than twice the earnings overall. Benefits also transfer directly to consumers -- also immigrant workers -- who are able to obtain services from worker cooperatives at more than half of the cost compared to privately owned training institutions.

There is much that the city can do to continue to support worker cooperatives for immigrant communities. Thanks to the Worker Cooperative Business Development Initiative (WCBDI), the number of worker cooperatives in New York City has grown exponentially in five short years. This important initiative has supported nonprofit organizations across the city which work towards the creation of both worker cooperative start-ups as well as the conversion of traditional businesses into worker cooperatives. **The City Council should increase its investment in the Worker Cooperative Business Development Initiative in FY21.** With increased support, we will be able to support the businesses that have started in recent years as well as growing interest from other CBO's, worker centers, labor unions, among others who are interested in bringing the cooperative model and co-op education to the communities that need it the most.

In addition, the city should look to contract with local immigrant-owned worker cooperatives for needed goods and services, especially given that these are values-driven, democratic businesses with more than just one bottom line impact. Accessibility to procurement opportunities could be further enhanced by making the M/WBE Certification accessible to *all* immigrant-owned businesses and cooperatives. We know that Immigrant-owned small businesses form an essential part of the backbone of our city's economy. Current M/WBE requirements prevent inclusive recognition of all immigrant business owners as Minority and/or Women-Owned.

Finally, the city should also work towards making commercial space accessible to and supportive of worker cooperatives. The need for space for worker cooperatives has increased, especially as more and more worker cooperatives are becoming independent from nonprofit incubators and growing in size. Generally speaking, the rising costs of commercial space and the displacement of tenants and business caused by gentrification affects our membership and their ability to build these worker cooperative models successfully. This is why we are hoping to create spaces for worker cooperatives throughout the city and why we also support initiatives for funding for community land trusts and for commercial rent stabilization.

The core values and practices of worker cooperative businesses provide quality and sustainable jobs with deeply rooted community impact; it is a clear path to building a better New York for all New Yorkers. We thank the City Council for the opportunity to testify. We hope that you will consider our priorities and recommendations during this year's budget negotiation process and beyond, and we look forward to continuing to work closely with you to ensure that immigrant communities have opportunities to achieve real economic democracy and advancement and create shared prosperity through the cooperative model.



Asian American Federation

Testimony for New York City Council Oversight Hearing on City Services and Supports for Immigrant Business Owners

**Submitted to the New York City Council
Committee on Small Business and Committee on Immigration
December 11, 2019**

Thank you, Chair Mark Gjonaj and the Committee on Small Business, as well as Chair Carlos Menchaca and the Committee on Immigration, for convening this hearing.

My name is Ahyoung Kim, and I am the Small Business Project Manager at the Asian American Federation (AAF). AAF's mission is to raise the influence and well-being of the pan-Asian American community through research, policy advocacy, public awareness, and organizational development. We represent a network of nearly 70 member and partner agencies that support our community through their work in health & human services, education, economic development, civic participation, and social justice. Through our Small Business Assistance Program, we serve nearly 100 Asian-owned small businesses in Flushing and have access to a network of over a thousand merchants who belong to the Korean American Business Council in New York.

Asian New Yorkers are the fastest-growing population in New York City, comprising 15 percent of the overall population and representing at least 10 percent of the population in more than half of the City Council districts. Of this population, 70 percent are immigrants and approximately 50 percent have limited English proficiency. Additionally, Asian-owned businesses are a vibrant and essential part of the city's economy, accounting for about half of net new economic activity and half of net new employment from 2002-2012 in New York City, according to AAF's 2016 report on *NYC's Economic Engine: Contributions & Challenges of Asian Small Businesses*.

Despite these impressive statistics, many Asian small business owners face significant challenges to sustain and/or grow their business due to language barriers, confusing regulations, and a dearth of programming to address their specific needs. While their economic output is celebrated, the city's Asian small business owners have great difficulty in finding the support and resources they need to truly thrive.

City Regulations

Penalties from violations are one of the greatest challenges that small businesses face. For immigrant small business owners with limited English proficiency, there is not enough information regarding city regulations, nor adequate in-language assistance to help them navigate the complicated regulations.

New immigrants with limited English proficiency have little access to learn about government regulations and are often ill-advised by landlords or vendors who may be looking to take advantage of owners' lack of knowledge. The absence of adequate in-language materials adds to the confusion. Moreover, inconsistent implementation of regulations by inspectors unfairly penalizes merchants who can't understand or speak English and adds to their distrust of city agencies.

Small Business Technical Assistance

Of the nearly 100 small business owners that AAF serves, 95 percent have limited English proficiency and nearly no knowledge of how to access the City's small business services. Notably, self-employed Asians have lower median wages and earnings than self-employed non-Asians, perhaps in part due to the fact that they are more likely to have limited English proficiency and be non-citizens. These challenges make navigating the already complex world of small business ownership extremely difficult. Add to that the byzantine world of government requirements and regulations required to run a business, and Asian small business owners are particularly handicapped despite their important contributions to the city's economy.

For the past two years, AAF has provided small business technical assistance out of our Flushing office to Chinese and Korean small business owners whose businesses have been negatively impacted by the construction of Flushing Commons and who, thus, have struggled to attract customers to what used to be a historical shopping district. We have provided daily operational support and technical assistance to merchants to help them navigate government systems and communicate with landlords, vendors, and customers. To boost economic activity on the ground, we have conducted beautification projects through public art installations and our signage replacement program, which grew out of our advocacy to ensure that small business owners had a two-year grace period to meet city signage regulations. We helped organize small business owners to voice out their concerns and impact government policy, empowering the community to stay engaged with changes in regulations that directly impact their businesses.

Additionally, we have helped our small business owners establish an online presence through the eUnionSt website and organize promotional events to draw more customers to the Union Street corridor. Through our outreach efforts, we have also disseminated critical information about current and upcoming government regulations and services to ensure that merchants have access to information that will impact them and their businesses.

Recommendations

To adequately support the small businesses that contribute to New York City's economic engine, we ask the City Council to make an initial investment of \$1 million dollars to provide immigrant small businesses with the in-language technical support they need to thrive in New York City. With this funding, AAF plans to maintain and expand our Small Business Assistance Program to serve Asian small businesses in Queens neighborhoods where support is most needed, such as Flushing and Murray Hill.

Specifically, we plan to establish an Asian Small Business Center with staff who can provide in-language assistance to Chinese and Korean owners in the field. The City's small business assistance centers need to be decentralized and located in areas where immigrant small businesses are heavily concentrated. Currently, owners are unable to take advantage of any City services because they are located too far from where they work and the City provides few in-language services in person. Our Center will provide:

- Seminars – Provide informational seminars, as well as technical assistance, which reflects the specific needs of different Asian business communities and the industries they work in
- Civic Engagement – Inform small business owners of regulation and policy changes from the get-go to minimize any negative impact at the implementation stage. We would reach out to owners in a systematic manner to inform them of policy changes and invite feedback through ongoing discussions.
- Education about Regulations – Provide in-language materials to guide immigrant small business owners through inspections. These materials would inform owners of what their responsibilities are and what to expect during inspections, which will help them understand how to be in compliance.
- Business Trainings – Create in-language guides for how to start and run a small business in New York City. These guides will establish a common ground of understanding as well as reflect specific needs of different Asian business communities and the industries they work in.
- Build Capacity – Build the capacity of Asian community-based organizations to provide small business assistance to community members. While a few of our member agencies have a small business program, many of the emerging Asian communities in New York City are not receiving the small business assistance they need. Community-based organizations are the first place that Asian small business owners go to for help, and the City must ensure that these organizations are properly prepared to offer assistance.



YEMENI AMERICAN MERCHANTS ASSOCIATION

جمعية التجار اليمنيين الأمريكيين

تعليم - نداهم - نرتقيهم Educate - Advocate - Elevate

The Yemeni American Merchants Association (YAMA), is a grassroots nonprofit that was established after the very successful Bodega Strike in 2017, a merchant organized protest against the Muslim Ban. We at YAMA are pleased to provide testimony on behalf of our merchants on the topic of “Oversight: City Services and Supports for Immigrant Business Owners.”

We would like to thank the Council Committee on Small Businesses and Committee on Immigration for giving immigrant small business owners and organizations that serve them, like ours, the opportunity to speak and voice our opinions on the city’s services for immigrant business owners.

As an association that represents 1000’s of Yemeni American merchants in the NYC area we are proud to say we are dedicated to educating, elevating and advocating for our community. Unfortunately, our community has experienced neglect from the Small Business Services Department, the language barrier has made our merchants feel out of place in their own city. Some of SBS’s crucial materials are not accommodating to Arabic speakers, the translation staff is poorly trained, and on site translation is not available most of the time.

Our experience with trying to access services from SBS resources for our community in the past year has been very difficult, to say the least. Our organization has reached out to try to set up trainings in Arabic for almost a year now and has not been successful. During the past year our organization has partnered with Councilmembers Justin Brannan and Rafael Espinal to successfully pass legislation like the “Awning Act” which helped our merchants eliminate crippling fines for permits they never knew they needed. During that time, we came across merchants who had owned businesses for over 20 years and never knew these permits existed due to the lack of accommodating translation services for Arabic speaking merchants.

An issue we encountered after the Awning act was successfully passed through the city council was the Department of Buildings refusal to acknowledge the new legislation. Our merchants have struggled with this consistently and the help they were told they would receive and the help they actually receive have been contradictory. We have had DOB employees tell our employees to come to DOB to translate for their own merchants.

We are also disappointed with the council’s recent decision on banning E-cigarettes (vaping) products. Although YAMA has supported the ban on flavors to safeguard our children, we asked the council to keep immigrant owned business in consideration. We requested that before you make a final decision you make sure you find a policy that would not put immigrant owned businesses out of business. We feel that the council has not done its job by communicating with stakeholders and making sure they are at the decision table as to not cripple their businesses.

We believe that your recent policies have not taken our black and brown communities into consideration and we implore you to consider our communities when discussing matters such as these. We invite you all to work with us anytime for any amicable resolution.

Thank you,

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TESTIMONY OF LENA AFRIDI BEFORE THE NEW YORK CITY COUNCIL COMMITTEES ON IMMIGRATION AND SMALL BUSINESS

December 11th, 2019

Good morning. Thank you to Chairs Gjonaj and Menchaca and to the members of the Committee on Small Business and the Committee on Immigration.

My name is Lena Afridi and I am the Director of Policy at the Association for Neighborhood and Housing Development (ANHD). ANHD is a membership organization of over 100 NYC-neighborhood based community groups across the five boroughs. Our mission is to ensure economic justice and decent, affordable housing for all New Yorkers. ANHD also convenes United for Small Business NYC, a citywide coalition of community organizations fighting to support and protect New York City's small businesses (including street vendors) from the threat of displacement, with particular focus on owner-operated, low-income, minority and immigrant run businesses.

Immigrant-owned small businesses comprise 48% of New York City's roughly 220,000 small businesses. Immigrants employ nearly half a million New Yorkers and contribute \$195 billion to the city's gross domestic product (GDP) annually. These businesses are anchors within their communities, particularly in immigrant-dense commercial corridors. They provide culturally relevant goods and services and a space for neighbors to convene.

Immigrant-owned small businesses are crucial to New York City's economic and cultural vitality, and yet brick and mortar tenants currently face a number of challenges impeding their likelihood of survival. In 2018, ANHD, alongside our members Cooper Square Committee, Chhaya CDC, and Northwest Bronx Community & Clergy Coalition developed the Immigrant Cultural Corridors initiative (ICC) in order to gain a deeper understanding of the particular needs of immigrant small business owners in three vastly different commercial corridors across New York City.

In March of 2019, ANHD released a report entitled "The Forgotten Tenants: New York's Immigrant Small Business Owners", compiling the results of our year long project. A total of 12 focus groups were conducted, 83 surveys were collected and 90 individual immigrant small business owners were engaged across the Lower East Side and Chinatown, Kingsbridge, and Jackson Heights. Surveys were distributed both electronically and physically in three languages: English, Spanish, and Mandarin. Focus groups and survey administration both included one-on-one translators when otherwise necessary. Respondents spoke 13 different primary languages and hailed from 13 countries across 5 continents. **Across neighborhoods and demographics, we identified major issues across all three neighborhoods: rent burden, tenant harassment, barriers to access capital, and fines and access to city resources.**



Rising Rent Burden Hurts Businesses

- The price of commercial rent is overwhelmingly the greatest concern among survey respondents.
- 77% of all survey respondents stated that they are overburdened by their current rent. Currently in NYC, no rent caps exist for commercial tenants.
- Across the three neighborhoods, 82% of respondents ranked cost of rent in their top three concerns. This tells us that the struggle to pay rent is a universal challenge despite a neighborhood's economic and demographic typology.
- 47% of surveyed businesses stated that had to raise their prices in order to pay rent, and 28% stated they had lay off employees. When independent businesses are forced to pay high rents, the economic opportunity in their surrounding community is directly impacted.

Without a Lease, Commercial Tenants Have Few Protections Against Harassment

- 19% of respondents reported they currently do not have a lease in their name. Without one, a small business exists on a month-to-month basis with next to no rights. A landlord can deny their commercial tenants basic essential services, such as clear pathway to the entrance or functioning infrastructure, or evict them with only 30 days notice.
- Despite most businesses possessing a commercial lease, 49% regarded the length of their lease and/or fear of lacking/losing a lease in their top three concerns.
- Of all the businesses owners engaged during this project, only 2 reported that they owned their commercial space.
- 40% of the respondents from across the three neighborhoods reported an instance of harassment from their landlord.

Secondary Considerations

Aside from the top three identified concerns, the following responses acknowledge other ongoing concerns for immigrant small business owners:

- Access to capital: 44% of survey respondents stated that they currently have no place to access additional capital for their businesses
- Red tape and fines: 49% ranked of survey respondents ranked "tickets, fines, permits, and inspections" in their top three concerns
- Access to translation services: 36% of survey respondents that the City did not provide enough resources in their language—a statistic to which a business owner in Chinatown responded, "only in hospitals do they provide enough translation."
- Fear of retaliation based on immigration status: 25% claimed that they feel their immigration status influences their business in some way, while 21% said the same of the presence of ICE and Customs and Border Control.



Since this report was released, the City Council has made great strides in creating meaningful protections for all small businesses. We applaud the New York City Council's package of small business bills, released this summer, particularly in response to tenant harassment. While both residential and commercial tenants in New York City are at risk of landlord harassment and subsequent displacement, commercial tenants lack meaningful rights and protections. The small business package represents a significant step toward eliminating those risks.

Despite the progress we've made, the obstacles faced by immigrant small businesses are compounded by harassment based on immigration status, very high costs of rent, and a lack of access to services and resources due to language barriers.

Based on research, advocacy, survey results, one on interviews with small business owners, we propose the following policy recommendations the City may adopt to relieve some of the pressures that particularly impact small business owners. Some of these recommendations will help change the landscape for all commercial tenants. When immigrant small businesses are lifted up, all small businesses are lifted up.

1. **Bolster small business resources** that provide legal and lease assistance, such as the Commercial Lease Assistance program, to help immigrant small business owners navigate and negotiate the lease renewal process.
2. **Expand options for financing** geared toward helping existing businesses stay in operation. In particular, it would be advantageous to focus on institutionalizing access to culturally relevant financial assistance such as lending circles. The City should also consider providing low interest loans and grants with the specific goal of helping existing small business build out or upgrade their space.
3. **Coordinate across city and state agencies** in order to both reduce fines and red tape, and offer relevant services across agencies. The City and State should coordinate and expand translation services for all offered resources.
4. **Expand regulations of the commercial rental market** in light of increased speculation.
 - The City should consider penalizing landlords who warehouse commercial property and keep it vacant in hopes of attracting a tenant who can pay higher rents. Vacant properties decrease foot traffic, which adversely impacts existing small businesses in commercial corridors.
 - The City should also take steps toward regulating the price of commercial rent based on market factors in specific commercial corridors.

While the majority of ANHD's research concentrates on brick and mortar businesses, **we strongly advocate that the city also keep the needs of street vendors in mind, as they are New York's smallest businesses and provide a gateway to economic opportunity for immigrants across the City.** We recommend that the Council lift the cap on vending permits and address the ongoing issue of hyperpolicing of immigrant vendors.



ASSOCIATION FOR
NEIGHBORHOOD &
HOUSING
DEVELOPMENT, INC.

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When immigrant neighborhood institutions vanish, jobs, community spaces, and affordable resources in low wealth communities of color also disappear. Commercial displacement becomes cultural displacement. The Council has taken major steps forward in preserving the spaces that make New York City special. We look forward to working together to advance a multi-pronged strategy that empowers tenants, holds unscrupulous landlords accountable, and protects the community spaces that make New York special.

City Council Public Hearing: "City Services and Supports for Immigrant Business Owners"

感谢今天有机会与大家分享我的见证，
我的名字叫Louie liu

我是纽约市的小企业主，我也是一个移民。

我知道，关于 远见，奉献和坚强的职业道德是许多成功的移民企业主的标志，
无论我们是经营露天商店，还是从事技术，制造，设计，食品或时尚领域。

移民企业主 不但面临独特的挑战，
还包括没有足够的社区资源 ...

开办和发展业务中最具挑战性的方面之一是获得资金-几乎所有的业务都是如此

许多移民企业主 面临的挑战与小型企业在社区中的其他挑战类似，

例如信用记录不足或缺乏银行业务关系等等

此外，有许多的 城市，州和联邦的法律法规在某些方面 也造成移民企业主的 障碍。

移民企业主通常不能了解所有法律法规的合法性，有某些纽约市法规也不能支持和
协助我们的企业，像2018年一样，在商业招牌方面就存在很大的争议，

很多移民企业主都受到了影响。

我们被罚款 成为了不应该被加重的负担

所以 我敦促纽约市扩大对社区的文化宣传方面的推广，并最终能够帮助移民小企
业主发展自己的业务。

谢谢 ！

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

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

in favor in opposition

Date: 12/11/19

(PLEASE PRINT)

Name: Saduf Syal

Address: 4122 Judge St Elmhurst, NY 11373

I represent: NYC Nowc INC

Address: 495 Flatbush Ave Brooklyn 11225

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

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

in favor in opposition

Date: _____

(PLEASE PRINT)

Name: Ahyoung Kim

Address: 41-41 41st Street, Sunnyside, NY

I represent: Asian American Federation

Address: 120 Wall Street

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

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

in favor in opposition

Date: _____

(PLEASE PRINT)

Name: Louie Liu

Address: _____

I represent: _____

Address: _____

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

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

[]

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

Date: 12/11/19

(PLEASE PRINT)

Name: Sabrina Oshman

Address: 6740 5th Ave

I represent: Yemeni American Merch Association

Address: 6740 5th Ave

admin

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

[]

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

Date: _____

(PLEASE PRINT)

Name: Gregg Bishop, Commissioner

Address: _____

I represent: NYC Department of Small Business Services

Address: 1 Liberty Place, New York, NY 10006

admin

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

[]

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

Date: _____

(PLEASE PRINT)

Name: Sonia Lim

Address: _____

I represent: NYC Mayor's Office of Immigrant Affairs

Address: 253 Broadway 14th Fl



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

