

# Economic Issues and Relief for Businesses in the Wake of COVID-19

NYC BID Roundtable Presentation  
May 19, 2020

## Economic Issues and Relief for Businesses

### AGENDA

1. Financial Relief Measures
2. Business Interruption Insurance
3. Commercial Rent/Lease Issues
4. Employment Laws When Returning to Work
5. Economic Issues Facing Restaurants
6. Resource Appendix

# Financial Relief Measures



# Public Financing Programs

- Two Main Programs from SBA
  - Paycheck Protection Program (PPP)
  - Economic Injury Disaster Loan (EIDL)
    - Application closed
- Upcoming From Federal Reserve
  - Main Street Lending Program

# Public Financing Programs

- Paycheck Protection Program (PPP)
  - Up to 2.5 times average monthly payroll
  - Subtract EIDL amount
  - 1% interest, 2-year term, 6-month deferral
  - Loan forgiveness on payroll, interest, utility, and rent
    - Waiting for SBA final guidance
    - [Forgiveness Estimator from Paychex](#)

# Public Financing Programs

- Economic Injury Disaster Loan(EIDL)
  - Up to \$2 Million
  - 3.75% interest, terms up to 30 years, 12-mo deferral
  - \$10,000 Advance Grant
  - Application currently closed
    - SBA focusing on processing backlog from round 1

# Public Financing Programs

- Main Street Lending Program (Upcoming)
  - Minimum Loan Size: \$500,000
  - Term: 4-year, 1-year deferral
  - Interest Rate: Prime (LIBOR) + 3%

# SBA Application Suggestions

- One universal application for banks/lenders.
- Pre-application not required.
- All applications should be digital.
- Instructions and guidelines in various languages.
- Better information about required documentation.
- If business has account with bank, must assist client.

# COVID-19 Tax Relief

- **Federal & NYS Income Tax Tilings Extended 7/15**
  - SBA Loans: six months debt relief on existing loans
- **NYS Tax Relief**
  - Quarterly & Annual Sales Taxes: waiving penalty and interest
- **NYC Business Tax Relief**
  - DOF: Waiver of penalties for business & excise taxes due 3/16/20 - 4/25/20
  - DCA: Waived sidewalk cafe consent fees 3/1/20 – 2/28/21

# COVID-19 Tax Relief

- **Employee Retention Tax Credit**

- 50% of qualified wages btw March 12, 2020 & January 1, 2021
- Up to \$10,000 per employee
- File quarterly; can get a cash advance

- **Families First Coronavirus Relief Act Tax Credit**

- Allows small businesses to be reimbursed for employees taking up to two weeks of paid leave
- Wages are not eligible to be reimbursed through PPP (no double-dipping)

# Non-Gov Loans and Grant Programs

- Access to alternative sources of capital will become more important for small businesses as local and federal government loan/grant programs exhaust their ability to lend.
- Array of private loans and grants offered by foundations, trade associations, and large private corporations offering capital to small businesses that have been affected by COVID-19

Editable Google Sheet of Grant and Loan Programs:

<https://bit.ly/privateloansandgrantsforsmallbiz>

- List features: General Grants, Industry Grants, Identity-based Grants, Competitions and Programs

## Operations, Programming & Advocacy

### What BIDs Can Do: Reopening, Rebuilding & Resiliency

- District Services & Marketing
  - Continue to provide maintenance services
  - Share sanitation and social distancing protocols and best practices with stakeholders
  - Promote businesses through a compiled list of places offering delivery, takeout, and online sales
  - Track reopenings and create a virtual 'reopening' event for stakeholders on social media
- Collaborate with organizations, elected officials, and City agencies on business-friendly reopening regulations
  - E.g., shield height for checkout, spacing for dine-in, rethinking curbspace and open streets, etc.
  - NYC Hospitality Alliance, Chambers of Commerce, etc.

# Business Interruption Insurance



# Business Interruption Insurance

## What is business interruption insurance?

- “...business interruption insurance, also known as business income insurance. It can help replace any income your business loses if you can't open for a time after a covered loss, like property damage.”
- Replaces income losses to cover continuing expenses, like payroll, rent, utility costs
- Every policy is different in terms of length of coverage for income lost, maximum dollar amount, requirements for co-insurance or coverage as business reopens
- Generally, can be added to the property insurance policy

## How has it worked in COVID-19?

- Many policies exclude losses from pandemics and viruses.
- “Some basic policies stipulate further that losses caused by viruses and bacteria are excluded from coverage, meaning immediate denial of coronavirus-related claims would be likely.”

## What is being done in response to this?

- Multiple lawsuits against insurance companies are in the works.. the virus bacteria “...”physically infects” and lingers on surfaces and other materials.”
- Advocacy work to elected officials and Federal Government for COVID-19 legislation to address this issue

# Business Interruption Insurance

## How to help your businesses?

- The current issues around business interruption insurance can only be solved with legislative action and federal funding to insurance companies to cover claims
- Continue to advocate for this action
- Direct businesses to resources available for reviewing their policy or where to report a complaint (NYS DFS)

## What else can businesses do?

- Businesses should consult with their insurance brokers and review their policies. See key terms to right.
- Submit claims anyway, and keep documentation of your claim and all records of losses. Legislation could change

## Key Terms and Language to look for in your policy:

Property insurance

Business interruption insurance

Civil authority coverage

Contingent business coverage

Extended business insurance coverage

Coverage for contagious diseases

# Commercial Rent/ Lease Issues



# Current State of Commercial Rent

## **Loans/Banks/State Funds/Moratorium**

- Property Owners and Businesses alike are being pointed toward rent relief through the PPP and EIDL loan programs
- Borrowers are hesitant to accept or use the money, because of the unclear terms of use, specifically with the PPP
- Some banks, like B of A are allowing property and business owners to defer their mortgage payments
- Some states are funneling money from budgets to create rent relief funds and grants
- Governor Cuomo has extended the Rent Moratorium in NYS until August 20th - late fee protection and security deposit use and payback

# Best Practices Around Negotiation

## **BID Response**

Connect property owners and merchants to pro bono legal services

## **Achieving a Common Goal for Property Owners and Renters**

- Both sides should carefully review the lease to understand their own liability - a good opportunity to reach out for pro bono legal aid
- Depending on the lease terms, it may be possible for the tenant to offer to pay some of the landlord's ongoing costs (portion of the real estate tax, operational costs, etc.) in place of the full rent
- For both sides, direct and open communication will be critical, and it is generally in the interest of both parties for the tenant to keep their lease
- Landlord may be more willing to offer rent relief if the tenant demonstrates they have exhausted other options and were in good financial standing prior to COVID-19
- During the recovery period, both parties could consider switching to revenue sharing agreements and shorter-term leases

# Best Practices Around Negotiation

## What Can Property Owners Do - Best Practices

- Understand your situation - work with your accountant to understand what kind of help you can give, if any
- Communicate - check in on your tenants to see how they are doing and if they need help
- Collect information - compile and aggregate information to help determine who gets help and what kind
- Look at the financial viability of each tenant and whether they will be able to recover if abatement is provided
- Consider whether a tenant has applied for other types of relief (business interruption insurance, CARES loans) and may condition rent relief provided that the tenant first exhaust other resources
- Considers whether a tenant is in compliance with other lease obligations (paying their share of real estate taxes, maintaining the property, etc.)
- Considers whether they can afford to continue building operation if rent is abated
- Considers their past relationship with the tenant

# Best Practices Around Negotiation

## What Can Renters Do - Best Practices

- Contact landlord as early as possible before missing a rent payment
- Determine the amount of help you will need - full relief? Partial relief?
- Read your lease and reach out to a legal service to help understand where there may be some areas of opportunity
- Special arrangements are generally:
  - Deferring rent payments
  - Waiving or reducing rent payments for a period of time
  - Extending the term and having a free-rent period now
  - Giving up the premises and paying a termination fee
- Work with your accountant and be prepared to show records/statements of financial hardship
- Be prepared to show what loans you have applied for and received - it has been said that those who have applied to the PPP program will be published to the public
- Prepare a repayment plan if needed - will you be profitable enough once this is over to begin making payments again

# Implications of Not Paying Rent

- Every lease has different key contractual provisions which would affect enforceability (e.g. Force Majeure, Constructive Eviction, etc.) of performance of lease (both monetary and non-monetary performance)
- Until such a time that pending legislation is passed to change this
  - Commercial Tenants are still responsible to fulfill all obligations under lease, monetary and non-monetary
    - Personal Guaranties are still valid
- However, there is little ability to pursue legal claims since enforcement and court proceedings could be months away.
- Therefore, Landlord and Tenant have an incentive to negotiate and resolve
- Landlord can still serve rent demands but cannot commence litigation
- Landlord can still serve demands for payment on personal guarantees but cannot commence litigation
- Legislation is **pending** that would suspend rent payments for certain small business commercial tenants for 90 day

# What Can BIDS Do - Best Practices and Advocacy

## What Can BIDS do - Best Practices

- BIDs can distribute online surveys to their property owners and tenants to determine where the rent/mortgage hardships are, along with other challenges they are facing
- Surveys can be sent through software like Survey Monkey and Form Stack
- Learn to design a survey/questionnaire here: <https://www.pewresearch.org/methods/u-s-survey-research/questionnaire-design/>
- Sample questions could be:
  - Have you applied for any government relief?
  - Which program(s) have you applied for? Did you receive any aid?
  - Which lender did you apply through?
  - Were you able to pay rent this month?
  - Did you negotiate with your landlord/tenant for some form of rent relief?
- If yes, what type of relief did you negotiate?
  - Rent forgiveness
  - Rent delayed
  - Rent reduced
  - Other

# Advocacy

- When the dust settles and we better understand needs, we can focus our advocacy efforts
- BIDs can support legislation that offers rent abatement combined with some form of property tax relief- current bills are focused on the tenant but property owners are still required to pay the tax; Most landlords are generally not eligible for small-business loans or loans from PPP
- Advocate for eliminating late payment penalties on property tax, providing government backstops on rent and mortgage payments, extending cure periods for violations so that tenants/landlords have a longer period of time to resolve outstanding issues, suspending CRT for ground-floor tenants

# Employment Laws When Returning to Work



# Employment Laws When Returning to Work

## What employment laws may impact a business when planning to reopen or ramp up operations?

### Furloughs

- Temporary, up to one year and expectation of return
- Many retain benefits, accrued time off, etc.
- May collect unemployment in NY State

### Layoffs

- Usually permanent, but can be temporary
- No benefits retained.
- May still be rehired

## When rehiring, if employee does not want to return to work, inquire (can ask about COVID):

### Valid reasons to refuse work & still collect unemployment

- At High Risk (Older individuals, underlying health conditions)
- Household member at high risk.
- Diagnosed with COVID-19 and is not recovered.
- Family member with COVID-19
- Quarantined
- Child care (Child's school or daycare closed and no alternatives are available)

## Other Issues to Consider:

### Financial disincentive to return to work

- \$15/hr at 40 hrs/wk = \$600; normally \$300 weekly benefit
- Pandemic Unemployment Assistance adds \$600/wk = \$900
- Rate would need to be more than \$28/hr. or roughly \$56K per year to incentivize returning, at least through July 31 (possibly Jan 1, 2020)

### Tactics to encourage returning to work

- Seniority, status, health insurance

Employee may return and immediately take Paid Leave

## Leave and Sick Time Issues

Businesses faced with leave and sick time issues must give consideration to federal, state and city legislation which have all been amended or supplemented due to COVID-19. Because some of these new laws have time limits, are being adjusted as cases are filed, are being addressed through agency guidance, and new legislation is being considered, it is recommended to consult directly with the administering agency websites as well as practical recommendations from other internet resources, or if feasible consult with an attorney to reduce potential liability.

### **In making a determination of an employee's eligibility for such leave, variables include:**

- Number of company employees
  - threshold levels may affect obligations
- Level of company revenue
  - threshold levels may affect obligations
- Status of the applying employee
  - e.g., are they full-time; how long employed; rate of pay
- Reason for the employee's application
  - e.g., is it COVID related; employee or family member

### **Companies dealing with these issues should consider:**

- Maintain thorough documentation of the claim
- Check status of legislation or guidance on government websites
- Determine if there an opportunity to recoup payments to employee through tax credits
- Prepare for the effect on operations of losing key employees for periods of time
- Do not discriminate or retaliate against employee making claim
- Remember to post notices of employee rights

# Safety & Anti-Discrimination Obligations

## **OSHA (general duty to provide safe workplace environment)**

- Prepare plan; CDC has guidelines by industry type. PPE mandated by employer
- Testing - “job-related and consistent with business necessity” b/c of direct health threat
  - Businesses may require proof of negative result, but testing is hard to access currently
  - Temperature scanning >100.4 and asking about symptoms is recommended, but protocols must be followed
  - Create a testing plan that keeps testing results separate from personnel files or don't record temperatures

## Contracting virus in workplace

- Duty to report work-related injury/illness & file workers comp
- Can require employee to leave work; Sick Leave etc. & may pay for the day; confidentiality
- Is COVID a special case or general disease -- depends
- If employee claims to be infected at work, then follow procedures
- If employee does not claim occurred at work, then review facts & use judgement

## Testing/Response Plan:

### ADA/EEEO Considerations

- Employers must provide reasonable accommodation for employees with pre-existing physical or mental disabilities; such as asthma, anxiety, etc.

### Anti-Discrimination Considerations

- Assign duties/hire back, etc. based on race, economic status, disability, etc. is prohibited

## What Can BIDs Do?

### **Track Legislation & Understand Guidance:**

- Federal (Families First Coronavirus Relief Act)
- NY State Paid Family Leave
- NYC Safe and Sick Leave
- NYC Essential Workers Bill of Rights
- OSHA & Potential Safe Harbor Provisions
- ADA
- Unemployment (State and Federal)

### **Make Businesses Aware of General Issues**

- Unemployment
- Paid Leave
- Workplace Safety/Testing
- Anti-Discrimination

### **Share Resources**

- CDC Guidance
- NY State Forward
- Business Reopening Checklist(s)
- FAQs

# Economic Issues Facing Restaurants



# Economic Issues Facing Restaurants

Restaurants are considered “essential,” and therefore are allowed to stay open for delivery and takeout only.

The SLA has come out with new guidelines liberalizing restrictions on delivery of alcohol, which has been a lifeline for many restaurants

**Though “essential”, many restaurants and bars have closed, for some combination of the following reasons:**

- Bars not selling food are not essential
- Weren't able to amp up delivery platforms or make delivery platforms profitable
- Can't keep employees on
- Don't have enough business to cover operating costs

# What Are Restaurants' Main Concerns?

## **Massive uncertainty about what the future holds:**

- Unlike many other essential businesses, dine-in restaurants are a social experience
- Restaurants will likely be limited by capacity restrictions imposed by the government, and many restaurants can't be profitable at less than 100% capacity
- There are also doubts about consumer behavior, and customers' desire to eat out or patronize a crowded bar/ restaurant
- PPP and federal assistance does not work for restaurants that are closed - "8-week solution to an 18-month problem"

Many restaurants cannot and will not re-open without clear public health guidelines from local, state and federal government, both with regards to customers and staff

## **Rent remains a primary problem**

## **Staffing**

# What Can BIDs Do to Support Restaurants?

## **Open public space to create additional dining areas:**

- BIDs can help negotiate the use of public space that they manage, like parks and plazas, by support activities such as pulling permits, offering sanitation services, placing tables and chairs, and monitoring social distancing. Seating can either be available for customers looking to order takeout from local restaurants, or restaurants could claim portions of the space for table service.
- Advocating for liberalized restrictions on who can obtain a sidewalk cafe license, as well as championing concepts like extending the premises of a cafe license to include spaces adjacent to businesses, like the parking space out front
- Example: Advocating for and managing open streets concepts like Stone Street where an entire street gets pedestrianized and becomes outdoor seating

# What Can BIDs Do to Support Restaurants?

## Offer technical and financial assistance:

- Technical assistance:
  - Direct support in applying for grants and loans
  - Direct support in understanding labor laws
- BID can be a repository of financial and legal resources for businesses
- BIDs can offer businesses in-kind support, like bulk purchases of PPE that get distributed equally to businesses
- BIDs can offer direct financial assistance. Example: The Downtown Alliance has put together a grant program to offer businesses in its district direct financial assistance.

# What Can BIDs Do to Support Restaurants?

## **Advocate:**

- Create a space for negotiation between landlord and tenant. This might be a time to consider percentage rent as a solution to rent issues.
- Advocate for more clarity from gov. as to what restaurants need to do to ensure safety.
- Advocate for changes in regulations around what businesses can do/ sell -- rethink regulations that aren't health or safety related.
- National Restaurant Association's blueprint for recovery calls for Federal legislation to fix issues with PPP, mandate funds specifically for restaurants ("Restaurant and Foodservice Industry Recovery Fund), a grant program to support restaurants in modifying their physical space to accommodate social distancing, and more
- Work with BID Association to identify proposed legislation to support restaurants, work with Cozen to advocate for this. For example, on Weds 5/13 City Council passed a bill capping 3rd party delivery fees at 20% (no more than 15% per delivery order and no more than 5% on other services). penalizing any delivery platform for charging restaurants for phone calls that do not result in orders, suspending sidewalk cafe fees, and protecting small business owners from personal liability for their commercial leases.

# What Can BIDs Do to Support Restaurants?

## **Collective promotion efforts:**

- Collective promotion of the district, with maps of open restaurants, sharing a “We’re Open” message
- Events like the Brooklyn Chamber’s “Tag your Takeout” that encourage residents to order takeout from local restaurants
- Supporting and promoting local delivery platforms that take less commission
- Encouraging residents to call the restaurant directly to order
- Best practice sharing: encouraging businesses to be creative and flexible with their business model

END  
(Resources)

# Resources:

<https://www.thehartford.com/business-insurance/business-interruption-insurance>

<https://www.citybarjusticecenter.org/covid-19-small-business-remote-legal-clinic/>

Small Business Legal Relief Alliance (SBLRA):

VOLS: [microenterprise@volsprobono.org](mailto:microenterprise@volsprobono.org)

IMPACCT: [SBLRA@impacctbk.org](mailto:SBLRA@impacctbk.org)

TakeRoot: <https://takerootjustice.org/areas/capacity/> and  
929-506-0303

Legal Aid Society: [communitydevproject@legal-aid.org](mailto:communitydevproject@legal-aid.org) and  
212-426-3000

Legal Services:

<https://www.legalservicesnyc.org/what-we-do/covid-resources>

Brooklyn Legal Services Corporation A: [kross@bka.org](mailto:kross@bka.org)

Start Small. Think Big. [www.StartSmallThinkBig.org](http://www.StartSmallThinkBig.org)

[Response@startsmallthinkbig.org](mailto:Response@startsmallthinkbig.org)

Background and previous legal cases:

<https://www.cozen.com/news-resources/publications/2020/property-insurance-coverage-issues-associated-with-covid-19>

Press:

<https://www.cnn.com/2020/03/19/business/pandemic-insurance-coronavirus/index.html>

<https://www.nytimes.com/2020/05/05/arts/insurance-claims-coronavirus-arts.html>

<https://money.usnews.com/money/personal-finance/saving-and-budgeting/articles/what-is-business-interruption-insurance>

NYC BID Association Statement on COVID-19 and Efforts to Save our  
Commercial Corridors

<https://twitter.com/NYCBIDs/status/1240749573431271424?s=20>

# Business Interruption Insurance

## What is Business Interruption Insurance?

<https://www.thehartford.com/business-insurance/business-interruption-insurance>

<https://www.iii.org/article/covering-losses-with-business-interruption-insurance>

<https://money.usnews.com/money/personal-finance/saving-and-budgeting/articles/what-is-business-interruption-insurance>

## Legal and Financial Assistance:

New York Department of Finance: [https://www.dfs.ny.gov/consumers/coronavirus/business\\_interruption\\_insurance\\_faqs](https://www.dfs.ny.gov/consumers/coronavirus/business_interruption_insurance_faqs)

<https://www.citybarjusticecenter.org/covid-19-small-business-remote-legal-clinic/>

## Small Business Legal Relief Alliance (SBLRA):

VOLS: [microenterprise@volsprobono.org](mailto:microenterprise@volsprobono.org)

IMPACCT: [SBLRA@impacctbk.org](mailto:SBLRA@impacctbk.org)

TakeRoot: <https://takerootjustice.org/areas/capacity/> and 929-506-0303

Legal Aid Society: [communitydevproject@legal-aid.org](mailto:communitydevproject@legal-aid.org) and 212-426-3000

Legal Services:

<https://www.legalservicesnyc.org/what-we-do/covid-resources>

Brooklyn Legal Services Corporation A: [kross@bka.org](mailto:kross@bka.org)

Start Small. Think Big. [www.StartSmallThinkBig.org](http://www.StartSmallThinkBig.org)

[Response@startsmallthinkbig.org](mailto:Response@startsmallthinkbig.org)

# Business Interruption Insurance

## Background, Previous Legal Cases, Pending Legislation:

<https://www.cozen.com/news-resources/publications/2020/property-insurance-coverage-issues-associated-with-covid-19>  
<https://www.natlawreview.com/article/covid-19-states-attempt-to-shift-economic-burden-to-insurance-industry-new>

## Press:

<https://www.cnn.com/2020/03/19/business/pandemic-insurance-coronavirus/index.html>  
<https://www.nytimes.com/2020/05/05/arts/insurance-claims-coronavirus-arts.html>  
<https://www.propertycasualty360.com/2020/05/15/evaluating-how-legislation-responds-to-business-interruption/?slreturn=20200415121154>

NYC BID Association Statement on COVID-19 and Efforts to Save our Commercial Corridors, April 13, 2020

<https://twitter.com/NYCBIDs/status/1240749573431271424?s=20>

Restaurant Coalition with pending lawsuits: <https://werbig.org/>

# Resources

<https://ny.curbed.com/2020/4/22/21230189/new-york-coronavirus-renter-eviction-homeless-legislation>

<https://www.citylab.com/equity/2020/04/pay-rent-cancellation-mortgage-eviction-coronavirus-landlord/610834/>

<https://www.forbes.com/sites/zackfriedman/2020/05/09/covid-coronavirus-mortgage-relief/#1ba0eee51f77>

<https://www.ccim.com/rentrelief/?gmSsoPc=1>

<https://thenycalliance.org/information/covid-19-resources>

[https://impacctbrooklyn.org/wp-content/uploads/2020/04/78050617\\_5-SBLRA-NYC-Flyer.pdf](https://impacctbrooklyn.org/wp-content/uploads/2020/04/78050617_5-SBLRA-NYC-Flyer.pdf)

<https://www1.nyc.gov/content/tenantprotection/pages/covid19-home-quarantine>

## Legislation & Guidance

### Existing Legislation

#### Federal Legislation (Families First Corona Relief Act)

Agency Website: <https://www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave>

Guidance: <https://www.cozen.com/news-resources/publications/2020/faq-the-families-first-coronavirus-response-act>

#### State Legislation (NY State Paid Family Leave)

Agency Website: <https://paidfamilyleave.ny.gov/>

Guidance: <https://www.proskauer.com/blog/new-york-paid-family-leave-law-are-you-prepared-for-2020>

#### City Legislation (Sick and Safe Leave Laws)

Agency Website: <https://www1.nyc.gov/site/dca/about/paid-sick-leave-law.page>

Guidance: <https://www.natlawreview.com/article/amended-rules-issued-under-nyc-earned-safe-and-sick-time-act>

### NYC Proposed Legislation: Essential Workers Bill of Rights

- Would apply to businesses with more than 100 employees
- Three main bills:
  - [Int. 1918](#) Hazard Pay Premiums (Additional pay \$30/\$60/\$75 based on shift hours)
  - [Int. 1923](#) Just Cause Termination (For firing/reduction of hours)
  - [Int. 1926](#) Earned Safe & Sick Time (Extend Safe/Sick Earned Leave to Gig Workers - not just essential workers)
- No sunset date

[Summary/Legal Review of NYC Essential Workers Bill of Rights](#)

[Paid Safe and Sick Leave: What Employers Need to Know](#)

## Resources

### **Legal Guidance/Best Practices for Returning to Work:**

- [Back to Work: Best Practices and Legal Risks for Employers](#) (Cozen O'Connor: Webinar & PPT Slides)
- [Return to Work: Detailed Checklist](#) (Cozen O'Connor)
- [Return to Work: Issues to Consider](#) (ADP)

### **Workplace Safety/Testing Guidance**

- [CDC Workplace Guidance](#)
- [Workplace Temperature Scans: Legal Considerations](#)
- [ADA/EEOC Testing Considerations](#)
- [OSHA & Duty to Report Guidance](#)

### **Unemployment Resources**

- [File for Unemployment Insurance - NYS Department of Labor](#)
- [Unemployment Insurance Benefits FAQs](#)
- [Pandemic Unemployment Assistance](#)
- [Unemployment Guidance for Self-Employed Individuals](#)

### **What if a business cannot find employees to work?**

- [NY State Shared Work Program](#)
- NYC Workforce Development Programs

### **Cozen O'Connor Coronavirus Task Force**

(Updates/Articles/Webinars on Developing Legislation)

<https://www.cozen.com/coronavirus-updates>

[Webinar on FFCRA, Paid Leave, Tax Credits & PPP](#)

May 22, 2020

## Addendum: Financial and Legal Resources Specifically for Restaurants:

### Financial:

James Beard Foundation (currently closed)  
NYC Partnership, philanthropic funds for undocumented workers  
Supply Drop Brooklyn: funding NYC restaurants to provide healthy, nutritious meals to frontline

### Legal:

American Capital AMC Group: <http://www.americancapitalgrp.com/>  
Empowered Hospitality: free 30 minute calls to restaurants in need of HR advice: <https://www.empoweredhospitality.com/covid-19.html>  
Figure 8 Logistics: Pro bono 30 minute consultation to restaurants to help build delivery and takeout offerings: <https://figure8.delivery/>  
Helbraun & Levey LLP: General legal information for bars and restaurants: <https://helbraunlevey.com/coronavirus/>.  
Highcourt Downtown, LLC: Financial Analysis Hotline: <https://highcourt.co/>  
Hospitality Executives Leadership Panel: pro-bono Consulting/Council: <https://www.hospitalitypanel.org/>  
The Law Offices of Jordi Fernandez: Offering pro bono advice about the expectations in landlord/tenant court: <https://jordifernandezlaw.com/>  
Seated + CohnReznick: Operator Help Hotline: Restaurant operators in need of advice can visit [seatedhotline.com](https://seatedhotline.com) and submit a question.  
United Energy Consultants: Energy Consulting for anyone that needs help managing energy with deregulated suppliers or Con Edison (various utilities): <https://www.unitedenergyconsultants.com/>  
Umbrex has over 100 management consultants who have volunteered to advise small businesses pro bono: <https://www.umbrex.com/resource/pandemic-playbook/>