

Economic and Legal Roundtable: Resource and Reference Guide

Assembled May 18th 2020

ECONOMIC AND LEGAL RESOURCES

[A List of Private Loans and Grant Programs](#)

[PPP Loan Forgiveness Outline](#)

[NYS Reopening](#) -- Safety Plan Template

EMPLOYMENT RESOURCES

Existing Paid Leave Legislation

Federal Legislation (Families First Corona Relief Act)

[Agency Website](#)

[Guidance](#)

State Legislation (NY State Paid Family Leave)

[Agency Website](#)

[Guidance](#)

City Legislation (Sick and Safe Leave Laws)

[Agency Website](#)

[Guidance](#)

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

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](#)

[Webinar on FFCRA, Paid Leave, Tax Credits & PPP](#) May 22, 2020

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EMPLOYMENT RESOURCES CONT.

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

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RENT AND LEASE REFERENCES AND RESOURCES

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

<https://ny.eater.com/2020/5/8/21250577/coronavirus-paycheck-protection-program-nyc-restaurant-otway>

- Some banks, like B of A are allowing property and business owners to defer their mortgage payments

<https://www.cnn.com/2020/03/19/business/bank-of-america-mortgage-loan-deferment/index.html>

- Some states are funneling money from budgets to create rent relief funds and grants

<https://www.cnn.com/2020/04/10/politics/rent-relief-programs/index.html>

- Governor Cuomo has extended the Rent Moratorium in NYS until August 20th - late fee protection and security deposit use and payback

<https://www.ny1.com/nyc/all-boroughs/news/2020/05/08/governor-cuomo-on-rent-relief-measures-and-protections->

BID Response

Connect property owners and merchants to pro bono legal services

- For Property Owners and Tenants/Merchants

<https://www.stroock.com>

- For Tenants/Merchants

<https://www1.nyc.gov/site/sbs/neighborhoods/legal-assistance.page>

<https://bka.org> Kenrick may be reached at kross@bka.org or 718-487-2361.

<https://www.startsmallthinkbig.org/legal>

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

<https://www.sblra.org>

<https://volspobono.org/projects/microenterprise/#resourcesmicroenterprise>

- During the recovery period, both parties could consider switching to revenue sharing agreements and shorter term leases

(<https://therealdeal.com/2020/05/06/the-days-of-long-term-retail-leases-may-be-over/>)

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BUSINESS INTERRUPTION INSURANCE RESOURCES

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.citybarjusticecenter.org/covid-19-small-business-remote-legal-clinic/>

Small Business Legal Relief Alliance (SBLRA):

VOLS: microenterprise@volsprobono.org

IMPACCT: SBLRA@impacctbk.org

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

Legal Aid Society: 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

Start Small. Think Big. www.StartSmallThinkBig.org

Response@startsmallthinkbig.org

- **Background, Previous Legal Cases, Pending Legislation:**

<https://www.cozen.com/news-resources/publications/2020/property-insurance-coverage-issues-associate-d-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/>

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UNIQUE RESTAURANT RESOURCES

Legal Resources:

- [American Capital AMC Group:](#)
- [Empowered Hospitality: free 30 minute calls to restaurants in need of HR advice](#)
- [Figure 8 Logistics: Pro bono 30 minute consultation to restaurants to help build delivery and takeout offerings:](#)
- [Helbraun & Levey LLP: General legal information for bars and restaurants](#)
- [Highcourt Downtown, LLC: Financial Analysis Hotline:](#)
- [Hospitality Executives Leadership Panel: pro-bono Consulting/Council:](#)
- The Law Offices of Jordi Fernandez: [Offering pro bono advice about the expectations in landlord/tenant court:](#)
- Seated + CohnReznick: Operator Help Hotline: Restaurant operators in need of advice can visit [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):
- [Umbrex has over 100 management consultants who have volunteered to advise small businesses](#) pro bono:

Financial Resources:

- 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
- Restaurant Response Program (currently closed but plans to reopen):
<https://www.rethinkfood.nyc/restaurant-response-program>