

Resiliency Resources for Tompkins County Businesses



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Tompkins County Area Development
www.tcad.org / info@tcad.org / (607) 273-0005 / 401 E. State St., Ste. 402B, Ithaca NY 14850



Stay Informed

Policy

Tompkins County Department of Health

<https://tompkinscountyny.gov/health>

Tompkins Together – Moving Forward Toward Reopening

<https://tompkinscountyny.gov/health/movingforward>

New York State Office of the Governor

<https://www.governor.ny.gov/>

Reopening New York

<https://forward.ny.gov/>

United States Government

<https://www.coronavirus.gov/>

Federal Emergency Management Agency

<https://www.fema.gov/>

New York State Department of Health

<https://health.ny.gov/>

New York State Hotline

888-364-3065

Centers for Disease Control & Prevention

<https://www.cdc.gov/coronavirus/2019-nCoV/index.html>

World Health Organization

<https://www.who.int/emergencies/diseases/novel-coronavirus-2019>

Johns Hopkins

<https://coronavirus.jhu.edu/>



Workforce Resources

Tompkins County

Workforce Redirect

Tompkins County's local Job Board helps newly available workers connect to opportunities in essential industries. Employers can post open positions on the site, too.

<https://tompkinscountyny.gov/wfny/JobBoard>

Tompkins County Workforce Development Board

Employment-related services for employers: (607) 274-7526

Tompkins Workforce New York Career Center

Resources for employers and individuals including training, recruitment, job postings, applicant searches, and assistance with applying for unemployment insurance: (607) 272-7570

NYS Department of Labor

Shared Work Program

The program allows employers to keep trained employees and avoid layoffs by allowing staff members to receive partial Unemployment Insurance benefits while working reduced hours. <https://dol.ny.gov/shared-work-program-0>

(518) 549-0496

Rapid Response Services

If you are **laying off employees**, this services for businesses will assist employees in re-gaining employment and potentially shorten the duration of their Unemployment Insurance payments, and your overall cost.

<https://www.labor.ny.gov/formsdocs/factsheets/pdfs/p481BUS.pdf>

Southern Tier Region Rapid Response Coordinator:
Vikki Kaufman vikki.kaufman@labor.ny.gov or (607) 741-4518



Workforce Resources *(continued)*

NYS Department of Labor *(continued)*

NYS Unemployment Insurance

<https://www.ny.gov/services/get-unemployment-assistance>

Pandemic Unemployment Insurance

The PUA provides support for Americans who are unable to work due to the Coronavirus pandemic, but do not qualify for traditional Unemployment Insurance.

<https://dol.ny.gov/pandemic-unemployment-assistance>

NYS Paid Family Leave for COVID-19

New York State guarantees certain workers' job protection and financial compensation in the event they are subject to a mandatory or precautionary order of quarantine or isolation

<https://paidfamilyleave.ny.gov/COVID19>

General Business Services

<https://labor.ny.gov/formsdocs/factsheets/pdfs/p469.pdf>

US Department of Labor

Paid Leave - Families First Coronavirus Response Act (FFCRA)

Requires certain employers to provide their employees with paid sick leave or expanded family and medical leave for specified reasons related to COVID-19.

<https://www.dol.gov/agencies/whd/pandemic>



Financial Resources for Business

Local/Regional

TCAD Revolving Loan Fund Program

Loan assistance primarily for traded sector industries (manufacturing, R&D).
An Emergency Fund has been established.

<http://tcad.org/services-2/loan-funds/> Chuck Schwerin – Chucks@tcad.org

The Agency (Broome County IDA/LDC)

Loan assistance to businesses in eight counties including Tompkins County.
The STEED Loan Program & Emergency Loan Program are available.

<https://theagency-ny.com/development-financing-incentives>

Tom Gray – tmg@theagency-ny.com

Southern Tier Regional Economic Development Corporation/ REDEC Relending

Financial assistance for start-up and expanding businesses in the Southern Tier
(includes Tompkins County).

<http://www.redec.us/> George Miner – gminer@redec.us

Local Lenders

Alternatives Federal Credit Union <https://www.alternatives.org/>

CFCU Community Credit Union <https://www.mycfcu.com/>

Chase www.chase.com

Chemung Canal Trust Company <https://www.chemungcanal.com/>

Citizens Bank www.citizensbank.com

Community Bank N.A. <https://cbna.com>

Elmira Savings Bank <https://www.elmirasavingsbank.com/>

First National Bank of Groton <https://www.grotonbank.com/>

KeyBank www.key.com

M&T Bank <https://www.mtb.com/home-page>

Tioga State Bank www.tiogabank.com

Tompkins Trust Company <https://www.tompkinstrust.com/>



Local/Regional

General Tips on Disaster Funding

Businesses are currently facing an unprecedented hurdle. It will be tempting to seek out online lenders that can provide fast capital despite their high-cost rates and terms that will be unaffordable in the long run.

Continue to carefully evaluate all loan options before moving forward and consider the long-term impact on your business. Do not make a bad situation worse by taking out a high-cost loan.

Your first option should be to contact your existing creditors to see if they have deferral options or products that can be helpful.

If you can be somewhat patient, it can pay off. Multiple disaster relief loan programs are in the works at the federal, city and state levels (see below). These loans will provide responsible, low-interest funding to businesses that qualify.



Financial Resources for Business *(continued)*

Federal

SBA Paycheck Protection Program (PPP)

This loan program provides loan forgiveness for retaining employees by temporarily expanding the traditional SBA 7(a) loan program.

<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program>

SBA Economic Injury Disaster Recovery Loan/Grant (EIDL)

Tompkins County, and all of New York State, has officially been approved for Economic Injury Disaster Recovery Loans from the SBA. Loans include an advance up to \$10,000 as a grant. *This program is closed*

<https://tinyurl.com/vptdmv7>

Small Business Development Center Technical Assistance

The local business advisor from the SBA's Small Business Development Center can guide applicants through the process of applying for SBA loans, including help with document collection, developing a pro forma, and assisting with the application. Schedule an appointment here: <https://calendly.com/lindsay-sbdc>

SBA Express Bridge Loan (EBL)

The [EBLPilot Program](#) provides expedited SBA-guaranteed bridge loan financing on an emergency basis in amounts up to \$25,000 for disaster-related purposes. Contact your lender to inquire if they provide SBA Express Bridge Loans. <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-express-bridge-loans>

SBA Small business Debt Relief Program

The SBA will automatically pay 6 months of principal, interest, and any associated fees that borrowers owe for all current 7(a), 504, and Microloans in regular servicing status as well as new 7(a), 504, and Microloans disbursed prior to September 27, 2020.

<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-debt-relief>

US Treasury Main Street Lending Program

The Main Street Lending Program supports small and mid-sized businesses by offering 4-year loans to companies employing up to 10,000 workers or with revenues of less than \$2.5 billion. The minimum loan size is \$1 million.

<https://www.federalreserve.gov/monetarypolicy/mainstreetlending.htm>



Financial Resources for Business *(continued)*

Federal *(continued)*

IRS Employee Retention Tax Credit

Eligible employers can claim the employee retention credit, a refundable tax credit equal to 50 percent of up to \$10,000 in qualified wages (including health plan expenses), paid after March 12, 2020 and before January 1, 2021.

<https://www.irs.gov/newsroom/irs-employee-retention-credit-available-for-many-businesses-financially-impacted-by-covid-19>

IRS Payroll Tax Payment Deferral

Qualified employers can delay payment of payroll taxes until 2021 and 2022

<https://www.irs.gov/newsroom/deferral-of-employment-tax-deposits-and-payments-through-december-31-2020>



General Business Resources

Local/Regional

Tompkins County Area Development

<http://tcad.org/>

Tompkins County Industrial Development Agency

<http://www.tompkinsida.org/>

Tompkins County Chamber of Commerce

<https://www.tompkinschamber.org/>

Downtown Ithaca Alliance

<https://www.downtownithaca.com/>

City of Ithaca Economic Development

<https://www.cityofithaca.org/178/Economic-Development>

Ithaca Urban Renewal Agency

<https://www.cityofithaca.org/290/Ithaca-Urban-Renewal-Agency>

Child Development Council

Referrals for child care for essential workers

<https://www.childdevelopmentcouncil.org/>

AFCU Business Cents Program

<https://www.alternatives.org/community-programs/business-cents>

REV: Ithaca Startup Works

<https://www.revithaca.com/>

Tompkins WorkforceNY

<https://tompkinscountyny.gov/wfny>

SBA Small Business Development Center

<https://www.binghamton.edu/centers/small-business-development/index.html>

Alliance for Manufacturing & Technology (AM&T)

<https://www.amt-mep.org/>

Center of Excellence for Food and Agriculture

<https://cals.cornell.edu/cornell-agritech/partners-centers-institutes/center-excellence-food-agriculture>

State

Empire State Development

<https://esd.ny.gov/>

Federal

CDC Guidance for Businesses & Workplaces

<https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/businesses-employers.html>



Health / Wellness Information

Mental Health Resources

CDC Guide to Managing Stress

tinyurl.com/COVID-Anxiety-CDC

Mental Health America COVID-19 Resources

<https://mhanational.org/covid19>

World Health Organization - #HealthyAtHome

<https://tinyurl.com/yb4wdnsh>

New York State - Office of Mental Health

<https://omh.ny.gov/>

<https://omh.ny.gov/omhweb/covid-19-resources.html>

General COVID-19 Health Resources

211 Hotline

Call 2-1-1 or 877-211-8667

<https://hsctc.org/211tompkins/>

New York State Department of Health

<https://health.ny.gov/>

New York State Hotline

888-364-3065

Centers for Disease Control & Prevention

<https://www.cdc.gov/coronavirus/2019-nCoV/index.html>

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