



NEW YORK STATE SENATOR

Martin J. Golden

Important Information Regarding Storm Recovery From Brooklyn Chamber of Commerce

MARTIN J. GOLDEN November 2, 2012

Dear Chamber Friend,

First and foremost, I pray that you are safe and have been able to resume normal activities following the massive storm that hit our area. As you know, Hurricane Sandy left behind a path of death and destruction. Flooding and downed trees destroyed property across Brooklyn and left hundreds of thousands without power for days.

As businesses across the borough continue to survey the damage, we at the Brooklyn Chamber of Commerce are here to help members impacted by the storm. All across the borough, small businesses are trying to pick up the pieces.

For those businesses, the road to recovery may take weeks, if not months. In the meantime, the Chamber would like to extend office space to members that need a place to work. We can provide you with temporary work space at our offices at 25 Elm Place through the end of the

year. Please contact Veronica Harris at vharris@brooklynchamber.com or by calling 1-718-875-1000, ext. 127, for more information.

For businesses that suffered damage, there are many programs at their disposal. In this time of need, the Brooklyn Chamber of Commerce is here to assist its members. For that reason, the Chamber is here to help you navigate those services.

The Chamber has created a resource guide (see below) with all the vital information and phone numbers businesses need to contact in order to get assistance and emergency loans. If Chamber members need help filling out applications, please do not hesitate to come to our offices or call us.

Together we can help businesses rebuild bigger and better than before and continue to make Brooklyn the wonderful place we all know it is.

As always, you can contact directly at cscissura@brooklynchamber.com or on my cell phone at 917-622-4063.

Regards,

Carlo A. Scissura

President & CEO of the Brooklyn Chamber of Commerce

Brooklyn Chamber's Resource Guide to Business Recovery

What if I am a Chamber member and I need a place to work?

The Chamber would like to extend office space to members that need a place to work. We can provide you with temporary work space at our offices at 25 Elm Place in Brooklyn through the end of the year. Please contact Veronica Harris at vharris@brooklynchamber.com or by calling 1-718-875-1000, ext. 127, for more information.

What do I do if my business suffered damage?

If you have insurance that will cover your damages, contact your agent at once. Take photographs of any damaged property/materials to document your losses.

Below is a list of private insurance companies:

Allstate: Allstate is prepared and ready to respond quickly to Hurricane Sandy with approximately 1,100 claim personnel ready to help. Allstate customers who suffered damage can call 1-800-54-STORM (800-457-8676), go online to <http://www.allstate.com/claims/report-claim.aspx> or contact their agent to file a claim or receive additional information about the claims process. Claims personnel are available 24/7.

Farmers: Farmers Insurance Group, including subsidiaries Foremost Insurance, 21st Century and Bristol West, are prepared to help customers in the aftermath of Hurricane Sandy. Customers with damage should immediately contact their agent or call Farmers' 24-hour-claims hotline, 1-800-435-7764 for immediate assistance.

Geico: Teams of GEICO claim adjusters have deployed to affected areas, and will remain there until they have resolved every hurricane-related claim. If you need to report a claim, please visit <http://www.geico.com/claims/report/> or call 1-800-841-3000. Claims personnel are available 24/7.

The Hartford: The Hartford Insurance Company has set up a catastrophe information center for its customers. Please call 1-800-243-5860 or go online to <http://www.thehartford.com> for more information.

Travelers: Travelers has thousands of trained claim professionals countrywide, who are ready to help as soon as it is safe to enter the affected areas. Travelers insurance customers can find more information or report a claim online at <https://www.travelers.com/claim/emergency.aspx> or call 1-800-252-4633 for personal insurance or 1-800-238-6225 for business insurance.

What do I do about damage my business suffered that is not covered by my insurance policy?

There are several government programs available to small businesses owners. The first thing is to register with the Federal Emergency Management Agency, or FEMA, by visiting disasterassistance.gov.

The US Small Business Administration provides low interest disaster loans to businesses of all sizes. For more information, visit sba.gov or call 1-800-659-2955.

Also, The Red Cross provides for thousands of displaced residents through a network of emergency shelters. If you need assistance, you can find the nearest shelter by going to <http://app.redcross.org/nss-app/> or by calling 1-877-733-2767.

Is there any way to get loans through the City?

The NYC Department of Small Business Services and the New York City Economic Development Corporation is coordinating a set of services to assist small businesses in recovering from Sandy. You can contact the Brooklyn office of the Brooklyn Business Solutions Center, which is run in partnership with the Brooklyn Chamber, at 718-875-3400 or email mdominguez@nycbusiness-solutions.com. The office is located at 9 Bond Street, 5th Floor, in Brooklyn.

For small- to mid-sized businesses that have experienced business interruption: An emergency loan for businesses will be available, patterned after similar programs deployed in past emergencies. Loans will be capped at \$10,000. Call 311 and ask for NYC Business Emergency Loan.

For mid- to large-sized businesses that need to undertake rebuilding: An emergency sales tax letter from New York City Industrial Development Authority (IDA) will be available allowing businesses to avoid payment of New York City and New York State sales taxes on materials purchased for rebuilding. IDA will also waive all fees and, while following State law, look to

streamline its normal procedure. This program is expected to offer economic benefits to reconstruction projects costing \$500,000 or more. Please contact Shin Mitsugi at smitsugi@nycedc.com for more information.

For any business that is temporarily displaced from its space: Short-term "swing" office space at Brooklyn Army Terminal available free of charge for the next 30 days. NYCEDC has approximately 40,000 square feet of warehouse space at the Terminal that can be used for this purpose. Please call 311 and ask for NYC Business Solutions.

For any business in need of other emergency assistance: The SBS Business Outreach Team and Emergency Response Unit's Large Scale Response Team will be deployed after the storm to help all impacted small businesses. This team is currently on-call for any storm-related business inquiries and is closely coordinating with the NYC Office of Emergency Management. Please call 311 and ask for NYC Business Solutions.

How much time do I have before I can file a claim with the City?

Claims must be filed within 90 days. For a claim form, visit:

http://www.comptroller.nyc.gov/bureaus/bla/claim_forms.shtm

What other services does the City and State provide?

The New York City Office of Emergency Management coordinates emergency response and recovery, and collects and disseminates emergency information. For the latest updates on utility and transportation service restoration or to find an emergency shelter location, please go to <http://www.nyc.gov/html/oem/html/home/home.shtml> or call 718-422-8700.

Notify NYC is the City of New York's official source for information about emergency events and important city services such as schools, utilities, and transportation. Please go to <https://a858-nycnotify.nyc.gov/notifynyc/> or call 311 to register for updates.

On the State level, New York State Division of Homeland Security and Emergency Services provides leadership and support for efforts to respond to, and recover from, natural disasters and other emergencies. Please contact the Hurricane Sandy Helpline for New York State Residents at 1-888-769-7243 or 1-518-485-1159 or go to <http://www.dhses.ny.gov/oem/event/sandy/sandy-info.cfm> for more information.

When will buses and subways be running again?

Subway service remains suspended on all lines, as clean up and water remediation efforts continue, especially in underwater tunnels linking Brooklyn and Manhattan that were flooded during the storm.

Local, Limited-Stop and Express Bus service will operate as close to a normal weekday schedule as possible as NYC Transit and MTA Bus continue efforts to restore service.

Access-A-Ride will begin limited service on Wednesday. If you need a trip of medical necessity (dialysis, chemotherapy or radiation) please call 1-877-337-2017, and every effort will be made to provide the trip.

For updates, visit www.mta.info

Are City schools open?

For updates, visit www.nyc.gov

What if you have no power?

To report a power outage or if you see an exposed wire, please call 1-800-75-ConEd or log on to ConEd.com.