

Preparing for the New York Small Business Recovery

Thursday, September 9, 2021

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NY Webinar Outline

01	Introduction
02	Welcome – David Moreira
03	What Small Businesses Should Know Now – Greg Biryla
04	Activities in Albany – Jeremy Euto
05	Economic Development – Art Hamlin
06	Energy Efficiency Programs for Small Businesses – Kathia Benitez
07	Q&A - All

Welcome to our Small Business Partners



**David Moreira,
Jr.**

**Director,
Customer Solutions
at National Grid**

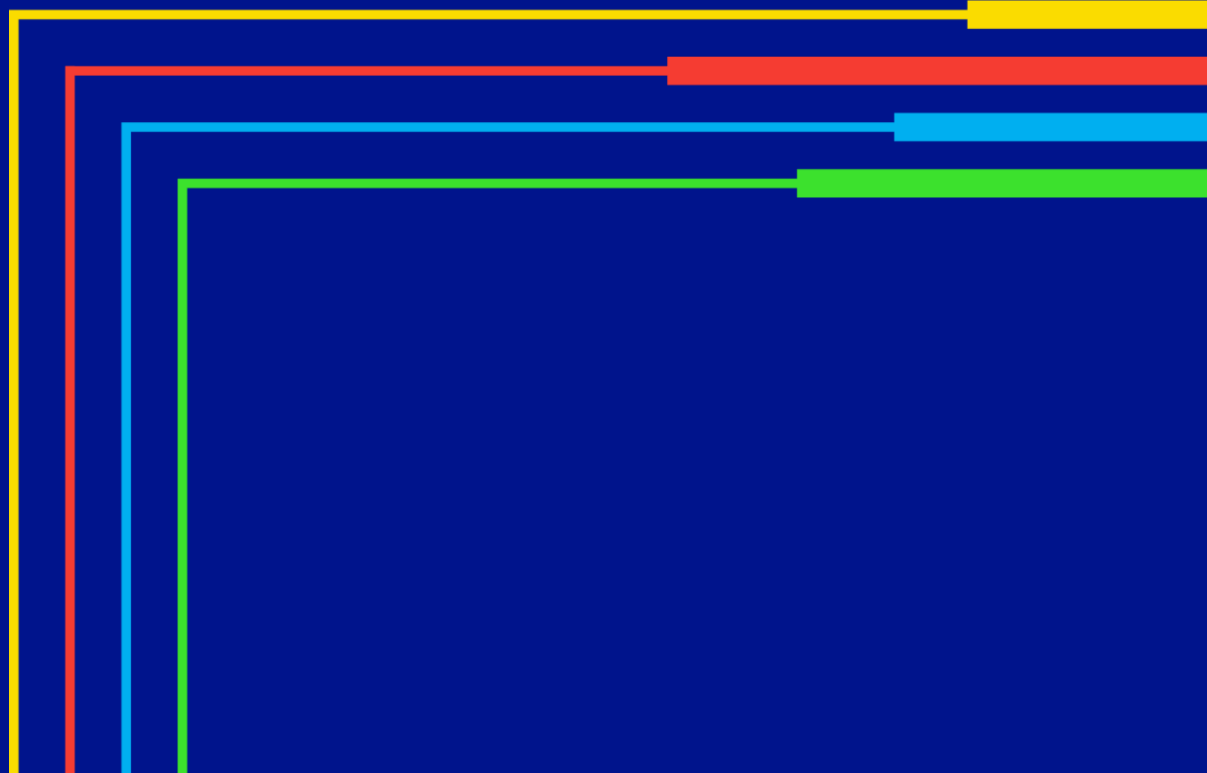
Dave has been with National Grid for nearly 20 years serving our customers through various roles.

He has spent time as a design engineer, account executive, to later leading teams in both NE and NY that provide financial solutions and energy efficiency offerings to Residential, Small Businesses and Large Commercial and Industrial customers.

His most recent work includes supporting small business customers through proactive outreach, education and awareness on the Federal Cares Act and national grid's flexible payment plans.

What Small Businesses Should Know Now

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Welcome to our Small Business Partners



Greg Biryla
NFIB NY
Senior State Director

Greg Biryla serves as the Senior State Director for NFIB in New York.

Prior to joining NFIB, Greg lead Upstate United, a coalition of trade groups and chambers of commerce from across Upstate New York focusing on employer advocacy and economic development.

Greg's wife Ashley owns and operates her own independent fitness business in Rochester, NY and is a proud NFIB member.



The Voice of Small Business

NFIB COVID-19 Resources – Federal

- [Paycheck Protection Program – Forgiveness](#)
- [Economic Injury Disaster Loan - *still open!*](#)
- [Employee Retention Credit](#)
- [Shuttered Venue Grant](#)
- [NFIB Coronavirus Resources \(including past webinars\)](#)
- [Email for assistance \[info@nfib.org\]\(mailto:info@nfib.org\)](#)

[NFIB.com/coronavirus](https://nfib.com/coronavirus)

NFIB UPDATE

COVID-19 Webinar Series for Small Business

with Beth Milito and Holly Wade, NFIB



September 8, 2021 – 12 PM EDT

Topic – Small Business Reset & Recovery: Series #1

A conversation on financial aid and other resources to help small businesses recover, attract and retain employees, and emerge from the COVID-19 crisis stronger than ever.



Small Business Resources – New York State

COVID-19 Small Business Recovery Grant Program

- **\$800 million**

nysmallbusinessrecovery.com

Who's Eligible?

Small businesses, micro-businesses, for-profit independent cultural organizations

- Operation after March 1, 2019
- Show loss of gross receipts as a result of COVID-19
- Have 2019 or 2020 Gross Receipts of between \$25,000 - \$2.5M per annum
- Demonstrate positive net profit on 2019 Business Return (\$1 or greater)
- Demonstrate at least 25% loss in Annual Gross Receipts in a year-to-year gross receipt comparison as of 12/31/20, to the same period in 2019.
- Demonstrate that the total business expenses on the 2020 business income return are greater than the grant amounts.
- Not have qualified for business grant assistance programs under the federal American Rescue Plan Act of 2021 or any other available federal COVID-19 business assistance grant programs, including loans forgiven under the federal Paycheck Protection Program, or are unable to obtain sufficient business assistance from such federal programs.

Eligible applicants may have received the following:

- PPP loans totaling \$250,000 or less
- COVID-19 EIDL Advance grant of \$10,000 or less
- COVID-19 EIDL Supplemental Targeted Advance Grant of \$5,000 or less
- SBA Shuttered Venue Operator Grant
 - **SBA Restaurant Recovery Fund recipients are ineligible.**

Small Business Resources – New York State

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nysmallbusinessrecovery.com

How Much Can My Business Receive?

Grant awards will be calculated based on a business's annual gross receipts for 2019

- \$25,000 – \$49,999.99: Award is \$5,000 / business
- \$50,000 – \$99,999.99: Award is \$10,000 / business
- \$100,000 – \$2,500,000: Award is 10% of gross receipts or a maximum of \$50,000*

How Much Funding Is Still Available?

More than \$750 million remains available for eligible businesses

** Preference given to “socially and economically disadvantaged” business owners but does not exclude any as long as aforementioned criteria is still met*

Small Business Resources – New York State

COVID-19 Small Business Recovery Grant Program

- **\$800 million**

nysmallbusinessrecovery.com

What Can I Use The Funding For?

The grants must be used for COVID-19 related losses or expenses incurred between **March 1, 2020 and April 1, 2021**

- Payroll, commercial rent or mortgage payments for NYS-based property (but not any prepayments)
- Local property or school taxes associated with a small business location in NYS
- Insurance costs
- Utility costs
- Costs of personal protection equipment (PPE) necessary to protect worker and consumer health and safety
- Heating, ventilation, and air conditioning (HVAC) costs
- Other machinery or equipment costs
- Supplies and materials necessary for compliance with COVID-19 health and safety protocols
- Other documented COVID-19 costs as approved by Empire State Development

** Funds may not be used to re-pay or service federal relief loans or any NYS business assistance programs*

Small Business Resources – NYS

Restaurant Return To Work Tax Credit - **\$35 Million**

NY Forward Loan Fund

ESD.NY.gov

Restaurant Return To Work Tax Credit

Small, independently owned restaurants

- Less than 100 employees in areas designated by NYS as Orange or Red Zone for 30 consecutive days
- \$5,000 credit per new employee up to \$50,000
- Must demonstrate COVID-19 related losses of at least 40% in gross receipts or FTE employees

NY Forward Loan Fund

Economic Recovery loan program for small businesses, nonprofits, and small landlords

- 50 or fewer FTE employees
- Small businesses can apply for a loan in the amount of the lesser of (a) \$100,000 or (b) up to 100% of average monthly revenues in any 3-month period from 2019 or first quarter of 2020.
- Available to small businesses and nonprofits that DID NOT receive a PPP of greater than \$500,000 or EIDL of greater than \$150,000.
- Landlord loans will be targeted to owners with residential buildings of 50 units or less
- The loans are not forgivable, paid back over a 5-year term with 3% interest
- Loans can be used for working capital, inventory, marketing, operating and emergency maintenance, property taxes, utilities, rent, supplies, etc.

Where Can You Learn More?

- **NFIB.com/coronavirus**
 - **Info@NFIB.org**
- **NFIB.com/NY**
- **NYSmallBusinessRecovery.com**
- **ESD.ny.gov**
- **Forward.ny.gov**

Become a Member of NFIB!

We Advocate | We Influence | We Offer Benefits



Join us to
**FIGHT FOR SMALL
BUSINESS**

More Members = Bigger Voice

For more information, contact Mike Goodrich-Stuart at mike.goodrich-stuart@nfib.org.

Visit www.nfib.com/signup to join now!



THANK YOU!



Visit our website at nfib.com/ny

Activities in Albany

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Activities in Albany



Jeremy Euto
Assistant General Counsel
at National Grid

Jeremy currently serves as Assistant General Counsel for National Grid, responsible for providing day-to-day counsel for New York and federal regulatory matters.

Jeremy originally joined the Company in September 1999 working in the commercial and transactional area with an emphasis on telecommunications. His tenure at National Grid has included a 2-year assignment in Network Strategy with cross-training as an engineering manager.

Jeremy came to National Grid from American Electric Power where he served as Senior Counsel responsible for coordinating all legal support for AEP's generating facilities in Michigan.

Activities in Albany

- **Enhanced protections for qualifying small business under Parker Richardson Act**

- **Protection from Termination through December 22, 2021**

- Requires self-attestation of “change in financial circumstances due to COVID-19”

- **Enhanced Payment Plans** - \$0 down, no late payment charges or penalties.

- Customers who enter a COVID payment agreement are exempt from late payment charges for the entire term of the agreement, which could extend for 12 months.

- **To qualify, a business must self-certify (attest)*:**

1. 25 or fewer employees
2. not a publicly held company or a subsidiary
3. not seasonal or temporary customer
4. not a high usage customer as defined in 16 NYCRR § 13.5(b)(1)

* Exception for entities the utility can show has the resources to pay.

- **Protection from Eviction and Foreclosure**

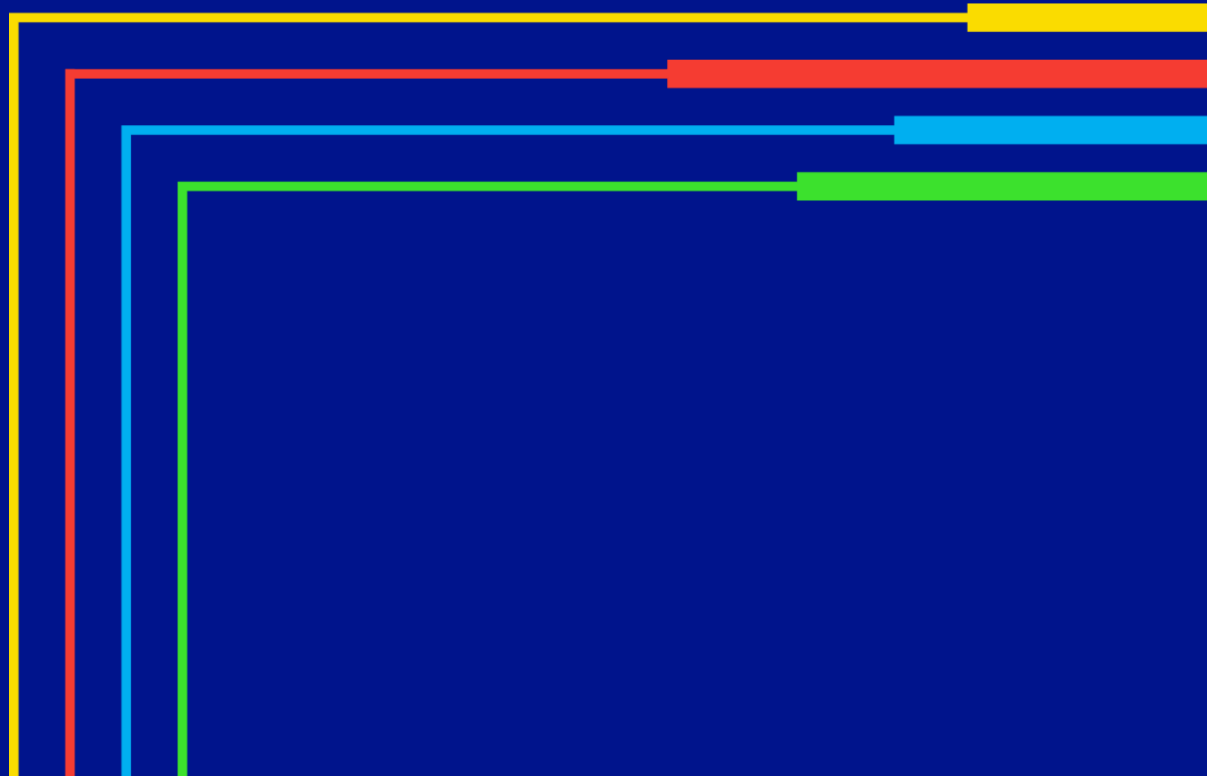
- On Sept 1, 2021 – Gov Hochul signed into law new protections for commercial tenants facing eviction or foreclosure through January 15, 2022. Prohibits eviction, mortgage foreclosure, tax foreclosure and lien sales for qualifying businesses that are independently owned and operated, with 100 or fewer employees and that demonstrate a financial hardship due to COVID.

- **Stay Tuned – More Relief Possible**

- NYPSC considering Niagara Mohawk COVID-19 Customer Assistance Program. \$50 million in relief – largely in the form of arrears forgiveness, tied to managing arrears – entering a payment agreement and making payments
 - Expect a decision as early as Fall 2021 – likely tied to deployment of other federal/state aid

Economic Development

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National Grid Economic Development



Art Hamlin
Manager,
Economic Development
at National Grid

Art Hamlin is Economic Development Manager at National Grid. In this role, Mr. Hamlin leads the utility's ongoing efforts to generate economic growth in the communities it serves.

Prior to joining National Grid in 1989 (!), Art's career path has included stops at the US Bureau of Labor Statistics in Washington, DC, the Great Lakes Commission in Ann Arbor, Michigan, and the Bureau of Land Management in Lander, Wyoming.

National Grid Economic Development

- **Helping businesses in New York State since the 1920s**
- **Economic Development Team Areas of Focus:**
 - Electric and natural gas infrastructure
 - Business attraction - site selection
 - Brownfield redevelopment
 - Business district revitalization
 - Adaptive reuse of vacant buildings
- **Incentive/assistance programs:**
 - Discounts
 - Grants



Economic Development Grant Programs

- **\$150 Million in Grants Provided Since 2003**
- **Helped Create or Retain Over 75,000 Jobs**
- **Leveraged Over \$10 Billion in Other Private and Public Investment**
- **Available Downstate and Upstate**
- **Program Areas:**
 - **Electric and Gas infrastructure assistance**
 - **Urban Revitalization**
 - **Customer productivity / efficiency**
 - **Emergency Assistance**
- **For more information: www.shovelready.com**

Grant Programs for Small Business

Vacant Building Redevelopment

- Grants for rehabilitation of vacant commercial and mixed-use buildings

Agribusiness Productivity

- Productivity and efficiency equipment for farms & food processors

Entrepreneurial Support

- Funding for business incubators and services for start-up ventures

Manufacturing Productivity Program

- Support for “lean” manufacturing and top-line growth projects

For more information: www.shovelready.com

New and Pending Small Business Offerings

Small Business Technical Assistance Program

- **Statewide program, launching September 17**
- **Grants to chambers and other organizations to help neighborhood businesses**
- **Projects will provide services that are responsive to local needs, e.g.**
 - **Help in accessing grants and loans**
 - **Compliance with federal/state/local regulations**
 - **Accounting, HR, Marketing, Business Planning**
- **Part of a much broader National Grid community investment initiative – stay tuned!**

New and Pending Small Business Offerings

COVID-19 Arrears Forgiveness Program

- Upstate Only
- Currently pending before the NYPSC
- Would provide relief for customers who enter into – and complete -- a deferred payment agreement
- If approved, proposed bill credits could total up to 50% of a customer's arrears
- Retroactive to March, 2020

New and Pending Small Business Offerings

Area Development Rate (ADR)

- Approved by NYPSC in recent rate case
- Downstate only – both NYC and Long Island
- Reboot of an old existing program
- Offers discounted rates to small businesses investing in targeted local areas
 - Federal Opportunity Zones
 - NYS Brownfield Opportunity Areas
 - NYC Industrial Business Zones
- Must be a new or expanding business in order to qualify
- Provides 35% delivery discount for 5 years

National Grid Economic Development

THANK YOU!



nationalgrid

We're committed to Economic Development.

We offer a wide range of economic development grants, rate discount programs, and energy efficiency rebate programs to help grow your business.

Learn how our programs can benefit your business. Visit www.shovelready.com

Energy Efficiency Program - Upstate NY

Kathia Benitez

Manager, NY Program Execution

Commercial, Industrial & Small Business
Operations

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A decorative graphic consisting of four parallel chevron lines (V-shapes) pointing to the right. The lines are colored yellow, red, cyan, and green from top to bottom. They originate from the bottom left and extend towards the right edge of the slide, with the yellow line being the longest and the green line being the shortest.

Energy Efficiency Programs for Small Businesses



Kathia Benitez

Sales Manager
at National Grid

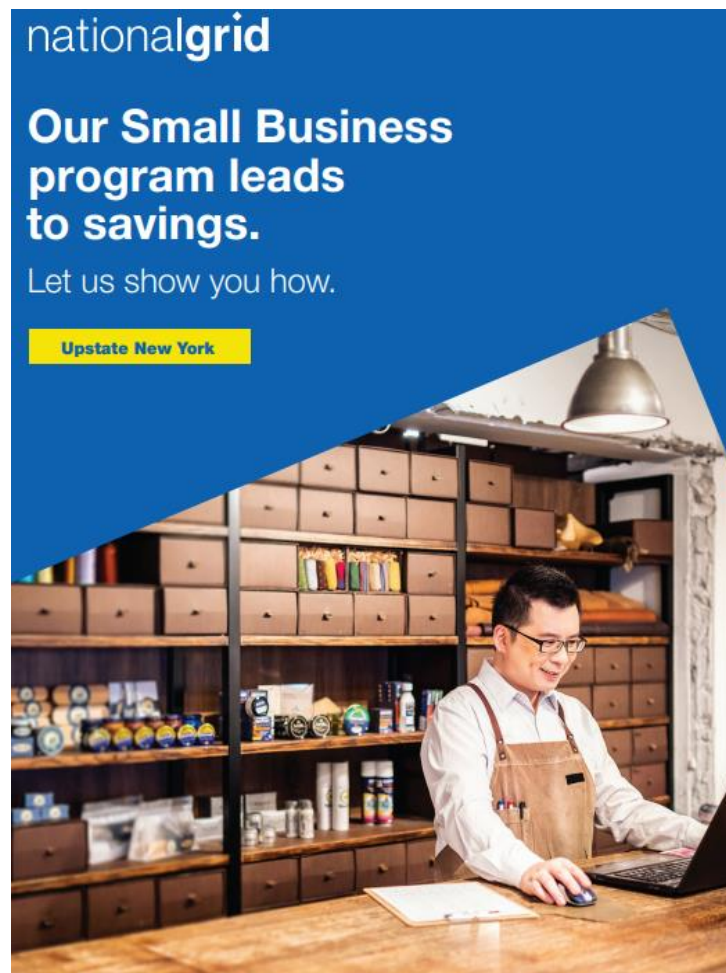
Kathia Benitez is the Manager of Program Execution for Large Commercial, Industrial, and Small Midsize Business energy efficiency programs for Downstate and Upstate New York.

Kathia comes to National Grid with 15 years of Commercial & Industrial Energy and Sustainability Management experience. Her experience includes, energy and sustainability master planning, operations and maintenance of higher education and healthcare major campus programs.

National Grid's Small Business Services Program

The Small Business Electric Energy Efficiency program offers:

- No-cost on-site assessment of the facility's electrical equipment
- Recommendations and proposal on equipment upgrades
- Equipment installation at the owners convenience
- Removal and environmentally friendly disposal of fluorescent lights and ballasts
- Financing options



Why would a Small Business Customer be interested in this program?

The program offers up to 60% of the project's cost! Electric efficiency measures includes,

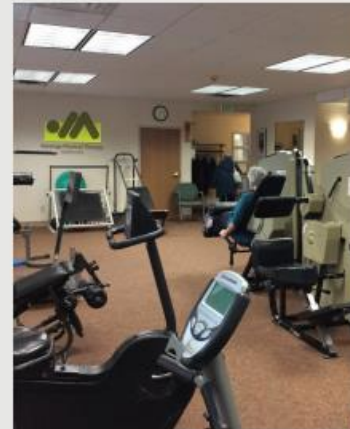
- Lighting upgrades
- Lighting controls
- Lighting occupancy sensors
- Custom refrigeration measures
- Site specific custom projects

Saratoga Physical Therapy

Saratoga Springs, New York

Annual Energy Savings

= \$5,758



- After a free energy assessment, Saratoga Physical Therapy decided to install indoor and outdoor LEDs, including parking lot lighting.
- By upgrading their lighting infrastructure, Saratoga Physical Therapy not only saved money on their monthly energy bill, but they ultimately increased their building's value.
- The total project cost was \$17,423, of which National Grid covered \$10,501.

“Getting an assessment was a no brainer. Their generous incentives helped us lower our overhead costs.”

— Michael Cudahy, Owner/Partner

Small Business Services Eligibility

- **To qualify customers must have an active National Grid electric account that meets the following criteria:**
 - Pay the System Benefits Charge (SBC)
 - Have an average annual peak demand under 110 kW
 - Have an electric rate code of SC1, SC2 or SC2D
 - Cannot have received an incentive from NYSERDA for the same measure
 - **New construction projects are not eligible for Small Business program incentives*

Getting started

Schedule a no-cost energy assessment to determine what energy saving solutions are best for your business.

Schedule Online

To arrange a free energy assessment and report of recommended energy efficiency improvements, complete a simple online form and we will contact you

Or, you can call 1-833-208-5960

Use your own contractor or ours.

Contact our Customer Directed Option Regional Program Administrator at

844-276-7898 or
ngrid^{savings}@trccompanies.com to determine eligibility

Explore Financing Options.

Eligible for “on-bill” financing through National Grid for up to 12 months, or lump sum payment with an additional 10% discount on the project cost, or, through a third-party financing vendor contracted with National Grid to offer attractive rates

Explore the Marketplace

nationalgrid
MARKETPLACE
SMALL BUSINESS

Shopping in
Upstate NY

Search

Cart 0

Limited Time Offers Shop Energy-Efficient Products Explore Ways to Save

Explore easy-to-install energy-efficient products that can help your business save.

Featured Products

Sale

Emerson Sensi smart thermostat
\$129 full price
\$24
Your price after instant rebates

Honeywell Home T9 Wi-Fi Smart Thermostat with Sensor
\$199.99 full price
\$124.99
Your price after instant rebates

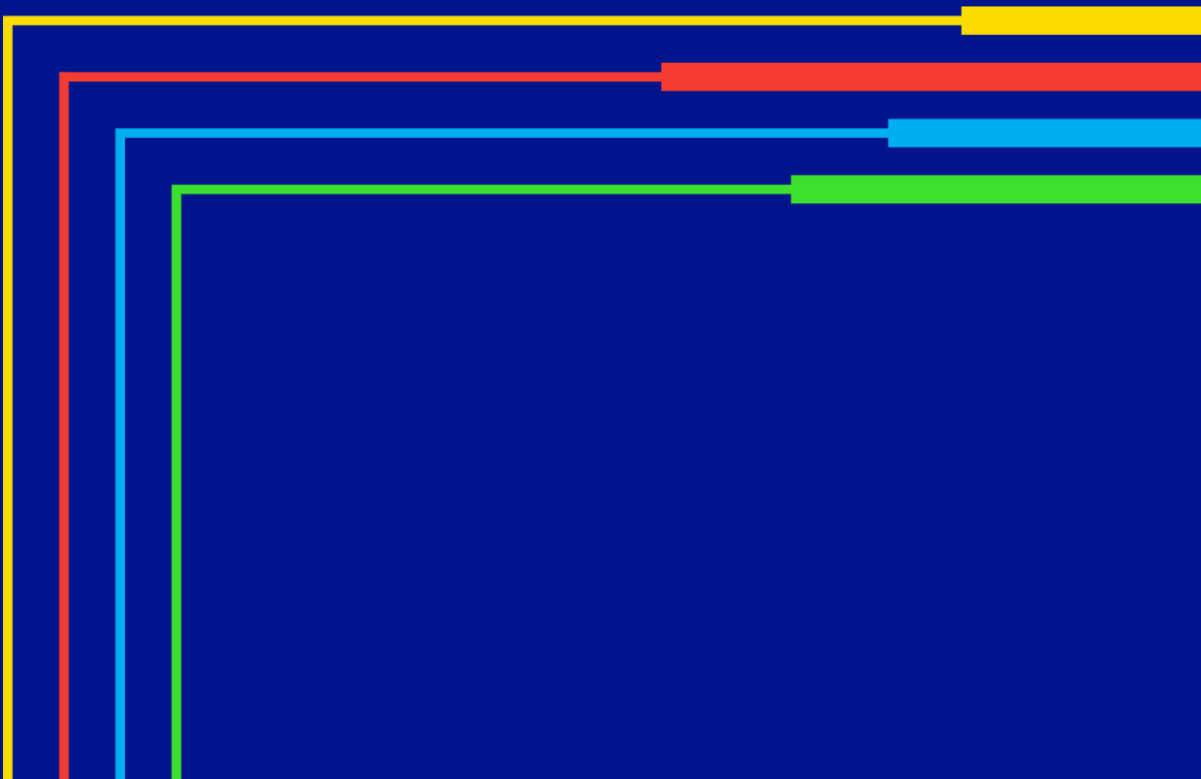
Sale

ecobee3 lite thermostat
★★★★★
\$169 full price
\$64
Your price after instant rebates

<https://uny.business.marketplace.nationalgridus.com/>

Q&A

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Additional Resources

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Assistance You Can Count On

Speak with an Energy Expert about your COVID-19 Payment Agreement Options



Learn online – scan the QR code
or visit **Ngrid.com/moretime**



Leave your name and phone number
in the chat to request a call back.



Call us when it's most convenient for you:

Upstate NY	Long Island	Downstate NY
1-800-443-1837	1-800-930-5003	1-718-643-4050

For a limited time we have COVID-19 Assistance Programs that are available with as low as \$0 down, 12 month installments – contact us for more information!

National Grid Contacts + Resources

Payment Assistance Programs	ngrid.com/moretime
Small Business Energy Efficiency Programs	https://www.nationalgridus.com/regionalized/energy-saving-programs/small-business EnergyEfficiencySmallBusiness@nationalgrid.com
Customer Directed Option	https://www.nationalgridus.com/media/pdfs/bus-ways-to-save/ee5953-cdo-program_uny.pdf 844-276-7898 or ngridsavings@trccompanies.com
National Grid Market Place for Small Business	https://uny.business.marketplace.nationalgridus.com/

NFIB Contacts + Resources

NFIB	1-800-NFIB-NOW (800-634-2669) New York Office Phone Number: 518-434-1262 Email address for questions on federal programs: info@nfib.org nfib.com/new-york/
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New York State specific programs for small businesses:	
COVID-19 Pandemic Small Business Recovery Grant Program	nysmallbusinessrecovery.com
Restaurant Return-to-Work Tax Credit	esd.ny.gov/restaurant-return-work-tax-credit
New York Forward Loan Fund (NYFLF):	esd.ny.gov/nyforwardloans-info

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NFIB COVID-19 Resources – Federal

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Economic Injury Disaster Loan - *still open!*

Employee Retention Credit

Shuttered Venue Grant- *still open!*

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- **NYSmallBusinessRecovery.com**
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Become a Member of NFIB!

We Advocate | We Influence | We Offer Benefits



Join us to
**FIGHT FOR SMALL
BUSINESS**

More Members = Bigger Voice

For more information, contact Mike Goodrich-Stuart at mike.goodrich-stuart@nfib.org.

Visit www.nfib.com/signup to join now!