



May 18, 2020

## Updated Essential Business Guidance

We wanted to make you aware of several important new developments for businesses relating to the State's efforts to combat COVID-19:

1. ESD's **Essential Business Guidance** has been updated as of May 16, 2020. Guidance can be found [here](#).
  - This guidance updates and supersedes any guidance you may have received to date on this topic.
  - Any business with a pending inquiry must refer to the updated guidelines or the [New York Forward website](#) to determine the status of your business. If your business is included in the list of essential businesses, you do not need confirmation of such by ESD. ESD will not be responding to individual requests for determinations.
2. A new online tool has been developed to help determine whether your business is essential or is able to reopen. The [New York Forward Business Reopening Lookup Tool can be found here](#). This tool will help you determine whether or not your business is eligible to reopen, and the public health and safety standards with which your business must comply.
3. The State will be issuing **new safety and operating guidelines for businesses, including essential businesses and non-essential businesses that are permitted to reopen**. Industry-specific guidelines are currently available for business sectors in Phase One: construction; agriculture, forestry, fishing and hunting; retail trade; manufacturing; and wholesale trade. Those requirements can be found [here](#).
4. Additional information on the **phases of reopenings** for businesses and industries can be found [here](#).

**All Businesses that are currently open regardless of if you have been deemed essential previously or are a Phase 1 business, MUST [read and affirm the detailed guidelines for your industry](#).**

*Please be advised that both the guidance and the lookup tool are regularly updated. Industry partners are encouraged to continue to check their status for updates.*

## Restart Oneida County

As we begin restarting our economy and entering phase one, we have created this resource page to help business owners navigate opening safely and responsibly.

[Oneida County Best Practices Guidelines](#)

[Oneida County Business Reopening Toolkit](#)

[Re-opening Checklist](#)

For questions pertaining to how to reopen your business using the Oneida County Toolkit email: [RestartOC@ocgov.net](mailto:RestartOC@ocgov.net)

## UIDC COVID-19 Small Business Loan Program

The objective of the Utica Industrial Development Corporation (UIDC) COVID-19 Loan Program (the “Program”) is to help existing companies in Oneida and Herkimer Counties keep existing jobs and maintain overall viability during and immediately after the Coronavirus global pandemic. This program will assist businesses in covering rental and utility costs, as well as short-term working capital needs, while much of the economy is shut down or beginning to reopen with operational limitations still in place.

### PROGRAM ELIGIBILITY CRITERIA

- Must be a registered NYS for-profit legal business entity [excluding “sin businesses,” which include smoke shops, liquor stores, gambling facilities, and tanning salons];
- Must be located within Oneida County or Herkimer County. Priority is given to those within UIDC’s target investment area, which is generally defined as the urbanized area connecting the Cities of Utica and Rome, and the Village of Herkimer;
- Applicant firms must have 25 or fewer FTE employees and be in existence since January 1, 2018;
- Businesses must demonstrate financial losses directly attributed to the COVID-19 pandemic;
- Must NOT have already been approved for the federal Paycheck Protection Program (PPP). Those businesses that have applied but do not yet know if they have been approved are eligible to apply. Those businesses that subsequently close on a PPP loan must repay Oneida County the amount that they have received;
- Applicant must present a reasonable likelihood for long-term viability.

#### FINANCIAL ASSISTANCE CHARACTERISTICS

- Funds will be distributed via a third-party payment agreement, in which EDGE will directly pay the landlord or utility company on behalf of the applicant company
- Loans will range in size from \$5,000 to \$15,000;
- Interest will be four (4%) percent for the term of the loan;
- Loan payments would be deferred for the first three months, followed by a three-month interest-only period, followed by a 24-month amortization;
- No physical collateral required, however, personal guarantees of ALL owners of the applicant will be required;
- No application fee; \$250 underwriting/closing costs will be capitalized in the loan;
- No prepayment penalty;
- Due to limited nature of funds, the amount loaned may be less than the amount requested by the applicant;
- If PPP funding is subsequently approved, UIDC COVID-19 Loan funds shall be repaid by the business

## More Details and Pre-Qualification Survey

If you are in need of assistance to navigate this every changing situation, please let us know and we can put you in touch with experts in the field.

We have created a listing of available business resources which can be found on our [website](#). We're here to help your organization or business through this difficult time, and we will continue to provide relevant updates as they become available.

Do not hesitate to reach out to us if you are in need of assistance. Our staff contact listing can be found [here](#) or call the EDGE office at 315-338-0393.

-Mohawk Valley EDGE

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Connect with us

