

Phase 1 Reopening Guidelines

Governor Cuomo announced New York Forward, a phased-in approach to reopening New York. The State's plan focuses on getting New Yorkers back to work—without triggering renewed spread of the COVID-19 virus or overwhelming local hospital systems.

The Mohawk Valley is eligible for phase 1 of reopening beginning on Friday, May 15th 2020.

The New York Forward website provides comprehensive information and helpful resources outlining the regionally and industry-based reopening process.

Business owners must read the [“Detailed Guidelines”](#) for their industries and provide their digital signature affirming they have read and understand the document. Businesses that are operating now as essential businesses still need to read and affirm their guidance and print/utilize the safety plan template.

You can find all the comprehensive information linked [HERE](#) including summary guidelines.

Businesses reopening must develop a written [Safety Plan](#) outlining how its workplace will prevent the spread of COVID-19. A business may fill out [this template](#) to fulfill the requirement, or may develop its own Safety Plan.

This plan does not need to be submitted to a state agency for approval but must be retained on the premises of the business and must be made available to the New York State Department of Health (DOH) or local health or safety authorities in the event of an inspection. Business owners should refer to the State's industry-specific guidance for more information on how to safely operate.

Over the coming days the NY Forward website will be updated with additional information as it becomes available. We encourage you to check back regularly for further guidance and details. <https://forward.ny.gov/>

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

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**](#)