



**Resources for Small Businesses and
Restaurant Workers**

April 2020

Responding to the needs of our community, Qualitas of Life Foundation has compiled a list of related information and resources currently available for small business and restaurant workers.

Family Meal Hospitality Trust*

Established the WNY Hospitality Relief Fund to help hospitality workers in need. Their goal is to provide grants to as many qualifying people as possible.

To qualify for grant assistance, you must satisfy all of the following requirements:

- Completed Application Form
- Full-time tipped compensated employee (minimum of 30 hours total per week, can be multiple restaurants)
- Employed for 3 months or longer at the same location.
- Worked in a restaurant, bar, cafe or nightclub located West New York
- Submit the last two pay stubs received
- Upon receipt of grant, grantee must submit a fully completed W9 Form

For more information please visit: <https://familymealhospitalitytrust.org/>

**Open only to workers in the Buffalo area.*

Employee Retention Grant

The City is offering small businesses with fewer than 5 employees a grant to cover 40% of payroll costs for two months to help retain employees.

Eligibility Criteria for the NYC Employee Retention Grant Program Businesses, including non-profits, must:

- Be located within the five boroughs of New York City
- Demonstrate that the COVID-19 outbreak caused at least a 25% decrease in revenue
- Employ 1-4 employees in total across all locations
- Have been in operation for at least 6 months
- Have no outstanding tax liens or legal judgements

For more information please visit:

<https://www1.nyc.gov/nycbusiness/article/nyc-employee-retention-grant-program>

❑ NYC Small Business Continuity Loan Fund

Businesses with fewer than 100 employees who have seen sales decreases of 25% or more will be eligible for zero interest loans of up to \$75,000 to help retain employees and ensure business continuity.

Eligibility Criteria for the NYC Small Business Continuity Loan Fund Businesses must:

- Be located within the five boroughs of New York City
- Demonstrate that the COVID-19 outbreak caused at least a 25% decrease in revenue
- Employ 99 employees or fewer in total across all locations
- Demonstrate ability to repay the loan
- Have no outstanding tax liens or legal judgements

For more information please visit: <https://www.surveymonkey.com/r/ZL5N8XL>

❑ Small Business Administration (SBA) Economic Injury Disaster Loan Program

Small business owners in New York are currently eligible to apply for a low-interest loan due to Coronavirus (COVID-19) through the U.S. Small Business Administration (SBA).

For more information please visit: <https://disasterloan.sba.gov/ela/>

❑ Southern Smoke's Emergency Relief Fund**

Provides emergency funding to those employed by or own restaurants or bars or are employed by a restaurant or bar supplier that are faced unforeseen expenses that cannot or will not be covered by insurance.

Application requirements:

- Completed Statement of Need
- Completed Personal info worksheet
- Completed Employment History
- Completed Worker Stability Survey
- Submitted copies of current and *previous paychecks or pay stubs, lease or mortgage statement, utility bills (*before the incident that lead to the need for emergency funding)
- Photos of any damage(s) if applicable

- Other materials you think we should know about your experience of loss (i.e. doctors bills, HOA notices, FEMA letters, repair estimates, etc.)

For more information please visit: <https://form.southernsmoke.org/smoke/application/>

***Application process is completely anonymous.*

❑ **RWCF COVID-19 Emergency Relief Fund**

The RCWF Board of Directors has approved directing funds raised during this crisis to be allocated in the following ways:

- 50% for direct relief to individual restaurant workers
- 25% for non-profit organizations serving restaurant workers in crisis
- 25% for zero-interest loans for restaurants to get back up and running

For more information please visit: <https://www.restaurantworkerscf.org/>

❑ **One Fair Wage Campaign**

They are providing free, cash assistance to restaurant workers, delivery drivers and other tipped workers and service workers – who are seeing their income decline during this disaster, or aren't able to work because of quarantines or other health concerns.

For more information please visit: <https://ofwemergencyfund.org/help>

❑ **Bartender Emergency Assistance Program**

In order to qualify for grant assistance from the Bartender Emergency Assistance Program, the recipient must satisfy all of the following requirements:

1. Be a Bartender or the spouse or child of a Bartender. The Bartender Emergency Assistance Program defines a "Bartender" as an individual employed in serving beverages or otherwise engaged in the production, promotion or distribution of alcoholic beverages. An individual is considered "employed" as a Bartender if, for not less than one year prior to the application, the individual performed services as a Bartender on a regular full- or part-time basis or, if the catastrophic event or emergency hardship giving rise to the application prevents the individual from

performing such services, for not less than one year prior to the event or hardship the individual performed services as a Bartender on a regular full- or part-time basis.

2. Experience a catastrophic event or emergency hardship that is:
 - Identifiable and described in detail in the application;
 - Damaging to the person or property (e.g., loss of life, health, or property);
 - Sudden and precipitous rather than gradual or progressive;
 - Unexpected, unanticipated, unforeseen, unintended, or unplanned; and
 - Unusual and not normally occurring in the ordinary course of day-to-day living.
3. Lack the necessities of life, including financial, physical, mental, or emotional well being as a result of the catastrophic event or emergency hardship.
4. Provide tangible documentation of the catastrophic event or emergency hardship.

For more information please visit: <https://www.usbgfoundation.org/beap>

☐ Restaurant Opportunities Centers United

Currently providing resources and financial assistance to restaurant workers impacted by the coronavirus crisis.

For more information please visit:

<https://rocunited.org/relief/?ceid=8648&emci=81616fb5-a668-ea11-a94c-00155d03b5dd&emdi=a71743ac-ab68-ea11-a94c-00155d03b5dd>

☐ Spill The Dish

Offers a database of financial aid that combines donor funds with resources from government agencies and nonprofits. It allows users to search by state, and breaks down results for restaurant workers, business owners, and individual donors. Users can also add new donation programs to the database.

For more information please visit: https://www.spillthedish.com/covid_search.php

☐ Another Round, Another Rally Fund

Offers \$500 relief grants for hospitality workers who lost their jobs or had their hours slashed in the wake of the COVID-19 outbreak.

For more information please visit:

https://docs.google.com/forms/d/e/1FAIpQLSeVux3kSHcwms1h-qCotlq1sVqvdxaf_gdrcoHttAKew0MAgg/closedform

CORE Gives

Dedicated to serving food and beverage service employees with children, who are faced with life-altering circumstances and in need of help. As the world faces the biggest pandemic in our lifetime, they want to continue to honor their mission by providing support to food and beverage service employees, with children, who have been medically diagnosed with COVID-19. Documentation is required.

For more information please visit: <https://coregives.typeform.com/to/SnZm0Q>

Restaurant Response Program

Rethink has set up a Restaurant Response Program to assist with food need and access during times of crisis. If you are a NYC based restaurant - you are eligible for the program.

For more information please visit:

<https://www.rethinkfood.nyc/restaurant-response-program>

For a list of additional resources (nationally and by state) visit:

<https://docs.google.com/spreadsheets/d/1THbhnEDbgkrmyT-ofaqC9v8inBgBPhT-ofe7DUb3vg8/htmlview#gid=0>

For a list of government funded programs visit:***

https://docs.google.com/spreadsheets/d/13jmBYxMx098TWPcbdMG5lI9GFGsN3DF-BLpJ7zeF_6Q/edit#gid=0

****A Social Security Number is required to access unemployment benefits, Medicare, federal social services, and resources/services from many federally funded organizations and programs.*