

Q&A 10/16/01

**NOTES and Q & A**  
**As of October 16, 2001, 4 p.m.. EST**  
*Questions: Call Robyn Yilmaz at 212-312-3778*

**NEW TODAY!**

- 1) The Mayor's Office and NYC Human Resources Administration is hosting the Twin Towers Jobs Expo on Wednesday, October 17 (10 am - 4 pm) at the Madison Square Garden Expo Center (7th Avenue at 32nd Street). People who lost a job as a result of the Sept. 11 attack can meet are invited and can meet representatives from companies in industries including financial services, technology, healthcare, food services, retail and security. In addition, workshops will be held to assist job applicants with resume writing, interviewing techniques and jobs search strategies. For further information, (718) 557-1332.
- 2) VERIZON is still no longer at 62 Mott Street and no longer giving free cell phones to business customers. Customers should continue to call (800) 795-8742.
- 3) World Trade Center Displaced Business Power Program: Low-cost electricity is available to qualifying former tenants of the World Trade Center and nearby structurally damaged buildings. Companies that occupied at least 4,000 square feet of space at the World Trade Center or nearby buildings damaged in the collapse of the World Trade Center may be eligible for this program. Applicants must keep at least part of their operations in New York City and sign an economic development agreement with the City. The program will last for three years. Please call the Energy Hotline at (212) 618-5732.
- 4) The Fulton Fish Market has reopened, and the hours of operation are 11:00 p.m. - 7:00 a.m.; they were formerly 3:00 a.m. - 11:00 p.m.
- 5) The NY State Department of Insurance now available at 1-800-339-1759 and 212-480-5265.
- 6) Loosened vehicle restrictions: all traffic and checkpoints south of Canal Street (South & Pike, Canal & Broadway, Canal & Lafayette, and Canal & Bowery) will be in place during the hours of 6:00 am through 8:00 p.m., Monday through Friday only. They will check that vehicles either belong to a resident or have a documented and legitimate (bill of sale or delivery order, along with ID) business need. Traffic will have free access 8:00 p.m. through 6:00 a.m. and all day Saturday and Sunday. In short, restrictions have been reduced. Please urge people that this is constantly subject to change.
- 7) New York University will host a small business Forum to address disaster related needs on Wednesday October 24, 2001 from 6pm to 8pm in their auditorium (which has the capacity of holding 450 people). For the Forum, small businesses will be defined as businesses with less than 10 employees. A draft agenda has been established and key speakers have been identified. The main elements of the agenda will include: survival, re-thinking and re-building.

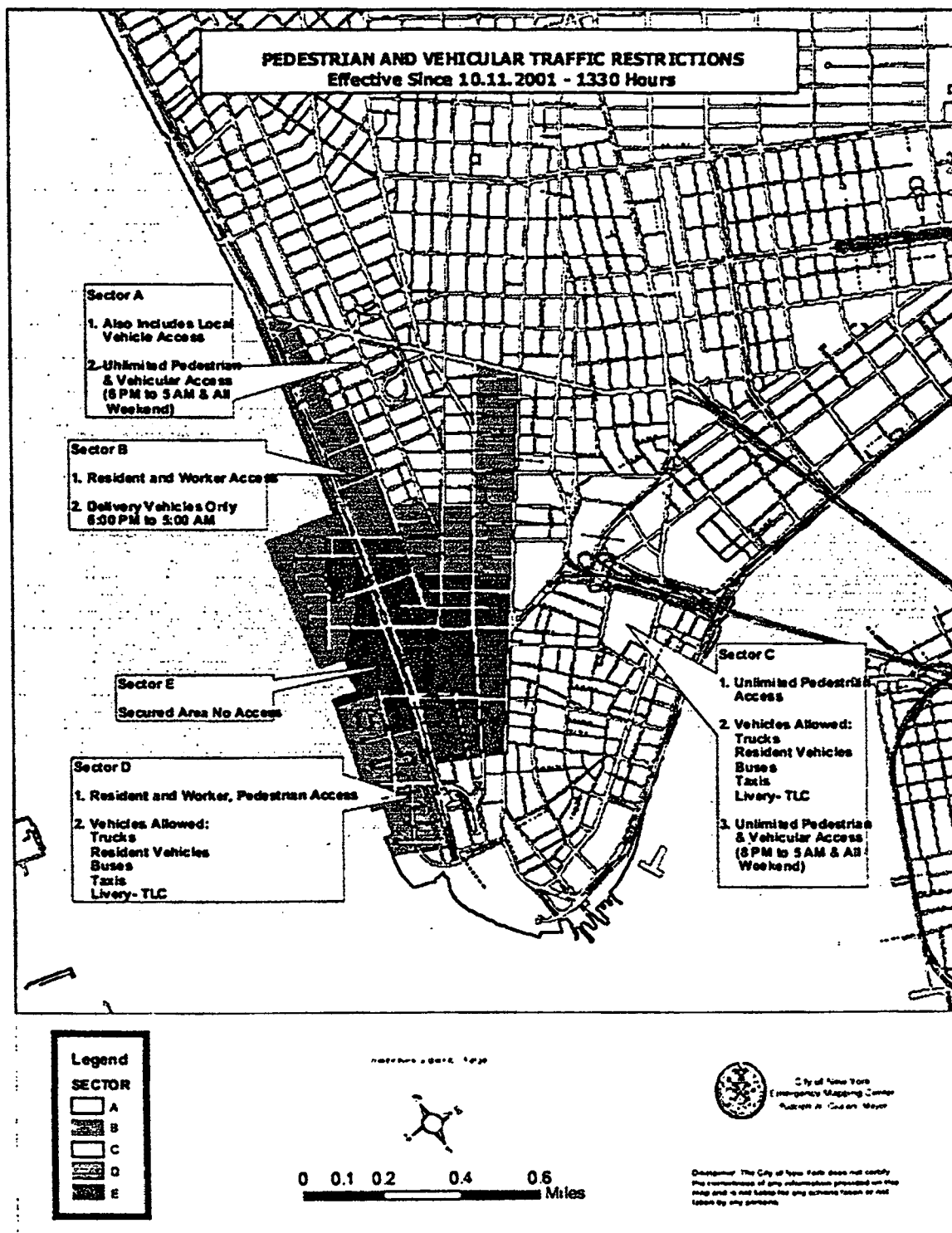
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From <http://www.nyc.gov/html/em/access.html>:



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**1) ACCESS****→ BUILDING ACCESS****Q: What areas of downtown are open for business?**

**A:** Personal and/or business identification may be required for access below Canal Street. The area west of Broadway Street, south of Chambers Street (exclusive) and north of Rector Street (exclusive) (the "Red Zone") will be closed until further notice. The area between Chambers and Murray between Broadway and Church is open to tenants and employees only, showing ID. In some circumstances these buildings can be accessed with an escort. (See next section for information on entering specific buildings.)

Without an escort, you can access the area through and including Chambers Street (from Broadway to Greenwich Street), east to Broadway (east side only) and south of Rector Street (including both sides of Rector Street). It is requested that only those with business or residential needs go to the area so as not to disrupt clean-up efforts. *Tenants should verify that their building is indeed open with their building managers if they are returning for the first time.*

Please check the media and nyc.gov for updates. Tenants should contact their property managers to determine when their facilities will be open for business.

**Q: When can we get into our specific building?**

**A:** We suggest that you contact your property manager for information. If you do not know the name of your property manager, check the list of partial contacts by building address available at www.nyc.gov under Business Services Information/Building Access. (This list will be updated periodically as new information becomes available.) If for some reason your property manager needs further assistance, he/she may call us, and we will do our best to refer them to the appropriate resource. *NOTE TO CALL HANDLER If the building manager cannot be found we are keeping a list here and updating it periodically on the NYC.gov web site. If someone has information on their Property Manager, please collect the contact information and see the Coordinator (here at Metrotech Center) so that it can be added to our list.*

***Note on 225 Broadway:** Abe Tesser (Property Manager) of 225 Broadway can be reached at 646-483-9230, 646-483-9393, 646-483-9321.*

Buildings outside the restricted area ("red zone") can generally be accessed, at the discretion the property manager. Inside the restricted area ("red zone") there is limited access for essential personnel to remove essential items. We DO NOT know when long term re-occupancy will be allowed. If a tenant needs emergency access they should do the following:

1. Contact their property manager. *(Give them the name and number if we have it – on Prop. Mgrs. List)*
2. Proceed to the police escort checkpoint at the corner of Fulton and Broadway. Bring 2 forms of valid ID that indicate the connection to the requested building. **Property managers and commercial tenants should NOT go to 110 Maiden Lane.**

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3. NYPD staff at Broadway and Fulton will provide Property Managers and their tenants a police escort to their building.
4. Residential tenants should also go to the intersection of Broadway and Fulton Street. The NYPD will arrange escorts to buildings from a temporary command post. *Please note that this hotline is intended to assist businesses and may not have accurate information for residents.*
5. Residents and contractors seeking access to Battery Park City at Albany Street and below should go to Battery Place and First Place (near Bowling Green subway stop).

Please be advised that changes to the access policy are necessary from time to time as determined by emergency personnel. Those with respiratory conditions, heart conditions or those who are pregnant are NOT advised to enter the area as there is still significant smoke and debris.

Please note that **NO ACCESS** will be permitted to the following buildings:

- All former World Trade Center Buildings (1-7, North Bridge)
- 90 West Street
- 130 Liberty Street
- St. Nicholas Greek Orthodox Church
- 30 West Broadway
- 130 Cedar Street

**Q: How can Battery Park City Residents gain access to their buildings?**

A: Information on access and services in Battery Park City (including access, transportation, and retail services) is being provided at [www.batteryparkcity.org](http://www.batteryparkcity.org). The following residential buildings have been reopened in Battery Park City, per Mayor Giuliani's approval:

- Tribeca Pointe, 41 River Terrace
- Liberty Court, 200 Rector Place
- Tribeca Bridge Tower, 450 North End Ave.
- South Cove Plaza, 50 Battery Place
- 22 River Terrace
- River Watch, 70 Battery Place
- 400 Chambers Street
- Cove Club, 2 South End Avenue
- Liberty Terrace, 380 Rector Place
- The Regatta, 21 South End Avenue
- Battery Pointe, 300 Rector Place
- Liberty View, 99 Battery Place
- Hudson Towers, 350 Albany Street
- The Soundings, 280 Rector Place
- River Rose, 333 Rector Place
- Hudson View West, 300 Albany St.
- Liberty House, 377 Rector Place
- Parc Place, 225 Rector Place

The best way to access buildings that are open at this time is from Bowling Green, which is now accessible by the 4 and 5 subway lines. Only pedestrian traffic is allowed. Residents should check with their building managers for details about regaining access to their specific building.

The remaining buildings – Gateway Plaza and Hudson View East – are not yet ready for occupancy. Residents should contact their building management for updates in status.

**Check with Property Manager:** Hudson Towers  
Park Place

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**Gateway Plaza Information:**

For the latest information on the Gateway buildings, you can call Lefrak at (718)575-4881, or check their Web site at <http://www.lefrak.com>.

South Neighborhood residents can enter Battery Park City via Battery Place. Only pedestrian traffic will be allowed. Residents should check with their Property Managers for more detail about specific buildings.

*We have no further information with respect to long-term occupancy at this time.*

**→ VEHICLE ACCESS**

**Q: Can I get a vehicle into Midtown Manhattan?**

Single occupancy vehicles are barred from entering Manhattan between 6 am and 11 am on Monday through Friday via the following crossings: the Brooklyn Bridge, Manhattan Bridge, Williamsburg Bridge, Queensboro Bridge, Midtown Tunnel and Lincoln Tunnel. At the Holland Tunnel, no single occupancy vehicles are allowed 24 hours a day. This measure is intended to help improve traffic flow in New York City. The ban does not apply to vehicles already located within the Borough of Manhattan, or in any of the other boroughs or other inter-borough crossings.

Vehicles will be checked at Greenpoint Avenue and at Van Dam Street in Queens, just before the Queens Midtown Tunnel. Vehicles will be checked at each of the DOT-operated East River Bridges: the Brooklyn, Manhattan, Williamsburg and Queensboro Bridges. Vehicles will be checked at Pleasant Avenue in Weehawken, located just before the New Jersey entrance to the Lincoln Tunnel.

Drivers in the following categories will be exempted:

- Cars with commercial plates, official government plates, or NYP plates.
- Vehicles carrying essential emergency medical personnel (i.e. physicians) or other authorized emergency personnel.
- Vehicles with New York City special parking identification permits for the disabled.
- Medallion taxicabs and livery vehicles authorized by the New York City Taxi and Limousine Commission.
- Motorcycles.

A 4,000-vehicle park and ride is available at Shea Stadium in Flushing, Queens. There is a \$2 fee. People can take the #7 subway line or use the park and ride to facilitate car pools.

In addition to carpooling, all commuters are urged to consider subways, buses, ferries and bicycles and even walking at some points during your commute to avoid gridlock. Commuters who are interested in finding a commuter partner can also contact CommuterLink, a non-profit agency, at 1 866-NYCOMMUTE.

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**Q: Can I get a vehicle into downtown Manhattan?**

All traffic and checkpoints south of Canal Street (South & Pike, Canal & Broadway, Canal & Lafayette, and Canal & Bowery) will be in place during the hours of 6:00 am through 8:00 p.m., Monday through Friday only. They will check that vehicles either belong to a resident or have a documented and legitimate (bill of sale or delivery order, along with ID) business need. Traffic will have free access 8:00 p.m. through 6:00 a.m. and all day Saturday and Sunday. In short, restrictions have been reduced. Please urge people that this is constantly subject to change.

More detailed, from nyc.gov:

The area east of Broadway, south of Canal Street (but not Broadway itself) and Tribeca between Church and Greenwich Streets, south of Canal and north of Duane Streets, have been re-opened to all traffic from 8 pm until 5 am on weeknights, and all day on Saturdays and Sundays. On weekdays from 5 am to 8 pm, only residents, commercial traffic, licensed taxis, liveries, and buses will be allowed.

West Street is open to traffic from 34th Street to Canal Street in both directions. Two lanes of traffic are available.

Vehicular traffic is prohibited on the FDR Drive south of Houston Street, except for vehicles authorized for the recovery effort, authorized buses and essential emergency vehicles, or vehicles traveling north of the Brooklyn Bridge. Vehicles can enter the Brooklyn Battery Tunnel Brooklyn-bound from the FDR Drive south.

**Q: How can product deliveries can be made South of Canal Street?**

See above. In case it is needed, drivers should carry 2 forms of ID (including business ID) and an invoice or bill of lading. Please emphasize that the above is subject to change at the discretion of NYPD and that all vehicles are subject to search.

**→ CONTRACTOR ACCESS****Q: If I am a Contractor (i.e., repair/cleanup), how can I get access south of Canal Street in both the Frozen Zone AND the non-frozen zone?**

A: For all buildings south of Canal Street, contractors must come to the NYPD command post at Broadway and Fulton Street to arrange contractor access.

**Contractors must meet the following requirements:**

- All employees MUST have 2 forms of ID including their company ID
- All Contractors must provide a list of their workers names and SS#s
- Contractors must have a written work order from the Property Manager or Building Owner
- Contractors MUST return to the NYPD checkpoint for every shift. They will not be allowed to apply for approval for all of their shifts at one time; each shift will be approved separately by the NYPD for access.

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Contractors can obtain vehicle access to these buildings at the Fulton and Broadway checkpoint. To do so, the person in charge must walk the documentation (work order, etc.) to the Fulton and Broadway escort post. A NYPD escort will be arranged for the vehicle from that point. Vehicles can enter into the non-frozen zone through the NYPD checkpoints at Catherine Slip and South Street. Vehicles should then proceed to Broadway and Chambers to await escort.

Please note that contractors working on recovery and rescue efforts only must report to I.S. 89 with the same credentials listed above. I.S. 89 is located at 201 Warren Street.

**Q: If I am a contractor for Battery Park City, how can I get my work crew and vehicle to the site?**

**A:** Information on access and services in Battery Park City (including access, transportation, and retail services) is being provided at [www.batteryparkcity.org](http://www.batteryparkcity.org) All buildings except Gateway Plaza and Hudson View East are open.

Only contractor vehicles with work orders in the vicinity will be allowed vehicle access at the police checkpoint at Battery Place and First Place. All drivers need to bring two forms of ID and a work order or bill of lading that specifies the reason for entering the zone and the address of the delivery or service and the nature of the cargo. All vehicles will be searched.

## 2) WALK-IN CENTER SERVICES

Tables for the following organizations are manned during the indicated hours at the 110 Maiden Lane Walk-in Center. Hours are Monday – Friday 9am – 6pm, ~~except for Verizon, which closes at 5pm, and Saturday – Sunday 9am – 3pm.~~

### Services at 110 Maiden:

- |                                              |                                                                                         |
|----------------------------------------------|-----------------------------------------------------------------------------------------|
| • EDC                                        | • Department of Business Services                                                       |
| • Con Edison                                 | • Accion, NY – micro lending                                                            |
| • Department of Environmental Protection     | • Volunteer legal assistance                                                            |
| • Federal Emergency Management Agency (FEMA) | • CPA assistance courtesy of the New York State Society of CPAs, Hotline (800) NYS-SCPA |
| • Small Business Administration (SBA)        |                                                                                         |

Empire State Development Corporation (ESDC) also has a drop -in center at 633 Third Avenue (between 40<sup>th</sup> and 41<sup>st</sup> Streets). Hours are Monday – Friday 9am – 6pm, Saturday 10am – 1:30pm, closed Sunday. Available are ESDC, SBA, and business counseling services.

## 3) UTILITIES

Con Edison is available at 110 Maiden Lane (hours above), and Verizon is available at 62 Mott Street (hours below).

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**Q: In what sections of lower Manhattan is the electric power on?**

A: An interactive map is available at [www.nyc.gov](http://www.nyc.gov) to check the status of utilities for your building in Lower Manhattan. Electrical service to buildings east of Broadway has been restored. The area north of Chambers Street and south of Rector Street has also been substantially restored. Some buildings along the boundaries of service may or may not have power. To confirm that your building has electricity, please call:

212-482-1320  
212-243-1900  
800-75-CON ED

**Q: In what sections of lower Manhattan are the phones working?**

An interactive map is available at [www.nyc.gov](http://www.nyc.gov) to check the status of utilities for your building in Lower Manhattan. A substantial area south of Canal Street still remains without telephone services.

**Verizon:**

Friday 10/12 is their last day of giving free cell phones to business customers, and after 10/12, Verizon will no longer be at 62 Mott Street. Customers should continue to call (800) 795-8742, Monday-Friday 8am – 7pm, and Saturday-Sunday 8am – 4pm.

A restoration plan has gone into effect as of October 9<sup>th</sup>, whereby restoration will happen building by building. No information is available on which buildings are first. Overall, 90% of service in the affected area is estimated to be back by mid-November. Call Verizon for more information.

**AT&T:**

AT&T Business Repairs #: 1-800-222-3000 – established number in response to calls complaining of difficulty contacting customer service.

**Q: Is the water back on?**

The water has been restored to downtown. Please call 718-DEP-HELP if you experience any problems. An interactive map is available at [www.nyc.gov](http://www.nyc.gov) to check the status of utilities for your building in Lower Manhattan.

**4) OFFICE SPACE: NEEDS AND OFFERS**

**Q: I need office space – what can I do?**

A: (1) For companies that need temporary or retail space, Business Development at EDC has set up a list of brokers who are available to handle relocation requests. Please give out any or all of these brokerage numbers:

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**Business Development Real Estate Contact for Q & A  
(October 9, 2001)**

| COMPANY                                                                                         | CONTACT                  | CONTACT INFO                                                                                                                             | Note                            |
|-------------------------------------------------------------------------------------------------|--------------------------|------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|
| <b>Small Tenants</b>                                                                            |                          |                                                                                                                                          |                                 |
| H.L. Poretsky<br>Associates<br>149 Fifth Avenue 6 <sup>th</sup><br>Floor<br>New York, NY 10010  | Howard Poretsky          | 212-505-0049<br><a href="mailto:howard@sq-ft.com">howard@sq-ft.com</a>                                                                   | Manhattan/Times Square<br>South |
| Insignia/ESG                                                                                    | Gerry Miyovsky           | (212) 618-7031<br><a href="mailto:germio@iesg.com">germio@iesg.com</a><br><a href="http://www.insignia-esg.com">www.insignia-esg.com</a> |                                 |
| C & K Properties<br>Pier 40, West Street &<br>W. Houston Street, #<br>100<br>New York, NY 10014 | Meir Cohen               | 212-924-9690 x202<br>212-604-0057 (fax)<br><a href="mailto:amotchan@mindspring.com">amotchan@mindspring.com</a>                          |                                 |
| Longines Realty, Inc.<br>194 Grand Street<br>New York, NY 10013                                 | Frank Ling               | 212-941-9680 x120<br>212-941-9707 (fax)                                                                                                  |                                 |
| <b>Retail Brokers</b>                                                                           |                          |                                                                                                                                          |                                 |
| Garrick-Aug<br>Associates<br>360 Lexington Avenue<br>New York, NY 10017                         | Charles Aug              | 212-557-9090                                                                                                                             |                                 |
| Murray Hill Properties<br>1140 Avenue of<br>Americas<br>New York, NY 10036                      | Rob Nager<br>Alyne Model | 212-944-4747                                                                                                                             |                                 |
| Sierra Realty Corp.                                                                             |                          | 212-826-4330                                                                                                                             |                                 |
| Orsid Brokerage                                                                                 |                          | 212-245-3929 x243<br><a href="http://www.orsidr.com">www.orsidr.com</a>                                                                  |                                 |
| Thomson Kans Realty                                                                             |                          | 212-339-8300                                                                                                                             |                                 |
| Walters & Samuels,<br>Inc.                                                                      |                          | 212-696-7100                                                                                                                             |                                 |
| R K Futterman                                                                                   |                          | 212-599-7300<br><a href="http://www.rkfutterman.com">www.rkfutterman.com</a>                                                             |                                 |
| Tudor Realty                                                                                    |                          | 212-557-3610<br><a href="http://www.tudorrealty.com">www.tudorrealty.com</a>                                                             |                                 |
| Gotham Realty                                                                                   |                          | 212-661-2600                                                                                                                             |                                 |

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|                                    |               |                                                                                                                                                                            |                                                                                 |
|------------------------------------|---------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|
| Betancourt & Associates            |               | 718-369-7900                                                                                                                                                               | Brooklyn                                                                        |
| New Spectrum Realty                | Ben Fox       | 212-983-6200                                                                                                                                                               | Midtown/Times Square                                                            |
| Executive Suites                   |               |                                                                                                                                                                            |                                                                                 |
| KickStart                          |               | 212-994-1000<br><a href="http://www.KickStartUSA.com">www.KickStartUSA.com</a>                                                                                             | Promotion/discount available for displaced companies. 2 locations in Manhattan. |
| Prime Office Centers               | Peter Pollack | 212-292-4848<br><a href="http://www.primeofficecenters.com">www.primeofficecenters.com</a><br><a href="mailto:info@primeofficecenters.com">info@primeofficecenters.com</a> | Discount available for displaced companies. 3 locations in Manhattan.           |
| Alliance Business Centers          |               | 800-869-9595<br><a href="http://www.abcn.com">www.abcn.com</a>                                                                                                             | Discount may be available for displaced companies. 8 locations in Manhattan.    |
| HQ Global Workplace                |               | 800-NY-Space (800-697-7223)<br><a href="http://www.hqglobal.com">www.hqglobal.com</a>                                                                                      | Discount available for displaced companies. 26 locations in Manhattan.          |
| Holiday Inn<br>Gold & Platt Street |               | 212-332-7700                                                                                                                                                               | Executive Suites spaces available at the location in Lower Manhattan            |

(2) Non-retail companies that need permanent space can still contact the Real Estate Board of New York (REBNY) which represents the major owners, managers and brokers of property in Manhattan and throughout the City has established a phone bank to respond to tenants dislocated by the tragedy at the World Trade Center who need office and retail space. Brokers and owners are sending in information regarding available space and staff is using that information to assist the displaced tenants. Please call one of these numbers (all lead to the same recording) 212-621-9502, 9517, 9527. This space bank is open Monday through Saturday, 9 AM - 6 PM.

Building owners and brokers are providing space availability information to an e mail address established for this purpose: [spacebank@rebny.com](mailto:spacebank@rebny.com).

If you have temporary (up to 12 month) space available send it to [spacebank@rebny.com](mailto:spacebank@rebny.com). The e-mail should include contact name, firm, phone and or e-mail address. The space information should contain: market area, exact address, square footage, condition of space including whether there is furniture, phone, internet capacity, shared use of conference space etc

***Note to Call Handlers:** Please take the caller's information as well for our records and to ensure that everyone's needs are met.*

**Q: I have office space to lease and/or offer – what do I do?**

**A:** The Real Estate Board of New York (REBNY) has established a hotline to match the needs of affected businesses with available space. Please email [spacebank@rebny.com](mailto:spacebank@rebny.com) with the square

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footage you wish to lease or offer, and your full contact information – including weekend information. There is a specific need for temporary meeting space, such as conference rooms and auditoriums. The hotline will be open 9am to 5pm Monday – Friday, call one of these numbers (all lead to the same recording): (212) 621-9502, 621-9517, or 621-9527.

***Note to Call Handlers:** Please take the caller's information as well for our records and to ensure that everyone's needs are met. PLEASE GIVE A COPY OF ANY SPACE AVAILABLE TO THE MANAGER.*

## **5) RESTAURANTS, THEATERS, & SMALL BUSINESSES**

**Q: Is there a special number that restaurants, theaters, and small businesses can call (the number the Mayor referred to)?**

A fundraising organization called Windows of Hope Family Relief Fund has been established to assist the families of the victims who were either employees of Windows on the World or were workers in other food establishments in the Tower complex. The fund is a 501(c)3 charitable fund administered by JP Morgan Chase & Co. and David Berdon & Co., LLP. More information can be accessed at [www.windowsofhope.org](http://www.windowsofhope.org). The group is also coordinating fundraising efforts among restaurants throughout the City that were not directly affected by the disaster.

Restaurants, theaters, and small businesses should call Federal Emergency Management Agency (FEMA) at (800) 462-9029.

## **6) TRANSPORTATION**

**Q: What is accessible?**

Information is available on [www.nyc.gov](http://www.nyc.gov) and is updated frequently. The Wall Street area opened to pedestrians this weekend. (See VEHICLE ACCESS above for info on vehicle and deliveries access below Canal Street.) Check [www.nyc.gov](http://www.nyc.gov) for details and updates. Also see [www.mta.nyc.ny.us](http://www.mta.nyc.ny.us)

### **Subway service:**

Service on the following lines is suspended: 9, C, N, R, Z. Service on the following lines is normal, though some stations are skipped: 4/5/6, 7, D, F, G, L, Q, S

Regular local service in Brooklyn, Queens, the Bronx, and Staten Island, and north of Canal Street in Manhattan. Below Canal Street, M15 to or from South Ferry and M103 to and from Chatham Square.

All MTA bridges and tunnels are open in both directions with the exception of the Brooklyn-Battery Tunnel which remains closed in both directions. Vehicles are not being permitted below Canal St except as described above under VEHICLE ACCESS.

Metro-North and LIRR are running regularly.

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## 7) FINANCIAL ASSISTANCE

**Q: Is there financial assistance available for affected businesses?**

**A:** Several entities are handling the financial assistance related to the recovery:

- 1) City/State Disaster Loans (the WTC Disaster Recovery Loan Program - more details provided below).
- 2) The U.S. Small Business Administration (SBA) offers a disaster loan program, and has representatives taking business information and distributing applications at 110 Maiden Lane (between Pearl and Water) and 633 3<sup>rd</sup> Avenue (between 40<sup>th</sup> and 41<sup>st</sup>). The SBA (1-800-659-2955) has information on their website at www.sba.gov/disaster/newyorkfires.html about financial assistance for disaster recovery. (More details on services below.)
- 3) The Federal Emergency Management Agency (FEMA) (1-800-462-9029) has a number of loans and services (More details on services below.)
- 4) The New York City Investment Fund will be posting information on its website about private sector sources at www.nycif.org.

5)

→ **City/State Disaster Loans**

The City is in the process of setting up the **WTC Disaster Recovery Loan Program** which will provide bridge loans of up to \$100,000 within three days of application to businesses and non profits that have suffered economic injury or physical damage. The purpose of these loans is to provide immediate relief to businesses that are waiting for their SBA loans to be processed.

Summary of structure of WTC Recovery Bridge Loans:

**Interest rate:** Most banks offer 3.5 percent for the first 6 months, some banks offer this Rate for a year. After that the rate charged on the loan rise to prime.

**Terms of the Loan:** Ranges from 1 to 5 years.

**Fees:** Most banks have eliminated closing and prepayment fees.

**Requirements:** It seems that most banks do not require that the company be in business for two years. One bank requires a year's financial statement for loans over \$50,000. Currently one bank has a 2-year in business requirement.

**Deferred Interest:** Many banks defer interest payments for the first year.

**THIS MAY CHANGE AS THE BANKS COMPETE OR GAIN BETTER COMFORT WITH SBA REQUIREMENTS.**

Banks involved in the program will include:

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|                      |                     |
|----------------------|---------------------|
| JP Morgan Chase      | 888-842-8786        |
| Fleet                | 212-703-1504        |
| Citibank, N.A.       | 800-328-CITI (2484) |
| Banco Popular        | 212-445-1991        |
| HSBC Bank USA        | 800-975-HSBC(4722)  |
| The Bank of New York | 800-621-3443        |

For more information about the WTC Disaster Recovery Loan Program, and to apply for assistance, business owners may visit the branch office of any participating bank.

→ **SBA loans include:**

Business Physical Disaster Loans for Small Businesses- Loans to businesses to repair or replace disaster damages to property owned by the business, including real estate, machinery and equipment, inventory and supplies. Businesses of any size may be eligible. Nonprofit organizations such as charities, churches, private universities may also be eligible.

Economic Injury Disaster Loans (EIDL) for Small Businesses - Loans for working capital to small businesses to assist them through the disaster recovery period. These loans cover operating expenses the business could have afforded to pay, if the disaster had not occurred.

Disaster Assistance Loans for Homes & Personal Property Loans to homeowners or renter to repair or replace disaster damages to real estate or personal property owned by the victim. Renters are eligible for personal property losses, only.

→ **FEMA services include:**

- Disaster unemployment assistance for those out of work as a result of the disaster, including self-employed persons and others not normally eligible for unemployment;
- Business disaster loans to fund repair or replacement of real estate, machinery and equipment, inventory and other assets. For small businesses, low-interest loans may be available for working capital.
- Low-interest loans or grants to repair or replace personal property damaged or destroyed as a direct result of the disaster;
- Low-interest loans or grants for renters or homeowners whose primary residences were damaged or destroyed or who face displacement from their homes as a result of the disaster;
- Crisis counseling to help families and victims deal with the impact of the disaster;
- Help with funeral expenses.

→ The Manhattan Emergency Business Grants have been saturated and are **no longer available**

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**→ Individual and Family Grant Program (IFG)**

The governor announced the "Individual and Family Grant" (IFG) program to help cover necessary expenses for which will cover necessary expenses or serious needs for which other governmental assistance is either unavailable or inadequate. The total grant awarded to each individual and family will not exceed \$14,400. The IFG program is a cooperative effort by the Federal and State governments. To prevent duplication of benefits the following list outlines the order in which disaster relief agencies will provide assistance. Each option must be exhausted before IFG funds will be made available.

- a. Volunteer Emergency Assistance Agencies (Red Cross, Salvation Army, etc).
- b. Insurance
- c. Disaster Housing Assistance (FEMA)
- d. Small Business Administration (SBA)
- d. Individual and Family Grant Program

The New York State Department of Labor will process all claims filed. The New York State Department of Labor will process all claims filed. People can begin applying for grants by calling 1-800-462-9029. Persons with hearing or speech impairments may call the special TTY number, 1-800- 462-7585.

**→ World Trade Center Displaced Business Power Program**

Low-cost electricity is available to qualifying former tenants of the World Trade Center and nearby structurally damaged buildings. Companies that occupied at least 4,000 square feet of space at the World Trade Center or nearby buildings damaged in the collapse of the World Trade Center may be eligible for this program. Applicants must keep at least part of their operations in New York City and sign an economic development agreement with the City. The program will last for three years. Please call the Energy Hotline at (212) 618-5732.

**8) TAX INFORMATION****Q: Have tax filing deadlines been changed?**

A: Some tax filing deadlines have been changed for affected businesses. Information is available at [www.nycp.org](http://www.nycp.org) and [www.nyc.gov](http://www.nyc.gov) under Business Services Emergency Information.

The New York State Department of Tax and Finance and the New York City Department of Finance plan to push back the Deadline for quarterly taxes from companies displaced by and affected by the destruction of the World Trade Center complex. Details on the length of the extension are still being worked out. Please consult [www.nyc.gov](http://www.nyc.gov) or [www.nycp.org](http://www.nycp.org) for updates.

The IRS has posted the details of the federal tax extension on its website [www.irs.gov](http://www.irs.gov). The deadline for filing estimated taxes, which had been September 15, has been postponed one full quarter (until January).

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## 9) INSURANCE AND LEGAL QUESTIONS

### **Q: What should I do with insurance questions?**

**A:** The National Insurance Consumer Hotline # 1-800-942-4242 – can assist with location of insurance companies and answer insurance-related questions. Also, contact your insurance company. (for legal questions on insurance, see below.) Another resource is the New York State Department of Insurance: 1-800-339-1759, and 212-480-5265.

### **Q: Whom should I contact with legal questions?**

**A:** We suggest that you contact the Association of the Bar (ABA) of the City of New York at 212/626-7373 (English) or 212/626-7374 (Spanish) for referral services.

Free legal advice is also available on a walk-in basis at 110 Maiden Lane.

FEMA is also offering legal services at 866-606-0626.

## 10) EMPLOYMENT AND UNEMPLOYMENT ASSISTANCE

### **Q: My employees are out of work, whom can I contact to help them find temporary employment?**

**A:** The Mayor's Office and NYC Human Resources Administration is hosting the Twin Towers Jobs Expo on Wednesday, October 17 (10 am - 4 pm) at the Madison Square Garden Expo Center (7th Avenue at 32nd Street). People who lost a job as a result of the Sept. 11 attack can meet are invited and can meet representatives from companies in industries including financial services, technology, healthcare, food services, retail and security. In addition, workshops will be held to assist job applicants with resume writing, interviewing techniques and jobs search strategies. For further information, (718) 557-1332.

Also, a job bank has been established by the City Dept. of Employment, the City Human Resources Administration, and New York State. To use the Twin Towers Job Link Hotline, job seekers should call (718) 557-1332, and those offering jobs should call (800) 835-7507. The job bank is available Monday through Friday between 9 AM – 9pm, and weekends from 9AM to 1 PM. Job seekers can also go in person to any of the three (3) Twin Towers Job Link Centers:

**Midtown Manhattan:**  
247 W. 54<sup>th</sup> St. 4<sup>th</sup> Floor  
New York, NY  
M-F 9am to 7pm  
Sat. 9am to 1pm

**Lower Manhattan:**  
180 Water Street  
New York, NY  
M-F 10am to 8pm  
Sat/Sun 10am to 2pm

**Jamaica, Queens:**  
168-46 91<sup>st</sup> Avenue  
Jamaica, New York 11432  
M-F 9am to 8pm  
Sat/Sun 9am to 1pm  
(718) 557-6755

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**Q: I have jobs and need employees – whom can I call for assistance to find temporary staff?**

A: A job bank is being created, as described above. Employers should call (800) 835-7507 and then go to [www.nyc.gov/twintowersjobs](http://www.nyc.gov/twintowersjobs) to fill out online form to post an available job. Click on “add a new job” then on “new record” and fill out as many blanks as possible, if unclear leave blank. If you don’t have internet access, we can fax you a form to complete which you should then fax back to (718) 403-1058 “Twin Towers Job Link.”

**Q: Who can I call to file for unemployment assistance?**

Disaster Unemployment Assistance (DUA) claims can be filed by telephone with the State Department of Labor at a toll free number (888) 209-8124. It is available for persons whose jobs or homes are in the five counties. The filing deadline for DUA claims is Thursday, October, 11, 2001.

Also, disaster unemployment assistance for those out of work as a result of the disaster, including self-employed persons and others not normally eligible for unemployment, is available from the Federal Emergency Management Agency (FEMA). They can be reached at (1-800-462-9029).

## 11) NON-PROFIT ASSISTANCE INFORMATION

**Q: If I am a non-profit, what resources are available to me?**

A. There are three organizations that are providing assistance to non-profits in the affected area:

- 1) The Non-Profit Coordinating Committee of New York is attempting to help non-profits in the affected area locate needed resources, including space and other forms of assistance. The best thing is to check their website at [www.npccny.org](http://www.npccny.org) or to call them on Monday at (212) 502-4191. You can also email [dmeyers@npccny.org](mailto:dmeyers@npccny.org) with information to post.
- 2) Seedco will be helping non-profits with short-term loans and financing. Check with them starting on Monday morning – they are at [www.seedco.org](http://www.seedco.org)
- 3) NpowerNY will be providing technology assistance to non-profits in the affected area. Check with them starting on Monday morning – they are at [www.npowerny.org](http://www.npowerny.org) and can also be reached by phone at (212) 677-9622.
- 4)

## 12) DONATIONS & CONTRIBUTIONS (Goods & Services)

**Q: How can I help?**

A: See: [www.nyc.gov](http://www.nyc.gov) for suggestions, or call the following numbers for donations:

Blood Donations: 1-800-933-BLOOD

Red Cross:

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American Red Cross Disaster Relief  
PO Box 3756  
Church Street Station  
New York, NY 10008  
1-800-514-5103

The NYS WTC Relief Fund:

New York State World Trade Center Relief Fund  
P.O. Box 5028  
Albany, NY 12205  
1-800-801-8092

**Windows of Hope Family Relief Fund for Families of Restaurant Workers**

A fundraising organization called Windows of Hope Family Relief Fund has been established to assist the families of the victims who were either employees of Windows on the World or were workers in other food establishments in the Tower complex. The fund is a 501(c)3 charitable fund administered by JP Morgan Chase & Co. and David Berdon & Co., LLP. More information can be accessed at [www.windowsofhope.org](http://www.windowsofhope.org). The group is also coordinating fundraising efforts among restaurants throughout the City that were not directly affected by the disaster.

More information on places to donate, see  
[www.helping.org](http://www.helping.org)  
[www.libertyunited.org](http://www.libertyunited.org)  
[http://www.fema.gov/nwz01/nwz01\\_101.htm](http://www.fema.gov/nwz01/nwz01_101.htm)  
[www.windowsofhope.org](http://www.windowsofhope.org)

**Q: I have equipment or materials to offer. Can you provide my information to people?**

A system is still being established to match those in need of services/ equipment with those who are offering it. In the meantime, we can take your information and make sure it gets forwarded appropriately. Please also call back toward the end of the week when a complete system should be in place.

**13) MISCELLANEOUS NOTICES & CONTACT INFORMATION**

**Buildings Department (DOB)**

The number for calling DOB is (212) 871-9436. If you have difficulty getting through, we suggest you contact the Borough Offices for assistance (either call or walk-in):

- Bronx: 1932 Arthur Ave, 5<sup>th</sup> Floor – 718-579-6923 / TTY: 718-579-6903, Complaints: 718-579-6905
- Brooklyn: 210 Joralemon St, 8<sup>th</sup> Floor – 718-802-3675 / TTY: 718-802-2445, Complaints: 718-802-3681
- Queens: 126-06 Queens Blvd, 3<sup>rd</sup> & 4<sup>th</sup> Floors, Kew Gardens – 718-520-3422 / TTY: 520-2445, Complaints: 718-520-2474

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- Staten Island: Borough Hall, 2<sup>nd</sup> Floor – 718-816-2310 / TTY: 816-2164, Complaints: 718-816-2211
- Manhattan: 60 Hudson Street, 5<sup>th</sup> Floor – (212) 646-248-8521 / TTY: 646-248-8560, Complaints: 646-248-8997
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**Courts**

See <http://www.courts.state.ny.us/> Specific questions regarding court operations in New York City should be e-mailed to: TechSupp@courts.state.ny.us 1-800-COURTNY or 1-888-COURTNY Email us at Question@courts.state.ny.us

**Death Certificate Information**

Families may go to the Family Assistance Center at Pier 94 for help in securing a death certificate. Please call 646-710-6245 or go to [www.nyc.gov](http://www.nyc.gov) and click on WTC Death Affidavit Forms/Information.

**EDC Request for Proposals (RFP) Deadlines**

The deadline for the RFP on City-owned real estate has been extended to Wednesday, October 10th. The deadline for the Whitehall Ferry Terminal DAS also has been extended to Wednesday, October 10th.

**Fulton Fish Market**

The Fulton Fish Market is temporarily closed. A temporary market has been set up at Hunts Point. Access to the buildings and offices at the Fulton Fish Market can be attained at the intersection of South Street and Catherine Slip.

**Health Advisories**

The New York City Department of Health website contains health advisories and cleaning instructions for building owners/managers and tenants. This information may be accessed through [www.nyc.gov](http://www.nyc.gov). For questions on air quality or dust cleanup, contact the Department of Health at (212) 213-1844

**Hotlines**

NYC Patient Information: 212-560-2730  
 NYC Police Department Employess 718-677-8238  
 NYC Firefighters: 718-999-2541  
 NYC Serivces Hotline: 212-221-8635  
 Navy Personnel: 877-663-6772  
 Army Personnel: 800-984-8523  
 American Airlines: 800-245-0999  
 United Airlines: 800-932-8555

**Locating your Car**

Cars near ground zero have been moved to NYC Car Pounds. Call  
 212-971-0720 or  
 212-971-0721 or  
 212-971-0770 or

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212-971-0771 and have the license plate number.

To find out if a car was destroyed in the attacks, call (917) 769-2453.

### **Mail**

Post office information for inquiries in lower Manhattan--south of Canal Street: 212-967-8585  
Residential and business customers who normally use the Church Street Post Office Station can pick up their mail at the James A. Farley building side lobby at 380 West 33rd Street, between Eighth and Ninth Avenues. Businesses who normally use the Church Street Station should also check bays 15, 16, and 17, near the Postal Police security booth, at the Farley building. Bowling Green is open for those people with zipcodes of 10004 and 10006 to pick up their mail.

Post office information for inquiries in lower Manhattan--south of Canal Street: 212-967-8585

### **Missing Persons**

- Please avoid contacting NYC's 911 emergency number. **The City has established a hotline at 212-560-2730** for individuals who believe their loved ones to be hospitalized.
- The Greater New York Hospital Association has established a Patient Locator System Database with some information on people affected in the form of a searchable database. You may access this database via a link on [www.nyc.gov](http://www.nyc.gov)
- To participate in the DNA collection program, see [www.nyc.gov](http://www.nyc.gov) for details

### **Other groups**

- There has been some press about the association "LIA" for Longshoremen. If people call about this, the hotline for this has been moved to New Jersey: 973-274-1370, Monday-Friday 9am – 3:30pm.

### **Press Calls/Inquiries**

*We are not to answer press calls under any circumstances.* Please forward the press inquiries to:

Janel Patterson  
Economic Development Corporation  
Press Office  
212-312-3517

### **Residential Relocation**

Commission-free assistance is available for PERMANENT relocations from the following individuals/organizations:

Douglas Elliman: 212-705-1040

Feathered Nest: 212-317-7800

CitiHabitats: 212-685-7777