

Town of Babylon

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Direct Support Program (“DSP”)



2021-2022



Executive Summary

Throughout the Town of Babylon (the “Town”), the Covid-19 public health crisis and subsequent mandatory non-essential business shutdown have negatively impacted businesses and non-profit organizations at all levels. This crisis has also exacerbated existing conditions in historically underserved communities.

Oftentimes small businesses face greater hurdles in accessing credit. The inability of small businesses to access credit limited their ability to adapt to the additional costs brought on by the pandemic.¹ Small businesses play a key role in supporting the overall economic recovery as they are responsible for two-thirds of net new jobs.² In the Town, our small businesses often sponsor community events which promote civic engagement. Small businesses in the Town serve one another by providing advice on shared issues that naturally arise from time to time when doing business, and this mentorship can be crucial to the development and survival of business. In the Town, small businesses are the backbone of everyday life. When the Town’s small businesses are strong, the Town is strong.

The Town’s non-profit organizations suffered similar hardships to small businesses during the pandemic. These organizations are the lifeblood of the community, and moreover the survival and success of the Town’s non-profit organizations support the survival and the success of the entire Town. Non-profits play key roles in beautifying the Town’s various downtown districts like Lindenhurst, Copiague, and Babylon. Non-profits add to the quality of life for residents by helping to create civic and cultural groups throughout the community. Like small businesses in the Town, the COVID-19 pandemic has had a devastating impact on the Town’s non-profit organizations. With the mandatory shutdown of non-essential businesses, many non-

profit organizations were unable to host annual fundraising events which would have been used to support the organization's costs.

The Town recognizes that the Covid-19 public health crisis has had the most drastic negative effects on Minority, Women-owned Business Enterprises ("MWBE") as well as veterans. The United States rate of unemployment is severe among workers of color and workers with lower levels of educational attainment. For example, the overall unemployment rate in the United States was 6.1 percent in April 2021, but certain groups saw much higher rates: 9.7 percent for Black workers; 7.9 percent for Hispanic or Latino workers; and 9.3 percent for workers without a high school diploma.³ Job losses have also been particularly steep among low wage workers, with these workers remaining furthest from recovery as of the end of 2020.⁴

The Town wishes to directly support all organizations negatively impacted by the effects of the Covid-19 public health crisis. As such, the Town plans to use funds from the American Rescue Plan Local Recovery Fund to create the Town of Babylon Direct Support Program ("DSP"). This program will provide grants to eligible business and non-profits, while placing a priority on MWBE and Veterans. Grant amounts shall not exceed \$49,500.00.

The Impact of COVID-19 on Small Business

The COVID-19 pandemic caused nationwide economic disruption.⁵ Businesses were shuttered and unemployment rose to levels not seen since the Great Depression.⁶ More specifically, since the beginning of the pandemic, 400,000 small businesses have closed, with many more at risk and struggling.⁷ Business sectors with large amounts of small business employment, such as the leisure and hospitality industry, have experienced significant decreases in employment.⁸ The outlook for small businesses has continued to be negative. As of April 2021, approximately 70 percent of small businesses reported that the pandemic has had a moderate or large negative effect on their business, and over a third expect that it will take over six months for their business to return to its normal level of operations.⁹

One in six small businesses on Long Island did not survive the economic downturn of the pandemic.¹⁰ Approximately 10,000 of Nassau and Suffolk counties' 60,000 small downtown businesses closed during the past year.¹¹ These closures translated to a loss of about 100,000 local jobs.¹²

According to research conducted by Siena College Research Institute (CRI) on behalf of the Long Island Association (LIA), 82 percent of Long Island's CEOs say that economic conditions on Long Island today are worse than they were before the COVID-19 pandemic.¹³ Two-thirds of CEOs report that 2020 was worse financially for their company than was 2019.¹⁴ A majority (80 percent) of Long Island CEOs indicated that the impact of the pandemic is the top challenge that they are facing. More than half say that COVID-19 has led to an increase in their cost of doing business and more than half blame the pandemic for a decrease in demand for their products or services.¹⁵ Over 70 percent stated that the coronavirus has led to decreasing revenues and declining profits.¹⁶

About half (43 percent) of CEOs reported plans of postponing or cancelling new initiatives, additions or expansions to their businesses.¹⁷ Additionally, only 30 percent plan on investing in fixed assets designed to meet growing demand, reduce costs or enhance productivity.¹⁸ In 2020, one in five CEOs were late with at least some mortgage, rent or tax payments and 15 percent will be seeking extensions in 2021.¹⁹ Seventy-two percent did receive federal funding and 56 percent will be applying for federal funds in 2021.²⁰

Despite all of this, some Long Island CEOs are hopeful. About half expect that the economic conditions on Long Island will be better in 2021. However, about a quarter of CEOs indicated that the toll the pandemic had on their business was great and that their business may not survive.²¹

The Impact of COVID-19 on Civic Organizations

Nonprofits are the third largest work force in the United States.²² The 1.3 million nonprofits in the United States employ 12.5 million people, about 10 percent of the private sector.²³ A John Hopkins University study estimated that from March through May 2020, nonprofits laid off more than 1.6 million workers.²⁴

Not-for-profit organizations across New York State employ more than one million people and provide essential services across various fields and industries.²⁵ A July 2019 report shows that 501(c)(3) not-for-profits provided over 1.4 million jobs, making up nearly 18 percent of private employment in New York State in 2017.²⁶ Nonprofits provided at least one in eight jobs in New York.

Before COVID-19, on Long Island, nonprofits employed more than 152,000 people in 2017 which accounted for nearly one in seven jobs.²⁷ LI nonprofits paid \$9.5 billion in wages, 15% of all wages paid, and average annual wages of more than \$62,000. Additionally, nonprofits made up more than half of total private sector employment in this industry.²⁸

As the COVID-19 outbreak worsened, nonprofits struggled financially while the demand for their services drastically increased.²⁹ Nationally, while 35 percent of nonprofits experienced an increase in demand for services, 75 percent reported that COVID-19 negatively impacted revenues and funding.³⁰ Due to this, 37 percent of organizations reduced their workforce because of COVID-19.³¹

Long Island nonprofits, like Island Harvest Food Bank and Long Island Cares, adapted to the pandemic in order to provide coronavirus-related essential services. According to Island Harvest CEO Randi Shubin Dresner, “[w]hen March 9 hit we pivoted to open our emergency resource center. A hundred percent of our work changed to be responsive to the needs of the

community.”³² Island Harvest’s food product is comprised of 85 percent donations from places like supermarkets. Due to the increased demand on supermarkets, Island Harvest saw their food donations “dry up.”³³ Relatedly, according to the chief of government affairs officer of Long Island Cares-The Harry Chapin Food Bank, food aid has increased from 7 million to 8 million pounds before the pandemic to more than 18 million pounds in 2020.³⁴

According to a July 2020 report by the Partnership for New York City, it is estimated that as many as 2,000 nonprofits in the metropolitan region are at risk of closure due to the COVID-19 pandemic.³⁵ Almost a year later, the head of the Health and Welfare Council of Long Island noted that the COVID-19 pandemic has been unlike other local disasters and has “no clear end in sight.”³⁶

The Disparate Impact of COVID-19 on

Underserved Communities

Women & Minority Groups

Women-owned small businesses have experienced significant hardship during the COVID-19 pandemic. Less than half of the female business owners surveyed in July 2020 believe their revenues will increase in 2021, while 57 percent of male owners believe the same.³⁷ Only one-third of women plan to increase investments in their businesses, compared to 39 percent of men.³⁸ Thirty-six percent of male-owned businesses expect to increase the size of their staff, while only 24 percent of female-owned businesses agreed.³⁹ Additionally, women-owned businesses are less likely to make investment plans, while male-owned businesses saw an increase in plans to invest.⁴⁰

Women of color have been especially impacted by the pandemic. For example, the labor force participation rate for Black women has fallen by 3.2 percentage points during the pandemic as compared to 1.0 percentage point for Black men and 2.0 percentage points for White women.⁴¹

The overall number of active business owners fell significantly by 22 percent from February to April 2020 – the largest drop on record.⁴² Black businesses experienced a 41 percent drop; Latinx business owners fell by 32 percent; and Asian business owners dropped by 26 percent.⁴³ Notably, white business owners fell by 17 percent.⁴⁴

Veterans

Prior to the COVID-19 pandemic, the U.S. had the lowest veteran unemployment it had experienced in 19 years at 3.1 percent.⁴⁵ Unemployment rates increased in 2020 as a result of the

pandemic. Female veterans experienced a 6.7 percent unemployment rate, while the unemployment rate for male veterans was 6.5 percent.⁴⁶ Recently, in April of 2021, overall veteran unemployment was 5.3 percent, up from 4.6 percent the previous month.⁴⁷

Veteran-owned businesses are a crucial component for any local community. Nationally, there are 2.5 million veteran-owned small businesses, according to the U.S. Census Bureau.⁴⁸ These businesses employ more than 5 million workers and contribute over \$1 trillion to the U.S. economy.⁴⁹ Interestingly, a recent study by the Small Business Administration noted that former service members are 45 percent more likely to own small businesses than non-veterans.⁵⁰

Sixty-five percent of veteran entrepreneurs believe that their military experience has prepared them for the challenges of the COVID-19 pandemic.⁵¹ While 68 percent of veteran entrepreneurs do not plan on closing their businesses, 32 percent anticipate closing or have closed their businesses due to the pandemic.⁵² Of those veterans who anticipate closing their businesses, 13 percent can only operate for less than three months, 47 percent can operate between 6 and 12 months, and 40 percent can operate for more than a year.⁵³ In the past year, resources needed by these veteran-owned businesses centered on access to capital, contracting assistance and day-to-day operations.⁵⁴

The American Rescue Plan Local Recovery Fund

The American Rescue Plan Act (ARPA) was passed by the Senate on March 6th, 2021 and signed into law on March 11th, 2021 by President Biden.⁵⁵ This bill provides urgent and targeted funding to provide the resources needed to survive the pandemic and the related repercussions of COVID-19. The American Rescue Plan provides a total of \$1.88 trillion in federal investment. The Fiscal Recovery Funds was implemented to support State and local governments responding to the impact of COVID-19. The Department of Treasury issued the Interim Final Rule to implement the Coronavirus State and Local Fiscal Recovery Fund, initiated under the American Rescue Plan, to help distribute funding to the nation effectively, making certain it goes to those who have been impacted the most. The Interim Final Rule will be used as a guideline for State and Local governments on how funding should be managed and distributed, such as requiring regular reporting and publishing information regarding in funding payments in their local jurisdiction, reflecting the importance of transparency and accountability.

Section 9901 of the American Rescue Plan amended Title VI of the Social Security Act⁵⁶ to add section 602 and section 603 which establishes both the Coronavirus State Fiscal Recovery Fund and the Coronavirus Local Fiscal Recovery Fund (Fiscal Recovery Funds).⁵⁷ Section 603 of Title VI of the Social Security Act establishes the fund for local government, providing the Town of Babylon with the funding needed to assist our small businesses, non-profits, and communities.

Under Title IX – Committee on Finance: State and Local Fiscal Aid of the American Rescue Plan Act provides direct aid to state and local governments. The bill will provide \$350 billion for State and local governments to respond to the impact of COVID-19. The funding from ARPA provides the Town of Babylon with the support needed to help the small businesses, non-

profits and our communities who face closures, revenue loss, and implement new safety measures as they recover from the pandemic.

SMALL BUSINESS ASSISTANCE

The focus is to prevent any more small businesses from having to shut their doors and help them reemerge stronger and more resilient than they were prior to COVID-19. Small businesses are responsible for two-thirds of net new jobs⁵⁸ and nearly half of the U.S. private-sector employment.⁵⁹ The funding of small businesses is crucial to helping our local economy recover from COVID-19. In response to this, the Town of Babylon plans to create the Direct Support Program using the funds from the American Rescue Plan to support small businesses in need of assistance.

FRATERNAL AND CIVIC ASSISTANCE

The non-profits in our community provide vital services to the community and faced economic challenges during COVID-19. The focus of the program is to assist these non-profits helping the local community so it may reemerge stronger and more resilient than it was prior to COVID-19. In response to this, the Town of Babylon plans to create the Direct Support Program using the funds from the American Rescue Plan to support non-profits in need of assistance.

ECONOMIC INCLUSION

The focus is to assist the women-, minority-, and veteran-owned businesses because the economic impacts have fallen most severely on communities and populations that were disadvantaged prior to COVID-19. Relatedly, these groups with pre-existing disadvantages also have higher rates of unemployment. The ARPA funding allows women, minority groups, and veterans to obtain the assistance necessary to reemerge stronger and more resilient than they were prior to COVID-19. In response to this, the Town of Babylon plans to create the Direct

Support Program using the funds from the American Rescue Plan to support those in need of assistance.

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