

September 16<sup>th</sup> 2013

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To whom it may concern:

Next month of October, it is the one year anniversary since hurricane Sandy has hit our city. It has been almost 5 months since \$1.77 billion in Federal funds has been appropriated to our city to help home owners and small businesses recover from this devastating storm. Today, NYC Business Recovery Loan and Grant Program, to which we have applied on 5/22/2013 and Build it Back program, to which we have applied on 7/18/2013 are still yet to provide any assistance nor status to those in need.

It is unthinkable that my small business Sandy recovery loan application still has no status. After going through a lengthy application process, obstacles and countless submitted documents to apply for NYC Business Recovery Loan and Grant program, we are told that this is a never ending, ever evolving and complicated application process with changes to its policies and regulations to this date. Let us look at the timeline.

On **5/10/2013** Michael Bloomberg, Secretary Shaun Donovan and Senator Charles Schumer announced 1.77 billion in Federal Sandy funds to NYC including much needed NYC Business Recovery Loan and Grant Program for small businesses. At the press conference, click on video below, Michael Bloomberg and Secretary Shaun Donovan pledge quick and fast allocation of funds:

Watch the video or read the article:

<http://www.mikebloomberg.com/index.cfm?objectid=8F8A0649-C29C-7CA2-FED3D73B2EBF744C>



On **5/10/2013**, Mayor, Michael Bloomberg announced at the press conference that

[Video time **00:36**] "HUD is making some 1.77 billion dollars in federal relief funds available to us and we are going to see that this Sandy relief money starts flowing to homeowners and businesses as soon as possible. It is our goal to get these initial funds to those in the greatest need."

[Video time **01:00**] "We will expedite as to extent possible and the moneys very close being ready to go out the door"

On **5/22/2013** I have submitted SBS's preliminary core loan application for NYC Business Recovery Loan and Grant Program and have been pre-approved by NYC Small Business Solutions.

On **6/06/2013** Program training was rescheduled for SBS employees servicing this loan with at least 2 weeks of delays.

On **6/10/2013** after the training of SBS employees has finally completed, we are informed by SBS that U.S. Department of Housing and Urban Development (HUD) EXCLUDES home based businesses from this program.

On **6/12/2013** I have contacted several elected officials and with a significant help from James Oddo's office legislative aide, Frank Santarpia, and Senator Andrew Lanza's, deputy chief of staff, Anthony Reinhart, we were able to achieve a resolution to this unprecedented issue.

On **7/02/2013** Exceptions are made. Taylor Zhu, program manager of NYC Business solutions responds "We are sorry for the confusion this loan program has caused, but home-based businesses are not excluded. Mary Ellen Smyth of the Staten Island Business Solutions Center can still assist you with the application."

On **8/15/2013** My application is successfully submitted including all necessary documents at my local Staten Island Business solutions office. I was literally the very first at my local NYC small business solutions office to apply. My application folder contained 23 document items submitted and additional 7 provided upon additional requests by SBS. I have spent additional moneys to pay my accountant for projections and financial calculations required by the program. It was a full time job to prepare for this process and all documents that were necessary to complete this complicated application. I have received the SBS confirmation letter of my submitted application and I am asking for a \$10,000 loan not 100. See copy of my submission letter here: <http://tinyurl.com/la7wmry>

On **9/16/2013** one month after submission, there is no status response. As per my conversation with Coleen Galvin, program manager at SBS, on an attempt to inquire on the status of my application, there is still no application status or update. She said,

"It seems that this is an EVER EVOLVING program and there are more and more rules and policy changes added with each passing day by HUD. We now may be facing another obstacle in the application process which requires submitting additional documents specifically the proof of damages and losses."

This surprise comes after all of the documents and the application has been already successfully submitted. Note that in the extensive document's checklist for this program, page 1 section C, have already requested the proof of damages:

[http://www.nyc.gov/html/sbs/nycbiz/downloads/pdf/home/nyc\\_business\\_recovery\\_loan\\_documentchecklist.pdf](http://www.nyc.gov/html/sbs/nycbiz/downloads/pdf/home/nyc_business_recovery_loan_documentchecklist.pdf)

Why don't they just call it the impossible Sandy loan program? Eventually, giving the constant policy changes and continuous requests for more and more documents, someone will fail to produce something at some point. We understand that submittal of this loan application does not guarantee an approval but how long should we wait? Have we lost a sense of urgency? Was it not an emergency event of catastrophic proportions that requires and was promised an immediate action?

We are in desperate need! I want to know what is the status of my application and when can I get the decision? I know if I don't raise this question now, months later it will be the fact that I did not take a proper action to address this issue in time. I ask those elected officials reading this document to contact HUD and all parties involved. It seems that whoever created this program apparently was not thinking that every day we are not doing business our bills are not getting paid and our customers find other vendors.

As for NYC Build it Back program, in my conversation with Isabella Cardona and Patrick Ryan, of Mayor's Community Affairs Unit, on **09/16/2013** we are being told that there are over 18,000 application and that it will take at least several months before we receive the appointment phone call. I hypothetically suggested that if they delay this program to 2014, there will be nothing left to repair. Emails and documents supporting the above quotes, dates and details are furnished upon the request.

Please help us recover...

Sincerely,



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PS. For a better understanding of my family's overall struggle, read my previous Sandy story here: <http://tinyurl.com/n3y3tk9>