

JULY 2021

# NYC MEANS BUSINESS

➤ Resources to Successfully  
Reopen Your Business



careers  
businesses  
neighborhoods



# THE > NYC DEPARTMENT OF SMALL BUSINESS SERVICES (SBS)

helps unlock economic potential and create economic security for all New Yorkers by connecting New Yorkers to good jobs, creating stronger businesses, and building thriving neighborhoods across the five boroughs.

Our **NYC Business Solutions Centers** can connect you to the resources you need to **start, operate, or grow** your business.



#### **BUSINESS COURSES**

Develop your business plan and get guidance on the right strategy for your business.



#### **LEGAL ASSISTANCE**

Access our network of pro bono attorneys who can answer all of your legal questions.



#### **FINANCING ASSISTANCE**

Secure the financing you need.



#### **INCENTIVES**

Save money and maintain a competitive edge with government incentives.



#### **NAVIGATING GOVERNMENT**

Cut through the red tape. We'll connect you with the right government agencies.



#### **RECRUITMENT**

Hire talented staff to open a new location or expand your existing business.



#### **TRAINING**

Give your employees the skills they need to take your business to the next level.



#### **SELLING TO GOVERNMENT**

Learn what it takes to become a government contractor.



#### **M/WBE CERTIFICATION**

Get certified to compete on government contracts and access exclusive programs designed to help small businesses grow.

# > STAY UP TO DATE

## BUSINESS

[nyc.gov/business](https://nyc.gov/business)

## STATE WEBSITE

[forward.ny.gov](https://forward.ny.gov)

Rapidly changing  
information related  
to COVID-19

State requirements are rapidly changing and businesses are responsible for staying up to date and in compliance. SBS is here to help.

## GENERAL UPDATES

Text COVID to **692-692**

## HEALTH

[nyc.gov/coronavirus](https://nyc.gov/coronavirus)

**STATE GUIDELINES** are currently optional, and at the discretion of the business owner

- **PHYSICAL DISTANCING**
- **PERSONAL PROTECTIVE EQUIPMENT (PPE)**
- **CLEANING + HYGIENE**
- **HEALTH SCREENINGS**
- **COMMUNICATIONS**

**TIP:**

Unvaccinated individuals continue to be responsible for wearing masks, in accordance with federal CDC [guidance](#).

# Requirements for Food and Beverage Establishments



- As of June 24, the **State Disaster Emergency** (Executive Order 24) has ended.
- Sales of **alcohol to-go** is **no longer allowed**, and must be resumed as they exist under the law.
- Beginning **July 19**, the NYC Department of Health and Mental Hygiene will **resume full inspections**, including issuing letter grades and summonses subject to fines.
- NY State Legislature **repealed the order requiring food sales with the purchase of alcoholic beverages at restaurants and bars.**
- **NYC indoor dining is allowed at 100% capacity**, subject to adherence to NYS Department of Health guidance.
- **Midnight curfew on indoor dining was lifted. NOTE: Midnight closing for Open Restaurants roadway and sidewalk seating remains in effect.**
- As of **July 7th**, restaurants **serving alcohol outdoors under Open Restaurants** must **file with the SLA** by October 5.
- **SLA-licensed establishments** should visit the **State Liquor Authority website** for additional guidance.

# NYC Open Restaurants Program Allows for Year-Round Outdoor Dining

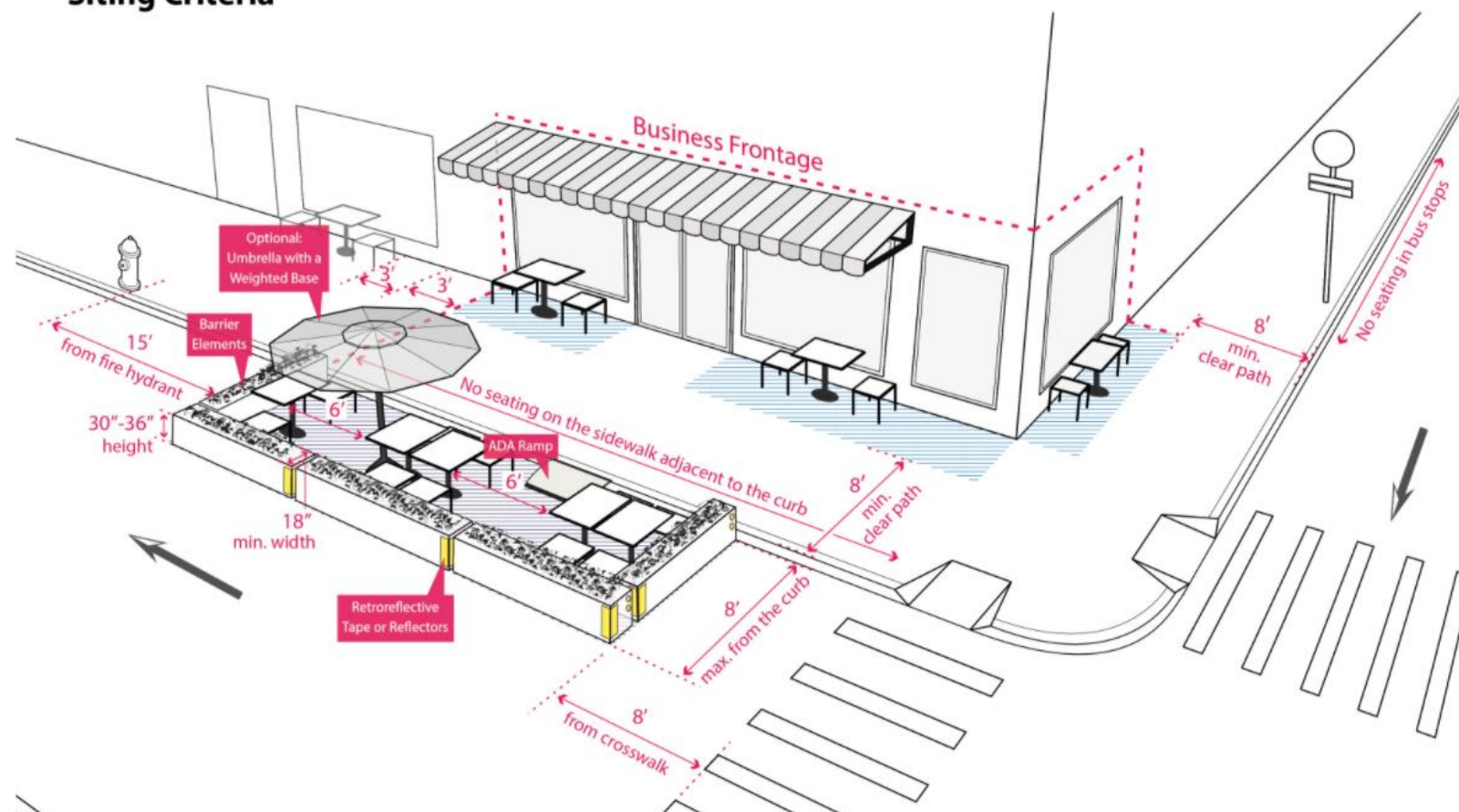


This citywide multi-phase program expands outdoor seating options for food establishments to promote open space, enhance physical distancing, and help rebound in these difficult economic times.

Learn more and apply to place outdoor seating on the sidewalk and/or roadway outside your bar or restaurant at:

[nyc.gov/openrestaurants](https://nyc.gov/openrestaurants)

## NYC Open Restaurants Siting Criteria



# RESOURCES

There are many resources available to help you reopen



➤ **REOPENING HOTLINE,  
CONSULTATIONS,  
& WEBINARS**

➤ **FINANCIAL  
ASSISTANCE**

➤ **ONLINE BUSINESS  
EDUCATION COURSES**

➤ **BUSINESS  
MENTORSHIP**

➤ **PPE SUPPLIER DIRECTORY**

➤ **COMMERCIAL  
LEASE ASSISTANCE**

➤ **EMPLOYEE  
SUPPORT**

➤ **ADAPTATION  
PLAYBOOK**

**TIP:**

Visit [nyc.gov/business](https://nyc.gov/business) to learn more and register.

# NYC QUICK START

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Business owners are assigned one point of contact to help cut the red tape as they open or reopen their business. Consultants **will NOT issue violations or fines** and can help prevent them in the future.

**Eligible businesses include storefronts in the following industries:**

- **Food Services** (Cafes, Bars, Restaurants, Delis, Bodegas)
- **Retail** (Supermarket, Clothing, Electronics, etc.)
- **Personal Care** (Nail Salons, Hair Salons, Daycare Centers, Gyms, Fitness Centers)

Call **888-SBS-4NYC** or visit [\*\*nyc.gov/quickstart\*\*](https://nyc.gov/quickstart) to sign up for a consultation.

## » DID YOU KNOW?

NYC Quick Start consultants can help cut the processing time for key licenses, permits, and other requirements by 50%? This means your doors open faster!

# FINANCIAL ASSISTANCE

Loans and grants are available through government, philanthropic, private, and non-profit organizations.

- **Pandemic Small Business Recovery Grant:** Grants up to \$50K to help with COVID-19 related losses or expenses. Priority to socially/economically disadvantaged businesses.
- **New York Forward Loan Fund:** NYS low-interest loan up to \$100K to help with reopening costs
- **LMI Storefront Loan:** 0% interest loan up to \$100K to help storefront businesses in low to moderate income areas.
- **...And much more!**

Call 311 or visit [nyc.gov/financingassistance](https://nyc.gov/financingassistance) to contact representatives who can discuss your options and how to apply.



## » DID YOU KNOW?

If you are a minority or woman-owned business denied for the Paycheck Protection Program or the Economic Injury Disaster Loan, you may have an increased chance at accessing the New York Forward Loan Fund.

# ADDITIONAL LOANS + GRANTS

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- **Hebrew Free Loan Society**

Offers two loan types for small businesses located in five boroughs

Learn more: <https://hfls.org/loan-programs/coronavirusfinancialimpactloan/>

- **Kiva Crowdfunding**

0% interest loans up to \$15K

Apply here: [kivaushub.org/application](https://kivaushub.org/application)

- **Renaissance**

Up to \$100K at 4-8% fixed interest for existing businesses or new ventures to use on working capital, furniture/fixture, marketing, payroll, etc.

Contact for more info: [info@renaissance-ny.org](mailto:info@renaissance-ny.org)

- **TruFund**

Offers small business lending to New York State businesses

Learn more here: [trufund.org](https://trufund.org)

- **Columbia-Harlem Small Business Development Center**

Loan up for \$50K for storefront businesses located above 96th Street in Manhattan

Request an appointment:  
[www8.gsb.columbia.edu/sbdc/counseling/make-appointment](https://www8.gsb.columbia.edu/sbdc/counseling/make-appointment)

- **EXCElerate Loan Program**

Zero and low-interest loans to Black, Immigrant, and other Persons of Color. Apply here:

<https://www.brooklynchamber.com/services/financing/>

# COMMERCIAL LEASE ASSISTANCE

Free legal consultations and online business courses can help advise on:

- Signing a new lease
- Amending, renewing, or terminating an existing commercial lease
- Addressing another commercial lease-related issue

Call 311 or visit [nyc.gov/commlease](https://nyc.gov/commlease) to request assistance with your commercial lease.



## ➤ DID YOU KNOW?

Based on your current position and situation, identify and understand what exactly you and your business needs from your landlord in order to recover. Be open and honest about your situation during COVID-19. Specifically, outline how your business is being impacted by the pandemic.

# ONLINE BUSINESS EDUCATION COURSES



## Courses to Help Businesses Adapt + Excel

The world is increasingly shifting online, and a virtual business presence is more important than ever. Learn how to prepare and adapt your business with a variety of available online business courses, including:

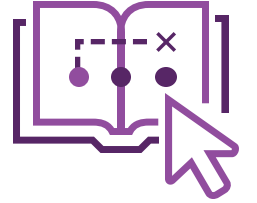
- Building Your Own Business Website
- Search Engine Optimization
- Branding Strategies to Increase Sales and Compete
- Creating Content Your Customers Value

For a full list of course offerings, and to register, visit: [nycsmallbizcourses.eventbrite.com](https://nycsmallbizcourses.eventbrite.com)

### » DID YOU KNOW?

93% of people buying something online use a search engine like Google, and 92% of their clicks go to the first page that appears. Optimizing your website for search engines is essential.

# THE NEW NORMAL: ADAPTING YOUR BUSINESS



## Playbook + workshop series to help recover and adapt

Designed separately for in-person and remote businesses, this programming helps operating or previously operating business owners adapt and look beyond short-term recovery through the following topics:

- **Respond:** Keep your customers, employees, and communities protected
- **Recover:** Recover, learn, and emerge stronger
- **Thrive:** Prepare for success in the “next” normal

To access the playbook and sign up for a workshop series visit: [nyc.gov/adaptmybiz](https://nyc.gov/adaptmybiz)

### » DID YOU KNOW?

Between 35- 40% of small businesses don't have a website – starting your **digital journey** can help you differentiate your business!

# BUSINESS MENTORSHIP



Industry experts who can help you start or grow your business.

Mentors are available to help Black entrepreneurs, Minority and Women-Owned businesses, and storefront businesses located in underserved neighborhoods to start, adapt, or grow.

- **Small Business Mentors NYC:** Helps existing storefront business owners recover and grow.
- **BE NYC Mentors:** For Black entrepreneurs in the pre-startup and early stages of business, with a focus on high-growth industries.
- **M/WBE Mentors:** Helps M/WBEs further build their professional networks and expand their access to resources and contracting opportunities.

To learn more and register visit

[nyc.gov/businessmentors](https://nyc.gov/businessmentors) or call **311**.

## » DID YOU KNOW?

The mentors participating in Small Business Mentors NYC successfully adapted their business to grow during COVID-19. See how they can help!

# EMPLOYEE SUPPORT

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Protect your employees by knowing and complying with requirements and sharing resources:

- **Safe and Sick Leave**

Employers must provide safe and sick leave that employees can use for care of themselves or a family member. Call 311 or visit [nyc.gov/paidsickleave](https://nyc.gov/paidsickleave) for more information.

- **Quarantine Job Protection**

Guarantees job protection and pay for NYers who have been quarantined as a result of COVID-19. [Read more here.](#)

- **Mental Health**

Emotional reactions to stress are normal. If you/your staff are feeling stressed or anxious, contact [NYC Well](#) at 888-NYCWELL or text WELL to 65173.

- **Discrimination and Harassment**

If you/your staff has been harassed due to race, nation of origin, or other identities, report to the [NYC Commission on Human Rights](#) by calling 311 or 718-722-3131.

- **NYC Cares Healthcare Plan**

Low-cost and no-cost health care services for NYers unable to afford or ineligible for health insurance. For more information, visit [nyccare.nyc](https://nyccare.nyc).

- **Shared Work Program**

Allows workers to work a reduced schedule and collect partial Unemployment for up to 26 weeks. Learn more: [labor.ny.gov/ui/employerinfo/shared-work-program.shtm](https://labor.ny.gov/ui/employerinfo/shared-work-program.shtm).

- **Employee Training**

Free training to help employees adopt new technologies and COVID-19 safety protocols. [More here.](#)

- **Workforce1 Career Centers**

Remote services are available to learn about and apply to current employment and training opportunities at [nyc.gov/getwork](https://nyc.gov/getwork).

# PPE SUPPLIER DIRECTORY

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Search our online directory of suppliers to find face coverings or other non-medical PPE like hand sanitizer, gloves, plastic protective barriers, office furniture, etc.

## » DID YOU KNOW?

If a customer refuses to follow rules about face coverings and physical distancing, you may ask the person to leave. If it's due to a disability, you must discuss a reasonable accommodation.

Visit [nyc.gov/business](https://nyc.gov/business) to review the list of PPE suppliers.

# > QUESTIONS?

HOTLINE:

**888-SBS-4NYC**

**(888-727-4692)**

EMAIL:

**[covid19biz@sbs.nyc.gov](mailto:covid19biz@sbs.nyc.gov)**

