



NYC Department of  
Small Business Services

**Guidance for  
Business Owners**

**FACTSHEET**

**Tips for addressing changes in  
customer behavior due to the novel coronavirus**

**General Good Practices**

- **Have a contingency plan in place.** Gather employee and supplier contact information, legal, insurance and financial records.
- **Have hand sanitizer and tissues** visibly available for employees and customers to use while in your place of business.
- **Monitor your inventory.** Make sure you have enough materials on hand and contact your suppliers to stay up to date on any changes in inventory needs or availability of supply.
- **Contact your insurance company** to determine if your insurance will cover expenses incurred, liability, or business interruption.
- **Hang signage** in your place of business with information on how to stay healthy. You can find signage here: [www1.nyc.gov/site/doh/health/health-topics/coronavirus.page](http://www1.nyc.gov/site/doh/health/health-topics/coronavirus.page)
- Text COVID to 692-692 to **receive regular coronavirus updates** via text message.

**Restaurants and Food Services**

- **Consider providing delivery services** if you don't already. Even a limited delivery menu can help maintain business during times of less foot traffic.
- If you already offer delivery, **consider expanding your delivery zone** and training additional employees on food delivery processes.

**Professional Services**

- **Consider remote access** and video conference capabilities for employees and clients.
- **Make sure you are equipped at home** to run a home office (i.e., find a quiet space, share your cell phone number with clients, create a dedicated phone line, make sure you have access to any documents you may need, have chargers and all tech needs on hand).

**Personal Services**

- If customers are wary about public spaces, **consider providing in-home services.**
- **Consider more lenient cancellation policies** if it appears that a customer or employee may exhibit symptoms.
- Make sure the **policies and procedures around home visits are clear** to all employees.

## What do I need to know if I have an employee who has recently traveled to an affected area?

People who have arrived in the U.S. from an affected area and who have no symptoms can return to work or school after completing a self-monitoring period at home for up to 14 days, depending on their last day in the affected area. There is no clearance process. People without symptoms are not tested for the virus.

## What if my staff have family members who have recently been in an affected area?

Staff who were not in an affected area may continue to go to work if their family member has no symptoms.

## What should I do if I feel sick or my employee feels sick?

Stay home and call your doctor. If you are experiencing any cold or flu-like symptoms

– coughing, sneezing, fever, shortness of breath, sore throat – call your doctor. If you are not feeling better after 24-48 hours, seek medical care immediately.

Do not go back to work until you have been fever-free for 72 hours without the use of fever-reducing drugs like Tylenol or ibuprofen.

**Learn more:** [www1.nyc.gov/assets/doh/downloads/pdf/imm/covid19-guidance-safety-tips.pdf](http://www1.nyc.gov/assets/doh/downloads/pdf/imm/covid19-guidance-safety-tips.pdf)

## What can I do to prepare for a potential local outbreak?

Create an outbreak response plan:

- **Review human resources policies** and practices. Make sure they are consistent with public health recommendations and state and federal workplace laws.
- Explore whether you can **establish flexible work hours** (staggered shifts) or work sites (work from home or telecommuting). This will allow physical distance among employees.
- **Identify critical job roles** and functions. Plan out business operations with less staff or interruptions in functions. Consider cross-training personnel to perform essential functions.
- **Plan communication strategies** with staff and business partners to share information and updates, and to reduce fear and misinformation.
- **If you have more than one business location**, allow your local managers to take appropriate actions based on the conditions in each location. Outline appropriate actions in your outbreak response plan.
- **Share and discuss the outbreak response plan** with your employees. Allow them to provide feedback and address any gaps in the plan.
- **Reach out to other businesses** in your community, chambers of commerce, associations and networks to create a unified plan.

## What if someone comes to my business and I think they have the novel coronavirus? Should I report them?

- **It is illegal to turn someone away from your business** (restaurants, stores, hospitals and other public accommodations) and refuse service to people or make them feel unwelcome because of actual or perceived race and nation of origin.
- **It is illegal to harm or harass a person because of their race** or the country they are from. Treat all people with respect and do not single them out based on their race, ethnicity or what country they are from.
- **You do not need to report anyone** who you think may have been exposed or be infected. The Health Department is conducting thorough outreach and does not require assistance from the general public in identifying individuals.

## How can I disinfect my business if someone comes in and they appear to have symptoms?

- **Staff should wear and use appropriate Personal Protective Equipment** according to your existing policies and procedures.
- **Have soap and paper towels in bathrooms** at all times. Ensure that all hand washing sinks are in good state of repair.
- **Use regular cleaning and disinfection products** (e.g., Clorox, Purell, and Peroxide products).
- **Learn more:** [epa.gov/sites/production/files/2020-03/documents/sars-cov-2-list\\_03-03-2020.pdf](http://epa.gov/sites/production/files/2020-03/documents/sars-cov-2-list_03-03-2020.pdf)

## What can I do to help decrease fear and discrimination related to novel coronavirus?

- **Stay informed**, listen to public health messages from reliable sources like the NYC Health Department or the CDC, and implement good personal and public health practices to prevent the spread of respiratory viruses.
- **Avoid stigmatizing people** who have recently traveled from any affected areas. There are a lot of things on social media and in the news that are not rooted in science and are offensive, demeaning and racist.
- **Learn more:** [www1.nyc.gov/assets/doh/downloads/pdf/imm/novel-coronavirus-wuhan-factsheet.pdf](http://www1.nyc.gov/assets/doh/downloads/pdf/imm/novel-coronavirus-wuhan-factsheet.pdf)

## My staff and/or I are feeling stressed or harassed because of the potential outbreak. What can I do?

- Emotional reactions to stressful situations such as feeling sad, anxious or overwhelmed, or having trouble sleeping, or other symptoms of distress are normal. **If you or your staff are feeling stressed or anxious**, contact NYC Well at 888-NYC-WELL (888-692-9355) or text WELL to 65173. NYC Well is a confidential help line that is staffed 24/7 by trained counselors who can provide brief supportive therapy, crisis counseling and connections to behavioral health treatment and support in more than 200 languages.
- **If you feel you or your staff has been harassed** due to race, nation of origin or other identities, you can report this to the NYC Commission on Human Rights by calling 311 or 718-722-3131.

- The Office for the Prevention of Hate Crimes coordinates city efforts to prevent and respond to hate crimes. **If you are the victim of a hate crime or witness what you believe to be a hate crime**, please call 911 or visit your nearest police precinct. NYPD officers will not ask about the immigration status of anyone seeking emergency assistance or help to report a crime.

### **I am worried about the financial impact of COVID-19. Are there any grants or loans available to help me?**

- The City will provide relief for small businesses across the City seeing a reduction in revenue because of COVID-19. 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 mitigate losses in profit.

The City is also offering small businesses with fewer than 5 employees a grant to cover 40% of payroll costs for two months (an average of \$6,000) to help retain employees. **Eligible owners who would like to learn more about these programs should fill out our form located here:** [www1.nyc.gov/site/sbs/businesses/covid19-business-outreach.page](http://www1.nyc.gov/site/sbs/businesses/covid19-business-outreach.page)

- If you need immediate capital, you may contact one of our Business Solutions Centers to connect with our network of 40+ lenders. **Find a location:** [maps.nyc.gov/sbs](http://maps.nyc.gov/sbs)

- A new bipartisan spending package was just passed in the House of Representatives and the Senate. This package, when it is implemented, will provide \$7 billion in federal funds to assist small businesses that suffer economic harm from the coronavirus outbreak.

**You can read more about the bill here:** [velazquez.house.gov/media-center/press-releases/velazquez-hails-passage-coronavirus-funding](http://velazquez.house.gov/media-center/press-releases/velazquez-hails-passage-coronavirus-funding)

## **FAQ for Questions Submitted by Businesses** Updated March 9, 2020

### **It's hard to find hand sanitizer, masks, gloves tissues; where can I get them?**

The NYC Health Department does not recommend the routine use of face masks if you are not sick. Face masks are not needed for general or routine tasks by staff – even those who frequently interact with the public. It is also encouraged to wash hands often with soap and water for at least 20 seconds, which may relieve the need for hand sanitizer. Although harder to find than usual, there are supplies available in neighborhoods across the City. This may be a good opportunity to visit a new local business along your commercial corridor.

**Please note:** The Department of Consumer and Worker Protection has declared facemasks, hand sanitizer and disinfectant wipes temporarily in short supply to prevent stores from overcharging New Yorkers. The declaration makes it temporarily illegal to drastically increase prices. Stores found to be overcharging consumers will be issued a violation with a fine up to \$500 per item. NYC DCWP encourages consumers who feel they were overcharged to file a complaint at [nyc.gov/dcwp](http://nyc.gov/dcwp) or by contacting 311.

### **Is there a type of business insurance to cover cancelation of events due to COVID19?**

You should call your insurance provider with questions about your specific plan.

New York City remains open for business, and New Yorkers who are not feeling sick are encouraged to go about their daily lives as usual, while practicing good hygiene. Right now no large events or public gatherings are cancelled but the City will continue to monitor developments and adjust as needed. Text **COVID** to **692-692** to get regular coronavirus updates.

### **Can I ask customers, staff, and other visitors to wash their hands when they enter my business?**

It is illegal to turn someone away from your business (restaurants, stores, hospitals and other public accommodations) and refuse service to people or make them feel unwelcome because of actual or perceived race and nation of origin. Treat all people with respect and do not single them out based on their race, ethnicity or what country they are from.

In general, businesses should encourage healthy hygiene habits and etiquette. Provide tissues, no-touch trash cans and hand sanitizer. Use cleaners with disinfectant to wipe down workstations, countertops and

doorknobs. Put up posters encouraging good hygiene. You can order free posters from the Health Department reinforcing these healthy habits by calling 311 or visiting [nyc.gov/health/coronavirus](http://nyc.gov/health/coronavirus) to download and print.

### **Is it ok to lay off staff if there's no business coming in due to the virus?**

The Mayor announced employee retention grants of up to 40% of payroll costs will be available to help businesses with under 5 employees pay their staff. Sign up at [on.nyc.gov/COVID19Biz](http://on.nyc.gov/COVID19Biz) to receive more information as it becomes available.

Under the NYC Paid Safe and Sick Leave Law, employers with five or more employees who work more than 80 hours per calendar year in New York City must provide paid safe and sick leave to employees. Employers with fewer than five employees must provide unpaid safe and sick leave. Covered employees have the right to use safe and sick leave for the care and treatment of themselves or a family member. Employers and employees can visit [nyc.gov/sbs](http://nyc.gov/sbs) or call 311 (212-NEW-YORK outside NYC) for more information.

While we hope that you do not have to reduce the number of people you employ, there is a layoff process that must be followed. Please visit the NYS Department of Labor website to learn more: [dol.gov/agencies/eta/layoffs](http://dol.gov/agencies/eta/layoffs).



## Is there signage I can print out to hang in my business?

You can order free posters from the Health Department reinforcing these healthy habits by calling 311 or visiting [nyc.gov/health/coronavirus](https://nyc.gov/health/coronavirus) to download and print.

## Is there additional advice I can share with my staff?

Businesses should encourage staff to go about their daily lives but be mindful of taking certain precautions.

- Encourage employees to get the flu vaccine – it's not too late. Employees can visit [nyc.gov/flu](https://nyc.gov/flu) or text **FLU** to **877877** for low- to no-cost vaccine locations.
- Encourage employees who are sick to stay home and seek medical care if needed. New Yorkers who do not have primary care providers can call 311 or visit [nychealthandhospitals.org](https://nychealthandhospitals.org) to find a provider.
- Employees should not go back to work until they have been fever-free for 72 hours without the use of fever reducing drugs like Tylenol or ibuprofen.
- Make sure your work policies are flexible and consistent with public health guidelines.

Do not require a doctor's note for staff who are sick, as provider offices may be very busy. Allow your staff to stay home and care for family members who are sick.

- Separate employees who are sick. If staff arrive to work showing symptoms of respiratory illness, separate them from other staff members and send them home.
- Emphasize and encourage healthy hygiene habits and etiquette. Put up posters encouraging staff to stay home when sick, to cover their coughs and sneezes with a tissue or their sleeve (not their hands), and to wash their hands often with soap and water for at least 20 seconds. Consider making alcohol-based hand sanitizer available at your place of business. You can order free posters from the Health Department reinforcing these healthy habits by calling 311 or visiting [nyc.gov/health/coronavirus](https://nyc.gov/health/coronavirus) to download and print.
- Provide tissues, no-touch trash cans and hand sanitizer.
- Keep workspaces clean. Use cleaners with disinfectant to wipe down workstations, countertops and doorknobs. Provide disposable wipes to your staff.

## What if someone on my staff tests positive for COVID-19?

If someone tests positive for COVID-19, their health care provider will work directly with the Health Department to trace contacts and determine who may need testing. As an employer, you should avoid sharing personal medical information of staff. Make sure to continue to follow guidelines to keep workspaces clean, and encourage staff to practice good hygiene. If anyone feels sick, they should stay home and contact their healthcare provider. New Yorkers who do not have primary care providers can call 311 or visit [nychealthandhospitals.org](https://nychealthandhospitals.org) to find a provider.