NYC Department of Small Business Services

Guidance for Business Owners

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.

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.

Personal Services

• If customers are weary 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.

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).
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 or 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).


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 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.

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?

- A new bipartisan spending package was just passed in the House of Representatives on Thursday, March 5, 2020. This package, if it passes, would provide $7 billion in federal funds to assist small businesses that suffer economic harm from the coronavirus outbreak. This bill has not yet passed in the Senate, but NYC SBS will share any updates as they become available.


- 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: https://maps.nyc.gov/sbs