

# SUFFOLK COUNTY NOVEL CORONAVIRUS - 19 BUSINESS RESPONSE PLAN

Prepared by Suffolk County Economic Development and Planning via information obtained through: <u>www.CDC.gov</u>, <u>www.ny.gov</u> <u>www.sba.gov</u> and other sources Version 1.3, April 16, 2020

# PLEASE KEEP IN MIND

Due to the rapid response being provided by Federal, State and local governments and other organizations, the information contained in this document will be updated as new information is obtained.



### Get updates delivered to you: Text COVIDSUFFOLK to 67283

### Sign up for the latest COVID-19 updates from New York State:

https://now.ny.gov/page/s/coronavirus-updates

### Websites:

- Suffolk County Website: <u>www.SuffolkCountyny.gov</u>
- NYS Website: <u>https://www.health.ny.gov/diseases/communicable/coronavirus/</u>
- County Executive Steve Bellone Facebook: <u>https://www.facebook.com/pg/SteveBellone/posts/?ref=page\_internal</u>
- Governor Andrew Cuomo News Page: <a href="https://www.governor.ny.gov/news">https://www.governor.ny.gov/news</a>
- Empire State Development Page : <u>https://esd.ny.gov/</u>
- CDC Website: <a href="https://www.cdc.gov/coronavirus/2019-ncov/index.html">https://www.cdc.gov/coronavirus/2019-ncov/index.html</a>
- World Health Organization: <u>https://www.who.int/</u>
- IEDC Resources for Economic Development Planning and Recovery: <u>https://restoreyoureconomy.org/index.php?src=blog&srctype=detail&blogid=333</u>

If you have locations in multiple jurisdictions, stay informed on local events in all operating jurisdictions.

# **Operational Restrictions/Closings**

All NYS Governor Executive Orders:

https://www.governor.ny.gov/keywords/executive-order

Guidance for determining whether a business enterprise is subject to a workforce reduction under recent executive orders:

https://esd.ny.gov/guidance-executive-order-2026

Businesses may request an opinion to be classified as essential by submitting an inquiry to: <u>https://esd.ny.gov/covid-19-help</u>

# STOP THE SPREAD

### **Communicate and Promote Illness Transmission Prevention Practices**

- Hand Washing for 20 seconds
- Social Distancing (6 feet is recommended when able; employee to employee and employee to public)
- Avoid touching one's face, eyes and mouth
- Cover Your Cough
- Encourage ill employees to go home and stay at home
- Clean Frequently touched surfaces (door handles, light switches, elevator buttons, shared equipment, etc.)
- Cancel non-essential travel
- Provide additional cleaning supplies (wipes, sanitizer, sprays, etc.)
- Practice Safe Food Handling
- Hold dial-in or remote versions of large meetings/events
- Enable work remote or telecommuting options as available
- Be flexible with time off policies for staff illness or for staff to care for ill family members

### Keeping the workplace safe Encourage your employees to...

#### Practice good hygiene

- Stop handshaking use other noncontact methods of greeting
- Clean hands at the door and schedule regular hand washing reminders by email
- Create habits and reminders to avoid touching their faces and cover coughs and sneezes
- Disinfect surfaces like doorknobs, tables, desks, and handrails regularly
- Increase ventilation by opening windows or adjusting air conditioning

### Be careful with meetings and travel

- Use videoconferencing for meetings when possible
- When not possible, hold meetings in open, well-ventilated spaces
- Consider adjusting or postponing large meetings or gatherings
- Assess the risks of business travel

### Handle food carefully



- Limit food sharing
- Strengthen health screening for cafeteria staff and their close contacts
- Ensure cafeteria staff and their close contacts practice strict hygiene

### Stay home if...



- They are feeling sick
- They have a sick family member in their home

### What every American and community can do now to decrease the spread of the coronavirus

## Watch for symptoms

Reported illnesses have ranged from mild symptoms to severe illness and death for confirmed coronavirus disease 2019 (COVID-19) cases.

The following symptoms may appear 2-14 days after exposure.\*

- Fever
- Cough
- Shortness of breath





Call your doctor if you...

Develop symptoms, and have been in close contact with a person known to have COVID-19

OR

Have recently traveled from an area with widespread or ongoing community spread of COVID-19.

### Key considerations when making decisions on appropriate responses are:

- Disease severity (i.e., Number of people who are sick, hospitalization and death rates) in the community where the business is located
- Impact of disease on employees who may be at higher risk for severe illness, such as older adults and those with chronic medical conditions

# Consider how best to decrease the spread and lower the impact of COVID-19, which may include the following:

- reducing transmission among staff
- protecting people who are at higher risk for adverse health complications
- maintaining business operations
- minimizing adverse effects on other entities in their supply chains

### **Prepare for possible increased numbers of employee absences:**

- Assess our essential business functions
- Be prepared to change your business practices, if needed, to maintain critical operations (e.g., Identify alternative suppliers, prioritize customers, or temporarily suspend some of your operations if needed)
- Cross-train personnel to minimize reliance on a single/few staff person(s)

Consider opportunities to enhance remote or delivery based services (phone or email services, delivery opportunities, website development to enhance online capabilities)

### **Communicate your Plan:**

- Ensure the plan is flexible and involve your employees in developing, reviewing and implementing your plan to identify gaps or problems that need to be corrected
- Share your plan with employees and explain what human resources policies, workplace and leave flexibilities, and what pay and benefits will be available to them
- Establish a process to communicate information to employees and business partners on your response plans and latest COVID-19 information. Anticipate employee fear, anxiety, rumors, and misinformation, and plan communications accordingly
- Share best practices with other businesses in your communities (especially those in your supply chain.) For example, chambers of commerce, and associations to improve community response efforts

### **Reducing Stigma:**

- Maintain privacy and confidentiality of those seeking healthcare and those who may be part of any contact investigation
- Speak out against negative behaviors, including negative statements on social media about groups of people, or exclusion of people who pose no risk from regular activities
- Be cautious about the images that are shared. Make sure they do not reinforce stereotypes
- Thank healthcare workers and responders
- Know and relay the facts
  - https://www.cdc.gov/coronavirus/2019-ncov/about/share-facts.html
  - https://www.cdc.gov/coronavirus/2019-ncov/about/related-stigma.html

# OPPORTUNITIES TO MITIGATE BUSINESS IMPACTS

- Consider opportunities to enhance remote or delivery based services:
- Phone, email, pick-up, drive-up or delivery services
- Website development to enhance online capabilities
- Consider expanded operating hours to maintain production while allowing for increased social distancing
- Check with Vendors and Suppliers regarding flexibility or postponement of payments/bills
- Reach out to suppliers to clarify their operational changes to inform supply chain needs
- Communicate publicly and to suppliers via email, social media or in-location postings all actions taken within your business to address COVID-19, including but not limited to additional cleaning, capacity restrictions, operational changes, remote service options, etc.
- Continue to engage your customers/clients via email and social media to retain remote/online presence

# OPPORTUNITIES TO MITIGATE BUSINESS IMPACTS

- Be sure to collect, document and retain information related to economic injury incurred as a result of COVID-19
- Communicate any operational changes to employees, customers, suppliers (reductions in service, closures, staffing reductions, layoffs, etc.) in writing. Be sure to include the date of the communication, nature of the change and start/end date of such changes. Written documentation can include emails, letters, social media posts, website updates, etc.
- Retain documentation related to operating and working capital expenses during the period
- Collect and retain documentation of changes/impacts related to Executive Orders, Public Health Orders or industry required changes due to COVID-19
- Collect and retain written documentation of events, gigs, jobs/orders or requests for service, and/or supply chain interruptions that were cancelled or postponed due to COVID-19. Make sure documentation describes the nature of the item being cancelled or postponed, the date of notice, the date of rescheduling (if applicable) and any revenue and/or monetary impact directly related to the cancellation or postponement

# IF AN EMPLOYEE OR EMPLOYEE'S HOUSEHOLD TESTS POSITIVE WITH COVID-19

### **Employee is COVID-19 Positive:**

- If an employee is confirmed to have COVID-19, employers should inform fellow employees of their possible exposure to COVID-19 in the workplace but maintain confidentiality as required by the Americans with Disabilities Act (ADA)
- Employees exposed to a co-worker with confirmed COVID-19 should contact their medical provider and refer to CDC guidance for how to conduct a risk assessment of their potential exposure
- Employers should consider closure of operations to conduct a deep cleaning of the facility and follow established public health protocols

# IF AN EMPLOYEE OR EMPLOYEE'S HOUSEHOLD TESTS POSITIVE WITH COVID-19

#### Person in Employee's Household is COVID-19 Positive:

Employees who are well but who have a sick family member at home with COVID-19 should notify their supervisor, contact their medical provider and refer to CDC guidance for how to conduct a risk assessment of their potential exposure.

**Note:** CDC does not currently recommend testing, symptom monitoring or special management for people exposed to asymptomatic people with potential exposures (such as in a household), i.e., "contacts of contacts;" these people are not considered exposed to COVID-19.

## CDC Public Health Guidelines Based on Risk Level & Symptoms Present HIGH RISK

Management if Asymptomatic	Management if Symptomatic <sup>1</sup>
Quarantine (voluntary or under public health orders) in a location to be determined by public health authorities.	Immediate isolation with consideration of public health orders
No public activities. Daily active monitoring, if possible based on local priorities	Public health assessment to determine the need for medical evaluation; if medical evaluation warranted, diagnostic testing should be guided by CDC's PUI definition
Controlled travel	If medical evaluation is needed, it should occur with pre-notification to the receiving HCF and EMS, if EMS transport indicated, and with all recommended infection control precautions in place.
	Controlled travel: Air travel only via air medical transport. Local travel is only allowed by medical transport (e.g., ambulance) or private vehicle while symptomatic person is wearing a face mask.

## **MEDIUM RISK**

Management if Asymptomatic	Management if Symptomatic <sup>1</sup>
<b>Close contacts in this category:</b> Recommendation to remain at home or in a comparable setting	
Practice social distancing Active monitoring as determined by local priorities Recommendation to postpone long-distance travel on commercial conveyances	Public health assessment to determine the need for medical evaluation; if medical evaluation warranted, diagnostic testing should be guided by CDC's PUI definition
<b>Travelers from mainland China (outside Hubei</b> <b>Province) or Iran):</b> Recommendation to remain at home or in a comparable setting Practice social distancing	If medical evaluation is needed, it should ideally occur with pre- notification to the receiving HCF and EMS, if EMS transport indicated, and with all recommended infection control precautions in place.
Self-monitoring with public health supervision as determined by local priorities Recommendation to postpone additional long-distance travel on commercial conveyances after they reach their final destination	Controlled travel: Air travel only via air medical transport. Local travel is only allowed by medical transport (e.g., ambulance) or private vehicle while symptomatic person is wearing a face mask.
Travelers from other country with widespread transmission: Recommendation to remain at home or in a comparable setting, Practice social distancing Self-monitoring	
Recommendation to postpone additional long-distance travel on commercial conveyances after they reach their final destination	
Travelers from country with sustained community transmission: Practice social distancing Self-observation	

### LOW RISK and NO RISK

Management if Asymptomatic	Management if Symptomatic <sup>1</sup>
No restriction on movement Self-observation	Self-isolation, social distancing Person should seek health advice to determine if medical evaluation is needed.
	If sought, medical evaluation and care should be guided by clinical presentation; diagnostic testing for COVID-19 should be guided by CDC's PUI definition.
	Travel on commercial conveyances should be postponed until no longer symptomatic.
None	Self-isolation, social distancing Person should seek health advice to determine if medical evaluation is needed.
	If sought, medical evaluation and care should be guided by clinical presentation; diagnostic testing for COVID-19 should be guided by CDC's PUI definition.
	Travel on commercial conveyances should be postponed until no longer symptomatic

# ECONOMIC INJURY RESOURCES

### **Economic Injury Resources:**

- Assess business and personal financial resources available
- Check with your insurance provider(s) regarding coverage and eligible benefits
- Check with financial institutions regarding available loan products/services or denial of availability (required for SBA EIDL loans)
- SBA Paycheck Protection Program
- SBA Economic Injury (EI) Loans:
  - SBA EI Loans are only available to business that cannot obtain credit elsewhere and are limited to a max of \$2,000,000.





### The Three Step Process: Disaster Loans

#### **About Disaster Loans**

The U. S. Small Business Administration (SBA) provides low-interest, long-term disaster loans to businesses of all sizes, private non-profit organizations, homeowners, and renters to repair or replace uninsured/underinsured disaster damaged property. SBA disaster loans offer an affordable way for individuals and businesses to recover from declared disasters.



- Apply: 1) online; 2) in-person at a disaster center; or 3) by mail.
- Apply online at the SBA's secure website disasterloan.sba.gov/ela.
- As a business of any size, you may borrow up to \$2 million for physical damage.
- As a small business, small agricultural cooperative, small business engaged in aquaculture, or private non-profit organization you may borrow up to \$2 million for Economic Injury.
- As a small business, you may apply for a maximum business loan (physical and EIDL) of \$2 million.
- As a homeowner you may borrow up to \$200,000 to repair/replace your disaster damaged primary residence.
- As a homeowner or renter, you may borrow up to \$40,000 to repair/replace damaged personal property.



- SBA **reviews your credit** before conducting an inspection to verify your losses.
- An SBA verifier will estimate the total physical loss to your disaster damaged property.
- A loan officer will determine your eligibility during processing, after reviewing any insurance or other recoveries. SBA can make a loan while your insurance recovery is pending.
- A loan officer works with you to provide all the necessary information needed to reach a loan determination. Our goal is to arrive at a decision on your application within 2 - 3 weeks.
- A loan officer will contact you to discuss the loan recommendation and your next steps. You will also be advised in writing of all loan decisions.

STEP 3: Loan Closed and Funds Disbursed

- SBA will prepare and send your Loan Closing Documents to you for your signature.
- Once we receive your signed Loan Closing Documents, an initial disbursement will be made to you within 5 days:
  - > Physical damage:
    - > \$25,000
  - > Economic injury (working capital):
    - \$25,000 (In addition to the Physical damage disbursement)
- A case manager will be assigned to work with you to help you meet all loan conditions. They will also schedule subsequent disbursements until you receive the full loan amount.
- Your loan may be adjusted after closing due to your changing circumstances, such as increasing the loan for unexpected repair costs or reducing the loan due to additional insurance proceeds.

For more information or to find a local disaster center, contact SBA's Customer Service Center at 1-800-659-2955 (TTY: 1-800-877-8339).

sba.gov/disaster August 2018 v1

#### https://disasterloan.sba.gov/ela/Documents/Three\_Step\_Process\_SBA\_Disaster\_Loans.pdf

# **R**ESOURCES AND LINKS

• SBA Economic Injury Loans:

https://www.sba.gov/about-sba/sba-newsroom/press-releases-mediaadvisories/sba-provide-disaster-assistance-loans-small-businesses-impactedcoronavirus-covid-19

- For additional information, please contact the SBA disaster assistance customer service center. Call 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail <u>disastercustomerservice@sba.Gov</u>.
- Empire State Development: <u>https://esd.ny.gov/</u>
- Submission form from ESD for COVID-19-Related Business Questions: <a href="https://esd.ny.gov/covid-19-help">https://esd.ny.gov/covid-19-help</a>

# **Resources and Links**

- Dept. of Homeland Security and Emergency Services: <u>http://www.dhses.ny.gov/oiec/</u>
- New York State Small Business Development Center: <u>http://www.nyssbdc.org/</u>
- NY Attorney General COVID-19 Application For Suspension Of Debt Collection Activity: <u>https://ag.ny.gov/covid-19-debt-suspension-application</u>
- IEDC Resources for Economic Development Planning and Recovery: <u>https://restoreyoureconomy.org/index.php?src=blog&srctype=detail&blogid=333</u>
- New York State Department of Labor: <a href="https://www.labor.ny.gov/home/">https://www.labor.ny.gov/home/</a>

# FOR UPDATES AND ADDITIONAL INFORMATION PLEASE CALL 311

# OR GO TO:

## WWW.SUFFOLKCOUNTYNY.GOV/BRU

