

DELAWARE BUSINESS TIMES

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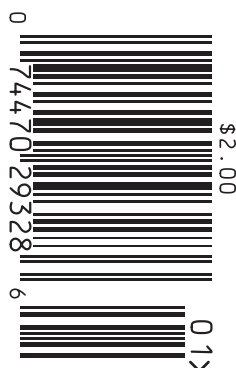
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DETOUR AHEAD



Delaware businesses are in survival mode, fighting to get past the roadblocks caused by the coronavirus-related shutdowns

Photo by Maria DeForrest



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EDITOR'S NOTEBOOK

In the midst of a pandemic, we all make decisions on the fly



PETER OSBORNE

I'm 60 and diabetic.
As a result, I've hunkered down
at the direction of my wife, who
quarantines mail in our garage
for three days before it comes
inside. I have two sons in the
restaurant business who are now
unemployed, and I have another
son in D.C. who's editing a TV
episode from his apartment and
gets detailed feedback via Zoom. I also have an 18-year-
old who was freaking out about the implosion of her
senior year until she started making friends online with
other high-school seniors headed to George Washington
University in the fall.

And the dog -- MJ, our rescue pittie, who's skittish under
the best of circumstances -- is not happy about any of this.

Stories this big tend to fall into one of four categories:

- Straight news coverage -- who, what, where, when,
and why.
- The "We're all in this together" theme.
- The Chicken Little theme, essentially "the sky
is falling," which in many cases it is.
- The "Be helpful" theme that offer advice (Voices
From the Crisis and Guest Columns fall into
this group for us).

We've been trying to balance our use of these themes
for the past two weeks. We publish e-newsletters linking
to that day's stories and updates (you can subscribe
on our homepage or at [delawarebusinesstimes.com/
newsletter](http://delawarebusinesstimes.com/newsletter)). We've created a landing page that captures
all our coronavirus stories ([delawarebusinesstimes.com/
coronavirus](http://delawarebusinesstimes.com/coronavirus)). We've removed our paywall. And we've more
than tripled the number of stories we normally publish
online over similar timeframes, which left us with tough
decisions when the time came to choose what stays
and what goes in the printed newspaper.

But that's what everyone is doing. You're all making
decisions on the fly without data or precedents to rely on.
When doing that, we all make assumptions. We assume
readers are aware that closing down restaurants' dine-in
service has been devastating -- with or without takeout/
delivery service -- so we didn't include that story but
we did include one on the Delaware Restaurant
Association's terrific relief efforts.

We assume readers already know that some "non-
essential" businesses will never reopen, and that "essential"
businesses may struggle to recapture customers so we're

focusing more on how you can avoid one and do the
other. We didn't need to talk about layoffs as many of you
lie awake at night worrying about that. We assume you
don't need us predicting when this will be over. And you
don't need to be reminded that just as more than 40% of
Americans live paycheck to paycheck, the same is true
for many small businesses that rely on this week's revenue
to pay next week's bills. There may not be a short-term
solution for those who entered the pandemic with heavy
debt unless they (and their teams) come up with some
creative ideas. Instead, we'll redouble our efforts to
share what others are doing.

As Today Media President (and DBT Group
Publisher) Rob Martinelli explains on page 30, he didn't
have a contingency plan for a pandemic so he's figuring
out next steps. The same is true for most of you.

We cut some things out of this issue. There's no For
the Record because there aren't many new business leads,
non-coronavirus news briefs, promotions, or calendar
items. But there is a Deep Dive Delaware roundtable
on Census 2020, which is continuing amid all this.

The cover of this issue recognizes that we've all hit
roadblocks -- both personally and professionally. And
we're all figuring out how to get through them so we
can continue our journeys.

I interviewed Dogfish Head founder Sam Calagione
a few weeks ago and he said something that is driving
our approach: "Successful innovators need to roam, to
find connections from other industries to yours that you
can then bring your own unique spin to." He spoke of
subscribing to magazines from outside his industry, and we
hope that some of our stories give you an "ah-ha" moment.

That's why we created Voices From the Crisis, which
introduces readers to people who are trying to find new ways
to either survive or prosper when (or maybe before) all this is
over. We've highlighted a few of them on page 4, and you
can read all of them at delawarebusinesstimes.com/voices.

Leadership Delaware founder Terry Strine sent me a
note early this week saying in part that he didn't know
how "we should be balancing these two challenges -- social
distancing to reduce the chance of contracting/passing
on the virus and total collapse of our economy and
permanent closing of many of our businesses caused by
the required social distancing."

The good news is that this being Delaware, we'll figure
it out together. Please drop me a note -- [posborne@
delawarebusinesstimes.com](mailto:posborne@delawarebusinesstimes.com) -- if you have suggestions. ■

Chronology: Bad news and community support over a busy two weeks in Delaware

Dec. 31, 2019 -- WHO statement describes a novel coronavirus
in Wuhan, China

Jan. 21 -- First U.S. case -- a Washington state resident
who had traveled to Wuhan

Feb. 29 -- First death reported in the United States

March 11 -- First confirmed case of COVID-19 in Delaware

March 12 -- Gov. Carney declares his first State of Emergency

March 13 -- ChristianaCare conducts drive-thru COVID-19 testing

March 13 -- Gov. Carney orders public schools to close from
March 16 - 27

March 14 -- Beebe Healthcare conducts drive-thru testing

March 16 -- Gov. Carney bans gatherings of 50+ people and limit
restaurants to takeout and delivery only

March 17 -- Gov. Carney asks SBA to assist state's small
businesses and nonprofits.

March 17 -- State expands unemployment benefits eligibility

March 18 - Gov. Carney orders gyms, movie theaters and spas

to close and allows sale of alcohol with takeout

March 18 -- Gov. Carney announces HELP plan

March 18 -- Non-profit assistance funds launch

March 21 -- Gov. Carney closes state beaches until May 15
with few exceptions

March 22 -- Gov. Carney issues stay-at-home order lasting until May
15, defining essential and non-essential businesses

March 23 -- Gov. Carney closes DE schools until May 15

March 23 -- Gov. Carney declares Public Health Emergency,
expanding eligibility of health care workers
to assist in the pandemic

March 23 -- Personal income tax filing date moved to July 15

March 24 - Confirmed COVID-19 cases in Delaware pass 100

March 24 -- Gov. Carney moves presidential primary date to June 2

March 24 -- The DRA introduces the Restaurant Industry
Emergency Action Trust (EATs)

March 26 - First Delaware death from COVID-19

Over the past week, we introduced a series of short features on how Delaware small businesses are responding to the COVID-19 coronavirus pandemic. They're pivoting: changing their business models or adding new products, or making it easier for their constituents to serve customers. These are a few examples; you can find many more at delawarebusinesstimes.com/voices

Changing how funerals are conducted

Evan Smith sees funerals as the modern family reunion, the only opportunity to see different generations and cousins in one place, to grieve and celebrate a life lost.

Until the coronavirus hit.

It was a challenge in mid-March when funerals were limited to 50 attendees with six feet of distance between them. Some smaller churches in Delaware aren't large enough to meet that requirement. And it's gotten more difficult with the limit dropping to 10, a number that can barely accommodate the immediate families of some of the black, Latino, and veteran families that Smith serves from locations in Wilmington and Dover.

"Things changed at the drop of a hat with coronavirus," says Smith who started Evan W. Smith Funeral Services 10 years ago. "In less than a week, that rich tradition has been ripped away. We've had to quickly reinvent how we come together to mourn the loss of a loved one."

So, Smith is now holding memorial services using Facebook Live.

"It can be deployed pretty quickly," he said. "You can still have a traditional service. The only issue is that it's very public, which makes some families uncomfortable. So, we've hired a tech company to broadcast from our website with a PIN number. We're going to be up and running within a week. It's always been available, but we weren't using it



Evan Smith

because there was no need with my clients.

Direct cremation was on the rise prior to COVID-19, but Smith and others in the industry expect it to

increase sharply.

"With minority families, cremation is only an economic option," he said. "They tend to want a traditional full-blown service. When they can't have a public gathering, they're not apt to spend for elaborate services and they won't be purchasing caskets, memorial items – personalization is very popular – flowers, and the after-service meal."

Smith, who manages about 200 funerals a year, says he's not concerned cremation will become a trend and affect his business and those of other funeral homes. He's concerned how long it's going to take for the restrictions to be lifted. Once they are, he believes, his clients will go back to their normal purchase pattern.

"The next few days will really be telling given the updated restrictions. With the clients who are preplanning funerals, cremation is on the table," he said.

--Peter Osborne

Cleaning crew gets extra help from their boss

Desperate times call for desperate measures and Rosemary Everton will do what it takes to protect her 180 employees.

One of the commercial-cleaning clients of Everton's Seaford-based Mid-Atlantic Services A-Team Corp. is the Delaware State Police: Troop 7 in Lewes. When cleaning its new headquarters, her team must clean the holding cells and Everton is worried that the current shortage of facemasks will put her employees "in harm's way" during the pandemic.

So Everton will soon start sewing employee facemasks out of bed sheets.

"I've had a sewing machine here forever but have never taken it out. I think I will have to now," Everton said, adding that the masks will have to be washed and disinfected, then dried after each use.

Gloves aren't posing as big a problem for the company just yet because employees are using food-service gloves.

"If I wanted to use the good gloves, we'd have a big problem," says Everton.

The company is now offering a spray



Rosemary Everton

disinfecting service to companies and purchased special equipment in response to the coronavirus crisis.

The consummate do-it-yourselfer, Everton and some of her employees

made 160 gallons of hand sanitizer this past weekend for her biggest client, the State of Delaware.

"When you couldn't get hand sanitizer anymore, but before things got really crazy, I bought 50 gallons of aloe vera gel," Everton said.

Everton delivered the product in food-service buckets because she couldn't get the right containers after state officials told her to "just make it and we'll find the containers." Delaware is reimbursing her for expenses related to making the hand sanitizer.

--Lisa Osborne

Protecting DSU's research efforts

Melissa Harrington, associate vice president for research at Delaware State University, has had a whirlwind week, in which the university closed the campus amid concerns over the spread of coronavirus and moved instruction online.

As the university's leader for academic research, closing the campus required a bit of careful planning as DSU has a few dozen research projects under way. While courses may be able to move online, someone still has to monitor the plants and animals that are the subject of months or years of work, Harrington said.

"For instance, Dr. Young-Gi Kim, in the biology department, studies Parkinson's disease," she noted, explaining that mice in the experiment have been exposed to a protein that essentially induces Parkinson's disease, a brain disorder.

After a waiting period, the mice must be studied and given a dose of trial medicine to combat the effects of Parkinson's disease. The campus's closure came right as that observation period was to arrive, however, and any delay would negate the research and endanger the mice.

"So, the department chairs and deans collected lists of [about 50] graduate



Melissa Harrington

students and faculty who have ongoing experiments that would be damaged by an unscheduled interruption and organized to allow them on campus in a controlled

manner," Harrington explained.

Those faculty and grad students are continuing to observe guidance from the U.S. Centers of Disease Control and Prevention on social distancing.

Luckily, it appears that the researchers will also get some support from the federal government, which largely funds the university's projects through grants. While federal agencies typically require funds to be closed out each year, Harrington said at least one, the National Institutes of Health, has indicated that standards will be relaxed this year to allow carryover funding to subsequent years.

"With all that's happened, we consider ourselves fortunate to be able to complete the important work," she added.

--Jacob Owens

Lean into your existing systems when possible

When it comes to online teaching, Dr. Monica D. Tarburton Rysavy at Goldey-Beacom College advises educators to lean into what systems are already in place and focus on the end goal.

"To be honest, my mantra during all this is triage and keep it simple," Rysavy said. "I'm really limiting my urge to go toward the new shiny tools I can bring in. I'm focusing on what we can do with the tools we have."

Rysavy is one of the driving forces behind Goldey-Beacom College migrating face-to-face classes to online within five days of Delaware's first reported coronavirus case on March 11. The Wilmington college has roughly 1,450 students and 41 majors.

What helped Goldey-Beacom College make that transition was Rysavy looking ahead and making how-to guides for faculty to use existing systems like Zoom or CampusWeb, a learning management system. She has a long list of cutting-edge tools, but she's decided to work with what she already had so as to not overwhelm students and faculty.

"I don't want to introduce a learning curve beyond what we have, because honestly, Zoom has a learning curve



Dr. Monica Rysavy

when it comes to pre-recorded lectures or alive class," she said. "What's more important is getting the content to the students rather than introducing

5,000 tools at once."

Besides, she said teachers are learning new tips and tricks with existing tools all the time. For example, she just discovered how to pull audio transcripts from Zoom recordings. Students who can't join a live class could download the text file, or it could help other students as they take notes.

At the heart of it all, Rysavy said communication is still the key to success — even if it's done from a computer screen right now.

"I do daily briefings because despite everything that's going on, I want [faculty] to know we're here for them, whether it's retooling a lesson or bringing a lesson to virtual reality."

--Katie Tabeling

Starboard owner stays optimistic for a comeback summer season

Steve Montgomery is trying to make the best out of a rough situation -- one order of Eggs Delmarva and Orange Crush to go at a time.

Those two items are staples on the brunch menu at his Starboard restaurant and bar in Dewey Beach. Starboard was among the first restaurants preparing for St. Patrick's Day Weekend — the first big event for beach eateries since winter — to postpone its big bash to reduce the risk of spreading the coronavirus.

"While there's very little income in carry-out food, it's nice to offer the community. We've had a lot of happy customers," Montgomery said. "Restaurants are truly on the front lines of each community, feeding those who do not cook, the elderly, and even some less fortunate. It's important for folks to get out and get adequate nutrition they need."

Starboard is offering take-out breakfast and lunch options from Fridays to Sundays. Some staff are on unemployment and some continue to work. Montgomery wants to welcome all back once dine-in service starts up again, even though he's unsure when that will be. With many small businesses, he said that paying employees with little income



Steve Montgomery

could be difficult, unless a business has plenty of credit or reserves. And it's unusual for beach businesses to have much in reserves after a long winter.

Right now, he believes that biding time and limiting social gatherings is best to get through this crisis sooner than later. The hope is that lost revenue in March could be recouped when the summer season officially starts Memorial Day Weekend. When Starboard re-opens after the crisis has passed, Montgomery hopes that Delaware's resort areas will see more people flock to the beach.

"Personally I feel the further away destinations that could be hurt this first year," he said. "I think more and more folks will head to the beaches and spend as much time as they can here next to the ocean. Nobody at this point really knows what to expect on this thing. But once we are back fully operating, I'd expect it to be a wonderful Summer for our area."

--Katie Tabeling

Yoga studio regroups online

Take a deep breath and accept the things you cannot change, advise Kat and Brooke Wyman.

"What is happening right now, don't fight it. Don't panic. Just accept it and pivot," said Kat Wyman, who co-founded the yoga studio, Soulfire Collective, with her wife, Brooke. "Pivot and think on what we can do to make the best of this. Truthfully, I do think something beautiful can come from this. We are learning how to keep connected and be kind to each other."

Soulfire Collective in Rehoboth Beach is coming up on its second year in business. On a mission to empower people through connections on and off the yoga mat, the Wymans and fellow instructors offer a series of yoga classes for all levels of experience.

Community is key to the experience, since students show up 15 minutes before class just to catch up with friends. That hasn't changed since Soulfire Collective took their classes online.

"Of course it's changed how we connect, but the connections are the same," Brooke Wyman said. "We started doing Zoom classes last week, and we had 70 people on it. It's just something about seeing people's faces and everyone asking how you're doing, and the



smiles... it's almost like we forgot we were using computers at all."

These days, Soulfire Collective has closed its doors and offers classes online. It's seeing a lot of success with a custom-built digital library of yoga classes. For a \$20 one-time fee, yogis anywhere can enjoy videotaped classes whenever they want.

The Wymans advise fellow business owners to take this time to regroup, refocus and explore.

"This is the time to create and take risks," Brooke Wyman said. "If you try a platform and it doesn't work, then all that does is open the door for another platform. Try ideas and see what works."

"Don't panic," Kat Wyman added. "A lot of what we're seeing is people shooting from the hip and making abrupt decisions out of panic. Take a deep breath, and then take action."

--Katie Tabeling

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Pay attention to the paid-leave rules that go into effect April 1



TIM HOLLY
Guest Columnist

With Governor Carney's order on Sunday, March 22, 2020, which ordered non-essential businesses (including public schools) to close "until May 15 or until the public health threat is eliminated," the new March 18 federal employment law (H.R. 6201: The Families First Coronavirus Response Act) is even more likely to impact a large number of Delaware employees and employers in the coming weeks.

If your company has fewer than 500 employees, don't rely on your current knowledge of "minimum wage" and the FMLA. Pay attention to this new law, which includes two paid leave provisions as summarized below. One or both can apply.

As a preliminary matter, U.S. Department of Labor was expected to provide a model notice for the FLSA portion discussed below, no later than March 27th. Employers will need to post this notice along with the other required employment law postings. This will need to be in a conspicuous place, which might seem odd and perhaps unworkable since many businesses are shut down or are shutting down or at least "going remote." Furthermore, note that employers with fewer than 50 employees should be on the watch for U.S. Department of Labor regulations that might exempt small businesses from at least the FMLA law discussed below, if following the new law would jeopardize the viability of the business. The devil will be in the details of any exemption.

1. FLSA: Sick leave when the employee can't work because of virus-related reasons.

This law alters the meaning of "minimum wage" under the Fair Labor Standards Act. It applies to an employee

if one of the following is true, no matter how long an employee has worked for the employer. Note that a full business closure is NOT among the reasons triggering application of this law:

a. The employee is subject to a federal, state, or local quarantine or isolation order related to COVID-19.
b. The employee has been advised by a healthcare provider to self-quarantine due to COVID-19.

c. The employee is experiencing symptoms of COVID-19 and is seeking a medical diagnosis.

d. The employee is caring for someone subject to an order as described in (a) or who has been advised as described in (b). This is not limited to a family member.

e. The employee is experiencing any other similar condition specified by the Secretary of Health and Human Services, in consultation with the Secretary of the Treasury and the Secretary of Labor.

f. The employee is caring for his/her child (under the age of 18) if the school or place of care of child has been closed, or the childcare provider of the child is unavailable, due to COVID-19 precautions. Note: If applicable, see also the FMLA section below.

In these circumstances, for full-time employees, the employer must make available 80 hours of paid sick leave. For part-time employees, the employer must make available the equivalent of the average number of hours over two weeks. For the first three categories above, leave must be paid at the employee's regular rate – but capped at \$511 per day and \$5,110 total. For the last three categories, leave must be paid at least at 2/3 the employee's regular rate – but capped at \$200 per day and \$2,000 total. Employees are not entitled to be cashed out for any unused benefit upon the end of employment. It is unlawful under discriminate in any way against an employee for taking this form of leave or for filing a complaint to institute or cause to be instated any proceeding under or

related to the new law.

Employers must allow employees to use this form of leave before requiring that they use any existing paid time off available through employer leave policy, which is to say that employers cannot first require use of accrued, unused paid time off under employer policy.

2. FMLA: Leave when the employee can't work because of school closure.

This law amends the Family and Medical Leave Act, and applies even if there are fewer than 50 employees, which normally is the threshold for FMLA to apply. This law applies if one of the following is true AND the employee has worked for at least 30 days AND the employee is unable to work (or telework) AND the below is because of an emergency with respect to COVID-19 declared by a federal, state, or local authority:

a. The employee's child (under 18 years of age) is a student at a closed school or childcare institution. Note this applies to biological, adopted or foster child; a stepchild; a legal ward; or a child of a person taking the place of a parent.

b. The employee's child-care provider is unavailable.

Under this law, the employer must provide ten days of unpaid and ten weeks of paid leave (a total of three months). The unpaid portion must come first. The paid portion must be paid at no less than 2/3 the employee's regular rate of pay; however, it is capped at \$200 per day and \$10,000 total. An employer may choose to pay the first ten days, but is not required to do so under this portion of the law. Note, however, that leave might need to be paid under the FLSA provisions discussed above or under some other law.

For employers with 50 or more employees, for whom FMLA normally applies, note that other FMLA leave appears to not be in addition to the above, meaning that applying pre-virus leave banks to new qualifying virus-

related leave needs (rather than a fresh 12 weeks) appears to be permitted. But caution is required when it comes to applying mandatory concurrent use with other paid leave, because under this new form of leave, an employer must allow an employee, if the employee chooses, to elect to use any accrued PTO for the unpaid leave – meaning that it would concurrently run if so elected by the employee; but, if not elected, it appears that employers may NOT require the employee to use PTO during this new leave period, especially if such also qualifies as FLSA leave described above. This means that many employees may return from this form of FMLA leave with a bank of employer-provided leave remaining.

Normal FMLA retaliation and interference claims will apply to this new leave. Furthermore, employers must make reasonable efforts to restore an employee taking FMLA leave described above to the same or an equivalent position. If unable to do so with reasonable effort, the employer must make efforts to contact the employee and reinstate the employee if an equivalent position becomes available within a one-year period beginning on the earlier of (a) the date on which the qualifying need related to a public health emergency concludes, or (b) the date that is 12 weeks after the date the employee's leave started. An exception to the duty to restore exists if the employer has 25 or fewer employees, and if the employee's position no longer exists due to economic conditions or other changes in the employer's operations, which impact the employment at issue and that were caused by the public health crisis during the period of leave. Employers would be prudent to document any such issues carefully. ■

Tim Holly is a partner in the Labor & Employment law group at Connolly Gallagher LLP. Contact him at tholly@connollygallagher.com or (302) 252-4217.

Community bands together to collect medical supplies

BY JACOB OWENS

Richard Piendak, the former owner of Richards Paving in Newport, had been reading about the shortage of needed medical supplies at hospitals around the country and it bothered him to know the health care workers on the front line may be in need. On Saturday, he decided to do something to help the doctors, nurses and medical staff in Delaware, so he called longtime friend Dave Tiberi, president of Emergency Response Protocol in Newport.

They reached out to State Senate Majority Leader Nicole Poore, Delmarva Power President Gary Stockbridge and Ed Capodanno, president of the

Delaware chapter of the American Builders and Contractors, who have helped coordinate a community support effort.

Together the organizing committee has sourced donations of more than 5,000 pairs of safety glasses and gloves along with hand sanitizer. Piendak and Ron Bennett of Delaware Auto Salvage, who has donated his time to pick up donated supplies, also donated funds to purchase 900 masks for medical workers.

"The response has been overwhelming as we hear from more local companies that are looking to give back. We've had organizations go in and divvy up what they have knowing that some of their employees may not be working right

now," Tiberi said, referring to companies donating from their inventories. "They're doing it for the right reasons, and I think that's what really meant a lot to us. When we get these calls, it inspires us to do more."

Kristen L. Raber, corporate director of cloud innovation services at ChristianaCare, said that the health care system is well-stocked with supplies at the moment, but donation drives like that run by business leaders will help it prepare for the future in lieu of the unprecedented pandemic.

"The response from the community and from our Delaware business leaders and individuals has been tremendous. We really could not do this and prepare for

this without them," she said.

To build off the local businessmen's efforts, ChristianaCare staffed a drop-off location for items like masks, gloves and thermometers at Piendak's office space in Newport. In order to abide by suggested social distancing guidelines, donors were asked to pack the supplies in their trunk, open it at their arrival and stay in their vehicle as staff retrieves the items.

If you weren't able to make it to the drop-off location, email Piendak at kingrichard95@gmail.com to schedule a pickup. ■

Contact Jacob Owens at jowens@delawarebusinesstimes.com

Money flows in for nonprofit coronavirus-response funds

BY PETER OSBORNE

The Delaware Alliance for Nonprofit Advancement (DANA), Delaware Community Foundation (DCF), Philanthropy Delaware, and United Way of Delaware (UWDE) have launched a coordinated community initiative to provide both a rapid response and a long-term strategy to address Delaware's COVID-19 pandemic.

The challenge is that the pandemic has had a ripple effect through the entire nonprofit community. Organizations are having to reorganize and even spend unbudgeted dollars to contend with employees now working from home. They've also seen increased demand for services that require upfront payment before they receive reimbursement and had to cancel their largest fundraisers, costing them the upfront expenses they incurred and the revenue that would have paid for their services, said DANA President and CEO Sheila Bravo, whose organization is surveying local nonprofits to assess needs.

"These four organizations have met regularly over the past few years to collaborate on various initiatives and saw an opportunity to help ensure people get the funding they need," Bravo said. "Our goal is to help bridge the gap – and understand the needs so the funding

community can quickly respond. There's a lot of uncertainty about how long this will last, and we need to provide the nonprofit community with a support structure so they can hold onto their people."

Creation of the funds came together in less than 48 hours after a conference call March 16 between more than 100 nonprofits, government officials, companies, and foundations, UWDE President and CEO Michelle Taylor said.

"I think we're sending a very clear message to the state that we're in this together," DCF President and CEO Stuart Comstock-Gay added. "All of us are stepping up and it made sense to do it as one initiative."

"We want to be able to assess the needs accurately so we can invest accordingly," Philanthropy Delaware President and CEO Cynthia Pritchard said. "We want to support the organizations that need help serving people but also help to stabilize those that may have had to cancel their largest fundraiser or are being asked to provide additional services. We could be under the current environment for the next eight weeks and then in recovery mode for eight months after that."

UWDE's Taylor described the initiative as a "two-pronged strategy: taking care of the needs of the community and taking care of the needs of the organization."

Rapid response

UWDE is working with Philanthropy Delaware to raise and manage funds that will address immediate needs resulting from the crisis. The fund will focus on alleviating the near-term impact of COVID-19 by working to supplement and support efforts related to children in low-income households, the working poor and seniors. UWDE has \$700,000 in pledges so far and was anticipating distributing \$100,000 to nine Delaware organizations on March 27, including the Food Bank of Delaware, West End Neighborhood House, Cheer Activity Center in Georgetown, Modern Maturity Center in Dover, and Catholic Charities.

The organization has not yet set a funding goal, but has received seed funding from organization such as Delmarva Power, Highmark, and the United Way itself.

Donors can contribute to the Rapid Response Fund at www.uwde.org/COVID19

Strategic response

DCF and Philanthropy Delaware are assembling funds for a collective response, targeting evolving long-term needs of the state's most-impacted communities. The DCF will house and manage this fund.

Delaware businesses and foundations

have contributed or pledged more than \$2 million, including \$1 million from the Longwood Foundation, \$200,000 from the Welfare Foundation; \$150,000 from Barclays; and \$100,000 each from the Laffey-McHugh Foundation and Highmark.

DCF's Comstock-Gay said that Discover Bank, which has a particular focus on computers for nonprofits, has made a grant to NERDiT Now, which is distributing computers through its network to local organizations.

DANA said March 26 that its survey of 245 nonprofit organizations statewide reported that they estimate a loss of reported revenue at more than \$21 million as of March 20.

"Based on the sample size relative to the total number of nonprofits operating in Delaware, we are estimating a loss for just these few weeks of over \$100 million," Bravo said.

Armed with the information from DANA's assessment, DCF, Philanthropy Delaware, and UWDE will work together to allocate the charitable dollars to have the greatest impact throughout the state.

Donations can be made to delcf.org/coronavirus

Nonprofits are asked to refrain from contacting the participating organizations about the application process at this time. ■

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Donald T. Fulton

DCF Fundholder & Former Managing Partner and Owner, George J. Weiner Associates, LLP, pictured at REACH Riverside

Del. farmers see direct sales grow, while others wait out pandemic

BY KATIE TABELING

Delaware farmers are experiencing an immediate boom in selling directly to customers after a wave of panic-shopping hit the state, but other farmers are waiting out the uncertainty.

Richard Wilkins, president of the Delaware Farm Bureau, sees the pandemic as a “black swan” that came to disrupt the market’s waters that were calming down after two years of waves.

“We had every reason to believe that in February, our agriculture economy hit bottom. International trade was normalizing, [the United States] had new trade agreements worked out,” he said. “But this totally unexpected crisis is showing in the stock and commodity market, where crops are taking a hit.”

Delaware’s top crops include corn and soybeans. With uncertain international trade over the past two years, some farmers might have a surplus of last year’s crops in their silos only to see it drop. The season average price of corn fell from \$3.80 to \$3.30 per bushel in the span of two weeks.

Some silver lining Wilkins sees that farmers are more critical than ever to the supply chain. Crops will continue to grow, and with panic-shopping domestically, farmers have the supply to meet the demand.

“We need support from the U.S. Foods and Sysco, but we have to be able to

meet the demand more frequently,” he said. “Many farmers are turning to direct markets which is also a positive.”

Rob Dick at Totem Farms in Milton is glad he opened a farm stand right now. He sells microgreens, collards and turnips to several restaurants in southern Delaware. That’s roughly 25% of his business that has suddenly dropped off during the pandemic. But he’s seeing more people calling in for fresh products.

“We’re definitely up in sales right now, and we’re adding a whole new group of customers,” he said. “People have to eat one way or another.”

It’s the same story with livestock farmers Beth Patrick of B&B Farms and Bill Powers at Powers Farms in Townsend. Typically, B&B Farms gains customers by word of mouth, but since the outbreak Patrick expanded her meat market by three days to meet the demand.

But she’s facing her own struggles since her four kids are home, since Carney closed schools until May 15. The meat market is only open in the afternoons.

“Usually I let them run around the farm, but I keep them indoors now. I’m trying to be cautious about who’s on the property, and I’m wiping down freezers after every customer,” Patrick said.

Miles down the road, Bill Powers is keeping busy to meet the demand for eggs and meat. He used to sell eggs and



Powers Farm in Townsend is seeing sales double as shoppers look to skip the supermarkets. | Photo by Katie Tabeling

other wares to restaurants, but that’s slowed down, and carry-out orders have skyrocketed. He’s stepped up deliveries at Willey’s Farm Market in Odessa since meat and eggs sell out fast.

“We probably sold more on Saturday [after the state of emergency was declared] than I’ve done in my whole life,” Powers said. He’s been farming for 43 years.

Others like Paul Parsons aren’t too worried yet. All the supplies he needs to keep Parsons Farm in Dagsboro running are deemed essential right now, and he opens his season on April 16.

“I haven’t been in an oversupply situation yet. If it does happen, I guess we’ll take it to the Laurel Farmers Auction,” he said. “I’m excited to see what’ll happen for corn sales because

people are buying in bulk now like they were a decade ago. Before this, people were buying two to six ears of corn.”

But some like Ryan Richards of East View Farms in Roxana are concerned about being able to pay off front-end costs. While he grows crops, his mother has been building her gardening business for decades. Right now, there’s roughly \$80,000 tied into seeds and soil.

“I have 5,000 geraniums I’m watering, and I have no idea if people will have money to buy them or come out,” he said. “It’s only us and two guys on the farm right now. I hope people come out and support local growers.” ■

Contact Katie Tabeling at ktabeling@delawarebusinesstimes.com

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Complete Count Commission focuses on increasing census participation, finding hard-to-count residents

March Madness, St. Patrick's Day parades, and music festivals: Cancelled. NBA, NHL, and MLB seasons: Delayed. Schools: Closed until at least May 15 (with the exception of online classes). Graduation ceremonies, proms, and the lifting of the State of Emergency. But one thing is continuing unabated: Census 2020.

Once every 10 years, the count is used to determine each state's number of representatives in the U.S. House of Representatives and how federal spending is allocated. The Delaware Business Times brought together six people leading Delaware's Complete Count Commission for a discussion about the yearlong efforts to optimize the numbers across the state. The discussion took place before the onslaught of the coronavirus was fully felt in the state. As a result, some of this conversation has been updated. In fact, a big part of the Delaware effort centers on the use of "ambassadors" going into hard-to-count communities. At press time, hiring for "counters" has been halted nationwide and ambassadors will not begin their work until Delaware's state of emergency is lifted.

Lt. Gov. Bethany Hall-Long, who chairs the Complete Count Commission, kicked off the conversation because she couldn't be present in person.

Hall-Long: It's going to be really important that we have all hands on deck, including our business community. It's important in this census. In the last count we missed out on several million dollars, and we don't want to do that this time. You don't want to leave anyone undercounted, no special populations left out. In the past we've had around 78% participation; our aim this year is 80% or higher. Last time, we left behind many of our children and some of the special populations. Every person left behind represents \$2,200 to \$2,400 [in lost federal dollars to the state].

We want to make sure that special populations that are often undercounted, perhaps those who have English as a second language or different immigration status ... We want people to feel safe, we want people to feel comfortable and confident, and we're going to be able to be tracking when we have our wonderful census ambassadors out. We've put a lot of energy and effort this year. It's the first time the Delaware General Assembly, under leadership of the governor and members of our General Assembly, have put out funds for additional boots on the ground to make sure that individuals are coming out.

Whether it be our homeless or our veterans, those in our university settings or those in our incarcerated population, we need to make sure they're counted.

Medicare, Medicaid, Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP), infrastructure, a lot of things are at risk here and we want to make sure Delaware gets every resource that it has allotted.

Many people have stepped up to the plate to make sure that we get those special populations. We've put a lot of resources in place with media and other outreach to explain that in Delaware when they get their identifier, their information in the mail, that they know how to use the app. This year it's online. It's not a hard copy, pen and paper unless you are really not able to do it online. This group will talk about the phone and other options as a backup paper form. But that is going to be a challenge at first, getting folks to understand it's safe, it's confidential, it's not identifiable, it's private. It's only 10 questions, six minutes, so it shouldn't take you long at all. But those are the challenges: Breaking down the fear and making sure people know how to do it online.

It takes a village. Gov. Carney recognized that when he put the commission together. It has been a tremendous amount of effort, but again, recognizing the value and the importance at all levels. I've been very pleased with local, county and [government] representatives who have stepped up. I just cannot say enough about the business community and others who have given a tremendous amount of match and resources, who have leveraged state dollars. We need employees and

customers to complete the census because it does impact Delaware and our resources. Overall, I think we've come together with a unified message that everyone's voice should be counted, and that's what we want. The census does unify us, and we do want everyone counted.

What does success look like?

Joe DiGiovanni: Success is contingent upon us taking a collective impact approach to communications and empowering these different organizations and committees to collaborate together online and off. One that has a unified multi-channel message to get counted and take an active role in shaping a healthy future for our communities. Success will involve active engagement at the government, corporate, nonprofits, public, county, city and community level. The challenge is messaging the wide range of special populations and hard-to-count communities. It's formulating the message that resonates with each one so people understand that it's safe, it's easy, it's confidential, why it's important to them and their community, and what programs will be funded that they rely on. It's getting all the right messaging out in the right channel, order and cadence. Now with the arrival of the coronavirus, it's even more important to emphasize that people can safely fill out the census online or by phone and get counted.

Dan Cruce: From United Way's perspective, a real sign of success is going to be around the hard-to-count



SHEILA BRAVO

Sheila Bravo is the president and CEO of the Delaware Alliance for Nonprofit Advancement. She is the former executive director of the Rehoboth Art League and her professional experience spans nonprofit, for-profit, and academia.



DAN CRUCE

Dan Cruce is chief operating officer for the United Way of Delaware. Previous roles have included deputy secretary/chief of staff at the Delaware Department of Education and assistant superintendent/chief of staff for the Christina School District.



JOE DIGIOVANNI

Joe DiGiovanni is co-founder of the Tapp Network, a Wilmington-based nonprofit-focused digital marketing agency. He is co-chair of the Complete Count Commission's communications team.



BETHANY HALL-LONG

Bethany Hall-Long is Delaware's lieutenant governor. She has been a member of the UD Nursing Faculty for nearly 20 years and was the first member of the UD nursing faculty to receive the University-wide excellence in teaching award. She is currently a professor of Nursing and Joint Faculty in Urban Affairs. From 2002-2017, Bethany served as a member of Delaware's legislature, first as a Representative and then as a Senator.



CYNTHIA PRITCHARD

Cynthia Pritchard is president and CEO of Philanthropy Delaware. She has more than 30 years of experience in executive planning, administration, communications and programs in the nonprofit and private sectors.



LAURA WISNIEWSKI

Laura Wisniewski is communications and external affairs director for Lt. Governor Bethany Hall-Long. She leads constituent relations for the office and its Board of Pardons work, among other duties.

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HALL-LONG

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In the past we've had around 78% participation; our aim this year is 80% or higher. Every person left behind represents \$2,200 to \$2,400.
 ”

populations. We call that out from the United Way side because that's really about trust. We can have all the communication plans in the world, we can have all the funding in the world, but what's really going to bring people out that have not come out before is the trust factor. At the United Way what we do on a daily basis is work with community-based organizations that are on the ground, in the field, big, small. And either their programs, or their staff, or a combination of those two things are generally involved with folks from those hard-to-count populations, so the trust is already there, from the services and the friendships and the work that has been built before. Capitalizing on that, in coordination with the tools and the resources that we have around census, is a really big deal. And United Way thinks that that will build the trust factor that we really need to have folks come out and realize the value and the actual necessity for them to participate.

Sheila Bravo: We have an idea of how big the population is. But this is a chance to really understand what it actually is so that it helps support the funding formulas that create the opportunities. Another opportunity is that engaging in census is part of our civic duty, like voting and perhaps higher participation in census can translate into higher voter participation. The hard-to-count population, which is where DANA has spent a lot of its energies, working with our nonprofit partners and the United Way to help bring that awareness and then create access in a safe way. In 2010, there were about 26 different census tracks where we had less than 80% participation. We want to see those areas increase to the levels that we hope will really make a difference in the counts.

Laura Wisniewski: We do have to focus in on our hard-to-count. But I would put your call to action to your business community. I challenge everyone to make it a fun day. Have a census event with your workplace so that way your employees know that it's happening. Put out the messaging with our email blasts in our communications plans. One of our hardest to count populations is our children under 5. I think that's where our businesses and our workplaces can really capitalize because a lot of these are working families that don't have the time to fill out the census. Actually, single moms are one of our highest populations. So, I think it's the business community

pushing it out through their workplaces.

Cynthia Pritchard: For me it's getting a complete count. That's the easy answer. But it's that Delaware, beyond any other state, does the best job of getting this done. We have a small state, we should be able to do this. And we should be able to get an accurate count. We have great outreach going on through the nonprofit sector, but also in the business sector, having our businesses engaged ... So many of them have computer systems that their employees can use online to use for signing up for their health benefits, for changing their status, anything they have through their employer. We would like the businesses to be able to use those systems and allow those systems to be available to their employees now to do the census. It's using every tool they have. They have the ability to communicate internally, which we may not be able to get externally. There's an assumption that individuals have access to all this, the media and the print and things that we're putting out there, and we're doing an incredible job with that. But that being said, the one place that they're somewhat captured is their workplace. And so many of the lower paid individuals don't have access to those materials. So, taking advantage of our very robust business sector and utilizing that would be great from my perspective.

Are you concerned about getting volunteers to go out into the community and having people answering the door if somebody knocks, due to the coronavirus?

Bravo: The good news is that this census offers mail, phone and online options. There are 12 different languages on the census website, and 59 languages if you call, so that's a way in which people can complete census without necessarily having somebody knock on the door. In addition, the census will be mailing out forms for those households that haven't yet responded online. So, there's those three different ways in which we can help people complete those forms before somebody comes and knock on the door. I think the biggest challenges in this current situation is our census ambassadors who are out there, trying to provide that education and the nervousness that might occur especially as we start to talk about individuals not coming together. That's something that we'll need to strategize on how they could continue to help in those outreach efforts.

Wisniewski: The state has measures to be able to deal with the coronavirus. I know that there's a lot of uncertainty of what we are doing, and what our next steps are. I've had a people ask if it's going to be canceled because of the coronavirus. As we are out in the community, just making sure we're taking those safe measures to make sure that you're washing your hands doing all the proper measures. But as Sheila did note, we can fill it out online, which is an awesome motivator for you to start that first step with the change of the 2020 census. But then also encourage you to tap into those personal networks, because that one-to-one contact of informing people about the census is going to be critical with the note that many people are not wanting to come out to town halls right now and put themselves at risk.

Pritchard: We might need to change, as Sheila said, some of our strategy around how we communicate to the consumer and encourage the phone option really aggressively for individuals. We were originally heavily encouraging the tech option, with offering libraries and those congregate spaces which may be at risk as we move forward with the virus. So, I think that the more we talk about access to their own cellphone being the way they can do census is how we overcome that challenge. Office buildings, things like banks and things like doing a little more of the work-from-home option, but your manufacturing plants aren't doing that because they have to still stay in business. But those individuals will still be captured and they're probably the ones we're the most concerned about.

Cruce: It's an opportunity for us to capitalize on our partnerships with the Delaware Business Times and with our community-based partners. I think you make a really good point, Cynthia, about the phone option. It's a little more front and center, given the virus issue now is with the 211 helpline. That's not just a Delaware helpline, it's across the country. 211 to under-explain it, is a financial stability and emergency crisis option. "My lights are getting ready to be turned off." So, we're going to answer those questions but we're also plugging in messages about census as well. This is a critical time to push that as well, because we can zoom in on the phone option, while we have you on the phone for an emergency issue that you might have for us.

How are you talking about changes now that students

aren't in their schools?

DiGiovanni: We have virtual communication channels in place to collaborate and make and modify messaging quickly for students and all of our special populations. So as this conversation evolves, and we learn more information we can push it through immediately. Now, more than ever, the funding the census impacts is paramount. With COVID-19, the message is to do this online, and for those without internet access and with many community services such as libraries shutting down, the phone is a great option as well. We're moving in real time as this evolves.

Is it easier to do the census in New Castle County? Or is it easier to do it in Kent and Sussex counties? Are there different approaches for different parts of the state?

Bravo: As Dan mentioned earlier, our approach has been, "What does the local community need? Who are the opinion leaders?" If we're speaking with a small community that has a certain cultural background, how you message to them may be different than another community. We've really tapped the nonprofits to give advice. We also have this little workforce called the Census Ambassadors who were specifically hired to go out into those communities to better understand the needs and best approach. In some communities, the library may be a perfect gathering place to get assistance. In others, it may be a senior center. I think it's going to depend, and that's really why we geographically wanted to allow those strategies to emerge so that they can do what works best for them.

Pritchard: We would hope it's equitably easy, if that makes any sense. I think we've worked really hard to build a plan to make sure that happens. Obviously, as we sit in an urban setting and one that has a very active county census group, I think the messaging was much more proactive in the northern part of the state. But that being said, the efforts that have been made in the nonprofit sector, and kudos to them, downstate have been absolutely significant in reaching out to those marginalized, and very distant populations. So, I think they've done a really good job of that. I look at the media list, and there has been clearly some targeting around Hispanic publications because we know that that's a population that has a sense



BRAVO

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CRUCE

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of fear, and also has some challenges and barriers as we move through our traditional environments.

Are there any specific bullet points you're suggesting as it relates to 'Don't be afraid'?

Pritchard: A couple of things. We're working through the HR departments. That's a place to go and utilizing those individuals. We use a lot of strategies in, "Where do people congregate? Do they go to the bank? What different businesses do they go to?" We've really focused a lot on those varied businesses too. I think if I were to ask anything in the business community is make it as accessible is it is for employees to sign up for their health benefits. Take advantage of that model. You already have computers set up for employees to pick their benefits during open enrollment. Use that same technology for them to access other things, census being one of them. If they can allow their system to have a direct access to the census page so individuals could go on during their breaks, during lunch, at the workplace, where they have access to technology, and where they can do it. If you take a single mom with three kids, with the exception of that eight hours, the rest of it is a crapshoot. Because you're picking kids up, dropping kids off, having to get food, having to do this. You're going to bed when your kids go to bed. So that six minutes [to complete the census] is very valuable. Six minutes during your lunch break once is what's going to get your family counted. And if you're that individual, you're probably accessing services. So, you really want to make sure you're counted, because you want to make sure that those services match the number of kids in your family.

Bravo: Even putting up posters that help explain why census matters, getting the word out on the "why". We have, especially in southern Delaware, employers that have that hard-to-count population. One manufacturer that we spoke to, they're looking for three different languages, and then some other employees don't even read. So how do we help get messaging across? The work that the communications team has done has developed a variety of different resources that we can then send to them so that they can share them directly with their population and they don't have to try to figure out what to say, we can help them with that messaging.

Cruce: This is not meant to rhyme

but it is, for your business, for business owners, business leaders, "When in doubt, reach out." We've got answers to your questions. If you read this article, that's terrific but reach out and we can bring you the posters, we can come to the meeting. Again, to the size of our state and our ability to mobilize. The burden doesn't fall on the business owner or the leader in the business to process all of this, hit the number, send a message and then we can come out in some way.

A few of you have used the word "fear." Can you be a little bit more specific about what they're afraid of? And what the employer or the ambassador, or whoever, can say to alleviate that fear?

Bravo: One thing we learned about why there was such a large percentage of children under the age of 5 who were not counted in the last census was a concern about, "What happens if I tell the government about my children?" And the other one was, "I didn't know I should even put my children on the list." Some of it is even understanding what you should do to complete census. We held a couple of focus groups back in the fall and there's a heightened fear if you are a population that might have individuals who are not citizens, who are not here legally. Sometimes there may be more people living in a space than is zoned. An apartment for four people might have eight people, and four of the people may be citizens, three of them may be visiting indefinitely, and so that's where the fear becomes of "What if I include my nephew and then the landlord finds out there's more of us here?" Overcoming the concerns about, "Will somebody find this information" is really important. That there's a heightened level of security and confidentiality. If you complete it online, it's not like there's somebody on the other side that sees what you actually wrote. In fact, those records will not be released for 75 years. And if a census worker is helping to complete the form, they're required by law not to divulge it; they'll actually go to prison. We have to help people understand that this truly is a secure and safe, and that's where the trust comes in.

Cruce: The facts are the facts, but if they come from anybody like us around the table, they may not be believed. This goes back to the trust piece and how critical those ambassador roles are, and the

community-based organization roles are as well. Because, again, facts are the facts. When they're being shared with you by someone that you trust, that you have historically worked with, that have given you answers to questions that were scary before, those are the people that you're going to believe and that's going to help to dissuade your fear to fill it out.

DiGiovanni: It's all about personalization, the social, digital and print materials are customizable and have been put in the hands of the county and community leaders. For example, New Castle County has taken the lead in repurposing the materials for "Route 9 residents" and "Kingswood residents," and offering them the opportunity to list the organizations that will receive support when they fill out the census. Reinforcing what Sheila was saying, we need to build trust, and this is an important step in that process. The next step is education, People can visit census.delaware.gov to view videos, articles, and all the information about confidentiality. On @Delawarecounts on Facebook, Twitter and Instagram, we go through each question on the census. We talk about what the question means, how it relates to them. If people start the census and they don't complete it, we failed. I think getting that information out about the website and social media. For corporations, we've created email templates and social media toolkits that can be distributed to employees, vendors and customers.

Bravo: I also think that because census also informs legislative districts, it doesn't matter what party you're in. There's an impact. And so I think that having a complete count will benefit everyone in the state, no matter one's political persuasion.

Are you doing anything to target the younger members of the family so that they go home and urge their parents to complete the form?

Pritchard: There's a whole curriculum that we know the charter schools adopted. It [wasn't] consistent with some of the public schools, and that's not being critical. We know with other programs sometimes what they learn in school actually can be really replicated at home. And there's a whole bunch of messaging that's going to go out through social media specifically geared toward that population. We were challenged here because we didn't know what was

going to happen with the schools, but we've gotten that out to children as best we possibly can in the materials that are available. The other piece that we did work on is that the Attorney General's office is on board completely with census and has really given their Good Housekeeping Seal of Approval on top of that. If anyone at any point in time thinks, after the fact, that their census data was used illegally, they're more than willing to answer those questions.

Bravo: We also want to send the message that the census will not ask for Social Security numbers; nobody will ask for credit card numbers. There is a concern about individuals possibly taking advantage of the census and it's really important that, as Joe said, we have the examples of what to expect, what to look for. We have pictures of what the envelope looks for, what the questionnaire looks like. We hope that there will not be an opportunity for somebody to be misinformed.

Are you feeling a greater sense of urgency or pushing a greater sense of urgency on the nonprofits out there in terms of really getting behind this effort so that over time they'll have more money coming into them?

Bravo: We certainly have seen from the very beginning nonprofits step up saying, "How can we help?" I think that they see that this is going to be such a value-add of resources for the people they serve. In a situation like what we're facing right now with the coronavirus, that's an extra burden, but I think we've been working on messaging for months now with the nonprofit sector directly.

Wisniewski: When we created the Governor's Complete Count Commission, we made sure all of our department agencies were represented so we could push out the message to the people who were receiving our services, particularly in that hard-to-count population. We've had Department of Health and Social Services, our prisons, Department of Labor, and every other department agency on that list. That's important because these are pocketbook issues. We're telling them that if you don't fill this out, it's going to affect your TANF, it's going to affect your Medicaid and your Medicare at the end of the day. When we bring it down to that level a lot of people understand the



DIGIOVANNI

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New Castle County has taken the lead in repurposing the materials for Route 9 residents and Kingswood residents.
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PRITCHARD

“
I think what we've done differently is we put people at the center, instead of processes at the center and we built our processes around the people we're trying to serve.
 ”

importance of the dollars that are coming to Delaware.

Many of you say that you're hoping that Delaware is a national model. What makes what we're doing different/better than some of the surrounding states.

Pritchard: I think we combined the best practices across the various states. Some launched sooner, and some with a lot more money. But at the same time, we took advantage of the materials that they designed, some of the communications they did, and some of their strategies and then asked, "What else can we do?" "What more can we do?" I think the advantage of Delaware is that if Laura or Bethany have a question, they can text or call me. What Delaware does bring to the table is that we are all very accessible to one another. The advantage we have over those states is that we're trying to work smarter, not harder, we're trying to work leaner, and at the same time really putting who we're trying to serve at the center of it. Sheila reminds us regularly, "What about that person in Western Sussex County? How do we make sure we get to that person?" I think what we've done differently is we put people at the center, instead of processes at the center and we built our processes around the people we're trying to serve.

Cruce: There's trust around the table. It's familiar, we know each other, and there's trust. From the beginning, lanes have been clear, leadership has been clear. We've been able to bring our best assets forward, let people realize, "Yeah, you've got that

because you do that best. Go, run, get that done." And then this really played out, I think, down in Kent and Sussex as well, the geography is a little different, doesn't mean that the challenges are harder or easier. But the intentionality behind the folks on the ground, the pre-existing talent on the ground, particularly with the community-based organizations, it's been respected, it's been exploited in the right way. And I think that makes us a little bit different, because that trust is already there.

Pritchard: And we've been bipartisan from the beginning and really thoughtful about that. This is not a political issue. This is an economic issue, and it's a human issue.

Bravo: There are some states that chose not to invest at all in their local census efforts. To not form Complete Count Commissions. And that's been hard for the those nonprofits. We have organizations like ours in about 40 other states and that's been difficult, where they're serving as a lone champion of the census by themselves. I think we did a really good job of bringing folks who would truly be involved in implementing those strategies. We had the faith community at the table, governments, business, nonprofits, local municipality leaders, as well as the state and I think that that's one of the wonderful things about census, is that we can all agree and it's been a great collaborative that we've been able to build.

Wisniewski: We are a unique state. We can do a lot of pilot programs here because we are so small and people are able to work together in a unique

way where you see other states get competitive. And they look at it as "I have to do better, I have to be able to show that I'm bringing the dollars to the state." We really saw this as a collaborative effort.

Pritchard: There hasn't been a business that I've asked to do something that wasn't willing to try the best they could. I shot an email off to some CEOs and said, "Hey, do you have a high-capacity printer?" They'd say "No, but we got this." I sent an email out to 150 business leaders yesterday and said, "Need you to like our Facebook page, I need you to like our Twitter, this is what I need you to do right now." And they all came back and said, "Sure. Absolutely. Great. OK." There was no, "What's in it for me?" It's, "OK, I get it. No problem."

What's the coolest initiative that you've seen somebody come up with?

DiGiovanni: The mapping technology on the website that Laura's team initiated where we can look at different hard-to-count populations, special populations, understand the impact that we're making from an outreach standpoint and know where to send these census ambassadors. That is going to really help make sure that the communications that we're doing is really targeted. And from a technology standpoint, I think that's above what a lot of states are doing.

Wisniewski: We worked on that with the Delaware Department of Technology and Information. It lets us live time track these ambassadors. They're doing surveys on whether people are likely to fill out the census, if they need help with the census, what type of hard-to-count population. And then we overlay that with where our maps are on our previous hard-to-count populations in 2010. And then what we're going to be able to do when we get the data back, hopefully next year, is go see where our census ambassadors did make contact with people in our state and if it had an impact on that response rate that we're trying to increase.

Cruce: We actually intentionally valued young people. And that may sound like something that's just understood, but we not only valued it, we capitalized on it. To the conversation earlier, the real trust around some of it's actually going to be from one of the children because parents may be uncomfortable from a language perspective, or from a school

or government interaction perspective. If you think about it, kids that age aren't around this table right now, and they're not around our decision-making table. But we invested in that door to try to reach the families through social media.

DiGiovanni: We're also targeting them on Spotify, Pandora, and social media.

Pritchard: Some of the school districts have been pushing coloring books to bring home and work sheets that they'll be doing for March and April. I think the coolest thing Delaware did is we did it for only about \$650,000 in cash. I think that's super cool when there are states that [spent] millions of dollars while we were able to leverage relationships to make stuff happen. The largest advertising firm in the state gave its time in kind, when you get multiple companies printing things, when you get state associations putting stuff out there and companies printing the materials that they need with the templates. The math changes on what the in-kind relationships are but we probably had about over \$2 million in impact through the work that people have done for the greater good. I know that Joe's company is doing a ton in kind for us. I think the humanity around the table and the people willing to help gave us the ability to leverage state investment is super cool. ABC gave their staff time and kind to do all the Delaware specific marketing and the ad buys. They took every penny that they were given to buy advertisements, not for their staff. Joe's given all his time in kind to create the social media models and set up a model using the best technology we can have to message out. We are a state built on relationships and shared purpose.

Wisniewski: I have to emphasize the business NERDiT NOW, which has offered to go out with their mobile ambulance into our low-income communities with tablets and laptops so that people can just go up to their ambulance and fill out the census right there. And they're going to be going throughout the state in April, specifically on April 1 and 2 to places like Southbridge or East Side, to target those populations that might not have access to a computer.

Bravo: I guess I'll do something a little different. I think it's been really cool to understand the unique strategies that we have to use in certain areas. For example, in the focus groups we held in the fall, we learned that not all Latinx cultures are the same. Some



Participants in the Deep Dive Delaware roundtable talked a lot about the value that was placed on young people to convince their parents to submit their forms. | Photo by Ron Dubick



WISNIEWSKI

“
We are a unique state. We can do a lot of pilot programs here because we are so small and people are able to work together in a unique way where you see other states get competitive.
 ”

are very big soccer players and others are big baseball players. So if you want to go reach the families on a Saturday morning, depending on what culture it is, you go to the baseball game or the soccer game. I'll use southern Delaware as another example: There's a large Guatemalan population who do not read or write English or Spanish. They speak a dialect of Mayan, which meant we had to ask how to get that message out. Philanthropy Delaware and DANA are part of a national network. I just sent a note out and said, "Does anybody have any material in Mayan?" And lo and behold, Georgia has a large population. And they actually did message testing and developed a video specifically to reach that population in that language and shared it with us. We have no trouble sharing what we've developed, and our partners across the country have been willing to share with us. And I think that's also amplifying our ability to be able to do the outreach that we do.

What is one piece of advice that you would give to readers so they can help with the effort?

Bravo: You don't have to create it yourself. Contact us at census2020@delawarenonprofit.org and use all the resources that the Communications Group has put together. And that's Census.delaware.gov and [#DelawareCounts](https://twitter.com/DelawareCounts).

Wisniewski: Have something on April

1. Make your employees aware that it's happening on that day, they can still fill out the census. You can still fill that census out as a self-responder until May or June. So even if you miss on April 1, don't fear. You can still go on April 2 and fill it out. We definitely want you to get the word out to your employees that day.

Pritchard: Everybody needs to remember that our roads, our schools, our cost of health care, everything that we have is based on the census data. So even though you may always fill it out, encourage everybody to fill it out. Because we want to have those resources as robust as they can be in Delaware.

Cruce: When in doubt, reach out. We can help you. If you say a message over and over something will stick.

DiGiovanni: As business leaders we need to step up and distribute this message throughout our organizations, boards and the communities we serve.

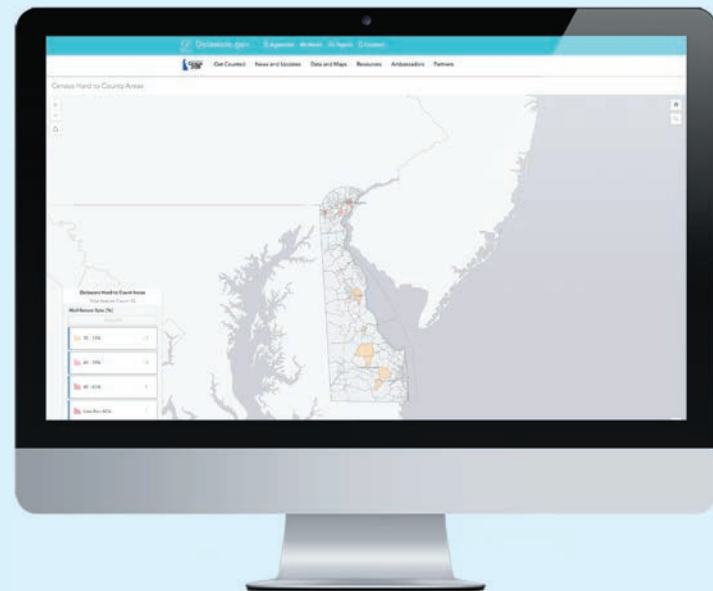
Bravo: Population drives investment. When we think about wanting to encourage business to invest in Delaware, that complete count matters when they make decisions. So, getting everybody to count makes us a bigger state, it makes us a more attractive state for employers and businesses to want to do business with us.

DBT Editor Peter Osborne moderated the discussion.

How you can support the effort

To learn more about the Complete Count Commission go to census.delaware.gov

To see the mapping tools, go to:
<https://delaware-census-2020-delaware.hub.arcgis.com>



To stay up to date with a map of self-response rates from across the United States, go to: <https://2020census.gov/en/response-rates.html>

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Local colleges make jump to online courses

BY KATIE TABELING

Under Gov. John Carney's latest orders, colleges and universities are deemed non-essential and closed until at least May 15, leaving thousands of Delaware students without access to classrooms, labs and libraries. But some of Delaware's colleges are finding success in navigating cyberspace to hold classes.

Both Goldey-Beacom College in Wilmington and Delaware State University in Dover were ahead of the curve, thanks to innovative partnerships and advance planning. Wilmington University already has a robust online-class strategy.

Delaware's first coronavirus case was reported on March 11. The next day, Goldey-Beacom swung into action and hosted its first training session for faculty to use the college's existing online tools. By March 16, Goldey-Beacom was ready to teach all classes remotely.

Months in advance, Dr. Monica D. Tarburton Rysavy prepared video tutorials on using the college's online learning management system. While a lot of faculty was using it, Rysavy and her team started producing more how-to content to get students on board as well.

"The most important thing is to look at my team and be able to say, 'we're here for you.' We've been doing daily update videos, so I'm sure everyone's sick of seeing my face by now," she joked.

Meanwhile, DSU was on a similar track, as it instructed students to not come back from Spring Break by March 11. Over that weekend, faculty got intensive training on using Blackboard, a learning management system.

By March 18, DSU had more than 1,440 classes online. Crediting the quick turnaround from face-to-face to online classes, DSU Media Relations Director Steven Newton pointed to the college's existing partnership with Apple.

Each DSU freshman or first-time student gets a Macbook or iPad, and Newton said 2,400 were issued at the start of the year. That leaves 1,400 students on their own devices.

"With almost all our students on the same device, it does help when it comes to troubleshooting some issues," Newton said. "We also have device management software on them, which allows us to push out programs or applications to students if needed, like if a professor wants students to use a specific scientific calculator."

What also gave DSU a boost was a digital initiative that encourages professors to integrate technology in their daily practice, like requesting students to turn assignments in online.

"If we hadn't been doing [that], we would have been dead in the water," Newton said. "About 85% to 90% of our faculty is already familiar with it. We are having some struggles, with some students

leaving their devices back on campus but otherwise, it's going well."

But Wilmington University was ahead of its time, with its own digital initiative started in fall 2019. When coronavirus hit, 1,452 educators were well-trained to embrace the online environment. By March 16, Wilmington University managed to up its online courses from 1,340 to 2,164.

Wilmington University Senior Vice President Dr. Erin Di Marco touted the university's proactive stance in using online education. She also pointed to Wilmington University's "cyber days" practice that reduced snow day cancellations.

"It was a rapid transition. We were fortunate to have already [have] advanced tech capabilities, [so] that provided students a seamless transition to the online environment," Di Marco said. "We also developed a 'how-to' guide for students, led them variety of technological tools geared toward making online learning more accessible."

University of Delaware in Newark, where the epicenter of Delaware's coronavirus outbreak is, had extended spring break and plans to roll out online classes on March 30.

For some staff, online classes is a "totally new and foreign way" of teaching, said Lynn Okagaki, UD Deputy Provost for Academic Affairs.

"Every day there are updates to this process, and with every day, the more solutions we are finding," she said. "Our tech experts are handling complex questions and our teachers are exploring options."

Zoom, the video conferencing platform, is a popular tool for both UD and Goldey-Beacom right now, with Goldey-Beacom using its education account to be able to fit every student on a live call, essentially creating virtual classrooms.

Learning management systems like Blackboard and Canvas also are key as educators settle into the new normal. Those platforms allow professors to upload class materials, lecture videos and proctor tests and allow students to turn in assignments.

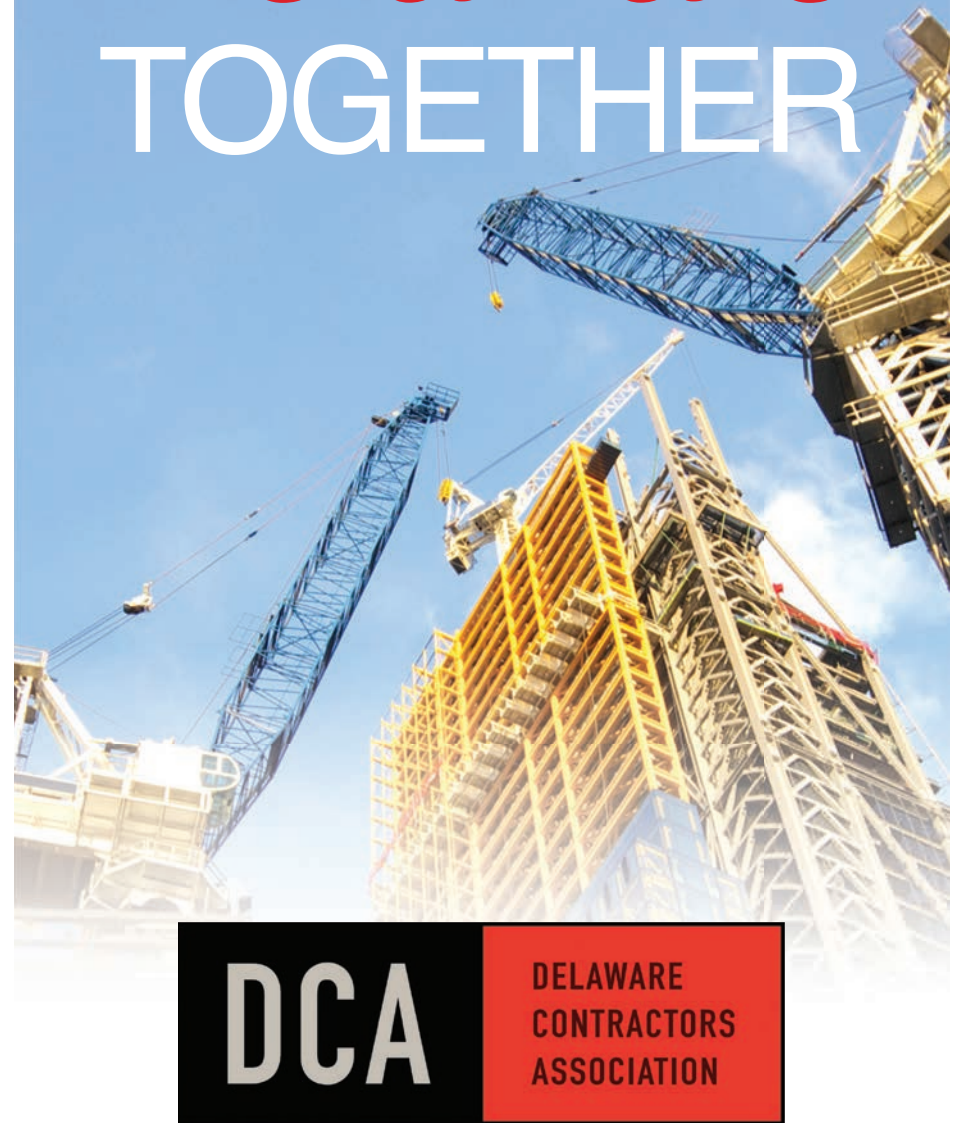
UD has closed its more than 80 research centers, pushing faculty in those fields to modify lesson plans. That could mean relying on existing videos to illustrate lessons in the labs. For computer programs critical for students' education, UD also provides remote access through an online portal.

Okagaki pointed out that she's seeing UD educators rally and find innovative ways to use the tools at hand.

"We're seeing duets done with one student recording their part and sending it to their partner," she said. "It's a very creative use to help our students adapt and receive a rich education." ■

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Daycares: operate in uncertain world

BY JACOB OWENS

Daycare owner Aretha Kitson, president of five Kidz Ink daycare facilities in Bear, Dover and Smyrna, is caught in the middle as parents and politicians debate whether daycares should remain open in Delaware. Her locations have been seeing an average of about 70 children this week, which is about 50% or 60% of their normal enrollment.

After Gov. John Carney ordered all of the state's schools to close until May 15 due to the threat of coronavirus, many parents around Delaware asked, 'Why not daycares?'

The U.S. Centers for Disease Control and Prevention has urged the public to practice social distancing, or avoiding crowds to slow the transmission of the virus. The tactic has led to the closure of businesses and the banning of dining in restaurants.

Carney has said that his decision to close schools was more precautionary in nature, allowing school districts struggling to plan their courses of action amid the pandemic time to properly organize to move to online instruction. In a March 16 night public question-and-answer webinar, Carney called the decision to keep daycares, which primarily serve children from birth to age 5, open "one of the harder questions" in the coronavirus response.

He has consistently argued that closing daycares would cause more problems in the state's response as parents, who may often be health care workers or first responders, would have to find childcare options or be forced to leave work. He also issued an executive order that eased licensing regulations on childcare centers so that temporary facilities could serve those essential workers.

It remains to be seen whether the CDC will revise its guidance on daycares, as it has not yet recommended closing them. Dr. Anthony Fauci, the director of the National Institute on Allergens and Infectious Diseases, said during a March 17 press conference at the White House that federal officials had only issued advisories on schools but added that it they would "go back and discuss that in some detail about whether or not [daycares are] equivalent to school."

For Jennifer Horney, founding director of the University of Delaware's epidemiology program, the lone bit of research into COVID-19's impact on children seems to support the public officials' current stance. A study published in March in the medical journal *Pediatrics* of more than 2,100 children infected with the coronavirus in Chinese province of Hubei, the epicenter of the virus's outbreak, found that about 90% either showed no symptoms, or mild or moderate ones.

"I think this study gives us some hard



Jennifer Horney

data to inform these decisions about keeping childcare open," Horney told Delaware Business Times.

Daycares are also better prepared to fight coronavirus than most

businesses, as they have policies in place to protect the children from a number of different viruses, like RSV or hand, foot and mouth disease, she added.

What the economic impact of a statewide closure of daycares in Delaware would be is unknown. A new study on the nationwide impact of a monthlong school and daycare closure, however, estimated the impact at more than \$50 billion.

For now, daycare owner Kitson is caught between the two sides.

Parents who choose to keep their children at home are still paying tuition, and most of her parents understand that revenue is needed to keep on teachers and pay for the additional necessary cleaning. Kitson said she moved several part-time housekeepers to full-time in order to institute additional cleaning. About 10% of families have withdrawn their children altogether in order to stop paying tuition, Kitson said.

"Rather than sending our staff home because attendance is lower than usual, we've kept our teachers on and they're helping clean alongside the housekeepers," she added.

Kitson is doing what she can to reassure her employees in these trying times, allowing several pregnant and older employees to stay at home. She said that she feels lucky in that most of her parents are understanding and expressing their gratitude, offering to bring in resources needed to clean.

"We have parents who are police officers, firefighters, etc. I had a single mom who works at Royal Farms stop me the other day just to say, 'Thank you for being open. My job said I could take off if I needed to, but I need the full-time hours,'" Kitson said.

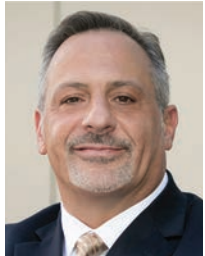
As a business owner contending with falling revenues and an uncertain future, however, Kitson said that she felt less supported by the government.

"The federal government is going to bail out the airlines and cruise ships – the big businesses – but for the small businesses, they're saying we can take a loan, which of course has to be repaid," she said. "This is going to leave a lasting impact on our business for a long, long time." ■

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Commercial real estate brokers hit by uncertainty, closures

"This year was going to be phenomenal. There were deals flying all over the place and values were driving up – and we just hit a brick wall."



Joe Latina

Joe Latina, a broker for Patterson Woods Commercial Properties in Wilmington, pretty much summed up how many commercial real estate brokers

in Delaware are feeling today.

Brokering commercial real estate deals has long been a task based on personal interaction: site visits with clients, meetings to review deal terms and trips to conferences and meetings to prospect new clients. With the orders by state leaders to largely stay home to slow the spread of coronavirus though social distancing, however, brokers are trying to protect their staff and their projects in an unprecedented reality.

In his state of emergency order, Gov. John Carney forced real estate firms to close their offices to the public and prohibit open houses, but allowed them to transact business from home and hold scheduled showings for clients who still wish to do so.

Brokers like Latina, Pete Davisson at Jackson Cross Partners in Wilmington, and Rob Stenta at Pettinaro are trying to eliminate as much as face-to-face as possible.



Pete Davisson

"We're all juggling time, phone calls and email. We've never experienced anything like this so it's really untested waters," Davisson said.

Jackson Cross sent all of its more than 50 employees home with a laptop in order to work remotely, instructing them that they were not allowed to come back to the office in order to abide by the guidelines suggested by public health leaders, Davisson explained. They've been using videoconferencing software to complete as much of the normal order of business as possible.



Rob Stenta

Stenta, the vice president of commercial leasing at Pettinaro, said that he's also directed his staff to work remotely and not schedule site visits. He

noted that the internet and other tools has made doing that easier than it wouldn't have been a decade or two ago, when blueprint

“They just said, ‘You know Pete, this just doesn't make sense for us to get all lathered up over a possible building when we don't know what's going to be happening next week.’”

PETE DAVISSON

Broker, Jackson Cross Partners

reviews, site visits, term negotiations, and lease signings all would have had to be done in person.

"The safety of our communities is our top priority. We're all taking the health guidelines seriously," he said.

Latina said that he was closing a deal on a property amid the second full week of the coronavirus outbreak, which upended the normal flow of business.

"We were supposed to do a pre-closing meeting on site, but I switched it to a conference call," he said.

Davisson said that prospects for new business have all but dried up, and much of the firm's work is protecting previous projects in the pipeline. He said that he had spent the last few weeks searching for the right office building for a client when they called to tell him they were mothballing the move for now.

"They just said, 'You know Pete, this just doesn't make sense for us to get all lathered up over a possible building when we don't know what's going to be happening next week,'" he said.

Another client pursuing a substantial deal that he has worked on for a year told Davisson that it was delaying all further action on a lease for six months because of the uncertainty in the economy and its future revenue.

"That does impact you. That's where the biggest problems are going to be, with tenants that don't have to move," he said.

With Carney closing nonessential businesses until as far out as May 15, it's spooking even more prospects that may have been on the fence, said Davisson, who estimated that about half of his clients were in that group.

"That's what gets people nervous is when they're talking that far out in the future before there might be a

recovery," he said.

Stenta said that like all other brokers, most of the work in his pipeline has been put on pause as clients assess how they may be affected by the pandemic. He called the current climate "uncharted territory," in which he's talking with his clients about contingency plans more than anything else at the moment.

Before the state directives to largely avoid being out in public, Latina said his pipeline of projects was fairly full too. While he hasn't yet lost a deal due to the uncertainty spurred by coronavirus, he has had to extend some due diligence periods and negotiate with clients over whether or how to proceed on deals.

Latina said he's been working on a lease deal for a space on Main Street in Newark that was starting fit-out when the University of Delaware announced that it was closing its campus for the remainder of the school year.

"Now, if you've got a business on Main Street, even when you do get an opportunity to reopen, you're not going to really get a chance to flourish until hopefully September," he said. "So, there's a lot of concern; obviously restaurants are pulling their hair out right now."

Many landlords are also trying to do what they can to offer relief to tenants who have seen their businesses closed by the state or their customer base dry up overnight, Latina said.

That aid has run the gamut of complete rent forgiveness to deferment of payment until after the crisis ends to paying a percentage of the contracted rent, according to Latina and Davisson.

"There's no formatting or across-the-board solution. Everyone is left just trying to fend for themselves, really," Latina said.

At the same time, many smaller landlords will likely be hurt in the fallout as well. Latina said that he expects the landlords who only own one or a few buildings to be as hurt as retailers.

"When my landlords call me, I basically said, 'Yeah, you're going have to give some concession. But I'd be careful to lock yourself into a long-term commitment on the concession because we just don't know long this will last,'" he said.

Whether the economic comeback is fast or slow will largely depend upon how government responds, Latina opined. He said he was encouraged so far by the record-setting \$2 trillion aid package supported by Congress and the efforts by Gov. John Carney's administration to allow restaurants to offer takeout and delivery service.

Latina said that he's not yet concerned about lenders being reticent to complete commercial loans in a down economy, primarily because the Federal Reserve has cut its benchmark rate to near zero. That means that commercial loans can be

“Everybody wants to do business, we just can't.”

JOE LATINA

Patterson Woods Commercial Properties

found for as little as 2.5% interest, he said.

"The incentive is going to be there to continue to do business and continue to transact," Latina added.

Unlike the 2008 financial crisis, which was spurred by a way of defaulting subprime mortgages, the current climate is spurred by an external factor that will subside, Latina said.

"Everybody wants to do business, we just can't," he said. "We hope that when the pause button gets lifted everyone gets back to work."

Davisson said that he was not worried about the prospect of businesses growing comfortable to working from home during the crisis, and possibly forgoing leasing office space after it has concluded.

"I've been working out of my home office, and I can't wait to be able to get in my car and go somewhere," he said. "I suspect that most people are the same."

Stenta concurred with Davisson's assessment.

"As much as some people may be enjoying their current work from home set up, we expect most people will be looking forward to getting back to their actual offices and out in their communities, patronizing stores, salons, day cares and restaurants as soon as they say it's safe to do so," he said. "We are thinking of all our friends and business partners during this time and thankful for the essential workers out there still, especially the medical workers on the front lines of fighting the virus while we do our part by working from home."

Latina said that he hasn't really thought about how to reach new clients via social media or other avenues during a weeks-long period of stay-at-home orders by state leaders, but he's been more focused on how to support some of his clients. He compiled a list of his restaurant clients that are offering takeout or delivery service and pushed it out to his email contact list to help tide them through the difficult period.

"That's really what I'm more focused on right now. How can I help someone really in need?" he said. ■

Contact Jacob owens at jowens@delawarebusinesstimes.com

Construction firms seek to adhere to rules, keep sites open

BY JACOB OWENS

Delaware's construction firms know that they got a gift from Gov. John Carney when he listed the industry among essential businesses under his stay-at-home order for the state dealing with the coronavirus crisis.

Pennsylvania had made the same choice a week ago, before removing the industry in a revision in order to help further curb transmission of the virus there.

Ed Capodanno, president of the Associated Builders and Contractors of Delaware, an industry association, asserted that construction is an essential business because of its ability to keep buildings, roads and bridges safe.

"There are a lot of things inside of our industry that keep power on, manufacturing going and critical supply chains moving," he noted.

Despite the vote of confidence, Carney has also warned that he won't tolerate reports from worksites where construction crews are not obeying the prescribed health guidelines.

"If we see construction sites out there where people are not following the rules, then we're not going to have any other choice but to shut those operations down," he told business leaders in a March 23 conference call with the Delaware State

Chamber of Commerce. "I hate to say it that way, but we've seen over the last week and a half that people just haven't been following the guidance that we put out there on social distancing and appropriate behavior."

Capodanno said that construction workers are cognizant of the fact that there's no exception for their industry in terms of safety and health though.

"We've asked all of our members to take a pledge before they continue to work for them and their employees to follow these regulations, which they have," he said, referring to U.S. Centers for Disease Control and Prevention guidelines for 6 feet in social distancing as well as new Occupational Safety and Health Administration rules concerning COVID-19. "The six feet at times can be challenging but we're adapting."

Julie Topkis Nason, president of Nason Construction in Wilmington, said that her company has been making site visits several times a day to ensure that workers are abiding by the six-foot guidelines.

"We feel we especially need to make sure that's happening when they're on break, when they're at lunch – so they are not sitting on buckets next to each other," she said, noting it's a matter of reinforcing the message to change lifelong habits.

Capodanno said that there have been layoffs in the construction industry in the last few weeks as property owners decide to mothball construction projects for the time being, leading companies to try to reassign workers or be forced with layoffs.

"We just have to adjust to that and hopefully, you know, when this all passes, we'll get back to work full time," he said.

Nason said that her company has seen all its Pennsylvania jobsites close after the state order there as well as a large project in New Jersey and a smaller Delaware project that were voluntarily closed by their owners. So far, Delaware sites have largely remained open though, she said.

Despite the jobsite closures, the company has been able to avoid any layoffs, Nason said.

"We have to look at the folks who are on the [closed] job and see where we can put them so that we can staff them," she said. "That's sort of the juggling act we're doing now. That's an everyday conversation at the moment."

Nason said that her company is stable financially, but if the virus outbreak stretches on and jobsites were to remain closed for several months it would be a "significant hit." For now, they are continuing to submit bids and estimate new prospects, so the company has a "solid



pipeline," she said. What the future holds in terms of new projects for 2020 will largely depend on "when things get back to normal," she said.

"There's no magic wand; we can't look into a crystal ball and say we're going to be fine in four months or five months," she said. "We're just doing what we can now to prepare for when the recovery comes." ■

Contact Jacob Owens at jowens@delawarebusinesstimes.com



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First-of-its-kind loan backs DuPont Building renovations

BY JACOB OWENS

WILMINGTON – The historic DuPont Building in downtown Wilmington will be getting new heat and air conditioning units by way of the state's first green energy loan to be amortized on a tax bill.

The Buccini/Pollin Group obtained the \$3.9 million commercial property assessed clean energy (C-PACE) loan from Greenworks Lending, a Connecticut-based lender focused on such deals, which are limited by a property's assessed value but paid annually over the loan's term as part of a property's tax bill.

While the C-PACE financing option has existed in the U.S. since a 2008 pilot program, Delaware only authorized its program in 2018. Today, the Delaware Sustainable Energy Utility Inc. administers the Energize Delaware C-PACE program.

Tony DePrima, executive director of Energize Delaware, said his organization was excited to celebrate its first deal.

"This would not be possible without the strong support of New Castle County Executive Matt Meyer and the whole County Council [and] we hope to expand the program in Sussex and Kent counties this year," he said in a statement.

More than 35 states plus the District

of Columbia have C-PACE enabling legislation and more than \$800 million in projects have been financed, according to the U.S. Department of Energy. The financing option mirrors that used for other infrastructure projects, like sewer, water and roads, but extends it to projects that would incentivize investment in clean energy technology.

A 2019 DOE-backed study of C-PACE loans found that there were successful in creating clean energy jobs while supporting property owners. From 2008 to 2017, projects worth \$887 million were completed, creating more than 13,000 jobs. In the same period, the study found just one default on a C-PACE loan out of 1,870 deals nationwide. Property owners who fall into arrears on the annual payments for the upgrades can be hit with a lien on the property, but in nearly every scenario payment plans were devised or tax obligations sold to third parties to ensure the payments were caught up.

Genevieve Sherman, head of new markets and partnerships at Greenworks Lending, said her company was excited to sign Delaware's first C-PACE loan. She noted that C-PACE is still a new financing option for many states, but one that carries

significant benefits.

C-PACE allows property owners to make significant upgrades to buildings without having to put capital up front or make monthly loan payments, Sherman explained. The loans are also transferrable to new owners, meaning they don't have to cut into an owner's profit on a property sale.

Sherman said that her 5-year-old company has signed about \$200 million in C-PACE loans backed by private investors, while the industry overall hit a milestone of \$1 billion last year.

"We do have other projects we're working on in Wilmington and coastal Sussex County, but we're eager to connect to anyone who is an owner of commercial property," she said.

For the first project, Greenworks was able to find a high-profile borrower and building.

Originally constructed in 1908, the DuPont Building had been the longtime corporate home to E.I. DuPont de Nemours until 2015. Today, it is the global headquarters for The Chemours Co., a global chemistry company.

At approximately 1 million square feet and taking up an entire city block, the building has been undergoing a significant \$175 million renovation project since BPG

purchased it in 2017. When completed, the space will be a modern, mixed-use facility consisting of a hotel, luxury apartments, a theater, retail space, and Class A office space.

The C-PACE financing will be used to cover multiple energy efficiency measures, according to Greenworks, including chiller plant replacement, boiler replacement, and cooling tower refurbishment. Notably, the new HVAC units will utilize Opteon refrigerant, made by Chemours, which has much lower global warming impact than prior refrigerants like hydrofluorocarbons.

These upgrades will deliver estimated savings of \$14.2 million over the equipment's lifespan while also delivering environmental benefits equivalent to reducing 2,670 metric tons of carbon dioxide emissions annually.

In a statement, Doug Edwards of Seiberlich Trane Energy Services, the contractor on the project, said the C-PACE financing will back a project that "will create many local jobs and will significantly lower the property's carbon footprint. It's an exciting win-win for all parties involved."

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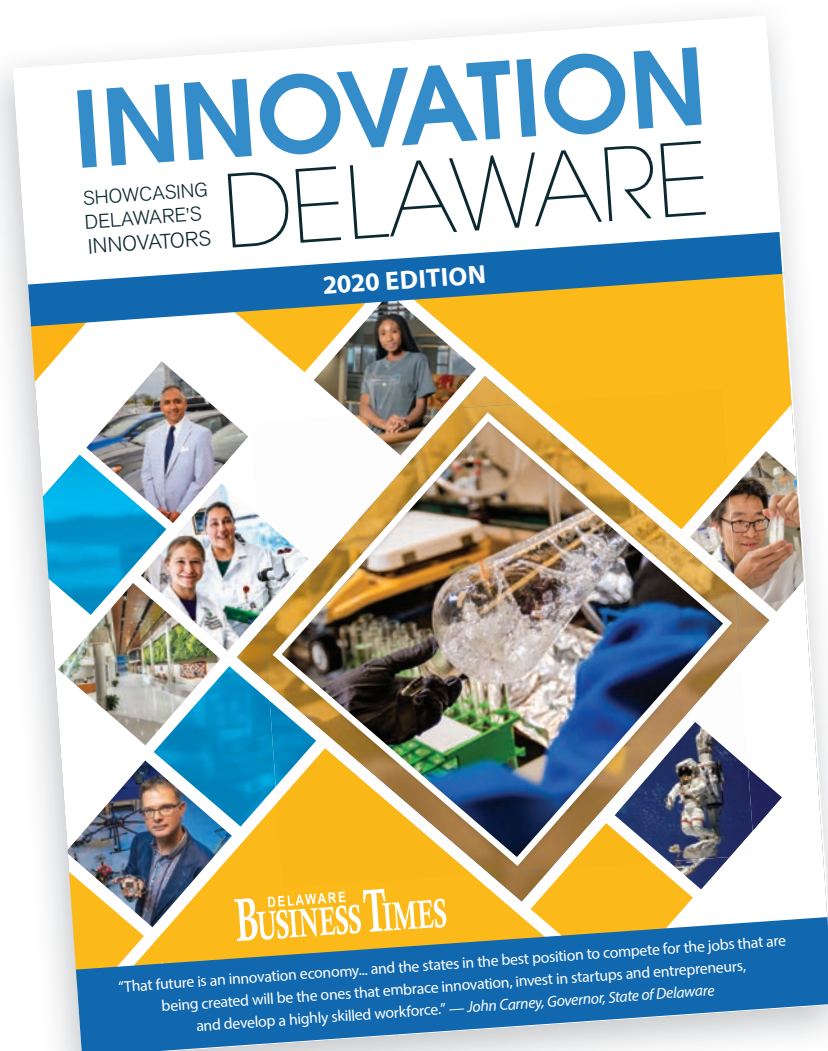
When this is all over, we WILL be back! Keep an eye out for updates on our events, which will be rescheduled once things return to normal. In the meantime, be safe everyone and remember we are all in this TOGETHER!

Robert Stenta, CIRC President



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Commercial real estate may be investors' 2020 safe haven



JAY WHITE
Guest Columnist

It was unforeseeable that this year the COVID-19 pandemic would spread globally disrupting the worldwide economies and global equity markets. What

started as a public health crisis has morphed into a giant economic crisis. Life as we knew it has changed dramatically. The enactment of state of emergencies and shelter in place directives to try to limit the spread of COVID-19 have disrupted businesses.

Most of 2019's slow global growth was due to uncertainties surrounding the U.S./China trade war. There were tariffs mandated that held businesses at bay in terms of spending, but consumers stepped in and propped up economic activity. Now, COVID-19 is causing stock prices to plunge and bond prices to drop as investors scramble to dump liquid assets and get into cash.

Schools and businesses have been closed; malls have shuttered; many restaurants are doing take-out service only, offering limited

hours or are closing completely; and many office employees are working from home. Grocery stores are adjusting their hours as well, some even going so far as to have set times for when at-risk customers may shop. All of these factors have caused a bit of panic in consumers. Unfortunately, there will be an economic recession, at least until the virus is contained. Since the U.S. economy is in flux, the commercial real estate market will likely hit a soft spot.

Given these unprecedented conditions, the Federal Reserve lowered interest rates to a range of 0% to 0.25% and has begun buying commercial paper to ensure bond price stability and commercial mortgage-backed securities to prop up the financial markets. The Fed said in a statement that "while great uncertainty remains, it has become clear that our economy will face severe disruptions. Aggressive efforts must be taken across the public and private sectors to limit the losses to jobs and incomes and to promote a swift recovery once the disruptions abate." In addition, Congress is poised to pass a new stimulus package worth more than \$2 trillion to limit the damage to the U.S. economy from the virus outbreak. Many of these tools were last used during the 2008 financial crisis.

Historically, recessions share falling stock prices, high interest rates, high unemployment rates, and a loss of consumer confidence – which indicates a very good time to invest in hard assets such as real estate. In periods of an economic correction, investors seek safety and higher ground. Many turn to more stable and conservative opportunities, like real estate. When it comes to commercial real estate, everything – especially the asset valuation – revolves around the ability to collect lease payments. In the current environment, there is heightened risk to landlords that tenants could default on their leases, leading to downward pressure on space absorption as tenants curtail their expansion plans and/or forgo renewing expiring leases. To mitigate this risk, many investors turn to net leased property as they have long-term, fixed-income leases to good credit tenants. Investors who diversify into these deal types are typically enjoy bond-like yields from these passive real estate investments in an effort to minimize market exposure. Additionally, the bonus is that buyers can add debt – with historically low interest rates – to obtain better levered returns.

The general outlook for commercial real estate depends more upon buildings

being occupied than the hours employees physically work on-site and wage growth. Moreover, with so many variables surrounding COVID-19, only time will tell the direction that the commercial real estate market will take. Clearly there will be a short-term impact on real property fundamentals, but the severity depends heavily on the uncertain duration, and time to contain the virus. Additionally, the U.S. economy remains well positioned to withstand these current, short term headwinds despite all the recent market volatility.

The good news: it is possible to adapt and overcome. If predictions of virus containment by the end of the second quarter come to bear and the business community is not completely stressed, this would indicate that supply chains can be repaired by this summer. Couple that with pent-up demand of isolated consumers, the trillions of dollars in government stimulus and the economy should hopefully enjoy a "V" recovery. UCLA economists forecast the resumption of normal activity in the fourth quarter of 2020 with a GDP growth rate of 4% percent. ■

Jay White is the president of Apex Realty Advisory, based in Wilmington.

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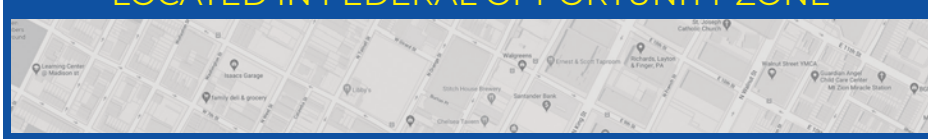

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THE LIST

Commercial Real Estate Firms

Ranked by No. DE Employees

Rank	Company	Website Phone	No. DE Employees	Senior Executive	Year Founded
1	Pettinaro Companies 234 N. James St. Newport, DE 19804	pettinaro.com (302) 999-0708	170	Gregory Pettinaro (CEO)	1965
2	Jack Lingo Realtor 246 Rehoboth Ave. Rehoboth Beach, DE 19971	jacklingo.com (302) 227-3883	115	Bill Lingo (Vice President, Broker of Record)	1974
3	NAI Emory Hill Real Estate 10 Corporate Cir., Ste 100 New Castle, DE 19720	naiemoryhill.com (302) 322-9500	65	Carmen J. Facciolo (President)	1981
4	Jackson Cross Partners, LLC. 300 N Market St., Suite 100 Wilmington, DE 19801	jacksoncross.com (302) 792-1301	52	Pete Davisson, CCIM, SIOR Louis J Battagliese, SIOR John Morrisey, SIOR Founding Partners	2003
5	DSM Commercial 3304 Old Capitol Trail, Ste 100 Wilmington, DE 19808	dsmre.com (302) 283-1800	50	Tripp Way (Managing Partner)	2012
6	The McConnell Companies 1201 N Market St, Ste 400 Wilmington, DE 19801	mcconnellco.com (302) 421-2000	50	Paul McConnell (Partner) Scott Johnson (Partner) Shona Grace (Chief Operating Officer)	2000
7	Harvey, Hanna & Associates, Inc. 405 E. Marsh Lane Newport, DE 19804	harveyhanna.com (302) 323-9300	31	Thomas J. Hanna (President) E.Thomas Harvey, III (Chairman & CEO)	1997
8	Meyer & Meyer Realty 2706 Kirkwood Hwy. Wilmington, DE 19805	meyer2realty.com (302) 994-9600	30	Peter Meyer (President)	1996
9	R & R Commercial Realty 46 S State St. Dover, DE 19901	randrcommercialrealty.com (302) 674-3400	28	Charlie Rodriguez (Broker)	1996
10	Patterson-Woods Commercial Properties/CORFAC International 3801 Kennett Pike D-100 Wilmington, DE 19807	pattersonwoods.com (302) 622-3500	26	Duncan Patterson, CCIM (President, Broker of Record)	1961
11	Lang Development Group 100 Dean Dr. Newark, DE 19711	langdevelopmentgroup.com (302) 731-2881	14	Jeff Lang (President and Owner)	1999
12	Bellevue Realty Company 909 Delaware Ave. Wilmington, DE 19806	bellevuerealtyco.com (302) 655-1818	7	Matthew Gehrke (President)	1980
13	SB Real Estate 5307 Limestone Road, Ste 204 Wilmington, DE 19808	Sbrealtyco.com (302) 543-7707	7	Paul Bryant (Co-founders) Jeff Shahan	2012
14	Newmark Knight Frank 800 Delaware Ave., Ste 802 Wilmington, DE 19801	ngkf.com (302) 655-0600	7	Neal Dangelo (Senior Managing Director) Wills Elliman (Senior Managing Director) Senior Managing Directors	1929
15	CBRE 1007 N. Orange St., Suite 100 Wilmington, DE 19801	cbre.us (302) 661-6700	7	Adam Mullen	1989
16	Silicato Development 36932 Silicato Dr., Ste 10 Millsboro, DE 19966	silicatodevelopment.com (302) 945-3350	7	Dennis Silicato (President)	1975
17	Musi Commercial Properties, Inc. 5700 Kennett Pike Centreville, DE 19807	musicommercial.com (302) 594-100	4	Ken Musi (Agent)	
18	Gioffre Commercial Realty PO Box 5280 Wilmington, DE 19808	gioffrecommercialrealty.com (302) 223-5225	3	Pat Gioffre (Agent, CIRC, ICSC)	

Source: Researched by: Delaware Business Times. Information for DBT's lists are either generated through public sources or supplied by individual organizations through questionnaires. We make every effort to confirm that the lists are comprehensive through industry sources. We assume that information provided by company representatives is accurate and truthful. Organizations that do not respond to our requests for information may be excluded from the list or listed at the bottom as Not Ranked (NR).

THE LIST

Delaware Commercial Cleaning Companies¹

Ranked by Number of Delaware Employees

Rank	Company name	Phone Website	DE Employees ²	Companywide Employees	Description/ Specialties	Senior Executive	Year Founded	Top Clients
1	Bravo! Group Services 34 Blevins Dr. New Castle, DE 19720	(302) 322-5959 bravogroupservices.com	1,100	4,500	Sustainable janitorial services; Healthcare Environmental Services; COVID-19 Disinfection Plan.	Anthony Bertini (VP/ Operations)	1997	Rite Aid; PNC Bank; JPMorgan Chase; WSFS
2	Elite Building Services 1800 Naamans Road Wilmington, DE 19810	(800) 231-1148 elitebuildingservices.com	280	643	Construction cleaning; critical environment microcleaning; janitorial services; biohazard cleaning.	Cheryl Ecton (President, CEO)	1989	WND
3	Mid-Atlantic Services A-Team Corp. 8558 Elks Road Seaford, DE 19973	(302) 628-3403 ateamcorp.com	180	180	Full-service commercial cleaner also offering disinfecting and porter services.	Rosemary Everton (President)	1985	State of DE; DE State Police: Troop 7
4	ServiceMaster Commercial Cleaning by Alliance 296 Churchmans Road New Castle, DE 19720	(856) 521-9111 smbyalliance.com	112	250	Specializes in large building cleaning in medical and commercial facilities of 10,000 sq.ft. or more; electrostatic disinfection.	Anthony Talarico Greg Kwiatkowski (Co- Presidents)	2018 ³	76ers Fieldhouse; DE Technology Park
5	System4 of Delaware 200 Continental Dr. Newark, DE 19713	(302) 894-7574 system4delaware.com	100 ⁴	100 ⁴	Full-service commercial cleaning and janitorial service; facility maintenance; specializes in multi-location customers.	Alex Wilson (President)	2017	WND
6	Gemini Janitorial Services & Supplies 1607 E. Newport Pike Wilmington, DE 19804	(302) 654-5310 geminillc.net	85	85	Full-service commercial cleaner specializing in construction clean-up and emergency rapid- response.	Jane Killian (President)	1984	George & Lynch
7	Office Pride Commercial Cleaning Services of Dover-Felton 141 Hunters Run Road Felton, DE 19943	(302) 508-3079 officepride.com/delaware/dover- felton	74	74	Full-service commercial cleaning and janitorial services; Touchless Sanitizing System; construction clean-up.	Mark and Kelly Eckels (Owners)	2014	Del One FCU; WSFS; Garrison Energy
8	First Choice Cleaning Services of Delaware 1722 Newport Gap Pike Wilmington, DE 19808	(302) 992-0116 firstchoicede.com	65	65	Full-service commercial cleaning; construction clean-up; uses green products.	Monty Carlisle (President)	1986	Chase Center on the Riverfront; Amtrak; Delaware Children's Museum
9	Jan-Pro Cleaning Systems of the Delaware Valley 2417 Lancaster Ave., Ste. 101 Wilmington, DE 19805	(302) 324-5240 jan-pro.com/newcastle	30	200	Owner/operated, full-service cleaning co.; exclusive EnviroShield commercial disinfectant system.	Bob Cole (Director)	2008 ³	AAA; Simon Eye Assoc.; Auto Team Delaware
10	Premier Pro Cleaning Solutions 501 Main St. Odessa, DE 19730	(302) 743-5337 premierproclean.com	30	30	Janitorial services; construction cleaning; terminal cleans.	Mary Rennar (Owner)	2014	Main Street Movies 5; Westown Movies; GGA Construction

¹ DBT contacted a number of companies that did not respond or chose not to participate because they were too busy. These companies were not included in the list. If you would like to be included when we update this list, please send your information to Mike Rocheleau at mrocheleau@delawarebusinesstimes.com.; ² With companies that had multiple business lines, DBT tried to include only those employees performing commercial cleaning functions.; ³ Year established in Delaware; ⁴ Employed directly or indirectly through subcontractor hires.
Source: The individual companies and their websites.

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Bloom modifies assembly line to repair ventilators

For the past six years, Bloom Energy has assembled its fuel cell servers at a large plant on the University of Delaware's STAR Campus in Newark, but this week it added a new product to its work: ventilators.

The sought-after medical machines are in short supply as the swell of coronavirus-infected patients seek treatment in the U.S. Ventilators are common machines in American hospitals, but they have never been needed in such enormous numbers before now.

In simplest terms, ventilators mimic the body's breathing pattern, delivering oxygen to a patient's lungs via a tube down the windpipe. COVID-19, the disease caused by the coronavirus, impacts the lungs and can cause complications like pneumonia or acute respiratory distress. When Bloom founder KR Sridhar heard about the ventilator shortage and that governments had stockpiled units more than a decade ago during previous pandemics, he offered to help.

"If you look at the basics [of a ventilator], it has batteries, valves and gears and so it's not the same function as our fuel cells, but it's the same base kind of technology," said Susan Brennan, COO at Bloom.

With a number of engineers on staff and a plant devoted not only to assembling fuel cells but also repairing, Brennan said the expertise and resources were right to help.

Sridhar first reached out to Gov. Gavin Newsom in California, where Bloom is headquartered, Brennan said. After refurbishing about 24 ventilators sent them as a pilot project, Sridhar also reached out to Delaware Gov. John Carney about replicating the work in Newark. On Monday, Bloom received six units at its STAR Campus plant, where a "tiger team" of about four specialists have set aside floor space dedicated to the task.

Refurbishing the units that have sat in storage since about 2006, can include different measures, Brennan explained. Some units are practically brand new and only need to be assembled, checked, calibrated and tested while others have degraded hoses, dead batteries or missing parts, requiring more intricate repairs and contacts with original equipment manufacturers that may have spare parts. Brennan added that when original parts cannot be sourced, the Bloom team is finding other parts from manufacturers to get them operable.

While the company has initially been working with Carney's administration on refurbishing the stockpile held by state agencies, it also plans to reach out to state health care organizations about any units they may have in need of repairs, Brennan said.

— By Jacob Owens

Delaware Restaurant Association asks for donations to support industry workers

With over \$90,000 in donations and over 500 applications, the Restaurant Industry Emergency Action Trust (E.A.T.s) is off to a commendable start.

Formed through the Delaware Restaurant Association Educational Foundation (DRAEF), E.A.T.s provides direct cash support to industry workers who have lost their jobs due to COVID-19 related shutdowns.

The DRAEF will fund the trust with individual donations and grants from private foundations and corporate partners.

Dogfish Head founders Sam & Mariah Calagione's Beer & Benevolence Foundation has provided the initial \$50,000 donation, with another \$50,000 slated for when the fund reaches \$150,000. Dogfish Head will also donate profits from the hand sanitizer they are

currently producing for Delaware to the E.A.T.s fund.

The COVID-19 pandemic has forced hundreds of restaurants to shutdown, displacing thousands of workers. The funds will begin to be distributed in April, one month after the shutdowns began.

Our goal is to provide \$500 grants to as many qualifying displaced workers as possible. Our initial goal of raising \$1 million would provide 2,000 grants to those most in need," said DRA president Carrie Leishman in a statement.

Those wishing to donate to the E.A.T.s program can make a donation at <http://www.delawarerestaurant.org/> relief. Questions about the program can be emailed industryrelief@delawarerestaurant.org ■

— By Mike Rocheleau

Local banks adjust to protect branch employees, customers

On March 20, each WSFS branch with drive-thrus in Delaware and Pennsylvania practiced "Random Acts of Kindness" by inserting 20 \$10 gift cards in customer's receipts. Perhaps even better, each branch purchased those gift cards from local merchants.

"I think the businesses were even more excited about us purchasing the cards from them than the customers were," WSFS spokesperson Rebecca Acevedo told Delaware Business Times.

In response to the coronavirus outbreak, Delaware banks and credit unions are generally closing their lobbies except for prior appointment or issues with an outside ATM, reducing hours, and having branch personnel work from home. In some cases, banks have closed some of their branches and widened their service areas. Even their community messages are pretty consistent as they talk about urging employees and customers to wash their hands, practice social distancing, and enhancing cleaning procedures with stronger disinfectant products on high-touch surfaces.

In most cases, branches are being staffed according to traffic with some employees working from home, and many are taking appointments for customers who want to do things like access safe-deposit boxes or close a loan. If a customer has a problem with the ATM, they can call the branch for help.

"Our member banks will continue to work with those experiencing financial difficulty as a result of coronavirus impacts," said Delaware Bankers Association President Sarah Long in a statement. "These initiatives vary by institution and depend on a customer's individual circumstances. Banks of all sizes are also responding to the needs of individual and business customers directly impacted, while continuing to execute their own business continuity plans under challenging conditions. Banks stand ready to support the customers and communities they serve, as well as the broader economy and help the nation overcome this challenge." ■

— By Peter Osborne

Small restaurants to benefit from new HELP program but not larger employers

Small restaurants, bars, hotels, and other hospitality-related businesses across the state have received a lifeline from the state's new Hospitality Emergency Loan Program (HELP), which will provide no-interest loans capped at \$10,000 per business per month.

The funds can cover rent, utilities and other unavoidable bills, but cannot be used for personnel costs. The loans have a 10-year term with payments deferred for nine months.

The state's Division of Small Business will administer the program using existing state funds. Eligible businesses must have been in operation for at least a year, have annual revenue below \$1.5 million and be in certain hospitality-connected industries.

Division of Small Business Director Damian DeStefano said the state is estimating that 55% to 75% of the 2,700 entities in Delaware under the applicable NAICS industry codes will be eligible.

That means that most of Delaware's more visible restaurants, bars, and attractions will not be eligible. They are laying off thousands of workers and deciding whether to stay open for takeout and/or delivery.

"This is a difficult situation for everyone," DeStefano said. "We asked ourselves where \$10,000 will make the

largest difference. This loan will cover about 8% of average monthly revenue and may be what saves them from going out of business.

Businesses applying for assistance will need to meet eligibility standards, including being current on over 80% of payments over the past year and not being past due on its most recent payment of any bill for which it is applying for relief. Businesses can e-mail business@delaware.gov or call 302-739-4271 with additional questions.

DRA President Carrie Leishman said of the HELP announcement, "The governor put this out with good intentions, but we're afraid that it won't help the majority of our members. It's clear that he hears our concerns, but now we need to get the math right."

To aid employees under other measures not covered by HELP, Carney approved changes to Delaware's unemployment program for the hospitality industry to include lessening the wait time on unemployment benefits to a maximum of a week; allowing part-time income while collecting benefits as long as employees can demonstrate their decreased hours and earnings; and not classifying tipped employees as minimum wage earners as long as their tips are reported as wages. ■

— By Peter Osborne

Dover hurting from large cancellations, postponements

DOVER – The businesses in Delaware’s capital have come to depend on several large annual events as part of its revenue stream, but they are now anxiously viewing the next few weeks as events are postponed, canceled or in limbo – with estimates of the economic impact exceeding \$100 million.

In recent days, NASCAR has postponed its May races at Dover International Speedway; organizers canceled the 88th annual Dover Days Festivals; and Firefly’s organizers, AEG, canceled the Firefly Music Festival.

As mayor of Delaware’s second largest city, Robin Christiansen said that he’s been trying to mitigate the economic impact of the COVID-19 pandemic by obtaining and providing as much information as possible to city businesses.

“Certainly at this point in time, we’re up against the wall,” he said. “The city relies on many different things to be successful, but these annual events are a big part of our economy – certainly for our hotels, restaurants and the like.”

Christiansen said the decision to cancel the city’s Dover Days Festival, which draws tens of thousands to the capital city for a parade, music, games, food and more, was a big blow to its marketing efforts as well

as its local economy. The event had been scheduled for May 2, concurrent with the three-day NASCAR race weekend at Dover International Speedway.

NASCAR pulled the races in a March 16 announcement that postponed all races through May 10 – on the other side of the U.S. Centers for Disease Control and Prevention’s eight-week guidance against large crowds to help prevent transmission.

Dover International Speedway President and CEO Mike Tatroian said that he began to get nervous about the May race weekend when NASCAR called off its races in Atlanta on March 13.

After the CDC’s eight-week guidance was issued, Tatroian knew that Dover would be in for a difficult year. NASCAR has said that it is aiming to run all of its races, but with races scheduled virtually through November how that is accomplished remains to be seen.

“It is literally a puzzle and we have to look at TV network availability and a team’s ability to travel,” Tatroian said. “We have to look at what tracks have lights for night races and which don’t. Dover doesn’t have lights, so it limits when and how we could race.”

Tatroian remains optimistic that the



NASCAR has postponed its May races at Dover, a big blow to the local economy in the quarter.

Photo courtesy of Wiki

postponed races will be made up, noting that NASCAR is discussing every scenario. Also complicating the scheduling is NASCAR’s broadcast rights, with the first half of the season held by FOX and the latter half by NBC.

The longer the interruption spurred by COVID-19, the more likely the scenario becomes that the Dover races cannot be made up, especially as all major sports leagues jockey for all-important TV broadcast revenue.

Dover Motorsports Inc., the publicly traded owner of Dover International Speedway, has reduced its seating capacity

over the past decade to 54,000 from 135,000. The 2019 races made about \$4.9 million in admission revenue – that continues a more than decade-long decline as NASCAR deals with falling attendance, according to its annual report.

Despite falling attendance, the races’ TV broadcast rights have become more valuable every year, totaling \$34.2 million last year. According to its 10-K filing.

The cancellation of Firefly is another big blow to the Dover-area, as a 2014 study estimated its economic impact on the region at \$68 million. ■

— By Jacob Owens



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Delaware beaches hope their reputation stays intact after crisis ends

BY KATIE TABELING

Despite coronavirus rocking the Delaware beach towns, Highway One Companies owner Alex Pires is staying hopeful about the summer.

He postponed the opening weekend for Rusty Rudder, Jimmy's Grille and other venues in Dewey as soon as Delaware reported its first coronavirus case. Days later, Gov. John Carney issued several orders that cut off dine-in service and closed beaches at least until May 15.

Delaware's beach season launches on Memorial Day Weekend — one week after the order is supposed to lift.

But instead of worrying whether people won't come, Pires is holding on hope that it'll trigger a boom in the tourism economy.

"Once we get past this, I predict this'll be the biggest summer yet," he told the Delaware Business Times. "We're within driving distance for 80 million people in five states and we have a free beach. People will be cooped up for weeks. They may be sitting further away from each other on the beach, but they'll come."

Tourism is a \$3.5 billion industry and brings in 44,030 jobs, according to a 2018 study. Forty-two percent of those jobs are in Sussex County. But right now, beach businesses are cutting back staff and hours because many are limited

to take-out only.

"There's no way curbside and take-out can provide the same revenue that a sit-down meal can when people come here to visit," Rehoboth-Dewey Chamber of Commerce CEO Carol Everhart said.

"This is a huge hit for businesses. and I'm getting calls from our members that are trying to stay open just so they won't have to lay off staff."

There's real fear about surviving the coronavirus side-effects among the business community. Steve Montgomery, the owner of Starboard in Dewey Beach, said that businesses are lucky to cover 50% of their costs with it. After a long winter, many businesses might not have enough reserves to pay staff.

"The one thing that scares business people more than anything is the unknown," Montgomery said. "Not knowing when we will each be able to reopen is frightening, but let's do whatever we can to get past this."

To reinforce the message that Delaware's shutdown is not an excuse to come to the beach, Rehoboth Beach Mayor Paul Kuhns issued a civil emergency. That way if people come to visit or stay at their second homes, they'll also be asked to shelter in place. Officials at Lewes, Dewey and Bethany Beach quickly followed suit.

"We have a population year-round of

1,500 and it's mostly older. We've been blessed with no coronavirus cases, but we have a small hospital system," he said. "Some businesses will get hit by this, and some will have to leave here. But by May 15 we should have a better picture."

The Freeman Stage in Selbyville, another popular draw in the summertime, is also preparing for a strong summer once it moves forward with its season. The venue is estimated to draw \$68 million in economic impact to Sussex County through its musical and performance acts.

Right now, Freeman Stage Executive Director Patti Grimes said it's taking it day by day. Instead of announcing its line-up, she and her team are working to reschedule performers booked in May. If it comes down to it, she said the Freeman Stage will shorten or delay its season if need be.

"This will end, we just don't know when. We don't have a crystal ball," she said. "For now, we're going to work together so we can celebrate when this crisis ends. The music will continue to play on."

As the co-owner of Arena's Deli and Bar, Mayor Kuhns is well aware of the stakes if the coronavirus pandemic continues. He shut down two locations, including one in downtown Rehoboth Beach, and had to lay off staff. He's considering closing two other locations



There's no way curbside and take-out can provide the same revenue that a sit-down meal can when people come here to visit.

CAROL EVERHART

CEO, Rehoboth-Dewey Chamber of Commerce

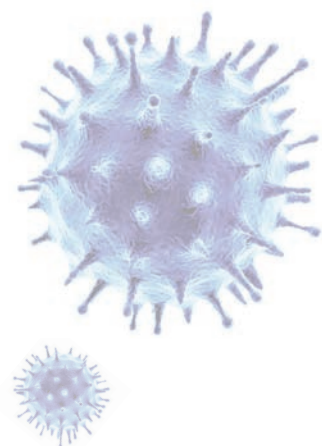


right now.

Kuhns said history shows people return after hurricanes, but this crisis was something more "disturbing" than what Rehoboth Beach has seen before.

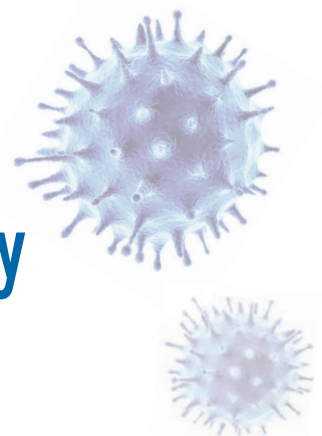
"I assume people will get cabin fever and they will stay close, but that's only if the situation passes or relaxes by May 15," he said. "We're taking it day by day, week by week." ■

Contact Katie Tabeing at ktabeing@delawarebusinesstimes.com



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Maryland seeks to begin Delaware MARC line negotiations

BY JACOB OWENS

ANNAPOLIS – For the first time in nearly five years, Maryland and Delaware officials may be getting closer to completing a missing link in the regional commuter rail network.

Currently, the Maryland Area Regional Commuter (MARC) train network stops service in Perryville, Md., about 20 miles from Newark, where the Southeastern Pennsylvania Transportation Authority (SEPTA) ends its southernmost lines. Delaware has long contracted with SEPTA to serve its four stations, allowing residents to easily commute into the Philadelphia region, but commuting south wasn't easy.

For years, officials from both Delaware and Maryland have voiced a desire to bridge that gap, even meeting in 2015 to try to address the issue. That 20 miles is the only segment on Amtrak's Northeast Corridor from Virginia to Connecticut not served by regional rail.

With a \$50 million total renovation to the Newark Regional Transportation Center set to allow two commuter trains to serve the station at the same time, however, discussions have begun anew about how to complete the long-sought-after goal.

That conversation was advanced on March 18, the last day of Maryland's

abbreviated legislature – it closed weeks early due to the coronavirus outbreak – when it passed a bill that directs the operator of the MARC system to negotiate with Delaware and railroad companies on the creation of a pilot program into the neighboring state. The bill also directed the Maryland Transit Administration (MTA) to “consult with regional private entities, including leading employers, labor representatives, rider advisory committees, and regional planning boards, to determine the most effective means to establish a MARC train schedule.”

The MTA is required to update the state legislature by Dec. 1 annually on its efforts and any challenges and proposed solutions necessary to complete the link in Delaware.

According to Delaware Department of Transportation spokesman C.R. McLeod there is discussion about the Delaware General Assembly also taking similar action as its Maryland counterpart, but those plans have been upended by the indefinite postponement of the legislature.

Leading the effort to attach the Delaware-focused directive to a Maryland bill that was largely aimed at increasing MARC service into Virginia was Delegate Kevin Hornberger, the lawmaker

who represents neighboring Cecil County, Md. While he believes MARC service in Delaware is still a few years away, he said the bill's reporting requirement “is a good way to cajole the [MTA] into staying focused.”

Hornberger said that the biggest obstacle to completing the new line is the actual infrastructure in the gap, because there are only two lines and no switch, which allows trains to move between the tracks.

“That's the reason all this is held up. The tracks aren't owned or controlled by Maryland or Amtrak, they just lease the right-of-way during certain hours,” he explained.

The rail lines are owned by the U.S. Department of Transportation, but used by Amtrak, MARC and the Norfolk Southern commercial railway. Because Amtrak holds the long-term lease on the lines, it would have to approve changes to the infrastructure and users.

Limited MARC service to Newark, such as the twice a morning and night schedule proposed by the legislature, could probably begin with investment in a track switch, Hornberger said. For more frequent service though, a third track would likely have to be laid – a costly proposition.

A third issue that would have to be addressed is where to maintain the

MARC cars, Hornberger said.

“They don't want to get very far away from Central Maryland, because at the end of the day, they've got to come all the way back [without passengers],” Hornberger explained. “Moving those cars without passengers is a drain of funds.”

A proposal to build a rail depot in Perryville was derailed by local opposition over noise and light pollution, and that leaves MTA with fewer options on where to store its trains overnight. Negotiations may include whether there would be space in Delaware to store those MARC trains, he said.

When the project does find a way forward, there will likely be demand for the service. A 2017 Wilmington Area Planning Council study of the proposal found that ridership would likely increase by about 6%, or as much as 10%, on the MARC and SEPTA rail lines. The findings don't surprise Hornberger, who has often taken regional rail to his job in D.C.

“You can go to the Perryville MARC station on any given morning and find license plates from New Jersey, Pennsylvania and Delaware,” he said. “I think that the demand is there.” ■

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Does your insurance policy cover you for COVID-19 losses?



JENNIFER WASSON
Guest Columnist

The COVID-19 crisis raises a multitude of issues for businesses facing significant losses, including whether they can rely on their insurance for help. “Novel coronavirus” is

also novel for the insurance industry, as carriers and policyholders seek to determine whether, and to what extent, various types of coverage will apply to virus-related claims. Here are five things your business can do to maximize the potential for coverage:

1. Review your entire insurance program. It’s important to take stock of all the coverage you have. The following types of insurance may provide coverage for COVID-19-related claims:

- **Property Insurance:** Many property policies cover business interruption losses such as lost profits and extra expenses that arise from disruptions in operations. Some property policies also cover “contingent” business interruption losses, another type of coverage that applies to disruptions to a business’s supply chain. Business interruption

insurance certainly sounds promising, given the lost profits and shutdowns that many businesses currently are facing. But an interruption to routine business is not enough; property policies typically require physical damage to property to trigger coverage for a claim. Policyholders may be able to demonstrate this physical damage if their premises are contaminated due to the presence of infected workers.

- **Event Cancellation Insurance:** These policies cover lost revenue and expenses associated with the inability to hold an insured event at its scheduled time. Some policies provide coverage even if the event is merely postponed. Voluntary cancellations are not covered; cancellations due to government directives, such as an emergency declaration, likely are.

- **Workers’ Compensation Insurance:** If an employee contracted COVID-19 at work, or in the course of his or her employment off business premises, workers’ compensation coverage may be available for lost wages or medical expenses. Given the global reach of COVID-19, and the fact that it is highly contagious, it may be difficult to prove that a person was infected at work, or as a direct result of his or her work. Workers

whose jobs involve fighting the spread of the virus, or who deal directly with large populations, may have the best argument that COVID-19 is an occupational disease giving rise to compensable claims.

- **Commercial General Liability (“CGL”) Insurance:** CGL policies cover claims for bodily injury, property damage, and personal and advertising injury brought by third parties. These types of claims are not likely to be the most prevalent risks immediately facing businesses in response to COVID-19. If your business is sued by a third party for liability relating to the virus, for example, for negligence in failing to protect others from infection, this coverage could apply.

- **Business Travel Insurance:** If an employee contracted the virus during travel for work, this insurance may provide coverage for lost wages and medical expenses, although some policies exclude claims caused by “epidemics” or “pandemics.” If the policy does not contain this type of exclusion, a key issue will be demonstrating that the employee’s infection was caused by or during his or her travel. Some travel policies will also cover expenses relating to trip cancellation and return home, if the travel was booked prior to travel restrictions or knowledge of the

epidemic. It’s also a good idea to check for travel coverage from sources outside your traditional policy program, such as the company’s credit card.

- **Cyber Insurance:** These policies often provide coverage for losses sustained as a result of a cyberattack, as well as third party claims by customers or vendors for cyber breaches. This coverage may be implicated if a data breach or other cyberattack arises as a result of employees working remotely due to the COVID-19 outbreak.

2. Read Your Policies. Yes, it might be tedious, but be sure to read your policies from cover to cover. While policies often employ “standard” language and contain certain common provisions, each carrier has its own forms and may include conditions unique to your business and risks. Focus on the definitions of key terms, the requirements for notifying the insurer of a claim, and the exclusions. Some policies expressly exclude claims arising from bacteria and viruses, communicable diseases, or infections. Other definitions also may be relevant, such as the definition of “contaminant” in property policy (which may or may not cover COVID-19) and the definition

Continued on page 29

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VIEWPOINTS

Pay attention to how you communicate when everyone is remote



JENNIFER SMUTS
Guest Columnist

Now that the COVID-19 pandemic has forced businesses to work remotely, we still need to provide clients necessary service. Crisis-communication plans are being pulled off shelves or out of drawers and revisited for execution purposes. Stat! Communication during times of crisis are mandatory. In order to curb panic and effectively manage, own your message and control the Who, What, Where, When, Why & How.

Who?

Which clients expect you to be a continued resource and which team

members do you need to work with in order to get work-product delivered? Be sure and have all of these contacts in your Outlook or create a simple Excel spreadsheet with relevant contact details. Request cell phone numbers if you don't already have already them.

What?

The world is in a state of disruption therefore in most cases priorities have shifted. Be sure to ask clients and team members whether the goal has changed and/or be prepared to suggest whether the goal should change due to perceived implications of the pandemic.

Where?

Communication comes in many forms. While e-mail affords immediate distribution in a timely manner, don't underestimate the importance of a phone

call or video conference. Hearing a voice or seeing a client or team member via video is very helpful in order to communicate interpersonally.

When?

Some businesses don't have the ability to offer a remote work situation so although you are confined to your home - keep a schedule and routine in order to work effectively with clients and team members alike. Organize conference calls, set up WebEx meetings and/or virtual team meetings throughout the business day. Make Outlook your friend because staying in touch with clients and team members is vital.

Why?

Disruption creates a lot of stress in our lives, but the key to coping is empathy. Many clients and colleagues will crave a

sense of normalcy. Depending on which generation your client identifies with will afford you a better understanding of what normalcy looks like to them. Baby Boomer clients and team members may be more patient due to their experience. On the other hand, Millennials expect immediacy and will turn to social media.

How?

Continue to push out both internal and external communications that are relevant to a 24-hour bubble. People remember how you make them feel so ask your clients and team members how they are doing. More connects us than separates us. ■

Jennifer Smuts is chief marketing officer for Connolly Gallagher LLP. Contact her at jsmuts@connollygallagher.com or (302) 888-6206.

WASSON Continued from page 28

of "computer system" in a cyber policy (which may or may not cover employees working from home).

3. Use your broker as a resource. Your broker is an important player during policy negotiation and placement, but can also

be a valuable resource during the claims process. Brokers often have direct access to insurer decisionmakers and experience in understanding the insurance at issue.

4. Give notice of a claim as soon as reasonably possible. Many policies allow notice of a claim to be given "as soon as practicable," but some have specific timing requirements that can result in

denial of a claim if not followed. Know what your insurer requires and consider giving notice even if you are unsure whether your claim will be covered.

5. Do what you can to mitigate. Given the uncertainty surrounding insurance coverage for COVID-19-related claims, businesses should be proactive in responding to their potential

risks. Taking steps to mitigate harm can often be a precondition to coverage, and makes good business sense in light of the unsettled insurance landscape surrounding COVID-19. ■

Jennifer Wasson is a partner at Potter Anderson and head of the Insurance Recovery practice.

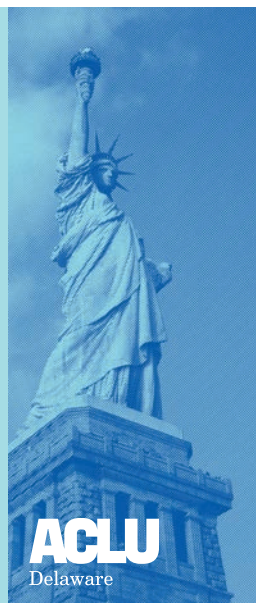
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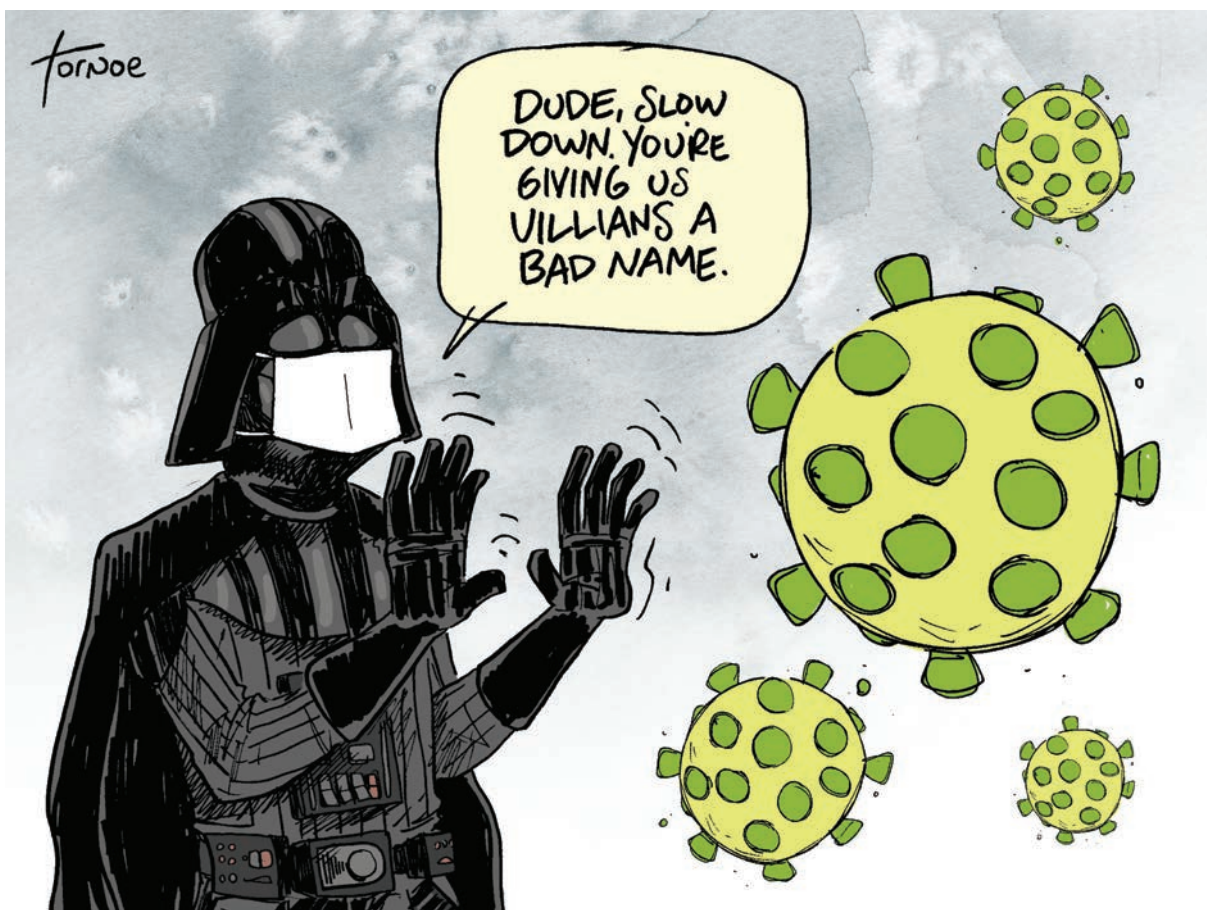
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PRESIDENT'S NOTEBOOK

Very few businesses have a contingency plan for a pandemic



ROB MARTINELLI

These have been the hardest weeks of my business career. I've been through the crash of '87, the dot com bust of 2000, the big recession in '08 and '09.

Nothing compares to what is going on today. I've put my life into building this business - Today Media - a company of 130 people serving four communities and a robust custom media operation serving many more.

I didn't have a contingency plan for a pandemic.

On average, companies with fewer than 500 employees have less than a month of cash reserves, according to a study by the JPMorgan Chase Institute. Smaller businesses often have just a couple of weeks' worth of cash to keep running. Today Media is better prepared than average businesses, but few businesses are adequately prepared for an event of this magnitude.

Thirty percent of Delaware restaurants have chosen to close completely instead of continuing operations focused on takeout and deliveries. More drop daily as carryout fails to sustain operations.

Local hotel occupancies have started to drop below 50% and the stats I am hearing are in the teens. A decline of 15% puts many owners in a cash-flow negative. Many industries face the same bleak picture.

Emergency SBA economic injury loans could play a big role. They offer low

interest rates and a 30-year payback. But, getting these loans can take time.

The US Chamber of Commerce said, "The SBA also should be given the authority to streamline its disaster-loan approval process for amounts below \$350,000 in order to provide emergency capital more quickly." The group urged removing a requirement that small businesses show they can't get credit elsewhere before turning to the SBA. We would support both of these much-needed initiatives.

The State of Delaware needs to do more. The HELP program for the hospitality industry is a step in the right direction, but it seems like a modest measure, considering that tourism contributes \$3.5 billion to the State's GDP.

To be eligible, hospitality businesses must have been open at least one year, have annual revenue of less than \$1.5 million, and operate in certain hospitality-connected industries. These limits would exclude a huge number of hospitality businesses and thousands of their employees. In other industries, except for essential businesses, the vast majority have now been asked to close.

Surrounding states and cities are doing much more. Delaware has a Rainy Day Fund. Let me tell you - it's not only raining it's a Cat 5 Hurricane, especially for small businesses.

A dramatic reduction of economic activity without the right fiscal response will cause the economic pain to last much longer.

Small businesses need immediate help to survive. It seems like the federal government with their \$1.8 trillion

Stimulus package is offering what is needed for small businesses. Small businesses need forgivable loans to keep people employed and to pay basic services like rent and utilities.

The State needs to act FAST. We are a small state that prides itself on moving quickly. The State can be that bridge until we know how long it will take to get the Federal assistance and exactly what that looks like. (This column was written as the bill was passed in the Senate and details were sketchy.)

I share much of Tom Friedman's sentiment in his NY Times column on Sunday, March 22nd.

He said, "These are days that test every leader... They are being asked to make huge life and death decisions, while driving through fog, with imperfect information and everyone in the back seat shouting at them. My heart goes out to them all. I know they mean well. But as so many of our businesses shut down and millions are being laid off, some experts are beginning to ask: Wait a minute! What are we doing to ourselves? To our economy? To our next generation? Is this cure - even for a short while - worse than the disease."

We all understand the public health need to shelter-at-home for a period of time. However, let's not move so quickly to keep things closed through the middle of May or beyond. This is a rapidly changing situation and nobody knows what is going to happen. Let's take it a step at a time.

Friedman suggested that we need a more vertical approach that "can more surgically minimize the threat of this virus to those most vulnerable while

“
**The State of Delaware
needs to do more...
The State needs
to act FAST.**
”

me maximize the chances for as many Americans as possible to safely go back to work as soon as possible." The State should be working hand in hand with our business leaders now so we have the plan in place to jump start our economy when the time comes.

That being said I can't imagine what our health care workers and first responders are going through as the front lines in fighting this pandemic. My kudos to them for their tireless efforts.

DBT is sharing their stories in "Voices from the Crisis," which covers businesses pivoting to keep revenue coming in and reports on businesses doing what they can to help out. This issue has a story about businesses coming together with ChristianaCare to find medical supplies in our community - it's on page 6.

When I hear about efforts like these in Delaware, I am confident we will get through this together. ■

Rob Martinelli is president of Today Media Inc and group publisher of Delaware Business Times and Delaware Today, among others.

Delaware arts organizations seek community support during difficult time

To Our Local Arts-Culture-Heritage Fans, Friends, and Family:

Right now is an unprecedented time for our community. The local arts, culture, and heritage community, like many nationwide, will likely be hit especially hard. COVID-19 has caused a great deal of change, and we are all facing a tremendous amount of uncertainty. Our government leaders have made the hard but necessary choice to ban mass gatherings of people, and nobody is sure how long this may go on. This directly affects the arts and culture sector, as we will most likely be unable to sell admissions and host events for an extended period of time.

Our cultural community is facing a major loss in revenue. Arts and culture, by their very nature, need an audience. Although this creative community will continue to find innovative ways to connect with you, and to share content digitally, gathering is at the heart of what we do. That experience can't be delivered to your doorstep, or available for curbside pickup. And in addition to the impact on

our organizations, the performers, artists, curators, technicians, and administrative staff are likely to have personal financial struggles through the coming weeks and months.

We are coming to you now to ask for your immediate and continued support of local arts, culture, and heritage organizations, even as we temporarily shutter our doors. There are three easy ways you can help through these uncertain times: make a donation, buy a gift certificate, and talk to your legislators.

Make a donation. Most of the organizations listed in this letter are nonprofit organizations, which means that we re-invest any profits from our exhibitions and performances back into our mission, rather than to shareholders. As nonprofit organizations, it also means we can accept tax-deductible donations! This is by far the best thing you can do immediately. A pledge for monthly support is also a wonderful way to provide sustained income as we work to recover in the coming months. Finally, if you bought

a ticket to an exhibition or performance that gets cancelled, please consider turning the value of that ticket into a donation, rather than asking for a refund.

Buy a gift certificate or membership. Many local organizations have the ability to issue gift certificates that patrons can use for future admission. Please check the websites of those you enjoy to see if they provide gift certificates or memberships. Treat your future self to an afternoon or evening of entertainment and enlightenment, and once life returns to normal we look forward to welcoming you back!

Talk to your legislators. There will likely be multiple bills put forth on the state and national levels for economic relief of those affected by COVID-19, including some now in the US Senate. Please reach out to your legislators now and let them know that nonprofit arts, culture, and heritage organizations and individual artists should be included in these relief packages. If you are not sure how to best reach out to your legislators, or if you would like access to resources

such as pre-written communications, you can connect with the Delaware Arts Alliance. Resources can be found at delawareartsalliance.org.

This crisis is going to have a dramatic impact on all of us. We are a strong and resilient community, and we have the opportunity to support one another through the challenges that lie ahead. We can make it through this together, but local arts, culture, and heritage organizations need you to help weather this storm. Once COVID-19 passes, we will still be facing financial gaps and tight budgets, and will likely be asking for your support to offset our losses. Please have patience as we get back on your feet. We are all dedicated to bringing you amazing cultural experiences.

We look forward to seeing you once again to share in the enjoyment of our rich local arts, culture, and heritage, together.

Until then, be safe, be kind, be hopeful. ■

Signed by more than 45 organizations representing Delaware's arts culture and heritage community.

Keep calm ... and small business on



MIKE BOWMAN
Guest Columnist

A JPMorgan Chase report released last fall on the financial stability of U.S. small businesses in 25 metropolitan areas has been given new context as attempts to slow

the coronavirus pandemic have brought a majority of in-person commerce to a halt across communities, the country, and the globe. The report found that 29% of small businesses were unprofitable and 47% had less than two weeks of liquidity.

The health and economic challenges for small businesses and their employees are the most frightening in Delaware's memory. There is frustration from the public by their inability to access service from their favorite providers.

While there are no short-term cures, here are a few tips and tools to consider as you work through this unprecedented time.

1. Stay calm, do your research.

If you are experiencing difficulty paying bills, reach out to your creditors, suppliers, and landlord to find out if they can enact their own relief measures to help. Some entities may offer deferred payment options, waive certain fees, or work with you to address your specific needs. Also, take a look at your insurance policy to understand the details of your business interruption coverage. Depending on the scope of your

coverage, certain losses may be covered.

2. Look at updated unemployment policies

If you need to reduce your workforce, or your staff is unable to report to work as a result of COVID-19 (i.e. medical issues, child care issues, etc.), help your staff understand how the Delaware Department of Labor (DOL) can help. Unemployment insurance guidelines are being adjusted to respond to this crisis, and new parameters may help with eligibility for benefits. DOL will begin processing unemployment claims as they are received with the goal of benefits becoming available within a week.

Although DOL offices will be closed to public access during this state of emergency, the department remains operational and offers the ability for Delawareans to file for unemployment benefits online at the following link: <https://ui.delawareworks.com/>. Questions can be answered via email at uiclaims@delaware.gov or via at 302-761-8446.

3. Ask for HELP – Hospitality Emergency Loan Program

If you operate a hospitality business in Delaware, you may be eligible for special assistance under the new HELP initiative. The Hospitality Emergency Loan Program (HELP) provides financial relief for restaurants, bars and other hospitality industry businesses that employ thousands of Delawareans.

The no-interest loans are capped at \$10,000 per business per month. The

money can cover rent, utilities and other unavoidable bills but cannot be used for personnel costs. The loans have a 10-year term with payments deferred for nine months. Eligible businesses must have been in operation for at least a year, have annual revenue below \$1.5 million and be in certain hospitality-connected industries. Other eligibility guidelines apply. Email business@delaware.gov to learn if you qualify or call 302-739-4271 with additional questions.

4. Look into an SBA Disaster Assistance loan

Delaware was approved for an Economic Injury Disaster Loan program by the U.S. Small Business Administration. These loans assist small businesses, nonprofits and more, in meeting ordinary and necessary financial obligations that cannot be met as the result of COVID-19.

SBA makes loans available to small businesses and private, nonprofit organizations in designated areas of a state or territory to help alleviate economic injury caused by the coronavirus (COVID-19).

- Economic Injury Disaster loans offer up to \$2 million in assistance.

- Loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. It does not cover lost sales. The interest rate is 3.75% for small businesses. The interest rate for nonprofits is 2.75%.

- Terms, up to a maximum of 30 years, are determined on a case-by-case basis,

based upon each borrower's ability to repay.

- Repayments are deferred for 12 months.

More details at: <https://www.sba.gov/funding-programs/disaster-assistance>. You may also contact SBA's Disaster Assistance Center at 1-800-877-8339 or via email at disastercustomerservice@sba.gov.

5. Meet with an SBDC advisor for free assistance to access resources

Navigating the complex maze of relief resources can be overwhelming. The Small Business Development Center's specially trained advisors are here to help. Meet with an SBDC advisor to go over financing options and resiliency strategies. The SBDC has been around for over 35 years helping to sustain or grow businesses, even during the most challenging economic times. We are still here working remotely 8:30 a.m. to 4:30 p.m. Monday through Friday. Request free and confidential advising at www.delawaresbdc.org or Delaware-sbdc@udel.edu or 302-831-1555.

The SBDC will remain at the front line with the full support and services of our professional tireless staff and in coordination with our many stakeholders, such as SBA and the Division of Small Business.

Stay calm and protect yourself and your family. ■

Mike Bowman is state director of the Delaware Small Business Development Center.



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