

# Local Lifeline for Small Businesses

Middle Township government teams up with chamber to form task force offering support and resources

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Middle Township Chamber of Commerce President Bob Noel at a State of the Township Address.

**A** month into the COVID-19 restrictions that upended businesses across the state, the idea of Middle Township Business Recovery Task Force was introduced.

The Middle Township Chamber of Commerce, together with Middle Township's Economic Development Council and Economic Development/Grants Office, is at the helm of Middle Township Business Recovery Task Force.

## Time to Analyze

For now, the most productive thing business owners can do is plan for reopening, including any adjustments needed to conform to social-distancing guidelines. To offer guidance to business owners, the task force created an informational page on the Middle Township Chamber website. Business owners can register through the site to stay informed on updates and opportunities, such as Zoom Q&A sessions with local business and political leaders.

The webpage, <https://mtcc4u.com/business-recovery-3>, includes links to an array of resources, including loan applications, and summaries of federal initiatives such as the Paycheck Protection Program, which offers forgivable loans to small businesses to maintain payroll during the COVID-19 crisis.

"By creating a central pool of information for our business owners and holding regular, online information sessions, we save folks time, money, and aggravation," said Economic Development Council Chairman Brian Murphy.

The Middle Township Business Recovery Task Force also established a private Facebook group for local business owners, that run by the Mayor's office with Nancy Sittineri, the Township's Economic Development and Grants Coordinator.

## Jersey Shore Season

We don't have the option to not open Cape May County for the summer. It's a problem we have, and we need to manage it—and we can manage it. Through late April, Cape May County, along with New Jersey's other southernmost counties, had consistently recorded the lowest number of COVID-19 cases across the state.

With the most vulnerable people self-isolating at home, the rest of the population should be able to soon return to work while still practicing social distancing and wearing masks.

I don't think people really realize what that would mean if we didn't have a summer. If we lost \$6 billion in tourism revenue and \$550 million in tax revenue, and all these jobs and all these tips and all that gas that didn't get pumped, and if we headed into next fall with no income and no one able to collect unemployment all winter ... it's a nightmare.

While focusing on Middle Township's needs, I have been on conference calls with Cape May County freeholders and fellow mayors to discuss the crucial question of when the Jersey Shore might be ready for visitors. So far, the consensus is to start slowly with the goal of a wider reopening in July and August.

The White House's criteria for states to reopen include a decline in COVID-19 cases for 14 days. But even after that point, leaders must use extreme caution. If we slip up, the restrictions may have to start all over again.

Any decisions about reopening the local economy must consider all factors. We need to have a strong understanding

of where we actually are with COVID-19 in Cape May County, and balance that with what's at stake. The economic disaster that we could have would affect thousands of people's mental health and fiscal health.

### **Saving ourselves, businesses**

As funding for small businesses gets sorted out at the state and federal level, Bellevue Tavern owner Dennis M. Roberts said Middle Township's task force could provide powerful advocacy. "It gives business owners the chance to share their thoughts and the ability to share them in one voice," he said. "It will give local leaders input from the business community to pass along to those above them."

Bob Noel, President of the Middle Township Chamber of Commerce, has reached out to business owners who registered for the task force to learn more about their concerns. Some were discouraged after missing out on the first round of small business loans.




Bellevue Tavern in Cape May Court House owner Dennis M. Roberts.



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Others are wary of accepting loans, afraid to incur debt in a shaky environment. Noel leverages his financial background to help talk them through the options.

The chamber president said he hopes to see re-openings soon for Middle Township's burgeoning restaurant scene and the service providers he calls the "artisans," including barbers and beauty shops, the electricians, and other contractors.

"We know the consequences of a bad choice, and we will be cautious enough not to put ourselves in a bad position," he said.

In the meantime, business owners' livelihoods remain in limbo. In the immediate future, decisions that involve public health as well as the economy loom large for local leaders.

This is going to be one of the hardest things we've ever done. This is going to be

our legacy. How we manage the problem will be what people remember about us. 🦋

@ For more on the Middle Township Small Business Recovery Task Force, go to <https://mtcc4u.com/business-recovery>.

For more on the Cape May County Chamber of Commerce's webinars to aid small businesses, go to <https://capemaycountychamber.com>.

# Focus on Businesses

Doug Burke, board chairman of the Cape May County Chamber of Commerce and the owner of Burke Motors, a family-run car dealership in Cape May Court House, is determined to keep the 108-year-old business running.

"We made it through the Spanish flu pandemic, two world wars, and a depression. We're planning on being around another 100 years," Burke said.

Burke Motors has adapted by offering "contact-free" sales and service. Customers can purchase a car online, or come to the dealership by appointment to test-drive vehicles that have been thoroughly wiped down. Still, Burke acknowledges the restrictions have taken a toll.

"It's tough for us. We're significantly down in our workforce... people are under a stay-at-home order," he said.

He was also looking ahead to the summer months, when Cape May County's population typically balloons from 80,000 to 1 million "on any given weekend." "We're concerned about summer. From a Chamber of Commerce standpoint, it's critical we figure out a path forward," Burke said.

It's a scenario restaurant owner Dennis M. Roberts has worried about while overseeing dramatically scaled-down operations at the Bellevue Tavern located on Cape May Court House's Main Street.

"A lot of seasonal operators won't make it if they can't open soon," he said. "One of the things we have to look at is that South Jersey is not the densest part of New Jersey. We have to consider some tiered options for a safe reopening."

Roberts, who was able to retain about a third of his work



force as the Bellevue Tavern remains open for takeout, said that new federal government loan programs tied to payroll haven't been a fit for all small businesses.

"What they should be doing is direct grants to operating small businesses trying to survive," he said.

Roberts also hopes the government will intercede in a standoff with insurance companies over business interruption insurance. He has maintained business interruption insurance for 20 years, but like other business owners, has not been able to file a claim because insurers don't consider a pandemic to be a covered loss.

The National Association of Insurance Commissioners released a statement on the issue that read, in part:

*"Business interruption policies were generally not designed or priced to provide coverage against communicable diseases, such as COVID-19 and therefore include exclusions for that risk."*

"It's been very stressful. We went from having a great winter to literally zero that first week, and it's slowly come back in trickles. We're operating in an environment with so much ambiguity moving forward," Roberts said.

Burke agreed that the uncertainty is keeping business owners on edge.

"We just don't know what the future looks like. Is it 50%, 75% of what it was pre-COVID? The concern on the other side is the unemployment rate. Will there be the demand that there was in, say, February?"

## Middle Township's Creative Services

Picking up a marriage license might be the one type of municipal transaction that's guaranteed to end in smiles. As Middle Township has adapted to evolving state restrictions under COVID-19, its Clerk's Office is still issuing marriage licenses. But workers are no longer seeing smiles.

The couples applying for marriage licenses wear face masks, as does the municipal worker who administers the oath required in the process. It's one of many steps the Township has taken to ensure routine services can continue.

"We are providing them with the application in advance so that they can complete certain portions prior to coming to the building," said Middle Township Deputy Township Clerk Andrea Singley, noting that according to New Jersey law, 72 hours needs to lapse between the date of application for a marriage license and the time it is issued. "Once they arrive to the building with an appointment, we issue both the couple and their witness the oath and collect payment through the front door, all while wearing masks, of course. We then schedule a follow-up appointment for them to pick up the license, which again is done through the front door. No one ever enters the building."

Some Township employees do need to enter the Municipal Building, including those who record tax payments and process vendor invoices. Anyone who works in the building practices social distancing, said Business Administrator Kim Krauss.

"A majority of our employees continue to split shifts to minimize contact with one another," she said. Middle Township police, for example, are organized into eight separate squads so they can minimize contact.

And the Public Works Department crews are split into two groups, which is a particular challenge as they handle a marked increase in yard debris. "Public works is kicking butt right now... hopefully everyone bears with us," Deputy Mayor Theron "Ike" Gandy said. "We're dealing with a skeleton crew and doing the work of 10 crews."

Municipal staff members working remotely are often putting in hours far beyond their normal shifts, said Krauss. "Most employees are now checking emails as soon as they wake up in the morning, while doing homework with their school-aged children, until they turn the lights off at night to go to bed," she said.

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