

NJAC COUNTY BIZ

An Educational and Informative Newsletter for Counties and Businesses

New Jersey Association of Counties

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Atlantic City Electric Taking Steps to Support Customers During Coronavirus Pandemic—*Company provides tips, resources and payment accommodations for those who may have challenges paying their monthly energy bill*

by Frank Tedesco, Senior Communications Specialist for Atlantic City Electric

With officials in New Jersey and other locations declaring a state of emergency in light of the COVID-19 pandemic, Atlantic City Electric understands customers may be affected by the ramifications and is taking steps to help. In addition to reminding customers of existing bill assistance resources, the company is taking steps to expand awareness of the programs in place to help customers through temporary or extended financial hardship. Atlantic City Electric is suspending service disconnections, already in place as part of the Winter Termination Program (WTP) and waiving new late payment fees through at least May 1, and will be working with customers on a case-by-case basis to establish payment arrangements and identify energy assistance options.

“We are committed to helping every customer through difficult times, and we know there will be many challenges associated with this pandemic,” said Dave Velazquez, president and CEO of Pepco Holdings, which includes Atlantic City Electric. “From programs that provide supplemental support, billing options that spread costs more evenly, to relief of late payment fees, we are taking important steps to support our customers and communities.”

Customers who may be challenged in paying their bill should contact Atlantic City Electric Customer Care at 800-642-3780. Atlantic City Electric will work with customers who may have difficulty paying their energy bill. The company offers [payment options](#), like Budget Billing, which averages payments over a 12-month period to help customers manage their monthly energy bill, or flexible payment arrangements that offer individually tailored payment installment plans. Through [Atlantic City Electric's Gift of Energy program](#), anyone can make a payment toward a friend or family member's energy bill. The gift will appear on a future bill as a credit to the recipient's account.

Atlantic City Electric works closely with its community partners to connect customers with grants and programs like LIHEAP, the Low-Income Home Energy Assistance Program. LIHEAP provides grants in varying amounts based on a household's income size, type of fuel, and type of dwelling, with no pay back required. South Jersey residents can apply for assistance online through the [Department of Community Affairs website](#), by contacting their local [LIHEAP Agency](#), or by calling 1-800-510-3102.

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ACE Taking Steps to Support Customers *(continued)*

Other programs supporting Atlantic City Electric customers include:

- The Universal Service Fund (USF) that helps make energy bills more affordable for low-income customers. USF provides benefits that can help customers reduce their natural gas and electricity bills. Customers can apply as part of the LIHEAP application process. Call 1-800-510-3102 or visit energyassistance.nj.gov for details.
- Payment Assistance for Gas and Electric (PAGE) can help low-to-moderate customers who are experiencing a temporary financial crisis assistance covering their natural gas and electric bills. For more information, call 732-982-8710 or visit njpoweron.org.
- New Jersey SHARES is a nonprofit corporation that provides assistance to income eligible New Jersey households with energy, telephone and water bills. Visit njshares.org or call 1-866-657-4273 for details.
- Senior citizens and disabled adults can take advantage of Lifeline, a utility assistance program that offers \$225 to persons who meet certain income guidelines. This benefit includes utility customers as well as tenants whose utility bills are included in their rent. Call 1-800-792-9745 for details.

Eligible customers also can receive financial assistance through Helping Hands, a program, funded by Atlantic City Electric, providing \$1 million annually to help struggling customers meet their energy needs. These funds are dispersed each year to low-income residents through the [Affordable Housing Alliance](#), [New Jersey SHARES](#), [Catholic Charities of the Diocese of Camden](#), and the [People for People Foundation](#).

Readers are encouraged to visit [The Source](#), Atlantic City Electric's online news room. For more information about Atlantic City Electric, visit atlanticcityelectric.com. [Follow the company on Facebook at facebook.com/atlanticcityelectric](#) and on Twitter at twitter.com/aceleconnect. Our mobile app is available at atlanticcityelectric.com/mobileapp.

Atlantic City Electric is a unit of Exelon Corporation (Nasdaq: EXC), the nation's leading energy provider, with approximately 10 million customers. Atlantic City Electric provides safe and reliable energy service to approximately 560,000 customers in southern New Jersey.



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BECOME A MEMBER OF THE NEW JERSEY ASSOCIATION OF COUNTIES

Learn about the benefits of being a part of NJAC and how you can join.

Contact Loren Wizman, Business Development Director at
(609) 394-3467 or loren@njac.org.

[Click here for an application.](#)

Is Your Public Sector Organization Struggling To Finance Your Dream Project? There's Probably a Grant For That!

by Lauren Baines, Enterprise Program Manager for SHI International

You're a K-12 district that dreams of starting a STEM initiative for all your students. Or maybe you're a local government that wants to improve public transportation by investing in applications to optimize city bus and train schedules. Or perhaps your college campus wants to beef up access control for the dormitories.

In an ideal world, you'd have the money to make these projects a reality. In the *real* world, that's not always possible.



Often, public sector organizations are forced to put their dream projects on hold – or scrap them entirely – because they lack proper funding or resources to get the initiative off the ground. But it doesn't have to be this way – not when there might be a grant for that.

What kinds of projects might be funded by grants?

Each year in the U.S., more than 5,000 grant programs are opened, providing approximately \$500 billion dollars in funding, and we've seen countless examples of organizations benefiting from grants.

A sheriff's office that was devastated by a hurricane received a grant for new police car technology, allowing it to modernize its law enforcement approach. A school district that needed a [district-wide refresh of its switches](#) and didn't have the funding to complete the project [received E-rate Category 2 funds](#), secured a state grant for educational networking upgrades, leveraged partner financing, *and* utilized state contracts to refresh its network.

But we also understand it's not that simple. Just because there are thousands of grants available, that doesn't mean you're going to snap your fingers and the money will automatically appear. It takes time and energy to sift through these programs to see if you even qualify. And even if you do qualify, you need to expend even more resources applying for the grant.

Given this tireless work, no one would blame you if you'd rather finance a project yourself rather than risk not winning a grant.

But these factors shouldn't deter you from pursuing the grants avenue – especially if there's a solution.

A powerful grants partnership

The SHI Grants Support Program provides public sector organizations with grants information, customized funding reports, and consultation calls to help develop project ideas, get technology-rich projects funded, and expand initiatives that are already in the works.

SHI has partnered with Grants Office, a national grants development services firm with a 20-year track record of helping public sector agencies find and secure funding for technology projects. Our joint goal is to make the process of identifying and organizing potential grants as seamless as possible for your public sector institution.

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Is Your Public Sector Organization Struggling To Finance Your Dream Project?

Organizations that can take advantage of this partnership include:

- State and local governments
- Law enforcement and public safety entities
- K-12 schools and districts
- Higher education institutions
- Nonprofit organizations, such as hospitals



Make your technology dreams a reality

Financing your dream technology initiatives is expensive. But that doesn't make it impossible.

Grants can help law enforcement agencies purchase innovative technology that will support new policing strategies to reduce crime and protect civilians.

Grants can help hospitals radically transform healthcare offerings by giving them the means to streamline patient data and [deploy tablets](#) with modern applications.

Grants can help schools become safer by paying for gunshot detection software or other means to directly contact authorities.

This funding can dramatically increase your capacity to leverage technology, advance your mission, and impact your community. The [SHI Grants Support Program](#), in partnership with Grants Office, can help you turn your technology dreams into a reality.

To learn more about the SHI Grants Support program, contact your SHI account executive. Or visit shi.com/grants and fill out the information form to receive a customized report of funding opportunities for your organization.

To learn more about SHI International Corp., please contact John Minnella, District Manager of NJ/PA/DE Government & Healthcare, via e-mail at John_Minnella@shi.com.

Sophie Marinelli contributed to this post.

Do you have educational or informational articles you would like published in the NJAC COUNTY BIZ?

Contact

**Loren Wizman, Director of Business Development, at
(609) 394-3467 or loren@njac.org.**

COVID –19: Information For Communities And The General Public

Coronaviruses are a large family of viruses that are common in people and many different species of animals.

COVID-19 ("coronavirus disease 2019") is the disease caused by a novel (new) coronavirus that was first detected in humans in Wuhan, China in December 2019.

Steps you can take to prevent spread of flu and the common cold will also help prevent coronavirus:

- Wash hands often with soap and water. If not available, use hand sanitizer.
- Avoid touching your eyes, nose, or mouth with unwashed hands
- Avoid contact with people who are sick
- Put distance between yourself and other people if COVID-19 is spreading in your community. This is especially important for [people who are at higher risk of getting very sick](#).
- Stay home while you are sick and avoid contact with others
- Cover your mouth and nose with a tissue or sleeve when coughing or sneezing
- Clean AND disinfect [frequently touched surfaces](#) daily. This includes tables, doorknobs, light switches, countertops, handles, desks, phones, keyboards, toilets, faucets, and sinks.
- If surfaces are dirty, clean them: Use detergent or soap and water prior to disinfection
- If you are sick: You should wear a facemask when you are around other people (e.g., sharing a room or vehicle) and before you enter a healthcare provider's office. If you are not able to wear a facemask (for example, because it causes trouble breathing), then you should do your best to cover your coughs and sneezes, and people who are caring for you should wear a facemask if they enter your room. [Learn what to do if you are sick](#).
- If you are NOT sick: You do not need to wear a facemask unless you are caring for someone who is sick (and they are not able to wear a facemask). Facemasks may be in short supply and they should be saved for caregivers.

Currently there are no vaccines available to prevent novel coronavirus infections.

Stay home when you are sick. Earned Sick Leave is the law in New Jersey.

As of October 2018, employers of all sizes [must provide full-time, part-time, and temporary employees with up to 40 hours of earned sick leave per year](#) so they can care for themselves or a loved one.

Coronavirus Disease 2019 (COVID –19) County Response Efforts and Priorities - NACo

Counties are on the front lines protecting our communities from the coronavirus and other illnesses that have the potential to become a pandemic. Counties support over 900 hospitals and operate over 1,900 public health departments, which are the ground troops in the fight against the coronavirus outbreak.

Local health departments are working to protect public health by communicating with transportation officials, educating health care providers and communicating to the public best practices to reduce the spread of infectious diseases. Local public health systems need sustained, predictable and increased federal funding to support their work.



Please click on this [link](#) for additional information

Things To Do To Occupy Your Time

So you're quarantined at home until you receive the all-clear that life can go back to somewhat normal. We have researched to try to find things to occupy your time.

Annoying as it is, lounging around at home does have its upsides, and why not make the best of a difficult situation. For example, you can finally indulge in all those things you never have time for, whether it be taking a cooking masterclass online course, or getting through that book you've been ignoring. Maybe doing your spring cleaning including washing your curtains, windows, and baseboards. What about a little gardening, and pulling the weeds out of your flower beds.

Binge on your favorite TV show

Indulge on a television binge – after all, it's not as if you can do much else. Luckily enough, the amount of good shows on Netflix will take you weeks to get through.

There are numerous options for you to enjoy including action films, drama, comedies, documentaries and many more. There is literally something for everyone.

Go on a virtual trip around museums or to the zoo

Unfortunately, due to your current situation you are no longer able to personally visit the museums or zoos right now. But did you know you can go on a virtual tour of museum trips throughout the world? You can now take advantage and utilize your spare time to visit museums that you may not have ever been able to see right from the comforts of your own home. Just click on this [link](#) to begin a tour, and enjoy! If museums aren't your thing, and you love Animal Planet then you will love going on a virtual tour of the [San Diego Zoo](#) or the [Georgia Aquarium](#).

Read a good book

Unplug the TV, hide the remote and get back to basics: get out a good book and lose yourself in a fabulous novel. Not only will time simply fly by, but you'll also have the opportunity to share your thoughts about the book when returning to your normal routine.

Cook up some food

Unless you plan to live on takeout, now's the time to brush up on your cooking skills. Work your way through easy-to-follow recipes for a range of delicious dishes. If you don't have the ingredients improvise, and try to put your own twist on the dish. Oh, and don't worry if things don't come out exactly as you'd hoped – after all, you tried and most likely you'll be the only one to notice.

Listen to Some Good Music

Had enough of sitting down in one place? Well, you can get up and dance or walk around the house to Pandora, Spotify, the Radio, or the old school record player.

Music heals the soul, and there is music for everyone!

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Things To Do To Occupy Your Time

What about a good movie

There are just so many to choose from. I am Legend, Primal Fear, Wedding Crashers, Gone Girl, Legends of the Fall, Interview with a Vampire, Basic Instinct, Valley of the Dolls, Precious, The Pianist, Mommy Dearest, Contagion, MidSommar, The Godfather, Casablanca, Freedom Writers, Outbreak, Gone With the Wind, Frozen, Jumanji, Beauty and the Beast, Cinderella, Lion King, and these are just a few.

Sit back and relax.

What about a workout

So you can't go to the gym. Well, with workout videos available anytime day or night for beginners or advanced, women, children or men you can follow the instructor from your own home. If that does not interest you, think about walking up and down the stairs without stopping for 30 minutes. Not difficult enough, add some books to a book bag. Take a couple gallon jugs of water and do some bicep curls, lunges, and squats. Followed up by pushups, and sit-ups.

If that doesn't get you off the sofa maybe you can go for a walk, run or ride a bike—just remember that social distancing is key. There is always a way to workout if you should feel so inclined to do so.

Play a game

Usually we reserve games for rainy days, Saturdays or long holiday breaks, but games also work at these times. Maybe you have Monopoly, Say Anything, Scrabble, or you could play Heads-Up right from your cell phone. Just remember not to be a sore loser since you can't really slam doors and leave the house.

Don't forget the kids

It is time for everyone to get on a schedule, and that includes waking up at the same time each day, eating their breakfast, and sitting down for their lessons. Routine is the key.

There are a ton of online educational resources for kids of all ages, including [Khan Academy](#), [Belouga](#), [National Geographic Kids](#) and [Learning Ladders](#). And author Nir Eyal's [free schedule building tool](#) or the [Kennedy Space Center](#).

They will never admit it until they are older, but being stuck with their parents isn't as bad as they make it seem.

If none of these ideas grab your attention and you have a pet please remember they are truly all of our best friends. They love you unconditionally, and are delighted to have you home for an extended period of time. They will help relieve your stress, decrease your blood pressure, and fill the void of loneliness.

As we have all recently learned, social distancing yourself does not mean self isolating yourself. With technology we have so many opportunities to engage with family and friends. If you have a computer at home download [Skype](#) and chat online, or for the I-Phone users you can "Facetime". If you have the old landline call a friend.

We are all in this together, and where there is a will there is a way! Look at the glass as half full rather than half empty.

An Open Letter to Participating 1 Million Project School Districts

by Isabel Mejia, Client Director of the Sprint Works Program for Sprint

Dear 1 Million Project Foundation School Districts,

With the impact of COVID-19 continuing to unfold across the U.S., many of our partner school districts are closing school doors and preparing contingency plans that include remote learning options. As districts consider moving to an online teaching and learning environment for the remainder of the school year to help mitigate the spread of the virus, students who lack home internet access are at an even greater risk of falling behind. During the past three years, in partnership with 246 districts across 35 states, the 1 Million Project Foundation has connected 350,000 high school students with 10 GB of free monthly high-speed wireless data and devices.

While COVID-19 puts an important (yet unfortunate) spotlight on the Homework Gap issue, the 1 Million Project Foundation is committed to supporting our partner districts and is taking these additional steps in light of today's pandemic.

Thanks to Sprint's generosity, we are **doubling the data allotment from 10 GB to 20 GB per month through June 30, 2020.**

While we have limited inventory remaining at this time, we will be **allocating these additional devices to districts that are immediately implementing remote learning** in order to help support their e-learning plans.

Lastly, we are **working to accelerate the receipt of more than 100,000 new mobile hotspot devices** that are allocated for the 2020-21 school year in the hopes of getting them into the hands of eligible high school students sooner.

We hope these additional actions help support district's contingency plans without further exacerbating the already prevalent digital inequality gap in our society. Together, we can help ensure high school students have the necessary connectivity needed to continue their learning during these uncertain times.

Sincerely,
Doug Michelman President,
1 Million Project



The Sprint Perks Employee Program:

Switch to Sprint and get the Unlimited Premium Plan for the price of the Unlimited Plus Plan!!

Sprint offers the program for Government & Public Safety Employees. Mention Corp ID code: **GRETL_ZZZ at the time of purchase.**

Additional information may be found at this link:
<http://sprint.co/2nHfydU>

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An Open Letter to Participating 1 Million Project School Districts *(continued)*

The Sprint Perks Employee Program:

Switch to Sprint and get the Unlimited Premium Plan for the price of the Unlimited Plus Plan!!

Sprint offers the program for Education K-12 employees: Mention Corp ID code: **GDVRT_ZZZ**

Additional information may be found at this link:
<http://sprint.co/2EhDJtB>

Sprint offers the program for Higher Education employees or students: Mention Corp ID code: **GVRT_ZZZ**

Additional information may be found at this link:
<http://sprint.co/2EhDJtB>

Sprint offers the program for Healthcare employees: Mention Corp ID code: **HCVRT_ZZZ**

Additional information may be found at this link:
<http://sprint.co/2E4iXyi>



Business NOT As Usual . . . Resources That Can Help

Amidst the current COVID-19 pandemic countless communities across the globe have been impacted. We know our counties (cities, public agencies) are working tirelessly to address their community needs but are hindered by their availability to procure the necessary products and services. All businesses have been impacted by capacity, productivity, supply chain output and more.

As your partner in this, we would like to remind you that OMNIA Partners has hundreds of existing cooperative contracts that counties (cities, public agencies) can purchase from immediately. OMNIA Partners has assembled a task force to address the evolving needs during this time. This task force is working with the executive teams of their supplier partners to assist in the deployment of their COVID-19 plans and, when possible, to prioritize healthcare and government agencies for fulfillment.

OMNIA Partners' goal, first and foremost, is to connect public agencies with their community of supplier partners that can help with the most immediate needs for your county (city, agency).

For immediate assistance, please visit their [COVID-19 resources](#) page.

We understand the unique set of challenges we are all facing due to this risk and will continue to notify our members of resources that can support you during this time.



Workforce Planning For Today And The Future

by Michael Galello, Industry Marketing manager for Kronos

If you ever visit the [Office of Personnel Management \(OPM\)](#) site you might come across some useful information around Workforce Planning. In my experience, simply googling the topics has provided more helpful results than those of the OPM. Many states have public-facing resources available that discuss how they're linking workforce strategies to desired business outcomes. This data isn't useful to *just* States, though. Counties can still apply the framework.

My first stop was the State of Washington. Under the State Human Resources tab there is a whole section on [Workforce Planning](#). Their [Workforce Planning Model](#) is broken down into four component; Issues, Goals, Objectives, & Strategies. The goal is to hone in on the strategies that are really going to impact improving performance. With an action plan in place, supervisors can get involved by doing some Operational Workforce Planning of their own.

Next stop, State of Massachusetts. You can find their [Workforce Planning](#) section under HR Policies. They have a different model from WA by which they include the action plan, but it follows a similar four-step path. They begin with analyzing the current workforce, then identifying future workforce needs, establishing the gap between the present and future, and finally implementing solutions to address the gaps between the present and future workforce needs. Efforts to secure institutional knowledge and develop the skills of existing employees is a top priority for the state.

Last stop is across the country to the State of California. California keeps their [Workforce Planning](#) in a section called State Supervisors/Managers under the Dept of Human Resources site. They consider their [Workforce Planning Model](#) a phased approach:

- Phase 1: Set the strategic direction for the Workforce Plan
- Phase 2: Gather and analyze departmental data for the Workforce Plan
- Phase 3: Develop the workforce strategy and plan
- Phase 4: Implement Strategies
- Phase 5: Evaluate the Workforce Plan

As the future remains uncertain, California is focused on matching the right people to the right jobs. Forecasting plays an important role in their strategy so they are better prepared for what lies ahead.

Though California has the largest employee count, their problems don't differ from other states and counties across the nation. This small tour is just a sample of the strategies put in place by states to aid in succession planning and retention efforts. Each plan is unique to its state, but not so unique that you can't glean some good ideas from.

To learn more about Kronos, please contact Wesley Witherington, Kronos Sales Executive State of New Jersey, Public Sector and Education, at wesley.witherington@kronos.com or via telephone at (973) 331-5465.



Credit Union of New Jersey Announces Promotions

by Mark Bradley, CSME, VP, Marketing & Business Development for Credit Union of New Jersey



Credit Union of New Jersey is pleased to announce the promotion of Connie Sullivan to Director of Business Development. Connie joined the credit union team in April 2013 as a Senior Business Development Representative, and became Business Development Manager in March 2017.

Credit Union of New Jersey is committed to providing members with valuable and useful financial education, and the Business Development Team has done an amazing job executing this mission. In 2019 alone, they conducted 34 financial seminars, impacting the lives of more than 400 individuals.

“Connie is exceptionally resourceful at finding new business opportunities for the credit union,” says Mark Bradley, CSME, VP, Marketing & Business Development of Credit Union of New Jersey. “She is especially talented at reaching out to the people within those organizations to demonstrate how Credit Union of New Jersey can provide them with the freedom to prosper, and we are very excited to have her move into her new role as Director of Business Development for us.”

Credit Union of New Jersey is also pleased to announce that Jaime Gangone has accepted the position of Business Development Manager. Jaime has been with the credit union since September 2010, starting as a Business Development Representative. She has held numerous positions during her tenure, but most recently was acting as Business Development Officer, Government & Community Affairs.



Following the credit union motto of “People Helping People,” Credit Union of New Jersey goes beyond offering financial products and services to members. As part of their commitment to making financial education available to everyone, the Business Development Team completed more than 34 financial seminars in 2019, reaching more than 400 individuals.

“Jaime has always shown an incredible passion for helping people live more enriched lives through financial education,” says Mark Bradley, CSME, VP, Marketing & Business Development for Credit Union of New Jersey. “Since we prefer to promote within our team, we’re thrilled about having Jaime move into the role of Business Development Manager, and we’re looking forward to the energy she will bring to the position.”

About CU of NJ:

Credit Union of New Jersey provides financial services to nearly 38,000 members through five full-service offices located in Mercer and Burlington Counties and an E-branch at CUNJ.org. Established in 1943, the \$345 million credit union is headquartered in Ewing Township. Membership information and current rates may be obtained by calling (609) 538-4061 or visit CUNJ.org.



PKA TECH HEADQUARTERS:

1 Executive Blvd, Suite 101
Suffern, NY 10901

NYC OFFICE:

One Penn Plaza, Suite 2108
New York, NY 11019

Office: 845.738.2300

www.pkatech.com

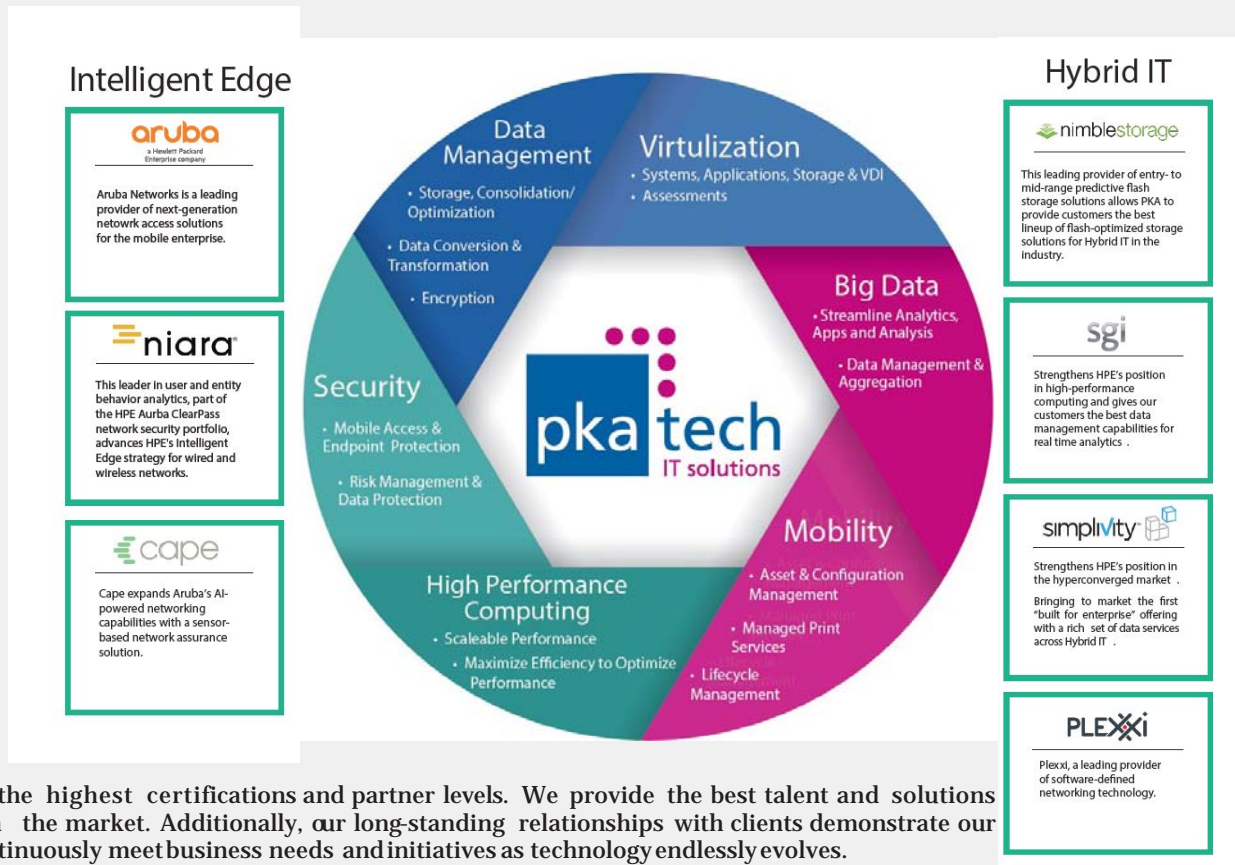
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Paul Cohen
Vice President, Sales
860-836-9331
paul.cohen@pkatech.com

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PKA Technologies, Inc., a certified, woman-owned business enterprise, has been supplying IT products and services for numerous organizations across diverse business sectors since 1996. Fortune 50 companies, K12/higher-education institutes, small to mid-size businesses, and state and local government agencies turn to PKA for next-generation servers, storage, networks and other enterprise-class technologies. We have forged strong alliances with Hewlett-Packard Enterprise, Intel, and other industry leaders, and are committed to providing the highest levels of customer service and our clients' success.



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Handling Stress and Anxiety of Coronavirus Fears in Your County

by Ron Mandersheid, ED for National Association of County Behavioral Health and Developmental Disability Directors

Don't let fear overtake the facts" is the most important thing I can say to you about coronavirus fears.

As we wake up to an America that is becoming shuttered — schools, churches, theaters, restaurants and businesses all closed or closing for extended periods —our reality has changed dramatically. And even more extreme changes can be anticipated in the coming days.

Learn More

[Mental and Interpersonal Hygiene in Response to the Coronavirus Pandemic](#)

We all have a personal threat of contracting coronavirus and the growing realization that the pandemic is rapidly changing our lives in very extreme ways. These developments can and will lead to feelings of threat and fear, panic in some, and post-traumatic stress disorder in the most dramatic cases.

To combat these emotional states in our staff and among the very vulnerable who we serve, several actions will be needed:

- Get the facts out, even if they are unpleasant or difficult. It always is better to be informed with the facts than to allow assumptions, innuendo, and rumors to fuel fear.
- Have an emergency plan of action and share that plan broadly with staff, clients, and your community.
- Maintain ongoing communication with staff and clients, so that an informed point of information is available continuously.
- Hold frequent meetings with staff, even if virtually, so that people can express their concerns, fears and hopes.
- Provide strong emotional support where it is needed and be less demanding about routine performance.
- Everyone is trying to cope in their own way.

The international coronavirus crisis continues to grow. As of Sunday, there have been about 110,000 known cases in 79 countries, and nearly 4,000 persons have died. Just released research from Harvard University concludes that the mortality rate is about 15 persons per 1,000 infected, under the assumption that only about half of those infected actually are ever identified as cases. In the U.S., as of Sunday, there have been more than 400 cases in 34 states, and 19 persons have died. Great uncertainty also exists about the future course of the infection in the US, which is leading to disruptions in business, travel and the stock market.

More testing kits will become available in the United States, which should help to contain and control the disease. However, many more testing kits are needed.

Clearly, this period of great uncertainty can lead to fear and, in some cases, panic. For our behavioral health field, these emotional states can have very detrimental consequences.

For more information, read: [Mental and Interpersonal Hygiene in Response to the Coronavirus Pandemic](#).



Nationwide Economics

Weekly Economic Review & Outlook for March 23, 2020

by Ben Ayers, Senior Economist of Nationwide Mutual Insurance Company and
Daniel Vielhaber, Economist of Nationwide Mutual Insurance Company

Weekly Review

Another terrible week for financial markets

The S&P 500 stock index dropped again, for the fourth time out of the past five weeks. Last week's 15 percent decline was the largest since the Great Recession, and in the past five weeks it is down by nearly 32 percent. Multiple layers of intervention by the Federal Reserve have helped portions of fixed-income and money markets over the past week, but financial markets are still in significant distress as concerns of a deep dip in economic activity climb.

Surprisingly, with the Fed bringing short-term interest rates down to the zero bound, long-term interest rates arose over much of the week (before dropping sharply on Friday). This was primarily a sign that investors wanted liquidity above all else. This rise in long-term rates was probably aided by concerns over potentially trillions of dollars of deficit financed fiscal stimulus.

There were early signs of the coming recession within the March economic data. Federal Reserve surveys for manufacturing activity in the New York and Philadelphia regions each dropped by rates typically only seen during recessions. Weekly jobless claims rose by 70,000 for the week ending March 14, but they are poised to skyrocket as soon as this week as business operations pull back or shutter across the country.

Social distancing, while helpful for lowering the peak of infections from the virus, also helps to slow economic activity. We expect an annualized drop of more than 8 percent for second quarter real GDP—and it could be much worse than that. There have been only three such quarterly drops in the post-WWII period for the U.S. economy (all within recessions). While much remains unknown about the path for the virus, it is likely that these negative effects will extend into the third quarter event if social distancing lessens by the early summer, resulting in the first U.S. economic downturn since 2007-09.

More signs of housing strength pre-virus

Housing starts remained elevated in February at an annualized pace of 1.6 million. Single-family construction led the way, up by 6.7 percent from January and a very strong 35.4 percent from the prior year, as homebuyers sped up building in anticipation of increased homebuyer demand this spring.

Existing home sales rose strongly for February, climbing by 6.5 percent to an annualized pace of 5.77 million units—the highest level since early 2007.

The coronavirus promises to dent the outlook for housing activity in 2020 as social distancing prevents house shopping and closes many real estate operations for the time being. Still, with mortgage rates low and expected to remain so into 2021, there is potential for housing sector growth after the virus impacts finally fade.

Consumer spending downshifted even ahead of the coronavirus as retail sales declined by 0.5 percent for February. Gas prices, which acted a drag on total sales in February, have fallen much further in March. When combined with the shutdown of commercial activity across the country, the outlook for retailers looks dark, while the hit to household wealth from the stock market declines and the coming recession with further cut spending.

continued on page 15

Nationwide Economics *(continued)*

The Week Ahead

This week's economic news will include February updates for new home sales, durable goods orders, personal income, and consumer spending-but jobless claims for last week will be the big news.

New home sales should take a small step down, but remain strong

New home sales hit an expansion high in January and underlying demand conditions remained favorable in February. A solid job market, low mortgage rates, positive demographics, and historically low levels of existing homes for sale all suggest that new home sales should be strong again in February. Still, a drop from January is expected as the MBA's mortgage applications survey indicated a small drop for purchases. We project that the annualized pace of new home sales for February slipped 750,000 units, a small step down from January's 764,000 units. This is pre-virus data, however, and we expect sales to drop for a while going forward.

Big income gains, but only a small rise in spending

Another strong gain in nonfarm payrolls for February combined with upticks in hours worked and average hourly earnings suggest that personal income growth climbed by a solid 0.7 percent. Despite this, we expect personal consumption expenditure (PCE) to rise by only 0.1 percent given the already reported drop of 0.5 percent decline in retail sales. PCE is a broader measure of consumer spending than retail sales, as it includes spending on services-which grows in most months. Taken together, we expect only a small rise in PCE.

Weekly initial jobless claims could see unprecedented spike

While the effects of COVID-19 are largely missing from the February data, the weekly data for March have started to show impacts from the virus. Last week's initial jobless claims jumped to 281,000 from 211,000 the week before. While this 70,000 increase is bigger than usual, the largest weekly gain ever was nearly 700,000 during the worst of the 1981-82 recession. But unprecedented layoffs stemming from social distancing (voluntary and government mandated) will make even that gain look small. We project initial jobless claims will climb to 1.45 million for the week of March 21.

For further information please contact Emanuel Mahand, Program Director Of DE/NJ/PA, at MAHANDE@nationwide.com, or Bina Kumar, Managing Director - East Region, at kumarb1@nationwide.com.



THANK YOU FOR YOUR PARTNERSHIP

Social Distancing Shouldn't Mean Social Isolation

by New Jersey Department of Children and Families

Administration officials at the New Jersey Department of Children and Families have launched a '[Social Distancing Shouldn't Mean Social Isolation](#)' campaign to raise awareness about child abuse, domestic violence and other dangers facing residents while homebound.

Together with its partner providers, DCF offers several hotlines and helplines that serve a variety of needs, including crisis intervention, domestic violence support, social services assistance and mental health response services for youth and adults.



Christine Norbut Beyer
DCF Commissioner

“COVID-19 has drastically altered the way many families live, limiting their interaction with friends and neighbors, and restricting their recreational activities,” said **DCF Commissioner, Christine Norbut Beyer**. “These lifestyle changes can create tension, particularly in already unstable households.”

“It is during these times that tempers can become short and people may say or do things that they will regret. Before that happens, take a moment to yourself. There is no shame in needing and taking time to decompress, vent to a friend or to call one of many hotlines that fits a particular need. These resources are confidential and anonymous.”

The DCF has about 6,700 staff and serves just over 100,000 children and their families, every day. The Division of Child Protection and Permanency (DCP&P) has close to 44,000 youth receiving services in their homes. The Children's System of Care has about 39,000 youth currently open receiving service. Additional men, women and children are involved with programs offered by the Divisions on Women, Family and Community Partnerships and the Offices of

Education, Adolescent Services and Family Voice.

“Different routines and performance expectations can create stressful situations,” Commissioner Beyer added. “But we also know that there are helpful strategies to reduce stress and to prevent normal irritations from escalating.”

The Commissioner shared several [calming quick tips](#) to follow if a parent or child becomes overwhelmed:

1. Take deep breaths and count to 10 in your head. Do this until you feel your heartrate slow down.
2. Admit you're angry. Label it and say it out loud. Just saying it can release the energy.
3. Relieve anxiety or anger with activity. Run or jump in place. Stretch or meditate.
4. Listen to music you enjoy.
5. Get fresh air. Open a window or go on your front steps.
6. Take time for yourself – even if it's just 5 minutes of quiet time in the shower or bedroom.

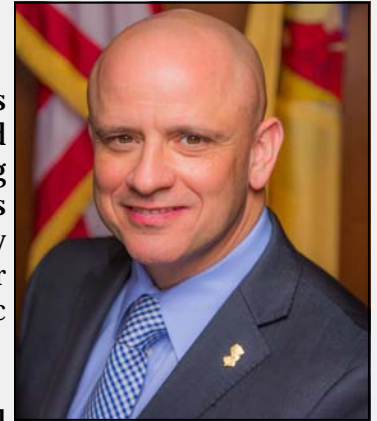
More helpful information and resources related to COVID-19 can be found on the department's COVID-19 [publications page](#).



FROM THE EXECUTIVE DIRECTOR

Most importantly, I hope that you and your families are healthy and safe. During this unprecedented public health crisis, NJAC will serve as a repository of information and as a resource for county government, which is playing a vital role in providing essential services and protecting the public health, safety, and welfare of residents across the Garden State. I'm very proud to be a part of the county government family and have grown to appreciate, even more, the dedication and commitment of our county leaders who have worked tirelessly for the benefit of others as true public servants.

Thank you as always for your time and consideration, and I look forward to seeing you soon.



John G. Donnadio, Esq.

NEW JERSEY ASSOCIATION OF COUNTIES UPCOMING BOARD OF DIRECTORS MEETINGS

June 26, 2020

10:00 a.m.

NJAC Board of Directors Meeting

*State House Annex Building
Committee Room 6
125 West State Street
Trenton, NJ 08625*

September 11, 2020

10:00 a.m.

NJAC Board of Directors Meeting

*State House Annex Building
Committee Room 4
125 West State Street,
Trenton, NJ 08625*

Check our website for cancellations and/or changes by clicking [here](#).

WHAT'S HAPPENING IN YOUR COUNTY?

SUN	MON	TUES	WED	THURS	FRI	SAT
						
						
						
						

PLEASE BE SAFE!