As we discussed in the meeting, one option to offset the financial burden of the FFCRA loan v. SBA loans. $10k advance need to be repaid? Can you get both? under CARES, and then rehire some developers to move forward if they think they can save 10% on construction materials. 

Regarding employees, it was suggested that bringing them back for only part-time, or even full-time but only for a few days a week, could backfire. That puts them on the payroll, which is expensive, but it also means they are available to do work. However, if the project is not ready for them when they return, they will be paid but not useful to the company.

Still, there will be a huge gap in business and revenues that will be difficult to make up. The rebates and government orders such as the infrastructure work are not enough to fill the gap. Some developers are looking at other sources of funding, such as bonds or private equity. However, the availability of these funds is limited, and the terms may be onerous. 

Another big issue could be getting funding for projects, despite interest rates being so low. Companies are looking to tighten their belts and reduce costs. Also, if government-financed infrastructure work is used to stimulate the economy, it may not be until June 1 until things improve, based on what is being reported. The view from the field seems to be that the worst for the industry is still coming, and there is a concern that because of the reduced volumes, that end markets currently is shut down. There is a higher demand right now for cardboard, probably because so much of retail is shut down. 

There have been infected workers, and once one person is sick, the rest of the line is shut down. There is a concern that everyone is seeing reduced volumes of material coming into their plants, even in very rare cases.