

Dealer Advisory

April 27, 2020



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A regularly updated "**Coronavirus Toolkit**" is available within the MADA website. From the [home page](#), go to the *FAQ* tab and select *Coronavirus Toolkit* or [click here](#).

PPP Lending Resumes Today

The Small Business Administration announced that it will resume accepting PPP loan applications from approved lenders on behalf of eligible borrowers this Monday, April 27, at 10:30 am ET. Dealers who previously completed PPP loan applications do not need to resubmit their applications, or submit new applications, to their bank. Both those dealers and dealers who intend to apply for a PPP loan should touch base with their banks regarding their applications.



NADA has updated question 18 of its [CARES Act FAQs](#) with additional information on the recent SBA/Department of Treasury guidance regarding the eligibility of large businesses with adequate liquidity to receive PPP loans.

\$484 Billion in Coronavirus Aid for Small Businesses

President Trump has signed the \$484 billion coronavirus aid bill to help millions of small businesses, giving dealers the opportunity to apply for a loan if they were unable to get a loan approved and funded in the first round. Applicants who did not get funded the first time should contact their lenders as soon as possible.

The new round of funding allocates:

- \$310 billion for the Paycheck Protection Program;
- \$75 billion for hospitals and health care providers;
- \$60 billion for small lenders and community banks;
- \$25 billion for expanded COVID-19 testing; and
- \$10 billion for Economic Injury Disaster Loan grants

Updates from Fisher Phillips

Back-To-Business FAQs For Employers

As we look toward life after the worst of the COVID-19 coronavirus pandemic has passed, business recovery will be paramount. This includes assessing business operations, bringing employees back to work, and ensuring a safe workplace. Even if these steps are further in the future for some employers than others, the time to begin thinking about these issues is now, because with these next steps comes a whole new set of labor and employment challenges.

Dealers are reminded to occasionally review Fisher Phillips' back-to-business FAQs to help you plan and prepare.

Updated Apr. 24 -- [Post-Pandemic Back-To-Business FAQs For Employers](#)

New and updated questions include:

- When a full-time employee's hours are reduced indefinitely, how long should active group health coverage continue before COBRA is offered?
- How do we handle benefits waiting periods for rehired employees?
- Various questions about [hiring strategies](#) related to job applicants and COVID-19 symptoms or diagnosis

Fisher Phillips Legal Alerts

Apr. 25 -- Michigan's Third Shelter-In-Place Order Begins To Relax Restrictions On Businesses

The new order continues to only allow Michigan employers to require in-person work from employees who qualify as either “critical infrastructure workers” (CIWs) or workers necessary to “conduct minimum basic operations” (MBOWs) – but now also permits some “resumed activity” workers (RAWs). The new order also removes a lot of the controversial aspects of the prior order. What do employers need to know about this latest development?

Apr 25 -- Michigan Employers Now Have More Flexibility To Implement Work Share Plans

The Work Share Program allows Michigan employers to reduce employee hours within a set unit of employees during tough times, but allows the affected employees to collect partial unemployment benefits at the same time. Since the federal CARES Act guarantees \$600 a week of supplemental unemployment to any employee who collects at least a \$1 of state unemployment benefits (until July 31, 2020), Governor Whitmer’s Work Share Program expansion renders an already attractive lay-off alternative even more appealing to employers seeking to weather the current grim economic conditions without losing valuable personnel.

Apr. 24 -- 10-Point Plan To Protect Your Business From Zoom-Bombs And Other Videoconferencing Privacy Concerns

The COVID-19 pandemic has caused many employers now operating remotely to conduct meetings via video conference – which has created a whole new set of various privacy and cybersecurity concerns. While these remote work tools have facilitated a more personal connection and interactive experience, their use is fraught with privacy concerns you may never have before considered. If your organization is weighing its options or unaware of the risks these services may create, this article provides a 10-point plan to protect your personal and confidential information and ensure you remain compliant with various federal and state privacy laws.

Apr. 24 -- FAQs For Employers Navigating Relaxed I-9 Verification Requirements

Although the Department of Homeland Security (DHS) recently relaxed I-9 requirements for employers operating remotely as a result of the COVID-19 crisis, employers are still left with some questions on how to meet their obligations in this uncertain time. Our Global Immigration Practice Group has assembled the most common questions and provided best practices here.

Additional Information & Resources

Reminder: Conference Call with Speaker Chatfield on Tuesday

This conference call is open to any DADA or MADA dealer principal who would like to listen in. Speaker Chatfield will address our membership on State of Michigan and House activities, as they relate to the COVID-19 response. During the conference call, all participants will be on mute. Questions can be emailed to Debbie Stapleton-Korn.

**Conference Call with Speaker of the House, Lee Chatfield
Tuesday, April 28 at 11:00 am**

To participate, email dkorn@michiganada.org for the call-in number. (Please respond no later than Monday, April 27 at 5:00 pm.)

CDC Adds 6 Symptoms to Its COVID-19 List

The Centers for Disease Control and Prevention has added several new symptoms to its existing list of symptoms for COVID-19. In addition to fever, cough and shortness of breath, [CDC has added 6 new symptoms](#), which may appear 2-14 days after exposure to the virus:

- Chills

- Repeated shaking with chills
 - Muscle pain
 - Headache
 - Sore throat
 - New loss of taste or smell
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Options for Face Masks

MADA has received a number of questions about where to obtain face masks, which are now required to be used in public spaces by the governor's Executive Order 2020-59. While we do not endorse any company to provide face masks, we are aware of some companies that are working with dealerships around the country to offer the product. The following links are provided for your information and consideration:

R.J. Roberts & Co. Dealer Apparel has been working with the automotive industry since they started in Detroit in 1972. MADA and a number of Michigan dealerships have purchased items from the company in the past. We have been informed they have various styles of face masks in stock.

- [Essential Washable Multi-Layer Cotton Mask](#)
- [Daily Face Covers](#)

[Mirabel Promotions](#) is another provider of face masks other dealerships have been using.

Notice from AG Nessel

Understanding the potential challenge of obtaining face masks within a very short time frame, Michigan Attorney General Dana Nessel has asked law enforcement to consider the good faith efforts of businesses that have tried, but have been unsuccessful, in obtaining appropriate face coverings for employees. While businesses work diligently to find appropriate face coverings, she also urges employees that can safely do so to use their own face coverings as protection until businesses provide face coverings as required by the [governor's order](#).

See the full statement from AG Nessel, [here](#).

As you are making plans to reopen your showroom (when the governor permits), you may also find these resources helpful:

- [NADA Guide: Safely Operating your Dealership During a Pandemic](#)
- [Fisher Phillips Post-Pandemic Back-To-Business FAQs For Employers](#)
- [White House: Opening Up America Again](#)
- [NADA FAQ: Dealership Health and Safety Concerns During A Pandemic](#)
- [Fisher Phillips sample COVID-19 Sign For Front Door of Company Facility](#)

Please feel free to contact DADA at (248) 643-0250 or MADA at (800) 292-1923 if you have any questions.

*This advisory has been prepared in conjunction with
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