# Dealer Advisory April 23, 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 *Coronovirus Toolkit* or <u>click here</u>.

# **Reminder: Planning for the Reopening of Showrooms**

Governor Whitmer has stated she wants to extend her stay-at-home order beyond May 1, though it is anticipated that she will relax certain restrictions to reopen parts of the economy. She is developing a plan with her team and will start releasing those plans in the coming days. Dealers should also begin the planning process now so you are ready whenever the governor allows showrooms to reopen. (At this time, showrooms must remain closed to in-person traffic.)

Resources you may find helpful in your planning:

- NADA Guide: Safely Operating your Dealership During a Pandemic
- NADA FAQ: Dealership Health and Safety Concerns During A Pandemic
- Fisher Phillips Post-Pandemic Back-To-Business FAQs For Employers
- <u>White House: Opening Up America Again</u>
- <u>CDC Reopening Businesses</u>

## More About NADA's Resources on Operating During a Pandemic

NADA's newest guide, <u>Safely Operating Your Dealership During a Pandemic</u>, aims to assist dealers in maintaining their essential operations while minimizing unnecessary risks. The guide provides information from such reliable sources as the Centers for Disease Control and Prevention (CDC) on:

- keeping employees and customers safe during the pandemic;
- cleaning and disinfecting dealership facilities and vehicles;
- and safely handling service and sales operations.

NADA also developed an **FAQ on Dealership Health and Safety Concerns During A Pandemic**. This document outlines the steps dealerships can take to provide a safe environment for their employees, followed by frequently asked questions related to occupational health and safety law during the pandemic and what steps to take should an employee test positive for COVID-19.

We thank the team at NADA for continuing to communicate with federal leaders and staying abreast of the frequently changing federal rules, regulations and guidance. Their guidance to dealers and state dealer associations has been invaluable during this time.

## More About the Fisher Phillips Back-To-Business FAQs

Fisher Phillips will continue to update their <u>Post-Pandemic Back-To-Business FAQs</u> as new information is made available. We encourage dealers to review this document as your dealership is developing a plan to reopen, when the governor allows.

The FAQs include a section on <u>masks in the workplace</u>, with answers to various questions dealers have been asking about use of masks by employees. Following are some of the new questions that have been added or updated since the original posting:

- Apr. 21 -- Should we collect medical information from employees when taking their temperatures?
- Apr. 21 -- What are some new realities we should consider as we assess our vulnerability with respect to confidential information and key relationships?
- Apr. 22 -- What steps should we take when an employee tests positive for or is diagnosed with COVID-19?
- Apr. 22 -- What is the exact calculation for determining loan forgiveness?
- Apr. 22 -- We are "ramping back up" and having employees again report to the worksite. However, some employees are saying they want to continue to work from home because they are scared to be in a work environment. Do we have to let them work from home?

# **TW Sneeze Guards**

While Michigan showrooms will soon be open again for customer traffic, the way we interact will undoubtedly be different. Todd Wenzel Automotive in Grand Rapids developed an acrylic barrier to support the health and safety of their service department employees during the COVID-19 crisis. The barrier can be placed on sales, service, parts and cashier desks to help minimize the spread of germs during customer and employee communications. The dealership would like to offer these TW Sneeze Guards to other dealers who may be interested. Please see this handout for information.



# **Updates About Unemployment Benefits**

# **Expansions in Unemployment Eligibility and Cost-Sharing**

**Apr. 24** -- Governor Whitmer issued <u>Executive Order 2020-57</u>, extending and building upon her earlier executive order expanding eligibility for unemployment benefits during the continuing COVID-19 pandemic.

The order expands the state's workshare program, offering more tools to employers to reduce layoffs. It also extends unemployment benefits to workers who voluntarily left a job after accepting new employment but were unable to start their new position due to the pandemic. The order also:

- Allows anyone with an active unemployment claim to receive up to 26 weeks of benefits
- Suspends the requirement for an individual seeking unemployment to request a registration and work search waiver from their employer
- Allows Unemployment Insurance Agency retirees to keep their retirement benefits if they return to work to process unemployment claims or serve on the Occupational Health and Safety Commission
- Expands cost-sharing with employers to reduce layoffs

# New from UIA: Unemployment Q&A Videos for Employees

Apr. 21 -- <u>Questions and Answers from UIA Director Steve Gray</u> Apr. 22 -- <u>More Questions and Answers from UIA Director Steve Gray</u>

The UIA director has uploaded two YouTube videos answering many of the questions asked by employees about the unemployment process and complications. **Hint:** click the "show more" option under the videos to see the specific questions asked, with a link directly to that section of the video. Questions include:

- Once we go back to work will we still get benefits that we haven't received when we filed in March?
- If my employer did everything on their end for our claims why is it when I certify it says that it's processed but being held to give the employer a chance to look at claims?

# **News from NADA**

# More relief for small businesses is just around the corner



**Apr. 22** -- The U.S. Senate unanimously passed a bill to provide \$484 billion in aid to small businesses and hospitals for pandemic relief; \$310 billion is going to the PPP. It is expected to be passed by the House shortly. President Trump said he'll sign the measure and start discussions on another round of stimulus provisions.

The funds allocate:

- \$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

**Note:** The current bill does not make any changes in the PPP loan process, but the next round of stimulus negotiations has already begun, and there will likely be efforts to create additional transparency for recipients of the PPP loans; as well as changes to the eligibility rules for small businesses to receive a loan.

Additional information on this topic from Fisher Phillips: <u>Senate Passes \$300 Billion Spending</u> <u>Package For Strained Paycheck Protection Program</u>

# Updated FAQs on Federal Emergency Leave Mandates

**Apr. 21** -- Review NADA's updated <u>FAQs on the federal emergency paid leave mandates</u> under the Families First Coronavirus Response Act (FFCRA). These updates reflect <u>DOL's recently</u> <u>updated guidance</u> on how to compute hours and regular rate of pay and clarifications for emergency sick leave under FFCRA.

## **Updated FAQs on CARES Act Paycheck Protection Program**

**Apr. 21** -- NADA has updated its <u>CARES Act FAQs</u> that include information on the Paycheck Protection Program (PPP). The FAQs incorporate the new guidance on PPP loans and information on SBA Economic Injury Disaster Loans, tax provisions and changes to unemployment assistance. The Treasury Department also released <u>FAQs on the PPP</u> (dated Apr. 23).

## **Dealership Lifeline Webinar Series**

**Apr. 24 --** <u>Webinar: The Best Ideas from NADA 20 Groups, Part 2</u>. Each week NADA 20 Group Consultants are continuing to support their dealers by sharing policies, processes, personnel and financial best practices via group conference calls. Join NADA 20 Group Dealership Management Consultant, Tim Gavin, as he reviews some of the new best ideas from the NADA 20 Groups during these unprecedented times.

#### Additional FAQs and guidance from NADA:

- PPP Loans: Use of Proceeds and Forgiveness NADA Preliminary Guidance
- Dealership Lifeline Series Webinars (live and on demand)

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 Colombo & Colombo, P.C., and Abbott Nicholson, P.C.* 

Michigan Automobile Dealers Association 1500 Kendale Boulevard, P.O. Box 2525 **Detroit Auto Dealers Association** 1900 West Big Beaver East Lansing, MI 48826-2525 <u>www.michiganada.org</u> Phone (517) 351-7800 Fax (517) 351-3120 Troy, MI 48084-3537 <u>www.dada.org</u> Phone (248) 643-0250 Fax (248) 643-8788