

# FAQs for Michigan Businesses and Communities

## MEDC COVID-19 RESPONSE

### What can and can't I do under the Governor's order directing us to stay at home?

#### YOU CAN:

- Go to the grocery store or pick up take-out food.
- Go to the pharmacy to pick up a needed prescription.
- Engage in outdoor activities like walking, hiking, running, biking.
- Go to the hospital or secure any care necessary to address a medical emergency or to preserve your health or the health of a loved one.
- Fill your car with gas.
- Return to Michigan to a home or place of residence from outside the State.
- Leave the State for a home or residence elsewhere.
- Walk your pets and take them to the veterinarian for needed medical care.

#### YOU MAY NOT:

- Leave the home to work unless your employer designates you as a critical infrastructure worker.
- Participate in any public gatherings.
- Visit someone in the hospital, nursing home, or other residential care facilities (with limited exceptions).
- Go to the mall or to restaurants.

### Am I considered an essential business?

According to a March 19, 2020, federal memo on the identification of essential critical infrastructure workers during the COVID-19 response, workers in the following fields are considered "essential" at this time:

- Health care and public health
- Law enforcement, public safety and first responders
- Food and agriculture

- Energy
- Water and wastewater
- Transportation and logistics
- Public works
- Community-based government operations
- Critical manufacturing
- Hazardous materials
- Financial services
- Chemical
- Defense industrial base

To learn more about this classification and whether your business classifies as one of these essential industries, read the memo in full at <https://www.cisa.gov/publication/guidance-essential-critical-infrastructure-workforce>.

Additional questions around definitions of "essential businesses" should be referred to your legal counsel for a definitive determination.

### If I'm a business that must remain open for in-person work, what do I have to do in order to remain compliant with Executive Order 2020-21?

Businesses that remain open for in-person work must take aggressive steps to minimize the virus's spread. They must:

- Promote remote work to the fullest extent possible.
- Restrict the number of workers present in-person on the job.
- Keep employees at least six feet from one another to the maximum extent possible and enabling social distancing for customers who are standing in line.
- Any other social distancing practices and mitigation measures recommended by the Centers for Disease Control.



## What resources are available to support my business during this time?

MEDC is working closely with the Small Business Development Center, the Executive Office and the Department of Labor and Economic Opportunity to ensure vital economic support is available to Michigan businesses to overcome anticipated loss of revenue in the short term as every effort is made to slow the spread of COVID-19. In support of those efforts, we have launched a COVID-19 resource page at [michiganbusiness.org/covid19](https://michiganbusiness.org/covid19) to provide key information on various resources businesses can take advantage of immediately.

These resources include:

### SBA Economic Injury Disaster Loan Support Available

Governor Gretchen Whitmer announced on March 19 that the U.S. Small Business Administration (SBA) approved her request for a statewide Economic Injury Disaster Loan (EIDL) declaration, opening the opportunity to small businesses across Michigan to access \$1 billion authorized by Congress for emergency low-interest loans from the SBA.

To apply for an EIDL loan visit <https://disasterloan.sba.gov/ela>.

Resources are also available through the Michigan Small Business Development Center to help you navigate or submit your EIDL loan application, as well as helping you determine whether it is something your business should consider. For more information, visit [michiganbusiness.org/covid19](https://michiganbusiness.org/covid19).

### Michigan Small Business Relief Program

The Michigan Strategic Fund authorized a critical new program that will build on MEDC's support for more than 100,000 small businesses employing nearly 600,000 Michiganders throughout the state that have been impacted by COVID-19. Beginning no later than April 1, the Michigan Small Business Relief Program will provide up to \$10 million in grant funding and \$10 million in low-interest loans to provide emergency relief to businesses directly impacted by the COVID-19 outbreak.

Through this program, in combination with other programs and services, the state will ensure economic support is available to Michigan's small businesses to overcome anticipated loss of revenue as a result of the COVID-19 virus, and in turn support workers and their families facing economic uncertainty during the outbreak. While businesses are not yet able to apply for the funding, you can see the criteria for eligible businesses at [michiganbusiness.org/covid19](https://michiganbusiness.org/covid19). All details regarding applications will be posted prior to April 1, 2020.

## PMBC Virtual Procurement & Donation Assistance

The MEDC is offering a free, online procurement and donation platform through our Pure Michigan Business Connect program to assist suppliers of critical health and human services across a broad range of categories, including local municipalities, in accessing supplies and products as they respond to the COVID-19 outbreak. The platform will make virtual introductions between vetted businesses within the state providing or donating supplies including food, medical devices, paper products, cleaning equipment and more.

Service providers seeking access to supplies and suppliers who have items to support COVID-19 response efforts - either through procurement or donations - can learn more by visiting <https://pmbc.connect.space/covid19/forms>

## As a business owner that's being forced to close right now, what are my options?

Governor Whitmer understands that these necessary and decisive measures to combat the spread of COVID-19 will have a significant effect on our business community over the coming weeks. In an effort to mitigate those impacts, businesses that have been forced to close may be eligible to qualify for the Work Share Program through the Unemployment Insurance Agency. This program permits employers to maintain operational productivity during declines in regular business activity instead of laying off workers. To learn more about the program and whether your business can apply, read the [Work Share Program Fact Sheet](#).

The state has also created guidance for employers that are considering potential layoffs due to the COVID-19 outbreak, which you can read at <https://www.michigan.gov/coronavirus/0,9753,7-406-98158-522113--,00.html>.

Additionally, there are [unemployment insurance resources for employers](#) that may be closing due to Executive Order 2020-21, which is requiring non-essential businesses to temporarily suspend in-person operations.

## As an employee who has been laid off work due to COVID-19, what are my options?

Michigan's unemployment insurance program provides temporary income to workers who have lost their job through no fault of their own. In response to the COVID-19 outbreak, the state has created a guide for [claiming unemployment benefits](#) to support workers during this time, including whether you will qualify, learning how to apply and what is necessary on your part in order to remain eligible for unemployment insurance over the coming weeks.

