

Maine Association of REALTORS®

March 31, 2020



# MAINE ASSOCIATION OF REALTORS®

Your Real Estate Experts

## In This Issue

[Federal Relief: CARES Act](#)  
[Pandemic Unemployment Assistance](#)  
[CARES Act: SBA Resources](#)  
[MREC Update](#)  
[NFIP Grace Period Extended](#)  
[ZipForm Webinar - April 7](#)  
[ZipForm Webinar - April 10](#)  
[Right Tools, Right Now](#)  
[Governor's Order](#)  
[Municipal Orders Reminder](#)  
[Spirit of the Orders](#)  
[Inform Us About Municipal Orders](#)  
[COVID-19 Updates and Resources](#)  
[MAR Staff is Available](#)  
[Maine Listings News](#)

## RAMCO Portal Links

[Greater Bangor Association of REALTORS®](#)  
[Greater Portland Board of REALTORS®](#)  
[Kennebec Valley Board of REALTORS®](#)  
[Maine Association of REALTORS®](#)  
 \* Maine Commercial Association  
 \* MAR Only Members  
 \* York County Council  
[Mountains to Shore Board of REALTORS®](#)  
 \* Androscoggin Valley Council  
 \* Lincoln County Council  
 \* Merrymeeting Council  
 \* Western Maine Council  
[Mid-Coast Board of REALTORS®](#)  
 \* Acadia Council  
 \* Mid-Coast Council  
 \* Penobscot Bay Council

## Quick Links

[Maine Association of REALTORS®](#)

## FINANCIAL RELIEF: CARES ACT:

The federal government's financial relief bill, the CARES Act, was signed the President on Friday. The REALTOR® Association worked tirelessly to have Independent Contractors, self-employed, and small businesses included in these financial relief programs. MAR will communicate details regarding timing and application processes when they become available. For now, NAR has provided this terrific summary: [Click Here](#)

## PANDEMIC UNEMPLOYMENT ASSISTANCE:

On March 27, Congress enacted, and the President signed, new unemployment programs to provide relief to people affected by COVID-19. These new programs are complex, the eligibility guidelines are not yet established, and the Maine Department of Labor is working to implement the programs as quickly as possible. **Those who are self-employed in Maine should wait to file a claim for benefits. Since these programs have not been implemented yet, filing at this point will only result in a denial.** We will continue to provide information as it becomes available. Once implemented, benefits will be paid retroactively to eligible Mainers.

## CARES ACT: SBA RESOURCES:

The CARES Act includes over \$350 billion dollars in small business relief (500 employees or less including independent contractors) through two Small Business Administration loan vehicles expected to be available within two weeks:

- **SBA 7(b)(2) loans - Economic Injury Disaster Loans (EDIL)** - Grants available within 3 business days for immediate relief up to \$10K
- **SBA 7(a) loans - Paycheck Protection Program (PPP)** - Forgivable loans available at 250% of an employer's average monthly payroll up to \$10M

For more information click on the Small Business Administration Provisions tab at: [this link](#).

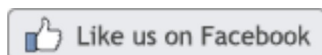
For a summary:

[National Association of REALTORS®](#)

[Maine Listings](#)

[Maine Real Estate Commission](#)

## Stay Connected



[Maine Association of REALTORS®](#)

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Fax: 207.623.3590

Email [MAR](#)

Last Issue: March 27, 2020

Some info may be commercial in nature. To OPT-OUT of all communications: [Click Here](#)



[Click Here](#)

## **MREC UPDATE:**

As of March 30, the Maine Real Estate Commission has made no changes to licensing, renewals, or continuing education requirements, however access to the MREC offices is now restricted to employees only. MREC staff are working on-site and telephone calls and emails are being addressed. They are still receiving and processing postal service mail. To transact business, make inquiries, or file complaints with the MREC, please use [online](#), email ([rlestate.com@maine.gov](mailto:rlestate.com@maine.gov)) or telephone services (207-624-8521).

## **FEMA EXTENDS NFIP GRACE PERIOD:**

To avoid a lapse in coverage, there is typically a 30-day grace period to renew National Flood Insurance Program policies. However, due to the widespread economic disruption arising from this pandemic, FEMA is extending the grace period to renew flood insurance policies from 30 to 120 days. If a policy has an expiration date between February 13, 2020 and June 15, 2020, then the NFIP insurer must receive the appropriate renewal premium within 120 days of the expiration date to avoid a lapse in coverage.

## **BASICS OF ZIPFORM PLUS WEBINAR ON APRIL 7:**

Register for a no-cost, 60-minute private webinar for MAR members! **zipForm® Plus Basics: the live webinar will be held on April 7 from 1:00 - 2:00 p.m.** Please register even if you cannot attend, and zipLogix will send you a link for the webinar recording to view on your own schedule.

Content will include: Navigation Bar, Dashboard Exploration, Templates, Creating a Transaction, Exploring the New Transaction Summary Screen, Using DocuSign.

[Register here](#)

After registering, you will receive a confirmation email containing information about how to join the webinar

## **ZIPFORM PLUS ADVANCED FEATURES WEBINAR ON APRIL 10:**

Register for a no-cost, 60-minute private webinar for MAR members! **zipForm® Plus Advanced Features: the live webinar will be held on April 10 from 1:00 - 2:00 p.m.** Please register even if you cannot attend, and zipLogix will send you a link for the webinar recording to view on your own schedule.

Content will include: Agent Dashboard, Graphs, Add Parties Using Cloud Integration, Email and FAX Docs to a transaction,

Create PDF and PDF Split, Collaboration Tools

[Register here](#)

After registering, you will receive a confirmation email containing information about how to join the webinar.

### **RIGHT TOOLS, RIGHT NOW:**

The National Association of REALTORS® has re-launched its Right Tools, Right Now programming to assist in this time of great need. [Click here](#) to learn about no-cost or greatly reduced cost webinars to help manage your finances, education courses, and digital tools for transactions and marketing.

### **GOVERNOR'S ORDER DEEMED REAL ESTATE AS "ESSENTIAL BUSINESS":**

As of March 25, the Commissioner of Maine's Department of Economic and Community Development, given authority under Section V of the Executive Order, made the determination that real estate is an "essential business" and can continue with the following restrictions in place:

- In-person open houses are prohibited
- During all interactions, CDC and the Executive Order guidelines for personal and work site safety should be followed, including: physical distancing, group size, and health and safety precautions.
- Gatherings of more than 10 persons are prohibited
- The Governor and DECD Commissioner are urging remote work to the maximum extent practicable

### **MUNICIPAL EXECUTIVE ORDERS REMINDER:**

Please note that any local municipal orders that are more restrictive are permitted by the Governor's Executive Order.

This means that if your local municipality passes an Order that has additional restrictions on business practices, then those restrictions are also enforceable and must be followed. If you are unsure, call your local town office for guidance and interpretation of their Order as it relates to your business.

### **PLEASE UNDERSTAND:**

The Governor (and municipalities) can pull the "essential business" designation at any time. REALTORS® should act within the spirit of the Orders, or we will be in jeopardy of not being able to service our Maine clients and customers. Please be professional, respect all parties involved in the transaction and their directives, leverage available technology, and strive

to conduct your work remotely to the maximum extent practicable. We're in this together!

### **INFORM US ABOUT MUNICIPAL ORDERS:**

If your municipality enacts an Emergency Order or Proclamation, please send that information to [suzanne@mainerealtors.com](mailto:suzanne@mainerealtors.com). We are assembling a list to provide as a resource to the membership. At the current time, we are aware of existing Orders in Augusta, Bangor, Brunswick, Cape Elizabeth, Portland, and South Portland.

### **COVID-19 TAB ON MAR WEBSITE:**

MAR has assembled resources at <http://mainerealtors.com> under the COVID-19 tab across the top. Check back for updates.

### **MAR STAFF IS AVAILABLE:**

To do our part to flatten the curve, the MAR staff is working remotely. Please call 207-622-7501 and leave a message. All voicemail is transferred to e-mail and staff will return calls and emails during regular business hours. For general email inquiries: [info@mainerealtors.com](mailto:info@mainerealtors.com)

### **MAINE LISTINGS NEWS:**

Click on the link below to learn about:

- Upcoming Flexmls Webinar Schedule
- Flexmls Social Distancing Study Hall
- FREE Virtual Tours Courtesy of Property Panorama
- Property Panorama Webinar
- ShowingTime Default Setting Change
- RPR® Training
- Maine Listings YouTube Video Library

[Maine Listings News Link](#)