



In This Issue

[Guidance Regarding Governor Mill's March 31 Executive Order Enforcement and Compliance](#)
[Industry Partners](#)
[Municipal Executive Orders Reminder](#)
[Spirit of the Orders](#)
[Inform Us About Municipal Orders](#)
[COVID-19 Addendum in zipForms](#)
[A Must Read Q&A from NAR](#)
[COVID-19 Tab on MAR Website](#)
[Financial Relief: CARES Act](#)
[Pandemic Unemployment Assistance](#)
[SBA Resources - Application Details](#)
[MAR Staff is Available](#)

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®](#)
[National Association of](#)

GUIDANCE REGARDING GOVERNOR MILLS' MARCH 31 EXECUTIVE ORDER:

Maine Governor Janet T. Mills issued an Executive Order No. 28 FY 19/20 on March 31, 2020 ([Click Here](#)) that orders restrictions on public contact and movement, schools, vehicle travel and retail business operations ("Stay Healthy at Home" Order). This Executive Order is effective from 12:01 am on April 2, 2020 through April 30, 2020 unless otherwise ordered.

"ESSENTIAL BUSINESS" LIST:

On March 25, 2020, Governor Mills previously issued Executive Order No. 19 FY 19/20 that directed Non-Essential Businesses and Operations to cease activities at sites that are public facing.

In response to the March 25th Executive Order (and appeal by MAR), real estate services were deemed an "essential business." ([Click Here](#))

GUIDELINES FOR REAL ESTATE:

The Maine Department of Economic and Community Development, which has been designated as the agency to address interpretations of the Executive Order, has issued specific guidance for commercial and residential real estate activities. ([Click Here](#)) Please note that these guidelines must be carefully followed in order for real estate activities to maintain their "essential" designation.

In addition to following the DECD guidelines, real estate services should also adhere to these restrictions:

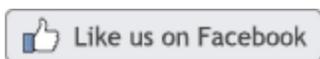
- In-person open houses are prohibited (based on the guidance received with the March 25th Executive Order)
- During all interactions (including any in-person meetings with clients and customers), CDC guidelines and the Executive Order mandates for personal and work site safety must be followed, including: physical distancing, group size, and health and safety precautions.
- The Governor and DECD Commissioner are urging remote work to the maximum extent practicable

[REALTORS®](#)

[Maine Listings](#)

[Maine Real Estate Commission](#)

Stay Connected



[Maine Association of REALTORS®](#)

19 Community Drive

Augusta, ME 04330

Phone: 207.622.7501

Fax: 207.623.3590

[Email MAR](#)

Last Issue: March 31, 2020

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



Additional directives in the March 31 Executive Order include:

The "Stay Healthy at Home" Executive Order requires that all persons in the State of Maine are to stay at their homes or places of residences except for the following reasons:

1. To conduct or participate in essential activities
2. Workers of essential businesses and operations that are not required to close pursuant to the March 25th Order may travel for the following reasons:

- a. Between their homes and those essential businesses;
- b. To and from child care; and
- c. To and from customers for the purpose of delivering goods or performing services

The Order directs that "When out of the home or when at work at an essential business, all individuals shall maintain a minimum distance of six feet from other persons."

The Order has the following restrictions on travel:

1. No one shall use public transportation unless absolutely necessary, for an essential reason or for an essential job that cannot be done from home.
2. Persons traveling in private vehicles shall limit passengers within their immediate household, unless transporting for essential activities.

ENFORCEMENT AND COMPLIANCE:

The Governor's Executive Order may be enforced by any governmental department, official that regulates professional licenses, or law enforcement. A violation of the Governor's order is a Class E crime and subject to up to 6 months in jail and a \$1,000 fine. In addition, a violation may result in further on-site restrictions and could impact your professional license.

INDUSTRY PARTNERS:

MAR encourages our Affiliate Member partners to consult with the Maine Department of Economic and Community development regarding the interpretation of the Governor's order as it pertains to their business. [Click Here](#) for more information.

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.

SPIRIT OF THE ORDERS:

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 losing the privilege to service our clients and customers with their in-process transactions or those with sudden changes in their economic stability.

Please be professional and respect business decisions made by fellow REALTORS® and our industry partners, and respect personal decisions made by clients. Leverage available technology and conduct your work remotely to the maximum extent practicable. This is not "business as usual". Let's lead by example for our own reputations and the reputation of the real estate industry.

INFORM US ABOUT MUNICIPAL ORDERS:

If your municipality enacts an Emergency Order or Proclamation, please send that information to 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, South Portland, and Wells. Municipalities are beginning to temporarily suspend transient accommodations, vacation rentals, and/or campgrounds (Bar Harbor, Ellsworth, Old Orchard Beach).

COVID-19 ADDENDUM IN ZIPFORMS:

The COVID-19 Addendum is now available in your Maine zipForm library. Like any other contingency, this document is not mandatory; however, getting this addendum signed early will help protect all parties should issues arise later in the transaction. This addendum may be incorporated into new transactions or added to ones that are already under contract. In addition, if your agency or franchise has provided you with a different addendum you may use that instead. Please remember the addendum can only be utilized by agreement of all parties. Therefore, it is important to encourage clear communication between the parties about how government Executive Orders and the COVID-19 virus could potentially impact the transaction.

A MUST READ: Q & A FROM NAR:

This is an extensive "must read" for summary information about the federal government's three stimulus/financial relief packages: [Click Here](#)

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.

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.

Read NAR's summary: [Click Here](#)

SBA RESOURCES - APPLICATION DETAILS:

The CARES Act includes over \$350 billion dollars in small business relief (500 employees or less including independent contractors) through two Small Business Administration programs. For a FAQ for the programs: [Click Here](#)

- **SBA 7(b)(2) loans - Economic Injury Disaster Loans (EDIL)** - Grants available within 3 business days for immediate relief up to \$10K. For application information: [Click Here](#)
- **SBA 7(a) loans - Paycheck Protection Program (PPP)** - Forgivable loans available at 250% of an employer's average monthly payroll up to \$10M: Applications are being accepted for small businesses and sole proprietors beginning April 3; Applications are being accepted for independent contractors and self-employed beginning April 10. For more information, including application materials: [Click Here](#)

MAR STAFF IS AVAILABLE:

To do our part to flatten the curve, the MAR staff is working remotely. We have the technology and systems in place to serve our members and we look forward to hearing from you! We are responding to phone messages and email. 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