



_BULLETIN #31/2020 MARCH 31, 2020

_CORONAVIRUS UPDATE #17

GOV. BAKER EXTENDS NON-ESSENTIAL BUSINESS CLOSURES TO MAY 4

**NADA BEGINS CORONAVIRUS WEBINAR SERIES TO HELP DEALERS
OPERATE**

**ARTICLE: SMALL BUSINESS LOANS FOR COVID-19 ECONOMIC DISASTER
RELIEF**

**SBA PAYCHECK PROTECTION PROGRAM LOAN APPLICATION
AVAILABLE; PROCESSING TO BEGIN APRIL 3**

[This bulletin supplements our previous bulletins #11 and #16 through #30 on this subject matter. These bulletins are intended to be cumulative so we can avoid repeating the same information.]

Gov. Baker Extends Non-Essential Business Closures to May 4

Governor Charlie Baker this afternoon, to continue the administration's efforts to slow down and eventually eliminate the spread of Coronavirus (COVID-19) in the Commonwealth, extended his March 23 order mandating the closure of non-essential business until May 4. Under the original order, closures were set to expire on April 7. This extension matches the governor's school closure order until May 4, which he announced last week.

Also, the governor stated that last week's stay-at-home advisory issued through the Department of Public Health will remain in effect. Residents are advised to stay home and avoid unnecessary travel and other unnecessary person-to-person contact during this time period. Residents who are considered high risk when exposed to Coronavirus should limit social interactions with other people as much as possible.

Businesses and other organizations that provide the services and functions identified as essential services are urged to continue operations during the state of emergency but to do so with allowance for social distancing protocols consistent with guidance provided by the state Department of Public Health (DPH).

In regards to dealerships, today's order did not change anything. Automotive repair and maintenance facilities are still considered essential. Make sure you follow the social distancing rules and the state directive of no more than 10 people congregating in an area.

As for sales, they continue to not be listed as an essential business. We do not read anything in the orders that can be interpreted to prohibit any and all car sales under any



anything in the orders that can be interpreted to prohibit any and all car sales under any circumstance. Clearly the intent of the orders is to not have open showrooms with salespeople sitting around waiting for foot traffic and potential buyers. The governor is encouraging remote work and internet-based activities.

You certainly can have an extensive on-line presence and Internet sales activity for your sales department. You will still need to sell vehicles to replace those that have died and do not run or are too expensive to fix. You still need to deal with off-lease vehicles, either to sell that vehicle to the customer or to get that customer into another vehicle. You will still need to serve and sell to employees who work in essential businesses.

Make sure you follow the CDC protocols we have discussed in our bulletins. Keep surfaces clean. If need be, make appointments at the dealership on an individual basis to take care of contract signings and vehicle delivery. If finalizing contracts and vehicle deliveries at customers' homes, please be sure to follow the rules on off-site sales and the three-day right of rescission as we detailed in Bulletin #26 (3/26/20). If doing a test drive, let the customer drive alone in order to follow proper social distancing. Limit employee-customer contact. And by all means, limit the ability of employees and customers to congregate in the dealership in your service and waiting areas.

The RMV anticipates sales will be made; EVR and ELT are operating, and the RMV service centers are open, especially for business-to-business transactions you are conducting for your customers.

We continue to have conversations with the administration as to how best to operate under these orders. We will keep you posted as the fluidity of these matters progress.

The Governor's press release can be accessed [here](#).

The essential services extension order can be accessed [here](#).

The updated list of essential services can be accessed [here](#).

NADA Launches Dealership Lifeline Webinar Series to Help Dealers Operate During the Coronavirus Crisis

NADA today announced the first three webinars in its Dealership Webinar Lifeline Series, an initiative to help local dealerships navigate business and regulations in the Coronavirus environment.

Each webinar in the series will provide important, timely information about Coronavirus developments that impact dealership operations, as well as guidance on how dealers can manage their operations accordingly. Webinars are for dealers and affiliated industry partners only, and are not open to press or members of the media. If you are a member of the press or media, please do not register. The first three webinars, occurring this week, are:

- Wednesday, April 1, at 1pm EST: [Making Sense Out of the New SBA Paycheck](#)



[Protection Program: Practical Considerations for Dealers](#)

- Thursday, April 2, at 1pm EST: [The Federal Tax Implication of COVID-19: How the New Environment Affects Dealers](#)
- Friday, April 3, at 1pm EST: [Managing Cash Flow: Making it through the COVID-19 Pandemic](#)

Article: "Small Business Loans for COVID-19 Economic Disaster Relief" (as of 3/30/20)

Your Association has a wealth of associate members from which we draw content throughout the year for our bulletins and magazines, as well as for speakers at our events. During this Coronavirus pandemic, many of our associates have stepped up their games considerably in order to provide an excellent flow of information for dealers and their clients.

Today's content, an excellent article, comes to us courtesy of associate member law firm, Mintz Levin. This [alert](#) describes two types of relief loans available through the U.S. Small Business Administration (SBA) that could be available to small businesses specifically suffering from economic distress due to the Coronavirus pandemic. These types of loans are:

- Small business loans under the new Paycheck Protection Program (PPP), which includes a valuable loan forgiveness component; and
- U.S. Small Business Administration Economic Injury Disaster Loans (EIDL).

We expect additional guidance on the PPP to be issued by the SBA in the coming days, and we will update the information after the guidance is available.

NOTE: Companies might consider other programs contemplated by the Keeping American Workers Paid and Employed Act (the "Act") to be established by the Board of Governors of the Federal Reserve System and the Secretary of the Treasury (the Secretary).

The full article can be accessed [here](#).

SBA Paycheck Protection Program Loan Application Available

The Small Business Administration has a very detailed site describing resources available to employers under the stimulus laws President Trump has signed over the past several weeks. Click [here](#) to access this information.

Included in the information, click [here](#) for the Paycheck Protection Program and click [here](#) to see the sample loan application the SBA will make available to access the PPP funds. Lenders may begin processing loan applications as soon as Friday, April 3, 2020.