

Stewart – Massachusetts Mid-Week Update – January 13, 2021

Dear Stewart Partners,

We hope you, your colleagues and families are well. As we move through the month of January, the coronavirus continues to spread in Massachusetts, as well as in other New England states. Although the volume of infection appears to be on the rise, vaccine programs have started. Each state has developed its own distribution approach and the guidelines are not stagnant. We've included vaccine information for Massachusetts, Rhode Island, and New Hampshire, and links to Connecticut and Vermont, in our update below.

In addition, we are including information on the second round of the PPP loan program which is being rolled out. Lastly, we are sharing with you a report that we found interesting, about the desire of borrowers to have an "in-person" element of the closing. For many years, we've seen articles and reports which seem to advocate for the use of digital interfaces in the home buying process, but this recent report which surveyed buyers in 2020 reflects the continued desire for a face to face meeting.

- *Vaccine Distribution Plans for Massachusetts*

Massachusetts has a three-phased approach to vaccine distribution. Most healthy adults fall into the Phase 3 group. It is estimated that vaccinations of people in the Phase 3 group will occur sometime between April and June. To read more on the phased approach for Massachusetts, follow this link: <https://www.mass.gov/info-details/when-can-i-get-the-covid-19-vaccine>

- *Vaccine Distribution Plans for Rhode Island*

Rhode Island has a multi-phased approach to vaccine distribution. It started its Phase 1 group this week, which included mostly health-care workers. Rhode Island has not yet made final decisions about who will be vaccinated in each phase. The Rhode Island Department of Health will share information on the state's dedicated Covid-19 Vaccine site when the decisions are made. To view the link, click here: <https://covid.ri.gov/vaccination>

- *Vaccine Distribution Plans for New Hampshire*

New Hampshire also has a multi-phased approach to vaccine distribution. Currently, the state is rolling out vaccines to its first group called Phase-1a, which includes high-risk workers in health care facilities, first responders and older adults in residential care settings. To view New Hampshire's plan and vaccination information, follow this link: <https://www.nh.gov/covid19/resources-guidance/vaccination-planning.htm>

Connecticut and Vermont have similar phased approaches. You can view information on Connecticut's rollout plan here: <https://portal.ct.gov/Coronavirus/COVID-19-Vaccinations>. Information on vaccine availability in Vermont can be found here: <https://www.healthvermont.gov/covid-19/vaccine/about-covid-19-vaccines-vermont>

- *Paycheck Protection Program – Round 2*

The second round of assistance under the Paycheck Protection Program is underway. There are some key updates, including coverage for additional expenses not previously allowed such as operations expenditures, property damage costs, supplier costs and worker protection

expenditures. Also, PPP borrowers can set their PPP loan's covered period at any length of time between eight and 24 weeks to meet their business needs. An article in Inc. provides several tips to successfully obtain funding under the program. To read the article follow this link: <https://www.inc.com/brit-morse/stimulus-ppp-funding-loans-round-two.html>

- *In-Person Closings – It's What Consumers Want (even in a pandemic)*

In a report that surprised us, borrowers overwhelmingly stated that they want to close their transactions in-person, despite wanting digital enhancements to the process. The survey, conducted by Solidifi, Inc., seems to indicate that the desire for digitization should not eliminate the important role attorneys and others play in facilitating the actual closing for buyers and sellers. To read Solidifi's press release, follow this link: <https://www.solidifi.com/2020-consumer-mortgage-experience-survey/>

- *Stewart's Massachusetts COVID-19 Resource Page*

Please view our resource page which contains all the local information relative to underwriting guidance, affidavits, registry closures and frequently asked questions. This site will be updated regularly. To access click **HERE** and make it a favorite on your web-browser. You can also copy the following URL and paste it into your web browser: <https://www.stewart.com/content/stewart/stewartcom/en/stg/massachusetts/underwriting-resources/forms-policy-information/covid-19-info-resources.html>



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