

# NEWS BULLETIN

## Maine Automobile Dealers Association

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September 2025

### **Immunizations, including COVID-19 Vaccine, Continue To Be Covered in Maine**

Today, Friday – September 12, MADA has received information from Governor Mills and the Maine Bureau of Insurance to the effect that Maine law requires continued coverage for immunizations that are consistent with the recommendations of the American Academies of Family Physicians, Pediatrics and OB-GYNs. This includes COVID-19 vaccines. Physician offices and pharmacies are allowed to administer these vaccinations, as in the past, but individuals need to check with their medical providers to make sure the vaccines are in supply. The MADA Insurance Trust will continue the same coverage for immunizations and vaccinations as has been available in the past for those who are participating in the Trust medical plans.

### **MADA Personnel Issues Webinar – Sept. 25**

A webinar on Personnel Issues affecting Maine dealerships is scheduled for Thursday – September 25 beginning at 9:30 a.m. This is the next in our series of webinars on this topic, which topic generates the most frequent and most voluminous questions to your MADA office. The agenda items will include the current status of Maine's Paid Family and Medical Leave (PFML) law and rules, recent amendments to Maine law affecting an employer's Earned Paid Leave (EPL) obligations at calendar year-end, 2026 changes to Maine and Portland minimum wage amounts (will impact most of your pay plans), the rules governing use of personally-owned electronic devices used by employees for dealership business, and other issues. If you have a question you would like addressed, please feel free to email [tom@maineautodealers.com](mailto:tom@maineautodealers.com) prior to the webinar. MADA will email the full agenda and link to participate in this ZOOM webinar on Monday – Sept. 22. The principal presenter will be Matthew Lamourie, the attorney at Preti Flaherty Beliveau & Pachios with whom we work most closely on labor law matters.

### **IRS Issues Fact Sheet on Sept. 30 End to EV Tax Credits**

September 30 marks the end of federal clean vehicle tax credits due to a change in federal law. Multiple questions arose in regard to exactly how certain aspects of this EV tax credit termination would actually work, and both IRS and NADA have distributed information on some of those questions. Enclosed with this Bulletin are copies of the August 22 NADA email sent to your dealership, as well as the IRS Fact Sheet which also addresses questions about the termination. Please review this information as you plan for the September 30 deadline. It is possible that NADA will send additional information before the end of the month, so please watch for future NADA Compliance Alerts.

### **National Do-Not-Call Registry Changes for October 1**

The Federal Trade Commission (FTC) has announced changes to the fees associated with business utilization of the National Do-Not-Call Registry, fees which apply when a business wants to access phone numbers on the Registry. Announcements have been sent to businesses by both the FTC and NADA (a September 5 Compliance Alert is enclosed and was also forwarded to you by MADA a few days ago). You will note that the NADA Dealer Guide and FTC guidance is available through the links at the end of the NADA Compliance Guide previously sent to you.

## **MADA Officers Visit Maine's Congressional Delegation**

MADA Chairman Sam Hight (Hight Family Dealerships in Skowhegan & Farmington), NADA Director John Emerson (Emerson Chevrolet in Auburn) and NADA-PAC Chair for Maine Jack Quirk (Quirk Auto Group in Bangor, Augusta, Belfast, Portland & Rockland) recently visited with Senators Collins and King, Representative Golden and the staff of Representative Pingree in their Washington offices as part of NADA's annual dealer gathering in our nation's capital. In addition to the usual discussion about dealership business activity in Maine, the conversations included EV and emissions regulations, impact of tariff levels, Congressional proposals governing Right-To-Repair and Catalytic Converter theft, and federal regulatory activity. Mr. Emerson serves as Chairman of one of NADA's Committees and presented a summary of that Committee's work on Congressional and Federal Agency issues to the full gathering of dealers attending this year's event. Additional information on these meetings will be presented at MADA's Fall Regional meetings coming up in November (see following article).

## **MADA Fall Regional Meetings**

In early November MADA will offer a schedule of regional meetings for dealers and dealership personnel. The tentative dates and cities are as follows: Tuesday – November 4 – Presque Isle (noon); Thursday – November 6 – Augusta (a.m.); Wednesday – November 12 – Bangor (noon); Tuesday – November 18 – Auburn (a.m.) and South Portland (noon). Agenda items as well as registration forms with specifics on locations and time will be sent to you starting in mid-October.

## **National & Regional Trends Report re: Dealership Personnel**

Each year NADA collects and analyzes payroll records voluntarily submitted by NADA member dealerships from all parts of the country. This data includes wages, employee demographics, hiring and turnover information in addition to employee answers to benefit questions. This confidential information is aggregated for a national perspective as well as for regional and brand groupings. The resulting report can assist dealers and senior management in their discussions on dealership personnel policies, wage levels and other trends in the dealership workforce arena. NADA's 2025 report, based on calendar year 2024 data, is now available. Dealerships which participated in the data-gathering received complimentary reports along with access to an online dashboard which can be used to create custom comparisons. All NADA members can purchase the report at <https://www.nada.org/nada/research-data/nada-dealership-workforce-study>.

## **Bureau of Motor Vehicle Progress on E-Titling**

The Maine Bureau of Motor Vehicles (BMV) recently discussed progress in the Electronic Lien and Title (ELT) program for Maine. The ELT started real operations in mid-2024 with three Service Providers (conduits for lienholder access to BMV system) representing 154 lenders, including five Maine-based credit unions, which together generated electronic lien transfers for about 8% of titles issued in 2024. As of August, 2025 that involvement has risen to 11.5% of title transactions, and a fourth Service Provider will join the system in October. Current plans are to start work on leases and salvage vehicles in January, 2026 and gradually add other functions during 2026, ultimately reaching electronic title issuance in 2027. Obviously in a transition of this magnitude there will be unexpected problems and delays, so the timetable is not perfect. We will provide further updates at the Regional Meetings.

## **MADA Membership Golf Tourney Results**

The 33<sup>rd</sup> annual MADA Membership Golf Tourney was held September 4 at the Links of Poland Spring, an historic golf course. A good day was had by all, with net proceeds added to MADA's ADTECH (Auto Dealers for Technical Education) fund, which helps Maine's 17 high school and 5 college automotive education programs. The next News Bulletin will provide all the details. Thanks to the 21 dealership teams and 105 participants.

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**From:** NADA <publicaffairs@nada.org>  
**Sent:** Friday, August 22, 2025 2:16 PM  
**To:** Maine Automobile Dealers Association  
**Subject:** NADA Compliance Alert : IRS Issues Fact Sheet About Expiration of Clean Vehicle Credits

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# COMPLIANCE ALERT

## IRS Issues Fact Sheet About Expiration of Clean Vehicle Credits

**What's new:** On August 21, the IRS published a [Fact Sheet](#) providing guidance on the 25E, 30D, and 45W clean vehicle tax credits terminating on September 30, 2025, under the One Big Beautiful Bill Act.

**Why it matters:** The Fact Sheet answers some, but not all, key questions for dealers and consumers regarding the September 30 deadline. The [Fact Sheet](#) explains:

- **Acquisition and Claiming a Credit:** If a taxpayer *acquires* a vehicle by having a written binding contract in place and a payment made on or before September 30, then the taxpayer will be entitled to claim the credit when they *place the vehicle in service* (namely, when they take possession of the vehicle), even if the vehicle is placed in service after September 30.
- **Definition of "placed in service" versus "acquired":** A vehicle is "placed in service" when the taxpayer takes possession of the vehicle. A vehicle is "acquired" as of the date a written binding contract is entered into, and a payment has been made. A payment includes a nominal down payment or a vehicle trade-in.
- **Credit Transfer Election:** Taxpayers should wait until the time of sale (when the taxpayer takes possession) to make the credit transfer election.
- **Time of Sale Reporting:** Dealers should provide customers with a time of sale report when the customer takes possession or within three days of taking possession of the vehicle.
- **Access to the Energy Credits Online Portal:** While new user registration through the portal will close on September 30, the portal will remain open after September 30, so successfully registered users can submit time of sale reports, update such reports, and use the portal for other limited purposes.

Some key unanswered questions include:

- How the definition of “acquisition” operates in the context of leases under 45W;
- Whether the IRS will approve the late time of sale reports in “pending status” before the end of this calendar year; and
- How long dealers will be able to submit untimely time of sale reports, including through the spring of 2026 or prior to the April 15, 2026, tax deadline or October 15, 2026, extension period.

**What we’re doing:** NADA remains in close contact with the Department of the Treasury and the IRS to determine answers to key questions and issues dealers face. NADA will update its members on any additional guidance regarding the clean vehicle tax credits as the information becomes available.

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# FAQs for modification of sections 25C, 25D, 25E, 30C, 30D, 45L, 45W, AND 179D under Public Law 119-21, 139 Stat. 72 (July 4, 2025), commonly known as the One, Big, Beautiful Bill Act (OBBB)

FS-2025-05, Aug. 21, 2025

These FAQs are being issued to provide general information to taxpayers and tax professionals as expeditiously as possible. Accordingly, these FAQs may not address any particular taxpayer's specific facts and circumstances, and they may be updated or modified upon further review. Because these FAQs have not been published in the Internal Revenue Bulletin, they will not be relied on or used by the IRS to resolve a case. Similarly, if an FAQ turns out to be an inaccurate statement of the law as applied to a particular taxpayer's case, the law will control the taxpayer's tax liability. Nonetheless, a taxpayer who reasonably and in good faith relies on these FAQs will not be subject to a penalty that provides a reasonable cause standard for relief, including a negligence penalty or other accuracy-related penalty, to the extent that reliance results in an underpayment of tax. Any later updates or modifications to these FAQs will be dated to enable taxpayers to confirm the date on which any changes to the FAQs were made. Additionally, prior versions of these FAQs will be maintained on IRS.gov to ensure that taxpayers, who may have relied on a prior version, can locate that version if they later need to do so.

More information about reliance is available. These FAQs were announced in IR-2025-86.

## **1. Which energy credits and deductions are expiring under OBBB, and what are their new termination dates?**

OBBB accelerated the termination of several energy credit and deduction provisions. The following incentives expire the soonest:

<b>Code section</b>	<b>Section title</b>	<b>Termination date</b>
25C	Energy efficient home improvement credit	The credit will not be allowed for any property placed in service after December 31, 2025.
25D	Residential clean energy credit	The credit will not be allowed for any expenditures made after December 31, 2025.
25E	Previously-owned clean vehicles credit	The credit will not be allowed with respect to any vehicle acquired after September 30, 2025.
30C	Alternative fuel vehicle refueling property credit	The credit will not be allowed for any property placed in service after June 30, 2026.
30D	New clean vehicle credit	The credit will not be allowed for any vehicle acquired after September 30, 2025.
45L	New energy efficient home credit	The credit will not be allowed for any qualified new energy efficient home acquired after June 30, 2026.
45W	Qualified commercial clean vehicle credit	The credit will not be allowed for any vehicle acquired after September 30, 2025.
179D	Energy efficient commercial buildings deduction	The deduction will not be allowed with respect to any property the construction of which begins after June 30, 2026.

Future guidance will be issued on other provisions impacted by the passage of OBDD.

## **2. For purposes of the expiring clean vehicle credits under sections 25E, 30D, and 45W, what does “acquired” mean?**

For purposes of sections 25E, 30D, and 45W, a vehicle is “acquired” as of the date a written binding contract is entered into and a payment has been made. A payment includes a nominal downpayment or a vehicle trade-in.

## **3. What effect does “acquisition” of a vehicle have on a taxpayer’s ability to claim a credit under sections 25E, 30D, and 45W?**

Acquiring a vehicle prior to the termination date is an initial step, but acquisition alone does not immediately entitle a taxpayer to a credit. Sections 25E(a), 30D(a), and 45W(a) require the vehicle be “placed in service” to claim the respective credit (see IRS.gov for additional requirements). If a taxpayer acquires a vehicle by having a written binding contract in place and a payment made on or before September 30, 2025, then the taxpayer will

be entitled to claim the credit when they place the vehicle in service (namely, when they take possession of the vehicle), even if the vehicle is placed in service after September 30, 2025. Taxpayers should receive a time of sale report from the dealer at the time they take possession or within three days of taking possession of the vehicle.

#### **4. Can an election to transfer a clean vehicle credit be made at the time of acquisition?**

Acquisition alone does not immediately entitle a taxpayer to a credit. Taxpayers should wait until the time of sale to make the credit transfer election. The election to transfer the credit generally occurs at the time of sale, which is when the taxpayer takes possession (see Treas. Reg. secs. 1.25E-1(b)(19), 1.25E-3(b)(7) and 1.30D-2(b)(47), and 1.30D-5(b)(10 [↗](#))), and Rev. Proc. 2023-33.)

#### **5. What will happen to the Energy Credits Online portal with the new termination periods for the clean vehicle credits?**

New user registration for the Clean Vehicle Credit program through the Energy Credits Online portal will close on September 30, 2025. The portal will remain open beyond September 30, 2025, for limited usage by previously registered users to submit time of sale reports and updates to such reports, such as when a vehicle has been returned.

#### **6. For purposes of the energy efficient home improvement credit under section 25C, are qualified manufacturers required to make periodic written reports to the IRS regarding specified property?**

No. Because of the accelerated termination of the section 25C credit, periodic written reports, including reporting for property placed in service before January 1, 2026, are no longer required. A manufacturer is still required to register with the IRS to become a qualified manufacturer for its specified property to be eligible for the credit.

#### **7. For purposes of the residential clean energy credit under section 25D, can a credit be claimed for property installed after December 31, 2025, or constructed after that date, if a taxpayer pays for the property on or before December 31, 2025?**

No. Section 25D(e)(8)(A) provides that an expenditure with respect to an item is treated as made when the original installation of the item is completed. If installation is completed after December 31, 2025, the expenditure will be treated as made after December 31, 2025, which will prevent the taxpayer from claiming the section 25D credit. In the case of an expenditure made in connection with the construction or reconstruction of a structure, section 25D(e)(8)(B) provides that such expenditure will be treated as made when the original use of the constructed or reconstructed structure by the taxpayer begins. If such construction or reconstruction is completed and taxpayer's original use of the structure begins after December 31, 2025, the expenditure will be treated as made after December 31, 2025, which will prevent the taxpayer from claiming the section 25D credit.

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**From:** NADA <publicaffairs@nada.org>  
**Sent:** Friday, September 5, 2025 11:16 AM  
**To:** Maine Automobile Dealers Association  
**Subject:** NADA Compliance Alert : Do Not Call Registry Fee to Increase on October 1

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# COMPLIANCE ALERT

## Do Not Call Registry Fee to Increase on October 1

**What's New:** The Federal Trade Commission ("FTC") announced that it will increase fees for businesses to access phone numbers on the National Do Not Call ("DNC") Registry. The adjustment is effective October 1. The original FTC notice listed 2024. The FTC has since corrected this to be 2025.

There is no annual fee for the first five area codes accessed from the DNC Registry, but there is an annual fee for each additional area code.

**Why it matters:** The FTC maintains the DNC Registry to enforce the Telemarketing Sales Act. The Federal Communications Commission also uses the DNC Registry to enforce the Telephone Consumer Protection Act. The DNC Registry allows consumers to sign up if they don't want to receive telephone solicitations.

Solicitations are defined as calls or texts made for the purpose of encouraging the purchase of property or services. Businesses are prohibited from making solicitation calls or texts to any phone number on the DNC Registry. However, there are exemptions to this rule when the business and individual have one of the following: i) an established business relationship, ii) prior express written consent, or iii) a personal relationship.

**Tell me more:** Dealers who engage in calling or texting solicitations should access the DNC Registry to ensure they are not contacting customers with registered numbers. Dealers should also compare their customer list with the DNC Registry at least every 31 days to ensure compliance.

### Go Deeper

- [Dealer Guide to Federal Email and Telemarketing Restrictions](#)
- [Federal Trade Commission: Q & A for Telemarketers & Sellers About DNC Provisions in TSR](#)