

CALIFORNIA CORONAVIRUS WEEKLY RECAP

A weekly digest to keep you up to speed on the California coronavirus outbreak.

C.A.R. has been working around the clock to provide resources that will help members through this challenging time. Before we start in on this week's news, we want to make sure you're caught up on everything C.A.R. has done for you this week:

- We have been regularly updating our [REALTOR® Relief](#) pages as soon as new information comes in on programs like Pandemic Unemployment Assistance (PUA) and the Paycheck Protection Program (PPP). For detailed answers to your most pressing questions, see our [Relief FAQ for Agents](#) and [Relief FAQ for Brokers](#). C.A.R. is also holding webinars on REALTOR® Relief programs this [Thursday at 11 a.m. \(for brokers\)](#) and [Friday at 1:30 p.m. \(for agents\)](#).
- If you can't find the answers you need in the above FAQs, C.A.R.'s COVID Relief Hotline is here for you. You can call 213-351-8450 for text support 24/7 or for live support Monday through Friday, 8:30 a.m. to 4:45 p.m. Additionally, you can email covidreliefhotline@car.org.
- For landlords seeking financial assistance, we have added a new [Relief FAQ for Rental Property Owners](#). For guidance on state and local eviction and rent moratoria, as well as other rental housing issues related to the COVID-19 pandemic, see our [Legal Q&A on COVID-19 Landlord Issues](#). We are also holding a webinar on [Landlord-Tenant Issues in the Coronavirus Environment](#) this

Thursday at 3 p.m.

- Take a look at our [Guidelines for Real Estate Best Practices During COVID-19](#), which reflect our understanding of Newsom's stay-at-home order and how to safely conduct real estate at this time. It is essential that we protect the health and well-being of clients, colleagues and our greater communities.
- We have compiled a [list of local and county orders](#) relating to real estate's status as an essential service, since stricter local and county orders will supersede the state's order. Note that many cities and counties are changing their guidance/orders based on local events. These change daily, sometimes hourly. We are working to keep this information current, and we encourage you to check back frequently.
- C.A.R. has released four [new forms](#): Listing Agreement Coronavirus Addendum or Amendment (RLA-CAA) is for sellers and listing agents to sign. Property Viewing Advisory and Declaration (PEAD) is to be given to and signed by the seller, buyer, agents and anyone else who will be entering a property. Form NTAP (Notice to Tenant of Ability to Pay Rent During Coronavirus Pandemic) is an informational notice that a landlord can send to a tenant for the purpose of starting a dialogue with the tenant regarding the payment of rent during the coronavirus pandemic. Form RPD (Coronavirus Rent Payment Delay and Repayment) is an addendum to a residential lease or rental agreement that, when agreed to and signed by the landlord and tenant, documents the tenant's claim that the tenant is unable to pay rent and the reason for the inability; proof of the inability to pay; the amount of the rent not being paid; and a plan to pay it in the future.

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The Economy & Your Finances: Aid is on the way

An unprecedented [6.6 million Americans filed for unemployment](#) during the week ending March 28, with first-time claims up 3,000 percent from early March. In California alone, [1.9 million](#) people have filed for unemployment since March 12. As of last Friday, some economists were estimating the [national unemployment rate](#) to be around 13 percent.

To combat these rising numbers, the relief promised in the Coronavirus Aid, Relief, and Economic Security (CARES) Act, which was signed into law on March 27, is beginning to unfurl. The [Paycheck Protection Program \(PPP\)](#), a \$349 billion loan program through the U.S. Small Business Administration (SBA) designed to help small businesses stay afloat during the pandemic, opened to applications last Friday — although the launch process was overwhelmed with applicants and thus [not very smooth](#). Within the first 15 minutes of the application going live, Bank of America reported 85,000 applicants had already asked for [\\$22.2 billion in loans](#). While the program is already open for small business owners and sole proprietors, **independent contractors and self-employed individuals must wait until this Friday, April 10 to apply. Due to the high volume of applications, REALTORS® who intend to apply should do so as soon as possible.** PPP loans are forgivable, guaranteed by the government, have deferred payments and do not require collateral to obtain a loan. For more information on PPP and other SBA-administered relief programs, see the [Small Business Administration Loans page](#) on C.A.R.'s coronavirus website.

Another key aspect of the CARES Act is the Pandemic Unemployment Assistance (PUA) program, which expands unemployment benefits eligibility to business owners, self-employed workers and independent contractors, including most REALTORS®. These loans will be distributed to Californians through the California Employment Development Department (EDD), which is still working on implementation procedures. As this is a new program, the EDD is still setting up its systems to process applications from independent

contractors, and is also waiting for additional federal guidance on the program. **Consequently, C.A.R. strongly recommends that members do NOT submit PUA claims now and instead wait for further assistance.** For more information, see the [Pandemic Unemployment Assistance page](#) on C.A.R.'s coronavirus website.

Governor Newsom has called for additional relief for California small businesses, including a one-year period during which small businesses would be able to keep up to \$50,000 they would normally owe in state taxes. The [California Small Business Finance Center is also providing loans](#) to small businesses with between one and 750 employees that have been negatively impacted by COVID-19. For more information on state services for small businesses, see the [California COVID website](#).

The CARES Act also calls for payments to be mailed to individual taxpayers. The [IRS plans to start mailing these checks](#) to millions of Americans as soon as this coming Friday, but experts warn there [could be significant delays](#). For more information, see the IRS's [FAQ on the economic impact payments](#).

Sources: CNN, CAL Matters, The New York Times, U.S. Small Business Administration, Forbes, California COVID Response, Business Insider, USA Today, Internal Revenue Service

The Market & Industry: Not business as usual

On March 28, the U.S. Department of Homeland Security's Cybersecurity and Infrastructure Security Agency (CISA) listed [real estate among those services considered "essential"](#) during this pandemic. Since Governor Newsom based his order on CISA's list, real estate is now considered an essential service in California. Even so, REALTORS® must exercise extreme caution when returning to work: This is not business as usual.

First, know that local and county guidelines with stricter interpretations of what constitutes an essential service supersede the state guidelines. To ensure your business is complying with the law, you must check local, county and state guidelines wherever you practice real estate. To assist you, C.A.R. has developed a [list of city and county orders](#).

Because these orders change daily, sometimes even hourly, we encourage you to use this list with caution: We are updating the list as quickly as we can, but for the most up-to-date information, you should double check your local and county websites.

Second, it is essential that REALTORS® follow CDC guidelines to ensure the protection of themselves, their clients and their communities while practicing real estate during this time. Be sure to read [C.A.R.'s Guidelines for Best Practices for Real Estate During COVID-19](#) for critical information on what is and is not allowed during this pandemic. At this time, as much business as possible is to be conducted [virtually](#).

Despite receiving the essential services designation, nearly all California REALTORS® surveyed by C.A.R. last week reported [expecting negative impacts on their business](#), up from roughly half at the beginning of March. Mortgage applications have [plummeted](#) nationwide; Redfin reported 4 percent of [homes were delisted](#) across the country last week, about two times the average amount of homes taken off the market under normal circumstances; [inventory has plunged](#) in San Francisco; and over 11,000 transactions [fell out of escrow](#) in Los Angeles, Orange, Riverside and San Bernardino counties last month.

For current homeowners, [property taxes are still due as scheduled on April 10](#), since property taxes directly fund local and county governments that are at the forefront of the fight against the spread of the coronavirus. However, counties will be canceling penalties and other charges on a case-by-case basis for homeowners and small businesses who are unable to pay their property taxes on time. For some additional relief, last Thursday, Governor Newsom issued a [moratorium on water utility shutoffs due to nonpayment](#) during the coronavirus emergency. For owners of rental properties, find information on [other relief options on C.A.R.'s coronavirus website](#).

Sources: Cybersecurity and Infrastructure Security Agency, CNBC, HousingWire, OC Register, California State Association of Counties, Los Angeles Times

Around the State: Face masks now recommended, in some places required

Last Thursday, the world passed the milestone of [1 million confirmed cases of COVID-19](#), with over 50,000 deaths. In California, as of last night at 9:50 p.m., there were 16,363 confirmed cases of and 387 deaths due to COVID-19. Cases have been reported in 53 of the state's 58 counties — up from 47 counties last week — with Los Angeles (6,391), San Diego (1,404) and Santa Clara (1,224) counties having the most cases. California is now the fourth-largest outbreak in the country, behind New York (131,815 confirmed cases), New Jersey (41,090 confirmed cases) and Michigan (17,221 cases).

Last Thursday, Newsom put out guidelines that encouraged individuals to [wear face coverings when going to the grocery store](#) if they wanted to, although he stopped short of mandating their use. A day prior, [Los Angeles Mayor Eric Garcetti strongly recommended every resident wear a face mask](#) when leaving the house, and the [California Department of Public Health recommended using cloth face coverings](#) when conducting essential activities outside the home. And on Sunday, Riverside County took the strictest stance yet, [making masks mandatory](#) for all residents leaving the house.

For those who do not own a face mask, the U.S. Surgeon General has issued guidelines on [how to make your own face mask](#), and you can find additional tutorials from the [Centers for Disease Control and Prevention \(CDC\)](#) and the [Los Angeles Times](#).

The California State Superintendent of Public Instruction has indicated it is [unlikely schools will reopen before the end of this school year](#). To alleviate the burden on students, the [University of California system has waived SAT and ACT requirements](#) for 2021 applicants; many colleges [nationwide](#) are doing the same.

Signs are pointing to the statewide stay-at-home order, which has no current end date, lasting a while longer. Several counties in the Bay Area have already [extended their shelter-in-place orders](#) through May 3. Newsom has also indicated he [does not anticipate packed stadiums](#) in California come September; currently, the [National Football League](#) is planning to begin the season as scheduled.

Sources: Los Angeles Times, California Department of Education, The Sacramento Bee, Inside Higher Ed, Mercury News, National Football League, Curbed, California Department of Public Health, U.S. News, California Department of Public Health, Centers for Disease Control and Prevention

Health Check-Up: Resources for older adults and coping with stress

Since [older adults \(ages 65 and up\) are at higher risk](#) for severe illness from catching COVID-19, Governor Newsom has [launched an initiative](#) aimed at protecting the health and well-being of older Californians. The initiative includes a statewide hotline at **1-833-544-2374** that seniors can call for assistance with getting groceries and medication delivered. The CDC has also released information specifically for seniors on [coping with increased stress](#) due to the crisis.

Finding ways to cope with stress will be important for all Californians during this pandemic, not just seniors. Already, the [Los Angeles suicide hotline](#) has seen a rise in calls related to the coronavirus, and the World Health Organization (WHO) has warned that self-quarantine may lead to an [increase in domestic violence](#). CAL Matters [released a list of resources](#) to help residents navigate the crisis without sacrificing their mental health, and Harvard Medical School has a [guide for parents](#) on how to ease their children's anxieties about the virus.

So far, the aggressive social distancing practices undertaken in the Bay Area seem to be working to [flatten the curve](#). And even though the state's orders are less stringent than the orders of certain counties and cities, thus far [California as a whole is not seeing the same rate of spread](#) as other U.S. hot spots, like New Jersey and Louisiana. Social distancing may be difficult, but it [helps buy time for hospitals](#) to prepare for a surge in new cases, and experts say [California is doing better than projected](#) on this front.

Sources: Centers for Disease Control and Prevention, KCRA, Los Angeles Times, CBS News, CAL Matters, Harvard

University, Politico, Bloomberg, CBS Local Sacramento



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