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

Welcome to the first issue of our new weekly newsletter covering California’s experience with COVID-19, the novel strand of coronavirus currently sweeping the globe. This is a special edition of the newsletter; all subsequent issues will be sent on Tuesday mornings.

To help you manage the impact of the coronavirus on your business, this Thursday C.A.R. will be releasing a microsite with FAQs, talking points and best practices. Stay tuned for more information.

Because there are many different scientific terms associated with this public health crisis, we are taking a moment in this first issue to make sure we are all on the same page with respect to terminology. Here is a brief glossary of terms we will be using:

- **Pandemic**: The worldwide spread of a disease that affects large numbers of people. Note that upgrading from an "epidemic" to a "pandemic" doesn’t necessarily mean the disease is more dangerous, just that it is no longer confined to one region.

- **Social Distancing**: Measures taken to remain out of public spaces, avoid mass gatherings and maintain distance (approximately 6 feet) from others when possible.

- **Quarantine**: Separation from others of a person reasonably believed to have been exposed to a communicable disease, but who is not yet exhibiting symptoms.
• **Isolation:** Separation from others of a person reasonably believed to have been infected with a communicable disease.

• **Incubation Period:** The time it takes for symptoms to appear in an infected person.

• **Community Transmission:** When a virus spreads from person to person outside healthcare settings, meaning people who do not believe they are infected could be passing on the virus to others.

• **Containment:** Sets of actions (like isolation and quarantine) that public health officials use to stop the spread of a disease.

• **Mitigation:** Sets of actions (like social distancing) that persons and communities can take to slow the spread of respiratory virus infections.

Sources: [The New York Times](https://www.nytimes.com), [Centers for Disease Control and Prevention](https://www.cdc.gov), [American Society for Microbiology](https://www.asm.org)

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**The Market: California housing market in flux**

With the stock market experiencing its [worst day since 1987](https://www.nytimes.com) last Thursday and the Trump administration declaring a [national emergency](https://www.cnn.com) last Friday, the impact COVID-19 will have on the housing market is still unfolding. C.A.R. expects to [revise its 2020 California housing forecast](https://www.care.com) downward, despite the fact that low interest rates (the [Fed slashed rates to near zero](https://www.bloomberg.com) yesterday) are expected to help offset the effects of a slower economy.
Some signs point to this already starting to play out, with refinance and mortgage applications jumping 79 and 55.4 percent respectively two weeks ago after the average rate of a 30-year fixed mortgage fell to just 3.13 percent.

That said, the situation is still uncertain and changing rapidly right now. Joel Singer, CEO of C.A.R., notes that: "From a purely real estate perspective, the current situation will ultimately lower mortgage rates and should fuel demand once the crisis phase is behind us. More broadly, it is a logical reaction to this reality that the global economy will be slowing in historically unprecedented ways for some period of time."

Last week, a C.A.R. flash survey found that around half of California REALTORS® think the virus will have a negative impact on home sales. More than one in four said they had clients who put their home purchase or sale on hold due to the virus' impact.

Many REALTORS® are wondering what to do about open houses, which by nature go against the tenets of social distancing. Some agents are reporting success with increased virtual showings, while others (about 25 percent of those surveyed by NAR this past week) are requiring buyers to use hand sanitizer before entering the home. Some sellers are asking to cancel open houses altogether, not wanting potentially infected strangers to touch objects in their homes. If you are planning to continue holding open houses, there are basic safety precautions you can take, like regularly cleaning and disinfecting frequently touched surfaces (like doorknobs) and covering coughs and sneezes with a tissue or the inside of your elbow.


Around the State: Community transmission on the rise

As of this morning at 9:18 a.m., there were a total of 335 positive cases of and six deaths due to COVID-19 in the state of California. Of these cases, at least 82 acquired the disease from community transmission, meaning healthcare providers cannot identify...
where they contracted the virus. Right now, community transmission is occurring in the following California counties: Yolo, Solano, Sacramento, San Francisco, Contra Costa, San Mateo, Santa Clara and Riverside.

As of last Friday, California now has 18 public health laboratories with COVID-19 testing capabilities. Patients must be referred by a medical provider to be tested, and their provider must receive prior approval from the local public health department.

Currently California’s outbreak is the third largest in the United States, behind New York (732 cases) and Washington (643 cases). It should be noted that many scientists are saying the actual number of coronavirus cases in California and country-wide could be much higher than what’s currently being reported.

Governor Newsom issued an executive order last Thursday that, among other things, extended the tax-filing deadline for California state taxes by 60 days; individual filers may now file and pay by June 15. The order also grants the state the right to commandeer hotels to use for the quarantine and treatment of COVID-19 patients.

Sources: The New York Times, California Department of Public Health, Los Angeles Times, Office of the Governor of California, Sacramento Bee

Containment Efforts: Persons age 65+ to self-isolate, schools and businesses close

Yesterday, Governor Newsom asked Californians over the age of 65 to isolate themselves from others and told neighborhood bars and pubs to close. The Centers for Disease Control and Prevention (CDC) has also issued new guidance saying gatherings of over 50 people should not take place over the next eight weeks.

On Thursday, San Francisco public schools shut down for three weeks; on Friday, the Los Angeles United School District closed for two. San Diego Unified, Fresno Unified and Sacramento City Unified also added to the growing list of school closures, all
in an effort to contain the spread of the virus. If you’ve found yourself suddenly with children at home who would usually be at school, there are several resources available to help. The CDC also has a helpful guide for how to talk to your children about the disease.

Also, the NBA and NHL suspended their seasons, Disneyland and Disney World both shut down for two weeks, and many businesses — including Amazon and Google — are encouraging or requiring their employees to work from home. Even AMC Theatres are reducing seating capacity.

These measures are all tools for “social distancing”: a practice recommended by public health officials to slow the spread of contagious diseases. Anticipating that these social distancing measures will have widespread economic consequences, the House of Representatives has passed a bipartisan legislation package (the Families First Coronavirus Response Act) that includes provisions for paid medical leave, free COVID-19 testing and temporary expanded federal funding for Medicaid. The Senate is slated to vote on the bill tonight.


Health Check-Up: New travel guidelines and when to seek emergency medical attention

Now that the World Health Organization (WHO) has officially declared coronavirus a pandemic, the Centers for Disease Control (CDC) has updated its travel notices. All older adults and persons with serious chronic medical conditions are now encouraged to postpone all nonessential travel, even if traveling domestically. On Friday, President Trump banned travel from Europe to the United States (and extended the ban to the U.K. and Ireland on Saturday). U.S. citizens are allowed to come home and are being screened upon entry, which is causing significant traffic jams at many U.S. airports.

Kaiser Permanente hospitals in San Francisco and Northern California have begun drive-
thru tents for coronavirus testing. Patients who meet the CDC criteria for a test will receive a doctor’s order and an appointment to arrive for testing at one of the testing sites.

Also, while you most likely already know to watch out for fever, cough and shortness of breath as symptoms of COVID-19, take note of these emergency warning signs that indicate you need to seek immediate medical attention: difficulty breathing, persistent pain in the chest, new confusion, bluish lips or face.

If you feel sick and think you may have COVID-19, but you aren’t experiencing any of the extreme warning signs, you should call your medical practitioner before visiting an urgent care center, doctor’s office or emergency room.

To stay up to date on the latest health recommendations, check in with the California Department of Public Health, which is collecting all new information on the coronavirus outbreak here.

Sources: CNN, NPR, USA Today, Los Angeles Times, Centers for Disease Control and Prevention

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