



ORANGE COUNTY REALTORS MANAGING THROUGH THE CRISIS AND BEYOND

BY: JENNIFER FELTEN, ESQ.

04-24-20

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WHAT WE ARE GOING TO COVER TODAY



1. **Business Continuity Planning & Virtual Work Best Practices**
2. **Tax Delays & Stimulus Payments**
3. **Governmental Benefit Programs & Business Funding Options**
4. **Real Estate Market Impacts**
5. **Additional Resources & Areas of Concern**

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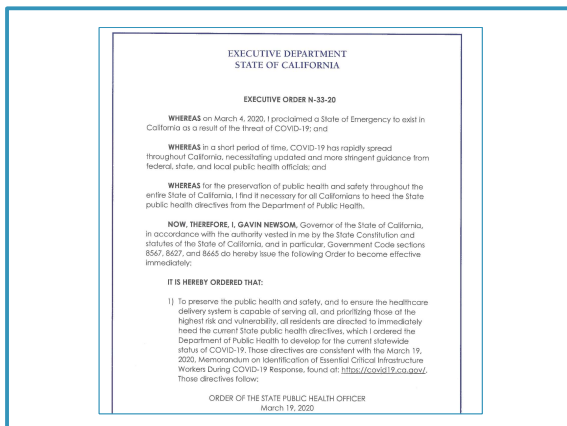
BUSINESS CONTINUITY PLANNING & VIRTUAL WORK BEST PRACTICES

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CALIFORNIA STAY AT HOME ORDER



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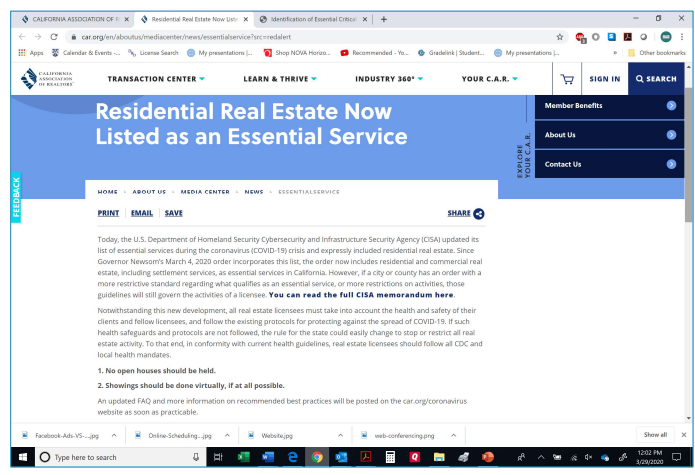
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- Order Issued March 19, 2020
- Requires Californians to Stay at Home except as needed to maintain continuity of operations of the federal critical infrastructure sectors
- When people need to leave their homes to obtain or perform critical functions, or to otherwise facilitate authorized necessary activities, they should at all times practice social distancing
- No end date indicated in Order or provided by Governor to date

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ARE REAL ESTATE ACTIVITIES ESSENTIAL?

- Under the original order issued by Governor Newsom, real estate activities did not fall under the original 16 critical infrastructure categories
- On March 28, 2020, the U.S. Department of Homeland Security updated the list of essential activities to include real estate
- Because California's order used the Federal Government's list of essential activities to define what activities were considered essential in the state, that made the provision of real estate services essential under the California order



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INCONSISTENT ORDERS ON REAL ESTATE ACTIVITIES

Order	Local Authority	Date of Issuance	Amendment/Repeal	Relevant	Remarks
San Diego	San Diego County Health Department	3/23/20			Order prohibits all real estate services except for essential services. Essential services include: health care, food, grocery, pharmacy, banking, utility, and other services necessary for the community's well-being.
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- County and city orders relating to restrictions on real estate services in many areas are more restrictive than the state rules
- Rules are changing regularly and as a result of circumstances in the particular area
- Even where real estate is not considered "essential" agents can continue working, but are limited in the activities they can perform

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ORANGE COUNTY GUIDANCE



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- Orange County Health Officer issued Order on March 17, 2020
- The March 17, 2020, was declared no longer effective on March 18, 2020, and County residents were encouraged to follow State issued orders and guidelines
- April 9, 2020, Orange County Health Officer issues face covering *recommendation* for essential businesses and stated that all essential businesses *should* maintain a healthy work environment as recommended by CDC Guidance

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COPING WITH LIVING THROUGH THE LOCKDOWN

Ideas for Staying Calm and Maintaining Composure While Under the Governmental Orders



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Source: Jeremy S. Lurey, Ph.D., ChiefExec Coach

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Exercise

Find Your
"One Thing"

Prioritize Treats
with Healthier
Food Choices

Share
Information
Freely

Limit Your
Social Media &
Other News

Create
Household/Fami
ly Rituals

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PROVISORS TOP 10 TIPS FOR WORKING FROM HOME

1. Setup your workspace
2. Keep your morning routine
3. Have clear boundaries
4. Stick to a schedule
5. Check your Wi-Fi connection
6. Coordinate forwarding of calls
7. Make a task list and track your progress
8. Stay connected with co-workers
9. Embrace the extra time
10. Celebrate your wins



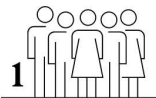
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WHERE TO START ON BUSINESS CONTINUITY PLANNING

Companies need to think and act across five horizons.

The five horizons



1

Resolve

Address the immediate challenges that COVID-19 represents to institution's workforce, customers, technology, and business partners



2

Resilience

Address near-term cash-management challenges and broader resiliency issues during virus-related shutdowns and economic knock-on effects



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Return

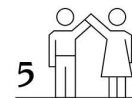
Create detailed plan to return business to scale quickly as COVID-19 situation evolves and knock-on effects become clearer



4

Reimagination

Reimagine the next normal: what a discontinuous shift looks like and implications for how institutions should reinvent



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Reform

Be clear about how regulatory and competitive environments in industry may shift

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Source: McKinsey & Company

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INITIAL ASSESSMENT

- Though designed for law firms, the baseline concepts of this risk assessment allow any business to determine the threats to their business posed by COVID-19 and the resulting governmental orders
- The more “High Risk Factors” a company faces the more action that will need to be done to continue operations and stay viable

THE COVID 19 IMPACT RISK ASSESSMENT FOR LAW FIRMS™

Risk Factors	HI Risk Scenarios	Low Risk Scenarios
Practice Type	Litigation firms heavily dependent on advertising, high-volume, in-person intake. Immigration firms serving high-risk groups.	Transactional firms with document-driven work easily done by home-based staff or that can perform intake by phone or virtual means.
Remote Access	Firms with no prior experience in operating virtually.	Firms staffed by team members with remote access who telecommute regularly.
Type of Clients	The elderly, those with underlying conditions, or travelers to high-risk areas.	Under 60, generally healthy and able, with no high-risk travel.
Team	Attorneys and staff already exposed or in high-risk populations.	Attorneys or team with no exposure, in low-risk populations.
Referral Sources	Those in and around high-risk populations (i.e., ALFs, Hospitals, Nursing Homes, SNFs, Veterans Facilities).	Those not typically in and around high-risk populations.
Location	Inside a locked down area or an area with confirmed community spread.	Not in an area with cases or confirmed community spread.
Schools	Local schools close forcing parents to work from home.	Local schools remain open, parents can remain at work.
Emergency Funds	Firm with no emergency fund, forcing them to seek loans or use partner-financing.	Firm has built up an emergency fund, or has an open line of credit.
Public Relations	Careless use of social media that broadcasts firm infections, issues, internal struggles, or other negative messages.	Careful use of social media to communicate with clients, offer helpful resources and build firm's reputation.
Insurance	Firms who have no business interruption insurance.	Firms who have business interruption insurance that covers pandemic situations.

Top Insights	Top Actions

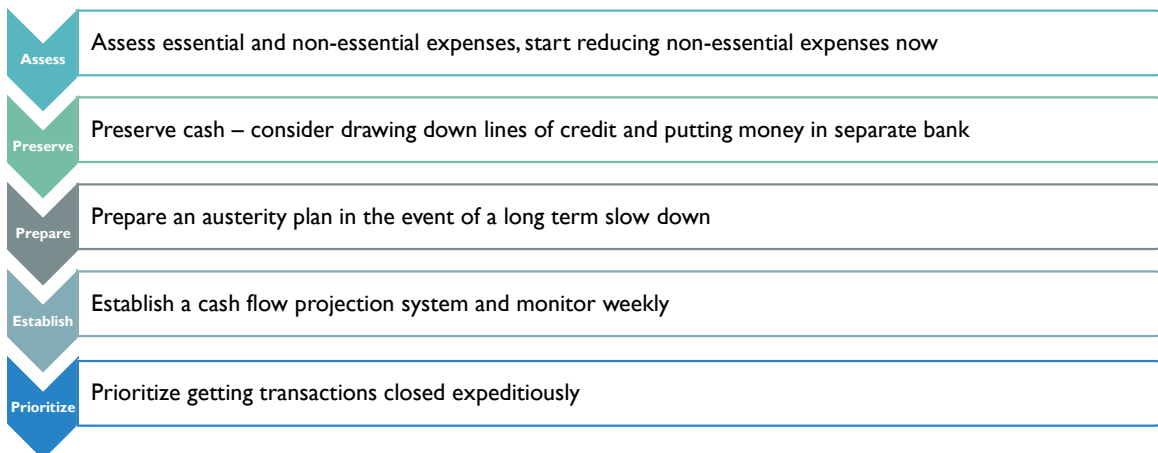
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MANAGING CASH FLOW



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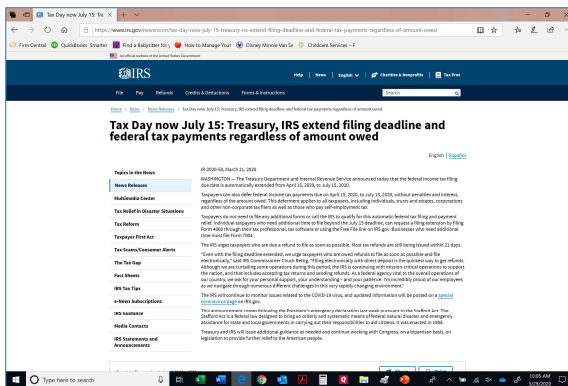
TAX DELAYS & STIMULUS PAYMENTS

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IRS EXTENDS FILING DEADLINES



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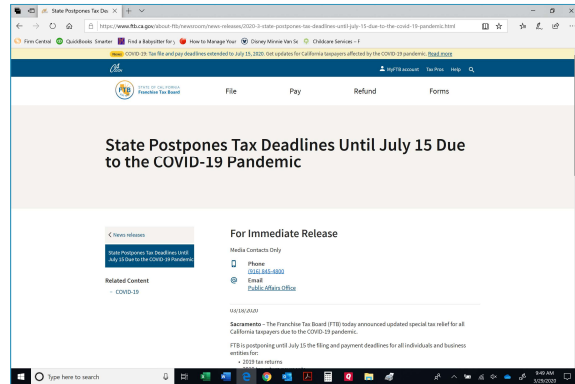
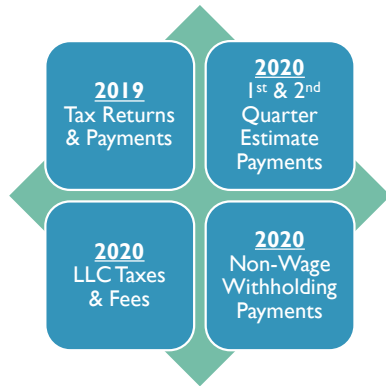
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- New Deadline to File and Pay 2019 Federal Taxes is Now July 15, 2020
- The following types of filers are eligible to use the special coronavirus tax extension:
 1. Individual Form 1040 filers
 2. Corporations filing Form 1120
 3. Trusts and states filing Form 1041
 4. Fiscal year partnerships, associations and companies with due dates on April 15, 2020
- It covers income tax payments, as well as any normally associated interest and penalties, such as the failure-to-pay penalty
- It also covers estimated tax payments (including payments of tax on self-employment income) due on April 15, 2020, for the 2020 tax year

CALIFORNIA TAX DAY POSTPONEMENTS

FTB is postponing until July 15 the filing and payment deadlines for all individuals and business entities for:



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STIMULUS CHECKS

- Per IRS, they will start sending payments to most Americans in April
- Do not call
- Most people won't need to take any action
- For security reasons, the IRS plans to mail a letter about the economic impact payment to the taxpayer's last known address within 15 days after the payment is paid
- The letter will provide information on how the payment was made and how to report any failure to receive the payment

2020 CORONAVIRUS STIMULUS PACKAGE		
STATUS*	QUALIFY?	HOW MUCH?
US Citizens	Yes	Adults (\$1,200)
Resident Aliens (w/SS#)	Yes	Adults (\$1,200)
Non-Resident Aliens	No	\$0
ITIN Users	No	\$0
Dependents Age 0-16	Yes	\$500
Dependents Age 17+	No	\$0
TAX STATUS	INCOME LEVEL	HOW MUCH?
Dependents Age 0-16	No Income Limitations	\$500
Dependents Age 17+	No Income Limitations	\$0
Individuals	\$0 - \$75,000	\$1,200
Individuals	\$75,001 - \$98,999	\$1,200 (minus reductions)
Individuals	\$99,000	\$0
Married Couples	\$0 - \$150,000	\$2,400
Married Couples	\$150,001 - \$197,999	\$2,400 (minus reductions)
Married Couples	\$198,000	\$0
Filing As Head of Household	\$0 - \$112,500	\$1,200
Filing As Head of Household	\$112,501+	\$1,200 (minus reductions)

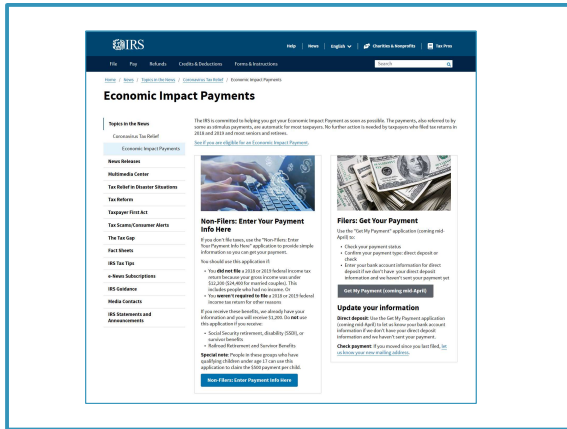
* If any spouse or dependent child does not have a valid SS# and is part of the family, then no one in the family qualifies for a stimulus check, unless at least one spouse has a valid SS# and also served in the US military.
* DACA participants are eligible.

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ONLINE PORTAL TO GET STIMULUS CHECK



- Web tool launched Friday, April 11, 2020
- Allows non-filers ability to submit information to claim stimulus
- Designed for people who don't received government benefits and lower income households who don't file returns because their incomes were under the normal income limits for filing a return

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GOVERNMENTAL BENEFIT PROGRAMS & BUSINESS FUNDING OPTIONS

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FAMILIES FIRST CORONAVIRUS RESPONSE ACT

- Effective April 1, 2020, the Family First Coronavirus Response Act (FFCRA) requires employers to provide paid leave for certain reasons
- Self-Employed individuals are also eligible for these benefits if they are directly impacted by COVID-19

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COVID-19 RELIEF AVAILABLE TO WORKERS UNDER FEDERAL LAW

PROGRAM	WHO	WHAT	BENEFITS AVAILABLE	LIMITATIONS
EMERGENCY FAMILY AND MEDICAL LEAVE EXPANSION ACT	Workers unable to work or telework in order to care for a minor child when a school or childcare provider is not operating as a result of a federal, state or local declared COVID-19 public health emergency.	12 weeks of job protected leave. Job restoration rights are limited if an employer has less than 25 employees.	After 10 days unpaid leave, employer must provide a benefit equal to at least 2/3 their regular pay, capped at \$200 per day and \$10,000 in the aggregate.	Applies to employers with fewer than 500 employees (currently FMLA is for over 50 employees) and public employers. DOL can exempt health care providers and emergency responders, and employers with fewer than 50 employees.
EMERGENCY PAID SICK LEAVE (SELF)	Workers subject to federal, state, or local quarantine order; advised to self-quarantine by a health care provider; or experiencing symptoms and seeking a diagnosis.	Paid sick leave of 80 hours for full time employees; prorated for part time employee based on average hours in a 2-week period.	Paid leave is capped \$511 per day and \$5,110 in the aggregate.	Applies to employers with fewer than 500 employees and public employers. DOL can exempt health care providers and emergency responders, and employers with fewer than 50 employees.
EMERGENCY PAID SICK LEAVE (OTHERS)	Workers caring for an individual quarantined as a result of a public order or advised by a health care provider; caring for a minor child whose school or child care provider is not operating; or experiencing a similar condition specified by HHS, Treasury or Labor.	Paid sick leave of 80 hours for full time employees; prorated for part time employees based on average hours in a 2-week period.	Paid leave is capped at \$200 per day and \$2,000 in the aggregate.	Applies to employers with fewer than 500 employees and public employers. DOL can exempt health care providers and emergency responders, and employers with fewer than 50 employees.

This document is a notice of benefits available under Federal law for which you may be eligible if you are unable to work under varying circumstances related to COVID-19. Please note that other statutory eligibility and documentation requirements apply. Additional benefits may be available under New York State Law.

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REIMBURSEMENT UNDER THE PAID LEAVE PROGRAMS



- Employers that provide sick leave and expanded family and medical leave required by the FFCRA are eligible for reimbursement of costs of that leave through refundable tax credits
- The credit is effective for sick leave wages paid starting April 1, 2020, through Dec. 31, 2020
- The credit is generally available for up to \$511 in wages (for workers who are quarantined or self-quarantined or who have COVID-19) and wages of up to \$200 for other workers for each day an employee receives qualified sick leave pay
- Credits are documented on a businesses' quarterly payroll tax returns (Form 941 series); advances can be requested as well (Form 7200)
- Equivalent childcare leave and sick leave credit amounts are available to self-employed individuals under similar circumstances
- These credits will be claimed on an individual's income tax return and will reduce estimated tax payments

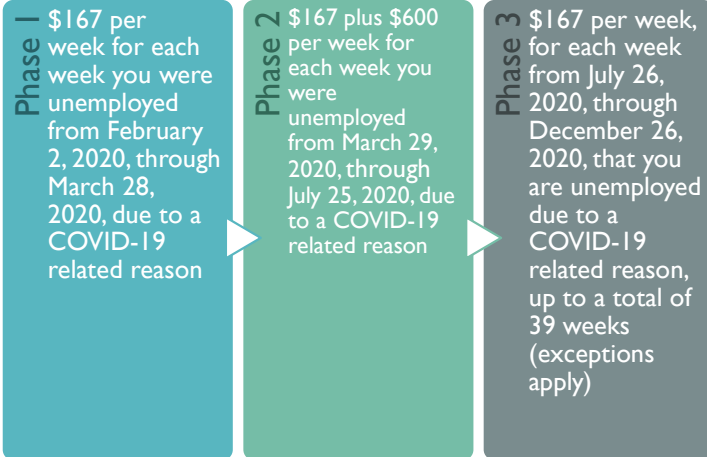
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UNEMPLOYMENT BENEFITS FOR SELF-EMPLOYED

- The CARES Act also includes a new Pandemic Unemployment Assistance (PUA) program expanding unemployment benefits eligibility to business owners, self-employed workers and independent contractors
- The EDD will begin taking online PUA applications on April 28, 2020
- If you qualify for PUA, and depending on the effective date of your PUA claim, payments will be handled in phases



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Small Business Loans

AVAILABLE THROUGH THE CARES ACT

EIDLs Economic Injury Disaster Loans \$10B Available	LOANS	PPP Paycheck Protection Program \$349B Available
EIDLs are administered and approved by the U.S. Small Business Administration (SBA).	ABOUT	In the PPP, loans are backed by the SBA through local lenders.
<ul style="list-style-type: none"> • Small businesses (<500 employees) • Sole-proprietors • Independent contractors • 501(c)(6) organizations & more! 	ELIGIBILITY	<ul style="list-style-type: none"> • Small businesses and non-profits (<500 employees) • Sole proprietors • Self-employed & freelance workers
<ul style="list-style-type: none"> • Maximum Loan: \$2M • Interest: 3.75% (2.75% for non-profits) • Duration: Up to 30 years • Deferment options available 	FINANCING	<ul style="list-style-type: none"> • Maximum Loan: Lesser between 2.5X Payroll or \$10M • Interest: 1.0 • Duration: 2 years • Defers for: 6 months
EIDLs offer a bridge loan program of \$10,000 to cover immediate costs & is forgivable if certain criteria are met.	KEEP IN MIND	<ul style="list-style-type: none"> • No personal or collateral guarantee is required. • Forgiveness granted if funds are used on operating expenses within 8 weeks of receiving.
HOW Apply at www.sba.gov/disaster	APPLY	HOW Apply with an SBA-approved lending institution.
WHEN Available now!		WHEN See local lender for details.

APPLY APRIL 3 FOR SMALL BUSINESS AND SOLE PROPRIETORS / APPLY APRIL 10 INDEPENDENT CONTRACTOR AND SELF EMPLOYED

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Infographic from Mobile Area Chamber of Commerce

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SBA LOANS

- Key feature of Payroll Protection Program Loan is the potential of forgiveness if the funds are used for the proper purposes
- Payroll Protection Program Loans are funded through local banks
- Based upon communications with multiple banks most are writing Payroll Protection Program Loans to existing customers
- Talk with your accountant regarding the impacts on your financials before applying for a loan
- Independent Contractors and Self Employed are eligible to apply, not just small business owners
- Program funding an issue

SBA LENDERS ACCEPTING APPLICATIONS FROM NON-CLIENTS

Apply for federal relief through the Paycheck Protection Program*

Through the SBA's Paycheck Protection Program, small businesses can apply for loans for payroll and other eligible expenses.



https://sbacares.boefly.com/?utm_source=Fogel

<https://gosbaloans.com/ppp/>

<https://www.lendio.com/ppp>

<https://getdivvy.com/covid-19-weave-sba-ppp-loans/>

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401(K) HARDSHIP DISTRIBUTIONS & LOANS

Coronavirus Relief

\$100,000 401(k) Loans

Penalty Free Distributions



- Eligible individuals can withdraw up to \$100,000 from their retirement accounts, in total, without penalty as long as they pay back the distributions within three years
- Applies to an individual:
 1. who is diagnosed with COVID-19;
 2. whose spouse or dependent is diagnosed with COVID-19;
 3. who experiences adverse financial consequences as a result of being quarantined, furloughed, laid off, having work hours reduced, being unable to work due to lack of child care due to COVID-19, closing or reducing hours of a business owned or operated by the individual due to COVID-19; or,
 4. who meets other factors as determined by the Treasury Secretary
- The CARES Act doubles the current retirement plan loan limits to the lesser of \$100,000 or 100% of the participant's vested account balance in the plan

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REAL ESTATE MARKET IMPACTS

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CALIFORNIA ASSOCIATION OF REALTORS

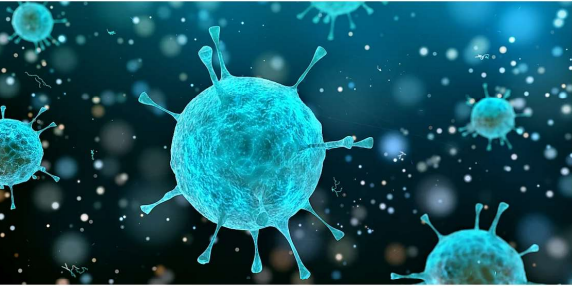
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CALIFORNIA ASSOCIATION OF REALTORS

- CAR is curating a webpage with information regarding the crisis at Coronavirus (COVID-19) Updates page, available at: <https://www.carCOVIDupdates.org/>
- CAR and NAR have been actively lobbying Congress for aid for REALTORS®, which by extension have resulted in aiding many individuals and businesses
- CAR is doing a Weekly Recap newsletter that provides a good recap of the changes impacting real estate each week

Coronavirus (COVID-19) Updates

Keeping you up to speed on the California coronavirus outbreak from the CALIFORNIA ASSOCIATION OF REALTORS®



C.A.R. encourages all members to stay up to date on the outbreak of the novel coronavirus COVID-19, which is currently sweeping the globe. We will be updating this page regularly with information on C.A.R. events, market implications and advice for California REALTORS®, home buyers, home sellers and renters.

NEWEST UPDATES

- [4.11: Relief FAQ for](#)
- [4.11: Relief FAQ for](#)
- [4.9: Meetings & Events](#)
- [AE/GAD Institute P](#)
- [4.8: Step-by-Step Application Instruct](#)
- [\[NEW\]](#)
- [4.8: Market Update](#)
- [4.7: Protect Yourself from Loan Scams \[NEW\]](#)
- [4.6: Local Ordinances](#)
- [4.4: MLS and Related](#)

DEADLINE FOR 103 EXCHANGES EXTENDED TO JULY 15

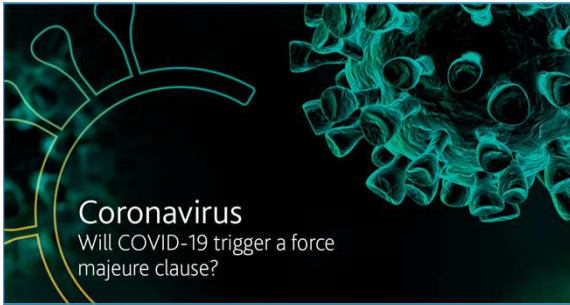
If an investor has taken a step of a like-kind exchange and either the 45-day deadline falls b

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FORCE MAJEURE, THE CAR RPA AND CALIFORNIA LAW



- A force majeure event refers to the occurrence of an event which is outside the reasonable control of a party and which prevents that party from performing its obligations under a contract
- Force majeure provisions are express terms and will not ordinarily be implied into contracts
- The CAR RPA does not have a Force Majeure clause
- California Civil Code Section 1511:
"The want of performance of an obligation . . . is excused . . . [w]hen it is prevented or delayed by an irresistible, superhuman cause"
- Case law interpreting Section 1511 supports the position that an event outside the control of the parties occurs and performance is made impossible as a result
- No case law specific to current pandemic and CAR RPA calls for mediation and in most cases arbitration so current disputes will not go to court

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CAR'S CORONAVIRUS ADDENDUM & OTHER NEW FORMS

CVA	Coronavirus Addendum or Amendment ^{1,2}
NUCC	Notice of Unforeseen Coronavirus Circumstances ^{1,2}
PEAD	Coronavirus Property Entry Advisory and Declaration ^{1,2}
RPD	Coronavirus Rent Payment Delay and Repayment Agreement
NTAP	Notice to Tenant of Ability to Pay Rent During Coronavirus Pandemic
RLA-CAA	Listing Agreement Coronavirus Addendum or Amendment ¹

¹ These forms were updated in April, it is ok to still use the March version
² Lease/Rental (LR) versions of these forms were added by CAR in March

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CALIFORNIA'S 90 DAY EVICTION MORATORIUM

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FORECLOSURE FORBEARANCE

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REAL ESTATE TRADE ASSOCIATION JOINT LOBBYING



In these difficult times, we know the economic implications of this pandemic will be substantial, but believe this step will help to support the individuals and entities involved in real estate and banking transactions and the economy as a whole.

Sincerely,

California Association of Realtors®
 California Notary Association
 California Title Association
 California Mortgage Bankers Association

cc: Legislature Affairs, Office of the Governor
 Honorable Erik Albin, Senate Bill Team
 Honorable Anthony Bonino, Assembly Speaker

- On March 18, 2020, several of the real estate trade associations authored a joint letter lobbying Governor Newsom to keep recorders office open throughout the state to allow real estate transaction closings to continue
- Other coalition letters have also been written to address challenges associated with notarization



SOCIAL DISTANCING IN CONFLICT WITH NOTARY LAWS REQUIRING PERSONAL APPEARANCE

CALIFORNIA SECRETARY OF STATE



In correspondence with both the National Notary Association and a California State Senator, the California Secretary of State's office has issued the following guidance with respect to notarization in California during shelter-in-place orders associated with COVID-19:

"California Law does not currently provide the authority for California Notaries Public to perform a remote online notarization. The personal appearance of the document signer is required before the notary public. However, California citizens who wish to have their documents notarized remotely can obtain notarial services in another state that currently provides remote online notarization. California Civil Code 1189(b) provides that any certificate of acknowledgment taken in another place shall be sufficient in this state if it is taken in accordance with the law of the place where the acknowledgment is made.

Although the California Secretary of State's office cannot determine whether or not notarial services provided by a notary public are deemed essential during this pandemic, California notaries public are not prohibited from performing a notarial act during a shelter in place order. However, our office does recommend that California notaries public contact their respective county health officers for guidance."

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REMOTE ONLINE NOTARIZATION

- Remote Online Notarization (RON) is the use of audio/visual technology to complete a notarial act when the principal is not in the same physical location as the notary public
- Can be used to electronically or physically sign documents
- Only legal where notary is commissioned in state that allows online notarization



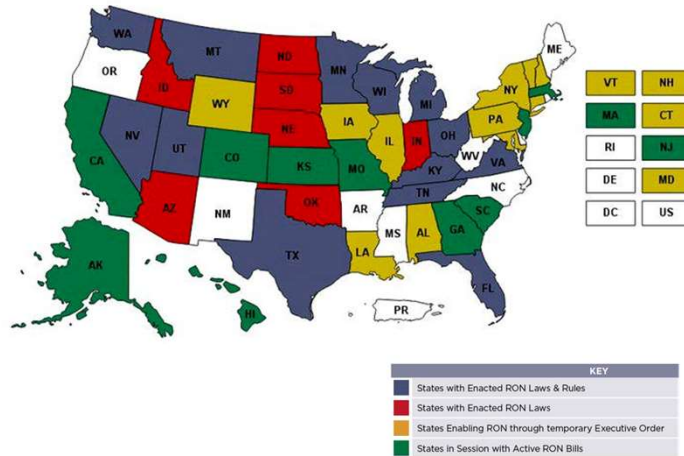
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OTHER STATES CHANGING NOTARY RULES

- As a result of COVID-19 several states have issued temporary Executive Orders authorizing RON
- These orders, like the laws and rules previously enacted relative to RON, are inconsistent
- Concerns over security of RON notarizations and the potential for fraud are even higher as a result of the new and incompletely vetted temporary orders



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1031 EXCHANGE DEADLINES EXTENDED TO JULY 15, 2020

BREAKING NEWS

1031 EXTENSIONS GRANTED!

Important information for our customers and 1031 community regarding IRS deadlines

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IBUYERS HALTING PURCHASES



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DEFERRED DEMAND



- For transactions that were in the pipeline before the shut down orders approximately 70% to 75% are closing
- For most agents, new listings have gone down and will continue to stay down until limitations on real estate marketing are lifted
- Much of the demand in the real estate market is still out there, it has just been deferred as a result of the limitations on real estate marketing and the uncertainty cause by COVID-19
- Reasonable to believe that new transactions will return to 75% of levels being received prior to shut down for most companies

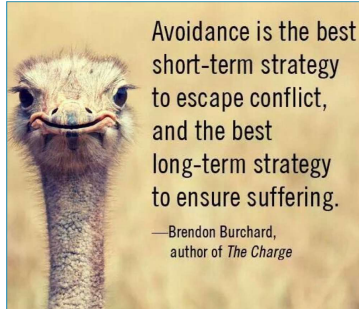
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NOW IS THE TIME TO BE PROACTIVE

Don't Avoid Reality



Take Control



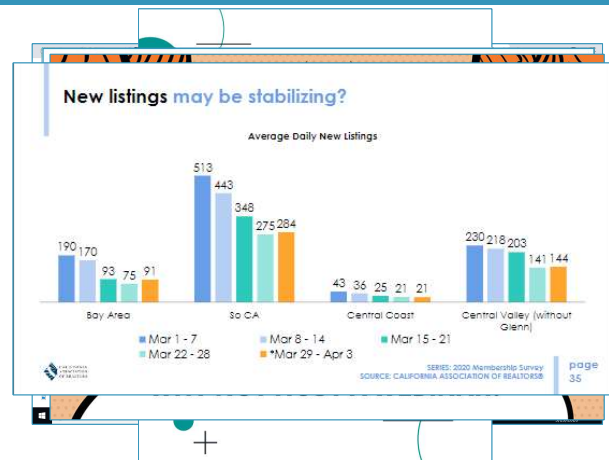
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LAGRANDE MARKETING 8 ACTIONABLE MARKETING IDEAS

1. Add a website banner
2. Send a news blast to clients, referral sources & potential clients
3. Setup your technology
4. Invest in improving your website
5. Offer virtual scheduling & services
6. Shift any advertising budget to social media
7. Host live webinar in lieu of in-person events
8. Focus marketing on parts of market that are active



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REAL ESTATE MARKET PROJECTIONS FROM CAR

- Forecasts have been downgraded, but few economists are calling for recession yet
- Mortgage rates will remain low, or even fall further as a result of Coronavirus
- Domestic buyers may be discouraged by rising uncertainty and recession risk, but it likely still a good time to buy
- Financial market volatility could reduce demand for luxury homes, but also create potential opportunities for luxury home buyers
- Demand from foreign buyers could be curtailed over the near term

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REAL ESTATE MARKET PROJECTIONS FROM CAR

- Foreign home sellers may face closing delays
- New home construction in California could slow further, exacerbating already-tight supply
- Low rates and fewer new homes constructed should place upward pressure on home prices
- Offsetting effects leave CAR's housing market outlook unchanged, for now
- Eventual rebound will take longer than it did with SARS in 2000

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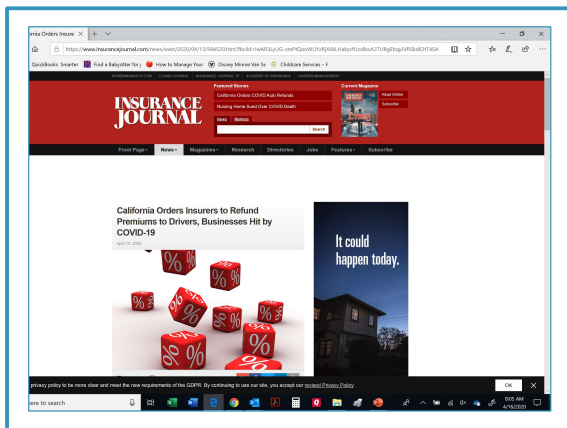
ADDITIONAL RESOURCES & AREAS OF CONCERN

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INSURANCE PREMIUM REFUNDS



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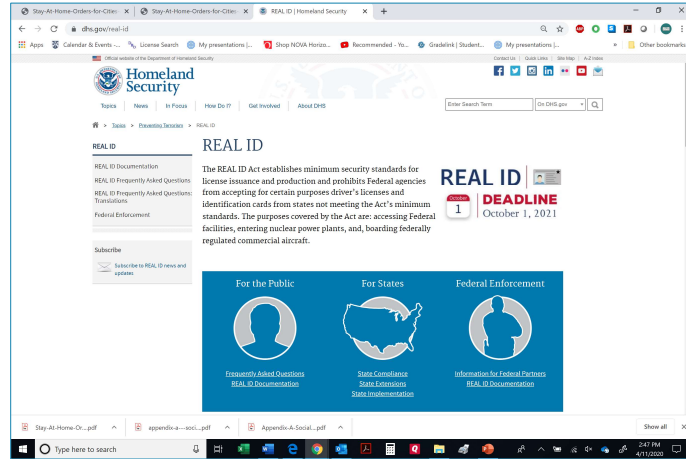
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- Six lines of insurance coverage:
 1. Private passenger automobile
 2. Commercial automobile
 3. Worker's compensation
 4. Commercial multiple peril
 5. Commercial liability
 6. Medical malpractice
- In addition to these six divisions they have outlined any other coverage where the measures of risk have become substantially overstated as a result of COVID-19

FEDERAL REAL ID DEADLINE EXTENDED

“Due to circumstances resulting from the COVID-19 pandemic and the national emergency declaration, the Department of Homeland Security, as directed by President Donald J. Trump, is extending the REAL ID enforcement deadline beyond the current October 1, 2020 deadline. I have determined that states require a *twelve-month delay* and that the new deadline for REAL ID enforcement is October 1, 2021. DHS will publish a notice of the new deadline in the Federal Register in the coming days.”

—Acting Secretary of the Department of Homeland Security Chad Wolf



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ACCESS TO THE COURTS

- A March 23, 2020, order by Chief Justice suspended jury trials in all superior courts for 60 days
- On April 6, 2020, the Judicial Council approved sweeping emergency rules governing trial court operations, including changes to civil trial deadlines and bail schedules
- Los Angeles County Superior Court: On April 2, 2020, Presiding Judge Kevin Brazile issued a new order extending many of the filing and procedural deadlines outlined in the chief justice's March 30 order
- Los Angeles Courthouse access remains restricted to only those people with business before the court on a particular day
- On a Zoom webinar hosted by the Los Angeles County Bar Association on April 10, 2020, Judge Brazile indicated that the Los Angeles County Superior Court has set a ramp-up-date of June 22 to begin the process of resuming normal operations at the court

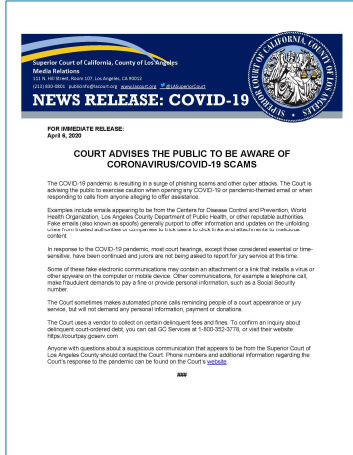


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LOS ANGELES SUPERIOR COURT FRAUD ALERT



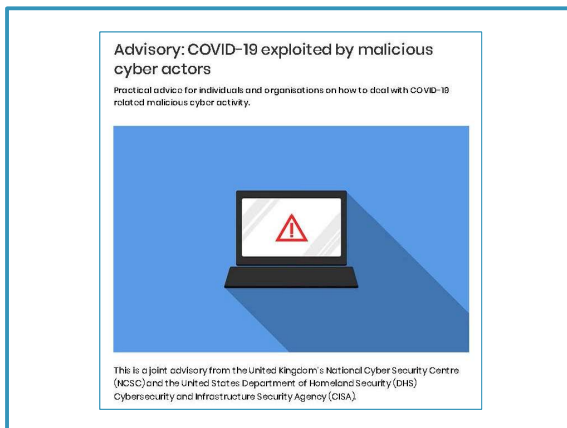
- Advises caution when opening any COVID-19 or pandemic themed emails
- Specific examples listed of spoofed emails are:
 1. Centers for Disease Control and Prevention
 2. World Health Organization
 3. Los Angeles County Department of Public Health

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JOINT ADVISORY FROM U.K. AND U.S. GOVERNMENTS



- Reveals list of 2,500 coronavirus-themed threats they're tracking
- Warns of red flags people should look for in communications regarding COVID-19:
 1. Authority
 2. Urgency
 3. Emotion
 4. Scarcity

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TECHNOLOGY & SECURITY

Keeping Your Home Technology Healthy

- Make sure to update all home devices such as computers, mobile devices, or routers
- Ensure any software downloads to your laptop or corporate device are vetted
- Turn on Multifactor Authentication

Balancing Work & Home Life

- Keep personal and work separated
- Utilize company-approved cloud applications

Working Outside Your Home (Post COVID-19)

- Don't surpass security warnings when visiting websites
- Watch out for shoulder surfers
- Be cautious of USB devices

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Source: Gerry Beuchelt, LogMeln

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