

## COVID-19 Update From EKA – August 19, 2020

### Five Months Ago, The World Changed

Today is day 153 of the [statewide "Stay-at-Home" Order](#). 161 days ago, the World Health Organization declared COVID-19 a Pandemic. Safer at Home orders have been in place in Los Angeles since March 19.

### Previous EKA COVID-19 updates

Our previous COVID-19 updates can be found [here](#). Feel free to share our updates with friends and colleagues. We hope you find the information in the EKA updates and the questions they raise to be informative. If you have any COVID-19 government or communications questions, please reach out to any member of the EKA team. If you have a specific COVID-19 question, click [here](#) and we will attempt to answer it in our update

## LOS ANGELES COUNTY

### Colleges and Universities Must Continue Distance Learning

Colleges and universities in Los Angeles County may continue their essential operations, but most academic instruction must continue to be done via distance-learning. Institutions may continue to offer in-person training and instruction only for students who are or will become part of the essential workforce and only for required activities that cannot be accomplished through virtual learning. All other academic instruction must continue to be done via distance-learning. Faculty and other staff may come to campus to provide distance learning, and other activities related to the purposes above, as well as maintaining minimum basic operations. Colleges and universities should limit their on-campus student residency to only providing housing for students who have no alternative housing options. Collegiate sports may only proceed in compliance with all the California Department of Public Health Specific Interim Guidance for Collegiate Athletics. The full higher education guidance is [available here](#). A news release on higher education guidance from CDPH is [available here](#).

### New Daily COVID-19 Data Dashboard

The County created a new Daily COVID-19 Data Dashboard that includes daily updates, data trends and graphs, and explainers about what the data is telling us LA County's response. To view the Dashboard, click [here](#).

### LA County Files Suit to Enforce Health Officer Orders Against Indoor Church Services

Los Angeles County has filed a lawsuit seeking full compliance by Grace Community Church to follow public health orders in place to prevent the spread of COVID-19 and keep church members and all Los Angeles County residents safe and healthy. The County took this action reluctantly, after working with the church for several weeks in hopes of gaining voluntary compliance with the Health Officer Orders, which allow for religious services to be held outdoors in order to slow the spread of a deadly and highly contagious virus. A copy of the lawsuit, filed in Los Angeles County Superior Court, can be found

on the specifics of the lawsuit--or on a lawsuit filed by the church against the Governor and other elected and public health officials--the Department of Public Health released the following statement underscoring the urgent necessity of compliance by all businesses and institutions, including faith-based organizations, as the County works to slow the spread of the deadly virus that has claimed the lives of more than 5,100 County residents:

### **1 In 8 LA County Residents Have Likely Had Covid-19 — But May Not Have Had Symptoms**

Approximately one in eight Los Angeles County residents have likely been infected with COVID-19, although many people may have been asymptomatic or minimally symptomatic. That's the word from Dr. Roger Lewis, director of the COVID-19 modeling team within the County's Department of Health Services.

### **Money To Renters Affected By COVID-19 Pandemic**

Los Angeles County renters who've suffered financial setbacks because of the COVID-19 pandemic can apply for thousands of dollars in assistance to help them get on top of their payments. The application period for the income-based LA County COVID-19 Rent Relief program will remain open until August 31. Up to \$10,000 will be given to households that meet the program's income guidelines. The emergency rent relief is financed through \$100 million in federal CARES Act money. Its goal is to help about 9,000 households. Half of the available money will be directed to residents who live [in specific ZIP Codes](#) the County identified where residents are at higher risk of eviction. More information on those ZIP Codes is available online at [rentrelief.lacda.org](http://rentrelief.lacda.org). The other half of the money will be available by lottery to residents who meet the program's criteria for income and [other factors](#). The emergency rental assistance is open to LA County residents — who do not live in the City of LA — who have experienced a loss of income because their workplace closed or reduced hours; their child's daycare or school is closed and they've had to spend more money on childcare; a household member is ill with COVID-19 and their family has had to pay medical costs; or, more broadly, a loss of income because of the government-ordered emergency measures put into place after March 13, according to the Los Angeles County Development Authority. Household with [a total gross household income](#) at or below the following amounts may qualify: one person, \$39,450; two people, \$45,050; three people, \$50,700; four people, \$56,300; five people, \$60,850. Your total gross household income is the money that all working adults 18 and older in your household make, before taxes.

## **LOS ANGELES**

### **Relaxed Parking Enforcement**

Mayor Garcetti extended relaxed parking enforcement across the City of Los Angeles until October 1. Relaxed enforcement is extended for the following categories:

- Residential street sweeping
- Expired registration
- Overnight/Oversize parking districts
- Peak/rush hour and gridlock zone parking restrictions
- Ticket/tow for oversized/overnight parking

Enforcement continues for:

- Metered parking
- Time limits within preferential parking districts for vehicles without a valid or recently-expired permit
- Posted time limit zones in residential and commercial areas
- All posted Temporary No-Parking signs
- Blocking emergency access areas
- Colored curb zones
- Parking restrictions for City-owned lots

Residents will not face parking fine increases when failing to pay a ticket. Residents will also be given extended grace periods for residential and commercial drop off or pick up; granted extensions on all deadlines for payments; and offered temporary permits that can be printed at home for those who have renewed their permit but will not receive the new hangtag before their current permit expires. Vehicles displaying recently expired permits within preferential parking districts will have a two-week grace period following the expiration to renew. On October 1, parking enforcement will begin again, with the exception of street sweeping enforcement, which will resume at a later date.

### **City Considers Cutting Power To Pandemic Party Houses**

The City is considering shutting off power to at least three houses that have hosted large gatherings in recent weeks, a move that would represent one of the strictest crackdowns on pandemic parties yet this year. One of the locations in jeopardy of losing power is home to TikTok star Bryce Hall, according to the Los Angeles Times, which cited local officials. He got a surprise visit this week from the LAPD when video surfaced showing throngs of guests, a majority of whom were not wearing masks, at the property to celebrate Hall's birthday. That announcement came on the heels of a shooting at a Mulholland Drive mansion party thrown for an NFL player. So far, none of the cited houses have lost power.

## **ORANGE COUNTY**

### **OC Health Care Reviewing School Waivers For Return To In-Person Teaching**

Several Orange County schools that want to reopen for in-person instruction have submitted their waiver applications to health officials. Data from the OCHCA showed the testing positivity percent is more than double that of the County for the cities of Santa Ana and Anaheim. Thursday's percent for the County was 7.6% and those for Santa Ana and Anaheim were 19.4 and 19.1, respectively. There may be signs of a possible decrease in the rate of COVID-19 infection in pediatric cases in Orange County. Counties land on the state's monitoring list if they have a testing positivity percent above eight. When that number is below eight 14 days in a row, all grade levels can get back into the classroom. According to county staff calculations, OC has been consistently below eight percent since August 12. [Among the requirements](#) were consultations with parent and labor organizations, a post of the school's reopening plan and application on its website and a county case rate below 200 per 100,000. OCHCA staff

recommend [applicants submit everything](#) at least 14 days before their desired reopening date.

## RIVERSIDE COUNTY

### Plan To Reopen After Labor Day

Riverside County officials have outlined a plan starting after Labor Day to gradually reopen businesses and places of worship forced to close following a spike in COVID-19 cases. [In an August 12 letter to state public health officials](#), County Executive Officer George Johnson said the three-phase plan, which needs state approval, builds on steps the County has taken to fight the spread of COVID-19. The letter also spells out the strain the virus and the ensuing economic shutdown has put on county residents and public services. "The intent of this Advocacy Platform is to actively engage with (the California Department of Public Health) on an earnest discussion of the steps that we can take together to achieve positive outcomes and plan for the gradual reopening of our society and economy in a measured and safe way, one which balances the many aspects of public health needs that we collectively are tasked to address," Johnson wrote in the letter. Johnson outlined the County's "Community Action Plan," launched July 24, to contain the virus, including a "[Masks for Medicine](#)" campaign to distribute 10 million free masks to residents. Under the County's reopening plan, starting September 8, dine-in restaurants, wineries, and breweries; places of worship; non-essential indoor offices; and "personal care businesses" — hair salons, nail salons and tattoo shops, for example — would be allowed to reopen in accordance with state COVID-19 guidelines. The second phase, starting September 22, would give the green light to wedding receptions, group meetings and events, and indoor shopping malls. Phase three, starting October 6, would reopen gyms, movie theaters, and bars. Health metrics would be measured to see if it's safe to move forward with each reopening phase.

## SACRAMENTO

### Mask shortages in health care prompt Cal/OSHA rule changes

The California Department of Industrial Relations this month issued temporary changes to its requirement that health care workers be provided certified respirators in light of N95 mask shortages. The "interim" guidance applies to employers covered by [Cal/OSHA's Aerosol Transmissible Diseases Standard](#) and discusses respirator requirements for covered employers who care for suspected or confirmed COVID-19 patients when there are severe respirator shortages. The changes include permitting employees to use reusable respirators certified by the National Institute for Occupational Safety and Health instead of disposable filtering facepiece respirators and allowing employees to wear their own respirator if it complies with Cal/OSHA requirements, among other nuances. The new guidelines are subject to change "as circumstances evolve," Cal/OSHA said in an August 6 document highlighting the policies.

## REOPENING/CLOSING

### Testing California Employees for COVID-19

To keep their employees and others safe, businesses are considering whether to require their employees to submit to testing for COVID-19 or antibodies. Testing can play a crucial role in businesses' reopening plans, but there are numerous factors to consider when making this decision. According to the experts, the quick takeaway is that under federal law, employers may require COVID-19 testing of employees, but this is a gray area under California law. If employers do require COVID-19 testing, they must take steps to ensure that their testing procedures are legally compliant, reliable, and effective. Employers may not require *antibody* testing of employees and are discouraged from offering antibody testing on a voluntary basis. Below are some questions and answers from some experts. Please consult your legal counsel before taking action.

### **May Employers Require COVID-19 Testing of California Employees?**

The answer is clear under federal law: Yes. In its [April 2020 guidance](#), the Equal Employment Opportunity Commission (EEOC) stated that it is legal for employers to require its employees to take COVID-19 viral tests. The Americans with Disabilities Act (ADA) requires that any mandatory medical test of employees be "job related and consistent with business necessity." Employers may take steps to determine if employees entering the workplace have COVID-19 because an individual with the virus will pose a "direct threat" to the health of others. An employer may choose to administer COVID-19 testing to employees before they enter the workplace to determine if they have the virus. The answer is not so clear under California law, however. In its [Employment Information on COVID-19](#), the California Department of Fair Employment and Housing (DFEH) issued guidance on matters *related* to testing (such as what an employer may tell other employees about another employee who has tested positive for COVID-19), but does not definitively state whether employer-mandated COVID-19 testing is permissible. Some employers have opted to conduct less invasive methods of health screening. One such method is to require employees, before reporting to work each day, to take their own temperatures and complete symptom questionnaires. Only employees who do not have a fever or any possible COVID-19 symptoms may report to work. In some industries, local orders provide more direction on the permissibility of employer-mandated COVID-19 testing. For example, the [Los Angeles County Department of Public Health's Reopening Protocol for Music, Television and Film Production](#) provides that in television and film production, there must be "regular, periodic testing of the cast and crew on a given production to mitigate the risk of the spread of COVID-19, especially for those cast and crew that are involved in high-risk scenes requiring close contact without face coverings for extended periods of time." This means that not only is COVID-19 testing of employees permissible for some employers in Los Angeles County—it is *required*. In order to ensure legal compliance, employers should pay close attention to the local orders and guidance in which their employees perform work.

### **May California Employers Require Antibody Testing of Employees?**

The EEOC issued [updated guidance](#) on June 17, 2020, stating that employers cannot lawfully require employees to take antibody or serology tests (which determine whether a person ever had COVID-19 and built up antibodies even if they were asymptomatic). Referencing the CDC's [Interim Guidelines for COVID-19 Antibody Testing](#), the EEOC explained that employers

may not require antibody testing before permitting employees to return to work because antibody testing does not meet the ADA's "job related and consistent with business necessity" legal standard for medical examinations or inquiries for current employees. While the guidance does not expressly prohibit employers from *offering* antibody tests for employees to take on a *voluntary* basis, doing so may bring more risk than reward. For example, an employer who considers employees' antibody test results in its employment decisions (e.g., reinstating an employee who tests positive for antibodies over an employee who has tested negative or not tested at all) may be on the receiving end of a disability discrimination lawsuit, for giving weight to an employee's medical information when the information no longer renders the employee a "direct threat" to the workplace. This is precisely why COVID-19 tests and antibody tests are treated differently under federal law. If an employee tests positive for COVID-19, they currently have the virus and may spread it to their coworkers, so they may be barred from the workplace until they have recovered. Conversely, an employee who tests negative for COVID-19 (likely) does not have the virus and (likely) is not at risk of spreading it to their coworkers, so they may be permitted to return to work. However, the results of an employee's antibody test only inform whether the employee had the virus in the past. Based on what the EKA team has read, below is what the experts advise:

- **Implementing Testing:** Once an employer has determined that COVID-19 testing of employees is permissible in both their industry and jurisdiction, they still must ensure that the testing procedure is legally compliant, reliable, and effective.
- **Selecting the Right Test.** The reliability and timing of the test are vitally important. Employers should select reputable testing companies to conduct their employees' COVID-19 testing. It can be challenging to secure quick turnaround times from reputable testing companies, due to the high demand for their services. The longer the turnaround time, the less useful the test results will be, because every day between an employee's test and their return to work is another day in which they may have been exposed to the virus. For example, an employee may be tested on Monday in advance of reporting to work on Friday, but then go to a family gathering on Wednesday. To the extent possible, employers should contract with reliable testing companies and conduct employee testing within 24 to 48 hours before they are expected to report to work.
- **Document the Process.** Create a testing policy to defend claims of discrimination and gaps in the testing process. Without a written policy, employees may claim they were singled out for testing based on illegal considerations.
- **Authorization Related to Medical Information.** To comply with the federal Health Insurance Portability and Accountability Act (HIPAA) and California's Confidentiality of Medical Information Act (CMIA), employers must obtain signed employee authorization forms, in which employees consent to the testing as a condition of their employment or continued employment and authorize the employer to consider the results when determining an employee's eligibility to work (i.e., instructing an employee to stay home from work after testing positive for COVID-19). Depending upon the language used, these forms may permit an employer to receive employees' test results directly from the laboratory that conducted the tests.

- **Confidentiality of Test Results.** COVID-19 test results are considered confidential medical information under both state and federal law. This means that they must be kept in a separate medical file that is viewed only by members of management with a true need to know. Information about employees' test results may not be shared with other employees.
- **Responding to Positive Tests.** If an employee tests positive for COVID-19, the employer must not reveal the employee's identity to others in the workplace. While the California Department of Public Health's [Guidance on Responding to COVID-19 in the workplace](#) instructs employers to notify all employees who were potentially exposed to the individual with COVID-19 ("close contacts") and provide them with instructions on home quarantine, symptom monitoring, and COVID-19 testing, employers must be careful not to disclose the name or other identifying information about the sick employee.
- **Remain Vigilant.** COVID-19 testing is not 100 percent reliable. It is possible for an employee who is infected with the virus to test negative, and for an employee who does not have the virus to test positive. Where permissible, employers should consider using other health screening methods (e.g., temperature testing and/or symptom questionnaires) in conjunction with COVID-19 testing. COVID-19 testing should not provide employers with a false sense of security; even if all employees in the workplace have tested negative for COVID-19, maintaining physical distancing and proper hand hygiene, wearing face coverings and personal protective equipment, and following the CDC's cleaning and sanitation protocols are the best methods for preventing COVID-19 in the workplace.

## LEGAL DEVELOPMENTS

### **Courts Ends Freeze on Eviction Proceedings September 1**

The Judicial Council of California has voted to end two temporary emergency rules governing evictions and judicial foreclosures. The emergency rules will "sunset" effective midnight on September 1, 2020, one day following the scheduled end of this year's legislative session on August 31, 2020. The Judicial Council serves as the rule-making body for California's court system, and as part of its emergency rules, prohibited the issuing of court summons in eviction matters for other than emergency cases involving the health and safety of residents. The Judicial Council originally approved the temporary emergency rules prohibiting, for all practical purposes, evictions, and foreclosure proceedings at a special remote meeting on April 6, 2020. The Judicial Council's action had prohibited eviction cases from moving forward for 90-days following the date in which the Governor's emergency declaration is lifted, which is currently September 30, 2020. Accordingly, the Judicial Council's emergency rule would have extended the eviction "ban" through the end of 2020.

### **Churches Lead Latest Legal Challenge To Health Orders**

Churches in California and Minnesota, backed by a conservative legal group, filed lawsuits this week against the governors of their states challenging restrictions imposed due to the

coronavirus outbreak that they contend are violations of religious liberty. They're the latest in a long series of legal challenges, many of them in California, pitting clerics and houses of worship who believe they should be exempt from certain restrictions on public gatherings against governors who insist the measures are needed to rein in the pandemic. Most of the lawsuits have been rebuffed; some have succeeded.

In Minnesota, a lawsuit was filed Thursday in federal court challenging Gov. Tim Walz's executive orders requiring 6-foot social distancing and the wearing of face masks at worship services. Earlier this month a pastor in Palmetto, Florida, filed a suit challenging Manatee County's mask mandate. The Rev. Joel Tillis of Suncoast Baptist Church said the order shouldn't extend to houses of worship because it hinders prayer. The Thomas More Society, which specializes in litigation on religious issues, filed a lawsuit in California Superior Court against Gov. Gavin Newsom and other officials. It seeks to prevent the enforcement of unconstitutional and onerous coronavirus pandemic regulations" against Grace Community Church in the Los Angeles neighborhood of Sun Valley. The lawsuit contends that restrictions on large gatherings should not be enforced at churches because they were not enforced on large demonstrations against racism and police brutality.

### **Parents Sue Governor Newsom To Open Schools**

A Republican leader in the state and several parents are suing Governor Newsom over COVID-19 related school closures. They want schools to reopen, but the governor and health officials say it's best they remain closed. More than a dozen parents represented in this case want Governor Gavin Newsom to let schools and districts decide on their own whether to return to in-person learning or not. The group behind the lawsuit is called The Center For American Liberty and this isn't the first time the conservative group has filed a lawsuit against the Governor, as for this lawsuit, a hearing will take place on Monday where a judge will decide how to move forward.

## **NATIONAL**

### **Duration of Isolation and Precautions for Adults with COVID-19**

At this time, the CDD says they do not know if someone can be re-infected with COVID-19. Data to date show that a person who has had and recovered from COVID-19 may have low levels of virus in their body for up to 3 months after diagnosis. This means that if the person who has recovered from COVID-19 is retested within 3 months of initial infection, they may continue to have a positive test result, even though they are not spreading COVID-19. To read the entire CDC document, click [here](#).

### **Senate Leaves Until September Without Coronavirus Relief Deal**

The Senate left Washington, DC until September — the latest sign that a deal on a fifth coronavirus relief package is, at least, weeks away. Senate Majority Leader Mitch McConnell had kept the chamber in session this week, which was technically the first in its August recess, as a last-ditch attempt to create space for the administration and congressional Democrats to get an agreement. But with talks stalemated, senators argue there is little reason for them to



keep holding daily, roughly 1 1/2-hour sessions. The House already left town and isn't expected to return until September 14.

### **Extension Of Unemployment Benefits**

On August 8, 2020, President Trump issued a Memorandum which:

- Directs the Federal Emergency Management Agency (FEMA) to assist in providing benefits from the Disaster Relief Fund (DRF), which has more than \$70.0 billion in emergency assistance funding available, and calls on states to use their Coronavirus Relief Fund (CFR), which has more than \$80.0 billion available, to bring continued financial relief to those suffering from unemployment due to the COVID-19 outbreak.
- Directs that up to \$44.0 billion from the DRF, at the statutorily mandated 75 Federal cost share, to be made available for lost wages assistance to eligible claimants, to supplement State expenditures in providing unemployment benefits. At least \$25.0 billion of the total DRF balance will be set aside to support ongoing disaster response and recovery efforts and potential 2020 major disaster costs.
- Calls on states to use the amounts allocated to them out of the CFR, or other State funding, to provide temporary enhanced financial support to those whose jobs or wages have been adversely affected by COVID-19. These funds, including those currently used to support State unemployment insurance programs, may be applied as the State's cost share with Federal DRF funds. To ensure that those affected by a loss in wages due to COVID-19 continue to receive supplemental benefits for weeks of unemployment ending no later than December 27, 2020, the Federal executive action calls on states to also identify funds to be spent without a Federal match should the total DRF balance deplete to \$25.0 billion.
- Authorizes the Secretary of the US Department of Homeland Security, acting through the FEMA Administrator, to allow the Governor of a state to provide a \$400.00 payment per week, which would reflect a \$300.00 Federal contribution, to eligible claimants of unemployment benefits, if the Governor of a state requests a grant for lost wages assistance from FEMA and administers the delivery of financial assistance for lost wages in conjunction with the state's unemployment insurance system.
- Directs the Secretary of the US Department of Labor to provide technical assistance to the FEMA Administrator and Governors in the implementation of lost wages assistance programs, including timely processing of advances from the Federal unemployment account.
- Makes the \$400.00 payments available to eligible claimants until the balance of the DRF reaches \$25.0 billion or for weeks of unemployment ending no later than December 6, 2020, whichever occurs first.
- During Governor Gavin Newsom's press conference on August 10, 2020, he reported that this Federal executive action could cost the State up to \$700.0 million per week and up to \$2.0 billion per week once the DRF balance depletes to \$25.0 billion. Governor Newsom also mentioned that the issuance of the unemployment benefits would be severely delayed as the implementation would require extensive re-programing of a State run program. Furthermore, it would leave out those with the greatest need as it

would require certification for lost work due to COVID-19. Given the cost to the State, Governor Newsom indicated that the State cannot implement the program without cutting important services or further burdening businesses and individuals.

### **Deferral Of Payroll Tax Collections**

The President issued a Memorandum which directed:

- The Secretary of the US Department of the Treasury to use his authority to defer the withholding, deposit, and payment of the tax imposed on the income of every individual equal to 6.2 percent of the wages or compensation paid during the period of September 1, 2020 through December 31, 2020, if the wages or compensation, payable during any bi-weekly pay period, is less than \$4,000.00, calculated on a pre-tax basis, or the equivalent amount with respect to other pay periods. The amounts would be deferred without any penalties, interest or additional taxes.
- The Secretary of the US Department of the Treasury to issue guidance on the implementation of the tax deferral and explore avenues, including legislation, to eliminate the obligation to pay the taxes deferred.

### **Evictions And Foreclosures**

#### **Extension Of Student Loan Payment Relief**

On August 8, 2020, President Trump issued a Memorandum which directed:

- The Secretary of the US Department of Education to effectuate appropriate waivers and modifications to the requirements and conditions of economic hardship deferments and provide such deferments to borrowers as necessary to continue the temporary cessation of payments and the waiver of all interest on student loans held by the Department of Education until December 31, 2020. The CARES Act provided the same student loan relief, but that program is scheduled to expire on September 30, 2020.

Finally, the President issued an Executive Order which directed:

- The Secretary of the US Department of Health and Human Services and the Director of the Centers for Disease Control and Prevention to consider whether any measures temporarily halting residential evictions for failure to pay rent are reasonably necessary to prevent the further spread of COVID-19;
- The Secretaries of the US Department of the Treasury and the US Department of Housing and Urban Development (HUD) to identify any and all available Federal funds to provide temporary financial assistance to renters and homeowners who are experiencing financial hardships caused by COVID-19 that make meeting their monthly rental or mortgage obligations difficult;
- The HUD Secretary to take action, as appropriate and consistent with applicable law, to promote the ability of renters and homeowners to avoid eviction or foreclosure resulting from financial hardships caused by COVID-19. Such action may include encouraging and providing assistance to public housing authorities, affordable housing

owners, landlords, and recipients of Federal grant funds in minimizing evictions and foreclosures.

- The Director of the Federal Housing Finance Agency (FHFA), in consultation with the Secretary of Treasury, to review all existing authorities and resources that may be used to prevent evictions and foreclosures for renters and homeowners resulting from hardships caused by COVID-19.
- Prior to the passage of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) (PL 116-136), the Secretary of HUD implemented a foreclosure and eviction moratorium for all single-family mortgages insured by the Federal Housing Administration. Also prior to passage of the CARES Act, the FHFA announced that it had instructed the Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation (the Enterprises) to suspend foreclosures for at least 60 days. FHFA has since announced that the Enterprises will extend the foreclosure suspension until at least August 31, 2020.
- The CARES Act included a Federal ban on eviction filings, which expired on July 24, 2020. The CARES Act also included a moratorium on foreclosures of Federally-backed mortgages and established a consumer's right to request forbearance on Federally-backed mortgage loans.

## QUESTIONS EKA HAS RECEIVED

### What Is The Status Of PPL Loan Forgiveness

The Small Business Administration (SBA), in consultation with the Department of the Treasury (Treasury), recently released guidance concerning the forgiveness of Paycheck Protection Program (PPP) loans in the form of frequently asked questions (the Forgiveness FAQs). The Forgiveness FAQs are divided into five sections, each of which is briefly outlined below. Although many of the questions addressed in the Forgiveness FAQs were touched upon, or addressed in their entirety, in previously released guidance, there are some new clarifications and helpful examples for how borrowers should calculate their PPP loan forgiveness amount. A copy of the Forgiveness FAQs can be found [here](#).

- **General Loan Forgiveness:** The first section of the Forgiveness FAQs contains three general questions regarding the forgiveness application process. The response to the first question clarifies which application form should be used by sole proprietors, independent contractors and certain self-employed individuals. The second response provides that PPP lenders can accept electronic signatures and scanned copies of loan forgiveness applications and documents. The third clarifies whether payments must be made prior to the SBA remitting the forgiveness amount, if any.
- **Payroll Costs:** The second section of the Forgiveness FAQs contains eight questions regarding payroll costs that are eligible for forgiveness and how to calculate certain eligible payroll costs. The questions cover topics such as forgiveness eligibility depending on when payroll costs were incurred or paid, how to calculate payroll costs for partial pay periods, how to calculate cash compensation, group health care benefits and

retirement benefits that are eligible for forgiveness, and how to determine how much owner compensation is eligible for forgiveness.

- **Non-payroll Costs:** The third section of the Forgiveness FAQs contains seven questions focused on non-payroll costs that are eligible for forgiveness. The questions address, among other things, when non-payroll costs are incurred or paid, if the Alternative Payroll Covered Period applies only to payroll costs, and whether certain specific non-payroll costs are forgiveness eligible, such as certain types of interest and utility payments.
- **Forgiveness Reductions:** The fourth section of the Forgiveness FAQs contains five questions addressing circumstances that will (or will not) reduce a PPP borrower's loan forgiveness amount. This section also addresses how borrowers should calculate the reduction in their loan forgiveness amount arising from a reduction in full-time employees during the Covered Period and reductions in employee salaries and/or hourly wages.
- **Economic Injury Disaster Loans:** The fifth section of the Forgiveness FAQs contains three questions regarding how Economic Injury Disaster Loans should affect PPP loan forgiveness.

## WHAT WE'RE READING

### **LA County Issues Strict Rules For Colleges Reopening During Coronavirus Crisis**

As colleges begin their fall semesters, those in Los Angeles County finally received long-awaited public health rules about reopening plans — and they're more stringent than state guidance: Virtually no in-person classes are allowed, and on-campus housing will be extremely limited due to coronavirus concerns. The Los Angeles County [Public Health rules](#) supersede [state guidelines](#) and are tougher than those of many other counties. They are quashing more expansive plans envisioned by Harvey Mudd College and other local campuses and are spurring UCLA officials to reevaluate their own September reopening plans. To read the full story, click [here](#).

### **PPP Loan Forgiveness Starts This Week. Why Some Businesses Aren't Rushing To Apply**

The Paycheck Protection Program offered small-business owners forgivable loans to keep their doors open. At least 60% of the proceeds must cover payroll costs to be eligible. More than 5 million businesses received funding, accounting for \$525 billion, according to Small Business Administration data as of August 8 – the last day the program was available. The SBA opened its forgiveness portal to receive applications from lenders, but tax professionals advise clients to wait as further guidance is released. To read the full story, click [here](#).

### **Poll Shows Strategies Voters Favor to Restore Economy**

California voters are understandably anxious about the health and economic crises facing families and workplaces. The California Chamber of Commerce commissioned a brief survey to better understand how voters want state leaders to address key economic issues as the clock ticks down on the 2020 legislative session. To read the full story, click [here](#).

### **Coronavirus Economic Fallout Sparks More Talk Of Taxing California's Richest**

A "CEO tax" targeting San Francisco's most unequal salaries. A signature-gathering campaign to tax Palo Alto's millionaires. And now, a new statewide bill that would levy a yearly 0.4 percent tax on every Californian worth more than \$30 million. California is suddenly reckoning with an unusually heated debate over taxing the rich as the coronavirus' economic impact ratchets up the gulf between those at the top of the economic ladder and those at the bottom. To read the full story, click [here](#).

### **How Tech Breakdowns Are Hurting Gavin Newsom's Coronavirus Response**

The state's unemployment system has been mired in delays, leaving thousands of people desperate for aid checks in limbo. California's health insurance program for low-income residents has dropped coverage for thousands of people due to computer errors. And last week state officials announced they had vastly undercounted coronavirus case data due to a series of human mistakes and IT glitches. ... The technology breakdowns Newsom faces in the midst of a global public health crisis follow California's well-documented history of disappointing results from its tech investments. Those include a \$1 billion accounting program that took 16 years to implement and a \$90 million payroll upgrade the state abandoned as unworkable. To read the full story, click [here](#).

### **California's Post-Prison Chaos: Thousands Released Early, Including Many With Coronavirus**

From the start of the pandemic through the end of this month, California will release more than 11,000 prisoners early — largely nonviolent offenders with less than a year to serve — reducing the prison population to a 30-year low. Overwhelmed by the volume, California's patchwork reentry system is scrambling to find transportation, housing, food and other services for released prisoners, many of whom were exposed to the virus. As of this week, the state had released more than 300 inmates known to be infected. To read the full story, click [here](#).

### **More Than 1,600 Californians Have Been Evicted During Pandemic**

Newsom's moratorium — which tenant groups criticized as belated and inadequate — focused on delaying eviction cases related to financial hardship from the pandemic until May 31. An April 6 emergency rule passed by the Judicial Council, the governing body for the state court system, went further, halting nearly all eviction court proceedings in California. But neither Newsom's executive orders nor the Judicial Council rule addressed a major subset of eviction cases: tenants like Burson who already lost in court, often for missed rent payments in February or March, and were simply waiting on sheriffs' deputies to lock them out. Federal eviction moratoria also did not stop these evictions. To read the full story, click [here](#).

### **Smaller Cities In Orange County Want More Money From The State And Federal Governments**

Small and mid-sized cities in Orange County are lobbying state and federal legislators for more funding, saying the money they've received from the first federal coronavirus rescue package is not enough, especially compared to bigger cities such as Anaheim and Santa Ana. From the federal CARES Act funding, the state allocated \$500 million to cities. Those under 300,000 in population received about \$12 per resident; bigger cities — Anaheim and Santa Ana in Orange County — received more than \$85 per resident. To read the full story, click [here](#).

### **CalVet's Response To Coronavirus Shows Nursing Home Deaths Could Have Been Averted**

Across the country, at least 43,000 nursing home residents have died of the coronavirus. In California, at least 3,400 have passed away. But at the eight CalVet veterans' homes, it's been a different story: Among 2,100 residents, half of whom require round-the-clock care, including hospice patients and Korean and Vietnam war veterans with complicated health conditions, only two have died of the coronavirus. ... While more than 300 California nursing homes asked for waivers exempting them from the state's minimum-staffing rules prior to the pandemic, for example, CalVet kept its homes fully staffed and hired extra professionals such as full-time doctors and nurses. Its facilities stockpiled masks, ensuring they wouldn't run short when the rest of the world did. To read the full story, click [here](#).

### **'A Smoking Gun': Infectious Coronavirus Retrieved From Hospital Air**

Skeptics of the notion that the coronavirus spreads through the air — including many expert advisers to the World Health Organization — have held out for one missing piece of evidence: proof that floating respiratory droplets called aerosols contain live virus, and not just fragments of genetic material. ... Now a team of virologists and aerosol scientists has produced exactly that: confirmation of infectious virus in the air. A research team at the University of Florida succeeded in isolating live virus from aerosols collected at a distance of seven to 16 feet from patients hospitalized with Covid-19 — farther than the six feet recommended in social distancing guidelines. To read the full story, click [here](#).

### **UCSF researchers develop nasal spray to fight coronavirus. It could be sold in stores**

Researchers at the University of California, San Francisco, reported Tuesday they have formulated a nasal spray that can help ward off the coronavirus. They are working with business partners to get it manufactured and clinically tested. They call the aerosol spray AeroNabs. It's not a cure, but it is an antiviral aimed at preventing COVID-19, the respiratory illness that has killed hundreds of thousands worldwide. To read the full story, click [here](#).

### **PPP Loan Forgiveness Guidance**

On August 4, 2020, the U.S. Small Business Administration (SBA) issued [New PPP Loan Forgiveness FAQs](#). These FAQs, together with previously released guidance and forgiveness applications and instructions, provide an outline for borrowers preparing to seek full or partial forgiveness of their Paycheck Protection Program (PPP) loans under the CARES Act (as modified by the Paycheck Protection Flexibility Act). Some key aspects of loan forgiveness eligibility and calculations are summarized below. To read the full story, click [here](#).

### **California' turning the corner' on the pandemic, Newsom says**

At a news conference where he touted his administration's economic recovery efforts, Newsom seemed to acknowledge that the state had not done enough during its initial reopening this spring to ensure public compliance with safety precautions against the virus. The Governor said a task force he convened to advise him on the economy is working on public education campaigns and enforcement strategies the state can use when businesses are allowed to reopen. ... Despite the recent revelation that a computer error caused the state to undercount coronavirus cases, Newsom reiterated Wednesday that he was optimistic about recent trends

in the state — including a 19% decrease in hospitalizations over the past two weeks, to 5,422. To read the full story, click [here](#).

### **California coronavirus deaths double, with rural areas and suburbs hit hard**

In eight southern Central Valley counties, weekly COVID-19 deaths have jumped from about 20 a week in April to nearly 200 a week in the last two weeks, a Times analysis found. San Joaquin Valley residents make up 20% of recent deaths statewide, even though they account for about 10% of the state's population. For the seven-day period that ended Monday, 969 deaths were reported across California, the largest weekly death toll since the pandemic began. During the springtime surge of the virus, the highest weekly death toll was during the week of April 21, when 553 deaths were reported. To read the full story, click [here](#).

### **California paid a price for mask shortage in dollars and lives, coronavirus study finds**

At least 15,800 essential workers would not have contracted COVID-19 if California had stockpiled enough masks and other protective equipment, while the state would have saved \$93 million weekly on unemployment claims for out of work healthcare workers and avoided overpaying for supplies, according to a UC Berkeley Labor Center study released Wednesday. To read the full story, click [here](#).

### **COVID-19 Data Reporting System Gets Off to Rocky Start**

Public release of hospital data about the coronavirus pandemic has slowed to a crawl, one month after the federal government ordered states to report it directly to the Department of Health and Human Services and bypass the Centers for Disease Control and Prevention. Key indicators, such as estimates of the portion of inpatient beds occupied by Covid-19 patients, are lagging by a week or more, making it harder for citizens and local officials to get a handle on how the pandemic is progressing and for agencies to allocate supplies of antiviral drugs and personal protective equipment, public-health experts say. To read the full story, click [here](#).

### **New Jersey Gives Schools an All-Remote Option**

Gov. Philip D. Murphy is giving New Jersey districts the option to offer all-virtual classes when school resumes next month, relaxing his original requirement that teachers provide some in-person classroom instruction. ... To be eligible to start the year with all-remote instruction, a district must be able to document why it cannot provide in-person instruction and set a date for a return to school, Mr. Murphy said. To read the full story, click [here](#).

### **Teachers Are Writing Their Wills Before Returning To School Amid Pandemic: 'This Is A Life-Or-Death Thing'**

Teachers apprehensive about returning to school amid the coronavirus pandemic are exploring their end-of-life options to protect their loved ones as COVID-19 infections and deaths continue to climb across the US. Although more than 97,000 US children tested positive for COVID-19 in the second half of July, states and districts are forging ahead with individual fall school plans. To read the full story, click [here](#).

### **Researchers: California's Stockpile Of Masks, Other PPE Would Prevent Illness, Save Jobs**

Researchers at UC Berkeley are urging California legislators to pass a bill that would create a stockpile of face masks and other personal protective equipment in case of future pandemics, saying such a cache would have averted much of the human and economic toll of the coronavirus pandemic. To read the full story, click [here](#).

### **More Than 1,600 Californians Have Been Evicted During Pandemic**

More than 1,600 California households like Burson's have been evicted since Newsom declared a statewide state of emergency March 4, according to data CalMatters obtained via public record requests from more than 40 California sheriffs' departments. Nearly a third of those evictions took place after Newsom's March 19 shelter-in-place order, and more than 400 since Newsom issued a self-described March 27 "eviction moratorium." To read the full story, click [here](#).

### **California's Post-Prison Chaos: Thousands Released Early, Including Many With Coronavirus**

California's patchwork reentry system is scrambling to find housing and services for former inmates. "What this pandemic has done is highlight the inadequacies in the system," said one program director.

To read the full story, click [here](#).

### **Newsom Proposes More Economic Recovery Aid As COVID-19 Backlog Is Cleaned Up**

As the legislature's August 31 end-of-session deadline looms, Gov. Gavin Newsom floated a handful of economic recovery ideas during a Wednesday coronavirus press conference, including some put forth by legislative Democrats in a \$100 billion stimulus package. The Governor stopped short of endorsing the entire plan but said he liked the idea of accelerating investment in infrastructure, wildfire and green technology projects to create jobs. To read the full story, click [here](#).

### **How A Rush To Reopen Drove Los Angeles County Into A Health Crisis**

This timeline shows that after originally talking about beginning to reopen the economy as late as July, officials allowed thousands of businesses to unlock their doors in May. Local leaders seized the opportunity when California Gov. Gavin Newsom loosened reopening criteria. It appears to have happened too fast. Officials initially discussed opening businesses in waves, allowing a few weeks to pass between each round of reopenings. This plan was abandoned for a faster reopening. To read the full story, click [here](#).

### **San Quentin officials ignored coronavirus guidance from top Marin County health officer, letter says**

Despite Dr. Matthew Willis's advice to isolate the Chino transfers until they tested negative for the virus, prison officials placed them in the same South Block unit as existing San Quentin men, where the facility's open-facing cells allowed air droplets to circulate. Twenty-five of the men coming over from Chino tested positive for the coronavirus immediately upon arrival. Even after the first cluster of cases was confirmed in South Block's "Badger" unit, Willis said, the prison failed to take decisive actions that could have blocked the spread. To read the full story, click [here](#).



### **Essential workers take advantage of new COVID-19 testing site at border crossing**

San Diego crossed two important COVID-19 thresholds Wednesday: offering tests to people shortly after they cross the border and sliding under the state's per-capita case total for the first time since the region went on the Governor's watchlist on July 3. The most visible of the two began just outside the PedEast border crossing, and seemed to attract its target audience during Wednesday's launch — essential workers who travel into the United States for work. The location is part of the County's ongoing efforts to slow the spread of the virus in the South Bay, where case rates are highest. To read the full story, click [here](#).

### **Standoff over COVID relief could drag into September**

In a sign that negotiators won't reach an agreement anytime soon, most members of Congress have left Washington for the traditional August recess, with a 24-hour notice to return. The Senate is technically in session, but Meadows, one of the chief negotiators for the White House, is out of town and Schumer was in Long Island Wednesday for an event. Mnuchin and Meadows are holding frequent calls with the Senate Republican Conference to update senators on the negotiations, but so far there are no indications that talks are moving forward in any meaningful way. In response to the impasse, Trump issued a series of executive actions over the weekend that would order federal agencies to take steps to reduce evictions, extend student loan payment suspensions, lengthen federal unemployment benefits at a lower rate and the defer of payroll taxes. To read the full story, click [here](#).

### **Florida Officials Battle Over Face Masks as Pandemic Persists**

The debate over face masks raged in a rural Florida county on Wednesday as the Sunshine State continues to see a wave of coronavirus cases and deaths. Billy Woods, the sheriff of Marion County in central Florida, ordered all staff to not wear masks while working, according to an August 11 email, first obtained by the Ocala Star-Banner newspaper. To read the full story, click [here](#).

### **Coronavirus: Can California's Economy Survive The Latest Surge?**

This weekend, California's Department of Public Health director abruptly resigned even as California struggles to contain the outbreak. The resignation came days after a computer glitch was found that might have caused the state to significantly undercount recent Covid-19 cases. With indoor operations for restaurants, gyms, and hair and nail salons halted once more, every piece of pavement and parking lot has become coveted real estate as businesses take to the streets determined not to add to the continually climbing death count. Barbers and nail technicians have erected tents to protect themselves from the sun as they try to carry on regardless. To read the full story, click [here](#).

### **California's Mixed Messages On COVID-19 Create Confusion**

Californians are suffering under the confusing and ever-changing messages from the top-down rather than being guided by their local circumstances. To read the full story, click [here](#).

### **California's coronavirus response has been hampered by high-level resignations**

The sudden departure this week of California's public health officer is intensifying instability in the state's vital health departments as they struggle with crushing workloads and navigating the worst health crisis in a century, according to interviews with current and former healthcare and government officials. To read the full story, click [here](#).

### **Job Killer Rehiring/Retention Mandate Moves in Senate**

A California Chamber of Commerce-opposed job killer bill that will unnecessarily slow the ability of certain businesses to reopen following a state of emergency passed a Senate policy committee this week. To read the full story, click [here](#).

### **Trump Says Postal Service Funding Sticking Point in Pandemic Aid Negotiations**

As millions of Americans have been infected with Covid-19 and millions more are jobless and facing eviction, President Donald Trump said Thursday that a major roadblock of a new virus relief package was proposed funding for the U.S. Postal Service. To read the full story, click [here](#).

### **FDA Warns Of New Hand Sanitizer Ingredient As List Of Dangerous Products Grows**

The Food and Drug Administration is encouraging Americans to avoid hand sanitizers contaminated with 1-propanol, a toxic and potentially life-threatening alcohol when ingested. The announcement comes on the heels of the agency's mid-June warning about hand sanitizers containing methanol, a type of wood alcohol that can be toxic when absorbed through the skin. As of August 13, the FDA's list of specific hand sanitizer products to avoid, due to either 1-propanol or methanol, was up to 149 items. To read the full story, click [here](#).

### **Top Fed Official Says Quick Reopenings Damaged Recovery From Coronavirus**

A top Federal Reserve official said Wednesday that the inability of the US to control the coronavirus pandemic limited the benefit of trillions in fiscal stimulus approved by President Trump and Congress earlier this year. Eric Rosengren, President of the Federal Reserve Bank of Boston, said in a Wednesday interview with The Hill that the abrupt peel-back of restrictions imposed to slow the pandemic in the US prevented record-breaking economic rescue efforts from fostering a quick recovery. To read the full story, click [here](#).

### **13,000 Airline Layoffs Pile Up In California As Pandemic Drags On**

- Five major airlines plan to furlough more than 13,000 California workers in October as they grapple with a steep drop-off in air travel amid the ongoing COVID-19 pandemic. In notices to the state Employment Development Department in July and earlier this month, the carriers offered up grim numbers that reflect a deep pullback in bookings among both leisure and business travelers. To read the full story, click [here](#).

### **Nationwide Coronavirus Cases Are Down – But So Is Testing**

A downward trend in new coronavirus cases in the US, the country with the most reported infections and deaths from the virus in the world, might typically be met with a slight sigh of relief, or at least some positive reinforcement that mitigation measures are working. But a

second trend – a dip in testing – is calling into question whether the virus could be spreading farther than reported. To read the full story, click [here](#).

### **Trump Makes Call For New White House Doctor's Virus Advice**

President Donald Trump has found a new doctor for his coronavirus task force — and this time there's no daylight between them. Trump last week announced that Dr. Scott Atlas, a frequent guest on Fox News Channel, has joined the White House as a pandemic adviser. Atlas, the former chief of neuroradiology at Stanford University Medical Center and a fellow at Stanford's conservative Hoover Institution, has no expertise in public health or infectious diseases. To read the full story, click [here](#).

### **Newsom Nears Pivotal Decision: Should California Reopen More Sectors Again?**

California Gov. Gavin Newsom says California is "turning a corner" on the pandemic weeks after locking down various sectors in a desperate bid to thwart a summer surge. But that puts the Democratic leader at a crossroads. Should California reopen gyms, churches and malls again? To read the full story, click [here](#).

### **Why Can You Order A Beer With Food Outside At County Restaurants, But Not A Brewery?**

As long as you order a meal on the now-expanded patio of Santa Clarita's Wolf Creek Restaurant and Brewing Co., you can also enjoy one of the craft beers the company has made for almost a quarter century. But you can't visit sister business Wolf Creek Brewery — which has a tasting room, but no on-site kitchen — and sit outside on an acre of land in the same City, order a meal from a food truck and wash it down with a pint of their ale. It's closed, per county health orders. To read the full story, click [here](#).

### **Coronavirus Recession: No Stimulus Deal Until September? What That Means For You**

There may not be another stimulus bill until mid-September, despite a simmering recession that economists say is the worst the US has experienced since the Great Depression of the 1930s. The US economy shattered records when it plunged 32.9% in the second quarter, according to data released by the Commerce Department (PDF) in August, and is only expected to rebound to the tune of 26.2% in the third quarter, according to a prediction model at the Federal Reserve Bank of Atlanta. The UK is also in a recession, following a record plunge, which is said to be worse than Europe's and America's financial woes. To read the full story, click [here](#).

### **Masks In Public Restrooms? Urinals May Shoot 'Plumes' Of Inhalable Coronavirus Particles Into The Air**

Wearing a mask in public restrooms should be mandatory during the pandemic, researchers say, because there's increasing evidence that flushing toilets – and now urinals – can release inhalable coronavirus particles into the air. The coronavirus can be found in a person's urine or stool, and flushing urinals can generate an "alarming upward flow" of particles that "travel faster and fly farther" than particles from a toilet flush, according to a study published in the journal *Physics of Fluids* Monday. To read the full story, click [here](#).

### **Cellphone Data Shows How Las Vegas Is "Gambling With Lives" Across The Country**

Las Vegas casinos, open for months now, are a likely hotbed for the spread of COVID-19. For many reasons, contact tracing has proved next to impossible as tourists return to homes across the US. When it comes to COVID-19, what happens in Vegas doesn't stay in Vegas. Las Vegas casinos reopened June 4, and they have become a likely hotbed for the spread of the novel coronavirus, public health experts said. But if tourists return home and then test positive for COVID-19, the limitations of contact tracing in the midst of a pandemic make it unlikely such an outbreak would be identified. To read the full story, click [here](#).

### **California Health Officials Fret About Mix Of COVID, Flu**

Dr. Mark Ghaly, California's health and human services secretary, said the number of children vaccinated for measles, mumps and rubella as they prepare to enter elementary school plummeted when schools and businesses closed in the spring, and childhood vaccinations have generally fallen from a year ago. The flu usually stresses hospitals, which are also now grappling with coronavirus cases, especially in children, he said. To read the full story, click [here](#).

### **S&P 500 Sets First Record Since February, Erasing Its Coronavirus Plunge**

The S&P 500 closed at its highest level ever Tuesday, capping a remarkable rebound fueled by unprecedented government stimulus and optimism among investors about the world's ability to manage the coronavirus pandemic. The benchmark US stock index rose 0.2% to close at 3389.78, surpassing its prior record of 3386.15 from February 19 and erasing a historic plunge during February and March that ended the longest-running bull market in history. The S&P 500 is now up 4.9% this year. To read the full story, click [here](#).

### **HUD to extend foreclosure ban protecting 8.1 million people until 2021**

The Department of Housing and Urban Development will extend a ban on evictions and foreclosures for homes backed by the Federal Housing Administration through the end of the year, administration officials told POLITICO. The ban applies to the roughly 8.1 million homeowners with single-family mortgages insured by the FHA, a HUD agency that backs loans to low- and moderate-income borrowers. To read the full story, click [here](#).

### **Why Pooled Testing for the Coronavirus Isn't Working in America**

Pooled testing only works when the vast majority of batches test negative. If the proportion of positives is too high, more pools come up positive — requiring each individual sample to then be retested, wasting precious chemicals. Nebraska's state public health laboratory, for example, was a pooling trailblazer when it began combining five samples a test in mid-March, cutting the number of necessary tests by about half. But the lab was forced to halt its streak on April 27, when local positivity rates — the proportion of tests that turn up positive — surged past 10 percent. With that many positives, there was little benefit in pooling. To read the full story, click [here](#).

### **Businesses Warn They Won't Participate In Trump's Payroll Tax Plan**

The US Chamber of Commerce, National Retail Federation and the National Association of Manufacturers urged policymakers to return to negotiating a coronavirus relief package. To read the full story, click [here](#).

### **Slowing COVID-19 Outbreak Has California Weighing What Next Reopening Will Look Like**

California health officials are beginning to mull what the next phase of reopening may look like, offering a glimmer of hope for places like Los Angeles County. To read the full story, click [here](#).

### **'Unprecedented' PPE Fraud Endangers US Supplies, Empowers Terrorists**

The COVID-19 crisis isn't just a threat to the world's health, it's also brought out some of the worst actors hoping to exploit the desperate need for medical equipment — and even fund terrorism as they do. "The evolution of this continuous fraud never ceases to amaze us and it's really just unprecedented," said Steve Francis, assistant director for the Global Trade Investigations Division with Homeland Security Investigations (HSI), during a roundtable on the issue of PPE fraud hosted by InsideSources. To read the full story, click [here](#).

### **The World Is 'Nowhere Close' to Herd Immunity**

The World Health Organization shut down the idea that having enough people with antibodies could mitigate the spread of COVID-19. "We need to focus on what we can actually do now to suppress transmission and not live in the hope of herd immunity," WHO official Mike Ryan said. To read the full story, click [here](#).

### **Poll: Americans Oppose Reopening Schools In Person**

A poll by the Peterson Foundation found 6 in 10 Americans oppose the reopening of K-12 schools for in-person learning — including a majority of voters in every region of the US — even though President Donald Trump has pressured states and school districts to reopen in person. To read the full story, click [here](#).

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