




COVID-19 and How It's Impacting **Home Buyers** and **Sellers**

James Dwiggins, Chief Executive Officer
Keith Robinson, Chief Strategy Officer

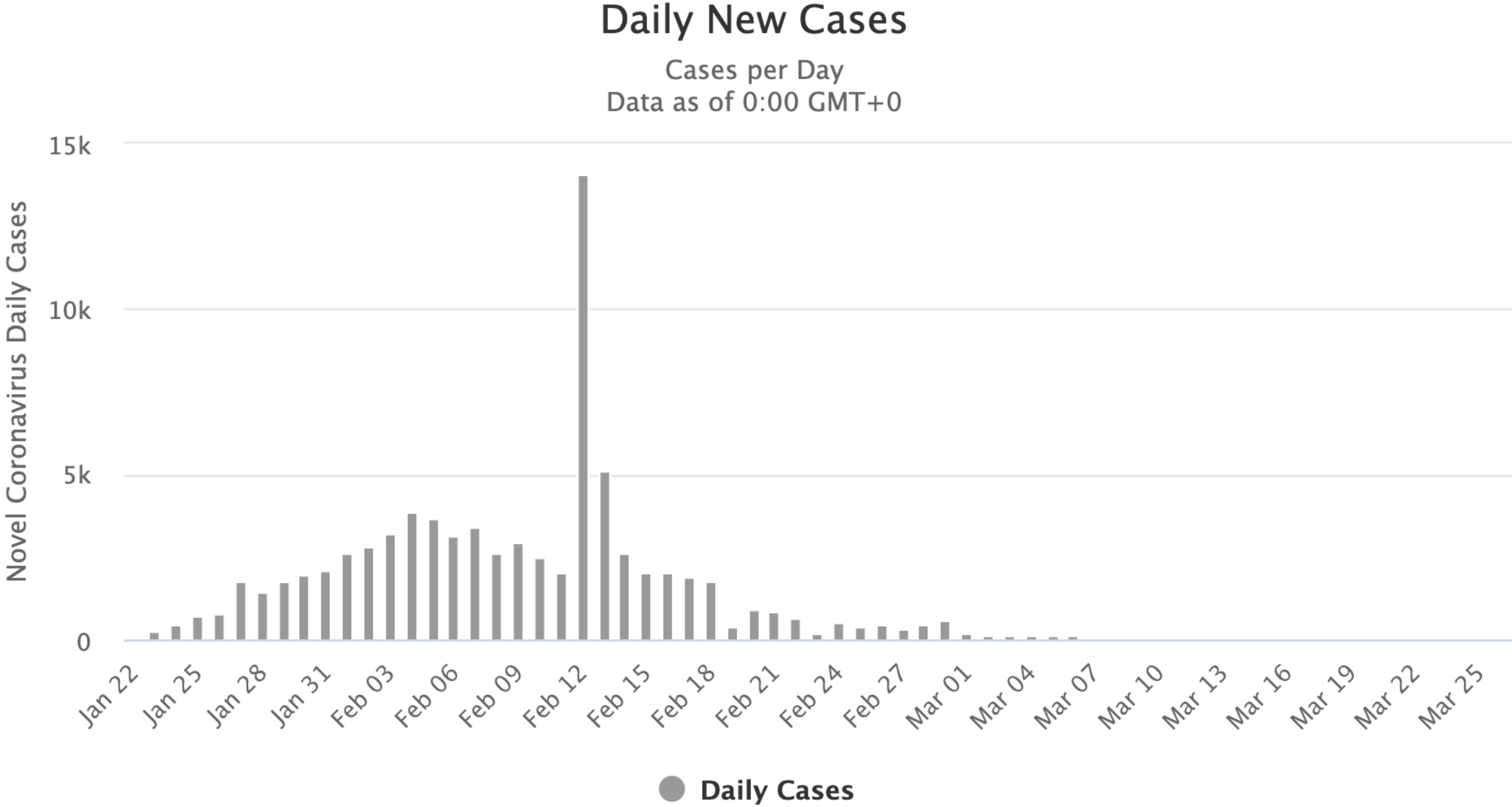


What we
know



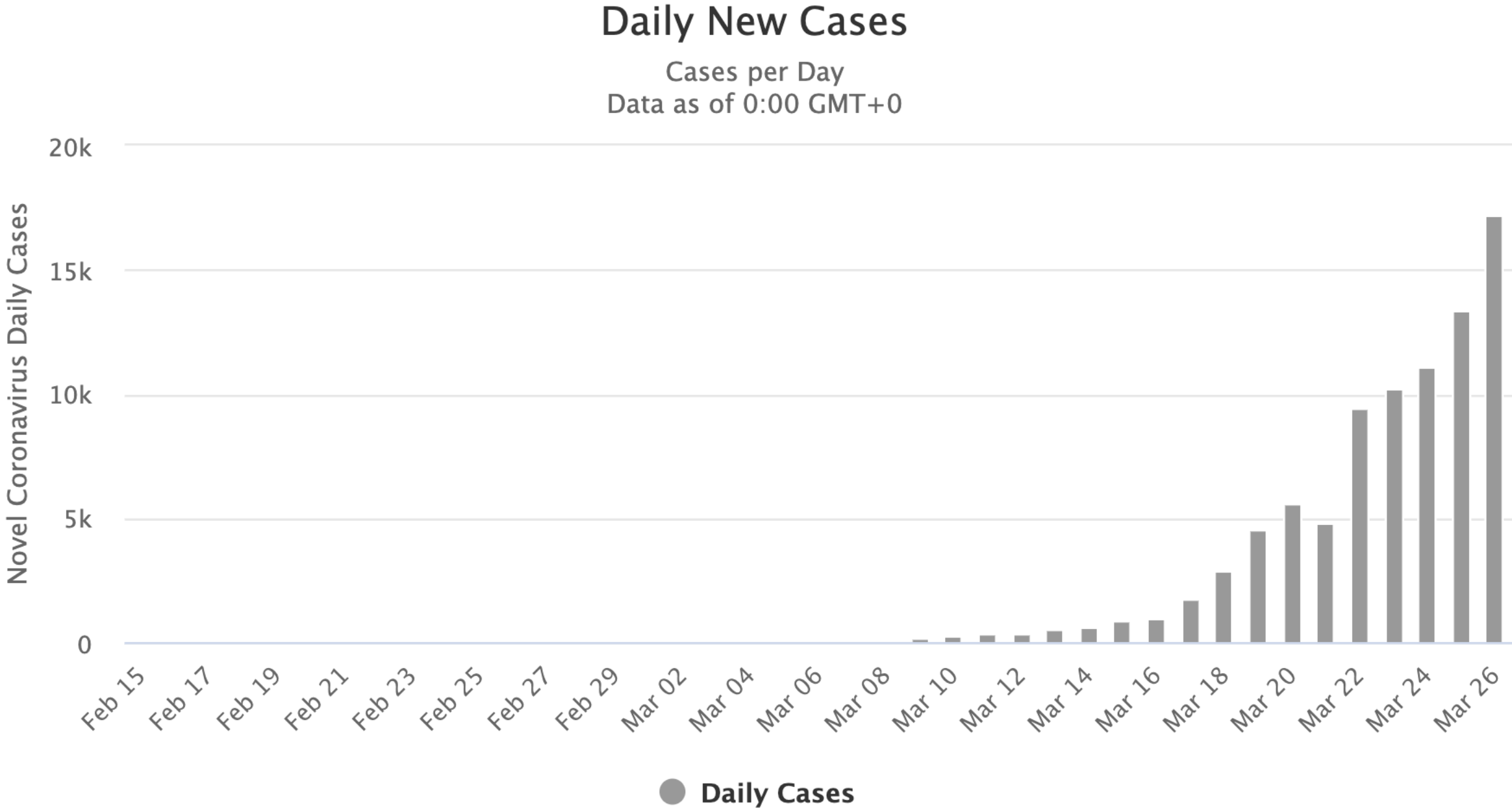
China

Daily new cases in China



United States

Daily new cases in the U.S.





How 3M Plans to Make More Than a Billion Masks By End of Year

The company is using “surge capacity” to increase the production of N95 masks to fight the pandemic. Localized supply chains are a secret weapon, too.

By Bryan Gruley and Rick Clough

James Dyson designed a new ventilator in 10 days. He's making 15,000 for the pandemic fight

By Nada Bashir, [CNN Business](#)

Updated 10:31 AM ET, Thu March 26, 2020



London (CNN Business) – Dyson has received an order from the UK government for 10,000 ventilators to support efforts by the country's National Health Service to treat [coronavirus](#) patients.

Fanatics shifts production from MLB jerseys to **masks and gowns** to fight coronavirus



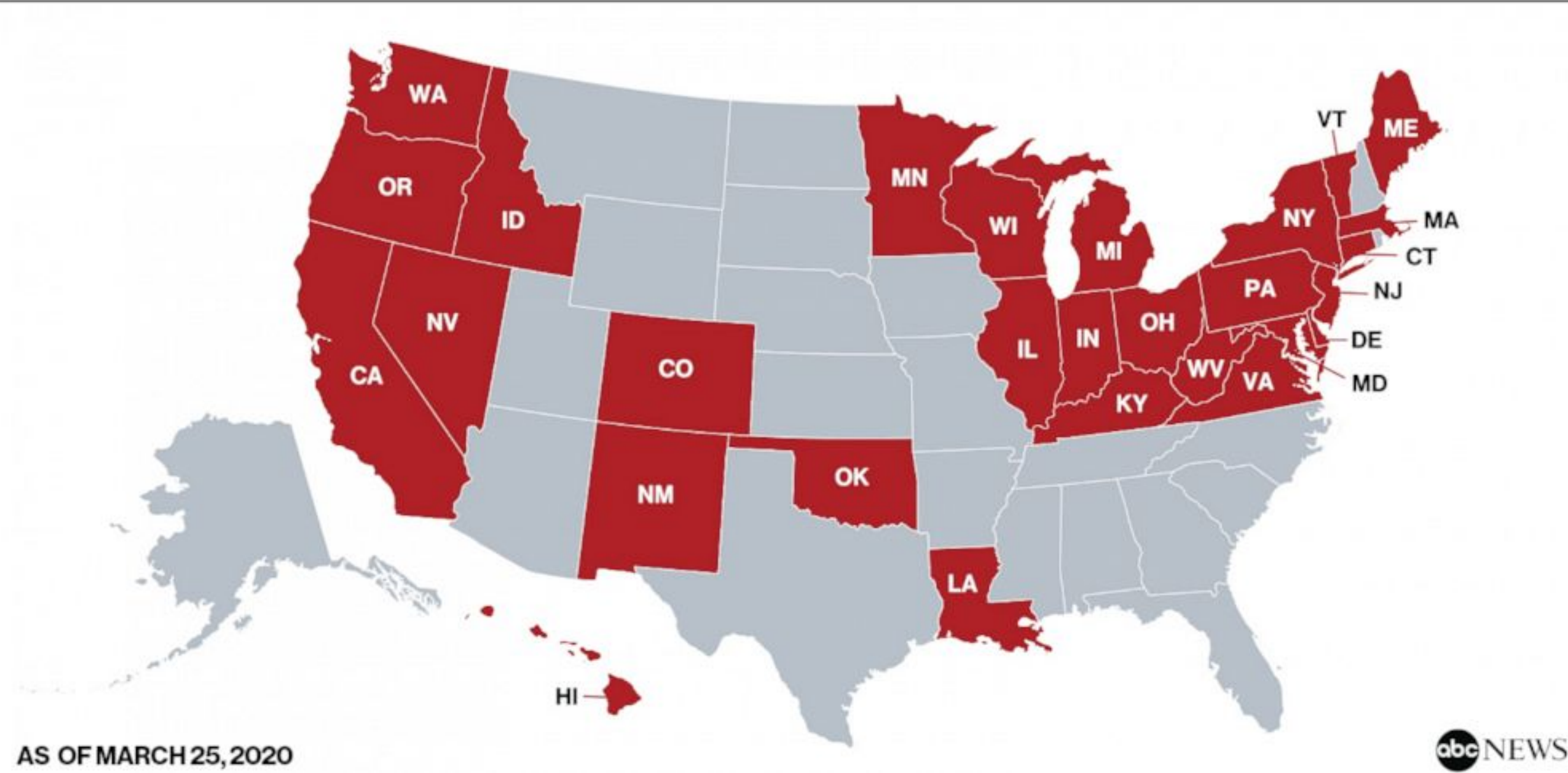
MLB and Fanatics are teaming up to support healthcare workers

Source: Fanatics

Shelter in place

Essential vs non-essential

STATES WITH STATEWIDE NONESSENTIAL BUSINESS CLOSURES





The effect on
real estate

Pause button
for **60 days**



U.S. JOBLESS CLAIMS SKYROCKET AMID CORONAVIRUS OUTBREAK

INITIAL CLAIMS, SEASONALLY ADJUSTED

3,283,000



Unemployment rate?

SOURCE: U.S. DEPARTMENT OF LABOR

yahoo!
finance

Trump gives people with student loans a break amid coronavirus

PUBLISHED FRI, MAR 13 2020•10:54 AM EDT | UPDATED FRI, MAR 13 2020•5:32 PM EDT

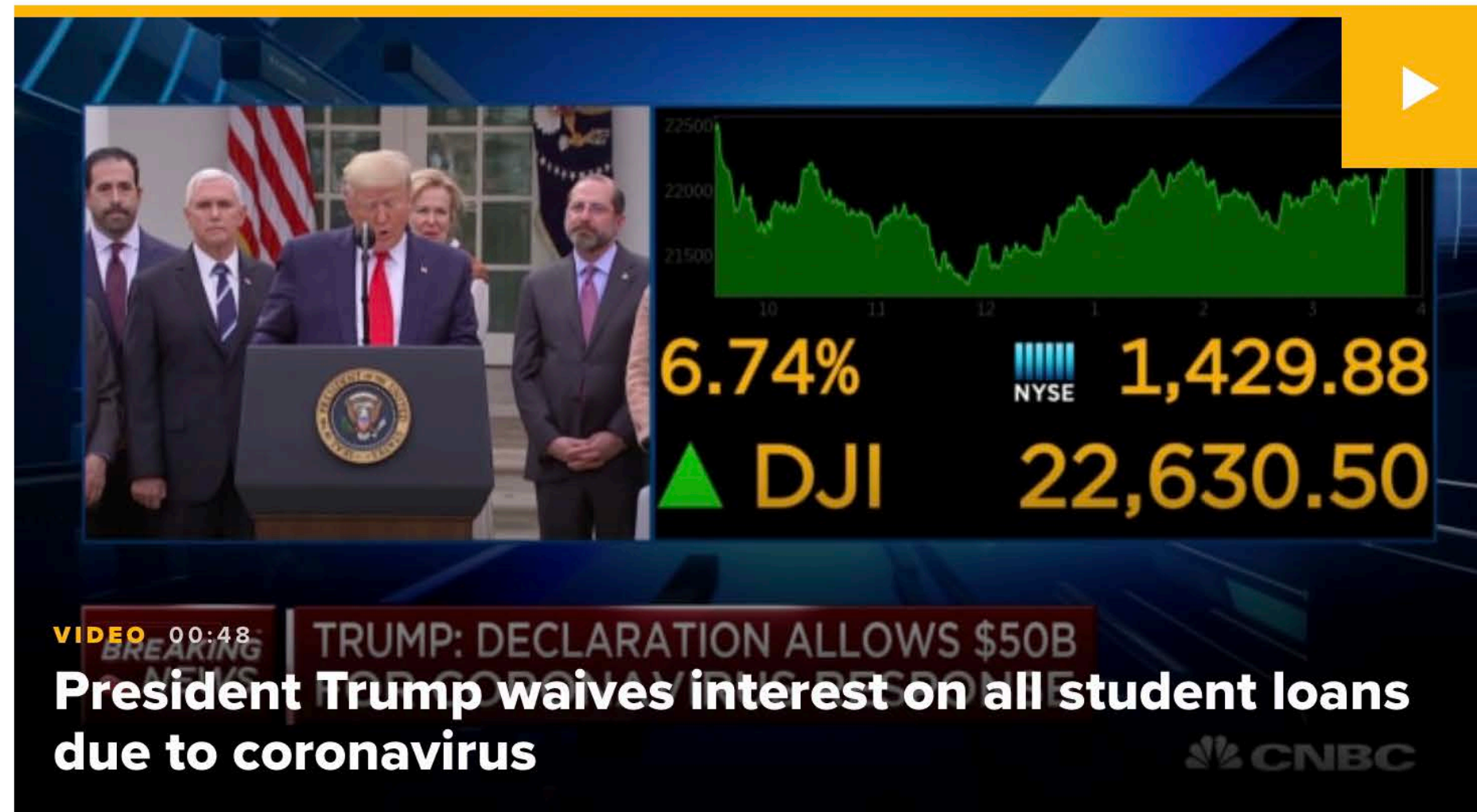


Annie Nova
@ANNIEREPORTER

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KEY POINTS

- Trump said people with student debt won't have to pay interest on their loans amid the coronavirus.
- That means borrowers could put their payments on pause without any penalty.



The video player displays a news broadcast from CNBC. On the left, President Donald Trump is speaking at a podium with the Presidential Seal, surrounded by other officials. On the right, a financial data overlay shows a green line graph of the S&P 500 index, a 6.74% interest rate, the NYSE logo, and the DJI index at 22,630.50. A yellow play button is in the top right corner. At the bottom, a red banner reads 'TRUMP: DECLARATION ALLOWS \$50B FOR CORONAVIRUS RESPONSE' and a white banner reads 'President Trump waives interest on all student loans due to coronavirus'. The video duration is 00:48.

VIDEO 00:48

TRUMP: DECLARATION ALLOWS \$50B FOR CORONAVIRUS RESPONSE

President Trump waives interest on all student loans due to coronavirus

6.74%

▲ DJI 22,630.50

1,429.88

NYSE

CNBC

Credit card issuers offer customer assistance amid coronavirus financial hardship

Credit card issuers, including Chase and Citi, are offering support through flexible bill payments and waived late fees and interest in response to the coronavirus pandemic.

Published Tue, Mar 24 2020



Alexandria White

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Getty Images



Coronavirus rent relief, eviction moratoriums enacted across Bay Area

By Caroline Hart | Published 1 day ago | Coronavirus | KTVU FOX 2



Moratorium on evictions

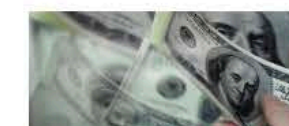
With many people out of work permanently or temporarily due to coronavirus' impact on their industry or their health, some Bay Area cities and counties are offering modest relief to renters with a moratorium on evictions.

Latest News

Oakland Animal Services clears space for potential pets of COVID-19 patients



Hayward makes \$5K grants available to small businesses



Homeowners may delay mortgage payments up to 1 year due to virus

The move by Fannie Mae and Freddie Mac came days after President Trump announced that delayed mortgage payments may be an option for borrowers amidst the coronavirus pandemic





Liquidity issues

Mortgage rates



| | | | | |
|--|--|--------|--------|--------|
| | | 20.00 | -2.50 | -12.50 |
| | | 17.00 | -0.20 | -3.33 |
| | | 5.00 | -0.20 | -3.77 |
| | | 25.50 | -1.00 | -4.42 |
| | | 5.40 | -0.25 | -2.86 |
| | | 4.70 | -0.14 | |
| | | | | |
| | | 14.40 | -0.40 | -2.70 |
| | | 8.75 | -0.25 | -2.78 |
| | | 0.50 | -0.11 | -18.03 |
| | | 6.45 | -0.30 | -4.44 |
| | | 1.82 | -0.18 | -9.00 |
| | | 490.00 | -10.00 | -2.00 |
| | | 19.90 | -0.90 | -4.33 |
| | | 5.600 | -4.50 | -2.43 |
| | | 180.50 | -4.50 | -3.96 |
| | | 1.94 | -0.08 | -2.43 |
| | | 5.000 | -4.50 | -2.43 |
| | | 24.600 | -0.70 | -6.93 |
| | | 9.40 | -0.70 | -3.28 |
| | | 11.80 | -0.40 | -2.43 |
| | | 180.50 | -4.50 | -2.43 |
| | | 2.300 | -0.90 | -3.86 |
| | | 22.40 | -0.90 | -4.49 |

Is this 2008?

Government intervention





Tax delay

Stimulus plan opportunities



What's the impact
on **home values**?



The shape of things to come

The “Shape” of Recovery



V-Shape

Strong Growth

U-Shape

Slow Growth


W-Shape

Double-Dip



“Fearful when others are greedy and greedy when others are fearful.”

Warren Buffett



Common
Questions

Should I wait to list
my home?





Is this going to make
prices come down?

What will this do to
mortgage rates?



As a seller, can I be held liable if I let people in my home?



How do I **qualify for a loan**
if I have been off work
due to COVID-19?





What are drive by
appraisals and how
accurate are they?

Is it **free** to get a loan?
Fed rates dropped to
zero.





What do I
do?



Talk to your
REALTOR®

Thank you!