

- 1. Will my associates be eligible for stimulus payments? If so, what amount can they expect?** Tax filers with an adjusted gross income up to \$75,000 for individuals and up to \$150,000 for married couples (filing jointly) will receive the full payment. Filers with incomes above these thresholds will receive reduced amounts. Single filers with income exceeding \$99,000 and \$198,000 for joint filers with no children are not eligible. The [Internal Revenue Service](#) has a helpful site to guide individuals through determining what they need to know about economic impact payments.
- 2. What if an associate believes they have COVID-19? Will their insurance cover the cost of testing?** Generally speaking, testing is free for most people. Check out this [benefit resource page](#) for independent contractors to confirm the coverage available for testing and associated costs. Individuals may also check to see if they qualify for state/federal assistance for medical insurance via their state's health department website.
- 3. How do we handle escrow deposits? Will associates drop off a check to the office, or can we accept ACH/electronic payments for escrow?** Check with your state's real estate commission to determine allowable methods of collecting escrow deposits.
- 4. Can closings be handled virtually? How will my associates handle needs for notary services during this time?** Your local title companies and real estate attorneys will be your best resource to determine how closings will be handled. Virtual notary services are available in some states and others have put emergency measures in place, as a result of the coronavirus situation. Check with your state's notary authority to determine requirements.
- 5. How will we handle license transfers for associates who want to join the Market Center? Are new licenses being granted to individuals at this time?** Check with your state's real estate commission to determine the process for transferring licenses. Consult your Regional leadership for strategies regarding recruiting during this time.
- 6. What if we have a month where we record a loss instead of a profit? What are our options for recouping that loss before profit sharing again?** [This valuable resource](#) from KWU's Market Center Financials course will help guide you through your Loss Carry-Forward options. Contact your Regional leadership if you need clarification.
- 7. What resources does KW have to help us train our employees on preparedness and our response to situations like COVID-19?** The [Business Continuity Toolkit](#) on Connect is a great starting point for conversations with your staff. Check out Module 2: Flu Pandemic Scenario to begin these conversations.
- 8. What do our local and state ordinances say about continuing to show properties, hosting open houses, and conducting buyer showings?** Check with your local board and state/county official sites to determine allowable business practices. [General guidance](#) is available from NAR. Visit the Pivot: SHIFT Ahead page for more resources.
- 9. Now that my employees are working from home, what type of agreement or policy should I have in place to protect my business?** ThinkHR has great resources for creating your own work from home (WFH) policy and more in their [COVID-19 Resource Library](#). Learn how to use ThinkHR by visiting [this resource page](#) on Connect.

Visit the [COVID Resources](#) page on Connect for health and wellness resources.

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