

Phase-1(Actions taken by individual states)

Phase-2(Timeline to prevent Covid in 2020)

**Phase-3(Bill to benefit USA in covid to help
people)**

Phase-1(Actions taken by individual states)

The White House and all prominent public health officials have urged people across the country to stay at home as much as possible to prevent the spread of the coronavirus. Nonetheless, governors of five states have yet to issue lockdown orders for their residents, and three states have issued only partial measures.

The vast majority of states have officially ordered most residents to stay indoors, except for essential workers or in specific circumstances. In hardest-hit New York, for example, [Gov. Andrew Cuomo has ordered residents to stay at home](#) and all nonessential businesses to close.

“It’s not about staying home. It’s about avoiding contact,” [North Dakota Gov. Doug Burgum, a Republican, said](#) recently when asked why he has not given that order.

See the latest [reopen plans](#) in your state.

Oklahoma, Utah and Wyoming have partial stay-at-home orders so far.

See our state-by-state breakdown of existing lockdown orders to help you figure out how much room you have to move. This data will be updated as new measures go into effect. If you notice measures not published on the map, please email datagraphics@nbcuni.com with more information.

Select a state

Alabama

Governor: Kay Ivey (R)

Stay at home, effective at 5 p.m. CDT, April 4 until 5 p.m. CDT, April 30

[See official announcement](#)

Alaska

Governor: Mike Dunleavy (R)

‘We crossed a line today,’ Gov. Dunleavy orders statewide shelter in place, limits travel. Anchorage mayor issued “Hunker Down” order previously: nonessential businesses to close, people to stay home if possible. It was issued until April 21 then extended to May 20.

Stay at home, effective at 5 p.m. ADT, March 28 until May 20.

[See official announcement](#)

Arizona

Governor: Doug Ducey (R)

Gov. Doug Ducey issued a stay-at-home on March 30. This order will not affect the operations of essential businesses which include health care facilities and grocery stores.

Stay at home, effective at 5 p.m. MST, March 31 until April 30.

[See official announcement](#)

Arkansas

Governor: Asa Hutchinson (R)

No statewide stay-at-home order issued

California

Governor: Gavin Newsom (D)

Gov. Gavin Newsom issued a stay-at-home order on March 19 to protect the health and well being of all Californians and to establish consistency across the state to slow the spread of COVID-19.

Stay at home, effective March 19 until further notice.

[See official announcement](#)

Colorado

Governor: Jared Polis (D)

Stay at home, effective 6:00 a.m. MDT, March 26 until April 26.

[See official announcement](#)

Connecticut

Governor: Ned Lamont (D)

Gov. Ned Lamont signed an executive order asking Connecticut businesses and residents to “Stay Safe, Stay Home.” “At this critical time it is essential that everyone just stay home so we can contain the spread of this virus while keeping essential services running,” Lamont said.

Stay at home, effective at 8 p.m. EDT, March 23 until May 20.

[See official announcement](#)

Delaware

Governor: John Carney (D)

“We’re acting with urgency to prevent a spike in coronavirus cases that could overwhelm our hospital system,” said Gov. John Carney. Carney ordered Delawareans to stay at home whenever possible and closed all nonessential businesses in the state to help fight the spread of COVID-19.

Stay at home, effective at 8 a.m. EDT, March 24 until May 15.

[See official announcement](#)

District of Columbia

Mayor: Muriel Bowser (D)

Following moves by the governors of Maryland and Virginia, D.C. Mayor Muriel Bowser also issued a “stay at home” order, directing residents to stay in their homes except for getting food and other essential household goods, obtaining medical care, traveling to perform “essential” work and a few other exceptions, including outside recreation. It was issued until April 24 then extended to May 15.

Stay at home, effective at 12:01 a.m. EDT, April 1 until May 15.

[See official announcement](#)

Florida

Governor: Ron DeSantis (R)

Gov. DeSantis had been previously criticized for refusing to implement statewide social distancing guidelines, particularly as beach-goers and students on spring break continued to gather in large groups. He issued a stay-at-home order for the entire state as it grapples with a rapidly spreading coronavirus outbreak on Wednesday.

Stay at home, effective at 12:01 a.m. EDT, April 3 until April 30.

[See official announcement](#)

Georgia

Governor: Brian Kemp (R)

Gov. Brian Kemp plans to sign an order requiring residents to shelter-in-place from Friday through April 13 and another closing public grade schools for the rest of the academic year. It was issued until April 13 then extended to April 30.

Shelter in place, effective April 3 until April 30

[See announcement](#)

Hawaii

Governor: David Ige (D)

Residents may leave home only for essential activities and business, or if they cannot work from home.

Stay at home, effective at 12:01 a.m. HST, March 25 until 11:59 pm, May 31.

[See official announcement](#)

Idaho

Governor: Brad Little (R)

Self-isolate at home unless residents are healthcare workers, public safety employees or other “essential workers” such as grocery store employees. It was issued until April 15 then extended to April 30.

Stay at home, effective at 5 p.m. MDT, March 25 until April 30.

[See official announcement](#)

Illinois

Governor: J.B. Pritzker (D)

May leave home for essential activities, including outdoor activity, certain kinds of work, to retrieve supplies and to care for others. It was issued until April 7 then extended to April 30.

Stay at home, effective at 5 p.m. CDT, March 21 until April 30.

[See official announcement](#)

Indiana

Governor: Eric Holcomb (R)

May leave home for “essential activities, essential governmental functions, or to participate in essential business and operations.” It was issued until April 6 then extended to May 1.

Stay at home, effective at 11:59 p.m. EDT, March 24 until May 1..

[See official announcement](#)

Iowa

Governor: Kim Reynolds (R)

No statewide stay-at-home order issued

Kansas

Governor: Laura Kelly (D)

It was issued until April 19 then extended to May 3.

Stay at home, effective at 12:01 a.m. CST, March 30 until May 3.

[See official announcement](#)

Kentucky

Governor: Andy Beshear (D)

Stay healthy at home, effective 8:00 p.m. EDT, March 26.

[See official announcement](#)

Louisiana

Governor: John Bel Edwards (D)

All state buildings have been closed; places of amusement like playgrounds, theaters and mall stores are closed to the public. It was issued until April 13 then extended to May 15.

Stay at home, effective at 5 p.m. CST, March 23 until May 15

[See official announcement](#)

Maine

Governor: Janet Mills (D)

It was issued until April 13 then extended to May 31.

Stay at home, effective at 12:01 a.m EDT, April 2 until May 31

[See official announcement](#)

Maryland

Governor: Larry Hogan (R)

Maryland Gov. Larry Hogan announced the “stay at home” order, directing Maryland residents not to leave their homes unless it’s for an “essential” purpose, such as getting food or medicine or going to work at a job that’s been deemed essential.

Stay at home, effective at 8 p.m. EDT, March 30 until terminated by the governor.

[See official announcement](#)

Massachusetts

Governor: Charlie Baker (R)

Order extends through May 4; places of worship aren't required to close; company cafeterias and school cafeterias aren't required to close.

Stay at home, effective 12 p.m. EDT, March 24 until 12 a.m., EDT, May 4.

[See official announcement](#)

Michigan

Governor: Gretchen Whitmer (D)

Volunteering at food pantries and shelters and exercise are considered essential. It was issued until April 7 then extended to May 15.

Stay at home, effective 12:01 a.m. EDT, March 24 until May 15.

[See official announcement](#)

Minnesota

Governor: Tim Walz (D)

Stay at home and limit movements outside of their home beyond essential needs. It was issued until April 10 then extended to May 4.

Stay at home, effective 11:59 p.m. CDT, March 27 until 11:59 pm, May 3.

[See official announcement](#)

Mississippi

Governor: Tate Reeves (R)

It was issued until April 20 then extended to April May 11.

Shelter in place, effective at 5 p.m. CDT, April 3 until 8 a.m. CDT, May 11.

[See official announcement](#)

Missouri

Governor: Michael L. Parson (R)

It was issued until April 16 then extended to May 3.

Stay at home, effective at 12:01 a.m., CST, April 6 until May 3

[See official announcement](#)

Montana

Governor: Steve Bullock (D)

Stay at home, effective at 12:01 a.m. MDT, March 28 until April 10

[See official announcement](#)

Nebraska

Governor: Pete Ricketts (R)

No statewide stay-at-home order issued

Nevada

Governor: Steve Sisolak (D)

Stay at home, effective April 1 until April 30.

[See official announcement](#)

New Hampshire

Governor: Chris Sununu (R)

Stay at home, effective 11:59 p.m. EDT, March 27.

[See official announcement](#)

New Jersey

Governor: Phil Murphy (D)

Gov. Phil Murphy signed an executive stay-at-home order that invalidated any county exceptions; construction and utility workers are exempt; pet stores and car dealerships can also remain open.

Stay at home, effective March 24 until revoked or modified by the governor.

[See official announcement](#)

New Mexico

Governor: Michelle Lujan Grisham (D)

It was issued until April 10 then extended to May 15.

Stay at home, effective March 24 until May 15.

[See official announcement](#)

New York

Governor: Andrew Cuomo (D)

Gov. Andrew Cuomo announced the "New York State on PAUSE" executive order, a 10-point policy to assure uniform safety for everyone. New York State on PAUSE: 100 percent of the workforce must stay home, excluding essential services;

All nonessential gatherings of individuals of any size for any reason are temporarily banned.

Stay at home, effective at 8 p.m. EDT, March 22 until May 15.

[See official announcement](#)

North Carolina

Governor: Roy Cooper (D)

Stay at home, effective at 5 p.m. EDT, March 30 until 5 p.m. EDT, May 8

[See official announcement](#)

North Dakota

Governor: Doug Burgum (R)

No statewide stay-at-home order issued

Ohio

Governor: Mike DeWine (R)

Stay at home, effective at 11:59 p.m. EDT, March 23 until 11:59 p.m. EDT, May 1.

[See official announcement](#)

Oklahoma

Governor: Kevin Stitt (R)

Oklahoma City

Shelter in place, effective at 11:59 p.m. CDT, March 28 until April 16

[See official announcement](#)

Tulsa

It was issued until April 15 then extended to April 30.

Safer at home, effective at 11:59 p.m. CDT, March 28 until April 30

[See official announcement](#)

Oregon

Governor: Kate Brown (D)

On March 23, Gov. Kate Brown issued Executive Order 20-12, effective immediately until further notice. A statewide order, Failure to comply will be considered an immediate danger to public health.

Stay at home, effective March 23.

[See official announcement](#)

Pennsylvania

Governor: Tom Wolf (D)

Gov. Tom Wolf issued an executive order to more than 20 counties and extended to the whole state on April 1. Residents must stay at home except for certain essential activities and work to provide life-sustaining business and government services. It was issued until April 30 then extended to May 8.

Stay at home, effective at 8 p.m. EDT, April 1 until May 8.

[See official announcement](#)

Rhode Island

Governor: Gina Raimondo (D)

It was issued until April 13 then extended to May 8.

Stay at home, effective at 4:00 p.m. EDT, March 28 until May 8

[See official announcement](#)

South Carolina

Governor: Henry McMaster (R)

Stay at home, effective at 5 p.m. EDT, April 6

[See official announcement](#)

South Dakota

Governor: Kristi Noem (R)

No statewide stay-at-home order issued

Tennessee

Governor: Bill Lee (R)

Stay at home, effective at 11:59 p.m. CDT, March 31 until April 30.

[See official announcement](#)

Texas

Governor: Greg Abbott (R)

Stay at home, effective at 12:01 a.m. CDT, April 2 until April 30

[See official announcement](#)

Utah

Governor: Gary Herbert (R)

Davis County

Stay at home, effective April 1 until May 1

[See official announcement](#)

Salt Lake County

Stay at home, effective March 30 until April 13

[See official announcement](#)

Summit County

All residents stay at home and cease non-essential travel. This order applies to non-essential businesses, services, and visitors in addition to residents.

Stay at home, effective at 12:01 a.m. MDT, March 27 until 11:59 p.m. MDT, May 1

[See official announcement](#)

Wasatch County

Stay at home, effective March 30 until April 14

[See official announcement](#)

Vermont

Governor: Phil Scott (R)

Gov. Phil Scott issued a “Stay Home, Stay Safe” order on March 24 and directed the closure of in-person operations for all nonessential businesses. It was issued until April 15 then extended to May 15.

Stay at home, effective at 5 p.m. EDT, March 25 until May 15.

[See official announcement](#)

Virginia

Governor: Ralph Northam (D)

Gov. Ralph Northam issued a “stay at home” order, directing Virginians to stay home except for getting food, supplies, medical care, to go to work and to get fresh air and exercise.

Stay at home, effective at March 30 until June 10.

[See official announcement](#)

Washington

Governor: Jay Inslee (D)

Gov. Jay Inslee issued a “Stay Home, Stay Healthy” order on March 23 prohibiting residents from leaving their homes except to conduct essential activities.

Stay at home, effective March 23 until May 4.

[See official announcement](#)

West Virginia

Governor: Jim Justice (R)

Gov. Jim Justice issued an executive order on March 23 directing all West Virginians to stay home unless performing an essential activity.

Stay at home, effective at 8 p.m. EDT, March 24 until further notice.

[See official announcement](#)

Wisconsin

Governor: Tony Evers (D)

The Wisconsin Department of Health Services issued the “Safer at Home” order on March 24, ordering residents to stay in their homes except for essential activities. It was issued until April 24 then extended to May 26.

Stay at home, effective at 8 a.m. CDT, March 25 until May 26.

[See official announcement](#)

Wyoming

Governor: Mark Gordon (R)

Jackson

Stay at home, effective March 28 until 11:59 p.m. MDT, April 17

[See official announcement](#)

Phase-2(Timeline to prevent Covid in 2020)

As the year ended, the United States surpassed 20 million infections from SARS-CoV-2, and more than 346,000 deaths. Globally, cases rose to 83,832,334 and 1,824,590 deaths.

Cases in some parts of the country began surging again in the weeks after Thanksgiving; the same effect may be seen in January as health officials are gravely concerned about the extent of travel for the Christmas and winter holidays. The Transportation Security Administration said it [screened the most passengers](#) (1.3 million) on the Sunday before Christmas, the most since March 15.

While vaccines began to roll out in the last month of the year, distribution challenges became evident and the United States fell short of its goal of providing an initial dose to 20 million people by December 31.

This is an updated look at how the pandemic progressed throughout 2020.

January 9 — WHO Announces Mysterious Coronavirus-Related Pneumonia in Wuhan, China

At this point, the World Health Organization (WHO) still has doubts about the roots of what would become the COVID-19 pandemic, noting that the spate of pneumonia-like cases in Wuhan [could have stemmed](#) from a new coronavirus. There are 59 cases so far, and travel precautions are already at the forefront of experts' concerns.

January 20 — CDC Says 3 US Airports Will Begin Screening for Coronavirus

Three additional cases of what is now the 2019 novel coronavirus are reported in Thailand and Japan, [causing the CDC](#) to begin screenings at JFK International, San Francisco International, and Los Angeles International airports. These airports are picked because flights between Wuhan and the United States bring most passengers through them.

January 21 — CDC Confirms First US Coronavirus Case

A Washington state resident becomes the first person in the United States with [a confirmed case](#) of the 2019 novel coronavirus, having returned from Wuhan on January 15, thanks to overnight polymerase chain reaction testing. The CDC soon after deploys a team to help with the investigation, including potential use of contact tracing.

January 21 — Chinese Scientist Confirms COVID-19 Human Transmission

[At this point](#), the 2019 novel coronavirus has killed 4 and infected more than 200 in China, before Zhong Nanshan, MD, finally confirms it can be transmitted from person to person. However, the WHO is still unsure of the necessity of declaring a public health emergency.

January 23 — Wuhan Now Under Quarantine

In just 2 days, 13 more people died and an additional 300 were sickened. [China makes the unprecedented move](#) not only to close off Wuhan and its population of 11 million, but to also place a restricted access protocol on Huanggang, 30 miles to the east, where residents

can't leave without special permission. This means up to 18 million people are under strict lockdown.

January 31 — WHO Issues Global Health Emergency

With a worldwide death toll of more than 200 and an exponential jump to more than 9800 cases, the WHO finally declares [a public health emergency](#), for just the sixth time.

Human-to-human transmission is quickly spreading and can now be found in the United States, Germany, Japan, Vietnam, and Taiwan.

February 2 — Global Air Travel Is Restricted

By 5 pm on Sunday, those en route to the United States [have to have left China](#) or they can face a 2-week home-based quarantine if they had been in Hubei province. Mainland visitors, however, will need to undergo health screenings upon their return, and foreign nationals can even be denied admittance. [Other countries](#) beginning to impose similar air-travel restrictions at this point include Australia, Germany, Italy, and New Zealand.

February 3 — US Declares Public Health Emergency

The Trump administration [declares](#) a public health emergency due to the coronavirus outbreak. The announcement comes 3 days after WHO [declared](#) a Global Health Emergency as more than 9800 cases of the virus and more than 200 deaths had been confirmed worldwide.

February 10 — China's COVID-19 Deaths Exceed Those of SARS Crisis

The COVID-19 death toll [surpasses](#) that of the severe acute respiratory syndrome (SARS) outbreak from 17 years ago, totaling 908 reported deaths in China in the last month compared with 774 deaths in the SARS crisis.

February 25 — CDC Says COVID-19 Is Heading Toward Pandemic Status

Explaining what would signify a pandemic, Nancy Messonnier, MD, director of the CDC's National Center for Immunization and Respiratory Diseases, [says](#) that thus far COVID-19 meets 2 of the 3 required factors: illness resulting in death and sustained person-to-person spread. Worldwide spread is the third criteria not yet met at the time.

March 6 – 21 Passengers on California Cruise Ship Test Positive

Twenty-one people of just 46 tested aboard a cruise ship carrying more than 3500 people off the California coast test [positive](#) for COVID-19, with 19 being crew members. The ship is held at sea instead of being allowed to dock in San Francisco while testing is conducted. Since the event, 60 passengers have [sued](#) the cruise line and parent company, Carnival Corp, for gross negligence in how passenger safety was handled.

March 11 – WHO Declares COVID-19 a Pandemic

In [declaring](#) COVID-19 a pandemic, Tedros Adhanom Ghebreyesus, director general of WHO, said at a briefing in Geneva the agency is “deeply concerned by the alarming levels of spread and severity” of the outbreak. He also expressed concern about “the alarming levels of inaction.”

March 13 – Trump Declares COVID-19 a National Emergency

President Donald Trump [declares](#) the novel coronavirus a national emergency, which unlocks billions of dollars in federal funding to fight the disease's spread.

March 13 – Travel Ban on Non-US Citizens Traveling From Europe Goes Into Effect

The Trump administration [issues](#) a travel ban on non-Americans who visited 26 European countries within 14 days of coming to the United States. People traveling from the United Kingdom and the Republic of Ireland are exempt.

March 17 – University of Minnesota Begins Testing Hydroxychloroquine

The University of Minnesota launches a clinical [trial](#) to investigate whether hydroxychloroquine can prevent an individual exposed to COVID-19 from becoming ill or reduce the severity of the infection. The trial is limited to those at high risk of exposure and aims to enroll 1500 individuals.

March 17 — CMS Temporarily Expands Use of Telehealth

CMS [expands](#) its telehealth rules, permitting use during the COVID-19 pandemic as a means to protect older patients from potential exposure. The relaxation allows Medicare to cover telehealth visits the same as it would regular in-person visits.

March 17 — Administration Asks Congress to Send Americans Direct Financial Relief

Trump [asks](#) Congress to expediate emergency relief checks to Americans as part of an economic stimulus package. The proposal comes just as the United States [reports](#) its 100th death from COVID-19.

March 19 — California Issues Statewide Stay-at-Home Order

California becomes the first state to issue a stay-at-home [order](#), mandating all residents to stay at home except to go to an essential job or shop for essential needs. The order also instructs health care systems to prioritize services to those who are the sickest.

March 24 — With Clinical Trials on Hold, Innovation Stalls

Overwhelmed hospitals are keeping out everyone who does not need to be there, and that means delaying the start of new clinical trials, according to an interview. The Center for Biosimilars® [reported](#) that drugs with fresh FDA approvals are not likely to launch, as their chances of making it into circulation are dim with hospitals struggling just to find enough personal protective equipment.

March 25 — Reports Find Extended Shutdowns Can Delay Second Wave

Mathematical [models](#) based on social distancing measures implemented in Wuhan, China, show keeping tighter measures in place for longer periods of time can flatten the COVID-19 curve.

March 26 – Senate Passes CARES Act

The Senate [passes](#) the Coronavirus Aid, Relief, and Economic Security (CARES) Act, providing \$2 trillion in aid to hospitals, small businesses, and state and local governments, while including an elimination of the Medicare sequester from May 1 through December 31, 2020.

March 27 – Trump Signs CARES Act Into Law

The House of Representatives [approves](#) the CARES act, the largest economic recovery package in history, and Trump signs it into law. The bipartisan legislation provides direct payments to Americans and expansions in unemployment insurance.

March 30 – FDA Authorizes Use of Hydroxychloroquine

FDA issues an [emergency use authorization](#) (EUA) for “hydroxychloroquine sulfate and chloroquine phosphate products” to be donated to the Strategic National Stockpile and donated to hospitals to treat patients with COVID-19. The EUA would be rescinded [June 15](#), except for patients in clinical trials, in the wake of reports of heart rhythm problems among some patients.

March 31 – COVID-19 Can Be Transmitted Through the Eye

A [report in JAMA Ophthalmology](#) creates a stir with the finding that patients can catch the virus that causes COVID-19 through the eye, despite low prevalence of the virus in tears. The coverage of the study involving 38 patients from Hubei Province, China, drew some of AJMC.com’s [highest readership](#) of 2020, as the findings contradicted assumptions by leading professional societies.

April 8 – Troubles With the COVID-19 Cocktail

“What do you have to lose?” Trump asks when touting the malaria drug hydroxychloroquine or the related chloroquine as possible treatments for COVID-19. With a common antibiotic, azithromycin, the drug cocktail becomes an [early candidate](#) to prevent hospitalization or death. But Trump’s promotion of the combination, despite known heart risks for some patients, prompts the American Heart Association, the American College of Cardiology, and the Heart Rhythm Society to [warn in a joint guidance](#) that the drugs are not for everyone.

April 16 – “Gating Criteria” Emerge as a Way to Reopen the Economy

After Trump briefly entertains the idea of reopening the US economy in time for Easter Sunday, the [White House](#) releases broad guidelines for how people could return to work, to church, and to restaurants and other venues. The plan outlines the concept of “[gating criteria](#),” which call for states or metropolitan areas to achieve benchmarks in reducing COVID-19 cases or deaths before taking the next step toward reopening.

April 28 – Young, Poor Avoid Care for COVID-19 Symptoms

As the pandemic lingers, the term “deferred care” caught fire in health care circles—referring to the fact that many would avoid a doctor’s office or hospital for any procedure that could wait. But a [Gallup poll](#) finds a darker side to this phenomenon: 1 in 7 Americans report they would not seek care for a fever or dry cough—the classic symptoms of COVID-19. The reason? [Cost concerns](#). Those most likely to avoid medical treatment for symptoms are younger than age 30 and make less than \$40,000 a year. By the end of April, 26.5 million Americans have filed for unemployment since mid-March.

April 29 – NIH Trial Shows Early Promise for Remdesivir

National Institutes of Health (NIH) trial data, which are not peer reviewed, [show that remdesivir](#), made by Gilead Sciences, is better than placebo in treating COVID-19. Patients

with advanced COVID-19 and lung involvement who received the antiviral had a 31% faster recovery time, or about 4 days.

May 1 — Remdesivir Wins EUA

Shortly after the trial data are published, [FDA grants an EUA](#) to remdesivir after preliminary data from an NIH trial found the treatment accelerated recovery in individuals with advanced COVID-19 and lung involvement.

May 9 — Saliva-Based Diagnostic Test Allowed for At-Home Use

The [FDA broadens authorization](#) of a saliva-based test to detect COVID-19 infection; the EUA is granted to Rutgers Clinical Genomics Laboratory. The test makes it possible for those who cannot get to a collection center to get tested, including those who are home because they are ill, quarantined, or at high risk of infection due to their age or comorbidities.

May 12 — Death Toll Likely Underestimated, Fauci Testifies

Anthony Fauci, MD, director of the National Institute of Allergy and Infectious Diseases, testifies before the US Senate [that the US death toll of 80,000](#) is likely an underestimate. He warns against the relaxation of social distancing and says he is “cautiously optimistic” that a vaccine will be effective and achieved within 1 or 2 years.

May 21 — United States and AstraZeneca Form Vaccine Deal

The Trump administration and AstraZeneca announce a collaboration to speed development of a [COVID-19 vaccine](#) called AZD1222. HHS says it expects the first doses to be available as early as October 2020; phase 3 clinical studies are underway this summer.

May 28 — US COVID-19 Deaths Pass the 100,000 Mark

The [CDC says](#) surpassing 100,000 deaths is a “sobering development and a heart-breaking reminder of the horrible toll of this unprecedented pandemic.” It asks that Americans

continue following local and state guidance on prevention strategies, such as social distancing, good hand hygiene, and wearing a face mask while in public.

June 4 – *Lancet*, *NEJM* Retract COVID-19 Studies on Hydroxychloroquine

On the same day, *The New England Journal of Medicine* and *The Lancet* both [retract 2 studies](#) on the use of hydroxychloroquine in COVID-19, after the authors said they could not vouch for the data used. A private database of medical records compiled by a little-known firm called Surgisphere was used in both studies. The retractions bring to light [the difficulty of publishing](#) vital COVID-19 research while ensuring accuracy.

June 10 – US COVID-19 Cases Reach 2 Million

The number of confirmed cases of COVID-19 [hits 2 million](#) in the United States as new infections continue to rise in 20 states. Cases begin to spike as states ease social distancing restrictions.

June 16 – HHS Announces COVID-19 Vaccine Doses Will Be Free for Some

Officials associated with the United States' Operation Warp Speed, a project to rapidly develop and deploy a COVID-19 vaccine, explain that the vaccine would be [provided for free](#) to elderly patients and other vulnerable populations who cannot afford it.

June 18 – WHO Ends Study Into Hydroxychloroquine

WHO announces it will [stop testing hydroxychloroquine](#) as a treatment for COVID-19. The data from the Solidarity Trial show the drug did not reduce mortality. According to WHO, patients who were previously administered the drug would finish their course or stop based on a supervisor's discretion.

June 20 – NIH Halts Trial of Hydroxychloroquine

Just days after WHO ended its own trial, the NIH announces it is [halting a clinical trial](#) examining the safety and effectiveness of hydroxychloroquine as a treatment for COVID-19. The study indicates that the treatment does no harm, but also provides no benefit.

June 22 — Study Suggests 80% of Cases in March Went Undetected

A study in *Science Translation Medicine* [suggests](#) that as many as 80% of Americans who sought care for flu-like illnesses in March were actually infected with the virus that causes COVID-19. According to the research, if one-third of these patients sought COVID-19 testing, it may have amounted to 8.7 million infections.

June 26 — White House Coronavirus Task Force Addresses Rising Cases in the South

For the first time in 2 months, the White House Coronavirus Task Force [holds a briefing](#). The focus of the discussion is the rising number of cases and growing positive test rate in some states. As cases rise, Texas and Florida both decide to halt the reopenings as each state records growing numbers of cases.

June 29 — Gilead Sets Price for Remdesivir at \$3120

Gilead Sciences [sets a price for remdesivir](#), which can shorten hospitalization stays for patients with COVID-19, at \$520 a vial. With a treatment course of 6 vials, the typical treatment course will be \$3120 per patient for people covered with private insurance. Critics of the price point are quick to point out that taxpayers funded the COVID-19 remdesivir trial through the National Institute of Allergy and Infectious Diseases.

June 30 — Fauci Warns New COVID-19 Cases Could Hit 100,000 a Day

In his appearance before the Senate Health, Education, Labor, and Pensions Committee, [Fauci warns](#) that while the current daily number of new cases in the United States is hovering around 40,000, that could reach as high as 100,000 new cases per day given the outbreak's current trajectory.

July 2 – States Reverse Reopening Plans

Several states, including California and Indiana, [postpone or reverse plans](#) to reopen their economies, as the United States records 50,000 new cases of COVID-19—the largest one-day spike since the pandemic’s onset. New Mexico also extends the state’s emergency public health order through July 15 and implements a \$100 fine for those not adhering to required mask usage.

July 6 – Scientists, Citing Airborne Transmission, Ask WHO to Revise Guidance

Hundreds of scientists call on the WHO to revise recommendations on COVID-19 to better reflect its potential for [airborne transmission](#). Previously, the organization stated that COVID-19 spreads primarily via small droplets from the nose or mouth emitted when an infected individual coughs, sneezes, or speaks.

July 7 – CMS Plans to Pay More for Home Dialysis Equipment

CMS proposes a [rule](#) aimed at keeping patients outside of dialysis centers for treatment as the nation faces rising cases. The transitional add-on payment for new and innovative equipment or supplies would allow greater access to home dialysis machines, improving accessibility for Medicare beneficiaries.

July 7 – US Surpasses 3 Million Infections, Begins WHO Withdrawal

The same day that the United States reports 3 million COVID-19 infections, the nation begins its [withdrawal](#) from WHO, citing its response to the global pandemic. The Trump administration notifies the United Nations of its decision, which would not take effect until 2021 and could be reversed by President-elect Joe Biden.

July 9 – WHO Announces COVID-19 Can Be Airborne

[WHO announces](#) that the novel coronavirus can be transmitted through the air after more than 200 scientists sign a letter urging the agency to revise its recommendations. In an

updated scientific brief, WHO notes that the virus may linger in the air in crowded indoor spaces and emphasizes that the virus may be spread by asymptomatic individuals.

July 14 — States With COVID-19 Spikes Report Greatest Health Insurance Coverage Losses

As of May 2020, states with the greatest percentage of nonelderly adults who are currently [uninsured](#) included Florida, Texas, Oklahoma, Mississippi, North Carolina, South Carolina, and Georgia, according to an analysis from Families USA. These states also report the highest numbers of new COVID-19 cases per 100,000 residents as of July 12.

July 14 — Early Moderna Data Point to Vaccine Candidate's Efficacy

Data from phase 1/2 trials of Moderna Inc's COVID-19 vaccine show that doses produced [immune responses](#) in all 3 groups of 15 volunteers. The company was the first to enter large-scale human trials. Adverse effects of the vaccine candidate, which is administered twice 28 days apart, include injection site pain and chills.

July 15 — New Hospital Data Reporting Protocol Prompts Concern

An announcement mandates that all hospitals must [bypass](#) the CDC and send COVID-19-related information to a central database run by HHS Protect. Previously, data were sent to the CDC's National Healthcare Safety Network site. Following the change, questions are raised regarding the future of COVID-19 data transparency and politicization.

July 16 — US Reports New Record of Daily COVID-19 Cases

The United States reported a record [75,600 cases](#) of COVID-19 in a single day, breaking a record set the week prior. At this point, daily cases have seen 11 record totals in the past month alone. Texas, Hawaii, and Montana are among the 10 states reporting new record daily totals.

July 20 — Diagnostic Delays From COVID-19 May Increase Cancer-Related Deaths

The next several years could bear witness to thousands of [additional deaths from cancer](#) that could have been prevented through routine diagnostic care that was delayed because of the COVID-19 pandemic. Notably, delays in referrals and screenings for breast, colorectal, esophageal, and lung cancers were indicated in a pair of studies published in *The Lancet Oncology* to potentially lead to almost 10% (n = 3291-3621) more deaths in England over the next 5 years.

July 21 – Vaccines From AstraZeneca, CanSino Biologics Show Promising Results

Two experimental vaccines, one from AstraZeneca and the other from CanSino Biologics, [show promising results](#) against COVID-19. The interim results of AstraZeneca's phase 1/2 COV001 trial of AZD1222 show that the vaccine was tolerated and generated robust immune responses against the virus in all participants who were evaluated. In the CanSino Phase 2 trial, the vaccine induced significant neutralizing antibody responses, with as many as 95% of patients showing either cellular or humoral immune responses at day 28 post vaccination.

July 22 – HHS, DOD Announce Vaccine Distribution Agreement With Pfizer and BioNTech

HHS and the Department of Defense (DOD) [strike a partnership](#) with biotech giants Pfizer and BioNTech for a December delivery of 100 million doses of their COVID-19 vaccine candidate, BNT162, in a deal that could expand to 600 million doses if the vaccine receives approval or an EUA from the FDA, and even then only if phase 3 clinical trial results confirm that the vaccine is safe and effective.

July 23 – Antibody Levels Drop After First 3 Months of COVID-19 Infection

Findings from a research letter published in the *New England Journal of Medicine* indicate that [levels of antibodies](#) against SARS-CoV-2, the virus that causes COVID-19, dropped dramatically across the first 3 months of infection. At this rate, researchers note that antibody resistance would be depleted within a year, although experts note that the possibility of being infected again with the virus is very unlikely.

July 23 – Antibody Cocktail May Treat, Prevent COVID-19

Researchers conceive of [an antibody cocktail](#) that uses antibodies directed at different locations on the familiar “spike” on SARS-CoV-2 that gives the virus its “corona.” The scientists found the antibodies fell into 2 distinct groups, targeting different regions of the viral spike. Thus, they say, the battle against COVID-19 could be waged on separate fronts, much like those against HIV and some forms of cancer.

July 27 – Moderna Vaccine Begins Phase 3 Trial, Receives \$472M From Trump Administration

In beginning the first phase 3 clinical trial to examine a vaccine candidate against COVID-19, [Moderna announces](#) that the Trump administration increased funding by \$472 million to expand the trial to 30,000 US participants. The move now brings the total investment made by the Biomedical Advanced Research and Development Authority to \$955 million.

July 27 – Senate Introduces HEALS Act

Republicans introduce [a package of bills](#) known together as the Health, Economic Assistance, Liability Protection, and Schools (HEALS) Act, which provides provisions for another stimulus check, more money for small businesses, and liability protections for companies seeking to bring employees back to the workplace during the pandemic.

July 29 – FDA Grants Truvian EUA for Rapid Antibody Test

[FDA grants Truvian Sciences](#) an EUA for its Easy Check COVID-19 IgM/IgG antibody test after it was shown to exceed EUA requirements, including a sensitivity rate of 98.44% and a specificity of 98.9%. The announcement follows the FDA’s increased oversight of antibody tests on May 5, requiring them to meet standards of other molecular tests.

August 3 – New US Pandemic Phase; US to Pay Sanofi, GlaxoSmithKline \$2B for Vaccine

Coronavirus response coordinator Deborah Birx, MD, says the United States has entered [a new phase](#) of the pandemic, as widespread cases nationwide differ from early concentrated outbreaks first reported in March and April. Birx's comments come as the United States agrees to a \$2.1 billion deal with GlaxoSmithKline and Sanofi Pasteur in an effort to develop, manufacture, and scale up delivery of a COVID-19 vaccine.

August 4 — Rural Hotspots Face Lack of Intensive Care Unit Beds

Almost 5 months after the pandemic was declared a national emergency in the United States, 49% of low-income areas [have no free beds](#) in their intensive care units vs 3% of the wealthiest. Hospitals are now being forced to transfer their sickest patients to care facilities in these wealthier areas, with the Southwest and West facing an especially difficult bed shortage.

August 7 — Talks Stall on Second Relief Package

Stimulus checks from the first package rolled out seemingly quickly, but [talks stall](#) between the White House and Democrats on a potential subsequent round of relief, even as jobless claims reach a record high of 1.186 million. Trump continues to claim he will issue executive orders if a deal cannot be reached.

August 11 — Trump Administration Reaches Deal With Moderna

Despite still waiting on final data, the Trump administration reportedly agrees to pay [\\$1.5 billion](#) to Moderna for 100 million doses of its vaccine candidate, mRNA-1273, or an average per-dose price of \$15. The vaccine, however, is still under investigation in the joint phase 3 COVE trial Moderna is conducting with the National Institute of Allergy and Infectious Diseases and the Biomedical Advanced Research and Development Authority.

August 12 — Severe Obesity Increases Mortality Risk From COVID-19

Investigators from Kaiser Permanente publish their findings showing that patients with a body mass index (BMI) of 40 to 44 kg/m² have a [risk of death](#) from COVID-19 that is more

than twice that of individuals whose BMI is 18.5 to 24 mg/m². An abundance of comprehensive patient data enabled the team to isolate obesity's effects compared with those resulting from more than 20 comorbidities, health care use, and population density, among others. At the heart of this finding is that excess fat exacerbates the breathing issues brought on by COVID-19.

August 13 — Biden Calls for 3-Month Mask Mandate

Still a presidential nominee, Joe Biden calls on all governors to require their citizens [to wear masks](#) anytime they go out in public through November, and he claims he will mandate the practice if elected. At this point, there are a reported 165,000 deaths from COVID-19, and the measure is estimated to save 40,000 lives in the coming months. At this point, mask mandates still vary greatly among the states and regions.

August 15 — FDA Approves Saliva Test

The federal agency [issues an EUA](#) for SalivaDirect, a test developed by researchers at the Yale School of Public Health that is less invasive compared with the current standard nasal swabs. With shorter wait times not affecting test sensitivity, labs can reportedly run 90 test samples, which are collected in sterile containers, in under 3 hours. The test is also inexpensive and produces results similar to nasal swabbing.

August 17 — COVID-19 Now the Third-Leading Cause of Death in the US

In just 4 days, there's been a 3.2% uptick in COVID-19-related deaths, to 170,434, giving the disease [a No. 3 ranking](#) behind heart disease in the top spot and cancer at No. 2. Deaths now exceed 1000 per day and nationwide cases exceed 5.4 million. Testing has dropped off by an average 68,000 per day, despite death being 8 times more likely in the United States vs in Europe.

August 23 — Convalescent Plasma Is Cleared for Use by FDA

The FDA issues another EUA, this time for [convalescent plasma](#) from recovered patients as a therapy to fight COVID-19. There is ongoing debate about the treatment, which is rooted in experts' skepticism that all patient populations will derive benefit from it, due to a lack of efficacy data. Meanwhile, White House Press Secretary Kayleigh McEnany claims it is a therapeutic breakthrough.

August 24 — Remdesivir's Clinical Benefits Questioned

A global, multicenter study finds that the antiviral drug remdesivir had little effect on patients [hospitalized with COVID-19](#). The findings, published in *JAMA*, indicate there were no significant differences in duration of supplemental oxygen or hospitalization between the intervention group given remdesivir and the control group given standard care.

August 25 — CDC Changes Testing Guidance, but Later Reverses Itself

The CDC quietly changes its guidance on who should get tested for COVID-19, saying that individuals who are asymptomatic, but have been exposed, do [not need testing](#). After it is revealed the decision had bypassed CDC's usual scientific review process and without [internal review](#), the changes are reversed.

August 26 — FDA Grants EUA to Abbott's Rapid Test

A portable rapid [COVID-19 test](#) that can deliver results in under 15 minutes was cleared by the FDA under an EUA. The test is aimed at places like workplaces and schools.

August 28 — First Known Case of COVID-19 Reinfection Reported in the US

A 25-year-old man from Nevada [became reinfected](#) with COVID-19 in late May after recovering from a mild case in April, reports say. It marks the first reported case of reinfection in the United States; the second occurrence resulted in a much more severe case, requiring hospitalization and oxygen. A [full study](#) of the case is published in *Lancet Infectious Disease Journal* in October.

September 1 — US Rejects WHO Global COVID-19 Vaccine Effort

The United States says it will not participate in an initiative by the WHO to develop, make, and distribute a COVID-19 [vaccine](#). [COVAX](#), with 172 countries participating, was launched so that an eventual vaccine could be distributed evenly to poor and developing countries.

September 3 — Steroids Reduce Mortality in Severe Cases; Sanofi, GSK Begin Human Vaccine Trials

Three studies report that inexpensive [steroids](#) are the most effective treatment to date for serious COVID-19. Results from the studies find that the use of systemic corticosteroids can reduce the risk of death by one-third in individuals hospitalized with COVID-19 compared with usual care or placebo.

Additionally, Sanofi and GlaxoSmithKline (GSK) [start a clinical trial](#) of their protein-based vaccine; the COVID-19 vaccine uses the same protein-based technology as one of Sanofi's influenza vaccines and is combined with an adjuvant, or booster, developed by GSK.

September 3 — Bioethicists Weigh In on Equitable Vaccine Distribution

Nineteen bioethicists outline measures for equitable distribution of limited supplies of any COVID-19 [vaccine](#); the plan, called the Fair Priority Model, considers 3 types of harms caused by COVID-19 and 3 values that must be adhered to when considering the allocation of a scarce supply of vaccine.

September 8 — AstraZeneca Halts Phase 3 Vaccine Trial

The phase 3 trial for AstraZeneca's potential COVID-19 vaccine is [halted for a safety data review](#) following an unknown adverse reaction in a patient. The patient was part of the United Kingdom arm of the trial. At the time, the nature of the adverse reaction was not known, but the company did say that the participant was expected to recover. AstraZeneca says the hold was initiated as "a routine action."

September 14 – US Airports Stop Screening International Travelers

The government announces it will [stop screenings](#) taking place at some airports since January. In March, incoming flights from high-risk countries, including China, Iran, and much of Europe, were funneled through 15 designated airports, but as of September 14, the flights will no longer be redirected and all passenger screenings will be halted. As part of the screening process, passengers had their temperatures taken and were subject to a basic health screening about typical COVID-19 symptoms before they could go through passport control and customs.

September 14 – Pfizer, BioNTech Expand Phase 3 Trial

After initially aiming to recruit 30,000 participants, Pfizer and BioNTech announce they will [expand the phase 3 trial](#) of their COVID-19 vaccine by 50% to 44,000. The goal of expanding the trial is to increase data on safety and efficacy and promote a more diverse population, including adolescents as young as 16 years and patients with HIV, hepatitis C, or hepatitis B. The Pfizer/BioNTech vaccine is provided as 2 shots given 3 weeks apart, but the vaccine must be kept at a temperature of –70 degrees Celsius (–94 degrees Fahrenheit), which may make distribution a challenge.

September 14 – NIH Launches Investigation Into Halted AstraZeneca Trial

After AstraZeneca put its phase 3 trial on hold, the NIH announces it is [launching an investigation](#) into the adverse reaction before the FDA decides whether or not to resume the trial. The participant suffered spinal cord damage, and there remained some uncertainty about what happened to cause the damage.

September 15 – CDC Reports on Spread of COVID-19 at Restaurants

A [study published](#) in *Morbidity and Mortality Weekly Report* finds that people who recently tested positive for COVID-19 were 2.4 times more likely to have dined out. The study considered restaurant dining to include being seated at a patio, being seated outdoors, and

being seated indoors. The odds jumped almost 4-fold for participants who had been to a bar or café. The majority of participants (71%) claimed to have worn masks in the 2 weeks before their diagnosis.

September 16 — Trump Administration Releases Vaccine Distribution Plan

A [plan devised](#) by HHS and the DOD aims to make a COVID-19 vaccine free for all Americans, with the vaccine being rolled out in January 2021. Once a vaccine is authorized, the plan dictates that 6.6 million kits of supplies needed to administer vaccines will also be distributed. The plan does not include a decision on who would be the first to receive the vaccine.

September 17 — Europe Reports Rising COVID-19 Cases

Europe reports [a sharp increase](#) in COVID-19 cases, with numbers growing at a higher rate than they did during the previous peak in March. In the first half of September, more than half of all European countries reported an increase greater than 10%.

September 21 — CDC Pulls Guidance Saying COVID-19 Transmission Is Airborne

The CDC [removes guidance](#) from its website that had been posted 3 days earlier saying that the transmission of COVID-19 is airborne. CDC says the document was posted in error and the guidance was a “draft version of proposed changes.”

September 21 — Johnson & Johnson Begins Phase 3 Vaccine Trial

Johnson & Johnson announces that it began a [large phase 3 clinical trial](#) of its COVID-19 vaccine candidate. This vaccine does not need to be frozen and may require 1 administration instead of 2. The trial is expected to test the vaccine in 60,000 participants, making it the largest phase 3 trial of all vaccines currently being tested.

September 23 — A New, More Contagious Strain of COVID-19 Is Discovered

A study conducted at Houston Methodist Hospital finds [a more contagious strain](#) of COVID-19 in a large portion of recent patient samples. Investigators analyzed samples from the earliest phase of the pandemic and a more recent infection wave, finding that nearly all strains from the more recent phase had a mutation that allows the virus to bind and infect more cells.

September 25 — Midwest States See Increase in COVID-19 Cases

Over the course of September, Midwest states experience a [dramatic rise](#) in COVID-19 cases, with South Dakota alone having a 166% increase and 10 other states reporting record 1-day increases. The annual Sturgis motorcycle rally, school and university reopenings, and Labor Day weekend celebrations have all been cited as case links.

September 28 — Global COVID-19 Deaths Surpass 1 Million

The number of deaths linked to COVID-19 worldwide [crosses the 1 million mark](#), according to *The New York Times*, surpassing the deaths caused by HIV, dysentery, malaria, influenza, cholera, and measles combined in 2020.

September 29 — HHS to Distribute 100 Million Rapid Tests to States

HHS [announces a plan](#) to send 100 million rapid COVID-19 tests, developed by Abbott, to states by the end of the year. The rapid tests are cheaper and faster than laboratory tests and can return results in about 15 minutes. The plan was designed to assist K-12 schools in reopening.

September 29 — Regeneron Announces Positive Results for Monoclonal Antibody Treatment

Regeneron [releases study results](#) from its ongoing phase 1/2/3 trial showing that its proposed monoclonal antibody treatment for COVID-19, REGN-COV2, was linked to quicker recovery, reduced viral load, and the need for fewer medical visits. REGN-COV2 is a mixture of 2 monoclonal antibodies (REGN10933 and REGN 10987).

October 2 — Trump, First Lady Test Positive for COVID-19; Trump Enters Hospital

[President Trump announces](#) that he and First Lady Melania Trump have tested positive for COVID-19. After experiencing mild symptoms of the disease, Trump was taken to Walter Reed National Military Medical Center, “out of an abundance of caution,” said Press Secretary Kayleigh McEnany in a statement.

October 5 — Trump Leaves Hospital, Continues Receiving Treatment

After 3 days, Trump is [discharged](#) from the hospital and transported back to the White House, where he would continue to receive treatment for COVID-19 and be monitored. White House physician Sean Conley, DO, says that the president’s fever is gone and that his oxygen levels are normal. During his time at the hospital, Trump’s treatment consisted of Regeneron’s investigational antibody cocktail, remdesivir, and dexamethasone.

October 8 — *NEJM* Criticizes Trump’s COVID-19 Response; 39 States See Case Spikes

In an editorial published by the *New England Journal of Medicine (NEJM)*, 34 editors [call out](#) the Trump administration’s response of the COVID-19 pandemic, stating that leaders have “taken a crisis and turned it into a tragedy.”

Additionally, 39 states report seeing a rise in COVID-19 cases. Nine states set 7-day records for infections, and Wisconsin and Hawaii report a record number for deaths in a 7-day period.

October 8 — More Americans Trust Biden to Lead Health Care System

A poll released on this date by [Gallup-West Health](#), but taken before Trump’s COVID-19 diagnosis, finds that more Americans trust Biden to lead the US health care system through the pandemic. The poll notes that Biden had the support of 52% of voters on this issue, compared with 39% who supported Trump, with the remaining undecided. The results leave room for Trump to narrow Biden’s wide lead in the national polls.

October 8 — White House COVID-19 Outbreak Grows to 34

By this date, the cluster of people infected by the COVID-19 outbreak connected to the Rose Garden ceremony for Supreme Court Justice Amy Coney Barrett has grown to 34, including several White House staff members, according to [The Washington Post](#). CDC experts offer assistance with contact tracing.

October 9 — US Signs Deal With AstraZeneca

The Trump administration signed a \$486 million agreement with AstraZeneca to [develop an antibody treatment](#) for COVID-19, which would call for HHS and the DOD to work with the company to roll out late-stage development and large-scale manufacturing of AZD7442, a cocktail of 2 monoclonal antibodies with potential to treat or prevent the disease.

October 12 — Johnson & Johnson Halts Vaccine Trial

Johnson & Johnson halts recruitment for its phase 3 ENSEMBLE trial for its COVID-19 vaccine halts vaccine trial over a patient's [unexplained illness](#), a development first reported in POLITICO. The company reports at the time that adverse events that temporarily pause recruitment are not uncommon and mean that clinical trials are being conducted in a safe manner. It later resumes the study of its [1-dose regimen](#), which is unique among the leading vaccine candidates. The company has also launched ENSEMBLE 2 to study a 2-dose version of the vaccine.

October 15 — US Cases Spike Again; Studies Connect Blood Type and COVID-19 Risk

The United States [reports 60,000 new COVID-19 cases](#), a number not reached since early August. Cases rise countrywide, and 44 states report caseloads surpassing those seen in mid-September. More rural states see numbers even higher than during first waves in the spring.

A pair of studies in *Blood Advance* suggest that the risk of becoming infected with COVID-19 or developing life-threatening complications from the virus might be related to

blood type. Researchers caution that the results do not point to any blood type being completely protective or vulnerable to the virus.

October 19 – Global Cases Top 40 Million

Data from Johns Hopkins University indicate that COVID-19 cases have [topped 40 million worldwide](#) as the United States and other countries see their highest rates of new cases in months. More than 1.1 million people have been killed by the virus worldwide so far, and nearly 220,000 of those deaths were in the United States, which remains the hardest-hit country in the world.

October 22 – FDA Approves Remdesivir as First COVID-19 Drug

Gilead's remdesivir is the [first FDA-approved drug to treat COVID-19](#) after 3 randomized trials found it to decrease the length of hospital stays and reduce the likelihood that patients will require oxygen. None of the trials showed reduced risk of mortality, however, and a WHO-backed study found that the drug had "little to no effect" on hospitalized patients. The FDA does not mention the WHO trial in its risk-benefit assessment of remdesivir, stating that an NIH-backed trial supporting the approval was better suited to assess time to recovery than the WHO-backed trial.

October 23 – AstraZeneca and Johnson & Johnson Announce Restart of COVID-19 Vaccine Trials

AstraZeneca and Johnson & Johnson announce plans to [restart clinical trials](#) for their respective COVID-19 vaccine candidates after they both stopped due to safety concerns. Johnson & Johnson's stalled on October 11, and a patient in the AstraZeneca trial developed neurological symptoms before its study was halted on September 6. An independent monitoring committee determined that the trial for the latter vaccine candidate was safe to continue.

October 28 – CMS Issues Vaccine, Treatment Coverage Rules

CMS [provides new rules](#) for insurance coverage, increasing what Medicare pays hospitals for COVID-19 treatments. Trump and Congress had enacted legislation calling for COVID-19 vaccines to be free, but new rules were necessary to fit that policy into the various payment requirements for public and private insurance. The new rules waive co-pays or deductibles on vaccines for seniors with Medicare.

November 4 – US Reports Unprecedented 100,000 Cases in 1 Day

The US hits a grim milestone with [100,000 new COVID-19 cases](#) reported in a single day for the first time. The unprecedented spike in cases leads to a shortage of N95 face masks at health care facilities despite increased production, and workers continue to ration and reuse masks with no end in sight.

November 5 – Study Predicts Difficulties in Nationwide COVID-19 Immunity

An [analysis of flu vaccination rates](#) during the 2019-2020 flu season suggests that the path to vaccinating the majority of the country for SARS-CoV-2, thus achieving sufficient immunity, will not be an easy one. Just 52% of the US population received a flu vaccine in the time frame of the analysis, and the study also highlighted disparities: Lower vaccination rates were recorded in Black and Hispanic adults than White adults, and elderly adults were more likely to receive a vaccine.

November 9 – President-Elect Biden Announces COVID-19 Transition Team; Pfizer Publishes Vaccine Results

After former Vice President Joe Biden is [determined to be the president-elect](#) on November 7, he announces the names of the scientific, medical, and public health professionals who will serve on his [Transition COVID-19 Advisory Board](#). The same day, Pfizer releases data from its COVID-19 vaccine trial showing that the vaccination was 90% effective.

November 9 – FDA Issues EUA for Eli Lilly's Antibody Treatment

The FDA [issues an EUA for Eli Lilly's bamlanivimab](#), a monoclonal antibody treatment that mimics the immune system's response to infection with SARS-CoV-2 and appears to protect high-risk patients with COVID-19 from progressing to more severe forms of the disease. Clinical trials showed reductions in COVID-19–related hospitalizations or emergency visits in these patients within 28 days of treatment compared with placebo.

November 11 — Indoor Venues Responsible for Much of COVID-19's Spread

A new study in *Nature* observes that most new cases of COVID-19 [originated from indoor gatherings](#) in places like restaurants, gyms, and grocery stores, according to analysis of cell phone mobility data from large cities. The authors suggest that low-income neighborhoods have higher new case burdens because their public venues are more crowded and residents are more likely to work outside their homes.

November 16 — Moderna Reveals Vaccine Efficacy Results

The positive vaccine news [continues with Moderna's announcement](#) that its experimental vaccine reduces the risk of COVID-19 infection by 94.5% in participants who received it. Like Pfizer's vaccine, the Moderna vaccine works using mRNA, an innovative approach that has not yet been used in approved vaccines against any disease.

November 16 — FDA to Move Rapidly on EUAs for Pfizer, Moderna Vaccines

On CNBC's "Squawk Box," HHS Secretary Alex Azar [says the FDA will move](#) "as quickly as possible" to clear Pfizer's and Moderna's vaccine candidates for emergency use as long as the data support authorization. Both authorization applications are currently being completed, but [Azar says](#) that the FDA's teams are working with both companies to "remove any unnecessary bureaucratic barriers."

November 17 — Fauci Highlights the Need for Long-term Follow-up of COVID-19 Effects

During a talk at the American Heart Association Scientific Sessions, [Fauci discusses](#) the cardiovascular implications of COVID-19 and highlights the need to follow up with patients

to better understand the long-term effects of infection. He points to symptoms like profound fatigue, shortness of breath, muscle aches, sporadic fevers, and an inability to concentrate, which up to one-third of patients live with for weeks or months after contracting COVID-19.

November 18 — Pfizer, BioNTech Vaccine Is 95% Effective

The results of a nearly 44,000-person trial demonstrate that the COVID-19 vaccine from Pfizer and BioNTech [is 95% effective](#), making it as effective as vaccines for shingles and measles. Pfizer also announces that it will seek FDA approval within days so that distribution of the vaccine can happen by the end of the year.

November 20 — Pfizer, BioNTech Submit EUA Application; CDC Warns Against Holiday Travel

Pfizer and BioNTech [submit their COVID-19 vaccine](#) to the FDA for an EUA, making them the first companies to seek such an approval in the United States. The EUA submission includes safety data on about 100 children between the ages of 12 and 15 years.

At the same time, the CDC urges Americans to stay home for Thanksgiving amid national spikes in COVID-19 cases and hospitalizations. The agency recommends that people avoid mingling with people who have not resided in their household for the last 14 days. As cases in the United States surpass 11 million, CDC officials worry that the situation could worsen during the holiday season.

November 23 — AstraZeneca Reports Vaccine Is 90% Effective; FDA Grants EUA for Second Antibody Treatment

When AstraZeneca's COVID-19 vaccine is administered as a half dose followed by a full dose at least a month later, it can be [approximately 90% effective](#). This vaccine is easier to distribute and scale up than other vaccines, and the drug maker says it can have as many as 200 million doses by the end of 2020 and 700 million by the end of the first quarter of 2021.

Meanwhile, the FDA grants an EUA for a second COVID-19 antibody treatment. The cocktail, manufactured by Regeneron, was administered to Trump when he was battling COVID-19 at the beginning of October. In a clinical trial of 800 people, the treatment significantly reduced virus levels within days.

December 10 – FDA Advisory Panel Recommends Pfizer, BioNTech COVID-19 Vaccine

An FDA advisory panel [endorses](#) the first COVID-19 vaccine. The application for the Pfizer and BioNTech's vaccine is heard in a public, day-long meeting; voting 17-4, with 1 abstention, the Vaccines and Related Biological Products Advisory Committee (VRBPAC) decides the benefits of the vaccine outweigh the risks for those 16 and older.

December 11 – FDA Agrees to EUA for COVID-19 Vaccine From Pfizer, BioNTech

A day after the panel votes, the FDA [agrees](#) to an EUA for the Pfizer, BioNTech vaccine, allowing shipments to begin; vaccinations of health care workers begin within days.

December 17 – FDA Panel Backs Moderna COVID-19 Vaccine

A week after hearing the application for the country's first COVID-19 vaccine, the same FDA advisory panel [meets and agrees](#) that a second vaccine, from Moderna, will benefit individuals 18 years and older. The vote is 20-0, with 1 abstention. The Moderna vaccine is given 28 days apart; the Pfizer-BioNtech one, 21 days apart.

December 18 – FDA Signs Off on EUA for Moderna's COVID-19 Vaccine

The [FDA issues](#) the second EUA allowing shipments of the Moderna COVID-19 vaccine to begin.

December 21 – New COVID-19 Variant Circling the UK

The [UK announces](#) that a new strain of the virus that causes COVID-19, B.1.1.7, is spreading across the country. The novel variant is more contagious, but does not appear to be more lethal or lead to more severe disease.

December 23 — US Buys More Pfizer Vaccine

The Trump administration [announces it will buy](#) an additional 100 million doses of Pfizer and BioNTech's vaccine.

December 28 — Novavax Starts Phase 3 Trial of COVID-19 Vaccine

Novavax [begins a phase 3](#) clinical trial, PREVENT-19, for its investigational COVID-19 vaccine, NVX-CoV2373, in 30,000 volunteers in Mexico and the United States.

December 29 — First US Case of New COVID-19 Variant Found in Colorado

The recently discovered novel variant found a week prior in the United Kingdom [is detected](#) in a Colorado man in his 20s with no travel history. Scientists say they are concerned, but not surprised, since viruses are known to mutate.

December 30 — UK Approves Emergency Authorization for the AstraZeneca and Oxford COVID-19 Vaccine

As UK cases surge, [regulators clear](#) a vaccine from AstraZeneca and Oxford, AZD1222, for individuals 18 years and older.

December 31 —US Falls Short of Goal to Give 20 Million Vaccinations by Year End

Phase-3(Bill to benefit USA in covid to help people)

United States of America

\$1 trillion economic stimulus

The US Senate Republicans unveiled a \$1 trillion economic stimulus plan to provide funds directly to businesses and the American public in four categories small business rescue; rebates and tax breaks; health care issues; and targeted financial assistance.

Grants

\$270 million in assistance for childcare providers

The Governor and the Illinois Department of Human Services (IDHS) announced \$270 million funding to assist childcare providers across the state with reopening in the wake of the COVID-19 pandemic. Starting 24 July, licensed childcare providers that meet the eligibility criteria may apply for Child Care Restoration Grants, reserved as part of the \$636 Business Interruption Grants (BIG) program. The new childcare grants program leverages funds received from the CARES Act, making Illinois the only state to dedicate this level of federal aid for childcare programs. New funding for childcare providers is an economic recovery program, geared toward deploying emergency assistance for businesses facing the most extreme economic hardships as a result of the ongoing pandemic. Measures

\$50 million working capital revolving loan

EXIM approved the guarantee of \$50 million working capital guarantee loan facility from JP Morgan Chase Co. to Zeeco, Inc., Headquartered in Broken Arrow, Oklahoma, and with U.S. facilities in Connecticut, Kansas, Kentucky, and Texas.

The loan facility will support the export of \$125 million in US equipment to various overseas buyers, and will support 460 U.S. jobs, and lead to the creation of 200 additional U.S. jobs.

Loans

\$70 million Rebuild VA economic recovery fund

The government announced \$70 million for small businesses and nonprofit organisations whose normal operations were disrupted by the COVID-19 pandemic. The funding will be made available through Rebuild VA, a new economic recovery fund, and grants of up to \$10,000 will be awarded to approximately 7,000 applicants to cover eligible expenses.

Black entrepreneurship in New York

The government announced new commitments to further invest in Black entrepreneurs in all five boroughs of New York. The BE NYC initiative is a first-of-its-kind model, which aims to increase the number of Black-owned businesses in New York City, with a focus on growing businesses in high-growth industries. As part of the City's commitment to close the racial wealth gap and support Black-owned businesses, the Department of Small Business Services is releasing the landmark Black entrepreneurship report and using its partnerships to launch four new programs for Black business owners.

CARES Act programs for aviation and national security industries

The Treasury has disbursed an additional \$9.5 billion in initial payments to approved applicants, including an additional 8 major airlines and 29 smaller passenger air carriers. It also determined that cargo air carriers that receive \$50 million or less of payroll support and contractors that receive \$37.5 million or less of payroll support will not be required to provide financial instruments as appropriate compensation for the financial assistance.

Payroll

Commercial Paper Funding Facility

The US Federal Reserve Board announced the establishment of Commercial Paper Funding Facility to provide liquidity to the financial system, help American businesses manage their finances and provide a liquidity backstop to US issuers of commercial paper.

Fund

Coronavirus Relief Grants for K-12 and Higher Education Institutions

The government announced \$81 million in Coronavirus Aid, Relief and Economic Security (CARES) funding is available through grants for K-12 schools and higher education institutions to assist with plans for safe reopening.

This first wave of grant funding includes releasing \$11 million for grants to local education agencies (LEA) to support reopening efforts from the Coronavirus Relief Fund Grants. An additional \$50 million will be made available to support technology grants that can be used on wi-fi devices, laptops, or any other devices needed to support reopening.

LEA Reopening and Programmatic Supports grants are noncompetitive grants to support cohorts of districts with continuous learning plan implementation throughout the year in amounts ranging from \$25,000 to \$150,000 each.

District Technology grants support district device strategies as necessary components to implement distance learning. The Tennessee Department of Education will launch a noncompetitive grant program managed through TDOE ePlan that allows for a match program.

The Higher Education Grants initiative focuses \$20 million in grants to public and nonprofit private higher education institutions for Coronavirus Relief Fund including 2-year (TBR) and 4-year public and private (TICUA) institutions.

Measures

Coronavirus relief package

Bipartisan Families First Coronavirus Response Act will provide free testing; paid emergency leave for workers including a temporary coronavirus-related sick leave benefit paid by employers with fewer than 500 workers; and unemployment insurance for those impacted by coronavirus including \$1 billion in emergency grants to help states expand unemployment insurance benefits. Also, the new coronavirus economic stabilization law provides about \$300 billion for cash payments and \$260 billion for enhanced unemployment assistance. It also provides \$100 million through Reed's short-time compensation (STC) provision, which is a layoff prevention program for businesses and workers known as work sharing. It also includes help for small businesses and employee retention payroll tax credits to keep more people on the job earning a steady paycheck. It also provides direct payments of \$1,200 to most individuals making up to \$75,000, or \$2,400 for couples making up to \$150,000. Senator Reed added a \$100 million work share provision to the CARES Act.

Grants

COVID 3.5

The US Senate approved a nearly \$500 billion interim coronavirus relief package, known as 'COVID 3.5. The legislation provides additional funding for the Paycheck Protection Program (PPP) and Economic Injury Disaster Loan program (EIDL) to help small businesses. Also, it provides a major boost for hospitals and health care providers, as well as focuses on injecting needed funds for more COVID-19 testing capacity.

Financial support

COVID Relief Bill

The government announced the COVID Relief Bill worth \$86 million to support Seattle small businesses and families through rental assistance, food assistance, support for childcare and flexible funding to support small businesses.

Fund

Credit for Sick and Family Leave

An employee who is unable to work (including telework) because of coronavirus quarantine or self-quarantine or has coronavirus symptoms and is seeking a medical diagnosis, is entitled to paid sick leave for up to ten days (up to 80 hours) at the employee's regular rate of pay, or, if higher, the Federal minimum wage or any applicable State or local minimum wage, up to \$511 per day, but no more than \$5,110 in total. Eligible employers are entitled to receive a credit in the full amount of the required sick leave and family leave, plus related health plan expenses and the employer's share of Medicare tax on the leave, for the period of April 1, 2020, through December 31, 2020.

The employer can also receive the credit for employees who are unable to work due to caring for someone with Coronavirus or caring for a child because the child's school or place of care is closed, or the paid childcare provider is unavailable due to the Coronavirus. Those employees are entitled to paid sick leave for up to two weeks (up to 80 hours) at 2/3 the employee's regular rate of pay or, up to \$200 per day and \$2,000 in total.

Employees are also entitled to paid family and medical leave equal to 2/3 of the employee's regular pay, up to \$200 per day and \$10,000 in total. Up to 10 weeks of qualifying leave can be counted towards the family leave credit.

HRP

Deadline extended for relief measures by EXIM

EXIM has extended the deadline for its relief measures until August 31, 2020.

Export credit insurance/

Working capital

guarantees

Deadline extended for relief measures for US exporters and financial institutions

The Export-Import Bank of the United States (EXIM) recently extended relief measures for US exporters and financial institutions affected by the COVID-19 pandemic through May 31, 2020. Initial relief measures, which included waivers, deadline extensions, streamlined processing, and flexibility, were announced on March 12 for an initial period of 30 days.

Grants

Decrease in interest rates

Interest rates will decrease for the calendar quarter beginning 1 July 2020. The rates will be: 3% for overpayments [2% in the case of a corporation]; 0.5% for the portion of a corporate overpayment exceeding \$10,000; 3% for underpayments; and 5% for large corporate underpayments.

Interest rates

Deferment of duties and fees for importers

A 90-day deferment period on the payment of duties, taxes, and fees have been provided to certain importers to help businesses. tax

Delay in federal tax date

Although the tax filing deadline has been extended to July 15, 2020, from April 15, the IRS continues to process electronic tax returns, issue direct deposit refunds and accept electronic payments.

Accounting and Tax

Delivery fee cap to support San Francisco restaurants

Mayor Breed's Order temporarily limits the fee that delivery companies can charge to 15%. This cap on delivery fees is intended to support small businesses during the COVID-19 pandemic and will be in effect for the duration of the Local Emergency, or until restaurants are allowed to resume in-person dining.

Delivery mode of Economic Impact Payments

The treasury and the IRS have started sending nearly 4 million Economic Impact Payments (EIPs) by prepaid debit card, instead of by paper cheque. EIP Card recipients can make purchases, get cash from in-network ATMs and transfer funds to their personal bank account without incurring any fees.

Digital outreach

EXIM has engaged over 2800 "new to EXIM" contacts and attributes 73% of FY 2020 authorizations to digital outreach.

Digital help

Direct assistance to farmers

\$16 billion will be provided as direct payments to deliver relief to America's farmers and ranchers. Financial support

Direct payments to farmers and ranchers

\$16 billion has been allocated as direct payments to deliver relief to America's farmers and ranchers. Financial assistance

Disaster Assistance Loans for small business

The US Small Business Administration is offering low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus. SBA's Economic Injury Disaster Loan program provides small businesses with working capital loans of up to \$2 million.

Loans

E-commerce Technical Assistance Services to help businesses

The New Jersey Economic Development Authority (NJEDA) launched a pilot E-commerce Technical Assistance Program, which will help New Jersey restaurants, retail stores and personal care businesses continue to operate safely during the COVID-19 pandemic. The Authority has engaged the services of Hudson Integrated, Positive Solutions and Suasion Communications Group to help businesses that normally rely on foot traffic and in-person transactions identify and implement the website and e-commerce capabilities they need to stay in business while complying with current health guidelines and changing customer preferences.

Measures

Economic Injury Disaster Loans and Advance Program reopened

To further meet the needs of U.S. small businesses and non-profits, the U.S. Small Business Administration reopened the Economic Injury Disaster Loan (EIDL) and EIDL Advance program portal to all eligible applicants experiencing economic impacts. SBA's EIDL program offers long-term, low interest assistance for a small business or non-profit. These loans can provide vital economic support to help alleviate temporary loss of revenue.

Loan

Economic Injury Disaster Loan and EIDL Advance programs for agriculture

The Small Business Administration announced that agricultural businesses are now eligible for SBA's Economic Injury Disaster Loan (EIDL) and EIDL Advance programs. SBA's EIDL portal will reopen as a result of funding authorized by Congress through the Paycheck Protection Program and Healthcare Enhancement Act. The legislation provided additional funding for farmers and ranchers and certain other agricultural businesses.

Loans

Emergency economic relief plan

It includes \$377 billion to help small businesses nationwide with their cash-flow by establishing a program that provides small businesses with federally-guaranteed loans that would be forgiven if employers keep their workers on payroll throughout the coronavirus crisis.

Fund

Emergency grants to small businesses

The government announced that \$46 million in small business grants have been released to 2,655 small businesses located in over 400 individual cities and spread across 78 counties. The grants are the first round of the Business Interruption Grant (BIG) program through which the State will award grants to a diversity of businesses, as well as business communities hit hardest by COVID-19 related closures. A substantial portion of the BIG program is dedicated to supporting childcare providers.

Grant

Emergency Housing Assistance programs

The government announced the applications for rental assistance for renters who have lost a job or income due to the COVID-19 pandemic. Through the Emergency Rental Assistance Program, IHDA will allocate \$150 million to help income-eligible residents across the state pay their rent during this national emergency. Following the application period for rental assistance, IHDA will open applications for Emergency Mortgage Assistance, providing \$150 million to homeowners impacted by COVID-19. Taken together, these programs are the largest emergency housing assistance programs in the nation and will help approximately 40,000 households before the end of 2020. Measures

Employee retention credit

The Employee Retention Credit is designed to encourage businesses to keep employees on their payroll. The refundable tax credit is 50% of up to \$10,000 in wages paid by an eligible employer whose business has been financially impacted.

Credit

Establishment of facilities to support American workers, households, and businesses

Three new facilities will provide liquidity to the financial system and support the flow of credit to American workers, households and businesses including the Term Asset-Backed Securities Loan Facility (TALF), Primary Market Corporate Credit Facility, and Secondary Market Corporate Credit Facility. They will likely provide up to \$300 billion in new financing.

fund

Estimated tax deadline postponed

The deadline for those that pay estimated taxes has been postponed to 15 July.

Accounting and Tax

EXIM support for small business

EXIM has implemented to provide maximum financing flexibility, underscoring the agency's commitment to helping small business exporters weather the unprecedented challenges brought on by the COVID-19 global pandemic. That includes modifications in the two primary programs used by small businesses – working capital loan guarantees and export credit insurance. EXIM's program modifications aimed at helping small businesses, include Supply Chain Financing Guarantee Program and Working Capital Guarantee Program. Further, initiated modifications to short-term export credit programs – more than 75 percent of which are used by small businesses – including offering an extension of payments of up to 90 days on invoices owed by foreign customers coming due between February 1, 2020, through June 1, 2020.

The Export-Import Bank of the United States (EXIM) approved 142 authorizations totaling \$164 million in support of American small businesses that export “Made in the USA”

products around the world. These authorizations support a preliminary estimate of some 800 US jobs in one month.

Loans

Expanded Lending Programs

A Main Street Business Lending Program and a Municipal Liquidity Facility will support the flow of credit to American workers, businesses, States, counties, and cities impacted.

Treasury will make a \$75 billion equity investment in a special purpose vehicle to implement the Main Street Business Lending Program. This investment will enable up to \$600 billion in new financing for businesses with up to 10,000 employees or \$2.5 billion in 2019 annual revenues.

Additionally, \$35 billion equity investment is expected to be implemented in the Municipal Liquidity Facility (MLF), to offer \$500 billion in direct financing to states, counties, and cities.

Loans

Expansion of Money Market Mutual Fund Liquidity Facility (MMLF) and Commercial Paper Funding Facility (CPFF)

The expansion of the MMLF includes a wider range of securities, including municipal variable rate demand notes and bank certificates of deposit. In addition, the CPFF was expanded to include high-quality, tax-exempt commercial paper and its pricing was reduced.

fund

Export Assistance Program in Washington

The Washington State Department of Commerce's Export Assistance Team division can help companies identify alternative markets and provide firms with STEP Vouchers to defray the costs of trade show or trade mission fees, airfare, interpreter and translation services, business matchmaking, export training programs and more.

Extension of deadline to apply for Emergency Rental Assistance

Illinois Housing Development Authority (IHDA) has extended the deadline for Illinois renters to apply for aid by one week to 12:00 p.m. on 28 August. The Emergency Rental Assistance program provides \$5,000 to eligible tenants who have seen their household income decline as a result of the COVID-19.

Extension

Extension of Pandemic Unemployment Insurance

An extension of \$600 Federal Benefits through to 31 December 2020. The \$600 per week federal benefit established through the CARES Act is available to individuals beginning on the date their state entered into an agreement with the US Department of Labor (DOL) to enroll in the federal program.

Extension of temporary relief measures for exporters and FI

EXIM extended several relief measures for US exporters and financial institutions affected by the COVID-19 pandemic to 31 August 2020.

Measures for exporters and financial institutions

Extension of two proclamations related to COVID-19

The government announced the extension of two proclamations in response to the continuing COVID-19 pandemic. Both proclamations are extended to 1 September 2020.

Garnishments - Protects CARES Act stimulus payments, as well as state and federal unemployment payments, from bank account garnishments for consumer debt.

Temporary Licensing - Dental and Pharmacy Graduates - Extends the previous waiver/suspension of legal requirements that allows recent dental, dental hygiene and pharmacy graduates to obtain their temporary licenses and begin working if certain conditions are met. It has been amended from the 31 July extension to include denturists to the list of professional graduates who may obtain their temporary licenses.

Measures

Federal Unemployment Benefits

The FPUC program will provide an additional \$600 per week to individuals who are collecting regular Unemployment Compensation (UC), Pandemic Emergency Unemployment Compensation (PEUC), Pandemic Unemployment Assistance (PUA), Extended Benefits (EB), Trade Readjustment Act (TRA), and Disaster Unemployment Assistance (DA). The Department has already begun implementing the FPUC program for regular UC claimants. The \$600 will be added to all eligible weeks of benefits retroactive to March 29, 2020 and continuing until July 31, 2020.

HR

Financial Relief for Agricultural and Forestry Businesses

The Tennessee Department of Agriculture (TDA) joins Governor Bill Lee and the Financial Stimulus Accountability Group in announcing new financial relief programs for businesses adversely impacted by the COVID-19 pandemic. TDA has established the Coronavirus Agricultural and Forestry Business (CAFB) Fund to help ensure stability of the food supply chain and agribusiness economy during the COVID-19 pandemic. Applications are accepted between 17 August and 31 August 2020. The fund will provide financial assistance to agricultural, food, forestry, and nonprofit agricultural entities in Tennessee. Eligible categories include business disruption, cost associated with pandemic response, supply chain enhancement and increased meat processing capacity. Priority will be given to applicants who have not received COVID-19 relief funding from other available relief programs.

Measures

Financial support for nonprofit organisations impacted by COVID-19 in Washington

Hosted by the Seattle Foundation, the COVID-19 Response Fund will provide flexible resources to organisations across the Washington region working with communities who are disproportionately impacted by coronavirus and the economic consequences of the outbreak. The Fund is designed to complement the work of public health officials and expand local capacity to address all aspects of the outbreak as efficiently as possible.

Fund for Community Development Financial Institutions (CDFIs)

\$10 billion of Round 2 funding for the Paycheck Protection Program (PPP) has been set aside for Community Development Financial Institutions (CDFIs). CDFIs work to expand economic opportunity in low-income communities by providing access to financial products and services for local residents and businesses.

Fund

Grants for nonprofit organisations

The government announced \$3.1 million in transformative awards for nonprofit space acquisition and lease stabilisation, including \$2.15 million in vital support for Latino-led organisations expanding their space and services at new affordable housing sites in the Mission District. The grants are part of San Francisco's Nonprofit Sustainability Initiative (NSI).

Fund

Grants for renewable fuels

The US Department of Agriculture intends to make available up to \$100 million in competitive grants for activities designed to expand the availability and sale of renewable fuels.

Grants

Help for small businesses

A robust mobilization effort of banks and other lending institutions will provide small businesses with the capital they need. The CARES Act establishes a new \$349 billion Paycheck Protection Program.

Financial support

Increase in US Exporter Access to Capital and Supply Chain Financing

The Export-Import Bank of the United States (EXIM) raised its Supply Chain Finance Program (SCF) and Working Capital Guarantee Program (WCGP) guarantee coverage option to 95%, up from the standard 90% guarantee. This increase is effective through April 30, 2021.

Grants

Leasing and legal assistance for small businesses in San Francisco

San Francisco small businesses work with their landlords for lease negotiation, legal consultation, and related services.

Loan Guarantees for rural businesses and agriculture producers

\$1 billion in loan guarantees to help rural businesses meet their working capital needs are available.

Loan

Loans to air carriers

The Department of the Treasury will make loans available to passenger and cargo air carriers and eligible businesses and businesses critical to maintaining national security that have experienced losses. The amounts are as follows: up to \$25 billion is available for passenger air carriers; eligible businesses certified to perform inspection, repair, replace, or overhaul services; and ticket agents; up to \$4 billion is available for cargo air carriers; and up to \$17 billion is available for businesses critical to maintaining national security.

Loans

Lost Wages Assistance

The Employment Security Department (ESD) announced to apply for the Lost Wages Assistance program through the Federal Emergency Management Administration (FEMA). This will allow ESD to provide an additional \$300 per week for three weeks to those who have lost work due to the COVID-19 crisis and are receiving unemployment benefits. Lost

Wages Assistance is a temporary emergency measure to provide additional unemployment benefits to eligible claimants.

Measures

Main Street Lending Program

The Main Street Lending Program Lender Portal will operate through three facilities – the Main Street New Loan Facility, the Main Street Priority Loan Facility, and the Main Street Expanded Loan Facility. It is designed to help ensure that small and medium-sized businesses have access to credit.

Lending Program

Marketable borrowings estimates by the Treasury

During the April – June 2020 quarter, the Treasury expects to borrow \$2,999 billion in privately-held net marketable debt, assuming an end-of-June cash balance of \$800 billion.

The increase in privately-held net marketable borrowing is driven by the impact of the COVID-19 outbreak, including expenditures from new legislation to assist individuals and businesses, changes to tax receipts including the deferral of individual and business taxes from April – June until July.

During the July – September 2020 quarter, the Treasury expects to borrow \$677 billion in privately-held net marketable debt.

Loans

New employer tax credits

The Employee Retention Credit is designed to encourage employers to keep employees on their payroll. The refundable tax credit is 50% of up to \$10,000 in qualified wages paid to an employee by an eligible employer. This credit is for wages paid from 3/13/2020 through 12/31/2020. The credit is generally available to all employers regardless of size, including tax-exempt organizations.

The paid sick leave credit and paid family leave credit are available for eligible employers who pay qualified sick leave wages and/or qualified family leave wages from 4/1/2020 through 12/31/2020, and who have fewer than 500 employees.

Measures

New Reduced 504 Loan Debenture Rates

The U.S. Small Business Administration announced the updated interest rates for the 504 Loan Program offered by Certified Development Companies (CDC). Small businesses can now apply for the lowest interest rates since July 2018 as the program is now allowing 20 and 25-year interest rates at 2.214% and 2.269% respectively.

Measures

NJEDA to provide \$15 million in new CARES Act

The New Jersey Economic Development Authority (NJEDA) announced that its Board has approved the use of \$15.3 million in Coronavirus, Aid, Relief and Emergency Security

(CARES) Act funding to provide grants through the Authority's Small Business Emergency Assistance Grant Program to businesses located in 12 New Jersey counties that did not receive direct allocations of CARES Act funding from the federal government. The funds will be added to the more than \$100 million the NJEDA is currently administering to support COVID-19-impacted businesses.

Measures

NYC Employee Retention Grant Program

NYC has been offering small businesses with fewer than 5 employees a grant to cover 40% of payroll costs for two months to help retain employees. Businesses can access up to \$27,000.

Fund

NYC Small Business Continuity Loan Fund

Businesses with fewer than 100 employees who have seen sales decreases of 25% or more will be eligible for zero interest loans of up to \$75,000 to help retain employees and ensure business continuity.

Paid leave for workers and tax credits

The US Treasury Department, Internal Revenue Service , and the US Department of Labor)announced under the Families First Coronavirus Response Act, that small and midsize employers can take advantage of two new refundable payroll tax credits, designed to immediately and fully reimburse them, dollar-for-dollar, for the cost of providing Coronavirus-related leave to their employees .American businesses with fewer than 500 employees will be able to provide employees with paid leave, either for the employee's own health needs or to care for family member.

Accounting and Tax

Paid sick and family leave tax credits

The Families First Coronavirus Response Act (FFCRA), gives businesses with fewer than 500 employees funds to provide employees with paid sick leave and family and medical leave. Eligible employers can receive a credit in the full amount of the qualified sick leave and family leave wages paid for between April 1, 2020, and December 31, 2020. Employers can be reimbursed immediately by reducing their federal employment tax deposits.

Accounting and Tax

Paycheck Protection Program Flexibility Act

Some new changes to the PPP act include extending the covered period for loan forgiveness from eight weeks after the date of loan disbursement to 24 weeks, providing substantially greater flexibility for borrowers to qualify for loan forgiveness.

The requirements have been lowered where 75% of a borrower's loan proceeds must be used for payroll costs and that 75% of the loan forgiveness amount must have been spent on payroll costs during the 24-week loan forgiveness covered period to 60% for each of these requirements.

Rules

Paycheck Protection Program Loan Forgiveness application

The Paycheck Protection Program (PPP) Loan Forgiveness application is available along with regulations and guidance to further assist borrowers as they complete their applications, and to provide lenders with guidance on their responsibilities.

Payroll

Payroll Support

Title IV of the CARES Act provides payroll support for American workers employed by passenger air carriers, cargo air carriers and related contractors. The Treasury has received over 230 applications for payroll support from a wide range of passenger air carriers. The Treasury will not require passenger air carriers that will receive \$100 million of payroll assistance or less to provide financial instruments as appropriate compensation. As such, for passenger air carriers with payroll support payments up to \$100 million, funds will be available promptly upon approval of their applications. The majority of these requests seek less than \$10 million.

Payroll Support Program for the Aviation Industry

Since announcing the Payroll Support Program, Treasury has approved over \$25 billion in assistance to 352 applicants, supporting hundreds of thousands of American jobs. Approved applicants include all of the major passenger air carriers, more than 260 smaller passenger air carriers, and a significant number of cargo air carriers and contractors.

Payroll

Payroll support to small passenger air carriers

Treasury Secretary Steven T. Mnuchin announced certain details of the Payroll Support Program under the CARES Act. Treasury is currently working with twelve passenger air carriers whose allocated payments would be expected to exceed \$100 million to secure appropriate financial instruments to compensate taxpayers.

Primary dealer credit facility

The US Federal Reserve Board announced the establishment of primary dealer credit facilities to address illiquidity, mitigate disruptions in funding markets, support smooth market functioning and help facilitate the availability of credit to American workers and businesses.

Loans

Proposal for extension of tax payments

The Department of the Treasury and IRS have encouraged taxpayers to file their taxes by July 15, or file for an automatic extension of time to file to October 15.

Accounting and Tax

Rebuild Illinois Funding

The Department of Commerce and Economic Opportunity (DCEO) announced \$39.5 million in new grants awarded for 27 capital development projects to support continued economic development across the state. The grants are being released through an allocation of \$24.8 million from the Fast-Track Public Infrastructure Capital program, and with a \$14.7 million allocation for projects located in Opportunity Zones. Funding is supported by the Rebuild

Illinois capital plan and will be used to accelerate shovel-ready public works projects as well as long-term infrastructure upgrades in underserved communities around the state.

Measures

Reduction in fee structure for small businesses

The Export-Import Bank of the United States (EXIM) has announced changes to the fee structure of its Delegated Authority (DA) loans and Fast Track Loans. This change will lower the fee rate by an average of 10 basis points. The planned change will phase in over the month of April, fully taking effect on May 1. The change is applicable to all DA and Fast Track Loans whose effective date is April 1, 2020, and thereafter. All DA and Fast Track Loans (including multi-year and extensions) whose effective dates precede April 1, 2020, will remain under the old fee structure.

Grants

Relief for eligible taxpayers

The Coronavirus Aid, Relief, and Economic Security (CARES) Act can help eligible taxpayers in need by providing favourable tax treatment for withdrawals from retirement plans and IRAs and allows certain retirement plans to offer expanded loan options. Under the CARES Act, individuals eligible for coronavirus-related relief may be able to withdraw up to \$100,000 from IRAs or workplace retirement plans before 31 December 2020, if their plans allow. In addition to IRAs, this relief applies to 401(k) plans, 403(b) plans, profit-sharing plans and others.

Relief for transportation services

The government is likely to provide \$10 billion in emergency economic relief funding, in the form of grants (no less than 50 % of total funding) and other economic assistance, through the US Department of the Treasury, to motorcoach operators, school bus companies, U.S. flag passenger vessel operators, and other US transportation service providers.

Fund

Relief funds to help immigrants and agricultural workers

The government announced the creation of two funds to help workers during the COVID-19 pandemic. The Immigrant Relief Fund will provide \$40 million to assist Washington residents who are unable to access federal stimulus programs due to their immigration status, and the Food Production Paid Leave Program will provide \$3 million of financial resources to certain food production workers who remain home when ill.

Fund

Relief measures for US exporters and financial institutions

The Export-Import Bank of the United States announced relief measures for small businesses and financial institutions through waivers, deadline extensions, streamlined processing, and flexibility.

Grants

Revised rules for Paycheck Protection Program

The new guidance rule updates provisions relating to loan maturity, deferral of loan payments, and forgiveness provisions.

Guidance

Revision of short-term export insurance products

EXIM has revised key features of two short-term export credit insurance products that will provide U.S. exporters and financial institutions additional options designed to streamline the application process and enhance the customer experience.

Export Insurance

Rollover relief from retirement accounts

The 60-day rollover period for any RMDs (required minimum distributions) already taken this year has been extended to August 31, 2020, to give taxpayers time to take advantage of this opportunity.

Pension

Rural Business Cooperative Service

USDA Business and Industry Loan Guarantees (B&I) and Rural Energy for America Program (REAP) guaranteed lenders may assist borrowers experiencing temporary cash flow issues by deferring payments for a period no longer than 120 days.

Loans

San Francisco Emerging Business Loan Fund

The Loan Fund offers loans ranging from \$50,000 to \$250,000 to qualifying commercial projects. The purpose of the Emerging Business Loan Fund is to originate commercial loans that support high impact businesses and projects with the potential to increase economic activity in San Francisco as well as create jobs for low to moderate income individuals.

San Francisco small business Revolving Loan Fund

The San Francisco City-sponsored Revolving Loan Fund (RLF) provides access to capital, including microloans and technical assistance. RLF microloans are up to \$50,000. Interest rates on RLF microloans are fixed; Invest in Neighborhoods commercial businesses receive 3.5% interest rate, other areas the rate is adjusted to Prime + 4% (~7.75%). Up to 10 year loan amortization; no prepayment penalty. RLF microloans can be used for start-up expenses, furniture, fixtures, equipment, tenant improvements, working capital and marketing.

SBA awards funding to organisations delivering entrepreneurship training to women veterans and military spouses

SBA awarded \$300,000 in grants to three organisations offering entrepreneurship training to women service members, veterans and military spouses. The funding opportunity supports each organisation's entrepreneurial programs for women who serve in military and veteran communities.

SBA Express Bridge Loans

Enables small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 quickly. These loans can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing and can be a term loan or used to bridge the gap while applying for a direct SBA Economic Injury Disaster loan.

Measures

SBA disaster assistance for small businesses in Washington

The federal Small Business Administration (SBA) is offering low-interest federal disaster loans for working capital to Washington's small businesses suffering substantial economic losses as a result of the Coronavirus pandemic.

SBA offers disaster assistance to Commonwealth of the Northern Mariana Islands small businesses

The US Small Business Administration is offering low-interest federal disaster loans for working capital to Commonwealth of the Northern Mariana Islands (CNMI) small businesses suffering substantial economic injury as a result of the Coronavirus.

SBA offers disaster assistance to Puerto Rico small businesses

The US Small Business Administration is offering low-interest federal disaster loans for working capital to Puerto Rico small businesses suffering substantial economic injury as a result of the Coronavirus.

SBA offers disaster assistance to small businesses in American Samoa

The Federal Small Business Administration (SBA) is offering low-interest federal disaster loans to provide working capital to all small businesses in American Samoa that suffer substantial economic losses as a result of the Coronavirus.

SBA offers disaster assistance to small businesses in New Mexico

The Federal Small Business Administration (SBA) is offering low-interest federal disaster loans for working capital to New Mexico's small businesses suffering substantial economic losses as a result of the Coronavirus.

SBA Paycheck Protection Program

The government launched the Paycheck Protection Program, a \$349 billion emergency loan program created to provide forgivable loans up to \$10 million to small businesses left financially distressed.

HRP

Secondary Market Corporate Credit Facility Purchases

The Federal Reserve Bank of New York announced to purchase shares of eligible US listed exchange-traded funds in the secondary market through the SMCCF (Secondary Market Corporate Credit Facilities), and eligible corporate bonds. Once operational, the PMCCF (Primary Market Corporate Credit Facilities) will provide loan and bond financing to US companies with investment grade debt ratings as of March 22, 2020. The SMCCF and PMCCF are supported by a \$75 billion equity investment using funds appropriated to the Department of the Treasury under the CARES Act, \$37.5 billion of which was transmitted to the special purpose vehicle established in connection with the SMCCF and PMCCF.

Together, they will provide up to \$750 billion in liquidity and help ensure large employers have access to the credit.

Credit

Senior Citizen Rent Increase Exemption

This program is for senior citizen tenants who qualify to have their rent frozen at their current level and be exempt from future rent increases. The program will pay for rent increases by applying credits to the landlord's property tax bill.

Measures

SharedWork Program in Washington

SharedWork is a voluntary business sustainability program that provides flexibility to retain employees at reduced hours. It allows employers to reduce the hours of permanent and hourly-paid employees by as much as 50 percent, and the employees can collect partial unemployment benefits to replace a portion of their lost wages.

Strengthening American Competitiveness initiative

The Strengthening American Competitiveness initiative aims to help set the foundation for EXIM's new Program on China and Transformational Exports by focusing on a variety of key US industries. It aims at reserving not less than 20% of EXIM's total financing authority, equal to \$27 billion, for U.S. exports that compete with China.

Grants

Support for Arizona Small Businesses

The government has been offering relief measures to Arizona exporters to help them protect foreign sales, improve liquidity, and support Arizona jobs. EXIM has supported \$2.4 billion in Arizona exports, including \$428 million in support to 106 Arizona small businesses.

Financial support

Tax dates delayed for alcohol, tobacco, firearms and ammunition businesses

Several filing and payment due dates have been postponed for 90 days for wine, beer, distilled spirits, tobacco products, firearms, and ammunition excise taxes. The postponement of due dates applies to any tax payment or operational report with an original due date falling on or after March 1, 2020, through July 1, 2020. Interest and penalties will not apply when payments are made within 90 days of the original due date.

Accounting and Tax

Tax deadline extended for individuals living abroad

Tax deadline has been postponed from 15 June to 15 July for individuals who live and work abroad.

Accounting and Tax

Tax relief to investors and businesses

Internal Revenue Service provided tax relief for certain taxpayers like community development entities (CDEs) and qualified active low-income community businesses (QALICBs) investing and conducting businesses in low-income communities.

Accounting and Tax

Tenant Resource Portal to help renters avoid eviction

The government announced the launch of the NYC Tenant Resource Portal, the city's first-ever online resource to help residential renters access free resources from the City to help prevent evictions and keep tenants stably housed. The portal, launched through Mayor's Office to Protect Tenants (MOPT), the Mayor's Public Engagement Unit (PEU) and the Department of Information Technology and Telecommunications (DoITT), features an eviction prevention tool to help renters navigate free public and private resources that can stabilise their housing situations.

Initiative

US Small Business Administration's (SBA) Economic Injury Disaster Loan Program for Iowa

The program provides low-interest loans up to \$2 million in order to help businesses overcome the temporary loss of revenue during the state of emergency.

Various relief initiatives

The Washington state has been working to compile a larger list of local bankers, financial associations, telecoms, utilities and major employers that may be able to provide relief, such as: deferred bills, waived fees, discounts, no-interest loans and other support; debt and late-penalty forgiveness for companies and workers in order to help keep people employed; favorable credit terms for firms that encounter cash flow problems.

Work Sharing Program in California

The Work Sharing Program in California helps employers minimise or eliminate the need for layoffs, keeping trained employees to quickly prepare for when business conditions improve. It will help avoid the cost of recruiting, hiring and training new employees.

Working Capital Loan Guarantee

Under EXIM's COVID-19 economic recovery measures to support US businesses and American jobs during the global pandemic, the Export-Import Bank of the United States approved a \$97.2 million working capital guarantee that will support approximately \$211.4 million in export sales and an estimated 800 US jobs.

Measures

California \$15 Million in New Funding to Support the San Francisco Unified School District

The government announced that \$15 million in new funding will support the San Francisco Unified School District (SFUSD) in order to help alleviate the financial burden caused by the COVID-19 pandemic. The funding will be included as part of the Fiscal Years (FY) 2020-2021 and 2021-2022 budget. The funding is another effort from the government to support students, families, and teachers as they navigate the uncertainty surrounding the upcoming school year and adapt to changes such as distance learning. SFUSD currently faces a budget shortfall of \$22 million largely due to a decrease in revenues from the pandemic and would otherwise face potential cuts to staffing and critical training without this additional funding.

Measures

Additional Fee Deferrals to Support Businesses

San Francisco further extends the deadline for businesses to file and pay their Business Registration Fee and Unified License Fees until March 2021.

Measures

Assistance to California workers

\$10 million has been awarded to 42 local workforce development areas. The additional assistance funds will provide up to \$800 per person for basic needs such as childcare, housing and utility assistance, and transportation costs. In addition, funding assistance for equipment needed for teleworking along with digital services for Wi-Fi access may be available for workers in some areas.

Fund

Business licensing fee deferral in San Francisco