

COVID-19 COMPLIANT™



Making real estate transactions SAFE

COVID-19 PROTOCOLS: BUYING

Effective 5/19/2020 as permitted to operate during the COVID-19 Disaster Emergency

To reduce the transmission of the coronavirus that causes COVID-19, protocols have been established, in accordance with state and national guidelines from government, health, and trade organizations governing our business. Our protocols meet or exceed these guidelines. Protocols must be followed to stay in compliance with these governing bodies.

Buyer Consultations

- Buyer consultation presentations should be done virtually if possible
- Explanation of agency and other documents should be performed via telephone, e-mail, video, or other non-in-person interactions
- Buyer should expect to sign buyer agency agreement and related documents prior to seeing homes. This would include acknowledgement to follow COVID-19 protocols for real estate

Lender Consultations

- Lender consultations should be done virtually if possible
- Lenders will have their own guidelines and protocols regarding the performance of their duties during a transaction

Showing of Homes

The following process is required to see a home – Occupied or not

Only a single agent and no more than two other individuals are to be in a dwelling at the same time during a showing. If other persons are necessary for a showing, they should wait outside or in their vehicles to observe the social distance guidelines.

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Showings cannot include children under the age of 16

Showing agent to provide the following information prior to showing for all parties (including agent):

- **Completed and signed PAR Form COVID-HSA (Health & Safety Acknowledgement)**
- **Completed and signed PAR Form COVID-PAN (Property Access Notice)**
- **Pre-Approval from recognized lender**
- **BFI or Proof of Funds**

Agent requests showing for property

- Showing request cannot be for more than 90 minutes
- Listing agent will not allow overlapping showing appointments
- Minimum of 30-minute gap between showings
- Showing agent provides required information to listing agent via email or text of documents

Seller or Seller's agent will confirm appointment

- **No confirmation without completed information**

During showing appointment:

Prior to Entering Home:

- **All participants must wear masks – MASKS WILL NOT BE PROVIDED BY SELLER OR LISTING AGENT**
- **All participants must allow for temperatures to be taken if required by Seller – If over 100.4 degrees F., PERSON MAY NOT ENTER HOME**
- If a seller requires additional PPE, Buyers and Buyer Agent must adhere to seller requirements.
- **Any persons on the property must agree to adhere strictly to the social distancing guidelines at all times by remaining at least six feet apart per the recommendations established by the CDC**
- Agent will open the door while the buyers wait at appropriate distance to enter
- Showing agents, if you see anyone in the house, please announce your presence and maintain proper social distancing guidelines while waiting for others to leave the property
- Buyers will enter the home and view the property. Buyers and agent will refrain from touching doorknobs, light switches, counter tops, etc.
- Upon leaving, agent is to wipe down any touched items (door handles, lockboxes, keys, light switches, etc.) using approved sanitizing methods – **Do Not Depend on Seller or Listing Agent to provide wipes**
- Conduct conversations about the property outside of the home
- NOTHING (masks, wipes, any additional PPE) are to be disposed of at the property

Discussions after the showing with the seller or clients should be conducted through electronic means such as email, telephone, Zoom or FaceTime, rather than in person, as maintaining a conversation while adhering to the social distance guidelines is difficult.

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The agreement of the seller allowing any person entering onto the property or into the dwelling must be expressly obtained from the seller. Apart from marketing and pre-marketing activities, a standard purchase agreement grants the buyer broad discretion to conduct various inspections and investigations. The seller should be apprised of their obligations under the purchase agreement so that they enter into such agreements with a clear understanding of the attendant risks.

Writing of Offers

Until further notice, in-person writing of offers cannot be conducted.

All the following activities can and should be processed electronically:

- Preparing and signing purchase or other contracts
- Preparing any amendment to a purchase agreement or other contract.
- Accepting offers or counteroffers
- Delivering any notices
- Depositing of funds

Inspections

(Including but not limited to Appraisals, Municipal, Insurance, and HOA)

Inspectors are to follow COVID-19 protocols established by the CDC and/or ASHI or InterASHI

The following must be provided to the Listing Agent Prior to the Inspection:

- Completed and signed PAR Form COVID-HSA (Health & Safety Acknowledgement)
- Completed and signed PAR Form COVID-PAN (Property Access Notice)

Prior to Entering Home:

If permitted, only one agent and one buyer can accompany inspector. If inspector's protocols and procedures require no one to be present other than the inspector, inspector's protocols prevail.

- All participants must wear masks – **MASKS WILL NOT BE PROVIDED BY SELLER OR LISTING AGENT**
- All participants must allow for temperature to be taken if required by Seller – if over 100.4 degrees F., **PERSON MAY NOT ENTER HOME**
- If a seller requires additional PPE, Inspectors must adhere to seller requirements.
- All parties will maintain social distancing of 6 feet or more
- Inspector will conduct inspection with limited contact to surfaces
- Upon leaving, inspector agent is to wipe down any touched items (door handles, light switches, faucets, panels, lockboxes, keys, etc.)
- NOTHING (masks, wipes, any additional PPE) are to be disposed of at the property

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If estimates for repairs are needed, buyers are advised to obtain estimates using reports and pictures from inspections. If on-site estimates are required, all third parties must adhere to protocols defined for any on-site presence, including:

- Permission from the Seller
- Signing of PAR Form COVID-HSA (Health & Safety Acknowledgement)
- Signing of PAR Form COVID-PAN (Property Access Notice)
- Use of Personal Protective Equipment (PPE) (masks, etc.)
- Temperature check if required by Seller
- Limited social interaction

Repairs

It is advisable to consider credits from the Seller to the Buyer for repair items that are not required to satisfy loan or municipal requirements. While not always possible, the limiting of additional people entering a home should be considered as part of the repair negotiations.

Settlements

Pre-settlement walkthroughs will be permissible. As with any other on-site visit, personal contact will be limited to social distancing guidelines.

Whenever possible, there will be reduced people interactions during settlements. Deed packages for sellers will be **HIGHLY** encouraged. Arrangements will be made with sellers to have deed packages signed prior to settlement. Buying agent will handle final settlement process working with title company's settlement protocols. Wiring of proceeds will be highly encouraged (to reduce the handling and distribution of checks).

Buyers will need to be present to sign lending and title information. Settlements protocols will be defined by the requirements of the settlement office. Prepare for the following:

- Taking a picture of government ID to provide to Settlement Officer for notary purposes
- **All participants must wear masks – MASKS WILL NOT BE PROVIDED BY SETTLEMENT OFFICE**

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