

Resources and Suggestions for Appraisers, Homeowners, and Realtors: COVID-19

First Choice Appraisal Management (FCAM) is following the directions of state and federal governmental agencies to do our part in flattening the curve to slow the spread of COVID-19. FCAM encourages all consumers and industry professionals to follow the guidelines of the Centers for Disease Control and Prevention (CDC), which is the definitive resource for up to date information:

https://www.cdc.gov/coronavirus/2019-ncov/prepare/prevention.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fabout%2Fprevention.html

This link is for the CDC's "How to Protect Yourself" page, which has comprehensive information. Here are our suggestions for you to consider when deciding how to proceed with interior appraisal inspections:

Inspection Scheduling Discussion – Appraisers: When calling for Inspection appointments, appraisers should inform agents and/or homeowners whether or not they are feeling ill or have any cold, flu or virus symptoms, or whether they have travelled abroad in the last month. Appraisers should ask the agent and/or homeowner if anyone in the home is feeling ill or has any cold, flu or virus symptoms, or whether they have travelled abroad in the last month. Appraisers should explain that they will not be shaking hands, but will be wearing gloves and maintaining about 6' of distance from persons in the home, and ask agents and/or homeowners to open ALL doors, including closets, in advance.

Inspection Scheduling Discussion – Agents and Homeowners: If the appraiser does not initiate the conversation above, please ask the appraiser if they are feeling ill or have any cold, flu or virus symptoms, or whether they have travelled abroad in the last month. Agents and homeowners should volunteer this information, about themselves and anyone residing in the home, to the appraiser. They should also explain that they will be opening ALL doors in advance, and ask that the appraiser NOT touch anything in the home.

Inspection Protocol – Appraisers: The best prevention practice is for appraisers to wear gloves and NOT touch anything in the home. Agents and/or homeowners should be asked to move or open anything necessary for the appraiser's observations. Appraisers should maintain about 6' of distance from anyone else in the home. If they have to sneeze, appraisers should sneeze into the inside of their elbows or into a disposable tissue. After the Inspection is completed, appraisers should remove their gloves and apply a generous dose of hand sanitizer ($\geq 60\%$ alcohol), rubbing briskly all parts of their hands. Appraisers should not touch their faces. Equipment taken into the home should be disinfected appropriately.

Inspection Protocol – Agents and Homeowners: The best prevention practice is for agents and homeowners to maintain about 6' of distance from the appraiser at all times. If comfortable to do so, remain in a larger, more open room and allow the appraiser to show themselves through the home since many rooms – such as bathrooms – are insufficient in size to allow the necessary social distancing. If an agent or homeowner has to sneeze, they should sneeze into the inside of their elbows or into a disposable tissue. After the Inspection is completed, agents or homeowners should either apply a generous dose of hand sanitizer ($\geq 60\%$ alcohol), or wash their hands with soap and water for ≥ 20 seconds, rubbing briskly all parts of their hands. No surfaces should have been touched by the appraiser; however, if anything or any surface was touched, it should be disinfected.

Common Sense Tips for Everyone: Stay home if you are sick! Do not offer to inspect a home, nor schedule an inspection of your home, if you are sick. If you are sick, wear a mask to protect your caregivers and others.

Communication is Key: Agents and homeowners should communicate with their Lenders, and appraisers should communicate with First Choice Appraisal Management, regarding business activities as events unfold. If a scheduled Inspection must be cancelled or postponed, communicate promptly with all parties involved. During the coronavirus outbreak, communication is key! A little bit of compassion, empathy, and professional courtesy can go a long way, too, in making others feel better.

Stay safe, protect yourself and your family, and persevere!

First Choice Appraisal Management