



STATE OF WASHINGTON  
Office of the Governor

MEMORANDUM

**TO:** Interested Stakeholders

**FROM:** Governor Jay Inslee

A handwritten signature in black ink, appearing to read "Jay Inslee".

**DATE:** March 27, 2020

**SUBJECT:** Real Estate and Mortgage Guidance – Stay Home, Stay Healthy Proclamation (20-25)

There are thousands of real estate and mortgage transactions currently pending in Washington State. Most transactions are for residential properties, with people already in transition out of/into new residences. Significant legal liability and displacement (if not homelessness), could occur if these transactions do not close. Pending/under contract sales should be allowed to close, using remote/electronic means whenever possible, and following social distancing guidelines if remote/electronic closing cannot occur. For homeowners in distress related to the COVID-19 event, it is important that they have the option to sell their home or pursue a refinance or residential mortgage loan modification.

While real estate activities along with mortgage lending activities have been approved as essential activities under the Proclamation, such activities shall only be permitted under the following restrictions and limitations:

- a) In-person meetings with customers are prohibited except when necessary for a customer to view a property or sign necessary documents;
- b) No real estate open houses shall be permitted;
- c) Property viewings, inspections, appraisals, and final walk-throughs shall be arranged by appointment and limited to no more than two people on site at any one time, exercising social distancing at all times; and
- d) Except for the limited exceptions authorized above, all new real estate listings shall be facilitated remotely.

To that end, it is permissible to engage in real estate sales, as appraisers, settlement agents and escrow officers, property inspectors, mortgage loan originators, processors, and underwriters, and other necessary office personnel including IT professionals, and back office staff necessary to maintain office operations, along with those government workers necessary to review real estate excise tax and record documents.

All real estate and mortgage activities must meet social distancing and appropriate health and worker protection measures before proceeding.

