



MEMORANDUM

To: Kalonji Johnson, Acting Commissioner, BPOA
Jessica Mathis, Director, Bureau of Elections & Notaries

CC: Richard Vague, Acting Secretary of Banking and Securities

From: Kathy Boockvar, Secretary

Date: April 10, 2020

Re: **REVISED** Limited Guidance for Appraisers, Notaries, Title Companies, and Home Inspectors for Transactions Begun Prior to March 18, 2020

On March 6th, 2020 in response to the spread of the novel coronavirus COVID-19, Governor Tom Wolf executed an Emergency Disaster Declaration for Pennsylvania. Subsequently, on March 19th, 2020, Governor Wolf ordered the closure of non-life-sustaining businesses.

Since that date, the Department worked in consultation with the Governor's Office and the Department of Banking and Securities to develop guidance for appraisers, notaries, title companies and home inspectors. In response to concerns regarding residential real estate transactions, specifically those transactions initiated prior to the Emergency Disaster Declaration, the following limited guidance is being issued:

1. In-person activities as listed below are permitted for only those residential real estate transactions which, with respect to existing homes, were under contract (signed) prior to the date of the March 18th, 2020, or, with respect to new construction, which were under a previously executed contract that provides for closing and delivery to the customer on or after March 18th, 2020 :
 - Inspections;
 - Appraisals;
 - Final walk-throughs;
 - In-person Title Insurance activities.
2. Permitted inspections, appraisals, final walk-throughs, and title insurance activities shall be arranged by appointment and limited to no more than two people on site at any one time. Exercising of social distancing during these activities is required, and wearing

further protective gear (gloves, shoe covers, masks) is strongly encouraged. No construction activities may occur at such site other than limited activities necessary to stabilize the site, temporarily prevent weather damage, or make emergency repairs only. Emergency repairs, limited to performing those tasks necessary to provide repair services to customers, may continue. Further, residential construction projects that have been issued a final occupancy permit may continue such work as may be necessary to complete delivery to the purchaser. For all other residential construction projects limited activities may continue to the extent necessary to stabilize the site, temporarily prevent weather damage, or make emergency repairs only.

3. Any real estate business which is executed remotely is permissible, including virtual or telework operation for desktop appraisals. This includes appraisals for commercial real estate.
4. For residential real estate contracts entered into after March 18th, 2020, in-person inspections, appraisals, final walk-throughs, and title insurance activities are prohibited until the Emergency Disaster Declaration is lifted for Pennsylvania. This does not apply to residential or commercial appraisals that do not require entrance into a physical location.

The COVID-19 global pandemic has created an unprecedented situation and we understand the concerns of businesses and individuals impacted by this virus. However, due to significant health concerns for the residents of this commonwealth, only in-person residential real estate activities that meet the provisions of this guidance are permissible.

This memo applies to home equity loans and home refinancing transactions. For real estate transactions begun after March 18, 2020, drive-by (exterior only) or desktop appraisals are considered permissible activities.