



**Rhode Island and Providence Plantations
DEPARTMENT OF BUSINESS REGULATION
1511 Pontiac Avenue, Bldg. 69-1
Cranston, Rhode Island 02920
Division of Commercial Licensing**

Real Estate and Appraisal Section

Commercial Licensing

Real Estate/Appraisal Guidance Document 2020-2

April 3, 2020 - RI Real Estate Appraisers and Real Estate Brokers and Salespersons

The State of Rhode Island has not deemed ANY business essential or non-essential at this time.

Governor Raimondo's Executive Order [20-14](#) issued on March 28, 2020, ordered all non-critical retail businesses to close in-person operations. Both Real Estate Appraisers and Brokerages are service businesses, therefore, they are not required to shut down at this time. However, Real Estate Appraisers and Brokerages should follow the following guidance in accordance with the Governor's Executive Orders during this State of Emergency and as described for business service personnel in Executive Order [20-09](#).

All appraisers, brokers and salespersons should work from home. Reduce staff to zero or absolute minimum.

- If you must be in the office, you must implement "work safe" policies as described here: <https://commerceri.com/covid-19-business-checklist/>
- Examples of working safe in the office and during on-site inspections/showings (for those who cannot work from home):
 - Verbal health screening of all employees prior to office entry each day;
 - All workers **MUST** be at least six feet apart;
 - Stagger personnel presence in the office - and no more than five at one time;
 - Close lunchrooms, coffee stations, employee gatherings etc.;
 - Regular cleaning of office throughout the workday, especially shared equipment;
 - All client meetings should be by email, phone or video conference;
 - All employees/staff/trainees/coworkers should always drive in separate cars to maintain 6 ft distance;
 - All employees must be instructed to stay home if they feel ill;
 - Reduce the number of things that you touch during inspections/showings, such as door knobs, light switches, counters, etc.; and
 - Use discretion when determining whether to enter a particular property.

Appraisal Inspections

- Appraisal Foundation Covid-19 Info:
http://www.appraisalfoundation.org/iMIS/TAF/Coronavirus_and_Appraisers.aspx
- Read and stay up-to-date with all national guidance related to appraisals. Pay close attention to specific guidance relevant to each assignment.
- **Good communication with lender, real estate brokers/salespersons and any property owners/tenants is essential.**
- Review the terms of the engagement letter closely to determine if an interior inspection is required. Even though Fannie Mae, VA and others have announced that they are allowing exterior appraisals only, you must check with the lender for each assignment to determine the specific requirements.
- **Interior inspections are discouraged for public safety, but if required by a lender, they may be conducted at this time in RI provided that:**
 - Appraisers contact property owners/tenants ahead of time to ask if anyone is sick, in quarantine, or has been exposed to Covid-19;
 - If anyone is sick at the property, do not perform the inspection and notify the lender;
 - If no one is sick, discuss procedures with property owner/tenant to maintain social distancing and avoid touching surfaces during the inspection;
 - Call the property owner/tenant when you arrive on site and ask them to open all doors and turn on all lights. Ask all inhabitants to step outside or go into one bedroom and close the door while you efficiently perform an inspection;
 - Always maintain 6 ft distance from other persons.
- Follow Commerce Guidance: <https://commerceri.com/covid-19-business-checklist/>

Real Estate Showings

- Review information here: <https://www.rirealtors.org/covid19/>
- **No Open Houses:** Governor Raimondo, Dr. Nicole Alexander-Scott, Director of the RI Department of Health, the RI Association of Realtors and MLS have asked realtors to stop holding open houses until further notice. <https://www.rirealtors.org/riar-mls-ask-realtors-to-refrain-from-holding-open-houses/>
- Get creative with virtual showings by video or live video conference.
- **Showings limited to individual buyers – no more than 5 people in property at a time.**
 - Follow Commerce Guidance: <https://commerceri.com/covid-19-business-checklist/>
 - Always Maintain 6ft distance from other persons;
 - Speak with all potential buyers ahead of the showing and ask if they are sick or have any symptoms;
 - If they are sick – no in-person showing. Offer virtual showing over video chat.
 - Clean all frequently touched surfaces between each showing;
 - Stagger times so buyer appointments do not overlap;
 - Anyone who is sick MUST stay home.
- Closings – Licensees should consult with lenders and attorneys for protocols during this state of emergency.

Additional Information

- Executive Orders can be found here: <http://governor.ri.gov/newsroom/orders/>
- Assistance with business technology: <https://commerceri.com/tech-support-covid-19/>
- Nationals Association of Realtors with Transaction Guidance during Covid-19: <https://www.nar.realtor/transaction-guidance-during-covid-19>
- Guidance on Critical Retail Businesses: https://dbr.ri.gov/documents/DBRCriticalRetailBusinessesList_04022020.pdf

STAY SAFE!