# **COVID-19: A Guide for Commercial Property Inspectors**

(Last updated: March 24, 2020)

#### I. Introduction

This guide is for commercial property inspectors to help them get through the hurdles they encounter as a result of the coronavirus outbreak. As we all watch the development of the COVID-19 pandemic unfold with uncertainty, it's of the utmost importance for members of CCPIA to consider the impact it may have for their business and the well-being of their employees, specialty consultants, and clients, and all the people they come into contact with.

NOTE #1: Health and safety are always the most important, without exception.

#### II. What Is COVID-19?

In short, it's a respiratory disease caused by a virus that is spreading worldwide and poses a serious public health threat. It has affected both healthy individuals and people already battling illness, including those with chronic medical conditions. The results of contracting COVID-19 have ranged from a temporary flu-like illness from which people have recovered, to life-threatening conditions and death.

The World Health Organization (WHO) and the Centers for Disease Control and Prevention (CDC) have stated that all people are at risk, but the following persons are at higher risk for more serious complications, including the elderly in general, and people of all ages who have serious underlying medical or chronic medical conditions, including:

- heart disease;
- diabetes:
- lung disease;
- hypertension; and
- asthma.

The high-risk population also includes those who are immunocompromised, including those with autoimmune diseases and those undergoing chemotherapy.

(SOURCE: TABLE. Hospitalization, intensive care unit (ICU) admission, and case–fatality percentages for reported COVID–19 cases, by age group —United States, February 12–March 16, 2020)

Thus, people who may have an "invisible illness" are more at risk of developing severe complications from COVID-19.

So, what does this mean for commercial property inspectors? It means that they must take extra precautions, not only for their own health and safety (particularly if they're considered high-risk), but also for everyone they encounter during the regular course of business.

NOTE #2: It's not always apparent who is at higher risk for developing serious complications from COVID-19. The virus has infected people of all ages – from infants to the elderly, both healthy and not.

According to the CDC, the symptoms of COVID-19 include fever, cough, chest pain and shortness of breath. These symptoms may take up to 14 days after exposure to appear. There is currently no FDA-approved medication for treatment.

# **How COVID-19 Spreads**

The virus is thought to spread mainly from person to person:

- between people who are in close contact with one another (within about 6 feet);
- from touching surfaces where contamination has been deposited; and
- through respiratory droplets produced when an infected person coughs or sneezes.

These droplets can land near the mouths and noses of people who are nearby and inhaled.

According to a study published in the *New England Journal of Medicine*, SARS-CoV-2, the virus that causes COVID-19, can pose an infection risk depending on the following methods of transmission and the virus's lifespan:

- aerosol (transmitted through the air): 3 hours;
- copper surfaces: 4 hours;
- cardboard surfaces: 24 hours; and
- plastic and stainless-steel surfaces: 72 hours.

However, these timelines and methods may vary based on ambient temperature and relative humidity. More studies still need to be conducted.

NOTE #3: For the latest information about COVID-19 transmission, visit the <u>CDC's "How It Spreads" page</u>.

# III. Resources to Track the Spread of COVID-19 in North America and Globally

It's important for commercial property inspectors to be aware of the continuing spread of COVID-19 in general, including emerging hotspots, and infection and fatality rates. Refer to the following resources:

- statistics for the number of cases in the U.S.;
- statistics for the number of cases in Canada;
- the CDC's Situation Summary; and
- the WHO's rolling updates.

NOTE #4: Sign up for email and text message (SMS) alerts related to COVID-19 at coronavirus.gov, CDC.gov, whitehouse.gov, and USA.gov.

It's also important for commercial property inspectors to stay up to date on enacted restrictions within their local communities. The situation may vary greatly – and daily – in terms of stay-athome orders and the closure of businesses and non-essential service providers in your community. Bookmark your state's and city's dedicated coronavirus webpages and sign up for their alerts.

Then, share your experiences with other inspectors. It's important for all of us to have each other's back during this difficult time. By sharing local information with others, you may be helping inspectors who are located in nearby areas better prepare for what may be headed their way.

NOTE #5: Visit <u>CCPIA's dedicated forum thread at InterNACHI's Inspection Community forum</u> and join <u>CCPIA's Facebook Group</u>. Share vital information about local issues during the COVID-19 outbreak, ask other inspectors relevant questions, and join the camaraderie to stay upbeat during this unprecedented time.

# IV. Resources to Track Legislation Related to COVID-19

In addition to the health and safety concerns related to COVID-19, there may be financial and other concerns related to the operation of small businesses. Across the nation, state governments are issuing stay-at-home and shelter-in-place orders, with some exceptions for "essential business or industry," which leaves inspectors and real estate professionals wondering if they're exempt from those directives. In short, it varies by industry and location. Check with industry authorities, along with state government websites, and consult legal counsel, if necessary.

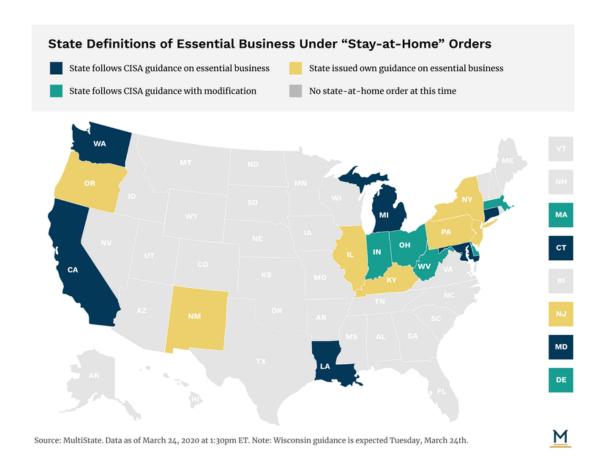
As of March 24, 2020, the states with shelter-in-place / stay-at-home orders include:

- Washington state;
- · Oregon;
- California;
- New Mexico;
- Wisconsin;
- Illinois;

- Louisiana;
- Michigan;
- Indiana;
- Ohio;
- West Virginia;
- New York;
- New Jersey;
- Delaware;
- Massachusetts;
- Connecticut; and
- Hawaii.

States that have enacted limited or municipal stay-at-home orders as of March 24 include:

- Alaska;
- Idaho;
- Colorado;
- Kansas;
- Texas;
- Missouri;
- Tennessee;
- North Carolina;
- Georgia;
- Florida; and
- Pennsylvania.



NOTE #6: Refer to the multi-state COVID-19 Policy Tracker. It has resources for all state and local government responses to COVID-19.

Commercial property inspectors who are required to suspend business by law or due to health and safety concerns should track the financial relief legislation related to COVID-19. To date, there are three COVID-19 relief packages introduced (some have become a law), including:

- Coronavirus Preparedness and Response Supplemental Appropriations Act. This bill
  addresses the development of vaccines and other medical supplies, ensures loans for
  affected small businesses, and deals with other aspects of other emergency
  preparedness.
- Families First Coronavirus Response Act. This bill provides for paid sick leave and free
  coronavirus testing, expands food assistance and unemployment benefits, and requires
  employers to provide additional protections for healthcare workers.
  - DOL: Families First Coronavirus Response Act: Questions and Answers
  - o DOL: Families First Coronavirus Response Act: Employee Paid Leave Rights
  - DOL: Families First Coronavirus Response Act: Employer Expanded Family and Medical Leave Requirements

Coronavirus Aid, Relief, and Economic Security Act (CARES Act). This pending bill has
four pillars: relief for small businesses; cash assistance for taxpayers; loans to
businesses in major industries; and resources to combat the virus.

NOTE #7: Each legislative package listed above will affect small businesses differently. CCPIA urges members to consult with their designated legal and tax professionals for more information on how the bills relate to their own business. Some legislation provides the ability of businesses with 50 or fewer employers to apply for certain exemptions, as well as tax credits for self-employment taxes.

### **Internal Revenue Service**

The IRS has established a special section focused on steps to help taxpayers, businesses and others affected by the coronavirus. For more information, visit the <a href="IRS's Coronavirus Tax Reliefwebpage">IRS's Coronavirus Tax Reliefwebpage</a>.

The U.S. Treasury Dept. and Internal Revenue Service have announced that Tax Day has been moved from April 15 to July 15. Tax form filings and payments for all federal income taxes (including self-employment tax), regardless of amount, will now be due on July 15, 2020. For more information, read the U.S. Department of the Treasury's Press Release.

NOTE #8: Specialty consultants are independent contractors and may be exempt from certain aspects of new temporary tax legislation. For general information about taxes and independent contractors, read <u>Hiring Independent Contractors</u>.

## **Coping with Short-Term Significant Slowdown**

The U.S. Small Business Administration provides a number of helpful resources, including its Economic Injury Disaster Loan Program, guidance for businesses and employers, SBA products and resources, and government contracting and local assistance. For more information, visit Coronavirus (COVID-19): Small Business Guidance & Loan Resources.

The Consumer Financial Protection Bureau also has resources; read their blog post titled Protect yourself financially from the impact of the coronavirus.

## V. COVID-19 Safety Standards

The CDC has stated that "widespread transmission of COVID-19 in the United States will occur. In the coming months, most of the U.S. population will be exposed to this virus." Thus, it's extremely important for commercial property inspectors to learn how to protect themselves and others the come into contact with.

CCPIA has adopted InterNACHI's COVID-19 safety standards. Members of CCPIA are encouraged to complete InterNACHI's free, online <a href="COVID-19 Safety Guidelines for Home">COVID-19 Safety Guidelines for Home</a> Inspectors Course, which is free and open to all, including non-members. The course's goal is to teach inspectors best practices for protecting themselves from the coronavirus during inspections, and how to develop an infectious disease preparedness and response plan.

NOTE #9: You need not be a member of InterNACHI<sup>®</sup> to take their free online COVID-19 Safety Guidelines for Home Inspectors Course. If you're not a member of InterNACHI<sup>®</sup>, register as a guest to complete the free, online course.

NOTE #10: CCPIA advises its members to complete the course prior to continuing through the remaining sections of this article.

# VI. Standards Specific to Commercial Property Inspectors

Many real estate transactions have been postponed, as the service that real estate agents provide is considered non-essential by various municipalities that have temporarily restricted business operations and/or issued stay-at-home orders. Also, many building owners and managers, and agents and realtors may prefer to minimize their own risk during this time by postponing pending deals. That said, some may still be on track, so it's up to the inspector to find out whether their appointments are still on schedule.

Unlike residential inspectors, commercial property inspectors inspect different types of commercial buildings, including, but not limited to: office buildings, churches, restaurants, nursing homes, shopping centers, medical and dental office suites, and schools – potentially exposing themselves to different of types of occupants. Commercial property inspectors should keep this in mind moving forward. Prior to the walk-through survey, be sure to ask clients if the building will be occupied or unoccupied.

Most commercial property inspectors will likely fall into the lower or medium level of exposure risk, according to the CDC. Information related to classification of worker risk exposure levels is reviewed in InterNACHI's COVID-19 course. After completing the course, if you require more information on what to do to protect yourself and your employees, go to pages 18 - 22 of OSHA's Guidance on Preparing Workplaces for COVID-19.

To aid in eliminating hazards related to the COVID-19 pandemic specific to the ComSOP, commercial property inspectors should consider taking the following steps, in addition to completing InterNACHI's COVID-19 safety standards course:

- 1. Ask your clients if they're willing to consider not showing up at the walk-through survey. You can also shoot a video of your walk-through and send that to them.
- 2. Eliminate your in-person contact with any of the building's occupants.
- 3. Conduct your interviews and complete all Pre-Inspection Questionnaires with persons having the most knowledge of the property via phone and/or email.
- 4. Schedule your team of specialty consultants in shifts or using staggered times.
- 5. Receive and execute all project-related documents electronically.
- 6. Temporarily restrict visits to your office by any third parties.
- 7. Prioritize your projects according to deadlines and the at-risk nature of the subject building's occupants (such as a doctor's office, a childcare center, and a nursing home versus a warehouse or other unoccupied building).

NOTE #11: Commercial property inspectors may consider revising their <u>Pre-Inspection</u> <u>Questionnaire</u> to include questions about the building occupants' potential level of risk of exposure to COVID-19.

NOTE #12: Commercial property inspectors may consider revising their Notice of Inspection Letter to Building Occupants to inform them of the health and safety measures that you and your company have developed related to COVID-19, or request that the building's occupants observe the CDC's 6-foot social distancing rule.

Although, technically, specialty consultants are independent contractors, commercial property inspectors may choose to inform them of the safety standards that your company has instituted, with the main intent being to ensure the health and safety of them, yourself, and your client.

# VII. Incorporating Safety Standards and Policies Companywide

In addition to InterNACHI's COVID-19 safety standards course and OSHA's Guidance on Preparing Workplaces for COVID-19, more resources for emergency preparedness for pandemics and natural disasters include:

- the CDC's Interim Guidance for Businesses and Employers;
- FEMA's Sample Emergency Response Plan Packet;
- U.S. Small Business and Administration (SBA) Specific Disaster Checklists and Tips;
   and
- for a limited time, the NFPA 1600 Standard on Continuity, Emergency, and Crisis Management. A digital copy is available for free.

NOTE #13: Pandemics and natural disasters are unpredictable, so it's in every business owner's best interests to develop and incorporate standards and policies to address such a crisis, if they don't already have such protocols in place.

## VIII. Print and Video Resources

To aid in developing and incorporating safety standards and policies companywide, CCPIA has compiled the following documents for commercial property inspectors and business owners alike related to COVID-19.

### Print Resources:

- OSHA: Fact Sheet Protecting Workers During a Pandemic (PDF)
- OSHA: Prevent Workplace Exposure to Coronavirus (COVID-19) (PDF)
- WHO: Getting Your Workplace Ready for COVID-19 (PDF)
- WHO: Mythbusters (PNGs)
- WHO: When and How to Use Masks (PNGs)
- CDC: Print Resources (PDFs), including:
  - What to Do if You Are Sick
  - What You Need to Know
  - Stop the Spread of Germs (poster)
  - Share Facts About COVID-19
  - Symptoms of Coronavirus Disease 2019 (poster)

- CDC: Protect and Prepares Communities
- Stay Healthy; Wash Your Hands
- Wash Your Hands
- Keep Calm and Wash Your Hands
- o CERC in an Infectious Disease Outbreak
- <u>U.S. Chamber of Commerce Interactive Workplace Flyer Builder</u>
   Summary Checklist for Commercial Property Inspectors to Reduce the Risk of Exposure to SARS-CoV-2

### Video Resources:

- CDC Video Resources, including:
  - o 10 Things You Can Do to Manage COVID-19 at Home
  - 6 Steps to Prevent COVID-19
  - COVID-19: What Older Adults Need to Know
  - Symptoms of Coronavirus Disease 2019
- WHO Video Resources, including:
  - Q&A: COVID-19 in the Workplace, and other general Q&A
  - How to Protect Yourself Against COVID-19
  - Novel Coronavirus (2019-nCoV)
  - How to Protect Yourself and Others
  - How to Wear and Dispose of Masks
  - Can Masks Protect Against 2019-nCoV?
  - Avoid Close Contact with Anyone Who Has a Fever and Cough
  - How Is 2019-nCoV Affecting People Who Get It?

## IX. Financial Impact on Commercial Real Estate (CRE) Market

It's premature to draw strong inferences about how COVID-19 will impact commercial property markets. However, commercial property inspectors may wish to monitor notices published by real estate firms and professionals in their area. Commercial Investment Real Estate has a podcast with the CCIM Institute Chief Economist that you may want to listen to.

There will be more news to come on the financial impact that COVID-19 will have on the commercial real estate market.

-END OF GUIDE -

# Checklist for Commercial Property Inspectors to Reduce Their Risk of Exposure to COVID-19

Here are some basic steps inspectors can take to help avoid getting ill while performing commercial property inspections:

- Observe strict personal hygiene precautions at all times.
  - Wash your hands with soap and water for a minimum of 20 seconds, and use alcohol-based hand sanitizer frequently.
  - o Cover coughs and sneezes with a tissue, or use the inside of your elbow.
  - Throw used tissues in the trash immediately.
  - o Avoid touching your eyes, nose, and mouth with your unwashed hands.
- Avoid close contact with other people.
  - Ask your clients if they're willing to consider not showing up at the walk-through survey.
  - Ask your clients to have the building's current occupants leave the premises during the walkthrough survey, and/or use the Notice of Inspection Letter to Building Occupants.
  - o Conduct interviews and complete questionnaires via phone and email.
  - o Schedule your team of specialty consultants in shifts.
  - Eliminate contact with building occupants.
  - Video-record the inspection.
  - o Execute and transmit all project-related documents electronically.
  - Use live video chat or FaceTime during the inspection.
- Take steps to protect others.
  - Stay home if you are sick, except to get medical care.
  - Check with national and local news sources and medical experts for self-quarantine recommendations and other tips to help prevent the spread of the disease.
- If you are sick:
  - Wear a face mask if going outside.
  - o Don't perform any home inspections until you are well.
  - o Learn what to do if you are sick.
- If you are NOT sick:
  - You do not need to wear a face mask unless you are caring for someone who is sick (and they are not able to wear a face mask).
  - Recommendations for PPE specific to inspection tasks may change depending on geographic location, updated risk assessments for workers, and information on PPE effectiveness in preventing the spread of COVID-19. Employers should check the OSHA and CDC websites regularly for updates about recommended PPE.
- Clean and disinfect frequently used items and surfaces daily, including:
  - Office surfaces, including doorknobs, desk drawer and cabinet handles, office equipment, desktop computer, and desk phone
  - o Personal electronic devices, including cell phone, laptop, tablet, and cameras
  - Work vehicle
  - o Inspection tools and equipment
- Stay up to date:
  - o Monitor the national and local news
  - Sign up for email and text message (SMS) alerts related to the spread of COVID-19 through your local municipality, as well as <u>CDC.gov</u>, <u>whitehouse.gov</u>, and <u>USA.gov</u>.

(SOURCE for Checklist: InterNACHI's COVID-19 Safety Guidelines for Home Inspectors Course, and OSHA's Guidance on Preparing Workplaces for COVID-19, March 2020)