

March 11, 2016

## 2016 Grass Cut Season

Spring is almost here, and the start of the 2016 Grass Cut Season for most of our contractors.

Please take a few minutes to review the following procedures and reminders as they pertain to the upcoming season.

- When receiving an email with a new grass cut order, the contractor will have 3 options to choose from:
  - Accept the order for completion within the designated timeframe
  - Cancel the order if you are certain the property has limited growth & a grass cut is not needed at that time
  - Refuse the order if you are unable to complete it for some reason (out of area, etc.)Click on the appropriate link to respond, and reply to the email with your acceptance or refusal. We ask that contractors accept the order within 6 hours of receiving it, or risk reassignment to another contractor.
- Each property with a grass cut order must be maintained as frequently as requested until the end of the season or cancellation by the client. **All work must be completed within the date range specified.** Not completing the grass cuts at their required frequency may result in fines and citations to our client.
- Instructions on orders will be client-specific; meaning the requirements on grass cut orders will be different, depending on which client owns the property. Contractors must pay close attention the instructions for each one. Please be aware that certain clients prefer bids for over-allowable grass, and other clients want the grass cut completed with a BATF. It will be the contractor's responsibility to read the specific instructions on each grass cut order they receive, so they are aware of what the proper procedures are for that property.
- If grass height is over-allowable on the initial cut and the client has requested a bid, the bid must be submitted immediately. **We will not accept bids for over-allowable grass height if a grass cut is not attempted within the time frame specified on the order.** Provide photos showing a ruler or tape measure in the lawn to verify the height of the grass. Over-allowable height is when the majority of the lawn is more than 12" tall. Please note that we will not accept an over-allowable bid when there are just a few tall weeds in the lawn. For example, if the grass is 16" tall on 20% of the lot, but only 8" tall on 80% of the lot, the grass cut should be completed for the allowable.
- Requirements for completing a grass cut are as follows:  
Each lawn service includes but is not limited to:
  - grass cut, and **all clippings removed from sidewalks, driveways, and lawns (front, back, and sides)**
  - edging completed on each grass cut, including the fence lines, foundations, driveways, walkways, and sidewalks
  - weeds trimmed from fence lines, foundation of home, driveways and flowerbeds, around A/C units, around sheds, without damaging existing plants or flowers
  - minimal leaf removal and incidental debris/trash removalGrass should be cut to a maximum of two inches in length. Grass and weeds are to be cut to the edge of the property line, trimmed around foundations, bushes, trees, and planting beds. Grass and weeds should also be trimmed flush with fences and other construction that would normally require trimming.
- Provide good identifiable **date-stamped photos** that will help our client verify that the cut has been completed. **Include a photo showing the whole front of the house, and also a close-up of the address.**
  - Before, during and after photos of the front, rear and side yards are required. It is important that the before photos and the after photos are taken from the same location and angle so that they can be matched up, and completion of the grass cut service can be easily verified. This needs to be done on each side of the house. **Each Before photo should have a matching After photo.** For example, if a Before photo is taken from the foot of the driveway, there should be a corresponding After photo taken from the same spot at the foot of the driveway.
  - Photos of the fence lines, driveway and sidewalks are also required.
  - We don't need 50 photos for a grass cut, but we should have at least 10.
  - When taking photos, try to get a portion of the house, garage or fence in each shot so the bank can verify that it's all the same property. If we receive a bunch of photos showing just a green patch of grass with nothing in the background, we can't tell where you are.
  - For large properties, don't just take close-up photos of the areas right around the house. If you're billing for a 25,000 sq.ft. lot, then be sure to include some before and after shots taken from a distance, so we can see that you cut the whole thing.
  - During photos – any photos showing a lawnmower, weed-eater, or leaf-blower, as they are being used, should be uploaded as Before photos. Just a few During photos are acceptable; we don't need dozens of them.

- Grass cut pricing depends on the loan type and the lot size of the property. Until further notice, we will still be utilizing the pricing schedules found in the regs, minus our standard Wolverine discount. For your reference, the current FHA, FNMA, FHLMC and VA regs can all be found on our website, [www.fieldinspection.com](http://www.fieldinspection.com), under Resources.
- We will provide the lot size of each property in order to avoid pricing discrepancies. Please use the following guidelines regarding grass cuts at large properties:
  - If the total lot size of the property is less than one acre, contractors are to cut the entire lot.
  - If the total lot size of the property is more than one acre, contractors are to complete a standard perimeter cut (100'x150'), and provide a bid for the entire lot.
- **If any new damage is found at the property upon arrival, please notify Wolverine immediately.** Submit a DPR and a bid to repair. If vandalism is found, please contact the police right away, from the site. File a police report if possible, and make sure to provide us with the report #. **Do not leave any property un-secure.** If property can be re-secured within the allowable, do so. If unsure how to proceed, please contact Wolverine from the site.
- Regarding debris in the way of the grass cut: In order to avoid violations, some of our lenders have approved that contractors are authorized to remove debris and/or yard waste without submitting a bid, IF the debris is legitimately in the way and is preventing the cut from being completed. It will say on the grass cut order if this is approved or not. As always, photos must justify the amount of debris removed and the necessity of its removal to complete the cut. Contractors must provide very good before and after photos of the debris, as well as photos of the truck or trailer used to remove it, in order to justify the number of yards of debris. If the photos do not adequately support the work, payment will be denied. Don't forget, a **dump receipt** is required for any debris that is removed. Results that are submitted without a dump receipt will be rejected, until one is provided. If there are personals in the yard, they should not be removed, just moved out of the way in order to complete the cut.
- Advise our office of any properties where conditions warrant a less frequent grass cut schedule for the remainder of the season (e.g. desert or rocky terrain), and if once-per-month grass cuts would be sufficient.
- Regarding properties located in desert areas: Properties with desert landscaping require less frequent maintenance. Refer to the regs and the instructions on each order. Desert landscaping, rock-scaped, or low maintenance landscaping includes, but is not limited to, pulling and spraying of weeds, removing fallen leaves & tumbleweeds, and trimming grass where necessary. Even if there is no grass, the property should be cleaned up and tidy.
- If the contractor reports that the property has limited growth and does not need a grass cut, then the expectation will be to complete the next grass cut for the allowable. We cannot accept a report of limited growth on one visit, followed by a report of over-allowable on the next visit.
- Do not submit bids for recuts. If we have already performed an initial grass cut in 2016, then we cannot submit a bid for any recuts. As long as the grass cuts are completed on schedule, during the specified date ranges, there should be no reason to submit an over-allowable bid. **We will not accept bids for recuts.** For example: if a grass cut is completed on May 1<sup>st</sup>, then you would be instructed to complete the next recut between May 16<sup>th</sup> and May 20<sup>th</sup>. If you do not go to the property to do the recut until the last possible day (May 20<sup>th</sup>), you will still be expected to complete the recut for the allowable, regardless of grass height. We cannot accept an over-allowable bid.
- Before and after photos of shrub and/or tree trimming are required. **Be aware of allowable pricing limits.** If the shrubs and trees cannot be trimmed for the allowable price, then submit a bid. Notify us if shrubs or trees are touching the house and submit a bid to trim if it cannot be completed for the allowable.
- Do not enter the property unless requested in the order instructions

**\*\* NEW REQUIREMENT THIS YEAR \*\***

In the past, we only required bids for trimming if any overgrowth was actually touching the house, or if there was a violation at the property. Moving forward, we are now going to be more proactive in regards to trimming trees & shrubs. Bushes or trees touching the house are still the priority but we will require bids to trim all overgrowth. Therefore, starting this year, **all initial grass cuts must include a bid with cost estimate for any and all trimming of bushes, shrubs, &/or trees.**

- If any of the overgrowth is touching the house, the roof, &/or garage, then that needs to be indicated on the bid.
- Bid must be very thorough and include a detailed breakdown of dimensions. **Shrubs and trees are to be bid separately**, not just one price for "all trimming".

- If there is a fence at the property with overgrowth on it, we need to know the total length & LF of the entire fence, broken down to list the dimensions of each side. We also need to know how many LF of trimming is needed on the fenceline and where (which part of fence – front, back, left or right side).

This bid is to be included when results are submitted for the initial grass cut, and contractor must provide good photos to support each item on the bid. If the bid states that there is overgrowth that is actually touching the house, we need clear photos showing that it's touching.

Over the course of the grass cut season, each time a contractor visits a property to complete a grass cut, bushes & trees should be checked, as additional bids may be needed. If shrubs were not touching the house at the time of the initial grass cut, but are now, please make note of that in your results and submit detailed bid to trim with good photos to support.

**\*\* NEW REGS FOR FHA PROPERTIES \*\***

As some of you are aware, HUD has updated the regs for FHA properties, and there are some significant changes to yard maintenance requirements.

<u>Old regs:</u>	<u>New regs:</u>
• Lot sizes are broken down differently	
Up to 10,000 sq.ft	Up to 10,000 sq.ft
10,001 to 15,000 sq.ft.	10,001 to 20,000 sq.ft.
15,001 to 25,000 sq.ft.	20,001 to 30,000 sq.ft.
25,001 to 35,000 sq.ft.	30,001 to 40,000 sq.ft.
• Trimming of trees and shrubs	
\$30 allowable for all trimming	\$250 per 12-month period for trimming overgrown trees
	\$200 per 12-month period for trimming overgrown shrubs
• Desert landscaping	
Billed as a regular grass cut	Maximum \$300 for Initial Desert Landscaping Maintenance
	Maximum \$200 per 12-month period for Re-Cut Desert Landscaping Maintenance

These requirements are all subject to change, if the client requests it, and we will update our grass cut orders as needed. As always, if you have any questions, please feel free to contact us at any time.

Thank you in advance for all your efforts and hard work,

The Wolverine Team  
248-586-9779