



## FNMA Inspections Reporting an Emergency

### *Best practices and common mistakes*

- An “emergency” is defined by Fannie Mae as a “certain or active threat to property or life” – we are not looking for hypothetical or potential emergencies, but things that are actively happening at the property or is a clear and present danger to someone.
- Most common mistake is marking a condition as an emergency when that condition is already noted in a previous question (unless the issue being noted is something that is actively damaging the property or a clear and present danger to someone, then include in both.)
- If a condition is marked as an emergency, the agent must be notified from site and noted in comment section of attempt to contact agent.
- In the “other” and “safety” options, if you do not see the emergency represented in the pick list, please use the comments section to describe what and where the emergency is located.



EMERGENCY(IES) - EXTERIOR

Occupied

**OCCUPIED** - QC inspections are ordered on vacant properties only. Upon arrival, if you determine the property may be occupied – re-check the address to make sure you are at the correct property. Persons who may be at the property are the listing agent, a buyers’ agent with clients showing the house, or our Field Services vendor performing services.

Finally if determined occupied, be careful since those persons may be squatters and notify the agent from site.

Unsecure - Any unsecure opening to main structure and/or Attached Garage

**UNSECURE** - If the property is unsecure with an open door, or open first floor window and you determine it’s unsafe to enter, mark unsecure and notify the agent immediately. If you are performing an interior inspection and a door or window is unsecure, re-secure the door/window if possible and do not mark as unsecure. Only mark as unsecure if you are not able to secure the door/window, or it has been vandalized.

Animals or pets - that appear abandoned or tied up on or inside the property

**ANIMALS OR PETS** - Animal or pets that appear abandoned or tied up inside or outside the property (not a cat passing through the yard). Completion of inspection is expected if not a safety concern.



Downed Power Line

**DOWNED POWER LINES** - Downed power lines are a safety concern due to electrical hazard. This includes power lines that are on the ground, as well as power lines that are severely drooping that could cause a trip hazard or someone could walk into it if they are not paying attention. Downed TV/Cable lines are NOT a safety hazard (unless they are a trip hazard) and should not be marked as an emergency.

Hazard affecting neighboring property (fallen tree / fallen fence / other)

**HAZARD AFFECTING NEIGHBORING PROPERTY** - Hazard should actually be on or touching the neighboring STRUCTURE, posing a clear and present danger to the neighbors' house or potential harm to someone on the neighbors' property. A fence leaning into the neighbors' yard for example, is NOT an emergency. You can always use exterior COMMENTS about the property to identify issues that you are concerned about, but that isn't a clear and present danger.

Safety concern

**SAFETY CONCERN (EXTERIOR)** - Safety concern is a condition that would cause clear and present danger to someone walking onto the property. A minor condition that is marked in a previous question or line item, such as handrails, broken glass, holes in yard, snow, etc. are NOT to be marked as an emergency, being that the condition is already noted.

Other issue

**OTHER ISSUE (EXTERIOR)** - This section is for conditions not previously covered, or available as a pick list item in the emergencies section. Issue should be something that is causing active damage, has caused significant damage already or is a clear and present danger to cause immediate damage to the property.



EMERGENCY(IES) - INTERIOR

Discoloration - EXTENSIVE - more than 100 contiguous square feet or "pervasive"

**DISCOLORATION – EXTENSIVE – MORE THAN 100 CONTIGUOUS SQUARE FEET** - Discoloration must be 100 contiguous SF OR MORE. 100 contiguous square feet is an area 10 feet x 10 feet, or 1 foot x 100 feet, or any combination that totals 100 square feet or more. Small sections noted in the basement and/or bathroom ceiling is NOT to be marked as an emergency. If needed, you can take additional photos of areas that concern you, and label or note in the interior comment section. Exterior discoloration is NOT an emergency, but can be noted in the exterior comment section.

Active water leak or standing water (i.e. flooded basement or water leaking somewhere other than into a drain line)

**ACTIVE WATER LEAK OR STANDING WATER** - Active water leak is a leak that is currently causing damage to the property as you stand there. If the leak is going into a drain line or there was/is evidence of previous damage (hole in ceiling, or water stains) do NOT mark as an emergency. If needed, take an additional photo and note in comment section. A leaky faucet is a common incorrect emergency.



Gas cap - missing or not properly capped

**GAS CAP – MISSING OR NOT PROPERLY INSTALLED** - Check for correct gas cap is used, the installation is correct and the cap is securely on.

Gas Leak (noticeable smell of gas inside or outside)

**GAS LEAK** - This is to identify if the odor of natural gas is present INSIDE the house. If possible, try to identify the source and/or location of the odor. Use EXTREME caution when inside a property that has a natural gas odor, and if very strong – DO NOT enter the house (or leave) and note on exterior emergency in “other” that the interior has an extremely strong gas odor and that you don’t have interior access.

Infestation - insect or rodent (interior only)

**INFESTATION – INSECT OR RODENT** - Active fleas, a massive bee hive and or rodent(s) in the house (mice, raccoons, etc.) would be an example of an infestation. A few dead flies or bugs would not be an emergency. An infestation must be inside the property, exterior issues are NOT an emergency.

Safety concern

**SAFETY CONCERN (INTERIOR)** - Safety concern is a condition that would cause clear and present danger to someone walking onto the property. A minor condition that is marked in a previous question or line item, such as handrails, missing light bulbs, nails, track strips etc. are NOT to be marked as an emergency, being that the condition is already noted.

Example: hole in the floor that is not caution taped that someone could fall or missing flooring not cautioned taped off.

Other issue

**OTHER ISSUES (INTERIOR)** - This section is for conditions not previously covered, or available as a pick list item in the emergencies section. Issue should be something that is causing active damage, has caused significant damage already or is a clear and present danger to cause immediate damage to the property. Holes in drywall, loose paint and/or missing appliances are common incorrect emergencies marked.

### Secure POOL expectations

- Pool securely covered with pool cover, but no fence around the yard = **Secure**
- Pool securely locked within a completely fenced backyard and no pool cover = **Secure**
- Pool cover in poor condition or not installed securely with secure and locked fence = **Secure**
- Pool cover in poor condition or not installed securely with unlocked fence = **Unsecure**
- Pool area exposed with no secure fencing and no pool cover = **Unsecure**



Examples of FALSE emergencies – issues featured below can always be included in interior or exterior comments, but DO NOT constitute an emergency:

Other issue  
Please specify: \*

Please attach photo(s):



Other issue  
Please specify: \*

Please attach photo(s):



**Baseboards removed or laying on the ground**

**Posting in window to call the City**

Other issue  
Please specify: \* Lower level toilet reservoir broken

Please attach photo(s):



**Not 100 SF**

**Damaged toilet or fixtures**



Other issue

Please specify: \*

Please attach photo(s):



Other issue

Please specify: \*

Please attach photo(s):



### Tile Damage

### Tub leaking into a drain line

Other issue

Please specify: \*

Please attach photo(s):



Other issue

Please specify: \*

Please attach photo(s):



### Water heater

### Padlock does not do anything



**Safety concern**

Please specify: \*

Please attach photo(s):



**Crack in ceiling**

**Other issue**

Please specify: \*

Please attach photo(s):



**Sidewalk covered in mud**