



Dear Broker of Record & TRREB Member:

We have updated the COVID-19 FAQ to answer questions we've been receiving as follows:

NEW Q: Are home inspectors and property appraisers considered an essential service and are they still operating?

According to the Ontario Association of Home Inspectors (OAHI), home inspectors are an essential service under the provincial government list and allowed to continue operating. Please note that some companies, such as Carson Dunlop, have made the decision to suspend their home inspection services to help control COVID-19. Details regarding this interpretation are available at the [OAHI website here](https://www.oahi.com/english/news/home-inspections-a-an-essential-service-in-ontario.htm).

<https://www.oahi.com/english/news/home-inspections-a-an-essential-service-in-ontario.htm>

According to the Appraisal Institute of Canada (AIC), property appraisers are an essential service under the provincial list and allowed to continue operating. Details regarding this interpretation are available at the [AIC website here](https://www.aicanada.ca/province-ontario/ontario/).

<https://www.aicanada.ca/province-ontario/ontario/>

NEW Q: What should I do if my client insists on holding an open house or on viewing properties?

As previously stated, **TRREB strongly discourages open houses or in-person showings**. However, in the event your client insists on you providing these services, and you and your Brokerage are personally comfortable with doing so, then TRREB advises that you set out in writing for your client(s) all of the risks associated with providing such services during this COVID-19 pandemic and that you have your client acknowledge such risks in writing along with their written instructions to proceed. Furthermore, when acting for a client(s) that is a landlord, it is very important that your client(s) understands their legal obligation to ensure their tenant(s) are residing in a safe environment. Ultimately the decision to accept instructions from clients to proceed with open houses and in-person showings is a decision for each individual Member to make for themselves; however, to reiterate, **TRREB strongly recommends not to engage in such activities**.

NEW Q: What advice should I provide my clients if asked about moving services?

According to the Canadian Association of Movers (CAM), services for moving locally, long distances, and into apartment/office buildings remain operational at this time.

CAM advises that when moving in or out of apartments or office buildings, guidance should be sought from property managers for any special COVID-19 protocols that may be in place.

Note that self-storage moving services have not been deemed an essential service at this time.

More information from CAM regarding moving services can be found here: www.mover.net/movers/news/COVID-19#ess

FAQ POSTED March 24, 2020

Members should understand that the COVID-19 State of Emergency and response from all levels of government is changing rapidly. All Members are urged to monitor developments, as the answers to the questions below may change. The Toronto Regional Real Estate Board (TRREB) offers the guidance below to assist Members and urges all Members to consult with their brokerage as they navigate the evolving emergency.

The real estate industry has been declared an essential service BUT it is NOT business as usual. This was done primarily to ensure homeowners with pending closings, i.e., those who have already bought and need to sell, or those who have sold and have to buy, etc., are able to transact.

REALTORS® should observe best practices, especially if it becomes necessary to conduct face-to-face meetings or sales activities, including showings, listing appointments and property inspections. **TRREB is strongly recommending Members do not conduct open houses in particular.**

TRREB strongly recommends that Members refrain from face-to-face real estate practices as much as practicable during the State of Emergency as they continue to satisfy their ethical duties to their clients. Members have a responsibility to protect their own safety, as well as the safety of their colleagues, clients, and the general public. Members should adapt their practice to ensure that their professional activities are safe and comply with all guidance provided by Health Canada, the Province of Ontario and medical professionals.

Health Canada Best Practices

<https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection/prevention-risks.html>

March 16 – TRREB Best Practices: COVID-19

<https://communications.torontomls.net/mlshome/index.php/more-news/31-general/12491-best-practices-covid-19>

March 21 – TREB Strongly Recommends Members Stop Conducting Open Houses

<https://communications.torontomls.net/mlshome/index.php/more-news/31-general/12611-trreb-strongly-recommends-members-stop-conducting-open-houses>

Clients and other consumers are subject to the “shutdown” orders and should not be visiting properties for open houses. They should also observe best practices suggested by Health Canada if conducting any business meeting with their Realtor, such as social distancing (at least six feet from any other person). Unless absolutely necessary, face-to-face meetings should be avoided during the State of Emergency. Clients also have an obligation to heed proper hygiene disinfecting, including washing their hands and avoid touching their eyes, nose or mouth, and cleaning high-touch surfaces, among others.

Many other aspects of the real estate trade can continue to occur without in-person contact, including documentation and signing, and in many circumstances, closings.

1. What does it mean that real estate is considered “essential” and is exempt from the “closing at risk workplaces” order under the provincial shutdown?

While those engaged in real estate services are permitted to leave their homes to provide real estate services, TRREB does not recommend that people do so unless it is absolutely necessary. Furthermore, individuals are strongly encouraged to find alternatives means for conducting business, such as through virtual tours and video conferencing. **It is NOT business as usual**, and Members are reminded to pay attention to recommendations for best practices by the various levels of government with respect to the COVID-19 developments, including social distancing (at least six feet from any other person) and avoiding in-person meetings.

2. Are Realtors permitted to go to their brokerage office?

Realtors are permitted to go to their offices to engage in real estate services. However, Members should consult with their brokerage to ensure compliance with any company policies that may be put in place to keep people safe.

If Realtors decide to go to their offices, they must, as much as reasonably possible, maintain social distancing of at least six feet from any other person.

In addition, businesses are required to take proactive measures to ensure compliance with social distancing requirements at the office, including having hand sanitizer and sanitizing products readily available for employees and customers.

Brokers should consider remote work policies for employees.

Members should understand that, just because those providing real estate services (and their clients) are permitted to go to their office, it does not mean that they are required to do so or should. TRREB encourages its Members to follow any guidance provided by Health Canada, the Province of Ontario and medical professionals, including social distancing, and take all prudent and common sense precautions to limit the risk of unnecessary exposure to, and transmission of, COVID-19.

3. Are Realtors permitted to engage in showings?

TRREB strongly recommends that Members avoid face-to-face real estate practices, including showings, as much as practicable until it is safe to do so. Members are strongly encouraged to find alternative ways to engage in showings, such as virtual tours and video conferencing. Members should consult with their sellers and brokerages to ensure compliance with any company policies that may be put in place to keep people safe. If Members are acting for a landlord, Members should also remind such clients of the fiduciary duty landlords have to ensure a safe environment for their tenants.

Realtors can engage in real estate showings. However, all persons participating in a real estate showing are required to maintain social distancing of at least six feet from any other person, and where possible, have hand sanitizer and sanitizing products readily available.

For clarity, TRREB will also not enforce MLS® R-345 (showings) while the current government health advisories remain in effect. Listings will not be suspended because a property is not available for showings or inspections.

4. Are brokerages permitted to host open houses?

TRREB strongly recommends that Realtors do not host open houses during the COVID-19 emergency. While this is a brokerage decision in consultation with your clients, open houses put Realtors, their clients, and the public at risk during the COVID-19 pandemic and provincial State of Emergency. Members should find alternative means to host open houses, such as holding virtual or video open houses, or rescheduling open houses until after the emergency has abated and it is safe to do so.

Again, TRREB urges all people engaged in real estate services to take prudent and common sense precautions to limit the risk of unnecessary exposure to, and transmission of, COVID-19 to Realtors, their clients, and the general public. Members should consult with their sellers and brokerages to ensure compliance with any company policies that may be put in place to keep people safe.

TRREB has suppressed public open houses on TRREB's Stratus MLS® System and our public facing websites TRREB.ca, Collaborate, and realtor.ca (owned by CREA), until it is safe to restore them.

We're at a critical phase with this pandemic, and we all have to do our part to be successful in confronting this challenge in order to protect the health and safety of Realtors, their clients and the general public. We have provided resources to assist with Best Practices which you can review.

5. If I leave my home to engage in real estate services, how do I prove I'm doing so if stopped or asked by police or others?

It's not clear how this will be enforced at this time. However, TRREB recommends that Realtors carry documentation indicating that they work in the real estate industry in case the individual receives an inquiry.

Merely working in the real estate industry does not mean that someone is exempt from the "closing at risk workplaces" order. The exemption applies only when a person is engaged in "real estate services." TRREB does not condone any attempts by Members or others in the real estate industry to abuse or violate the provincial directive based on the fact that an individual happens to work in the real estate industry.

6. What is the impact on MLS® System listings and TRREB rules of enforcement?

TRREB is not enforcing R-345 (showings & inspections) while the current government health advisories remain in effect. Listings will not be suspended because a property is not available for showings or inspections.

7. Will TRREB prohibit Realtors from trading in real estate during the shutdown or state of emergency?

TRREB does not have the authority to prohibit or restrict real estate brokerages from practicing real estate during the shutdown or emergency as the province has declared real estate an essential service.

We also recognize and stress that **this is not business as usual**. We are committed to the safety of our Members, their clients and the public. With the technology available today, we are recommending that Realtors can and should

seek to provide real estate services, including marketing properties, virtually and minimize face-to-face meetings.

8. What is the impact on business insurance, including errors & omissions?

TRREB suggests that brokerages call their insurance brokers to check on their coverage for business interruption or COVID-19 coverage. The insurance policy wording is critical to determine if coverage applies. Please contact your insurer to confirm the parameters and requirements for coverage under your insurance policy.

For professional liability insurance questions:

<http://www.reco-claims.ca/covid-19-and-your-insurance-coverage/>

9. Are Land Registry Offices and closings impacted?

Land registry is considered essential, so real estate closings should not be impacted. We will provide further updates as they become available.

10. How about related businesses such as movers, lawyers, financial Institutions and construction?

A number of businesses directly related to real estate are on the list of essential services. They include:

Moving services

Institutional, Residential, Commercial and Industrial Maintenance

- Businesses that provide support and maintenance services, including urgent repair, to maintain the safety, security, sanitation and essential operation of institutional, commercial industrial and residential properties and buildings, including, property management services, plumbers, electricians, custodial/janitorial workers, cleaning services, security services, fire safety and sprinkler systems, building systems maintenance and repair technicians and engineers, mechanics, (e.g., HVAC, escalator and elevator technicians), and other service providers who provide similar services

Professional Services

- Including lawyers, paralegals, accountants.

Construction

- Construction work and services, including demolition services, in the industrial, commercial, institutional and residential sectors.

Financial activities

- Capital markets (e.g., the TSX);
- Banking & Activities related to Credit Intermediation; credit unions;
- Insurance;
- Businesses that provide pension services and employee benefits services; and
- Businesses that provide financial services including payment processing, the payroll division of any employer (as defined by the Employment Standards; and Act/Occupational Health and Safety Act), any entity whose operation is the administration of payroll, banks and credit unions.

Businesses that support the safe operations of residences and essential businesses.

Here's the complete list of essential workplaces:

<https://news.ontario.ca/opo/en/2020/03/list-of-essential-workplaces.html>

11. Disclosure of potential COVID 19 exposure. What should I do if I learn that a visitor to the property tested positive to COVID 19—is disclosure required or recommended?

This information could be material to anyone at risk for potential exposure, but raises the question of whether it's a property concern or a people concern. Is the concern that the property site itself might have been or is contaminated? Or is it the risk of having been around a particular person? And was this person on the property or offsite?

Legally, known material conditions related to the property should be disclosed. Per Health Canada, it's possible the virus can spread from contact with infected surfaces or objects on a property, meaning a person could get COVID-19 by touching a surface or object that has the virus on it and then touching their own mouth, nose, or possibly their eyes.

To be on the safe side, a disclosure could be made.

If making a disclosure, it should be done in a generic way so as not to invade privacy or implicate personal information. This would mean not using names but a general description along the line of "a visitor to the property on "X date" has tested positive for COVID 19."

12. May I ask clients or others I interact with in my real estate business if they have travelled recently, or have any signs of respiratory illness?

Yes, you may ask clients or others about their recent travel, particularly to areas identified as having an increased risk of COVID-19. Be sure to ask all clients the same screening questions based on current, factual information from public health authorities.

13. Will title insurance be impacted?

To minimize the impact to your business during these uncertain times, groups, such as FCT, are offering Extended Gap Coverage for commercial and residential transactions at no additional cost. Click [here](#) to learn more. As information is still developing surrounding title insurance and closing processes during COVID-19, please [click here](#) to visit the FCT website.

14. What are Lenders doing?

Many of our major lenders are providing options to help alleviate some of the financial stress. Depending on your lender, there may be options available such as:

- Deferral of payments
- Re-amortization of the loan
- Capitalization of outstanding interest & costs
- Special payment arrangements

15. What are Mortgage Insurers doing?

In addition to the big banks, mortgage insurers, including CMHC, Genworth & Canada Guaranty, are working to help homeowners who have been financially impacted by the COVID-19 outbreak. Starting now, they have increased their flexibility and are allowing payment deferral of up to 6 months for homeowners who, primarily, but not exclusively, purchased with less than 20% down.

Genworth Canada:

Genworth Canada released a statement on March 16, 2020, outlining their Homeowner Assistance Program (HOAP), which is designed to assist Genworth Canada-insured homeowners who experience sudden financial setbacks that could temporarily impact their ability to meet their mortgage obligations. Borrowers who qualify under the lender's internal guidelines and Genworth's Homeowner Assistance Program will receive up to six (6) months of relief, allowing borrowers some time to recover and focus on what's important. Read the [full statement here](#).

Canadian Mortgage and Housing Corporation (CMHC):

Canadian Mortgage and Housing Corporation (CMHC) is offering tools that can assist homeowners who may be experiencing financial difficulty. Their default management tools include payment deferral, loan re-amortization, capitalization of outstanding interest arrears and other eligible expenses and special payment arrangements. Read their [statement here](#).

CMHC also provides mortgage professionals with tools and the flexibility to make timely decisions including:

- Converting a variable interest rate mortgage to a fixed interest rate mortgage to protect from a sudden interest rate increase, should one occur.
- Offering a temporary short-term payment deferral. Mortgage professionals may be prepared to offer greater payment flexibilities, particularly if previous lump sum prepayments have been made, or if consumers have previously chosen an accelerated payment schedule.
- Extending the original repayment period (amortization) in order to lower monthly mortgage payments.
- Adding any missed payments (arrears) to the mortgage balance and spreading them over the remaining mortgage repayment period.
- Offering a special payment arrangement unique to the consumer's particular financial situation.

Canada Guaranty:

In addition to Genworth Canada and CMHC, Canada Guaranty is also supporting homeowners. Per their statement released on March 16, 2020, they noted with their Homeownership Solutions Program, lenders currently have the ability to capitalize up to four (4) monthly mortgage payments. However, to assist eligible homeowners, Canada Guaranty is prepared to extend this program option to allow the capitalization of up to a maximum of six (6) monthly payments. This is assuming the original insured loan amount is not exceeded, request for capitalization is received before September 13, 2020, and that the lender confirms the capitalization is being applied reasonably to help mitigate short-term financial difficulty resulting from COVID-19. Read their full [statement here](#).

16. How about the impact on municipalities, planning matters, Committee of Adjustment delays & property taxes?

We are currently reviewing municipal services related to real estate transactions that could be impacted by the state of emergency and provincial shutdown. It is now very possible that municipalities may close their offices or work with reduced staff and that delays in receiving compliance information, permits and municipal agreements may be experienced.

A growing number of GTA municipalities are taking their own actions to provide economic relief to everyone impacted by the COVID-19 pandemic. As such, some municipalities are extending deadlines for property tax payments. Below is a list of GTA municipalities with links to their COVID-19 web pages, which provide details on their responses, including financial relief, closures, cancellations, and status of municipal services. Note that this is not an exhaustive list, and TRREB assumes no responsibility for the accuracy of this information due to the fluid nature of the pandemic developments. For this

reason, we encourage Members to check with their own local municipalities, as changes and updates happen on a daily basis.

Toronto <https://www.toronto.ca/home/covid-19/>

York Region

Markham <https://www.markham.ca/wps/portal/home/about/covid-19-information/>

King Township

<http://www.king.ca/Government/Departments/Administration/Pages/COVID-19.aspx>

Richmond Hill <https://www.richmondhill.ca/en/find-or-learn-about/novel-coronavirus.aspx>

Vaughan

https://www.vaughan.ca/services/property_tax_and_assessment/Pages/default.aspx

Whitchurch–Stouffville <http://www.townofws.ca/en/important-information.aspx#>

Aurora <https://www.aurora.ca/en/covid-19.aspx>

East Gwillimbury

http://www.eastgwillimbury.ca/About_Us/Public_Notices/General_Notices/COVID-19_Update.htm

Georgina <https://www.georgina.ca/municipal-government/covid-19>

Newmarket <https://www.newmarket.ca/covid19>

Peel Region <https://peelregion.ca/coronavirus/>

Mississauga <https://web.mississauga.ca/city-of-mississauga-news/novel-coronavirus-information-covid-19/>

Brampton <https://www.brampton.ca/EN/residents/emergency-management/Pages/COVID-19.aspx>

Caledon <https://www.caledon.ca/en/news/index.aspx?feedId=0127b33c-5724-41f6-a710-50fe8f39b605&catId=7507d829-3454-4c70-b9f0-39f12cf76a7a&newsId=9a08b01c-1697-4926-8810-6caf0ab33b7a>

Durham Region

<https://www.durham.ca/Modules/News/index.aspx?newsId=946e64d5-3722-43ba-8997-3f71df90fc7d>

Ajax <https://www.ajax.ca/en/novel-coronavirus-update.aspx>

Pickering <https://www.pickering.ca/en/city-hall/covid-19-update.aspx>

Whitby <https://www.whitby.ca/en/residents/covid-19-information-and-updates.asp>

Brock <https://townshipofbrock.ca/resident-services/emergency-services/emergency-planning/covid-19/>

Oshawa <https://www.oshawa.ca/residents/covid-19-information-updates.asp>

Scugog <https://www.scugog.ca/Modules/News/index.aspx?newsId=b9ad2331-eea9-4386-ac6e-59fa321307a8>

Uxbridge <https://www.durham.ca/en/health-and-wellness/novel-coronavirus-update.aspx>

Clarington <https://www.clarington.net/en/town-hall/covid-19-information-and-updates.asp>

Halton Region

<https://www.halton.ca/The-Region/About-Halton-Region/Access-to-Regional-Services-during-COVID-19>

Burlington <https://www.burlington.ca/en/your-city/corona-virus.asp>

Milton <https://www.milton.ca/en/living-in-milton/covid-19-coronavirus.aspx>

Halton Hills <https://www.haltonhills.ca/covid19/>

Oakville <https://www.oakville.ca/townhall/covid-19.html>

17. Are there any resources that Realtors can take advantage of relating to mental health?

The following federal and provincial websites offer information and online resources to assist Members impacted by the COVID-19 pandemic.

Government of Canada

<https://www.canada.ca/en/public-health/services/diseases/coronavirus-disease-covid-19.html>

<https://www.canada.ca/en/services/finance.html>

<https://www.canada.ca/en/public-health/services/mental-health-services/mental-health-get-help.html>

Government of Ontario

<https://www.ontario.ca/page/2019-novel-coronavirus>

<https://www.ontario.ca/page/find-mental-health-support>

<https://www.connexontario.ca/about-us>

18. Is TRREB still operational?

Access to TRREB Offices Unavailable Until Further Notice

TRREB has been operating, and will continue to operate, with remote work arrangements for employees who are able to do so.

TRREB has made some operational changes which impact Member visits at the various TRREB offices across the GTA. In keeping with the recommendations for best practices by the various levels of government with respect to the COVID-19 developments, including social distancing (at least six feet from any other person), the various TRREB offices are no longer open for Member visits until further notice.

TRREB is still operational and open for business during regular hours of 8:30 a.m. to 4:30 p.m., and Members can still contact TRREB by telephone, email or TRREB's other online channels, including e-Commerce, the online REALTOR® STORE, Help Desk call centre, etc.

Main Switchboard 416-443-8100

Member Services 416-443-8148

The Help Desk is operating on a regular schedule:

Monday to Friday from 7:00 a.m. to 11:00 p.m. & Saturday & Sunday from 9:00 a.m. to 4:00 p.m.

mlshelpdesk@trebnet.com

[1-877-843-TREB \(1-877-843-8732\)](tel:1-877-843-TREB)

(Members cannot access this number from the 905 or 416 area codes)

Inside the 905 or 416 Area Codes: [416-443-8111](tel:416-443-8111)

TRREB REALTOR® STORE Locations Closed

All TRREB REALTOR® STORE locations are closed until further notice.

Please note you can still shop TRREB's REALTOR® STORE online 24/7 through e-Commerce.

HOW CAN I SHOP ONLINE?

1. Simply visit ecommerce.torontomls.net and log in using your TRREB credentials.
2. Select REALTOR® STORE.

We will provide updates on the above and related issues as we obtain clarity and answers.

TRREB encourages Members to take advantage of webinars and training videos provided by TRREB.

<https://communications.torontomls.net/mlshome/index.php/more-news/31-general/12681-spotlight-on-trreb-s-professional-development-webinars-training-videos>

Stay safe!

Michael Collins
TRREB President