

Customer Service = Resolution



Safeguard
Properties

**REO Client Safety
Hazard Requirements**

- Safeguards clients are continually reporting missing safety hazards or allowables across the nation and it is jeopardizing our relationship with our clients.
- The standard is simple – either it's done or it's not.
- Completing safety hazards IS NOT optional, you have to complete these as specified in the work orders.
- Your crews are required to identify and address all safety hazards at all times.

- All employees (field & office) should be 100% aware of what each of our clients require.
- Any safety hazards found at a property by Safeguards FQC, third party inspectors, or by our clients themselves are subject to financial penalties.
- The following are examples of the most commonly missed areas reported back to Safeguard and to our clients based on their requirements.

Note: The majority of these items are required by both FNMA and BANA properties.

- ✓ Remove all broken glass from both interior & exterior frames, sills, floors, and ground regardless if window had been previously boarded.
- ✓ Remove any broken plastic from security or screen doors.
- ✓ Tape all cracked panes with clear tape only
- ✓ Ensure that ground floor windows are shut and locked/secure before leaving a property.

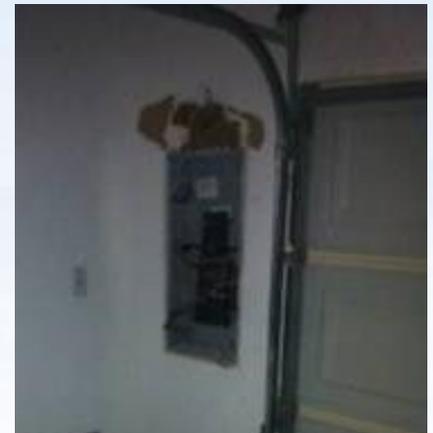


- ✓ Replace any missing/broken switch and outlet covers.
- ✓ Install blank cover on missing switch/outlet openings.
- ✓ Cap all interior/exterior exposed wiring.
- ✓ Install interior/exterior gas caps where missing with the appropriate sized cap, the use of Teflon tape or paste is required.



Electrical and Gas Items (cont'd)

- ✓ Secure all loose light fixtures and ceiling fans.
- ✓ Secure all low hanging wires in the overhead areas.
- ✓ Roll and zip tie all loose cables, wires, cords.
- ✓ Install blanks to fill openings in the breaker panel.
- ✓ Install breaker panel cover if wiring is exposed.



- ✓ All interior and exterior bulbs need to be checked at time of service and replaced if found burnt out or missing.
- ✓ This pertains to common sized sockets that can be filled with a standard 60w bulb. All others need to be reported if missing or burnt out.
- ✓ Commonly missed areas include: coach lights, bathrooms, ceiling can lights, kitchens, exterior spot lights and garage lights.
- ✓ Fixtures that have glass enclosures need to have working light bulbs as well. (closets, hallways, etc.)



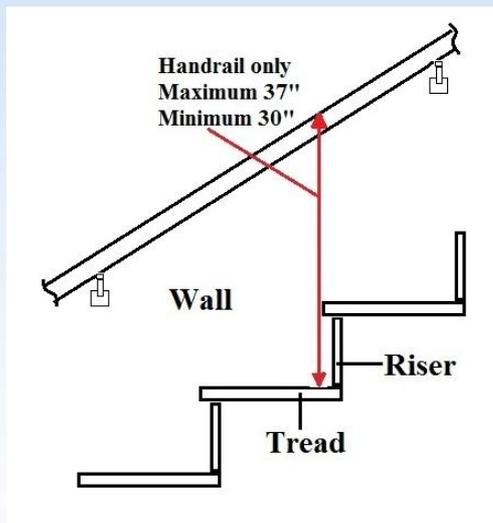
- ✓ Replace all missing floor registers or board opening if custom size.
- ✓ Trim and tape down curled linoleum and carpet tears over 6”.
- ✓ Board floor damage or open holes in the floor.
- ✓ Remove all carpet tack strip, staples, and nails.



- ✓ Secure loose cabinets, cabinet doors, drawers, and countertops.
- ✓ Remove or secure any hanging debris not securely attached to the walls or ceilings.
- ✓ Remove all hooks, nails, screws, and staples from walls, ceilings, and doors. This includes closets, garages, basements, outbuildings and the exterior of the house.
- ✓ Remove all remaining hardware from window frames and doors from previously installed window coverings.



- ✓ If there are 3 or more risers, a handrail is required
- ✓ Handrails must consist of handrail-grade material.
- ✓ The use of 2" x 4" boards are only acceptable when leading to an unfinished basement.
- ✓ Handrails must be secured into studs, with brackets mounted and properly spaced.
- ✓ Vendors must ensure they do not cause additional damage to the property when installing a handrail.
- ✓ Replace or secure all loose steps per local code.



- ✓ Smoke and CO detectors need to be installed per local ordinance. A copy of the ordinance needs to be included in all updates.
- ✓ Batteries need to be replaced if a smoke/CO detector is found chirping while you are servicing a property.



- ✓ Capping washer hooks ups.
- ✓ Capping water lines at refrigerators.
- ✓ Capping shuts offs under sinks and at toilets missing supply lines.
- ✓ Capping water heater drain valves.
- ✓ Capping sewer lines due to a missing toilet.



Discoloration/Environmental Conditions

- ✓ Report all discoloration, the source, and submit a bid to repair.
- ✓ If more than 100 contiguous feet stop all work and contact Safeguard Vendor Management.

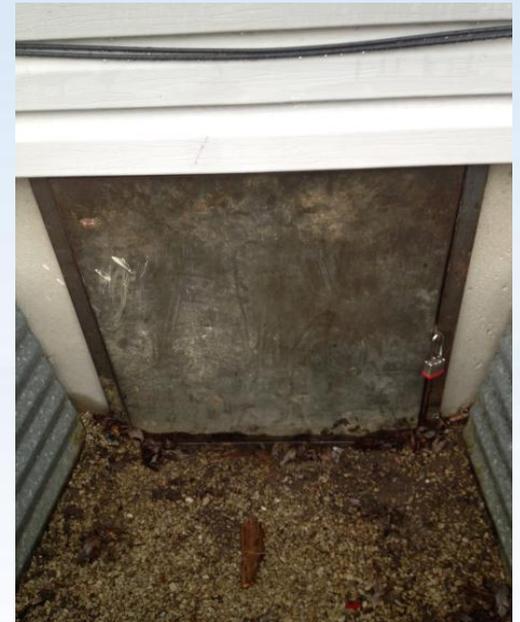
Dryer Vents

- ✓ The interior side of all dryer vents need to be taped over using duct tape. Remove flex hose and ensure that tape is secure.
- ✓ Repair loose exterior covers or replace if missing

Water Heater Strapping

- ✓ Ensure water heaters are properly strapped per local/state ordinance.

- ✓ Board all missing/broken openings, in some cases this may include garage doors.
- ✓ Secure out-buildings, garage doors, exterior facing utility closets, and crawlspaces with a knob lock or padlock (if not already secure).
- ✓ Secure all gates leading to swimming pools with a padlock.
- ❖ NOTE: FNMA requires combination padlocks!



Porch/Deck/Patio

- ✓ Repair or replace any missing or loose steps.
- ✓ Repair or replace any missing or damaged handrails/guardrails.
- ✓ Repair or replace any missing, loose, or damaged flooring.
- ✓ Secure all loose or raised fasteners.

Lawn/Gardens/Perimeter

- ✓ Fill all open holes in the ground.
- ✓ Address any trip or low hanging hazards.

Pools and Hot Tubs

- ✓ All gates leading to a pool or hot tub need to be secure
- ✓ In-ground vs. Above ground – know what each client requires

When?...

- Handrails: A handrail should be present on any set of steps that contains 3 steps or more. Meaning, if you have to lift your foot 3 consecutive times to climb the staircase, a handrail must be present. For instance, there may be only 2 steps leading up to an entrance door, but a 3rd step must be taken to get over the threshold and into the property. This would require a handrail (example pictured below).
 - In regards to steps that are open on both sides, like the one pictured below, we should only be installing one handrail, on the side of the door handle.
 - Please Note: This guideline for handrails is independent of whether or not the steps are at or above 24" in height.
 - If less than 3 steps are present, no action will be required unless specifically requested.



- Guardrails: Guardrails should be installed when a fall hazard is present. A fall hazard is defined as “a straight drop of 24” in height or greater”. Most common areas for meeting this requirement are porches and second floor balconies.
- If a fall hazard of less than 24” in height is present, no action will be required unless specifically requested.



Please Note: If you're questioning whether or not to install handrails or guardrails (for example, on a high dollar home where it may diminish curb appeal) you are required to contact the broker from site. If the broker does not wish to have railings installed, this needs to be in writing from the broker and uploaded to your work order.

How?

Required Materials

- Both handrails and guardrails for exterior use and unfinished areas inside the home need to consist of Alkaline Copper Quaternary (ACQ) treated, wooden 2"x4"s. ACQ treated lumber should be used for both interior and exterior applications. Never should any piece of lumber smaller than a 2"x4" be used to construct a handrail or guardrail.

Handrails installed to finished, livable areas within the property need to be of wooden, handrail grade material; secured by handrail brackets to the wall.

- We need to be installing wooden rails, regardless of the type of handrail/guardrail that may have previously been installed.

If a specific handrail/guardrail is to be used outside of our current process, we can provide a bid upon request.

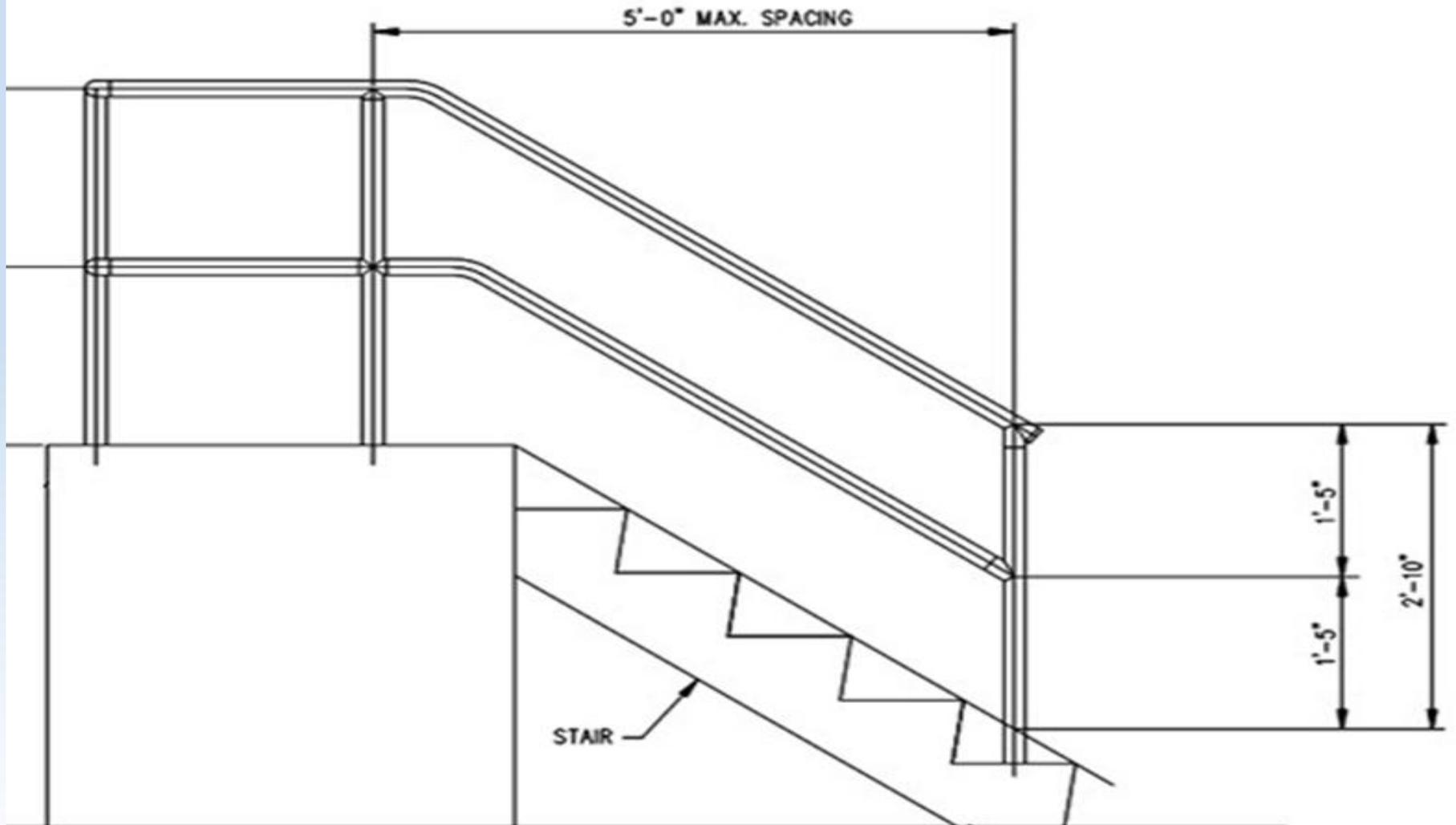
- Posts (where applicable) need to be constructed from ACQ treated, wooden 2"x4"s as well. Never should any piece of lumber smaller than a 2"x4" be used to construct framing to support handrails and/or guardrails.



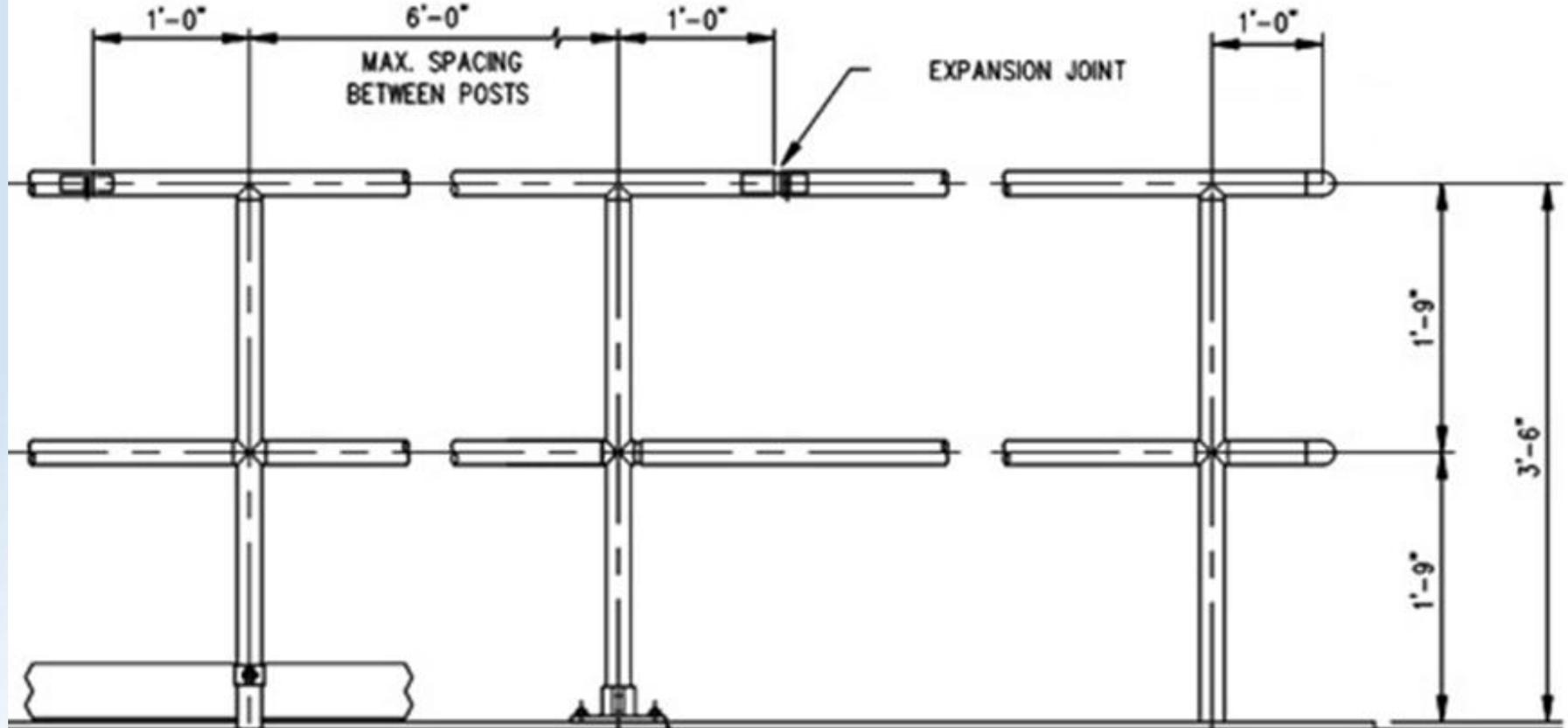
Required Height and Spacing

- All handrails must measure 34"-38" in height, measured from the nose of the stair (tread).
- All guardrails must measure a minimum of 42" in height, measured from the leading edge of the walking surface.
- Posts and/or securing brackets for handrails should be spaced no more than 5ft apart; leaving no less than a 1 ½" gap between any wall and the handrail.
- Posts for guardrails that are installed should be spaced apart no greater than 6ft.
- At least 2 securing points are required for all handrails and guardrails. This total number will depend on the length of the handrail or guardrail installed.
 - For instance, if a 9ft guardrail is to be installed, the securing points need to be spaced out every 4 ½ feet, for a total of 3 posts.
- Handrails installed on staircases with a fall hazard of 24" or greater need to have a *middle* railing installed. The middle railing should be installed at a 17"-19" height (approximately half of the height of the full handrail).
- Guardrails installed for platforms 24" or higher need to have a *middle* railing installed. The middle railing should be installed at 21" in height, measured from the leading edge of the walking surface (half of the height of the full guardrail).

Handrail spacing and height requirements



Guardrail spacing and height requirements



Securing Handrails and Guardrails

- Interior handrails (consisting of handrail-grade wood) need to be secured by handrail brackets. The brackets need to be secured to the stud of the wall. If securing to the stud is not feasible, drywall anchors must be used to ensure stability.
- Exterior handrails and guardrails will either be secured to 2"x4" posts or to an existing framework.
- Securing Posts: Posts for handrails and guardrails should be driven into the ground (dirt), secured to the side of wooden porches/decks/steps, or anchored into mortar joints.

Brick Structures

In regards to the installation of handrails/guardrails to brick structures, drilling or nailing into brick is unacceptable. The brick will crack and crumble apart, causing structural damage. When brick steps are present, the vendor can *drill* into a mortar joint with a masonry bit (a pilot hole), insert a plastic anchor, and attach the 2x4 to the anchor safely with a screw; without causing any real damage. The same method would be acceptable with poured or pre-cast concrete. The areas where holes are created can be covered over with mortar patching very easily and inexpensively if needed. Vendors should **never** create any holes in the siding of a property or damage ornate columns. In these cases, they can set posts in the ground (dirt) and use those for their framework to install the railing(s).

Please Note: If handrails or guardrails are secured directly to the siding of the property or ornate columns, you (the vendor) could be held financially responsible for the damages.

Masonry Drill Bit



Concrete Screw



Plastic Screw Anchors

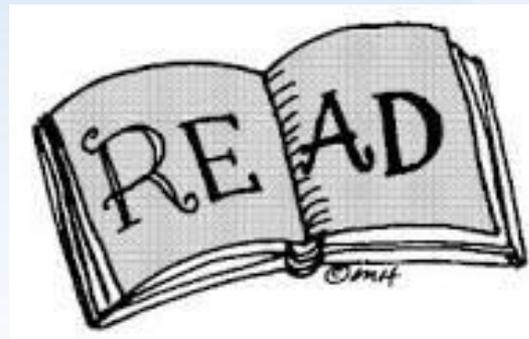


Broken Concrete

There are no situations where we would be unable to attach a handrail, except if the steps have deteriorated concrete. In the case that the steps are deteriorated, we should be blocking access to that entrance so that someone does not get injured. Vendors should be using concrete screws to attach handrail stock to the sides of the steps. Any handrail installed should be done securely, so as not to give a false sense of security.

Read your Work Order

- The allowable to address safety hazard items varies by client and is subject to change, read your work order.
- To make sure you are addressing all items that are required at a property, read your work order.
- If you need to know the amount of the allowable available for a property, contact Vendor Management.
- If you have any questions regarding safety hazards for a specific client, contact your FQC rep.





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Questions?

If you have questions related to this presentation,
please email your question to:

FQCVendorcalls@safeguardproperties.com

Thank you for your time today and continued hard
work at making Safeguard Properties the best
servicing company in the business.