

FNMA Gutter Replacement Allowable Job Aide

If gutters were never present vendors are not to install new gutters. Any securing of existing/loose/leaning and/or fallen gutters should be included in the Roof and Gutter Package and is not included in this allowable.

Vendors should ensure downspouts are pointed away from the structure to divert water away from the foundation line. If the downspout and/or extension are in working order and diverting water away from the foundation line, there is no need to install an additional extension, place a bid to install an additional extension or perform any other maintenance. This allowable is only to be used when a repair or extension is needed to ensure water is properly draining away from the foundation.



This is an example of an operational downspout in which the vendor would take no action. There is no need to extend from the elbow as water is being diverted away from the foundation

A vendor should never install a downspout extension that would interfere with an egress (window well), create a trip hazard, impede a walkway or driveway.



This is an example of a trip hazard being created by installing the downspout extension



This is an example of an excessive extension. The extension should be cut to the appropriate length



This is incorrect



This is correct

#1540 Supporting Documentation
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We are now allowing vendors to install splash pads underneath the down spout elbow in place of 6 ft. extensions that could cause a trip hazard. They are able to bill \$15/per pad once over the life of the loan. The downspout elbow at the bottom of the downspout must be present/installed and point away from the house diverting water away from the foundation. The vendor can then place a splash pad under the elbow. Should the vendor install a downspout extension to the elbow in the instance the elbow is not properly diverting water away from the foundation, they will need to cut the extension to an appropriate length ensuring the extension does not cause a trip hazard.



Splash pad is diverting water away from the foundation and protecting the ground from eroding causing a hole or damage to the landscape

If new gutters/downspouts/downspout extensions/splash pads are installed, before photos of the materials must be provided in the vendor's update.