March 20, 2020

Governor Kay Ivey
600 Dexter Avenue
Montgomery, Alabama 36104

Dear Governor Ivey,

We are grateful for your steadfast leadership of our state in an unprecedented time in Alabama’s history. We are confident in our state and nation’s response to this crisis and the ongoing efforts being undertaken to protect the health, safety and well-being of our citizens.

We write the following to offer assistance in an area that may be overlooked as efforts are undertaken to respond to the crisis and avoid any unintended consequences along the way. As we watch what is happening across the country, we know that Alabama will not be immune from further disruptions to normal life.

As the trade associations representing Alabama’s banking, construction and real estate industries, we respectfully request that Alabama follow the lead of other states and include banking, construction, and real estate related services in “essential services” should Alabama move to limit activities through a shelter in place order at a later date.

Alabama’s banking, construction and real estate industries, recognizing the seriousness of this crisis, have gone to great lengths to comply with and implement all directives and guidance issued by the Centers for Disease Control (CDC), Occupational Safety and Health Administrations (OSHA), and the Alabama Department of Public Health (ADPH) and a number of other directives that have come forward from federal and state authorities. These guidelines have helped to ensure that disease spread is minimized to the maximum extent practical. We feel strongly that the lending, construction, sale, rental, or occupancy of safe, sanitary, and affordable structures, as well as the repair of existing structures, will further support Alabama’s efforts to fight the spread of illness.
The lending, construction, sale, and rental of commercial and residential property, as well as the activities of plumbers, electricians, HVAC contractors, wastewater installers, and other supporting professions, are key components of Alabama’s economy and are still needed during this pandemic. These industries support local and state economies through sales tax revenues and payroll taxes. During the economic downturn of the last decade, governments became keenly aware of the value of these industries as major drivers of economic growth. As we battle the further spread of this pandemic and teeter on the edge of another financial crisis, the role of these industries to Alabama’s economy and future recovery efforts has never been more important.

Despite the recent downtown, core market fundamentals remain strong, there is strong confidence in lending institutions and access to capital, rates are at all-time lows, and much of the state still lacks a sufficient inventory of affordable housing. All of this will create opportunities for the banking, construction and real estate sectors to play a leading role in maintaining some degree of economic activity during the pandemic and the economic recovery.

For these reasons, we respectfully request that, in the event Alabama may consider issuing a shelter in place order, the banking, construction and real estate industries in Alabama be deemed “essential services.” Specifically, we request that these services include but not be limited to: title and record searches and abstracting; the issuance of title insurance; appraisals; permitting; inspections; construction; repair; moving; rental; the recodardation of liens, mortgages, and loans; legal; financial; and other services necessary to complete a banking, construction and/or real estate transaction and/or the transfer or conveyance of real property.

Thank you for your consideration of this request. May God bless the State of Alabama during this time.

Respectfully submitted,

Alabama Associated General Contractors

Alabama Association of REALTORS®

Alabama Bankers Association

Alabama Land Title Association

Home Builders Association of Alabama

Mortgage Bankers Association of Alabama