

The Approach



4th Quarter 2018 Chapter Installation Meeting

When: Friday, November 9, 2018

Where: [St. Petersburg Yacht Club](#),
11 Central Avenue, St. Pete, FL



Cost: **4-Hour Seminar Only:** \$125 (Early) | \$135 (increases 10/26/18)
Chapter Dinner Meeting Only: \$38 (Early) | \$42 (increases 10/26/18)
4-Hour Seminar + Chapter Dinner Meeting: \$155 (Early) | \$165 (increases 10/26/18)

Schedule of Events

- 9:30 AM: Board of Directors Meeting
- 1 PM—5 PM: Ignorance Isn't Bliss: Understanding Investigation by State Regulatory Board
- 5:15 PM—8 PM: Social, Chapter Dinner Meeting Program & Installation Ceremony

[REGISTER HERE](#)
 4th Quarter Chapter Meeting

Seminar: Ignorance Isn't Bliss: Understanding an Investigation by Appraiser State Regulatory Board is a brand new Appraisal Institute seminar that will be taught by Clay Ketcham, MAI, SRA and is approved for 4 hours of Florida CE and 20 points of AI CE credit. A regulatory complaint has been filed against you. Now what? Discover why state boards and agencies make the decisions they do, what federal oversight requirements guide them, and how a state regulator's investigation (including disciplinary action) proceeds by peeking behind the regulatory curtain. This 4-hour seminar discusses who files complaints, due process for an appraiser, and the steps to take when you are named in a complaint. With this knowledge, you'll have an advantage in resolving a complaint and better yet, avoiding one in the first place!

Meeting Program: The 4th Q chapter meeting will be held at the beautiful St. Pete Yacht Club in downtown St. Petersburg, FL. We are honored to have past national president Richard Borges, MAI, SRA, AI-GRS on hand to officiate the installation ceremony. In addition, our officers will provide updates on all the latest chapter, region and national news from the recent Appraisal Institute Chapter Leadership Conference held in Chicago. It should be a very informative meeting and great networking opportunity — [register today!](#)

Our guest speaker for the 4th Quarter Chapter Meeting dinner is St. Petersburg City Council Member **Ed Montanari**. Ed was elected to office in November 2015, representing District 3, and is a commercial airline pilot with American Airlines. Ed received his Bachelor of Science in Aeronautical Science from Embry-Riddle Aeronautical University. He served our country as both an F-16 fighter pilot and an Air Operations Officer in the United States Air Force and completed Special Operations training. A resident of St. Petersburg since 1976, he has been extremely active on a multitude of boards and task forces that have all focused on improving the quality of life within his community. He will be speaking about the renaissance of St. Petersburg and what lies ahead for the city along with a representative from the St. Petersburg Chamber of Commerce.



(Continued next page)

2018 Officers & Directors

President

Wesley Sanders, MAI, AI-GRS

Vice President

Julie Battaglia, MAI, AI-GRS

Treasurer

Rachel Zucchi, MAI

Secretary

Brian Zamorski, MAI

Directors

- Andrew Skinner, MAI, SRA
- Robert Klein, MAI
- John Fabian, MAI
- Michael T witty, MAI
- Patricia Whittington
- Patricia Staebler, SRA
- Timothy Sunyog, MAI
- Ed W. Smith, MAI
- Don Saba, SRA, Ex Officio

Region X Representatives

- Julie Battaglia, MAI
- Ned Palmer, MAI
- Dan Richardson, MAI
- Patricia Staebler, SRA
- Andrew Skinner, MAI, SRA
- Rachel Zucchi, MAI
- Jennifer Marshall, SRA, AI-RRS
- Ed W. Smith, MAI
- Wes Sanders, MAI (President)

Committee Chairs

- Admissions: Jennifer Marshall, SRA, AI-RRS
- Bylaws: Patricia Staebler, SRA
- Finance: Rachel Zucchi, MAI
- Guidance: Brad Saucier, MAI
- Education: Julie Battaglia, MAI & Jason Schultz, MAI
- Govt. Relations: Devon Carter, MAI
- Univ. Relations: Bruce Cumming
- Newsletter: B. Zamorski / Nancy Bachor
- Public Relations: Brian Zamorski

Chapter Executive Director

Nancy Bachor
(813) 962-4003
info@gulfcostai.org

Region X Officers

- Val Chiasson, MAI, SRA, Chair
- Nick Pilz, MAI, SRA, Vice Chair
- Lauren Dowling, Region ED



President's Message, Wesley Sanders, MAI, AI-GRS



Just a few weeks removed from a Category 4 hurricane impacting our members, neighbors, and friends located in the Panhandle, I am reminded how lucky we are to have all the resources we have. With reports coming from a family member serving in the Coast Guard in Panama City, I've heard first-hand about losses. A tree fell on his car, and mold took over his apartment in the days following the storm while they were out serving- making it all a total loss. Between insurance, aid, and volunteers, it sounds like the people in that area are starting to pick up the pieces. I hope all our chapter members in the Panhandle are doing ok, and please reach out to let us know your stories and how you are doing.

On Page 3 of the Newsletter is a link to the Emergency Financial Assistance Program from the AI Education and Relief Foundation. This is another great benefit for our members in time of need.

In planning for year-end, please don't miss our 4th quarter meeting- celebrating everyone who received a designation this year and installation of the 2019 leadership. It should be a great evening at the St. Pete Yacht Club.

Keep in mind your certification renewal is rapidly approaching. Luckily, Certifications are now available to PDF download, thanks to the Government Relations team and Trey Goldman- our legislative representative working with the Department of Business to fast-track this initiative since the 2016 renewal. Speaking of Government Relations, plan to be in Tallahassee next March for the 2019 VALUEvent. Event reminders and announcements will be sent over the next few months.

Please remember our Chapter member, Matt Caldwell, when voting in a few weeks. He is an AI Candidate for designation, who is finishing a term-limited eight years as a State Representative for District 79 and is running for the Florida Commissioner of Agriculture.

Thanks to all of you who volunteered for Chapter Leadership over the past year. Each of you committed time to help everyone in the Chapter, and we have been able to achieve great things because of it. From the officers to the committee members, your contributions have been valuable. Thanks again. I look forward to the insight and leadership of Julie, Rachel, Brian and Patricia in 2019, as well as the 2019 Directors and Committees.

If you are interested in serving on a committee or board, please visit the AI website and sign up at the Leadership Resource Registry. For 2019, we are particularly focused on those that have not had a previous opportunity to volunteer within AI, both on a chapter and Region X level. Here is a link to the registry: https://www.myappraisalinstitute.org/myappraisalinstitute/my_lrr.aspx. Please also inform Julie Battaglia, the 2019 Chapter President, so we can coordinate committees for next year.

Thanks for reading, and I look forward to seeing you at the St. Pete Yacht Club in a couple weeks.

Meeting Program *(Cont'd)*

We hope to see you there! Stay informed on all the issues of importance locally, state-wide and nationally. Candidates for Designation, Practicing Affiliates and designated members are encouraged to attend at least one chapter membership meeting each year. This should be a very interesting day of events. **NOTE: Mention "Appraisal Institute" for discounted valet parking fee.**

Nearby hotels— If you plan to spend the night in downtown St. Petersburg, the following hotels are all very close in proximity to the Yacht Club:

- [Hollander Hotel](#) - 421 4th Avenue North, St. Petersburg (within 0.7 miles)
- [Hampton Inn & Suites](#) - 80 Beach Drive, St. Petersburg (within 0.1 miles)
- [Cordova Inn](#) - 253 2nd Avenue North, St. Petersburg (within 0.4 miles)
- [Hyatt Place](#)— 25 2nd Street North, St. Petersburg
- [Hilton Bayfront](#) - 333 2st Street, St. Petersburg (within 0.3 miles)



Appraisal Institute Education and Relief Foundation

We are here to help!

The Appraisal Institute Education and Relief Foundation (AIERF) is here to help Appraisal Institute professionals and their families who are dealing with the aftermath of Hurricanes Florence and Michael.

Emergency Financial Assistance

If you or someone you know are in need of emergency financial assistance, please complete the application below or contact the Appraisal Institute Education and Relief Foundation at aierf@appraisalinstitute.org for more information:

[Download the Appraisal Institute Education and Relief Foundation Application for Assistance](#)

Your Donations Matter

Please consider making a donation to the AI Education and Relief Foundation. It is your donations that help fund emergency financial assistance for your colleagues in need, as well as continue to provide scholarships to assist your fellow appraisers in completing their designation education.

[DONATE TODAY](#) - [Contribute to the AI Relief Foundation](#)

Who We Are

The Appraisal Institute Education and Relief Foundation (AIERF) was born out of the 2018 union of the AI Education Trust and AI Relief Foundation in order to most effectively and efficiently serve real estate appraisal professionals now and into the future.

For more than 50 years, the Appraisal Institute Education Trust (AIET) fostered the advancement of the real estate appraisal profession and played a critical role in supporting valuation education. AIET supported a vast range of initiatives, from world-renowned resources such as the Y.T. and Louise Lee Lum Library, to programs that will help secure the future of the valuation industry, including research grants and scholarships. Since the formation of the Appraisal Institute Relief Foundation (AIRF) following the 2005 Gulf Coast hurricanes, more than \$300,000 in emergency financial assistance has been provided to appraisers and other individuals in need.

Government Relations, Devon Carter, MAI, Committee Chair

The U.S. House passed H.R. 6347, The Real Estate Appraisal Harmonization Act and H.R. 6348, The Small Business Access to Capital and Efficiency Act. These two bills are purported to make it easier for small businesses to access lending by increasing the appraisal threshold from \$250,000 to \$500,000 and allow "evaluations" where appraisals are not required for commercial real estate loans. However, the SBA does not require evaluations and neither bill addresses evaluation requirements.



Further, the National Credit Union Administration (NCUA) is proposing to increase their appraisal threshold for non-residential loans to \$1 million. If finalized, this would exclude nearly all SBA loans from appraisal requirements rather the loans would be subject to a no-appraisal or evaluation. As the risks involved with SBA loans it is generally greater than other commercial lending the Appraisal Institute is lobbying for "no" votes on both of these issues.

The Federal Housing Administration (FHA) recently announced that it will begin requiring lenders originating "reverse mortgages) to provide a second appraisal under certain circumstances. The second opinion will be required after the FHA performs a risk assessment of the mortgages submitted in new originations. The lender would have to accept the lower of the two appraisals submitted.

Education, Julie Battaglia, MAI, AI-GRS, Committee Chair



Julie Battaglia, MAI, AI-GRS

It is hard to believe we are coming to the end of the year soon and the November recertification deadline. Remember that it is never too early to begin accumulating your CE hours for the next renewal cycle, which will be November 30, 2020. The education committee has worked hard to put together another great year of education offerings for next year. Don't let the deadlines sneak up on you.

We have had a very busy year with a variety of educational offerings and locations. We offered several seminars for CE, seven presentations of the **7-Hour USPAP** and eight offerings of the **3-Hour Florida Law** classes in a variety of locations from Destin and Tallahassee down to Ft. Myers. We gave everyone plenty of opportunities to get these required classes at a very discounted



USPAP class held in Tampa in October

price for our chapter members. We presented several chapter-developed classes in addition to five chapter meetings this year in Tallahassee, Ft. Myers, Sarasota and Tampa with one more on the schedule in St. Petersburg. We are a very large and widespread chapter and it was the goal of our chapter president Wes Sanders to go to as many different areas within our chapter as possible this year. The final chapter meeting will be held on November 9th in St. Petersburg. **Business Practice & Ethics** will be presented in Tampa on October 26th and the brand new 4-hour seminar "**Ignorance Isn't Bliss: Understanding an Investigation by a State Regulatory Board**" will be our final class of the year instructed by Clay Ketcham, MAI, SRA, AI-GRS in conjunction with the November 9th chapter meeting. Discover why state boards and agencies make the decisions they do, what federal oversight requirements guide them, and how a state regulator's investigation (including disciplinary action) proceeds by peeking behind the regulatory curtain. Developed by Craig Steinley, SRA, AI-RRS, current President of AARO (Association of Appraiser Regulatory Officials), with input from regulators and board members (who are appraisers) and attorneys who defend appraisers, this 4-hour seminar discusses who files complaints, due process for an appraiser, and the steps to take when you are named in a complaint. With this knowledge, you'll have an advantage in resolving a complaint and better yet, avoiding one in the first place! **Register Today!**

We hope you plan to attend the **4th Quarter Chapter Dinner Meeting & Installation** and 4-hour seminar "**Ignorance Isn't Bliss**" at the beautiful St. Petersburg Yacht Club on Friday, November 9th. The installation and dinner meeting will follow. We hope to see you all at this beautiful waterfront location in downtown St. Petersburg.

Our chapter's education goal is to give you the best instruction, material and topics on a timely basis. Look through the remaining offerings for 2018 and the new 2019 schedule. In this time of expanding on-line education, many of you have told us you still prefer the classroom setting. Your chapter exists primarily because of classroom education. We receive minimal funding from National for the on-line programs so our education program helps keep our chapter dues one of the lowest in the country. You can help keep our chapter financially stable by supporting our programs. Get what you need locally.

Check the chapter website often for any new additions to the education schedule and other chapter news. The Florida Gulf Coast Chapter website can be found at www.gulfcoastai.org. The **2019 Education Schedule** is included in this newsletter. We have a variety of classes and topics planned, from continuing education, chapter-developed seminars and a few professional development 2-day classes. Check out the new schedule and remember to sign up as early as possible for the discount prices and to ensure the minimum attendance needed. Thank you for attending our classes this year and we hope to see you next year.

Are you interested in developing a 2–3 hour seminar? We are always looking for interesting 2 - 3 hour locally developed topics. Please consider developing a continuing education (CE) program that would be beneficial to our appraisers and the industry. Contact the chapter office with your ideas.

2019 Chapter Leadership

The following individuals were elected at the June chapter meeting to serve the position of 2019 officers, directors and regional representatives for the **Florida Gulf Coast Chapter**. They will be installed in November:

Florida Gulf Coast Chapter - 2019 Officers

President: Julie Battaglia MAI, AI-GRS
Vice President: Rachel Zucchi, MAI
Treasurer: Brian Zamorski, MAI
Secretary: Patricia Staebler, SRA

2018 Nominating Committee

Don Saba, SRA, Chair
Michael Jonas, MAI
Joel Salley, SRA
Karen Goforth, MAI

Directors (2017-2019)

Timothy Sunyog, MAI
 Robert M. Klein, MAI

Directors (2018-2020)

John Fabian, MAI
 OPEN
 Brad Saucier, MAI (*to complete Staebler term*)

Directors (2019-2021)

Ashlie Dummeldinger MAI
 Michael Cliggitt, MAI
 Byron Torres
 Wesley Sanders, MAI (Ex-Officio)

Region X Representatives—2019

Ned Palmer (2017-2020)
 Andrew Skinner, MAI, SRA (2017-2020)
 Rachel Zucchi, MAI (2017-2020)
 Michael Cliggitt, MAI ((2019—2021)
 Jennifer Marshall, SRA (2018—2021)
 Michael Jonas, MAI (2019—2022)
 James (Matt) Terry, SRA (2019—2022)
 Patricia Whittington (2019—2022)
Julie Battaglia, MAI — Chapter President

Alternate Region Reps: Don Saba, Karen Goforth, Patricia Staebler, Robert Klein, John Fabian, Brian Zamorski, Woody Herr, Michael Twitty, Steve Griffith, Dan Richardson

2018 Committee Chairs

Admissions: Jennifer Marshall, SRA, AI-RRS
 Bylaws: Patricia Staebler, SRA
 Candidate Guidance: Brad Saucier, MAI
 Education: Julie Battaglia, MAI, AI-GRS
 and Jason Schultz, MAI
 Finance: Rachel Zucchi, MAI
 Government Relations: Devon Carter, MAI

Nominating: Don Saba, SRA
 Programs: Julie Battaglia, MAI, AI-GRS
 Public Relations: Brian Zamorski, MAI
 University Relations: Bruce Cumming
 Website / Social Media: Ned Palmer, MAI
 Newsletter: Brian Zamorski/ Nancy Bachor

2018—2019 Florida Gulf Coast Chapter Meetings

Save the dates!!



4th Quarter Meeting & Installation - November 9 - St. Petersburg
 1st Quarter 2019 Meeting - March 25 - Tallahassee
 2nd Q 2019 Meeting - May 16 - Ft. Myers
 3rd Q 2019 Meeting - August 22, 2019 - Tampa
 4th Q 2019 - November 8, 2019 - Sarasota

Candidate Guidance, Brad Saucier, MAI, Chair

Candidates: Your Annual Minimum Progress is shown in the form of a graph on our MY AI ACCOUNT page. The chart is located in the right-hand column, and the display shows how many requirements you must complete (blue bar) and how many requirements you have already completed (gold bar). Check your [Candidate Status Report](#) for a list of remaining designation requirements. You can also file an extension request by calling the national office at 312-335-4111 or email to admissions@appraisalinstitute.org.

Experience Requirements—The purpose of the Appraisal Institute Experience Requirements is to determine if a Candidate for Designations work meets the requirements specified in applicable AI Regulations, Policies, and Procedures, including Significant Professional Responsibility, Reasonable Relationship of Hours, and the [Appraisal Institute Standards of Professional Appraisal Practice](#) (or other relevant criteria). Candidates should be open to listening to and exchanging information with the Experience Screener. The Experience Requirement and interview is a learning process, whether or not your credit is approved. You likely will come away with new ideas for reporting and possibly a better understanding of theory and techniques.

Reports must be submitted in their entirety, which means that the report is to be submitted just as it was sent to the client. Reports are not to be edited or altered in any way for the experience process. All work for which experience is claimed must have been performed for a business purpose (mock experience and mock review experience is ineligible).

We currently have 44 candidates for designation, 60 practicing affiliates and 3 members seeking the review designation. We ask that our designated members and candidates encourage any non-designated appraisers to consider getting any AI designation and contact the Candidate Guidance Committee if we can answer any questions they may have and/or explain the many benefits of Appraisal Institute affiliation and designation.

Five candidates have received their designations this year. **CONGRATULATIONS** to the following members:

- Michael Kelly, SRA - Jonathan Hurt, MAI - J. Bruce Cumming, Jr., MAI - Steven Norris, SRA
- Roger McDonough, MAI - Caroline C. Sutton, AI-GRS

Candidates!! The Candidate Guidance and Admissions Committees are planning a roundtable event with multiple speakers at a fun location to be determined. Watch for more details on this event.

CE Requirements

Candidates and Practicing Affiliates must complete 70 hours (350 points) of continuing education for every five-year cycle. Designated members must complete 100 hours (500 points) of CE every 5-year cycle. The points system offers an incentive to individuals who attend advanced education. AI will now reward individuals who take and pass exams. The system's tiered point structure allocates higher point values to courses and seminars defined as advanced education. For more information, visit the AI website. Generally, 1 hour of CE = 5 points (1% of 500 points) or more. This formula is also used for education taken outside of AI, which members can add on their own by logging onto the website and clicking: Add Credit to My AI CE Log. USPAP and Business Practice & Ethics are each valued at 35 points.

2019 Capstone Programs

Location	Live Dates	Registration Deadline
Southern California	March 11-17, 2019	January 3, 2019
Synchronous*	March 11-17, 2019	January 3, 2019 (Sold Out)
Chicago, IL	June 24-30, 2019	April 18, 2019
Nashville, TN	September 16-22, 2019	July 11, 2019
Synchronous	September 16-22, 2019	July 11, 2019
Philadelphia, PA	November 18-24, 2019	September 12, 2019

2018—2019 Education Schedule

Florida Gulf Coast Chapter



Date	Class	Instructor
October 26, 2018	Business Practice & Ethics - Tampa	Ray Krasinski, MAI
November 9, 2018	4th Quarter Chapter Meeting and Installation—St. Pete Seminar: Ignorance Isn't Bliss (4 CE)	Richard Borges, MAI, SRA Clay Ketcham, MAI, SRA
February 21, 2019	Evaluating Commercial Leases: The Tenant and the Terms Both Matter - Sarasota (7 CE)	Richard Borges, MAI, SRA
March 14-15, 2019	Practical Applications in Appraising Green Commercial Properties (NEW) (Tampa) (14 CE)	Timothy Runde, MAI
March 25, 2019	1st Quarter Chapter Meeting - Tallahassee Seminars: A.M. Ignorance Isn't Bliss: Understanding an Investigation by State Appraiser Regulatory Board (4 CE) P.M. Craft Beer Pours into Commercial Real Estate (2 CE)	Clay Ketcham, MAI, SRA Panel of Industry Speakers
April 11, 2019	The Cost Approach: Unnecessary or Vital to a Growing Practice? (7 CE Pending)	Jennifer Marshall, SRA
May 9, 2019	Business Practice & Ethics - Tallahassee	Clay Ketcham, MAI
May 16, 2019	2nd Quarter Chapter Meeting - Ft. Myers Trial Components: Recipe for Success or Failure (3 CE)	John Underwood, MAI
June 12, 2019	Valuation by Comparison: Residential Analysis and Logic	Sandra K. Adomatis, SRA
July 25, 2019	Appraisal Aerial Inspections Using a Drone (Destin) (7 CE)	Lamar Ellis, MAI
August 22, 2019	3rd Quarter Chapter Meeting - Tampa Seminar: Raise Your Appraiser IQ	Ted Whitmer, MAI
TBA	Tightening the Appraisal (Tallahassee) (3 CE) TBA—one 1/2 day seminar	Vincent Dowling, MAI
October 3-4, 2019	Appraiser as Expert Witness (Tampa) (15 CE)	John Underwood, MAI
October 24, 2019	Business Practice & Ethics (Tampa)	Vincent Dowling, MAI
November 8, 2019	4th Quarter Chapter Meeting & Installation - Sarasota Seminar: TBA	TBA

To register for any of the above classes, go to: <http://www.appraisalinstitute.org/education/FloridaGulfCoast.aspx>
 Questions? Call chapter office at (813) 962-4003 or email info@gulfcoastai.org
 Florida Gulf Coast Chapter, P. O. Box 273994, Tampa, FL 33688

Online Education | NEW SYSTEM! Appraisal Institute®

· Intuitive interface · Mobile friendly · Multimedia Integration Search Classes

Reminder to Chapter Officers, Directors, Committee Members and Region Reps!

Designated members and Practicing Affiliates can log their own Service to the AI. Please remember to log your service through the [AI CE Log](#).

Florida Real Estate Appraisal Board Meetings

2018–2019 General Meetings

- Monday, December 3, 2018
- Monday, February 4, 2019
- Monday, April 1, 2019
- Monday, June 3, 2019
- Monday August 5, 2019
- Monday, October 7, 2019
- Monday, December 2, 2019

The Division of Real Estate is now able to [live stream](#) their meetings. The streaming is not recorded and it has limited space at this time. If you are unable to access the meeting, please try again later as access may become available during the day. If you have connected to the live stream and no longer wish to view the meeting in progress, please be sure to disconnect to allow others to access the live stream. <http://www.myfloridalicense.com/dbpr/re/FREABMeetings.html>.

If you wish to have printed materials to reference during the meeting, please visit the website

www.myfloridalicense.com > *Doing Business with Us* > *Real Estate Division Page* > *Florida Real Estate*

Appraisal Board > *Meetings & Workshops*, and print all publicly available materials as early as 7 days before the date of the meeting. The department endeavors to minimize paper usage in all business practices. If you plan to attend for CE credit, you will need to attend the full day. All FREAB Meetings begin at 8:30 a.m. and are held at the Division of Real Estate Commission Chambers in Orlando unless stated otherwise.

The FREAB invites and encourages all members of the public to provide comment on matters or propositions before the Board or a committee of the Board. The opportunity to provide comment shall be subject to Rule 61J1-7.020, Florida Administrative Code. To submit written notice, send to the attention of *FREAB Public Comments* via email to: realpublicrecords@myfloridalicense.com or fax to 407-317-7245.



Knowledge. Experience. Integrity. The MAI, SRPA, SRA, AI-GRS and AI-RRS designations represent advanced knowledge. They stand for years of proven, real-life real estate valuation experience. Any they always mean a commitment to strict professional ethics and standards.

Florida Gulf Coast Chapter, Appraisal Institute

P. O. Box 273004, Tampa, FL 33688 T: 813-962-4003 Website: www.gulfcoastai.org

Thanks to the 2018 Board of Directors - Florida Gulf Coast Chapter

We would like to thank the following individuals who served the chapter during 2018. We appreciate your service!

President: Wesley Sanders, MAI, AI-GRS
Vice President: Julie Battaglia, MAI
Treasurer: Rachel Zucchi, MAI
Secretary: Brian Zamorski, MAI

Directors (2018-2020)

John Fabian, MAI
 Patricia Staebler, SRA
 Ed W. Smith, MAI

Directors (2016-2018)

Andrew Skinner, MAI
 Michael Twitty, MAI
 Patricia Whittington

Region Representatives (2015-2018)

Dan Richardson, PhD, MAI
 Patricia Staebler, SRA

Alternate Region Reps - 2018

Don Saba, SRA
 Michael Twitty, MAI
 Patricia Whittington
 Cristie Garrett, MAI
 Karen Goforth, MAI
 John Fabian, MAI
 Michael Jonas, MAI
 Steven Griffith, MAI
 Robert Klein, MAI
 Brian Zamorski, MAI

Directors (2017-2019)

Timothy Sunyog, MAI
 Robert M. Klein, MAI

Region Representatives (2016-2019)

Julie Battaglia, MAI, AI-GRS

Region Representatives (2017-2020)

Andrew Skinner, MAI
 Ned Palmer, MAI
 Rachel Zucchi, MAI

Region Representatives (2018-2021)

Ed Smith, MAI
 Jennifer Marshall, SRA, AI-RRS

Interested in Becoming an Appraisal Institute Instructor?

The Appraisal Institute holds **Instructor Qualifying Conferences (IQC)** each year.

The IQC has two goals:

- 1) To assess the communication and instruction skills of potential AI instructors, and
- 2) To review educational principles and practices for potential instructors in order to teach Appraisal Institute programs effectively. The IQC is the first step one must take to become an approved Appraisal Institute instructor.

Designated members and/or PhD's who currently are not approved to teach for the Appraisal Institute but are interested in completing the process to become a full instructor for AI programs. Completion of program does not guarantee approval to teach.

Contact Tony Mendoza at tmendoza@appraisalinstitute.org if you would like more details.

Interested in sponsoring an event? Sponsorship opportunities are available for our chapter meetings. Contact the chapter office for more details! Sponsorships include recognition in email blasts, chapter website, newsletters in addition to recognition at chapter meetings.

Event Sponsorships Available....[Click Here](#) to Become a Meeting Sponsor Today!

Membership Updates – Florida Gulf Coast Chapter

Congratulations New Designated Members

J. Bruce Cumming, Jr., **MAI** - Sarasota
 Steven S. Norris, **SRA** - Ft. Myers
 Roger McDonough, **MAI**, Sarasota
 Caroline C. Sutton, **AI-GRS**, Tallahassee

Practicing Affiliate

Christopher Brown, Naples
 Alexander S. Collett, Sarasota

Semi-Retired

Steven J. Grose, **SRA, AI-RRS**, Cape Coral

Transfer In

Elie A. Edmonson, **MAI** (South Florida Chapter)
 Bradford A. Kroll, **SRA** Naples (from North Carolina)
 Jason Bennett, Candidate, Naples (from Colorado)
 Jeffrey M. Hortsch, Candidate, Trinity (from Chicago)

Transfer Out

Thomas A. Tippet, **MAI** (to Ohio)

Terminated

John M. Roberts, Ft. Walton Beach

Deceased

Morris Greber, **SRA**, Sarasota

Welcome to the Florida Gulf Coast Chapter—we hope to see you at an upcoming chapter meeting!

Region X's University Relations Committee

Region X is once again sponsoring the **Florida State University Real Estate Trends Conference** held October 25-26. Our three attendees will be participating in the speed networking round with the students. Ned Palmer, **MAI** remains the committee chair for FSU. Please contact him (ned.palmer@ngkf.com) if you will be attending the conference or would like to assist later on in the year on the expert panel with the students.

Florida International University's masters program is now approved through the AQB; this achievement is due to the efforts of Lee Smalley, **MAI** (Co-Chair, Region X, University Relations)

University of Central Florida (UCF) is in the early stages of getting the undergraduate and graduate real estate programs approved through the AQB. As well, Ira Bellinkoff, **MAI** and Hal Katz (UCF Committee Chair) are spearheading writing the Advanced Appraisal course with the goal of making students "turnkey" for job placement. This course is expected to debut in Spring 2019.

The **University of Florida Real Estate Society** formally invites you and the other members of the **Appraisal Institute** to the 2nd Bi-Annual Internship Mixer on November 16, 2018 from Noon—2 PM in Bryan Hall 232. The Real Estate Society will give a brief introduction of each company in attendance. A booth will also be set up for you to meet with students one-on-one. This is a fantastic way to meet with current MSRE (Master of Science in Real Estate) students, incoming MSRE students, and undergraduates interested in entering the Real Estate industry. Please R.S.V.P to ira@edgerealtyadvisors.com by October 29, 2018

Ryan Zink, **MAI** has been working on establishing the newly formed University Relations Panel for the Appraisal Institute. As the Chair for 2018, his goal is to promote university relations from the national level by earmarking funds that can be used to sponsor case study competitions and targeted involvement with students at the major universities. Overall, brand awareness is key to bring in new members, and Ryan is laying the groundwork!



JOIN US!!!

4th Quarter Chapter 4-Hour CE Seminar & Chapter Dinner Meeting
Friday, November 9, 2018

1 PM - "Ignorance Isn't Bliss" (4 CE)

St. Petersburg Yacht Club, St. Petersburg, FL

[Register Today!!](#)

AI Guide Note Can Help Appraisers in Disaster Areas

As disaster recovery efforts continue throughout the U.S., the Appraisal Institute reminded appraisers assisting property owners and lenders in communities affected by hurricanes and fires that they can find guidance in [AI Guide Note 10: Development of an Opinion of Market Value in the Aftermath of a Disaster](#)

GUIDE NOTE 10

Developing an Opinion of Market Value in the Aftermath of a Disaster Natural disasters include hurricanes, floods, tornadoes, earthquakes, tsunamis, fire, severe winter storms, avalanches and mudslides, among others. Disasters can also be caused by human action or error; examples include terrorist attacks, riots, war, panic in the financial markets, industrial accidents, chemical leaks, oil spills, shipping accidents, airline crashes, and structural failures of dams, bridges or buildings. Disasters tend to occur suddenly, taking the public by surprise, even when the location is known to be prone to such an occurrence. Depending on the nature of the disaster, injuries and death may be widespread and destruction of property may occur to varying degrees. Initially the collective reaction to any disaster is shock, then disbelief, mourning and sorrow. Eventually, there is recovery; those affected move on with their lives. Damaged property is repaired and destroyed property is often replaced. The human tragedy aside, the aftermath of a disaster can be especially problematic in real property valuation assignments.

During that time period, real property markets in affected areas often exhibit instability, even chaos. Analyzing data in such markets presents an array of challenges. How can an appraiser develop a credible opinion of market value in the aftermath of a disaster? “Market value” is the focus of many appraisal assignments. This Guide Note is intended to address market value assignments only; if the objective of an assignment is not market value, not all of the discussion in this Guide Note will apply.

AI Benefits

Are you taking advantage of the benefits that the Appraisal Institute has to offer?

Designated Members, Candidates for Designation and Affiliates have access to exclusive discounts and an insider connection to exciting Appraisal resources:

- Insurance
- Education
- Business Tools
- Marketing & Publications
- Travel
- AI Services
- Networking & Leadership Development
- Taxbot (Automobile Mileage & Expense Tracking App)

[Learn More](#)

Club Quarters— as part of the Club Quarters network, AI professionals are able to take advantage of savings on hotel costs. You, your family, and friends can enjoy their prime locations and unique services at subsidized rates on weekends and holidays. For reservations and more information, visit Club Quarters and enter the Member ID Appraisal for exclusive rates, go to: <http://clubquarters.com/>.

AI Scholarships

The Appraisal Institute Education & Relief Foundation offers a number of [scholarships](#). While some are for college students, many benefit Candidates for Designation. Keep in mind these scholarships are for courses only, not Capstone, not challenge exams or re-exams, and they are not available to Candidates who are re-taking a course they previously attended. The next deadline is January 1. Call 312.335.4133 or email questions to ai erf@appraisal institute.org.

Information on Florida Amendments 1 & 2

Submitted by Pinellas Property Appraiser, Michael Twitty, MAI

Know Before You Vote Regarding Amendments 1 & 2

Property Appraiser Mike Twitty and his staff have created an online tool and educational videos to help you learn the facts before you vote on Amendments 1 & 2. Depending on the outcome of their respective votes, these Amendments have the potential to benefit or adversely impact homeowners, renters, businesses and local government.

Amendment 1 relates to an additional \$25,000 of Homestead Exemption for homestead owners with an *assessed value* over \$100,000. However, it is important to point out that simply having homestead exemption does not mean one's property qualifies. In fact, over 40% of Pinellas homestead properties do not qualify for this additional exemption. This is because Assessed Value is typically lower than Just/Market Value due to the Save-Our-Homes cap.

To learn more, watch the video at https://www.pcpao.org/2018_FL_Amendment_1.html. Then homeowners can find out if they will qualify/benefit using the online estimator at www.3hxestimator.org (presently works in 61 FL counties). A Yes vote would result in a savings for qualifying homeowners but less funds available to local government, assuming no millage changes. Taxing Authorities needing to raise millages would result in a tax increase/shift to non-qualifying owners and reduce the savings to those who qualify. A No vote would maintain the status quo and preserve homestead exemption as it exists today.

Amendment 2 addresses the existing Non-Homestead (10% cap) which presently protects non-homestead property owners (businesses, renters, 2nd homeowners) from assessed value increases in excess of 10% per year. This cap, which has no impact on school funding, is scheduled to expire on January 1, 2019 unless made permanent via a Yes vote. A No vote would increase available funding to local government but would result in a sizable tax increase in 2019 to non-homestead properties due to the cap removal and reset of Assessed Value to Just/Market Value. This could have an adverse impact on the value of commercial property around our state.

Learn more via a short video at https://www.pcpao.org/2018_FL_Amendment_2.html and/or the Property Appraiser's article discussing the Amendment <https://www.pcpao.org/Articles/Amendment2NonHXcap.pdf>.

All of this information can also be accessed from the Pinellas County Property Appraiser website at www.pcpao.org.



MIKE TWITTY, MAI
Meet Mike

- Property Appraiser HOME
- Search Our Database
- Appraisal Info
- Forms / Change of Address
- Exemption / Save-Our-Homes / Portability
- Tax Estimator (New)
- Tangible Personal Property
- Downloads / Reports / Maps
- Truth In Millage
- Tax Roll / Budget / Legal
- Glossary / FAQ's
- Links
- Important ADA Information

Pinellas County Property Appraiser

Pinellas County Property Appraiser Mike Twitty and his staff are dedicated to producing fair and equitable Property Value Assessments. We strive to provide exceptional service to the citizens of Pinellas County. The information on this site has been prepared as a public service, and to give you an overview of some of the activities in the Property Appraiser's Office.

November 6th General Election Amendments Affecting Property Taxes

Amendment 1: Will you Benefit? 3rd Homestead Estimator

Please Note: Just having homestead exemption does not mean you automatically qualify for the proposed 3rd Homestead Exemption (additional \$25,000).
Run the [3hxestimator.org](http://www.3hxestimator.org) to find out if your property will qualify.
[Learn more about who will and will not qualify.](#)

Amendment 2: Non-Homestead (10% Cap)

The Non-Homestead (10%) Assessment Cap, which currently limits assessed value increase to a maximum of 10% per year, expires January 1, 2019. This cap removal would result in the Assessed Value of all Non-Homesteaded property rising to Just/Market Value in 2019.
A Yes vote would result in maintaining the cap into perpetuity while a No vote would allow the cap to expire. [Learn more](#)

Jobs Board

Commercial Real Estate Appraiser Position - Herr Valuation Advisors, Inc. We have an opening for an experienced commercial real estate appraiser. The position will offer exposure to a wide range of property types. You are classified as an employee and not an independent contractor and your compensation is based on a competitive fee split. Benefits include a Simple IRA retirement account, health insurance, and payment of your MAI dues. All of our appraisers are considered employees and not independent contractors. The HVA office in Tampa is centrally located, and we also provide the ability to log in and work remotely from anywhere. We have a friendly staff that enjoys collaboration. Our robust database and archive of past appraisals along with report writing software and templates give you the ability to produce an appraisal in less time and with greater quality and accuracy. And we are willing to train and assist you to be the best appraiser you can be.

The applicant's minimum qualifications must include a Registered Real Estate Appraiser's Trainee license in the State of Florida, a four-year college degree (preferably in business, or real estate), strong writing and communication skills, and outstanding computer and organizational skills. Knowledge of Narrative1 and Argus is beneficial. This candidate must have at least one year's experience appraising commercial real estate under the supervision of a MAI appraiser. If this sounds interesting to you please email a cover letter and resume' to admin@herrva.com.

Sarasota/Manatee Counties. Alliance Appraisal Associates of Florida is looking to add certified residential (FHA approved) appraisers to cover 1 or 2 counties in a busy residential office. We do residential only, and been in business for more than 25 years. This is a full or part-time opportunity and a fee split position. Work remotely from your own home office. Please forward resume to Debra Ann Dietz, SRA at debbiedietz@allianceappraisalflorida.com or call 941.356.0974 for any additional information about this opportunity.

Members on the Move

Chapter member and commercial appraiser **Rick Harris**, owner of Richard Harris & Associates in Palm Harbor, was recently honored by the National Association of Realtors as a finalist for the **Realtors Good Neighbors Award**. Harris is volunteer president of a \$12 million non-profit, [The Arc Tampa Bay](#), which supports and empowers people of all ages with intellectual and developmental disabilities. His business and real estate expertise helped the organization reduce costs, increase revenue, obtain grants, and invest wisely in order to enhance its reach in the community. Harris has used his real estate expertise to empower children and adults with developmental disabilities.



Richard Harris

The Arc TB runs 18 group homes and a 22-unit apartment complex that together house more than 150 people. These facilities require remodeling, renting, and sometimes buying and selling, which is made easier with Harris's real estate expertise. He has helped The Arc increase its revenue by \$250,000 a year.

"He most certainly has put his real estate knowledge to good use," says Steve Heller, a past president of The Arc TB. "He really just puts his heart and soul into trying to do good for our organization and for people who can't help themselves." Harris understands the importance of these programs firsthand because his oldest son, David, 37, was born with Down syndrome and lives with five other adults, in an Arc group home. "I believe Rick sees all the people we serve here as kind of an extension of his child," says Madison Orr Hauenstein, executive director of The Arc Tampa Bay Foundation, which raises money for The Arc TB. "He's been so successful and passionate about implementing great change here because it's so personal to him. It's great that Rick has allowed his passion for his son to spill over." [Click here for the full article](#) in REALTOR magazine. Congratulations Rick.

3rd Quarter Chapter Meeting in August—Sarasota, FL



Insurance Appraisal seminar presented by Patricia Staebler, SRA at 3rd Quarter Meeting



Lunch Meeting and Program at Marina Jacks in Sarasota



Guest Speaker Jim Cirillo with CBIZ Insurance Services



Presentation by Sandy Adomatis, SRA on RESNET Appraiser Portal



Newsletter Award Winner....Florida Gulf Coast Chapter!
Nat'l President Jim Murrett, MAI with Julie Battaglia & Rachel Zucchi



Chapter Leadership Conference held in Chicago in October attended by Julie Battaglia, MAI and Rachel Zucchi, MAI

4th Quarter Meeting of the Florida Gulf Coast Chapter Friday, November 9, 2018, St. Petersburg, FL

Please join us for the 4th quarter chapter meeting!

Location

[St. Petersburg Yacht Club](#)
11 Central Drive, St. Petersburg



Valet Parking— Mention **“Appraisal Institute”** for discounted parking fee

Schedule of Events

- 9:30 AM - Board of Directors Meeting
- 1 PM - Seminar—Ignorance Isn’t Bliss (4 CE)
- 5:15 PM - Social/Chapter Dinner Meeting Program and Installation of 2019 Leadership

Fees

Chapter Dinner Meeting Only: \$38 Members | \$45 Nonmembers (Price increases October 25)
Chapter Meeting Dinner + 4-Hour Seminar: \$155 Members | \$165 Nonmembers (Price increases October 25)

[CLICK TO REGISTER](#)
SIGN UP EARLY FOR DISCOUNT

Registration Application — Friday, November 9, 2018 —4th Q Chapter Meeting

Name _____

Firm _____

CC Billing Address _____

City _____ State _____ Zip _____

Email _____ License # _____

Phone _____

R.S.V.P. Required!
email Registration to:
Florida Gulf Coast Chapter - AI
 Tampa, FL 33618
 T 813-962-4003

Questions? wcoastfl@tampabay.rr.com
Register Early and Save....fees increase 10/25/18
[Register Online Here](#)

Payment: **Circle One:** **Visa - MC - Amex - Discover - Check**

Credit Card: # _____

Exp. Date _____ **CCV:** _____ Zip _____

Name on Card: _____



Florida Gulf Coast Chapter of the Appraisal Institute
 P. O. Box 273994, Tampa, FL 33688
 Phone: (813) 962-4003 • Website: <http://www.gulfcoastai.org>