

**STATE OF CONNECTICUT
CONNECTICUT REAL ESTATE APPRAISAL COMMISSION
Minutes of Meeting
March 13, 2019**

The meeting was called to order by Commissioner Gerald Rasmussen. at 8:30 a.m. in Plaza North Meeting Room A at 450 Columbus Boulevard, Hartford, Connecticut.

Commission Members Present: Gerald Rasmussen (Cert. Gen. App. – 4th District)
John J. Galvin Jr. (Cert. Gen. App. – 5th District)
Shawna M. Baron (Cert. Res. App. – 5th District)
Linda M. Sepso (Cert. Res. App. – 3rd District)
Norris Hawkins (Public Member – 1st District)

Commission Members Absent: None

Commission Vacancies: Certified General Appraiser
Public Member (2)

Commission Counsel Present: Alan Ponanski, Assistant Attorney General

DCP Staff Present: Linda Kieft-Robitaille
Vicky Bullock
Robin Washbond

Public Present: Anthony Goiangos
Susan Homiski
Joseph Aiello

Note: The administrative functions of the Boards, Commissions and Councils are carried out by the Department of Consumer Protection, Occupational and Professional Licensing Division. For information contact Richard M. Hurlburt, Director, at (860) 713-6135 or Fax: (860) 706-1202.

Department of Consumer Protection Web Site: www.ct.gov/dcp
Division E-Mail: dcp.occupationalprofessional@ct.gov

MINUTES OF PREVIOUS MEETINGS

The Commission tabled approval of the December 12, 2018 draft minutes pending an edit to include Commissioner Galvin's comments concerning the ' Federal Banking regulations raising the de minimis threshold for commercial real estate transactions'. The draft minutes of December 12, 2018 and March 13, 2019 will be reviewed and approved at the April meeting.

COMMENTS OR CONCERNS OF ANY PERSON PRESENT TODAY

None

ASC

National Registry Report – Evan Noglow (Voluntary Surrender of License)

Examiner Linda Kieft-Robitaille reported that two complaints were filed against Mr. Noglow. Mr. Noglow decided to voluntarily surrender his license in lieu of attending a compliance meeting, and understands that he must come into compliance before he can reinstate his license.

NEW BUSINESS

Angela Haggerty, RCR Applicant – Log Approval and Sample Selection

It was moved by Commissioner Baron, Commissioner Hawkins 2nd, and the motion carried unanimously to approve the log. Samples were selected.

Jason Goncalves, RCR Applicant – Log Approval and Sample Selection

It was moved by Commissioner Sepso, Commissioner Hawkins 2nd, and the motion carried unanimously to grant an extension of his Provisional License to June 30, 2019. It was moved by Commissioner Sepso, Commissioner Hawkins 2nd, and the motion carried unanimously to approve the log. Samples were selected.

John Watkins, RCG Applicant – Log Approval and Sample Selection

It was moved by Commissioner Sepso, Commissioner Hawkins 2nd, and the motion carried to grant an extension of his Provisional License to June 30, 2019.

Commissioner Rasmussen abstained.

It was moved by Commissioner Galvin, Commissioner Hawkins 2nd, and the motion carried to approve the log. Samples were selected. Commissioner Rasmussen abstained.

**Jennifer Lynch - Seeking 3-hour equivalent CE credit for Real Estate course:
*Uncovering the Facts About Mortgage Financing***

It was moved by Commissioner Hawkins, Commissioner Baron 2nd, and the motion carried unanimously to deny this request for equivalent CE credit.

Brandon Ranciato, RCR Applicant – Seeking extension of Provisional License to pass exam

It was moved by Commissioner Sepso, Commissioner Hawkins 2nd, and the motion carried unanimously to grant an extension to June 30, 2019.

Hybrid Appraisals

Commissioner Sepso discussed Hybrid/Bifurcated Appraisals and stated that there should be guidelines to ensure compliance and that information should be included in the law course.

Assessor Workshop Presentation to be held June 3rd

Commissioner Baron asked the Commission members for their participation in an assessor's workshop to discuss the residential and commercial appraisal process and the function of the Appraisal Commission. The class will be held on June 3, 2019 at UCONN, Storrs Campus, from 9 A.M. to 12 P.M.

Appraisal Threshold for Commercial Real Estate

Commissioner Galvin discussed the issue of Federal Banking regulations raising the de minimis threshold to \$500,000 on commercial real estate transactions and to \$400,000 on residential real estate transactions and requested that the Office of the Attorney General assist the Commission in addressing this issue. AAG Alan Ponanski said he will help facilitate a meeting with the AAG for Banking, the Banking Commission and two Appraisal Commission members. The discussion will include requirements needed for evaluations and hybrid appraisals. This matter will be added to the April agenda.

OLD BUSINESS

Anthony Goiangos, RCR Applicant – Review of 3 Additional Samples

Mr. Goiangos appeared before the Commission with his supervisor, Susan Homiski. It was moved by Commissioner Sepso, Commissioner Baron 2nd, and the motion carried unanimously to approve Mr. Goiangos' samples. Commissioner Sepso requested that Mr. Goiangos submit a report in 6 months for guidance.

Joseph Aiello- Appeared before the Commission seeking waiver to start working before and while he takes the required 75 hours of course work needed to obtain his provisional appraisal license

The Department referred this request to the Appraisal Subcommittee (ASC) for a determination. Jenny Tidwell, Appraisal Policy Manager, sent the following response and the Commission followed ASC recommendation to deny the waiver.

From: Jenny Tidwell [<mailto:jenny@asc.gov>]
Sent: Thursday, March 7, 2019 11:10 AM
To: Kieft-Robitaille, Linda
Cc: Bullock, Vicky
Subject: Re: Question on provisional education requirement

*You are correctly interpreting the Criteria. You can't grant that waiver because he would not be AQB compliant and could not count experience earned toward an upgrade.
Sent from my iPhone*

*Jenny Howard Tidwell
Appraisal Policy Manager
Appraisal Subcommittee
Jenny@asc.gov
(202) 441-1538*

*On Mar 7, 2019, at 11:56 AM, Kieft-Robitaille, Linda <Linda.Kieft-Robitaille@ct.gov> wrote:
Hi Jenny*

Hope all is well,

We have an applicant seeking a waiver to start working before and while he takes the required 75 hours of course work needed to obtain his provisional (trainee) appraisal license.

By way of background, the applicant works currently for a state agency, the CT Department of Transportation. His position there is in acquisitions and he currently holds a real estate sales license. He wants to obtain his provisional (trainee) appraisal license. He took the 75 hours of coursework back in 2008 and is now looking for a waiver to start working before and during the time he takes a new set of the 75 hours required along with the course in supervisor/provisional education. The Department's understanding is that the 75 hours needs to be taken within 5 years of and prior to obtaining his license. Am I correct in my interpretation of the AQB requirements?

I do not want the Commission to give him a waiver then have to possible take the license away or have an issue with our ASC audit.

We also do not want to appear to show favoritism because he is currently a state employee. As always, thank you for your help.

*Linda M. Kieft-Robitaille
Real Estate Examiner
Dept. of Consumer Protection
860-713-6146
Linda.Kieft-Robitaille@ct.gov*

Supervisor Requirements

Commissioner Sepso talked about the issues with rewriting the law module because of the new changes to the qualifications which are not yet approved. Commissioner Sepso proposed a separate two-hour supervisory class because she finds most class attendees are not interested in a supervisory role. She also suggested asking for sample appraisals after one year of being licensed as a Provisional, and requiring the supervisor to submit one or two reports for review.

The Commission agreed more discussion is needed on this matter to better educate supervisors and protect the consumers. Commissioner Galvin suggested looking at the requirements of other states. Examiner Kieft-Robitaille will research other states and report back to the Commission.

Renewals

Examiner Linda Kieft-Robitaille reported that the Department issued 56 renewal notices to Provisional licensees. There were 534 renewal notices sent to Certified General Appraisers and 717 renewal notices to Residential Appraisers. She added that about one third of the Certified General Appraisers are out of state appraisers.

CE Audit Update/Fines

The Commission discussed increasing the CE audit fines to \$400 minimum and \$100 for each hour over 4 hours. Examiner Linda Kieft-Robitaille will meet with the DCP Commissioner to discuss the audit fine increase and report back to the Commission in April. Examiner Kieft-Robitaille also stated that the Department is considering the self-reporting of continuing education requirements by licensees which will expedite the audit process and that she will report back in June with more information.

AQB Criteria Change:

o Implementation Date/Legal Update

Examiner Kieft-Robitaille reported that the proposed AQB criteria changes are in process and currently in OPM, from there they will go to the Office of the Attorney General for Legal Sufficiency and will then move to Regulation Review. She continued that there was a public hearing held yesterday in the General Law Committee for changes to the AMC statutes. The changes are necessary to comply with new ASC requirements to register and collect National Registry fees for AMC's.

o Previous Applicants Reapplying

Examiner Kieft-Robitaille discussed with the Commission previous Provisional applicants reapplying for a Provisional License and clarified that in a situation where a person who was previously a Provisional appraiser and now wishes to reapply under the new requirements must now start over from the beginning. She added that those that are currently a Provisional Appraiser and once the new requirements go into effect, will only need to meet the new lower requirements.

Webinar Presentations/Requirements

The Commission continued the discussion on the importance of being able to interact visually with webinar participants to ensure their continued focus and attendance; and the software programs offered that support visual interaction with the participants of online classes/webinars such as Zoom. The Commission discussed setting a policy with requirements for the schools. Commissioner Sepso will contact McKissock to discuss this matter and the platforms for webinars.

SCHOOL AND COURSE APPLICATIONS

AAL.419 – Evaluating Commercial Leases: The Tenant and the Terms Both Matter (Appraisal Institute)	7 hrs CE
AAL.420 – How Tenants Create and Destroy Value: Leasehold Valuation and its Impact on Value (Appraisal Institute)	7 hrs CE
AAL.421 – Advanced Income Capitalization Synchronous (online) (Appraisal Institute)	18 hrs CE
APR.131 – Advanced Income Capitalization Synchronous (online) Appraisal Institute)	35 hrs PL
AAL.422 – Methodology and Applications of Sales Comparison (on-line) (Hondros College of Business)	7 hrs CE
AAL.423 – Green in Residences and Appraisals (on-line) (Hondros College of Business)	7 hrs CE
AAL.424 – Income Approach Review (on-line) (Hondros College of Business)	7 hrs CE
AAL.425 – Appraising Small Residential Income Properties (on-line) (Hondros College of Business)	7 hrs CE
AAL.426 – Mortgages, Appraisers and Foreclosures (on-line) (Hondros College of Business)	7 hrs CE
AAL.427 – Appraisal Review of Residential Properties (on-line) (Hondros College of Business)	7 hrs CE
AAL.428 – National Appraising for the Supervisor and Trainee (on-line) (Hondros College of Business)	4 hrs CE

AAL.429 – Performing Quality BPO’s (on-line) (Hondros College of Business)	Denied
AAL.430 – 2019 Keynote Chicago (Allterra Group, LLC)	7 hrs CE
AAL.431 – 2019 Collateral Matters (Allterra Group LLC)	7 hrs CE
AAL.432 – Residential Appraising New Things to Think About (Massachusetts Board of Real Estate Appraisers)	7 hrs CE
AAL.433 – General Appraiser Market Analysis and Highest & Best Use (Appraisal Institute) on-line	15 hrs CE
AAL.434 – Appraisal Review of Residential Properties (on-line) (The Columbia Institute/Corelogic)	7 hrs CE
AAL.435 – CT Economic Outlook & International & National Factors Impacting the Outlook (CT Chapter of the Appraisal Institute)	2 hrs CE
AAL.436 – Methodology and Applications of Sales Comparison (on-line) (CoreLogic Valuation Solutions, Inc. d/b/a The Columbia Institute)	7 hrs CE
AAL.437 – Breakfast with the Experts: Market Analysis Techniques and Reporting (Massachusetts Board of Real Estate Appraisers)	4 hrs CE
AAL.438 – Residential Appraisal Review and USPAP Compliance (on-line) (McKissock, LLC)	7 hrs CE
AAL.439 – An Appraiser’s Guide to Expert Witness Assignments (on-line) (Hondros College of Busines)	7 hrs CE
AAL.440 – Online Valuation Resources for Photovoltaic Systems (on-line) (Appraisal Institute)	3 hrs CE
APR.132 – Residential Report Writing and Case Studies (on-line) (Hondros College of Business)	15 hrs PL
APR.133 – Specialized Residential Appraisal Topics (on-line) (Hondros College of Business)	20 hrs PL
APR.134 – Income Approach for General Appraisers, Part 1 (A303) (American Society of Farm Managers and Rural Appraisers)	30 hrs PL

AAL.441 – Income Approach for General Appraisers, Part 1(A303) (American Society of Farm Managers and Rural Appraisers)	18 hrs CE
AAL.442 – Advanced Market Analysis and Highest & Best Use Synchronous (Appraisal Institute)	18 hrs CE
APR.135 – General Report Writing & Case Studies (on-line) (McKissock, LLC)	30 hrs PL
APR.136 – Statistics, Modeling and Finance (on-line) (McKissock, LLC)	15 hrs PL
AAL.443 – Investment Analysis for Income Property (Massachusetts Board of Real Estate Appraisers)	7 hrs CE
APR.137 – Statistics, Modeling and Finance (Massachusetts Board of Real Estate Appraisers)	15 hrs PL
AAL.444 – Financial Institutions Guide to Commercial Appraisal Review (Massachusetts Board of Real Estate Appraisers)	Tabled
APR.138 – Advanced Residential Applications and Case Studies (Massachusetts Board of Real Estate Appraisers)	15 hrs PL
APL.69 – American Society of Appraisers	New School Application
AAL.445 – Appraising Historic Properties (Massachusetts Board of Real Estate Appraisers)	7 hrs CE
AAL.446 – Real Estate Damages – Appraising After a Natural Disaster (McKissock, LLC)	3 hrs CE
AAL.447 – Desktop Appraisals (McKissock, LLC)	3 hrs CE
AAL.448 – Focus on FHA Minimum Property Requirements (McKissock, LLC)	4 hrs CE
AAL.449 – Cost Approach for General Appraisers (A301) (American Society of Farm Managers and Rural Appraisers)	18 hrs CE
AAL.450 – Online Residential and Commercial Valuation of Solar (Appraisal Institute)	14 hrs CE
AAL.451 – Online Residential and Commercial Valuation of Solar (Appraisal Institute)	15 hrs CE

APR.139 – General Appraiser Income Approach (on-line) (McKissock)	60 hrs PL
AAL.452 – Online FHA Appraising: Principles and Procedures (Appraisal Institute)	7 hrs CE
AAL.453 – Live Webinar: Focus on FHA Minimum Property Requirements (McKissock)	4 hrs CE
AAL.454 – Flood Zone Mapping & Real Estate (CT Chapter of the Appraisal Institute)	2 hrs CE
AAL.455 – Appraising Natural Resources (American Society of Farm Managers and Rural Appraisers)	8 hrs CE
AAL.456 – The Columbia Institute (The Columbia Institute)	7 hrs CE
APR.140 – Cost Approach for General Appraisers (A301) (American Society of Farm Managers and Rural Appraisers)	30 hrs PL
AAL.457 – 2019 Appraisal Summit, Day 2 (The Columbia Institute)	7 hrs CE
AAL.458 – Business Practices and Ethics (Appraisal Institute)	6 hrs CE
AAL.459 – Commercial Cost Approach Certification (CORELOGIC)	14 hrs CE

It was moved by Commissioner Baron, Commissioner Hawkins 2nd, and the motion carried unanimously to approve the above-mentioned schools/courses with the following **exceptions**: AAL.429 was denied; AAL.444 was tabled; AAL.449 was approved for 18 hours CE; APR.139 was approved for 60 hours PL; AAL.441 approved for 18 hours CE and AAL.442 approved for 18 hours CE.

COMMENTS OR CONCERNS OF ANY PERSON PRESENT TODAY

Examiner Kieft-Robitaille commented that there is a bill in General Law for Home Inspectors and Real Estate Appraisers regarding customary and reasonable fees.

ADJOURN

It was moved by Commissioner Sepso, Commissioner Hawkins 2nd, and the motion carried unanimously to adjourn the meeting at 10:33 A.M.

Respectfully submitted,

Robin Washbond
Commission Secretary

The next meeting of this Commission is scheduled for Wednesday, April 10, 2019 at 8:30 a.m. at 450 Columbus Boulevard, in Hearing Room J, Hartford, CT.