



BOARD OF DIRECTORS TELEPHONIC MEETING – MINUTES – Wednesday, July 1, 2015

ATTENDEES:

2015 Board Members				
President	Penny	Crowe	425.687.7150	croweappraisal@comcast.net
Vice President	Jessica	Stokesberry	253.274.0099 x103	jestokesberry@valbridge.com
Treasurer	Margo	Henson	206.784.6627	market@drizzle.com
Secretary	Kirk	Dosser	509.630.7472	kdosser@pacapp.com
Director	Bob	Meeks	253-202-6005	bobmeeks100@gmail.com
Director	George	Nervik	360.493.0085	George@NationalPropertyService.com
Director	Bob	Mossuto Jr.	206-280-0335	Bob@bnappraisalsinc.com
Others Present:				
	John	Lawhead	509-948-0151	
	Jim	Hall		

CALLED TO ORDER – 6:04pm

- Quorum Established
- Approval of Agenda
- Approval of Prior Meeting Minutes

OFFICER REPORTS:

-President’s Report

No topics to report under this heading

-Treasurer’s Report –

a. Monthly / Current YTD Status: Margo Henson reports the current bank account balance is \$6,411. 106 members have paid dues for 2015, and Mike indicated that additional have paid which have yet to be deposited. TK was paid an additional \$5,000.

b. Invoices: Margo says there were none outstanding.

Penny moved to approve the treasurer’s report, George 2nd, approved.

COMMITTEE REPORTS: None

OLD BUSINESS:

1. Legislative/Regulatory issues: Kirk reported on the May 15 REAC Meeting. Topics covered included;
 - State of the Program
 - AARO 2015 Spring Conference
 - Govt. Employee Work Experience
 - Temporary Permit Fees
 - Mass Appraisal Log
 - AQB 5th Exposure Draft – Background Checks
 - Rule Changes
 - ASC Priority Contact Visit
 - State Licensed RE Appraiser Credential – continue issuing new?

Kirk reported that Total # of appraisers in WA is dropping annually (3,612 total in 2011 vs. 2,903 in 2015 (down 20% in 5 years). Biggest reductions are in Cert Residential, registered trainees, and state licenced appraisers – Certified General is down slightly but not to same extent. Trainees down from 435 in 2011 to 186 in 2015.

Kirk Reported that the State is planning to expand online services; make it easier for small biz to interact w/State Govt. working to improve online licensing system – email renewal notices, initial applications online, expand use of email distributions, view CE status/hrs online....

2. Administrative Topics:

a. Multi-State Appraiser organization: Bob Mossutto. Bob said a letter was sent out today regarding identification of fees between AMC and appraisers, said letter sent with ACOW letterhead. He asked if we are drafting a call to action letter for others to use? Penny is working on a draft for that use by WA appraisers and will send a copy for us to review for approval. George made a motion that Penny draft a letter & send it for use by all. All approved.

Bob noted that regarding appraisal rules/standards – Texas and CA are considering passage of a law allowing appraisals performed for some purposes other than Federally funded lenders, to be done to standards other than USPAP. Many California appraisers feel they were not given opportunity to comment and several are in opposition.

George is not in favor of it; feels AI is effectively trying to take a step backwards, that it will water down appraisal standards and open the door for un-licensed activity. He does not like the “international” idea.

Margo stated that Washington will likely not be far behind in addressing this issue.

Bob says many appraisers either do not understand the issue or are against it. Feels that ACOW should get information on the topic out for all to consider and have an opportunity to comment upon.

Jessica asked if the Summer Conference would be a good venue to discuss the topic?

George suggested a “pros/cons” discussion would be a good idea.

Margo suggested a flyer with an attached survey.

Bob Mossutto said he would put together a flier for the conference.

Jessica noted that the majority of appraisers attending the conference are residential appraisers, and that results of a survey done there could be skewed.

Penny said she would also send it out to other State appraiser organizations.

Bob Mossutto said AMC’s with appraisers on a panel will pay a fee for their being on the panel, and the fee would go to the Federal Govt. Washington State will need to decide if appraiser pays a fee or not if on AMC panels. He says the Fed wants to have a list of appraisers that are on each AMC panel, that this is in the Dod Frank, and must be implemented within the 3-year time frame.

Bob M. said there has been a lot of commentary regarding new FHA Handbook, relative to incorporation of the word “MUST” vs. “Should” and the resulting impacts on FHA appraisers, their liability, and future costs of FHA appraisals. Many have said they will quit taking FHA appraisal work.

Bob M. said there is a NSAO meeting October 16th, to be held at the NAR Offices in WA DC, and that they would like a representative from each State if possible.

Penny said we should send someone, and can afford to do that at this time. She volunteered to attend, and will try to schedule it.

b. Customary & Reasonable Fees Survey: George feels that WA State customary and reasonable fees should be set at the same rate as what is paid for a VA appraisal in this State.

Margo found out that the VA fee is a flat \$500 in WA State.

George notes there are examples of setting a benchmark, and feels that it can be a modification to AMC laws.

Margo notes Alamode study, and that we should use results of that, and VA rates as support in setting a baseline.

George says we need #'s of people to support this; that we need to show Olympia that there is appraiser support. Noted that this would apply to AMC fees, not all appraisals.

Margo suggested contacting Louisiana for details as they passed a similar law. George will do this.

c. Background Check: George has no concern on temporary licenses, but feels they should be allowed to appraise in WA if that appraiser's state does a similar background check.

He says DOL is not taking the lead, and that ACOW should move ahead on it. Says it is better to get one good quality FBI background check that all can use.

Penny asked George where we should go from here?

George suggested talking with REAC (including REAC Director), and that we should put a timeline on the topic.

Margo says we may have time to discuss the topic with attendees at the Summer Conference during the lunch break, and suggested we speak to TK this month about these topics, prior to the Conference in August.

Penny will remind George and Bob M to inform TK, so that we can get this information out to appraisers.

3. 2015 Summer Conference:

a.b.c. Margo indicated that all is generally ready to go (schedule of speakers is set, lunch speakers are set, etc). The class topics have been sent to the State for CE approval.

She is looking for a possible assistant for Mike who plans to MC the event – someone with knowledge of PA system, projectors, etc... Also she would like a “backup” in case Mike cannot attend. George said that he would be the back up.

d. Future Locations: Kirk indicated that the best option for the 2016 Summer Conference appears to be at the Wenatchee Red Lion. Information was provided the board, and all approved this location. Kirk will look into setting the date in August, hopefully next to a weekend where another area event or festival is scheduled, to make attending more appealing to appraisers.

NEW BUSINESS: no new discussion

ANNOUNCEMENTS: Penny will contact the Board to set date for the next meeting, prior to the Summer Conference, likely by early August.

ADJOURNMENT:

Penny moved to adjourn the meeting. Meeting Adjourned at 7:40pm

Kirk Dosser
Secretary