



**BOARD OF DIRECTORS TELEPHONIC MEETING – MINUTES – Wednesday, November 30<sup>th</sup>, 2016**

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ATTENDEES:

**ACOW Board Members**

President	Penny Crowe	425-687-7150	<a href="mailto:croweappraisal@comcast.net">croweappraisal@comcast.net</a>	Present
VP	Kirk Dosser	509-630-7472	<a href="mailto:kdosser@pacapp.com">kdosser@pacapp.com</a>	Present
Secretary	Bob Mossuto Jr	206-280-0335	<a href="mailto:Bob@bnappraisalsinc.com">Bob@bnappraisalsinc.com</a>	Present
Treasurer	Margo Henson	206-784-6627	<a href="mailto:Market@drizzle.com">Market@drizzle.com</a>	Present
Director	George Nervik	360-493-0085	<a href="mailto:George@nationalpropertyservice.com">George@nationalpropertyservice.com</a>	Present
Director	Bob Meeks	253-202-0085	<a href="mailto:Bobmeeks100@gmail.com">Bobmeeks100@gmail.com</a>	Not Present
Director	Justin Slack	206-683-2328	<a href="mailto:justin.slack@gmail.com">justin.slack@gmail.com</a>	Not Present

**Others in attendance**

John Gordon  
Tom Weaver

**CALLED TO ORDER – 5:36 pm**

- Quorum Established
- Agenda Approved
- Prior Meeting Minutes Approved

**OFFICER REPORTS:**

**-President’s Report**

Penny stated she attended the REAC meeting in Sequim. She talked to Dee Sharp (WA State DOL – Appraiser Licensing) regarding issues (see below). Penny stated that Dee was nominated as the new vice president of AARO, which means she will be the president of AARO next year (2018). They talked about the state of the appraiser program. The Washington State appraiser population as of November 2016 is: 2859 appraisers; down from 2015. The break down is: 1050 General, 1477 Certified, 117 Licensed, and 215 Trainees. Bob Mossuto stated he has a matrix of the numbers going back to 2008 and would pass them along. Dee reported that today they only had 30% of the records input for appraiser population in the state. They hope to have it all complete by June of next year. DOL is still working on mass appraisal experience logs for assessors who want to apply for an appraiser’s credential. George asked how is it that there thinking that assessors are real appraisers. Penny stated that the state says they’re not and that’s why they have to develop and categorize experience. So they’re trying to figure out what assessors have to do for experience to become a licensed or certified appraiser.

There was discussion regarding the 4 year degree requirement. There was also a discussion about trainees and the number of inspections they are required to complete before they can inspect in their own. There is controversy between the numbers 25 vs 50 / USPAP vs State. George stated the state can increase the number, they just can’t decrease it. It was also stated that the Appraisal Standards Board is the one that sets this and not USPAP.

George says Washingtonians can be better than the feds and have more stringent requirements. So appraiser trainees actually know what they’re doing. Penny told George to go to the REAC meeting to express his opinion because they’re going to be revising the language. George says he’ll be writing them and stated this is something ACOW should be taking a position on; maintaining high standards for our profession and what is best for the appraisers and the people that they are training. Penny says they are studying how to change the language. She stated they will make a decision at the next REAC meeting in February and they will vote on changes to the language. Penny said we won’t know until then, what the language is going to read so it might be worth our time to follow through on this. Bob Mossuto asked if there is a place that they published their recommendations. Penny said they have a website that they publish the information on, but doubts anybody goes to it to actually read the information, so it would benefit us to do this and let the general public know what’s going on in regards to this so that we can assist in the decision-making. Penny stated that the February meetings going to be in Bellingham and that we need to make sure that we have people attending that meeting to speak on this issue and this would be a good place for anybody that wants to express their concerns.

Penny informed that there were real estate agents and loan reps at the meeting and they had some the same reactions that realtors had at the meeting Bob Mossuto attended in Vancouver regarding the appraisal shortage and why appraisers can’t/won’t take assignment. It was pointed out that Sequim has few appraisers and they can’t get people to take difficult assignments. Bottom line is they’re probably not paying enough. So agents and loan reps asked the DOL If there’s something they can do about making appraisers do appraisals. They were informed there’s no way to enforce that type of thing on appraisers. Penny stated eastern Washington reported turn times and fees are high.

The attendees were informed by a loan rep that while underwriting can turn down a loan, lenders cannot turn down loan applicants; they have to take a loan application.

REAC meetings are being held in the following locations in 2017: Bellingham in February, Spokane in May, and Issaquah in August. Penny stated REAC wants to coordinate with ACOW for the August meeting if in Issaquah. George stated that unless they're guaranteeing that were going to get our clock hours, he says no. There was a discussion as to how long the meetings are vs how long they used to be. Penny says that each meeting she's been to is 2 to 2.5 hours, so we should be able to get CE. George says back in the old days react meetings 8 hours. They had huge turnouts and everybody was allowed to ask questions, there was a number of things going on, and they actually voted on, and accomplished things as compared to what goes on now. George stated he attended a REAC meeting in Renton and they appeared to be proud that the meeting only lasted 42 minutes. Penny says this is not an issue with the current board. She said the groups a good group and they're very efficient. George says it's the epitome of an old boys club which penny disagreed with. Margo mentioned there was a meeting in which the feds were in attendance observing the REAC meeting. ACOW does not want any feds at the conference. Penny says we'll see if we can coordinate and get some assurances before we make a final decision as to whether or not we make the REAC meeting part of the summer conference.

#### **-Treasurer's Report**

Margo reported a balance of \$2,929.29. Penny stated we have to pay the insurance (\$1,227) by the end of the month. She also stated that the SEOP's bill would be higher. Margo stated it was \$735 and it has been paid. A motion was made to approve the treasures report, there was a second, and the report was approved.

Penny motions we make the insurance payment in whole. However Margo said we can make payments. Penny amends her motion and suggested that we make payments. Bob Mossuto seconds. Margo asked how it should be paid. Penny says whatever's acceptable. Monthly, quarterly, etc. Note: It was discovered after the meeting that payment is due in full and arrangements were made by the board to satisfy the bill.

Penny stated that at the first of the New Year (2017), she's going to have Mike send out a blast to all members, previous members, and other contacts that it is time to renew their membership dues for 2017. This should generate new funds.

#### **OLD BUSINESS:**

##### **Customary & Reasonable Fees Survey**

Penny asked George if he had anything new regarding customary and reasonable fees. George stated he has not done much with it but he plans to relook it and make some changes based on the new VA rates for WA State. Stated there were provisions for fee increases, but based on the new VA fee schedule, these could be removed. Penny stated we have to have this ready for a sponsor for the legislative session in January. George said it would be. Penny asked if George was sending a copy of the bill to Bill Garber and George stated he was. Penny also stated that Dee Sharp would like a copy of the draft because she would be the one implementing the changes. Penny stated that George should correspond with TK as well as he has to find a sponsor.

##### **ACOW Legislative Day in Olympia**

Bob Meeks was not present so his update was not available. Penny stated that she had been discussing this with Bob and legislative day will be on Wednesday, February 1<sup>st</sup>. Penny said she had spoken to Dee Sharp regarding legislators as speakers and getting continuing education credit. Dee stated no one has tried doing this before and that she was unable to commit on approval pending presentation of an agenda for review. However, Dee also stated that timing was not an issue at this point. There was further discussion about presenters/classes and the amount of time required to receive credit hours.

There was discussion regarding activities; meet and greet, lunch, and meeting legislators on campus. It was mentioned that the legislators come to the facility to meet us. A board member asked about lunch and Penny stated this was not a problem; we will provide box lunches or something similar. Penny stated she would get with Bob Meeks and TK regarding an instructor/presenter. Penny is going to have Mike put out an email blast and see what type of response we get.

##### **Inactive License Bill**

Penny said when she went to react meeting in Sequim, she talked to people (including Dee Sharp) about an inactive license bill. Penny stated that she finally convinced some that we need to have such a bill in place as it would be useful for appraisers. Dee Sharp agreed this may be a wise thing to put in place. Dee stated it would be a while before they could accommodate this as the person doing data entry was out on maternity leave; so all appraisers records are not yet computerized. Dee stated tracking licenses would not be a problem at state level once the records are computerized; but there could be a problem at the federal level. George says this should not be a problem because the Appraisal Subcommittee (ASC) has appraisers listed as active and/or inactive, so it should just be a matter of the state reporting the status to the ASC. There was concern as to how the bill would be worded. George stated we don't need to tell DOL how to do the report, just word the bill stating it has to be done. Penny said she needs to get in touch with somebody from the national register to see if that's an issue. George says that would be a good idea so that we could straighten this out with Dee Sharp. Penny said with some

additional research she can get the bill written and get it to TK quickly. George asked Penny; when she talks to someone at the ASC, would she ask if they can send a list of all the available fields in their database. He states; it would be nice if the federal database had more information on appraisers for contact purposes for lenders and others needing appraisal services.

#### **Network of State Appraisal Organizations, aka "The Network" Meeting in Washington DC**

Bob Mossuto reported all was quiet. Stated he had sent out the meeting notes from the DC meeting as well as notes sent by Peter Gallo regarding the ASC and AARO meetings. Penny stated all should read as there was interesting information in the notes.

#### **Summer Conference**

The location has not been settled yet. Penny asked. Margo says she went by the Issaquah facility. She stated It's a beautiful facility and easy to get to off exit 17 on I 90. Margo said she spoke to the coordinator, who told her the cost would be \$200 a day per room (one meeting room, one overflow/lunch room) and we would have to have \$1700 in food. Margo said she can ask for more information. She said we are scheduled there and in Tacoma. Individual room rates for Issaquah is \$155 per room, per night. Margo said there was no other costs. Penny said she doesn't want this to be more expensive than what we've been doing. Margo says she thinks there's audio and video equipment with that. George asked if Wenatchee charged for the meeting room. Kirk said it was waived if we had a minimum food requirement and we got over the minimum. George stated if you have 20 or more people buying food the room should be free. Margo says it be nice if we try to use the Issaquah location for people coming from Spokane. If people complain then we can move to different locations every third year. Margo's going to get more cost before we make a final decision so that we can get side-by-side comparison. Red Lion in Wenatchee has contacted Kirk about future meetings in Wenatchee and Kirk told them not this year but probably next year. Bob Mossuto recommended we have a conference in Spokane.

#### **NEW BUSINESS:**

##### **2017 Board Elections**

Penny stated nominations can be made but elections have to be done in a general membership meeting. The following nominations were made: Bob Meeks for secretary - approved and seconded. Margo Henson for treasure – seconded and approved. Bob Mossuto for vice president - seconded and approved. Kirk Dossier for director - seconded and approved. George Nervik for director - seconded and approved. Justin Slack for director - seconded and approved. Penny Crowe for director - seconded and approved. Total directors – 4; allowed 6. Penny suggested Tom Weaver be nominated. Tom Weaver asked what this position requires. Penny explained. Tom Weaver was again nominated – seconded and approved. One director position is open. Penny stated David Honeycutt's been reporting to AI as of late, even though he's not really a director. He gets information from Penny and passes the information along. Margo said she would ask a couple of other people that might be interested. Penny said Mike Fredrickson might be interested, as he attends meetings frequently. That would make six directors total.

President – The Board of Directors; vice president, secretary, treasurer, and directors choose the next president. This is not part of the nomination. As of this meeting, no one has stepped up to the plate to be the president so we have a dilemma as to who the president's going to be. Bob Mossuto asked if the president has to be a current board member and Penny stated no. So, the board needs to come up with a name.

##### **Final Notes**

George is to send out information on customary and reasonable fees via email before the meeting on December 13<sup>th</sup>. Legislative day is February 1<sup>st</sup>. No time is set yet but it should be around 11 o'clock in the morning. Starting with some information, discussion, and lunch. Penny thinks it will go from 11 to 2 maybe a little longer. The board think this sounds good. Penny expects are board members to show up.


##### **Next Meetings**

A general membership meeting will be held on December 13<sup>th</sup> at 5:30 pm. This meeting will be held for the purpose of electing the 2017 board of directors. Penny will publish nominations. We need to get enough people in this meeting to vote. Mike will send email blasts.

The next board of directors meeting is scheduled for Wednesday, January 25<sup>th</sup> at 5:30 PM. This meeting is open to members and non-members.

##### **Adjournment:**

Penny moved to adjourn the meeting. The meeting adjourned at 6:42 PM.



*Robert N. Mossuto Jr.*  
Secretary