

REALTOR[®] VIEW

Your local association and real estate industry update. A PRO/CPRO member benefit.

Nov/Dec 2022

2022



2023

DRIVEN TO EXCELLENCE

We look forward to what PRO/CPRO can do for members in 2023!



An update from CEO **David B. Bennett**
CMLX1, RCE, CAE



What's the best investment in real estate? Advocacy.

Specifically, the REALTORS® Political Action Committee (RPAC). That's why we ask all members to make an investment in RPAC when they make their membership dues payment. For more than 50 years, RPAC has been one of the strongest and most successful advocacy groups in the country. Shying away from politics ensures that our industry will have an unstable and uncertain future. Your investment earns us a seat at the table with legislative and policy shapers in Washington DC, Tallahassee, and locally here in Tampa Bay. During your career in the real estate industry, building relationships with clients and each other is key to being successful and having longevity. RPAC builds relationships with elected officials. I can assure you that RPAC is nonpartisan and issue-focused. When RPAC supports REALTOR®-friendly candidates and issues, we give them an edge - receiving support from one of the nation's top action committees makes a strong statement! Please consider making an investment in your industry this dues billing season. You can learn more about RPAC and the REALTOR® Party at PinellasRealtor.org/RPAC



Pinellas Office (727) 347-7655
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Clearwater, FL 33762

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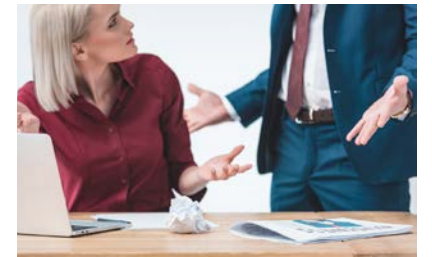
David B. Bennett, CMLX¹, RCE, CAE

PUBLICATION

Editor: Kim Simmons
Layout: Dylan Marvin

The Pinellas REALTOR® Organization and Central Pasco REALTOR® Organization (PRO/CPRO) is one of Tampa Bay's largest professional trade associations, representing the interests of over 9,000 real estate professionals in the Tampa Bay area. It was established in 2002 as the result of a merger between the St. Petersburg Suncoast Association of REALTORS® and the Greater Clearwater Association of REALTORS®, and merged with the Central Pasco Association of REALTORS® in 2018.

Q: Last year, a listing broker refused to pay my requested compensation. This year, a seller asked me about that broker after I explained I'm only a buyer's agent and couldn't represent them. But I also told this seller that, in my experience, this broker refused to cooperate with me, and I'm not sure I could work with them again. I said that if they treat other Realtors the way they treated me - and I assumed they did - I may not be the only Realtor who feels this way.



The listing broker found out what I said and within hours filed an ethics complaint against me. He accused me of violating of the Code of Ethics for making false and misleading statements about him.

But when this broker didn't pay my earned compensation last year, they didn't cooperate with me. I was trying to protect this homeowner by giving them my true assessment of the other Realtor. How is it a violation for me to tell a seller what I think?

A: Thank you for reaching out. I hear that you were trying to protect the homeowner, and that you were just giving them your honest assessment of this other Realtor.

However, it sounds like you don't understand the difference between cooperation vs. compensation. Because of this misunderstanding, you made false or, at the very least, misleading statements, which spells potential trouble under the Code of Ethics.

Let's look at what the Code says about the difference between cooperation vs. compensation, and the section of the Code that addresses false or misleading statements about other Realtors.

Article 3 states: Realtors® shall cooperate with other brokers except when cooperation is not in the client's best interest. The obligation to cooperate does not include the obligation to share commissions, fees, or to otherwise compensate another broker. (Amended 1/95)

Notice that cooperation and compensation are not synonymous, and that the obligation to cooperate is distinct from the obligation to compensate another broker.

In fact, Standard of Practice 3-10 says The duty to cooperate established in Article 3 relates to the obligation to share information on listed property, and to make property available to other brokers for showing to prospective purchasers/tenants when it is in the best interests of sellers/ landlords. (Adopted 1/11)

Remember Standards of Practice serve to clarify the ethical obligations imposed by various Articles. If you've worked with a buyer for some time and they submitted an offer on this other Realtor's listing, it's logical to infer that this included getting information from this other Realtor. By sharing information with you about the property and making it available to show to a buyer, the other Realtor cooperated with you.

However, it sounds like you had a genuine commission disagreement as a result of this transaction. You were in a procuring cause dispute with this other Realtor.

Unfortunately, though, you characterized this other Realtor's refusal to pay your requested compensation as a "refusal to cooperate." This was not a correct assessment of the situation. And regrettably, you assumed and made statements to the homeowner that this other Realtor does not cooperate with other brokers.

Article 15 says: Realtors® shall not knowingly or recklessly make false or misleading statements about other real estate professionals, their businesses, or their business practices. (Amended 1/12)

By your own admission, you didn't have personal knowledge of this other Realtor refusing to cooperate with other brokers. You assumed that since they failed to pay you the requested commission, they likely do the same with other brokers. This goes back to thinking that the other Realtor's failure to pay your requested commission is the same as not cooperating with you.

Even though this other Realtor didn't pay your requested compensation, they did, in fact, cooperate with you.

Then, on top of confusing cooperation vs. compensation, you made statements to the homeowner that were, by your own admission, just assumptions that this other Realtor refuses to cooperate with other brokers. Saying that this other Realtor doesn't cooperate with other brokers because they didn't pay you a commission in the past, was, at the very least, making misleading statements to the seller about this other Realtor.

I would not be surprised if you're found in violation of Article 15. Hopefully, however, you'll see this as an opportunity to become better educated on the Code of Ethics.

Shannon Allen is a lawyer and Director of Local Association Services for Florida Realtors®

Note: Advice deemed accurate on date of publication

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WHAT'S IN STORE FOR YOU IN PROFESSIONAL DEVELOPMENT IN 2023?

- ➔ **MORE EVENING CLASSES**
- ➔ **WEEKEND CLASSES**
- ➔ **MORE PANEL DISCUSSIONS**
- ➔ **NEW NAR DESIGNATIONS:**
Certified Property Manager, General Accredited Appraiser
- ➔ **NEW NAR CERTIFICATIONS:**
Inside Sales Agent, Luxury Homes, Real Estate Investing

**AS ALWAYS, STAY UP-TO-DATE
WITH OUR OFFERINGS AT:
PinellasRealtor.org/calendar**



110TH ANNUAL BUSINESS MEETING

The 110th Annual Business Meeting was held in September at PRO. Once again, the Affiliates decorated the tables in unique ways. We recognized members for their engagement with the association, their volunteerism in the community, and their commitment to advocating for the health of our industry.

Congratulations to this year's winners and recipients!

Good Neighbor Award



Tom Shelly



Paula Blanda



Mindy Baird



Candice Kelly

Presidential Recognition Award



Heather Foderingham (streamed)



Christian Gardner



Adam Jonas



2022 PRO/CPRO President,
Manuela Hendrickson

Rookie of the Year



Alex Grandjacquet

REALTOR® of the Year



Glen Richardson

Affiliate Table Winners



Florida All Risk Insurance
1st Place Best Table



Fidelity Funding Mortgage
2nd Place Best Table



Hughes Exterminators
3rd Place Best Table

Distinguished Service Award



L to R:
President Manuela Hendrickson, Affiliate Chair Tina Housdan,
YPN Chair Candice Kelly, RPAC Fundraising Committee Linda
Wilson, Suncoast Global Council Chair Ana Smith, PRO Public
Policy Committee Chair Linda Goldfarb, Professional Standards
Committee Chair Doreen Wagner, CPRO Public Policy Committee
Chair Adam Jonas, CEO David B. Bennett

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110TH ANNUAL BUSINESS MEETING (CONT'D)

Your 2023 Leadership Team & Directors



"...AND NOW DO A FUN ONE!"



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PRESIDENT-ELECT

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EXP Realty, LLC

Debra McMillen
Coldwell Banker Realty

Xina Rim
EXP Realty, LLC

Tahisia Scantling
Right Turn Realty

Jim Schanz
Future Home Realty Inc.

Linda Wilson
Wilson & Associates

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Future Home Realty Inc.

CHAPTER CHAIR-ELECT

Mollyana Ward
LPT Realty

PAST CHAPTER CHAIR

Robert Barnes
Palm Realty & Associates

CPRO CHAPTER DIRECTORS:

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Coldwell Banker Realty

Regina Sotomayor
Homescene Realty

Yolanda Hodges
Charles Rutenberg Realty

Close More Deals with One Platform to Simplify Paperwork, Transactions, & Compliance

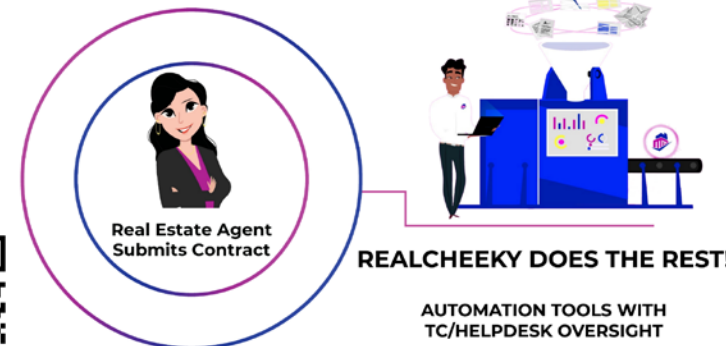


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PINELLAS MARKET STATS



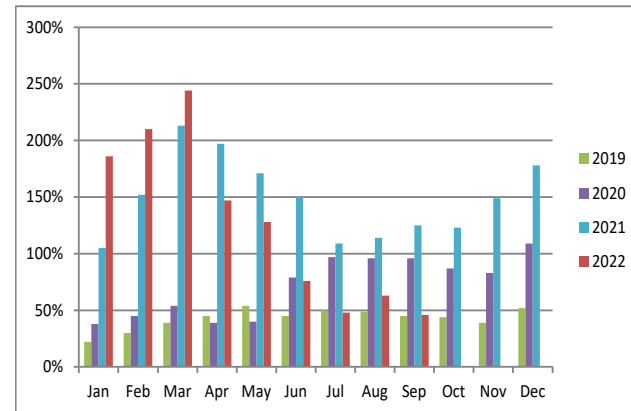
Absorption rate estimates the rate at which active listings are selling in a given market.

It's calculated by dividing the number of closed sales by the number of active listings.

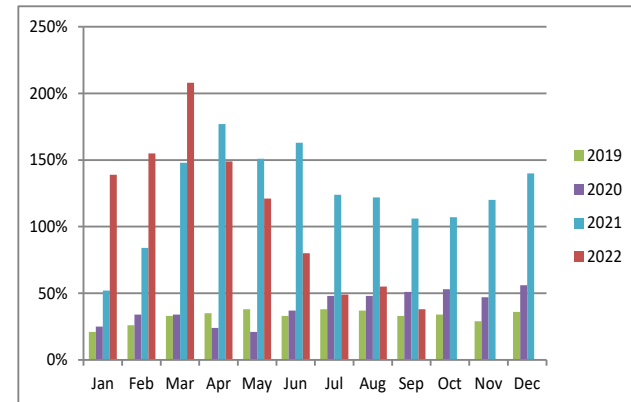
A low absorption rate means that homes are selling slowly (suggesting a buyer's market) while a high absorption rate means that homes are selling quickly (suggesting a seller's market).

Absorption Rate

Single Family	2019	2020	2021	2022
January	22%	38%	105%	186%
February	30%	45%	152%	210%
March	39%	54%	213%	244%
April	45%	39%	197%	147%
May	54%	40%	171%	128%
June	45%	79%	150%	76%
July	50%	97%	109%	48%
August	49%	96%	114%	63%
September	45%	96%	125%	46%
October	44%	87%	123%	
November	39%	83%	149%	
December	52%	109%	178%	

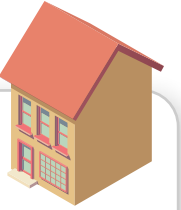


Condo	2019	2020	2021	2022
January	21%	25%	52%	139%
February	26%	34%	84%	155%
March	33%	34%	148%	208%
April	35%	24%	177%	149%
May	38%	21%	151%	121%
June	33%	37%	163%	80%
July	38%	48%	124%	49%
August	37%	48%	122%	55%
September	33%	51%	106%	38%
October	34%	53%	107%	
November	29%	47%	120%	
December	36%	56%	140%	



source: Stellar MLS Live Data 10/17/2022

Single Family Homes



July

2020
MEDIAN PRICE SALES
\$308,000 **1,402**

2021
MEDIAN PRICE SALES
\$375,000 **1,223**

+21.8% YoY change -12.8% YoY change

August

2021
MEDIAN PRICE SALES
\$362,000 **1,221**

2022
MEDIAN PRICE SALES
\$435,000 **1,010**

+20.2% YoY change -17.3% YoY change

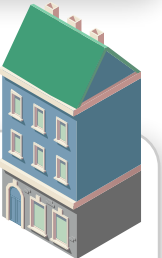
September

2021
MEDIAN PRICE SALES
\$370,000 **1,267**

2022
MEDIAN PRICE SALES
\$421,150 **792**

+13.8% YoY change -37.5% YoY change

Townhouses & Condos



July

2020
MEDIAN PRICE SALES
\$200,000 **912**

2021
MEDIAN PRICE SALES
\$225,000 **822**

+12.5% YoY change -9.9% YoY change

August

2021
MEDIAN PRICE SALES
\$225,000 **798**

2022
MEDIAN PRICE SALES
\$290,000 **655**

+28.9% YoY change -17.90% YoY change

September

2021
MEDIAN PRICE SALES
\$236,000 **747**

2022
MEDIAN PRICE SALES
\$295,000 **521**

+25.0% YoY change -30.3% YoY change



Need more data?

Visit pinellasrealtor.org/stats for comprehensive monthly year-over-year reports and videos, including foreclosure and short sale figures. You'll also find DAILY market snapshots of five Tampa Bay area counties!

Stats source: Florida REALTORS®

OPERATION: MILITARY MATTERS RECAP



The Affiliate Business Partners' quarter 3 charity was **Operation: Military Matters**. Founded by a REALTOR® member's daughter, Gracie Tubbs, they work to assemble and send care packages to our military service

members serving overseas. Throughout the quarter, Affiliates raised money at their meetings and organized a donation drive at PRO. They also participated in a packing party, working together to pack dozens of boxes that were mailed to our troops in Kuwait. Money raised totaled over \$6,000, which was presented to them at the October 11 Affiliate meeting at PRO. We appreciate everyone who contributed to this amazing cause!



Introducing the First-Time Home Buyer Grant Program!

Assisting local first-time homebuyers is a key to the mission of the Pinellas REALTOR® Foundation. Those who meet certain financial criteria could receive a designated grant of up to \$6,000 to help purchase their first home!

Visit PinellasRealtor.org/grant to learn more and apply today!

Eligibility Requirements

- Homebuyer must be sponsored by a REALTOR® or Affiliate Member of the Pinellas REALTOR® Organization or the Central Pasco REALTOR® Organization.
- The buyer must be a first-time homebuyer as defined by the U.S. Department of Housing and Urban Development and who is a U.S. citizen or a permanent resident alien. The applicant(s) must certify that they have not owned a home within the last three (3) years.
- Property to be purchased must be an owner-occupied single-family home, condominium, or townhome in the Greater Tampa Bay Area.
- The Pinellas REALTOR® Foundation allows combination of its grant with any other grant or down payment assistance award, rebate programs, seller contributions, or a gift letter.
- The lender's certification of the applicant's financial need, income limited not to exceed 150% of Area Minimum Income (AMI), number of occupants, and if needed a copy of the mortgage application 1003 and most recently filed tax return.

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PASCO MARKET STATS



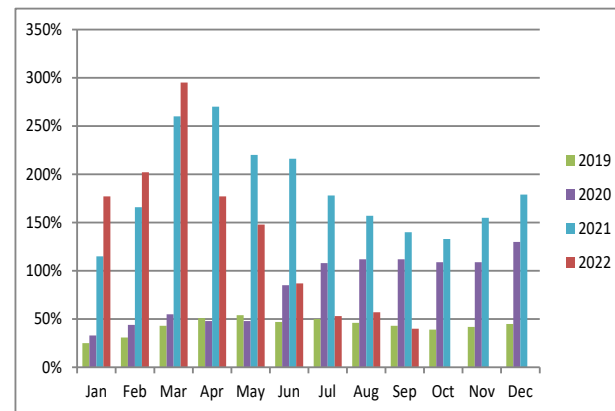
Absorption rate estimates the rate at which active listings are selling in a given market.

It's calculated by dividing the number of closed sales by the number of active listings.

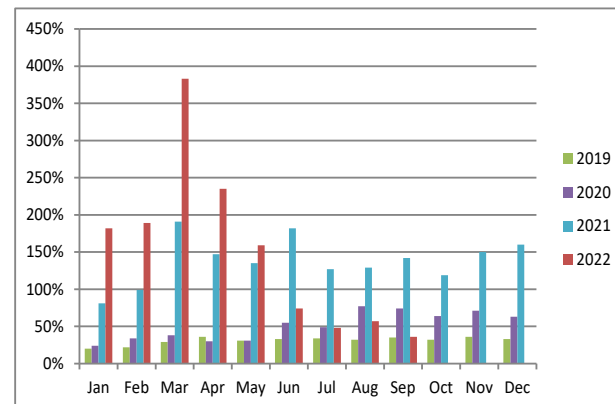
A low absorption rate means that homes are selling slowly (suggesting a buyer's market) while a high absorption rate means that homes are selling quickly (suggesting a seller's market).

Absorption Rate

Single Family	2019	2020	2021	2022
January	25%	33%	115%	177%
February	31%	44%	166%	202%
March	43%	55%	260%	295%
April	51%	48%	270%	177%
May	54%	48%	220%	148%
June	47%	85%	216%	87%
July	50%	108%	178%	53%
August	46%	112%	157%	57%
September	43%	112%	140%	40%
October	39%	109%	133%	
November	42%	109%	155%	
December	45%	130%	179%	



Condo	2019	2020	2021	2022
January	20%	24%	81%	182%
February	22%	34%	99%	189%
March	29%	38%	191%	383%
April	36%	30%	147%	235%
May	31%	31%	135%	159%
June	33%	55%	182%	74%
July	34%	49%	127%	48%
August	32%	77%	129%	57%
September	35%	74%	142%	36%
October	32%	64%	119%	
November	36%	71%	150%	
December	33%	63%	160%	



source: Stellar MLS Live Data 10/18/2022

Single Family Homes



July

2020
MEDIAN PRICE SALES
\$255,000 **1,208**

2021
MEDIAN PRICE SALES
\$310,000 **1,178**

+21.6% YoY change -2.5% YoY change

August

2021
MEDIAN PRICE SALES
\$316,000 **1,129**

2022
MEDIAN PRICE SALES
\$394,000 **973**

+24.7% YoY change -13.8% YoY change

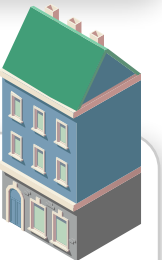
September

2021
MEDIAN PRICE SALES
\$325,745 **1,034**

2022
MEDIAN PRICE SALES
\$379,945 **752**

+16.6% YoY change -27.3% YoY change

Townhouses & Condos



July

2020
MEDIAN PRICE SALES
\$179,900 **195**

2021
MEDIAN PRICE SALES
\$217,770 **188**

+21.1% YoY change -3.6% YoY change

August

2021
MEDIAN PRICE SALES
\$215,000 **186**

2022
MEDIAN PRICE SALES
\$291,500 **228**

+35.6% YoY change +22.6% YoY change

September

2021
MEDIAN PRICE SALES
\$215,000 **224**

2022
MEDIAN PRICE SALES
\$270,000 **163**

+25.6% YoY change -27.2% YoY change



Need more data?

Visit pinellasrealtor.org/stats for comprehensive monthly year-over-year reports and videos, including foreclosure and short sale figures. You'll also find DAILY market snapshots of five Tampa Bay area counties!

Stats source: Florida REALTORS®



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11TH ANNUAL WINE & FOOD FESTIVAL RECAP



If you missed the 11th Annual Wine & Food Festival, you missed a great time!



As of press time we are still working on the final amount raised for our wonderful charities - stay tuned! A massive thank you goes out to everyone who had a hand in organizing this event, all of the volunteers, and those who donated a raffle or live auction item.



Photos courtesy of Dylan Marvin and Matt Doyle



Save the date for next year's event: Friday, Oct. 6, 2023!



pinellasrealtor.org

IMPORTANT FLOOD INFO

Did you know that by disclosing flood risk and insurance requirements to your clients, communities can earn Community Rating System (CRS) credit that helps to get flood insurance premium discounts for you and your clients?!

Most communities participate in the CRS program, which provides businesses and residents flood insurance premium discounts.

Unincorporated Pinellas County, for example, is rated a Class 3 CRS community, which provides businesses and residents up to a 35% flood insurance premium reduction, which equates to a savings of almost \$8 million in flood insurance premiums per year. CRS rating determination is based, in part, on each community providing flood map information, such as FIRM data needed to write a flood insurance policy, and for notifying professionals in the real estate, insurance, and mortgage industries about the services annually.

Visit floodmaps.pinellascounty.org for a library of flood map apps with data. This service is FREE and easy to use via computer and mobile device! Here you can find valuable flood information including:

- Flood Insurance Rate Map (FIRM) information needed to write a flood insurance policy, such as flood zone and Base Flood Elevation (BFE)
- Pinellas County coastal and non-tidal floodplains
- Elevation Certificates submitted to Pinellas County
- Flood depth information, such as potential storm surge depths
- If the property is in a Coastal Barrier Resource System (CBRS)
- If the property may be affected by wetlands, a floodway or storm surge
- Evacuation zones, routes, and shelters
- Information about areas, such as wetlands, that are protected because of their natural floodplain functions of storing and removing pollutants from floodwaters and more!

Hurricane Evacuation Zones and Flood Zones are not the same thing!

You can live in an area that is in a non-evacuation zone (based on storm surge), but everyone is in a flood zone, which may be high, moderate, or low flood risk. It is important to check both your evacuation zone and your flood zone.

Pinellas County Evacuation Zones have recently been updated! Look them up at kyz.pinellascounty.org

For more information, contact a Pinellas County Map Information Specialist at 727-464-7700.

For properties in one of the Pinellas County municipalities, please contact your city directly for additional flood map information or elevation certificates at pinellascounty.org/Municipalities.htm

PASCO COUNTY INFORMATION:

- For Hurricane Evacuation Zone information, visit: pascocountyfl.net/322/Evacuation-Zones or contact Customer Service at (727) 847-2411
- For Flood Zone information, visit: pascocountyfl.net/895/Pasco-Flood-Program or contact Building Construction Services at 727-847-8126

FLOOD RISK LEVELS IN PINELLAS COUNTY



- If your property is in a **Special Flood Hazard Area (SFHA)**, there is at least a one in four chance of flooding during a 30-year mortgage.
- Nearly **20 percent** of flood insurance claims come from areas that are not in a Special Flood Hazard Area (SFHA). Take advantage of a preferred risk policy.
- 1 inch of flood water in your home can cause more than \$25,000 of damage. Find out how much a flood could cost.
- Flood insurance is mandatory for federally backed mortgages on buildings located in a SFHA. There is a 30-day waiting period before coverage goes into effect, **so don't delay**, get your flood insurance policy today.

ADDITIONAL PINELLAS COUNTY SERVICES:

- **Flood Disclosure and Map Training**
Arm yourself with the tools and knowledge you need to advise your clients about the flood risk and insurance requirements for a property. Trainings also provide information from the Property Appraiser Office and are free to PRO/CPRO members.
- **Flood Insurance Technical Assistance**
Get answers to questions you may have about flood insurance and the National Flood Insurance Program (NFIP). There is no charge for this service. Visit pinellascounty.org/flooding/advocates.htm for more information.
- **Ready Pinellas mobile app – New and Improved!**
Get disaster preparedness support with this app that is designed to help residents prepare themselves and their families before, during, and after a storm. The app features convenient checklists to help build a personal emergency plan and will provide real-time updates as storms approach. Available for free download at the Apple App Store or Google Play.



Note: Android device users who already had the previous Ready Pinellas app installed will need to download the new app from Google Play and remove the old app from their devices.

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Jackie McMahon
Jacklyn.McMahon@thirdfederal.com



Mac Tennant
mtennant@accessrm.com

= Already renewed for 2023 as of publication time. A special thank you to these Affiliates!
Ready to renew? Contact Kim Simmons to secure your spot.

MEMBERSHIP DUES 4-1-1

2023 DUES RENEWAL

NAR - \$195
FR - \$146
PRO/CPRO - \$178
BASIC TOTAL - \$519
RPAC suggested - \$39 (voluntary*)
Foundation suggested - \$10 (voluntary*)
TOTAL - \$568
with voluntary contributions*

*Note: voluntary amounts may be adjusted when making your payments. You may pay more or less than the suggested amounts (including nothing at all). You must adjust these amounts prior to submitting your payment.

Your membership and contribution to your industry is just \$1.56 per day!

INVOICE DATE:
October 21, 2022

DUE:
December 15, 2022

\$50 Late Fee Added: December 16, 2022

Dues and late fee not received by 5 PM on January 3, 2023 will result in suspension of membership services.

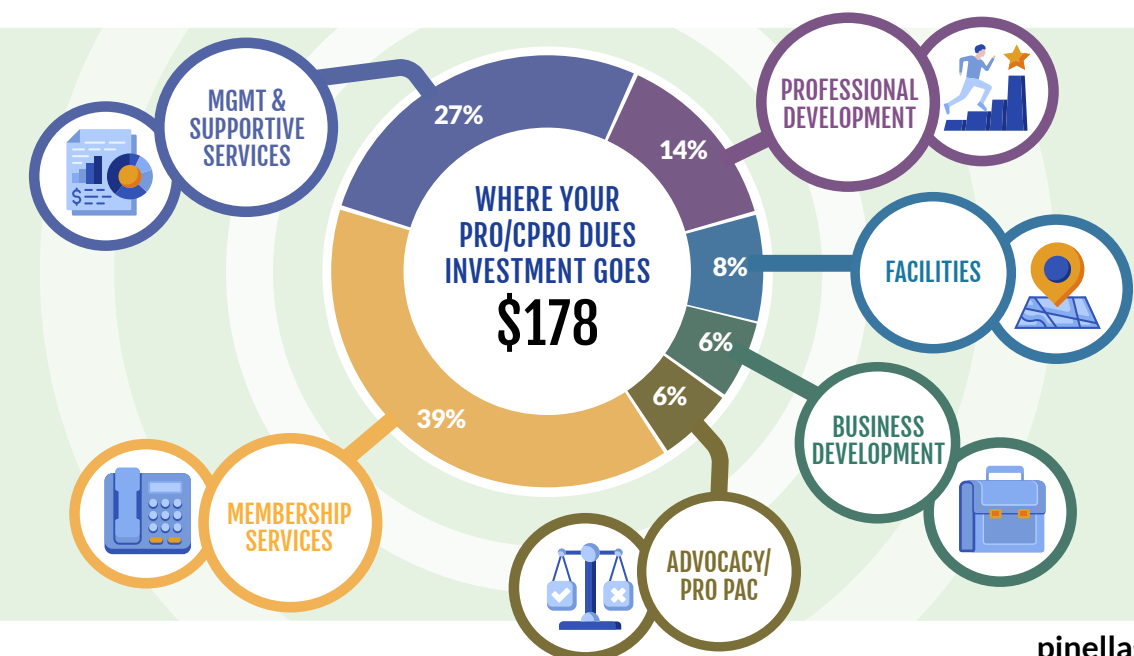
Dues and late fee not received by 5 PM on January 31, 2023 will result in member termination..

The broker at each office is responsible for compliance by all licensees within that office. If a member has been terminated for nonpayment of dues, their broker will have until March 1, 2023 to either:

1. Remove the license from their roster with the Department of Business and Professional Regulation (DBPR); OR
2. Take the payment for their licensee

Any office not in compliance (paid membership dues for all licensees within the office) will be subject to termination of the office and all members within that office at the close of business (5 PM) on March 1, 2023.

Members who are on dues auto prepay for 2023 will continue having one-twelfth of their annual payment (\$43.25) deducted from their credit or debit card on the fifteenth of the month. **Would you like to sign up for auto prepayment?** You will first have to pay for 2023 dues, then email Rob Olmstead at ROlmstead@pinellasrealtor.org with AUTO PREPAY in the subject line, and let him know you'd like to get set up.





4590 ULMERTON ROAD
CLEARWATER, FL 33762-4141

Members and staff sprang into action to help our neighbors to the south impacted by Hurricane Ian!

Special thanks to Dylan Barrie with Rock's Moving Co. for driving all of the donated items down to the Royal Palm Coast REALTOR® Association.

In addition, half of the proceeds raised at this year's Wine & Food Festival went to the Florida REALTORS® Disaster Relief Fund.

If you are ever impacted by a natural disaster, the FRDRF is there to help you. To learn more, visit FloridaRealtors.org/about/charities/disaster-relief-fund

