



Anthony M. Kanaris, PLLC

RD2781 State Certified Residential Real Estate Appraiser
BK3253910 Broker Associate
13393 Sagewater Court, Spring Hill, FL 34609
Anthony@AKanarisRealtor.com
(352) 585-3872 Mobile

2021- Director, Hernando County Association of REALTORS®
2019-2020 Treasurer, Hernando County Association of REALTORS®
2017-2019 Manager, Hernando County Information Services
2016 Secretary, Hernando County Association of REALTORS®

March 12th, 2023

The Florida House of Representatives
402 South Monroe Street
Tallahassee, FL 32399-1300

Dear Member of the House of Representatives,

I relocated to Hernando County, Florida in July of 1996. This decision was a difficult one, however I did not see a promising future for my family in New York. I had an established real estate appraisal business with a diverse client base, many of which were already doing business in Florida. There was no reciprocity between Florida and New York. I had to challenge a state exam once again. The educational program that I was enrolled in to obtain my New York certification was offered by the NAIFA (National Association of Independent Fee Appraisers) and completed at S.U.N.Y Stony Brook, New York.

Despite the fact that I was already working as an appraiser, upon submission of my application to challenge the Florida state exam, it was determined that additional coursework, specifically two math classes would be needed, thus requiring me to take time away from my family and my business. Transitioning to Florida was not an easy task. On July 15th, 1996 I had my Florida state certification in my hands.

Moving to Florida was one of the best decisions I made for my family. The Florida Prepaid College Plans combined with Bright Futures Scholarships provided tremendous educational opportunities for my children without strapping them with tens of thousands of dollars of debt in the form of student loans. All five of my children have obtained a bachelor's and/or master's Degree.

At some point every individual and business will face challenges. In my career I have experienced two savings and loan crises, recessionary periods, the Deepwater Horizon oil spill, and the devastating impact of the Dodd-Frank Wall Street Reform and Consumer Protection Act. Governmental control has hindered the stability and growth of the appraisal industry. If you are an appraiser working in the great state of Florida, throughout the course of your career you will at some point experience a process server knocking on your door. I have been the subject of two frivolous lawsuits during my career. On August 14th, 2015, my wife signed for a summons and a copy of a complaint brought by a corporation that filed hundreds of frivolous lawsuits across the country.

A copy of the complaint and the general allegations has been included should anyone wish to review the specifics. I was neither the appraiser nor the supervisory appraiser. I completed a one-unit residential appraisal field review report for my client, with a date of report/signature of September 1st, 2005.

Almost 10 years after completing this assignment I was now entangled in litigation. USPAP requires that an appraiser retain a work file for each appraisal for a period of five years after the appraisal was prepared or at least two years after final disposition of any judicial proceeding in which the appraiser provided testimony related to the assignment, whichever period expires last.

I no longer had access to my work file which contained pertinent information in support of my opinion of value and in this instance information that would be needed to defend myself against this lawsuit. On December 8th, 2017 after 2 years and 4 months I received an email from Roberto M. Ureta, Esq. which contained the following statement;

I'm pleased to advise that the Second District Court of Appeals (2nd DCA) has affirmed the trial court's dismissals without opinion ("*Per Curiam Affirmed*" or "PCA") in the above-referenced cases. A copy of the 2nd DCA's opinion is attached hereto for your reference. Please note that, as stated in the opinion, it is not final until disposition of any timely filed motion for rehearing. Accordingly, absent a timely motion for rehearing by Llano and a reversal by the 2nd DCA, which is unlikely, this case is over.

This news was very welcomed. I was indeed very happy to have this case closed just before the holiday season and a new year. **While the lawsuit was settled the impact of the lawsuit would continue. As opportunities to engage with new clients were presented, through the course of completing an application to become an approved vendor you are asked if you have been the subject of a lawsuit within the last 5 years. When you respond in the affirmative, even after prevailing, just the fact that you were the subject of a lawsuit limits your opportunities.**

Appraisers are targeted as we are perceived to have deep pockets. In most instances my clients in the lending community require that I maintain a professional liability insurance policy with limits of liability of no less than \$1,000,000. Many professional liability insurance companies will throw money at these frivolous lawsuits just to make them go away. **There are many appraisers that had retired and no longer carried professional liability insurance that found themselves the subject of a frivolous lawsuit. Frivolous or not, the lawsuit must be defended.**

It was my sincere hope that I would leave a legacy for my children. I had envisioned bringing one or more of my children into the family business hoping that they would enjoy the freedoms and financial rewards that the appraisal profession has afforded me. Needless to say, I have encouraged my children to pursue other career paths.

An article published by the Orlando Sentinel (March 10th, 2022) discusses a shortage of appraisers in Florida. It is a problem that is growing worse as appraisers are aging out of the business without being replaced. At the time the article was published only 108 certified residential appraisers joined the profession in Florida in the prior year.

The appraisal industry is always evolving, particularly with advancements in technology. The educational requirements, mentorship / supervisory requirements already limit the number of qualified candidates that would consider the appraisal profession as a career choice. Legislation to protect Florida appraisers is long overdue. The state of Florida is growing at an unprecedented rate. We need to foster growth in the appraisal profession to be able to meet the demand for this essential service across the state of Florida. House Bill 213 which will protect Florida appraisers will have a significant impact on the stability and future of the appraisal industry in the state of Florida.

Respectfully submitted,

Anthony M. Kanaris
