

The South Florida

# REALTOR®

***Making the  
Difference...***

***The Power of 41,000 Members  
and 136 International Partnerships Worldwide...***

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# The Power of 6 Locations

Leadership Issue 2016

We invite you to visit our 6 locations - your beautiful MIAMI headquarters & our other 5 full service offices & conference centers conveniently located near you... while you visit or attend a class, enjoy a great cup of Starbucks coffee.

**Phone:** (305) 468-7000

**Membership Hotline:** (305) 468-7005

**Education/Event Hotline:** (305) 468-7066

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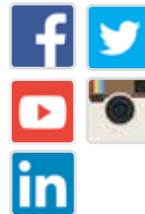
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### HQ - MIAMI

700 S. Royal Poinciana Blvd. • Suite 400

Miami, Florida 33166

(Near Northwest 36 Street & Le Jeune/ West. 42nd Ave.)

- Conference Center for 150
- Expanded Computer Lab for 42
- Serving Starbucks Coffee



### CORAL GABLES

245 Alcazar Avenue

Coral Gables, FL 33134

(Near Alhambra Circle & Ponce de Leon)

- Conference Center for 80
- Computer Lab for 25
- Serving Starbucks Coffee



### NORTHWESTERN DADE

415 West 51st Place, Suite 200

Hialeah, FL 33012

(Near West 4 Avenue & West 49 Street)

- Renovated and Expanded
- New Conference Center for 80
- New Computer Lab for 25
- Serving Starbucks Coffee



### WEST BROWARD - SAWGRASS

13680 Northwest 14th Street

Sunrise, FL 33323

(Sawgrass International Corporate Park)

- Dual Conference Center for 120
- Computer Lab for 42
- Serving Starbucks Coffee



### EAST BROWARD - DCOTA

1815 Griffin Road, Suite 104

Dania Beach, FL 33004

(Near I-95 & Griffin Road)

- Conference Center for 100
- Computer Lab for 28
- Serving Starbucks Coffee



### JTHS - JUPITER

2151 Alternate A1A South, Suite 1100

Jupiter, FL 33477

- Expanding Conference Center for 80
- Adding New Computer Lab for 25
- Serving Starbucks Coffee

## REFERENCE

### Important Numbers & Websites

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 Member Service Hotline ..... (305) 468-7005  
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 DBPR ..... myfloridalicenses.com  
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### Vision

MIAMI is the voice for real estate, influencing and shaping the industry.

### MIAMI Mission

To provide our members the resources and services to deliver the highest level of professional service to their customers and be more profitable and successful in the global marketplace.

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## 2015 Was a Great Year...



Alberto M. Carvalho, Miami-Dade Public Schools Superintendent, and John Dohm, MIAMI Chairman of the Board



2015 MIAMI Leaders Installed at Inaugural event at Jungle Island



Chris Tello, Natascha Tello, Sep Niakan, and Liza Mendez



Teresa King Kinney, Commissioner Jim Norton, Danielle Clermont, and Beth Tache



MIAMI Booth at NAR REALTORS® Conference & Expo in San Diego



MIAMI Leaders with International Delegates at the 2015 Miami International Real Estate Congress



Delegates representing Brazilian partner associations at MIAM International Event at Skybox San Diego



Teresa King Kinney, Maurice "Moe" Veissi, and Deborah Boza-Vallador



Neal Oates, Jr. and Andre Brown



Barbara Tria, Carlos Gutierrez, Donna Reid, and Jorge Guerra, Jr.



John Dohm, John Kinney, and Allen Lungo



MIAMI DDA receives Economic Development Award



2014 Coral Gables Holiday Party



# MIAMI Corporate Board of Directors 2016



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The MIAMI Association of REALTORS® represents 41,000 members and is the largest local REALTOR® association in the U.S. The Association and its Board of Directors are dedicated to leadership in the industry, the real estate profession, and the communities they serve. Leaders impact key policy decisions and important issues affecting the real estate industry, analyze trends and information, and provide the most impressive and comprehensive package of programs, products and services available in the market today.



## 2016 "TOP TEN" Priorities:

- Market Influence
- Broker/Member Profitability
- Commercial
- International
- Government Affairs, RPAC & Housing Initiatives
- Increased Professionalism in the Market
- Professional Development
- Collaboration and Cooperation with other Organizations
- Broward & JTHS Initiatives
- Young Professionals

# RCA Commercial Board of Governors 2016



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## RCA MIAMI Board of Governors

RCA MIAMI is dedicated to leadership in the commercial industry, the real estate profession, and the communities they serve. RCA MIAMI impacts key policy decisions and important issues affecting the commercial industry, analyzes information, has strong legislative initiatives, provides important member services and presents commercial events and programming throughout the year.

The Association also provides international marketing tools and resources for its commercial members. With over 1,800 members, it is the largest commercial REALTOR® association in Florida and one of the largest in the nation - and offers more education, marketing tools and services than any other. RCA Miami received the first RCA Accreditation from the National Association of REALTORS®.



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## 2016 Commercial Priorities:

- Education
- New Member Recruitment
- Commercial YPN
- Government Affairs & Property Rights
- Social Media
- International
- Commercial Services
- Partnerships
- Media & Public Relations
- MLS & CIE



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## Making the Difference...Together

### The Residential Board of Governors & Broward Board of Governors

The Residential Board of Governors and the Broward Board of Governors are the association's think tank, brain trust and expert resource for their respective marketplace. They are MIAMI's eyes and ears in the residential real estate market. The Governors identify and monitor threats, opportunities and solutions based on the issues and challenges facing MIAMI members on a day-to-day basis. The Governors make decisions relative to how the association can be an integral part of our member's business, professional and community solutions. Together with the MIAMI Professionals, they identify, customize and implement the very best leading edge products, services and programs to benefit MIAMI members – helping them win MORE listings, reach MORE buyers and close MORE sales – increasing their business and profitability. MIAMI will deliver more than 3,500 programs, classes and

seminars – 83% are FREE - as a direct result of the input from the Boards of Governors and our members. The Residential and Broward Boards of Governors are MIAMI's primary knowledge center for the South Florida residential real estate industry and profession.

### Making the Difference...Together

You are our top priority – helping all MIAMI members achieve the highest level of professionalism and deliver the highest level of service to your customers – and that means ongoing education. With MORE than 3,500 programs, classes and seminars in 2016, MIAMI is helping YOU to be the best professional possible and helping YOU win MORE listings, reach MORE buyers and close MORE sales...creating a better marketplace for everyone. A few key priorities for 2016 are:

### 2016 Residential Priorities

- MLS
- Products & Services
- Professional Standards
- Professional Development
- Member Engagement

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## ■ Products, Services & Marketing Tools

To stay on top of and ahead of the market, MIAMI members need the best products and services available. MIAMI now offers MORE than 115 Products, Services & Marketing Tools that provide MIAMI members with THE Competitive Advantage. MIAMI members can leverage the power of Buyer & Seller Prospecting tools, the power of Mobile real estate for themselves & their customers, the power of going paperless...plus the power of CoBranding...just to name a few.

■ **MLS** – Making the best possible MLS available to MIAMI members has always been a priority, but in 2016 we are kicking up several notches! Starting with the rollout of Matrix ADD/EDIT and the availability of MLS across multiple browsers and devices. Matrix now offers MIAMI members a new, more robust and comprehensive database of MLS information... unlike anything before. As if that wasn't enough...MIAMI now offers three MLS platforms include MLX, Fusion and a mobile App: GoMLS MIAMI.

■ **Professional Development** – In addition to our more than 3,500 classes, seminars & programs that include 1,600 MLS classes alone, MIAMI will be offering an unprecedented line-up of top level Professional Designation and Certification courses in 2016: GRI Graduate Realtor Institute, CRS Certified Residential Specialist, CRB Certified Residential Brokerage Manager, CIPS Certified International Property Specialist, ABR, Accredited Buyer Representative, SRS Seller Representative Specialist and CLHMS Certified Luxury Home Marketing Specialist...just to name a few. In response to the ever-changing real estate business MIAMI will be expanding its offerings on Social Media Management, Reputation Management, Marketing, Branding, International plus MORE courses for commercial practitioners. The MORE you learn, the MORE you earn!

## 2016 Broward Priorities

- **MLS**
- **Professional Development**
- **Recruitment & Retention**
- **Marketing Tools**
- **Member Engagement**
- **Standards & Professionalism**
- **Branding & Promotion**



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## ■ The JTHS Board of Governors

The JTHS Governors are the eyes and ears for the local real estate market. As the VOICE for the members, JTHS Governors help identify challenges, opportunities and solutions to the relevant market issues that affect their members. Keeping a pulse on emerging industry trends, the leaders also help identify,

customize and implement the top products, services and programs to ensure members' success - helping them win MORE listings, reach MORE buyers and close MORE sales - increasing their business and profitability. The Governors also make decisions relative to how the association can be an integral part of our members' business, professional and community solutions.

## 2016 JTHS Priorities

- Member Communications
- Professional Development and In Office Training
- Public Relations/Marketing
- Government Affairs/Area Issues
- MLS
- Market Data/Statistics/Media
- Member Retention & Recruitment
- Customer Service
- Technology & Tools
- Broader Market Identity

## ■ Products, Services & Marketing Tools

To remain ahead of the competition, JTHS members need the best products and services available. In addition to unique local market resources JTHS members now have access to MIAMI's more than 115 Products, Services & Marketing Tools that provide members with the competitive advantage to WIN those buyers and listings.

## ■ Professional Development

Buckle up as JTHS's Professional Development program is poised move into the fast lane. In addition to increasing the number of classes offered at the soon-to-be renovated JTHS facility, members can look forward to many new and exciting classes. JTHS members will also be able to take advantage various Pre and Post Licensing Courses available through Miami's South Florida School of Real Estate (SFRES) available to JTHS at a Members-Only discount.

## Installation and Awards Luncheon

Congratulations to the 2016 JTHS Board of Governors who were sworn in at the Installation luncheon on December 11, 2015 at the beautiful Frenchman's Creek Beach & Country Club. Special guest, Maria Wells, 2016 Florida REALTORS® President Elect, performed the installation.

Other highlights included the Leadership Academy graduation honoring graduates Noelle Conners, Amy Hall, Lindsey Houck, Matthew Krause and Christie Self. In addition, the team was awarded the Special Recognition Award, along with Dick Sheehan, for their tireless effort to raise donations for the First Tee Initiative, which raised over \$2,384.00.



**Barbara Fox**  
 REALTOR®  
 of the Year



**Noelle Conners**  
 Rookie  
 of the Year



**Patricia Fitzgerald**  
 Humanitarian



**John Curtin**  
 Unsung Hero & Business  
 Partner  
 of the Year



**Matt Krause**  
 Business  
 Partner  
 of the Year

## Special Recognition for the Leadership Academy





# YPN - Young Professionals Network Leadership Board 2016



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From left to right  
Alex Henry-Millington, Isabel Smith,  
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## Congratulations Deborah Boza-Valledor

NAR Award  
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of the Year



## Congratulations Lynda Fernández

National Association of  
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President's Award  
for Outstanding  
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Congratulations  
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professionals whose  
ingenuity, outspokenness,  
strength, conviction, power  
and persistence are driving  
change in real estate.



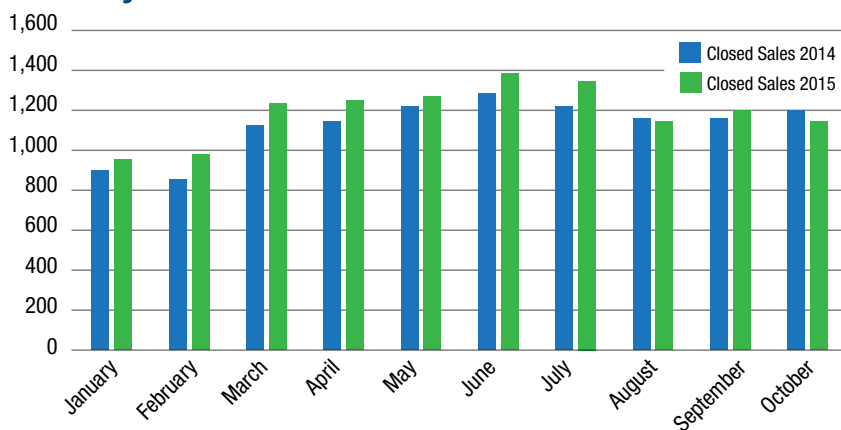


# 10 MIAMI REAL ESTATE TRENDS TO WATCH IN 2016

## 1: Strong demand for Miami properties continues to generate record sales activity:

Miami-Dade County is on pace to break its all-time annual single-family home sales record for the fifth consecutive year. Single-family home transactions are on a clip to reach 14,600 transactions for all of 2015. The current record is 13,521, established last year. In June, the Miami market recorded its highest number of single-family home sales (1,390) of any month in history. The previous record was 1,317, set in June 2005.

### Closed Sales - Single-Family 2015 vs. 2014 January to October



Miami's existing condominium sector, which last year posted the second-most sales in Miami history, is also on pace for a banner year despite a rise in pre-construction condo sales. A total of 8,153 existing condos were sold in Miami in the first six months of 2015, which puts the market on pace for 16,030 transactions for all of 2015. That would rank as the third-most sales in Miami history behind the 16,409 sales in 2014 and the 17,142 closings in 2013.

## 2: Miami is a leading world-class, global destination, attracting high numbers of both domestic & international buyers & ultra-high-net-worth individuals:

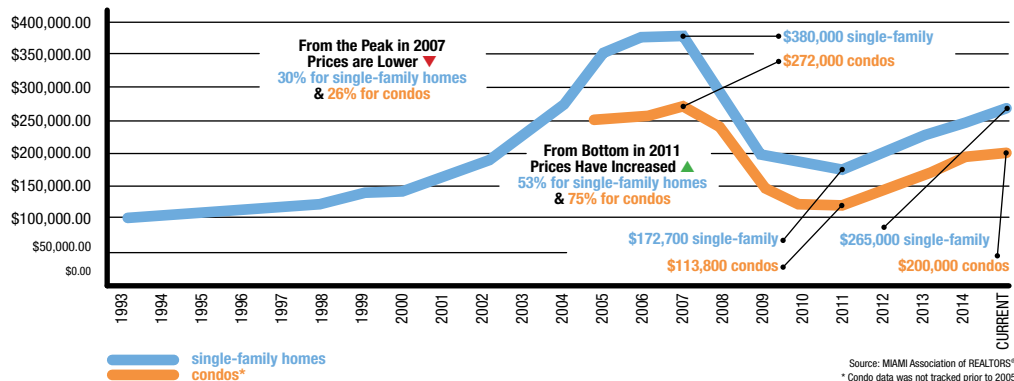
In 2011, the Wall Street Journal featured Miami along with Hong Kong, London, Paris, and New York

as "The New Global City." In the prestigious 2015 Knight Frank Wealth Report, Miami ranked as the sixth most important city in the world to ultra-high-net-worth individuals (UHNWI) or those with assets of more than \$30 million. Miami and New York were the only North American cities to make the top 10 list of the Wealth Report, which is issued annually by London-based real estate consultancy Knight Frank. London, New York, Hong Kong, Singapore, and Shanghai rounded out the top-five most important global cities. Rankings are based on economic activity, quality of life, knowledge, influence, political power, and concentration of ultra-high-net-worth individuals.

## 3: After more than four years of increases, Miami home prices continue to rise but remain at 2004 levels:

In the last three years, median sale prices have increased annually an average of 13 percent for

### Miami-Dade Annual Median Sales Price

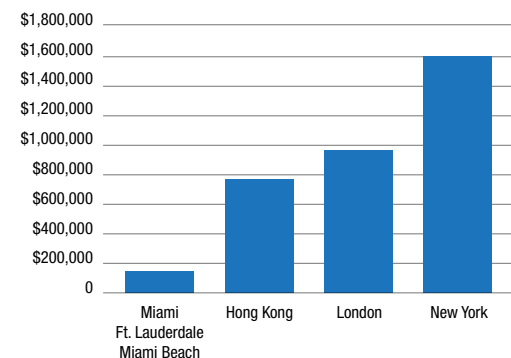


single-family homes and 20 percent for condos. In 2015, prices are increasing but by lower percentages. As of October 2015, the median sales price for Miami-Dade County single-family homes is \$265,000. The median sales price for condominiums is \$200,000.

## 4: Miami remains affordable compared to other global cities and other major metropolitan areas in the U.S.:

Despite the increase in median prices, Miami's residential properties remain more affordable than other world-class global cities, according to the National Association of Realtors 2015 Profile of Home Buying Activity of International Clients. NAR analyzed the cost of a 120-square meter condo in a number of foreign cities based on prices reported in the Global Property Guide and compared the prices against the median price of a condo in several major U.S. cities.

### 120-Square Meter Condo Sale Price





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## 5: Miami is the top market in the U.S. for international buyers:

About half of all foreign buyers in Florida purchase property in Miami and Fort Lauderdale, according to the 2015 Profile of International Home Buyers in Florida conducted by NAR for Florida REALTORS®. About 36 percent of all foreign buyers in Florida bought in the Miami-Miami Beach area, which is by far the largest percentage of any market. About 14 percent purchased properties in Fort Lauderdale, according to the survey.

## 6: Historically-low mortgage rates continue attracting home buyers:

The average rate on a 30-year fixed-rate mortgage was 3.97 percent in Dec. 2015, according to mortgage giant Freddie Mac. On Dec. 16, 2015, the Federal Reserve increased interest rates for the first time in nearly a decade. The Fed raised its benchmark rate by one quarter of a percentage point. The rate hike, coupled with potential others in 2016, could lead to higher borrowing costs for home buyers, but it's not guaranteed.

## 7: It's still a seller's market for single-family homes and a balanced market for condos:

At the end of October, single-family home inventory decreased 4.2 percent, while inventory of condos

increased 7.3 percent. This reflects 5.8-months supply of single-family homes and 9.1-months supply of condos. (A six to nine month supply is considered a balanced market between buyers and sellers.)

## 8: Miami cash transactions are double the national average, reflecting the strong presence of foreign buyers locally:

Cash deals in Miami-Dade County represent approximately 50 percent of total closed sales. Miami's percentage of cash sales is more than double the national average. About 22 percent of all U.S. housing sales are made in cash, according to NAR. Miami's high percentage of cash sales reflects South Florida's continuing ability to attract a diverse number of international home buyers, who tend to purchase properties in all cash.

Condominiums comprise a large portion of Miami's cash purchases as 62.4 percent of condo closings were made in cash in September compared to 33.8 percent of single-family home sales.

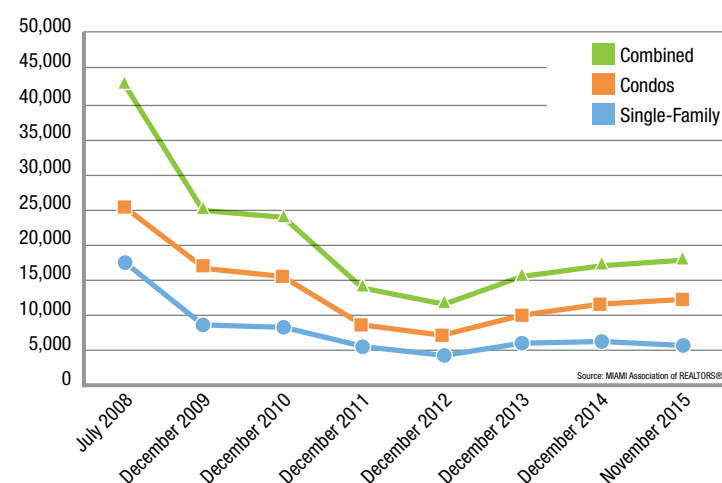
transactions dropped 44.9 percent year-over-year while REOs decreased 27.4 percent.

## 10: There is strong demand for new construction condos in Miami:

New construction east of Interstate 95 in Miami continues to attract luxury developers and buyers. Thirty-one towers with 615 floors and 3,149 units have been completed in Miami-Dade County east of I-95 in the four years since 2011, according to preconstruction condo projects website Cranespotter.com and MIAMI. At the end of October there were 103 projects selling, of which 71 percent had been sold.



## Miami-Dade County Housing Inventory



## 9: Foreclosures are no longer a significant factor in Miami:

Only 23 percent of all closed residential sales in Miami-Dade County are distressed, including REO (bank-owned properties) and short sales, compared to 34.5 percent a year ago. Short sales and REOs accounted for 5.0 percent and 18 percent, respectively, of total Miami sales in October. Short sale

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# The Power of MORE in Broward

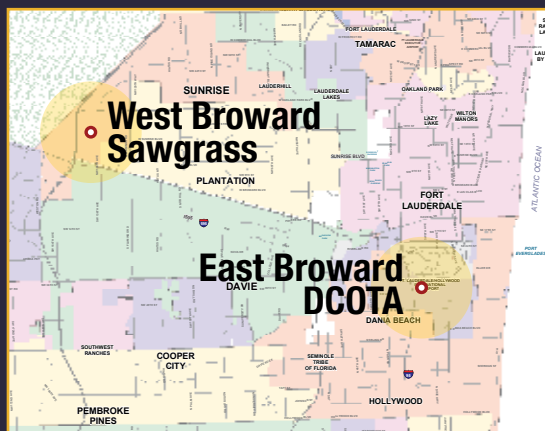
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**Broward Market Share by Association**  
Active Listings as of 12/14/2015



## Broward By The Numbers

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- In **915** Real Estate Offices
- Members in **28** cities
- **2** Full-Service Facilities
- **2** Hands-on Computer Labs
- **12** Broward Staff Professionals

## West Broward - Sawgrass

13680 NW 14th Street  
Sunrise, FL 33323

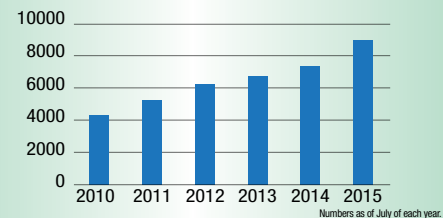


- West Broward Location
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## Broward Resources

**Broward Main:** 954-335-5200

**Transfer Hotline:** 954-843-9782

**Broward MLS Helpline:** 954-492-1200

**Website:** [miamire.com/broward-council](http://miamire.com/broward-council)

**E-mail:** [transfers@miamire.com](mailto:transfers@miamire.com)

## East Broward - DCOTA

1815 Griffin Road, Suite 104  
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## Broward YPN Reaching New Heights

There's no denying that our Broward membership has always had a special energy, but in 2015, it was further enhanced by our new generation of younger superstars - the YPN Broward Chapter. Led by a core group of Broward YPN leaders, our Broward-based YPN membership has created numerous unforgettable events- from the quarterly networking "Meet-Ups" at some of the hottest venues across the county, to the "Miami Night at the Florida Panthers Hockey Game" to our 1st ever "Miami vs. Broward vs. Palm Beach Bowling Night", our Broward YPN Chapter has set the bar for balancing fun yet professional all in one! And we expect even greater success in 2016, watch for an event near you!

To get involved, email

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## Congratulations Matey Veissi

### 2016 Florida REALTORS® President

Congratulations to MIAMI's Matey Veissi, who is 2016 President of Florida Realtors, the state's largest professional association with more than 140,000 members! Veissi is past president and past chairman of MIAMI and past chairperson of the Florida Real Estate Commission. She has held numerous leadership positions locally and nationally in addition to the state level and is an associate professor at Florida International University's College of Finance.

### Women's Council of REALTORS

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**Rosie Hernandez**  
President

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### Congratulations Jose Juncadella

National  
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Michelle Rojas  
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Irina K. Sang  
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Hector Perez

Patrizia Pluchino

Angel de Santis

Jorge Sarmiento Cortes

Mile Susic

Lincoln Wong



# MIAMI Awards – 2015

Congratulations to our 2015 Industry Leaders & Award Winners  
Presented at the February 12, 2016 Inaugural Celebration

## MIAMI



**John Dohm**  
REALTOR®  
of the Year



**Mark Sadek**  
Distinguished  
Leadership  
Award



**Maria Wells**  
Public Policy  
Advocate  
of the Year



**Carlos Gutierrez**  
Government Affairs  
Volunteer  
of the Year



**Frank Kowalski**  
Industry  
Advocate  
of the Year



**Ana Maria Rodriguez**  
Advocate  
of the Year



**Margy Grant**  
Commitment  
to Excellence  
Award



**Juan C. Zapata**  
Elected Official  
of the Year



**Alberto M. Carvalho**  
Community  
Leader  
of the Year



**Meg Daly**  
Community  
Visionary  
of the year



**Terri Bersach**  
Innovation in  
Advocacy  
Award



**Nancy Lubeck**  
Leadership  
Award



**Bill Hall**  
Leadership  
Award



**Erika Abbott**  
Affiliate Educator  
of the Year



**BenuTech/  
ReboGateway**  
Product  
of the Year

## RESIDENTIAL



**Irina Kim Sang**  
Innovation  
in Education  
Award



**Orlando Montiel**  
Motivational  
Trainer of the  
Year



**MoneyCorp**  
International  
Affiliate  
of the Year



**Universal Mortgage**  
Residential  
Affiliate  
of the Year



**Clareity Security**  
Industry Partner  
of the Year



**Vilma Lopez**  
Broward  
Housing  
Advocate  
of the Year



**Venus Proffer**  
Broward  
Champion  
of the Year



**Supreme Title**  
Broward  
Affiliate  
of the Year



**Cort Furniture**  
Affiliate Partner  
of the Year



**Baptist Health**  
Corporate  
Affiliate  
of the Year

## COMMERCIAL



**Josh Kohn**  
Commercial  
Volunteer  
of the Year



**Brian Sharpe**  
Broward  
Commercial  
Volunteer  
of the Year



**Avi Tryson**  
Commercial  
Educator  
of the Year



**Christina Pappas**  
YPN  
of the Year



**Ines Hegedus-Garcia**  
YPN Educator  
of the Year



**Saria Finklestein**  
Broward YPN  
of the Year



**City of Hollywood**  
Business  
Partner  
of the Year



**Allied Building**  
Commercial  
Affiliate  
of the Year



**Neal Oates**  
Broward YPN  
Volunteer  
of the Year



**Alberto Carrillo**  
Miami YPN  
Volunteer  
of the Year



**Movement Mortgage**  
Mark McDonald  
YPN Affiliate  
of the Year

## YPN

# 2016 Inaugural & Awards Celebration February 12, 2016

**An Afternoon of Celebration 11:30am - 3:00pm**

**Seminole Hard Rock Casino • 1 Seminole Way, Hollywood, FL 33314**

11:30am Reception

12:30pm Inaugural Program

1:30pm Featuring Chef's Stations

The Best of South Florida with Carving Stations, Pasta Stations, Stir Fry, Dessert Stations & More!

2:30pm Entertainment

3:00pm Prize Drawings!

**Cost: Only \$40 per person • FREE Parking**

For Table Reservation Contact Claudia at 305.468.7024 or claudia@miamire.com

Individual Reservations will be accepted after January 15th





# REALTORS® Political Action Committee (RPAC)



## THANK YOU... 2015 RPAC Major Investors

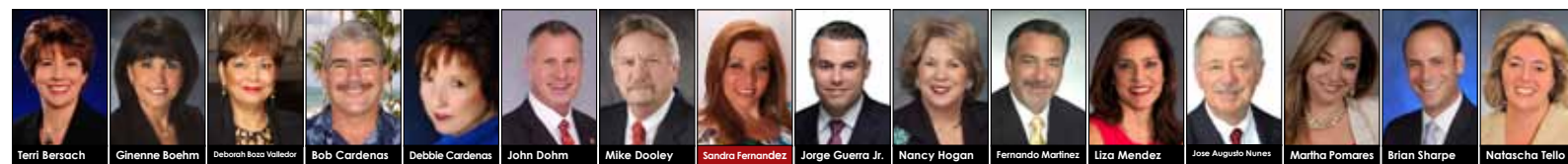
Since 1969, the REALTORS® Political Action Committee (RPAC) has promoted the election of pro-REALTOR® candidates across the United States. The purpose of RPAC is clear: REALTORS® raise and spend money to elect candidates who understand and support their interests. The money to accomplish this comes from voluntary contributions made by REALTORS®. These are not members' dues; this is money given freely by REALTORS® in recognition of how important campaign fundraising is to the political process. RPAC doesn't buy votes. RPAC enables REALTORS® to support candidates that support the issues that are important to their profession and livelihood.

### Golden R - \$5,000 Investment

**RED** box Indicates members of the President's Circle - Additional \$2,000 Annual Investment



### Crystal R - \$2,500 Investment



### Sterling R - \$1,000 Investment



### Want to see yourself here?

Want to see yourself here in 2016? We want to see you here too! Whether you choose to come in at the **Sterling-R level**, **Crystal-R**, or **Golden-R**, your investment will pay-off in dividends for the REALTOR® industry, and will open doors to many networking opportunities through exclusive "Major Investor Only" events such as candidate screenings for local races, VIP receptions at our annual meetings, and much more! Don't wait... set up your automatic payment via this link:

<https://www.floridarealtors.org/LegislativeCenter/RPAC/invest.cfm>



**Danielle Blake**  
Senior VP of Government  
Affairs & Housing  
danielle@miamire.com

**Ana Maria Rodriguez, MSL**  
VP of Government  
Affairs & Housing  
ana@miamire.com



## Buyers Need More Financing Options for Condominiums

“Affordable housing” can mean different things in different markets. In Miami-Dade and Broward Counties in Florida, it usually means condominiums. Condominiums now make up approximately 60% of the local housing inventory. Unfortunately for many potential buyers, finding financing is difficult. Many lenders are requiring buyers to make down payments from 25% to 30% of the purchase price in order to qualify for a mortgage. Requirements such as this make home-buying less realistic for many, particularly for first-time or returning homebuyers.

The MIAMI Association of REALTORS® organized a task force to increase affordable financing options for condominiums. “Affordable” for this purpose is a down payment of less than 20 percent. The Federal Housing Administration (FHA) provides insured loans with a 3.5% down payment. However, for one buyer to obtain a FHA loan or reverse mortgage, the entire complex must meet the following guidelines:

### 2.1.1 Minimum Number of Units – 2 or more units

### 2.1.2 Right of First Refusal – Permitted unless it violates discriminatory conduct prohibitions under the Fair Housing Act regulations at 24 CFR part 100.

### 2.1.3 Non-Residential/Commercial Space - No more than 25 percent of the property's total floor area in a project or unit can be used for non – residential / commercial purposes (\*exceptions may be granted)

### 2.1.4 Investor Ownership – Up to 50% of the units may be owned by one investor/entity (single or multiple owner entities)

### 2.1.5 Delinquent Homeowners Association (HOA) Dues - No more than 15 percent of the total units can be in arrears (more than 60 days past due) of their condominium association fee payments (does not include late fees or other administrative expenses). The 15 percent includes all units (occupied, investor, bank-owned, vacant).

### 2.1.6 Budget / Financial Documents

- Current year budget for declared phases
- Current balance sheet less than 90 days old at the time of submission for project approval
- Actual income and expense statement for project
- Bank statements may be requested
- Reserve study that is not more than 24 months old

### 2.1.7 Special Assessments - Documentation regarding any special assessments

### 2.1.8 Pending Litigation - Documentation on any pending litigation

### 2.1.9 Insurance Requirements - Documentation related to hazard, flood, liability, fidelity bond/insurance, and other insurance required by state or local condominium laws or acceptable to FHA

### 3.5 Owner-Occupancy Requirement - At least 50% of the units must be owner-occupied or second homes.

\* - In November 2015, FHA released Mortgagee Letter 2015-27 – Additional Temporary Approval Provisions for Federal Housing Administration (FHA) Condominium Project Approval – to expand the definition of owner-occupancy to include second homes (with or without a mortgage) and to permit state-run insurance plans such as Citizens, as well as coinsurance clauses. This was a huge win for Florida. However, these changes are only good until Nov. 13, 2016, unless extended.

FHA Condo Guidance can be found in HUD Mortgagee Letters 2011-22, 2012-18, 2014-17 and 2015-27.

## Looking for a Flood Insurance Discount What's your community doing to help?

The National Flood Insurance Program's (NFIP) Community Rating System (CRS) recognizes floodplain management and outreach activities performed by communities that exceed the NFIP minimum standards. CRS, a voluntary program, recognizes these efforts by reducing the cost of flood insurance premiums by 5 to 45 percent for flood insurance policies for all residents in communities that participate in the CRS. The CRS recognizes 19 creditable activities organized under four categories: Public Information, Mapping and Regulations, Flood Damage Reduction, and Warning and Response.

Communities can choose to undertake any or all of these activities. Based on the number of credit points received for each activity, a community is ranked in one of ten CRS classes with Class 1 requiring the most credit points and giving the largest premium reduction. Most communities regularly implement activities that will earn credit under the CRS. Additionally, in Florida, communities are automatically awarded CRS credit points for various activities due to The Florida Building Code, water quality, local drainage protection regulations, and additional credits based on water management district requirements. Check out your community's rating now!

### Miami-Dade County

Community	Class	SFHA*	Non-SFHA
Aventura	7	15%	5%
Bal Harbour	7	15%	5%
Bay Harbor Islands	7	15%	5%
Biscayne Park	10	0	0
Coral Gables	7	15%	5%
Cutler Bay	6	20%	10%
Doral	8	10%	5%
El Portal	10	0	0
Florida City	10	0	0
Golden Beach	10	0	0
Hialeah	7	15%	5%
Hialeah Gardens	10	0	0
Homestead	8	10%	5%
Indian Creek	10	0	0
Key Biscayne	7	15%	5%
Medley	10	0	0
Miami	7	15%	5%
Miami Beach	6	20%	10%
Miami Gardens	6	20%	10%
Miami Lakes	5	25%	10%
Miami Shores Village	8	10%	5%
Miami Springs	10	0	0
Miami-Dade County	5	25%	10%
North Bay Village	10	0	0
North Miami	5	25%	10%
North Miami Beach	7	15%	5%
Opa-Locka	8	10%	5%
Palmetto Bay	10	0	0
Pinecrest	10	0	0
South Miami	7	15%	5%
Sunny Isles Beach	7	15%	5%
Surfside	10	0	0
Sweetwater	10	0	0
Virginia Gardens	10	0	0
West Miami	10	0	0

### Broward County

Community	Class	SFHA*	Non-SFHA
Coconut Creek	7	15%	5%
Cooper City	7	15%	5%
Coral Springs	8	10%	5%
Dania Beach	9	5%	5%
Davie	7	15%	5%
Deerfield Beach	7	15%	5%
Fort Lauderdale	6	20%	10%
Hallandale Beach	6	20%	10%
Hillsboro Beach	8	10%	5%
Hollywood	6	20%	10%
Lauderdale Lakes	10	0	0
Lauderdale-By-The-Sea	7	15%	5%
Lauderhill	7	15%	5%
Lazy Lake	10	0	0
Lighthouse Point	8	10%	5%
Margate	7	15%	5%
Miramar	9	5%	5%
North Lauderdale	10	0	0
Oakland Park	7	15%	5%
Parkland	10	0	0
Pembroke Park	10	0	0
Pembroke Pines	7	15%	5%
Plantation	6	20%	10%
Pompano Beach	7	15%	5%
Sea Ranch Lakes	10	0	0
Seminole Tribe of FL	10	0	0
Southwest Ranches	10	0	0
Sunrise	7	15%	5%
Tamarac	6	20%	10%
West Park	10	0	0
Weston	7	15%	5%
Wilton Manors	10	0	0
Broward County	7	15%	5%

\*Special Flood Hazard Area



## Looking for Commercial YPN Leaders

The MIAMI Association of REALTORS® Young Professionals Network has doubled its membership in recent years and gained recognition for its events, and RCA MIAMI wants to follow suit. RCA MIAMI plans to expand its Commercial YPN with more members and events in 2016.

Commercial YPN is a group of young, career-minded real estate professionals who want to improve the commercial real estate industry through networking, education and community service. South Florida's next real estate leaders often get their start in

YPN. Former RCA MIAMI Governor Brian Sharpe, now a member of MIAMI YPN, will be assisting RCA's effort in finding the next generation of commercial real estate leaders. With partners like the Miami-Dade Bar Association, Urban Land Institute (ULI) and Society of Office and Industrial REALTORS (SIOR), the Commercial YPN hopes to grow exponentially throughout the year.



## Broward County Events, Partnerships to Grow

Attractive cap rates and new luxury multifamily developments are drawing more investors to Broward County. RCA MIAMI recognizes the growing need for Broward commercial content and plans to bring more educational classes, partnerships and speakers to the area.

Broward County was the location of some of RCA MIAMI's most attended, engaging events last year. In June 2015, 85 members attended a single-family and multi-family investing event, which nearly equaled the attendance at the same seminar in Miami-Dade. About 70 members attended an RCA MIAMI event in Dania Beach, and another 100 attendees participated and networked at a Hollywood event.

In 2016, RCA MIAMI wants to identify the needs of commercial practitioners in Broward County and bring events and educational content to match those areas.

RCA MIAMI plans to solidify partnerships with the Broward affiliates of NAIOP, CCIM and the Greater Fort Lauderdale Alliance. By co-hosting events and inviting members from these organizations, RCA MIAMI members can learn more about the market and increase networking opportunities. RCA MIAMI will be working with these Broward organizations to find the best offsite locations for events. Stay tuned to our upcoming events, by visiting: [www.miamire.com/commercial](http://www.miamire.com/commercial)

## Updated Format Coming to RCA MIAMI Events

Instead of having the typical event setup where presenters speak behind a table or podium for a long stretch of time, RCA MIAMI plans to take its events to a new level. In 2016, look for more interaction with the audience, shorter discussions, new speakers, new event locations and an increasing emphasis on technology.

"Learning is multidimensional," said Maria Juncadella 2016 RCA President "We all learn in various ways. Rather than focusing on individual subjects, our updated format will transfer information and knowledge in a more holistic and engaging way. An openness to new ideas and review of best practices will support new skills and creativity in the rapidly evolving environment of commercial real estate."

RCA MIAMI also wants to look at new ways of branding and marketing commercial properties and real estate agents in this technology era. The group wants to host more case-study events, where the anatomy of a commercial real estate deal is discussed, from beginning to end. Commercial practitioners can learn a great deal from these challenging deals.

The organization will also continue highlighting emerging cities, submarkets and trends in Miami-Dade and Broward counties. Panels that identify the next hot commercial markets are typically the most interesting events.

One of the most popular, successful discussions at the 2015 RCA MIAMI Commercial Conference was an emerging markets panel on the neighborhoods of Little River and Lemon City. At the last panel of the day attendees heard insights from high-profile Miami developers Avra Jain and Tony Cho. Jain is known for developing several Midcentury Modern-style motels along Biscayne Boulevard, and Cho is the CEO of Metro 1.

While RCA MIAMI will continue to offer many of its more traditional classes, this new format will be featured more frequently. We are confident this will bring in new attendees, create a more dynamic learning environment and encourage new ideas and topics.

## Connect with Us on Social Media

RCA MIAMI is making a renewed emphasis to connect with its nearly 2,000 members, the nation and the world on social media.

Each business day, RCA MIAMI is posting commercial real estate articles impacting South Florida and the national commercial industry on its Facebook page. Like us, share articles and send us comments. RCA MIAMI will also be sharing photos and articles from its myriad of events and conferences on Facebook, Twitter and Instagram. Find RCA MIAMI on Twitter and Instagram at: @RCAmiami

Our new Instagram account will be highlighting 2016 RCA MIAMI events, conferences, Miami commercial real estate architecture and more. Snap a photo and tag us on Facebook, Twitter and/or Instagram when you're attending our 2016 networking events, conferences and marketplace sessions. We want to engage with

you on the latest South Florida commercial real estate trends and issues.

Remember to tag @RCAmiami in posts and use the hashtag: #RCAMIAMICRE

### RCA MIAMI Social Media Channels



**Facebook:**  
[www.facebook.com/RCAmiami](http://www.facebook.com/RCAmiami)



**Twitter:**  
[@RCAmiami](https://twitter.com/RCAmiami)



**Instagram:**  
[@rcamiami](https://www.instagram.com/rcamiami)



## Commercial Conference, Mid-Year Update Spotlights South Florida's Top Industry Experts

As one of South Florida's top annual commercial industry events, the 2015 Commercial Conference lived up to its hype by drawing more than 20 speakers. More than 170 RCA MIAMI members attended the 15th annual conference in October 2015 at the historic Biltmore Hotel in Coral Gables.

The conference, titled "Growth of a Global City: Miami 2015-2030," spotlighted panels on Miami's global investment, its 24-hour city status, sea level rise, Downtown Miami's renaissance, emerging neighborhoods and the changing face of retail.

"Over the past 10 years, Miami has emerged as a global leader on many fronts - business, real estate and the arts," said Barbara Tria, 2015 RCA President. "As such, Miami offers multi-faceted value to investors. This year's conference offered commercial real estate practitioners high level skills, updates on Miami as a global city and related content to take back and implement in their day to day business."

Miami-Dade County's Deputy Mayor Jack Osterholt, Terranova Corp. Executive Vice President Mindy McIlroy and Metro 1 CEO Tony Cho were some of the industry experts that spoke. Many speakers discussed Miami-Dade County's continued population and tourism growth and how it is fueling much of the region's commercial growth. Miami-Dade ranks among the five-fastest growing regions in the state, according to recent U.S. Census figures. From 2013 to 2014, Miami-Dade added 21,008 new residents and now has a population of 2.68 million. "In the next 15 years, we're going to hit 3 million people living here," Osterholt told attendees. "People come here because we are a center for technology and industry."

RCA MIAMI also had strong attendance at its 2015 Midyear Commercial Update at Coral Gables Country Club. Five of South Florida's top commercial real estate professionals discussed Miami's booming retail market as well as local developments in the multifamily, capital markets, industrial, and office sectors.

Manny de Zárraga, the executive managing director for Holliday Fenoglio Fowler, addressed capital markets and how high demand for quality assets combined with low interest rates continues to compress cap rates. South Florida is seeing additional demand for assets from global markets.

In 2016, RCA MIAMI will once again host the Commercial Conference and Mid-Year Commercial Update. The Commercial Conference will be held Oct. 14 at the Biltmore Hotel. The date for the 2016 Mid-Year Commercial Update wasn't available by press time. Visit the RCA MIAMI website for the latest information: [www.miamire.com/commercial](http://www.miamire.com/commercial)

## Increase Your Network... Commercial Marketplace

The place to be to market your commercial listings and wants.

Increase your business by presenting your commercial property haves and wants to an ELITE group of real estate professionals and get first hand info on other listings. Attendees can bring brochures & marketing materials, exchange listing & business cards while networking over coffee and bagels.

### First Thursday of Every Month

Time: 9 AM - 10:30 AM

Location: MIAMI Headquarters  
700 South Royal Poinciana Blvd, Ste. 400  
Miami, FL 33166

### Second Thursday of Every Month

Time: 9 AM - 10:30 AM

Location: East Broward Office • DCOTA  
I-95 and Griffin Road  
1815 Griffin Road, Ste. 104  
Dania, FL 33004

Cost: FREE for Mbrs. \$10 for Non-Mbrs.

No cost to RCAMIAMI/MIAMI members but you must RSVP.

Contact: [paul@miamire.com](mailto:paul@miamire.com) to attend, confirm location, sponsor a Marketplace or inquiries.

## The 2015 Commercial Super Conference



2015 Chairman of the Board John Dohm introducing Deputy Mayor Jack Osterholt



Over 170 attendees at the keynote luncheon



Miami Dade Clerk of the Court Harvey Ruvin presenting on sealevel rise

**Pre-Register for the  
Commercial Event  
of the Year**

## The 2016 Commercial Super Conference

**Hear from Experts  
& Industry Leaders**

**October 14, 2016**

**RCA SuperConference.com  
Sponsorships Available**

Retail break out session at the Commercial Conference







## A New Partnership in Palm Beach and Martin Counties

The Jupiter-Tequesta-Hobe Sound Association of REALTORS® (JTHS) officially merged with the MIAMI Association of REALTORS® (MIAMI) on September 22, 2015.

JTHS leaders, which oversee the issues and needs of 1,500 members in Palm Beach and Martin counties, initially contacted MIAMI about merging in April 2015. Both parties thoroughly considered and discussed options and benefits to the members. On Aug. 13, JTHS members participated in a well-attended town hall meeting, which provided them the opportunity to address any final questions about the merger. On Aug. 14, the JTHS members voted overwhelmingly to join MIAMI. The MIAMI leadership unanimously approved the merger.

JTHS President Nancy Lubeck and MIAMI Chairman John Dohm led the merger initiative. Serving on the official Merger Committee were: Bill Hall, Barbara Fox, Sue Gaieski, Patricia Fitzgerald, Nancy Cardone, Anita McKernan, and Chris Cox of JTHS, and Mark Sadek, Christopher Zoller, Liza Mendez, Moe Veissi, Natascha Tello, Martha Pomares, Jack Levine, Terri Bersach and Teresa King Kinney of MIAMI.

The JTHS Board of Directors will continue to lead and direct the services, issues and needs of their 1,500 members in Palm Beach and Martin counties, as the JTHS Board of Governors.

MIAMI is assuming most JTHS administrative functions, allowing JTHS leadership and staff to focus on assisting and building the success of its members. The JTHS headquarters will remain in Jupiter, Fla.

With the merger, JTHS members were able to retain their JTHS identity and office, yet market visibility will continue and grow as they take advantage of MIAMI's international reach and partnerships. This merger builds on the strong JTHS history, presence and accomplishments and ensures JTHS's future while enhancing their members' position in the local, South Florida and international markets.

This merger provides agents and brokers of both markets - both JTHS & Miami - with unlimited possibilities for growth, expansion, competitive advantage and success. That's why this merger was a WIN-WIN for ALL members!

## The NEW JTHS Together We're Better, Stronger & More Effective

Primary members of JTHS are now able to take advantage of many amazing benefits that MIAMI members have been utilizing for so long. Below are just a few of the exciting benefits:

- Major Cost Savings (up to \$320 annual savings including Board dues & SUPRA)
- SUPRA E-key service No ADDITIONAL COST (no more eKey monthly charges)
- SUPRA Active Key Savings of over \$120 annually
- Save Thousands Each Year on Exclusive Products & Services
- Receive New Valuable Resources, Services and Marketing Tools
- Gain Competitive Advantage and More Exposure and Services for Luxury Agents

- Attract More U. S. & Global Buyers
- Gain Unparalleled International Market Exposure and Marketing Tools
- Take Advantage of Major Media Coverage Increasing Interest and Visibility for their Markets
- Receive Top-Rated Education and Training for All Experience Levels and Market Niches
- Utilize Customized Broker/Manager Training & Resources... And so much more.
- Go to [www.miamire.com](http://www.miamire.com) to learn more!

## Watch For These Top 2016 JTHS Events And be sure to register early!

- Membership Meetings
- Installation Banquet & Awards Ceremony
- YPN Celebrity Bartender Event
- Annual Trade Show
- Business Partner Appreciation Night
- Home Run Thursdays
- Plus DOZENS of other valuable & unique events

## Global Council

CONGRATULATIONS to the Global Council for being named a Gold Council in the 2015 Global Business Council Achievement Program thanks to the hard work and dedication of our Global Council. Also, 25 REALTOR® members attended the Certified International Property Specialist (CIPS) course in September which was taught by Tony Macaluso. Congratulations to the new designees.





## JTHS Installation & Awards Luncheon



## 2016 JTHS Leadership Academy

The Academy students are seeking donations for scholarships for the First Tee Golf Program. The program helps shape the lives of kids and teens by teaching them the inherent values of life such as integrity, respect and perseverance through the game of golf. In order to maximize the value of the donations received, the academy is requesting cash or check donations in any amount sent to the association.



## JTHS Resources

JTHS Main: 561-746-2707

Fax: 561-575-9766

Email: [admin@JTHSrealtors.com](mailto:admin@JTHSrealtors.com)

Website: [www.JTHSrealtors.com](http://www.JTHSrealtors.com)



Facebook: [www.facebook.com/JTHSrealtors](http://www.facebook.com/JTHSrealtors)

Twitter: [www.twitter.com/JTHScouncil](http://www.twitter.com/JTHScouncil)

Transfer Hotline: 561-746-2707

E-mail: [transfers@JTHSrealtors.com](mailto:transfers@JTHSrealtors.com)

JTHS:

2151 Alternate A1A South, Ste., 1100,  
Jupiter, FL 33477

## Know Someone Who Should Join JTHS? Let Them Know What They're Missing!

- LOWEST AGENT DUES of any board based in Palm Beach
- SUPRA eKey SERVICE INCLUDED with MLS membership (no monthly fees)
- 6 CONVENIENT LOCATIONS- 1 location in Jupiter + 2 in Broward & 3 in MIAMI
- MORE EDUCATION - More than any other association, 3,500 classes a year (83% no cost)
- MOST PRODUCTS & SERVICES - over 115 to help you excel in today's competitive market
- INTERNATIONAL EXPOSURE on over 500+ websites & 135+ international partnerships
- STARBUCKS COFFEE - complimentary at each of our locations including JTHS
- AND SO MUCH MORE!

Show your peers why so many have joined the new JTHS – now part of the largest local REALTOR® Association in the nation.

Go to [www.miamire.com](http://www.miamire.com) or call us 561-746-2707 to learn more.





# YPN Young Professionals Network

The MIAMI Association of REALTORS®' Young Professionals Network (YPN) is a growing group of young, career-minded real estate professionals who want access to the latest tools, resources, and networking opportunities. As the MIAMI YPN leadership council enters its third year, "we're excited to continue hosting the extremely successful networking events from 2015, such as, REBar Camps, the Florida Panthers Hockey Night, our Tri-County Bowling Tournament, the Legends & Millennials Series and our Masquerade Ball, while assisting our members with their education and technology needs", says 2016 YPN Chair Jorge Guerra, Jr. While there's no official age limit for the network, the target audience is real estate professionals 40 years and under, as well as members who have held a real estate license for less than a year, regardless of age.



## RE BarCamp

What is a REBar Camp and why should I attend? REBar Camp is not your typical planned conference. The agenda is created onsite. An oversized chart is placed against a wall with time slots on one side and breakout locations on the other. Attendees fill in the squares with topics they want to hear or experiences they would like to share. It's the best way to interact and learn from your peers. Sessions are not planned in advance, speakers are not paid and all attendees are encouraged to participate. It's the most productive networking event ever! In 2015, MIAMI YPN hosted their official REBar Camps at R House in Wynwood and Rhythm & Vine in Ft. Lauderdale.

## 2016 Upcoming Events

- Masquerade Ball
- Real Estate Legends Series
- Twilight Bowling
- Florida Panthers Hockey Game Meet Up
- RE BarCamps
- YPN Gives Back
- and much more...



**Tell me about the 2015 events. What should I expect this year?**

## Florida Panthers Hockey Night

YPNs put on their winter jackets and attended the Florida Panthers v. Chicago Blackhawks' Hockey Game. With over 100 in attendance, two sections of special seating were filled in the Miami Brewing Company area where guests enjoyed hot dogs, pizza and pitchers of beer and soda. Before the game, the YPNs received special access to enjoy the on-ice experience and test their hockey skills. We're looking forward to another great game!







**Danielle Blake**  
SVP of Government Affairs & Housing  
danielle@miamire.com

**Danielle Y. Clermont**  
SVP of Broward, Palm Beach & Martin Counties  
daniellec@miamire.com



## Legends & Millennials All Star Panel

With South Florida's top real estate producers as the Legends & Millennials All Star Panelists, you're guaranteed to learn the best tips used to achieve ultra-success. This amazing event joins the incredible stories from the legends with the tech-savvy expertise of the millennials. This is one event you will not want to miss!



## Miami v. Broward v. Palm Beach Bowling Night

The 1st Annual "Miami v. Broward v. Palm Beach Bowling Night" was held at Sparez Bowling Alley in Davie. Competitors registered in advance either as a team or were matched onsite. With over 200 participants and 34 lanes occupied, this was a fantastic event. Afterwards, trophies were awarded to the winners based on pre-determined categories.

## Masquerade Ball

YPN's Signature Event, the Masquerade Ball, was held at the Seminole Hard Rock Hotel & Casino in Hollywood with a Brazilian Carnival theme. Over 100 guests enjoyed the vibrant performances of samba dancers, great food and celebrated as an enthusiastic deejay rallied the guests to the dance floor. Just over \$3,400 was raised for "Homes for Our Troops", the charity of choice.



**Join NOW at:**  
**[Miamire.com/YPN](http://Miamire.com/YPN)**

## Get Social with YPN

for Events, Opportunities & Programs



**Find YPN MIAMI on Facebook:**  
[Facebook.com/groups/MiamiYPN](https://www.facebook.com/groups/MiamiYPN)  
[Facebook.com/groups/GlobalYPN](https://www.facebook.com/groups/GlobalYPN)  
#MiamiYPN #GlobalYPN



**Follow YPN on Twitter:**  
@MiamiYPN & @GlobalYPN on Twitter

Email: [YPN@Miamire.com](mailto:YPN@Miamire.com) for more info  
on how you can get involved.





# Expand Your International Partnerships, Events, Research & Resources

## Who's Searching Miami Real Estate?

### 2015

Brazil  
 Columbia  
 Venezuela  
 Argentina  
 Canada  
 India  
 Russia  
 France  
 United Kingdom  
 Spain  
 Philippines  
 Mexico  
 Italy  
 Peru  
 Ecuador  
 Israel  
 Ukraine  
 Germany  
 Puerto Rico  
 Dominican Republic

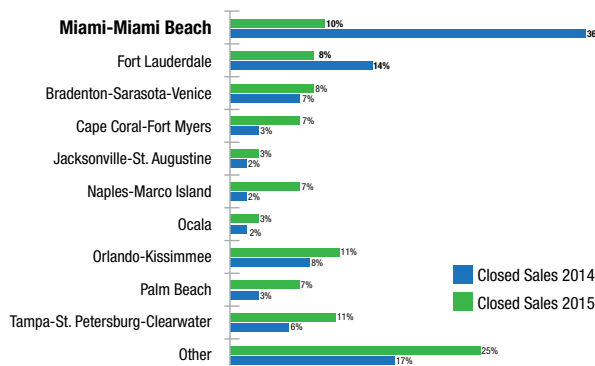
### 2014

Brazil  
 Columbia  
 Canada  
 Argentina  
 Venezuela  
 India  
 France  
 Italy  
 United Kingdom  
 Germany  
 Mexico  
 Spain  
 Philippines  
 Ecuador  
 Peru  
 Russia  
 Puerto Rico  
 Bolivia  
 Ukraine  
 Israel

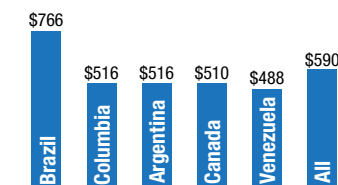
## Use this information all year long

Access updates & new releases at [SFMarketIntel.com](http://SFMarketIntel.com)

### 50% of all International Sales in Florida Happen in South Florida



### Average Purchase Price of Top International Buyers of Miami REALTORS® Members

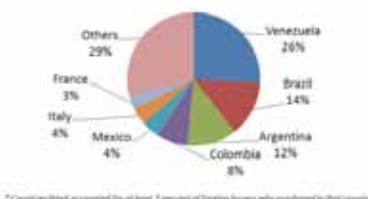


### Cash Sales Among Major Buyers

Cash Sales	Percent of buyers
Venezuela	74%
Brazil	75%
Argentina	80%
Columbia	66%
Canada	86%
All foreign buyers	74%

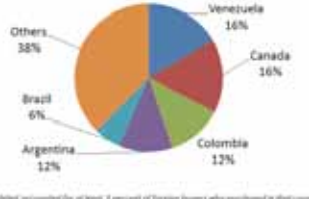
### Top International Buyers in South Florida

#### Top Foreign Buyers in Miami-Dade\*



\* Countries listed accounted for at least 2 percent of foreign buyers who purchased in that county.

#### Top Foreign Buyers in Broward\*



\* Countries listed accounted for at least 2 percent of foreign buyers who purchased in that county.

## What Languages Do You Speak?

### Update Your Member Profile

1. Go to [Miamiire.com](http://Miamiire.com) & Click on MIAMI Gateway
2. Click on MIAMI Dashboard
3. Click on Home
4. Click on Update Your Member Profile
5. Click on Personal Information
6. Select Languages You Speak & Click Save

## MIAMI is 5 Times Platinum!

The National Association of Realtors has again recognized MIAMI's International Council as a Platinum Council, the Global Achievement Program's highest distinction. MIAMI is the only association to achieve this honor five times, every year since the program's inception. The JTHS International Council was awarded Gold in 2015. JTHS was also recognized as a Gold Council in 2013.

## Join Miami's International Council

There is no cost to join.

Email international [council@miamire.com](mailto:council@miamire.com) to join today.



## INTERNATIONAL SCHEDULE

**Expo Inmobiliaria Acobir**  
 January 27-31, 2016  
 Panama City, Panama  
[10times.com/expo-inmobiliaria-panama](http://10times.com/expo-inmobiliaria-panama)

**AREAA Leadership Summit**  
 February 4-6, 2016  
 San Diego, CA, USA  
[www.areas.org](http://www.areas.org)

**FNAIM French Riviera & FIABCI Europe Networking & Marketing Event**  
 March 14, 2016  
 Nice, France

**MIPIM 2016**  
 March 15-18  
 Cannes, France  
[mipim.com](http://mipim.com)  
**MIAMI EXHIBITING**

**LPS Beijing**  
 April 22-24, 2016  
 Beijing, China  
[lps-china.com/en](http://lps-china.com/en)  
**Guangzhou**  
 Sept. 23-25, 2016  
 Shanghai - Dec. 2016

**SIMA - Madrid Real Estate Expo**  
 May 5-8, 2016  
 Madrid, Spain  
[simaexpo.com](http://simaexpo.com)  
**MIAMI EXHIBITING**

**FIABCI World Congress**  
 May 21-26, 2016  
 Panama City, Panama  
[www.fiabci.org](http://www.fiabci.org)

**2016 Secovi Convention**  
 August 27-31, 2016  
 Sao Paulo, Brazil  
**MIAMI EXHIBITING**

For current list go to: [miamire.com/international/events](http://miamire.com/international/events)



## Global Market Research & Reports

[SFMarketIntel.com](http://SFMarketIntel.com)

Access the latest information on foreign buyers in the U.S., Florida, and South Florida. As the top area for international buyers in the country, this information helps you determine what markets to target and how to better reach the important foreign buyers.



## Global Events

[miamire.com/international/events](http://miamire.com/international/events)

Access a full schedule of international events where you can target worldwide professionals and consumers, boosting your international referral business. Recommended by MIAMI... Includes opportunities to participate with association or on your own . . . in the U.S., Europe, Latin America, and Asia!

## Miami International Congress

*October 30- November 1*

*Pre Congress Activities Starting October 26 through November 2 • [Miamicongress.com](http://Miamicongress.com)*

Now in its 22nd edition, the award-winning Miami International Real Estate Congress will take place at the Biltmore Hotel in Miami and on October 30 – November 1 immediately prior to the National Association of Realtors® Conference & Expo also in Orlando on November 4-6. Known as “the place to do business,” the Congress brings together more than 300 U.S. and foreign real estate professionals for three powerful days of programming, networking, property tours, receptions, and more.

## International Professional Development

MIAMI offers the Certified International Property Specialist (CIPS) designation and the Transitional Referral Certification (TRC) course throughout the year – and other events, trade missions, and opportunities to boost your knowledge, skills, and resources to expand your international business.

*For international-specific courses, go to [miamire.com/international/events](http://miamire.com/international/events)*

## ProxioPRO

*Int'l Marketing & Networking Platform*  
[proxio.com/MIAMI](http://proxio.com/MIAMI)

Extend your market reach – across the country and across the globe – this service provides automatic translations of all listings into 19 languages, detailed profiles of offices and agents and one-click networking for referrals. Go to [proxio.com/MIAMI](http://proxio.com/MIAMI) to activate your website.

Multi-Language IDX – ProxioPro includes your free multi-language IDX. This landmark service gives consumers easy access to your IDX in 19 languages, to listed properties for all MIAMI members, and to the listings of all the agents in your entire global network. Consumers worldwide can search for properties, for South Florida and other global markets of your invited network in their choice of 19 languages.

## Cobranded International Marketing Materials

[miamire.com/cobrand](http://miamire.com/cobrand)

Strengthen your listing presentation with MIAMI Marketing materials for you to personalize and co-brand with your logo. Download and use on social media, newsletters or in correspondence with buyers and sellers.



## Foreign Investors Guide – 8 Languages

[Miamire.com/FIG](http://Miamire.com/FIG)

Features articles by attorneys on immigration and visas, forms of ownership, financing, and starting a business in the U.S.

Most articles are available in eight languages English, Spanish, French, Russian, Portuguese, Italian, Chinese and German. \$49 Members/\$99 Non-Members.



## MIAMI's more than 135 International Partners

In 2015, MIAMI expanded its network of international partners to 136, adding six new reciprocal agreements with foreign associations. These agreements facilitate business opportunities for MIAMI members, enhance Miami's global position and strengthen the local real estate market and economy – and create additional visibility and connections for our international partners.

- **ECUADOR** • Asociación de Corredores de Bienes Raíces de Imbabura
- **EL SALVADOR** • Camara Salvadoreña de Bienes Raíces (CSBR)
- **GREECE** • Hellenic Association of REALTORS®
- **ISRAEL** • Jerusalem Chamber of Real Estate
- **MEXICO** • A.M.P.I. Los Cabos
- **PARAGUAY** • Camara Paraguaya de Empresas Inmobiliarias (CAPEI)



**Gran Salón  
Inmobiliario 2016**  
August 25-28, 2016  
Bogota, Colombia  
[gransaloninmobiliario.com](http://gransaloninmobiliario.com)  
**MIAMI EXHIBITING**

**V Convensi - CIMI & VIII  
ENBRACI**  
September 2016  
Brazil  
[convensi.gov.br](http://convensi.gov.br)  
**MIAMI EXHIBITING**

**CITYSCAPE Dubai**  
September 6-8, 2016  
Dubai World Trade Centre,  
UAE  
[cityscapeglobal.com](http://cityscapeglobal.com)  
**MIAMI EXHIBITING**

**AMPI National  
Congress**  
October 2015  
[ampi.org](http://ampi.org)

**Miami Int'l Congress**  
Oct. 30 – Nov. 1, 2016  
Pre Congress Activities as  
of Oct. 26 & on Nov. 2  
Miami, Florida, USA  
**MIAMI EXHIBITING**

**REALTORS®  
Conference & Expo**  
November 4-7, 2016  
Orlando, FL, USA  
[realtor.org/convention](http://realtor.org/convention)  
**MIAMI EXHIBITING**

**FNAIM International  
Conference**  
December 2016  
Paris, France  
[fnaim-international.com](http://fnaim-international.com)





## NEW in 2016

- **MRETE:** MIAMI Real Estate Technology Expert Resources, Tools & Regulations to help leverage technology in today's real estate business
- **Business Planning:** REALTOR® Branding, Designing a Marketing Plan, The Power of Visual Marketing, Creative Thinking
- **Sales Skills:** The Power Communication, Converting Leads, Negotiation Skills, Networking
- **The 4Rs to Winning the Listing:** CMA & Checklist, Presentation Blueprint, Value Proposition
- **Highly Effective Negotiation Skills:** Planning, Research & Scheduling, ROI Assessment, Team Networking, Goals and Objectives

## International: Designation, Certification, Continuing Education & Skills & Marketing



**CIPS Designation:** International real estate opportunities are everywhere, especially here in South Florida. The Certified International Property Specialist (CIPS) Designation will provide you with the knowledge, research, network and tools to globalize your business. MIAMI is offering 30 CIPS classes in 2016 – 6 full series of classes to choose from – seize this opportunity to earn the CIPS designation in 2016



**TRC -The Transnational Referral Certification (TRC):** Learn how to integrate International Referrals into your business plan and increase your income using the ICREA referral system and Tools at WorldProperties.com. MIAMI is offering 6 TRC classes in 2016 - Don't miss the opportunity to earn the TRC, 3 hours CE and expand your business base in 2016

**International Marketing:** A fast-paced how-to marketing class on using available resources and information provided by MIAMI, Florida REALTORS & NAR. Step-by-step integration with personal websites, blogging, social media, print & electronic media and face-to-face communications. MIAMI is offering 6 International Marketing classes in 2016.

**Doing Business With Series:** The Doing Business With programs feature different countries and highlight how MIAMI members can best target and do business with buyers in various foreign markets. The sessions include keynote speakers who address market conditions, business etiquette and protocol, legal and tax issues, etc. Presenters also integrate resources and services available to MIAMI Members. MIAMI is offering 4 Doing Business With programs in 2016.

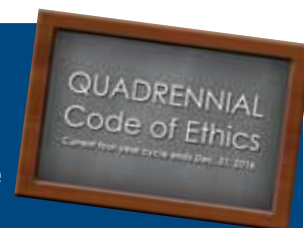


**Hands-On ProxioPro & Developer Showcase Training:** - Great hands-on classes – MIAMI is offering 6 Lunch 'n Learn Hands-on Sessions with

the TRC classes plus more than 80 computer lab classes and a dozen webinars in 2016.

International Education begins with Miamire.com - For more information on Designation, Certification and Classes go to [Miamire.com/InternationalEducation](http://Miamire.com/InternationalEducation)

## Mandatory Quadrennial Code of Ethics



ALL NEW and Continuing REALTORS® are required to complete ethics training within four-year cycles. The training must meet specific learning objectives and criteria established by the National Association of REALTORS®. Failure to complete required training during any four-year cycle will lead to membership suspension. The current four-year cycle will end Dec. 31, 2016. For more information and a list of dates and locations near you go to: [Miamire.com/Education](http://Miamire.com/Education) and click on calendar.

## Luxury: Certification, Sales & Marketing

**CLHMS Certification** - Certified Luxury Home Marketing Specialist: The Path to success in the upper-tier market – this intensive two-day luxury home marketing course sets the standard for luxury sales training in the industry. Build and fine-tune your skills and immediately become a Member of the Institute, increasing your visibility and credibility with.



- The reasons for targeting the luxury market and the pitfalls to avoid
- The ONE thing you must do to become a luxury home marketing expert
- The TWO secrets that will guarantee your success
- The truth about how the wealthy choose their agents – the checklist that came straight from their lips
- How LifeStyle Marketing creates faster sales and happier buyers and so much more!

**Bonus:** Earn 11 hours CE dredit and credit toward the CRS Designation. Here's just a small part of what you'll learn while earning your CLHMS Certification.

MIAMI is offering 5 CLHMS classes in 2016. CLHMS, recognized as the mark of accomplishment in luxury markets around the world.

Luxury Education begins with Miamire.com – For more information on Certification and Classes go to [Miamire.com/LuxuryEducation](http://Miamire.com/LuxuryEducation)

**Designations & Certifications**



For a complete list of designations and certifications offered go to: [Miamire.com/designations](http://Miamire.com/designations)

# South Florida Real Estate School

Educating South Florida REALTORS® of the Future



## The South Florida Real Estate School (SFRES)

- Full-Service
- Top Instructors
- Competitive Pricing
- Pre and Post-license Courses
- Competitive Pricing
- Courses offered in English & Spanish.

### Convenient Locations:

MIAMI Headquarters  
Coral Gables  
Northwestern Dade (Hialeah)  
West Broward (Sawgrass)  
East Broward (DCOTA)  
Jupiter



**Rick Burch** CRB, CRS, GRI, TRC, e-Pro  
Director of SF Real Estate School  
Rick@SFRESchool.com

[www.SFRESchool.com](http://www.SFRESchool.com)

Dade (305) 468-7068  
Broward (954) 335-5200

For all your real estate licensing needs and to find a course near you: [miamire.com/school](http://miamire.com/school)

### 63Hr FREC 1 Sales Associate Course

- First step in acquiring a state real estate license
- Overview of the real estate industry
- Must be completed prior to sitting for the required state exam.
- Includes a 270 page state exam manual

### 45Hr 45 Hour Post Licensing

- Must be completed prior to first real estate sales license renewal
- Education & skills training necessary to grow & compete

### 14Hr 14 Hr Continuing Ed & Core Law

- Must be completed every two years prior to license renewal
- Law changes concerning licensure & the real estate industry

### 72Hr FREC II 72 Hour Broker Course

- Completion required prior to sitting for the Broker state exam
- Build on previously obtained knowledge
- Includes broker's perspective

### 60Hr Broker 60 Hour Post License

- Required prior to your first Broker license renewal
- Two 30-hour courses: brokerage management & real estate investment
- Real world information on planning, opening & managing a real estate brokerage

### PREP State Exam Prep Review

- Two day review of all course material
- For both Sales and Broker license candidates
- Free to all SFRES students

### CAM Community Association Manager

- 2 day course is taught by a real world CAM professional
- Prepare the student for the required state exam
- License is required to manage a condo or homeowner association of 10 units or more or with an operating budget of \$100,000 or more

### PPMC The Landlord Academy Prof. Property Management Certification

- For anyone who does property management or just invests in property
- Earn 8 hours of CE credit while learning the ins & outs of property management
- Taught by Bryan Chavis of The Landlord Academy

## New Courses:

### Commercial Investment & Analysis for RealTORS®

- An introductory look at investment real estate including
- Consumer motivations, Types of investing, Investment analysis
- Real estate investment term, FAR Commercial purchase contract
- Vacant Land Contract

### Foundations for Success, Skills Training for Real Estate Professionals

- Building and presenting the listing presentation

- Prospecting and Farming for Listings
- Servicing the Listing and Working with Buyers.
- FAR / BAR AS-IS Contract
- CRSP 14 Contract
- And many more advanced courses for professionals

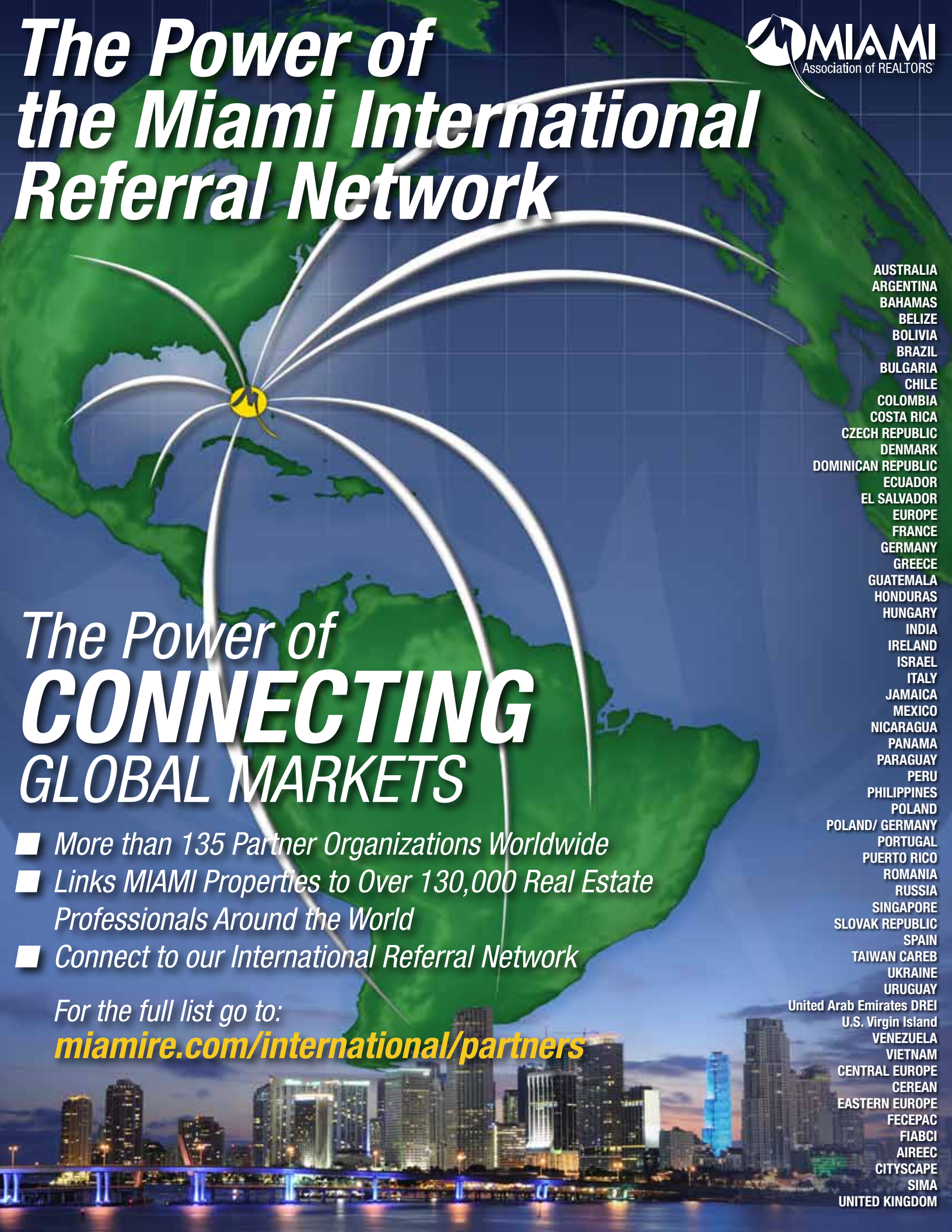
### New South Florida Real Estate School Website

- New and improved
- User friendly
- Easier registration
- Improved course information
- Easier navigating
- Easy to find content

## 45 Hour Post Licensing - Renewal

MACC - Miami Airport Convention Center		Broward Location TBD	Coral Gables office	Northwest Dade office	W. Broward office	MACC	MACC	Broward Location TBD	W. Broward office	Coral Gables office
FREE	FREE	FREE	PAID	PAID	PAID	FREE	FREE	FREE	PAID	PAID
Feb. 8-12	Feb.8-12 Spanish	Feb. 22 - 26	Feb. 22 - 26	Mar. 7-11 Spanish	Mar. 14-18	Aug. 1-5	Aug. 1-5 Spanish	Aug. 15-19	Sept. 12-16	Sept. 19-23





# *The Power of the Miami International Referral Network*

## *The Power of **CONNECTING** GLOBAL MARKETS*

- AUSTRALIA
- ARGENTINA
- BAHAMAS
- BELIZE
- BOLIVIA
- BRAZIL
- BULGARIA
- CHILE
- COLOMBIA
- COSTA RICA
- CZECH REPUBLIC
- DENMARK
- DOMINICAN REPUBLIC
- ECUADOR
- EL SALVADOR
- EUROPE
- FRANCE
- GERMANY
- GREECE
- GUATEMALA
- HONDURAS
- HUNGARY
- INDIA
- IRELAND
- ISRAEL
- ITALY
- JAMAICA
- MEXICO
- NICARAGUA
- PANAMA
- PARAGUAY
- PERU
- PHILIPPINES
- POLAND
- POLAND/ GERMANY
- PORTUGAL
- PUERTO RICO
- ROMANIA
- RUSSIA
- SINGAPORE
- SLOVAK REPUBLIC
- SPAIN
- TAIWAN CAREB
- UKRAINE
- URUGUAY
- United Arab Emirates DREI
- U.S. Virgin Island
- VENEZUELA
- VIETNAM
- CENTRAL EUROPE
- CEREAN
- EASTERN EUROPE
- FECEPAC
- FIABCI
- AIREEC
- CITYSCAPE
- SIMA
- UNITED KINGDOM

- *More than 135 Partner Organizations Worldwide*
- *Links MIAMI Properties to Over 130,000 Real Estate Professionals Around the World*
- *Connect to our International Referral Network*

*For the full list go to:*

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