

THE Journal of Public Adjusting

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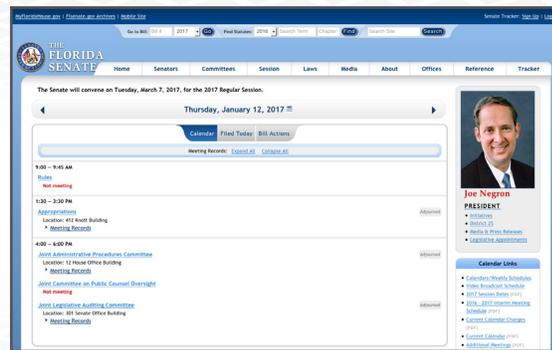
Florida Senate Website Delivers Daily Updates on Legislative Happenings

Staying current on the 2017 Legislative Session can be easy through the Florida Senate website. The home page features a daily calendar with information on bill and filing actions along with calendar links to weekly schedules, including video broadcasts, 2017 session dates and additional meeting information.

The site is also a complete resource regarding 2016-2018 Senators. By clicking on the Senators tab, site visitors will view an alphabetical listing of current Senators along with their district and county affiliation and committee assignments.

A list of 2016-2018 Senate and Joint Committees can be found on the site as well in addition to detailed Session information.

Visit the Florida Senate website at www.flsenate.gov.



www.flsenate.gov

FLOIR Website Provides 2016 Legislative Summary and Other Extensive Government Affairs Information

With the 2017 Regular Session of the Florida State Legislature scheduled to begin March 7, now is the time to review last year's session along with current Florida Statutes and Administrative Code. The

Florida Office of Insurance Regulation (FLOIR) website has a comprehensive section dedicated to Government Affairs that can be accessed from the FLOIR homepage. Below is a look at the categories featured on the Government Affairs tab drop-down menu:



www.floir.com/

⊙ **Government Affairs** home page contains an outline about the department that is responsible for cabinet affairs issues and legislative affairs issues. Other links found on this page include Senate Committee on Banking and Insurance, House Insurance and Banking Subcommittee, House Government Operations Appropriations Subcommittee, Online Sunshine, Florida Statutes and Florida Administrative Code.

⊙ **Cabinet Affairs** page consists of links to information on the Structure and History of



**FLOIR
Government
Affairs,
Florida Senate
Website, FAIR
and Clean
PACE, AAPIA**

Call to Action 2017 and More

In our first issue of 2017, we are getting you geared up for the 2017 Florida legislative session. As a refresher, we have information on the Florida Senate website that will keep you current throughout the session. Along the same lines, we're reviewing the Government Affairs section on the FLOIR website where you can access comprehensive materials on the 2016 Legislative Session along with quick links to Florida statutes and administrative code.

FAIR and Clean PACE are in the news this time as we discover FAIR's response to watchdog group warnings in a recent Sun Sentinel article. As a companion article, we learn more about Clean PACE, established in 2016, and its objectives.

Rounding out the issue, we take a look at AAPIA's Call to Action 2017 initiative for new members and get started planning for 2017 and 2018 NAPIA conferences.

Hope your year is off to a great start,

Harold Y. Levy, ESQ.

HL Law Group, P.A.
330 SW Davie Boulevard
Fort Lauderdale, FL 33315
(954) 713-1212 | (954) 760-4239 (FAX)
Harold@HLLawGroup.com

FAIR Responds to Watchdog Group Warnings about PACE in Sun Sentinel Article

In a December 2016 Sun Sentinel article titled, "Consumer watchdogs warn of potential for abuse in home energy improvement program," Florida Association for Insurance Reform (FAIR) and Clean PACE President Jay Neal defends the state's program stating no evidence of abuse has been documented in Florida. Clean PACE was formed in the summer of 2016 to promote best practices by PACE funding agencies. Below are excerpts from the article.

The article cited the National Consumer Law Center's press release calling "for new enforceable measures to protect homeowners who finance energy efficiency and storm-hardening improvements through the Property Assessed Clean Energy program, known as PACE. Warnings in the release were also attributed to Consumer Federation of America, Americans for Financial Reform, Bet Tzedek Legal Services, Public Law Center, and Elder Law & Advocacy."

The article also stated that "the release warned that an absence of federal protections are leading to complaints that elderly and low-income property owners in California, where PACE originated, are being targeted by third-party contractors for expensive improvements and being extended credit they cannot afford to repay."

Additionally, the article quoted the press release as stating, "Although home energy efficiency is important, the release said, "PACE mortgages lack consumer protections, have few checks to ensure that energy savings are real and cost effective, and are inappropriate for homeowners who may be eligible for free or lower cost programs," said Charlie Harak, senior energy attorney at the National Consumer Law Center, in the news release."

In response to the National Consumer Law Center's assertion, the article states that "advocates for PACE programs in Florida said the watchdog agencies took a small number of California examples out of context." Jay Neal is quoted as stating, "I think California can be categorized as the bleeding edge," and, "I haven't heard a single complaint out of Florida."

The article stated further that "Representatives of the state Division of Financial Regulation and the state Department of Agriculture and Consumer Service said they couldn't find records of any PACE-related complaints."

To read the article in its entirety, visit: <http://www.sun-sentinel.com/business/consumer/fl-pace-financing-warnings-20161201-story.html>. ♦

NAPIA Announces 2017-2018 Conference Schedule

If you're one to make long-range conference plans, NAPIA has published its conference schedule through December 2018. Mark the following dates on your calendar:

FPCC West

March 22, 2017
Marina del Rey Hotel
Marina del Rey, CA

ANNUAL MEETING

June 21-24, 2017
La Cantera Hill Country
Resort
San Antonio, TX

FIRST PARTY CLAIMS CONFERENCE

October 16-18, 2017
Crowne Plaza Hotel
Warwick, RI

MID-YEAR MEETING

November 30 - December
2, 2017
The Ritz Carlton Hotel
New Orleans
New Orleans, LA

ANNUAL MEETING

June 13-16, 2018
The Hotel Hershey
Hershey, PA

MID-YEAR MEETING

November 29 - December
1, 2018
The Westin Savannah
Harbor Golf Resort & Spa
Savannah, GA

Watch for individual conference details in future issues of *The Journal of Public Adjusting*. ♦

Clean PACE Established to Help Ensure High Standards



Clean PACE Inc. – Independent Auditing of PACE Programs - is a non-profit (501(c)(3)) Florida corporation that is dedicated to the protection of PACE consumers. PACE (Property Assessed Clean Energy) provides financing for property owners to make improvements to their residential or commercial properties in the areas of:

- Energy efficiency (such as heating and cooling systems, lighting, water pumps, insulation);
- Renewable and sustainable energy (such as solar panels); and
- Wind resistance (such as roofing, storm resistant windows)

Below is a look at Clean PACE's mission statement and criteria by which PACE providers are evaluated.

OUR MISSION: To provide PACE consumers and policy makers confidence that a Clean PACE certified partner has met high standards for customer friendly processes, high quality standards, and consumer satisfaction.

This mission is achieved through an audit certification program for PACE providers. The Clean PACE Certified Partner program is an annual on-site audit designed to evaluate PACE providers on six main criteria as set forth on the Clean PACE website:

1. Consumer Finance Protections

Does the PACE provider comply with the legal and regulatory protection framework that applies to financial institutions that provide loans to consumers?

2. Contractor Controls

Does the PACE provider have controls to ensure that contractors are qualified and that the total project cost for qualified improvements is in line with the market?

3. Underwriting

Does the PACE provider have underwriting standards that provide

eligibility for participation that are reasonable and that balance the interests of the PACE consumer and the mortgage community? Example: no negative equity lending.

4. Marketing and Advertising

Do the PACE provider advertisements, web sites, and other marketing activities accurately describe the benefits of PACE financing and disclose important issues such as the FHFA policy of not financing or refinancing residential properties with PACE liens in place?

5. Governance

Does the governing Board provide non-profit oversight of the program administrators?

6. Program Capital

Does the program have financial resources and support to sustain a robust scaled program? Are rates and fees to consumers reasonable and in line with the PACE market in general?

Standards: Providers are audited based on Statutory Requirements that are required by state and/or local jurisdictions. In addition, Core requirements are the base standard that a provider must follow to successfully pass the audit process. Best practices often go beyond core requirements and are recommendations that Clean PACE has assembled based on information from PACE

jurisdictions and experts from around the country.

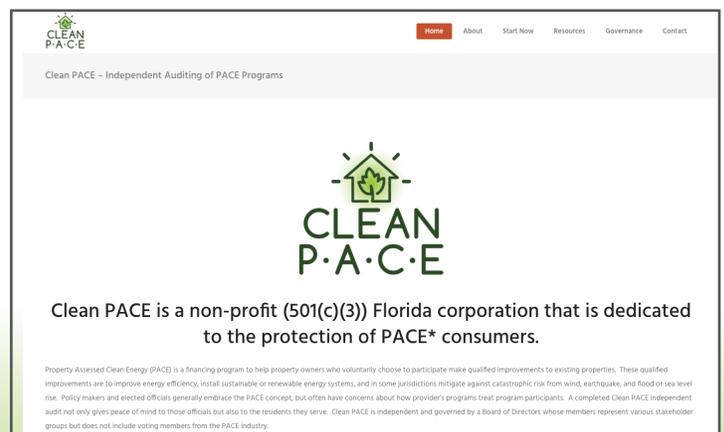
Audit Process:

Pre site visit forms and processes can be confidentially uploaded to the Clean PACE website. The audit team will provide a pre-evaluation prior to the site visit to assist the provider in considering pre-audit

visit revisions. All audit information is private and strictly confidential between Clean PACE and the provider. If there are specific compliance issues, the participating PACE provider will be provided with best practices information and an opportunity to correct the problem and make their operations fully compliant. The audit process overall is designed to help educate PACE providers to fully understand the statutory and core requirements and to provide an opportunity to embrace what elements of best practices best fit the provider's customer base and operation.

Certification: PACE providers that successfully complete the Clean PACE audit may use the Clean PACE Certified Partner logo on their website, advertising, and promotional materials. The logo may also be linked to CleanPACE.org. Although PACE providers do pay for reasonable costs in connection with the audit, there are no additional fees to participate. Clean PACE is subsidized by charitable contributions, but except for audit fees, does not accept contributions from PACE providers.

For more information, visit Cleanpace.org. 



Cleanpace.org

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EXPERIENCE
ON YOUR SIDE

REAL ESTATE

CORPORATE & BUSINESS

AAPIA Launches Call to Action 2017 Initiative

The American Association of Public Insurance Adjusters (AAPIA) is implementing a new membership drive for the coming year featuring testimonials from current members. As part of its Call to Action 2017 initiative, the association is dedicating a webpage featuring the following information:

Public Adjusters, we ask you to take just a few minutes of your busy day to view all that the American Association of Public Adjusters has been doing for Public Adjusters on a national level - not only in 2016, but in previous years.

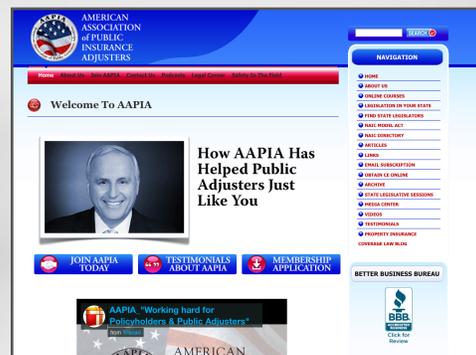
We are honored to serve as your industry's advocate, appearing at state houses to testify on your behalf and with regulators as we are advocates for policyholders to ensure they have the right to retain a public adjuster professional when such a need occurs.

Please visit our website at www.aapia.org and peruse the many tabs that will clearly demonstrate our successes and accomplishments for the public adjusting industry. You can Join Today by selecting this link: Join AAPIA.

Whether we were opposing unlicensed individuals attempting to take clients from you or one of your colleagues in Maryland when an individual contracting company was distributing misinformation; (view) or a certain insurance company in Florida notifying a policyholder that their policy does not grant them the privilege to retain a public adjuster; or opposing challenges in other states trying to limit what a public adjuster can and cannot do for their clients, these are just a few of the legislative challenges we successfully addressed this year.

As we begin a new legislative season we want you to know that we maintain a daily analysis of legislation in all 50 states plus the District of Columbia, each day reviewing and responding to legislators and regulators advocating for the license of a public adjuster and the rights of consumers.

Our membership is what allows us to continue our work on behalf of all public adjusters - those who have joined and those who have yet to experience our



www.aapia.org

benefits and services. Our testimonials www.aapia.org/testimonials will share a glimpse of our members' satisfaction with our work.

AAPIA also offers Online Continuing Education Classes that are of a high quality and at a reasonable price.

Please consider becoming a member today if you have yet to join.

With your membership, we can do so much more in the coming year.

Look for more on AAPIA throughout the coming year in *The Journal of Public Adjusting*. And visit the AAPIA website at www.aapia.org. ♦

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the Florida Cabinet, Agendas for Financial Services Commission Meetings, Office of Insurance Regulation's Financial Services Commission Meeting Materials and other links including contact information for the Attorney General's and Chief Financial Officer's Cabinet Affairs Office.

- ⊙ **Legislative Affairs** page features a link to a downloadable copy of the 2016 Legislative Summary along with prior years' summaries. Previous Legislative Presentations are also available in print and video formats.
- ⊙ **Florida Statutes** page provides a direct link to the 2016 Florida Statutes on the Online Sunshine website.

- ⊙ **Florida Administrative Code** contains a direct link to the Florida Administrative Code & Florida Administrative Register home page where site visitors can search via full text or by chapter number.

- ⊙ **Online Sunshine** home page features links to the Florida Senate and the Florida House of Representatives. Other easily accessible information includes a Legistore where publications and subscriptions can be purchased along with an Information Center in which site visitors can learn about the legislative process.

Visit the FLOIR Government Affairs section at www.floir.com. ♦