State Real Estate Commission May 19, 2021

COMMISSION MEMBERS:

Armand N. Ferrara Jr., Vice Chair, Industry Member Joseph Tarantino, Secretary Industry Member Anne M. Rubin, Industry Member

Jeffrey J. Johnson, Industry Member
Jennifer Thomson, Esquire, Attorney General Designee
Bedward L. Seebeck, Cemetery Member

Gaetano P. Piccirilli, Esquire, Public Member K. Kalonji Johnson, Commissioner, Bureau of Professional and Occupational Affairs

Joseph J. McGettigan, Chair, Industry Member

COMMISSION PERSONNEL:

Juan A. Ruiz, Esquire, Commission Counsel
Nicole Ehrhart, Esquire, Commission Counsel
Carole Clarke Smith, Esquire, Commission Counsel
Ray Michalowski, Esquire, Senior Commission
Prosecutor

Timothy A. Fritsch, Esquire, Commission Prosecution Liaison

Alice Glasser, Esquire, Commission Prosecutor Krista Linsenbach, Commission Administrator Theodore Stauffer, Executive Secretary, Bureau of Professional and Occupational Affairs

Andrew LaFratte, MPA, Executive Policy Specialist, Department of State

ALSO PRESENT:

Christopher G. Raad, President, Pennsylvania Association of Realtors Jordan Piscioneri, MCNE, Greater Harrisburg Association of Realtors

Daniel Moscowitz

Eleanor Weber, M.Ed., Polley Associates School of Real Estate

Lisa Aaron, Professional Standards and Education Manager, Pennsylvania Association of Realtors

Margaret Parsons, Government Affairs Director, Greater Harrisburg Association of Realtors

Wayne C. Crawford, Esquire, Public Policy Manager, Pennsylvania Association of Realtors

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2 State Real Estate Commission

May 19, 2021

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5 | [Pursuant to Section 708(a)(5) of the Sunshine Act, at

6 9:00 a.m. the Commission entered into Executive

7 | Session with Juan A. Ruiz, Esquire, Commission

8 Counsel, and Nicole Ehrhart, Esquire, Commission

9 Counsel, for the purpose of conducting quasi-judicial

10 deliberations on matters currently pending before the

11 Commission that are listed on the agenda. The

12 Commission returned to open session at 10:30 a.m.]

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14 [Theodore Stauffer, Executive Secretary, Bureau of

15 | Professional and Occupational Affairs, noted the

16 meeting was being recorded, and those who remained on

17 | the line were giving their consent to being recorded.]

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The regularly scheduled meeting of the State Real

20 Estate Commission was held on Wednesday, May 19, 2021.

21 Joseph J. McGettigan, Chairman, Industry Member,

22 officially called the meeting to order at 10:32 a.m.

23 K. Kalonji Johnson, Commissioner, Bureau of

24 Professional and Occupational Affairs, was not present

25 during the commencement of the meeting.

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   Roll Call
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   [Roll Call of Commission Members]
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   Pledge of Allegiance
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   [The Pledge of Allegiance was recited.]
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   Approval of minutes of the April 9, 2021 meeting
   CHAIR MCGETTIGAN:
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                  I will entertain a motion to approve the
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                  draft minutes of April 9, 2021.
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   MR. SEEBECK:
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                  So moved.
   CHAIR MCGETTIGAN:
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15
                  Do I have a second?
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   MR. FERRARA:
17
                  Second.
   CHAIR MCGETTIGAN:
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                  Any discussion?
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   [The Commission discussed corrections to the minutes.]
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   CHAIR MCGETTIGAN:
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                  Any other discussion? Call for the
23
                  vote. All in favor? Against?
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   [The motion carried unanimously.]
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- 1 Report of Prosecutorial Division
- 2 | [Alice Glasser, Esquire, Commission Prosecutor,
- 3 presented the Consent Agreement for Case No. 18-56-
- 4 010873.]
- 5 CHAIR MCGETTIGAN:
- I will entertain a motion to approve.
- 7 MR. TARANTINO:
- 8 So moved.
- 9 CHAIR MCGETTIGAN:
- 10 Second?
- 11 MR. SEEBECK:
- 12 Second.
- 13 CHAIR MCGETTIGAN:
- 14 Discussion? All in favor? Against?
- 15 [The motion carried unanimously. The Respondent's
- 16 name for Case No. 20-56-010873 is Rosemary Ofcharsky.]
- 17
- 18 Report of Commission Counsel
- 19 | [Juan A. Ruiz, Esquire, Commission Counsel, noted the
- 20 Commission met in Executive Session prior to the
- 21 meeting and discussed issues on the agenda, including
- 22 one final Adjudication and Order and a Motion to Enter
- 23 Default and Deem Facts Admitted.
- 24 MR. RUIZ:
- In the case of Amanda Marie Richards, is

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                  there a motion to approve the Final
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                  Adjudication and Order at Case No. 18-
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                  56-010893?
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   MR. SEEBECK:
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                  So moved.
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   MR. FERRARA:
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                  Second.
   CHAIR MCGETTIGAN:
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                  Discussion? Call for a vote. All in
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                  favor? Against?
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   [The motion carried unanimously.]
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   MR. RUIZ:
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                  Is there a motion to grant the Motion to
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                  Enter Default and Deem Facts Admitted in
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                  the case of Lawrence A. Pennington at
                  Case No. 19-56-006354?
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   CHAIR MCGETTIGAN:
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                  I need a motion.
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   MR. FERRARA:
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                  So moved.
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   MR. TARANTINO:
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                  Second.
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   CHAIR MCGETTIGAN:
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                  Discussion? All in favor? Against?
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[The motion carried unanimously.]

Report of Commission Counsel - Rules and Regulations
[Juan A. Ruiz, Esquire, Commission Counsel, mentioned prior Commission meeting general revisions discussion concerning a definition for advertisements since one does not currently exist under the regulations or under the Act. He referred to the various definitions of advertisements obtained by Mr. Ferrara from other states through the Association of Real Estate License Law Officials (ARELLO).

Mr. Ruiz commented that Nevada and Kansas had all-encompassing definitions of advertisement, and Louisiana had a separate regulation dealing with internet advertising and was more of a rule for advertising. He mentioned that combining Nevada and Kansas would get the Commission where it needs to be as far as a definition.

Mr. Ruiz noted the definition would define advertisement to include social media and basic Internet and is not currently in the regulation language.

Mr. Ferrara agreed with working closely with

Nevada and Kansas because they are so encompassing and
have valid points. He noted advertising to be crazy,

1 especially the team advertising aspect, where there is 2 a lot of flouting the law.

2.2

Chair McGettigan addressed the importance of enforcing the law and prosecuting violators because nothing will change no matter what the recommendation if the law is not enforced.

Ms. Rubin discussed reporting advertising violations herself and emphasized the importance and responsibility of commissioners informing licensees when they may be in violation based on the rules and regulations. She also noted enforcement lacks real estate knowledge.

Mr. Tarantino suggested members of the Pennsylvania Association of Realtors (PAR) call PAR to inform them so PAR could contact the agents and brokers and tell them what they are doing wrong.

Mr. Michalowski stated that most of the violation cases would not come in front of the Commission because the vast majority of those were going to go through the citation system, and Ms. Glasser has been going over each one and prosecuting quite a few.

Mr. Michalowski stated the biggest problem with team advertising is there are no regulations or rules on team advertising and guidelines that are enforceable. He commented that prosecution cannot

prosecute unless the matter becomes truly misleading. He stated prosecution would enforce team advertising rules once team advertising rules were in place.

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Mr. Michalowski mentioned prior discussion regarding increasing the penalties on citations and again recommended increasing penalties on the citations in addition to changing the advertising.

Chair McGettigan questioned how the Commission could increase something like the citations and say it was not enough money when the number of citations was unknown.

Mr. Michalowski commented that the number of citations could be made available, but many of the cases also get closed because they are often submitted with violations that are alleged but are not there. He stated Ms. Glasser performs a prosecution evaluation but cannot report those to anybody because of either lack of evidence or they were provided by people who believed they were violations but are not violations.

Mr. Michalowski commented that advertising has become far more advanced and beyond what the scope was the last time the existing rules were put into place. He noted social media was barely a thing back then and that regulations would provide more definition and

guidance to prosecution and the licensee population once passed.

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Chair McGettigan argued that numbers are needed on a regular basis of how many people are fined before making a decision on how much to increase fines. He also believed that there should be no more fines for those who have more than a couple violations, and it should go to a hearing for formal action against.

Mr. Michalowski stated the schedule already covers that and allows for one violation and a second violation with an increased fine and then formal action after that. He mentioned that one of the requests that has been made was for the new regulations and the new schedule to also include in advertising a failure to supervise citation to go along with it, which is not included in the original schedule.

Chair McGettigan commented that the Commission is familiar with the regulations but are not familiar with the number of citations issued and the monies collected and requested to see those on a monthly basis.

Mr. Ruiz will investigate as to whether the monthly reports are still available.

25 Mr. Ruiz addressed Ms. Rubin's comments

1 | concerning advertising violations and told Commission

2 | members to report violations to prosecution and not

3 reach out themselves due to the possibility of

4 Commission members becoming a potential witness.

* * *

6 [K. Kalonji Johnson, Commissioner, Bureau of
7 Professional and Occupational Affairs, entered the
8 meeting at 10:55 a.m.]

* *

Mr. Tarantino commented that PAR could educate those who are violating the rules with a phone call but not report them, and those who continue to violate the rules would be reported by the Commission. He mentioned that PAR could provide a point person for contact and give them a chance before it goes to prosecution.

Mr. Michalowski stated Mr. Tarantino had an excellent idea because people want to be anonymous complainants due to working with those same folks. He noted Ms. Glasser had sent out investigators, and the matters were fixed within a day but would have otherwise been sent to prosecution. He mentioned it could be a way for brokers to communicate with other brokers without creating a fight. He stated a connection made between people early on, whether

through a professional association or some other way,
would be beneficial, because brokers are afraid of
repercussions.

Mr. Michalowski noted he could have Ms. Glasser present a report at the next meeting regarding prosecution cases to inform people of how to make better complaints. He mentioned that cases that go to final citation and are paid after an adjudication with a hearing examiner could be pulled from the Pennsylvania Licensing System (PALS), but it would be good to provide a summary of the closed cases and the reasons those were closed.

Mr. Ruiz stated he will draft a definition consistent with today's discussion, looking at Nevada and Kansas, and present that at the next meeting, along with adding it to the general revisions.]

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18 | Veterans' Licensure Report

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19 | [Andrew LaFratte, MPA, Executive Policy Specialist,

20 Department of State, presented results of the

21 | Veterans' Licensure Survey conducted over 2019 and

22 | 2020. He stated the Veterans' Licensure Survey is

23 part of a United States Department of Labor grant of

24 \$422,000 received in 2018 with the goal to reduce

25 occupational licensure requirements and explore

alternative approaches, such as certification and maintaining public health and safety.

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Mr. LaFratte stated Pennsylvania has one of the largest veteran populations in the United States with over 1 million veterans and active-duty service members, military spouses, and dependents. He noted the United States Department of Labor estimates that the military trains people in nearly 1,000 civilian occupations; however, veterans continue to report finding employment as the most difficult challenges in transitioning to civilian life and work.

Mr. LaFratte addressed military spouses, where 35-50% work in fields that require licensure or certification. He commented that the United Service Organization (USO) estimates that military families move once every three years, resulting in over 70% of military spouses having to renew their license or get it reissued upon moving. He noted many military spouses are forced with holding multiple state licenses at a time due to the uncertainty of further and future moves, which becomes expensive.

Mr. LaFratte noted licensure regulations may deter veterans or military spouses from entering licensed professions. He stated the goal is to remove barriers from veterans and military spouses and help

them in transitioning from military to civilian employment and to obtain their occupational license.

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the public.

Mr. LaFratte stated over 200 veterans and military spouses were surveyed who held a license in Pennsylvania or in another state, and follow-up data was obtained identifying issues with the transition process.

Mr. LaFratte addressed marketing and data

collection strategies, including social and traditional media. He noted Facebook and Twitter posts in terms of getting the word out, along with the Department of Military and Veterans Affairs (DMVA). He thanked the Governor's Office, Bureau of Professional and Occupational Affairs (BPOA), and Department of State (DOS) in getting the survey out to

Mr. LaFratte addressed respondent profiles, stating 81% were licensed in Pennsylvania. He noted the most popular licensing fields with real estate being the second most popular license field.

Mr. LaFratte stated 77% of the respondents were active duty and reserves and 25% were military spouses, noting most respondents were from the Army and second most was the Army National Guard.

Mr. LaFratte addressed the GI Bill and the usage

of it as it pertains to education, where there was roughly a 70%/30% split of folks using the GI Bill with the most popular major was healthcare and business and real estate second.

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Mr. LaFratte provided a transition overview, where civilian employment took roughly three to six months. He addressed Pennsylvania's licensure process compared to other states, noting Pennsylvania is in line with the national trend. He mentioned that the majority of those licensed in real estate received their license within three months with an average cost between \$200 and \$500.

Mr. LaFratte addressed difficulty in transferring military credentials and experience to satisfy state occupational licensure requirements, which seemed to pose the most significant barrier to veterans. He noted that transferring credentials was the veteran's most popular answer, whereas the licensure fees was the most popular answer for military spouses.

Mr. LaFratte stated respondents reported acceptance of military training, education and experience, and licensure fee waivers would be the most beneficial to veterans and military spouses.

Mr. LaFratte addressed an open comment section, where respondents provided feedback related to the

survey or occupational licensing in general. He
stated experience and training received from the
military needs to be identified in the civilian
sector, creating a portal to match service members'
talents to civilian employment requirements,
assistance with licensure fees would ease the
transition, and the constant moves between states lead
to expensive licensure costs.

Mr. LaFratte addressed policy recommendations and hurdles, such as duplicate coursework and unnecessary training. He noted veterans without college degrees are often pushed to low-skilled jobs even though their background translates well into the abilities required to perform the positions. He mentioned the need for uniform recognition of veterans' skills to aid those in transitioning into the civilian workforce and to reduce unfairness.

Mr. LaFratte addressed the legislative approach that would have to be done by the General Assembly by passing a bill or act. He noted the Maryland Veterans' Full Employment Act of 2013, where Maryland licensing boards are required to consider relevant military experience when calculating their years of practice and requires licensing boards to credit any substantially equivalent military training and

education.

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Mr. LaFratte referred to Act 41 regarding crediting substantially equivalent experience. He stated the Act requires certain health occupation boards to assign advisors to military applicants who guide veterans through the licensing process and direct them to opportunities where they can build credentials if they do not possess the requisite military experience.

Mr. LaFratte noted the Department of State is creating a professional licensing guide to help veterans enter the workforce in accordance with the Department of Labor grant in terms of studying the barriers and making it easier to transition.

Mr. LaFratte stated the Office of Policy at the Pennsylvania Department of State is developing a military occupational crosswalk to identify civilian career opportunities for veterans using their military experience. He is hoping to be able to distribute and promote the crosswalk this summer on the state's website and social media.

Mr. LaFratte is projecting the crosswalk will contain over 350 military occupations across all five branches of the armed forces with 70% of those being in the healthcare field. He noted the goal of the

crosswalk is to educate the state legislature,
licensing boards and commissions, veteran community,
and employers on how military training and experience
aligns directly with civilian education and work
experience.

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- Mr. LaFratte addressed a policy recommendation to be done legislatively to expedite an application review for veterans and military spouses by creating an efficient review process minimizing the amount of administrative documents and requirements and even waiving certain licensure prerequisites, including fees and redundant training requirements.
- Mr. LaFratte provided a map of states that allow temporary permits for military spouses and states that offer expedited application review for military spouses. He noted Pennsylvania offers temporary permits for military spouses. He mentioned the importance of legislation and the BPOA having infrastructure in place to get the applications processed.
- Mr. LaFratte addressed initial licensure fee waivers for military spouses because of the burden in terms of expenses and renewal of multiple state licenses due to the uncertainty of moving from state to state.

Mr. LaFratte addressed increasing the presence of veterans and military spouses on licensing boards to reflect the licensee population by bringing in different perspectives to allow for more inclusive decision-making processes to help govern the professions and remove the barriers for veterans.

Mr. LaFratte addressed licensure by examination for veterans who have already performed the occupation in the military but may not have the ability to apply for a civilian license in the same field due to overbearing licensure statutes requiring completion of a civilian training program before they sit for an examination. He noted competency-based skills and knowledge assessments may give veterans an opportunity to get back to work quickly and prove their extensive training background and competency.

Mr. LaFratte addressed a policy recommendation to work with education providers and the United States

Department of Defense to develop bridge programs to fill gaps in training for returning veterans, so when the overlaps exist between skill set in the military occupations and those with comparable civilian occupations, states should provide direction for bridge training programs for veterans focusing on gaps.

Mr. LaFratte mentioned the United States

Department of Defense (DOD) launched a SkillBridge

program in 2014 and that started to gain traction in

Pennsylvania and gives service members the opportunity

gain work experience through specific industry

training, apprenticeships, or internships during the

last 180 days of service. He noted service members

who participate in the SkillBridge program may receive

military compensation and benefits, where all the

industry partner has to provide is the training and

work experience.

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Mr. LaFratte provided resources, including the Pennsylvania Veterans Registry in partner with the Department of Military and Veterans Affairs. He noted valuable information on state benefit programs and other services offered to veterans and military spouses. He also noted the Department of State Professional Licensing pages for the latest updates and anything dealing with occupational licensing in Pennsylvania. He provided a summary of the survey questions and a list of the Department of Defense SkillBridge participants.

Mr. LaFratte noted the link to the full report is on the Department of State's website under the professional licensing page.

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Chair McGettigan commented on the help available
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   to veterans now compared to the 1960s and hopes the
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   state and Commission do everything possible to assist
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   the veterans.
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   Report of Commission Chairperson - No Report
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   Report of Commissioner - No Report
   [K. Kalonji Johnson, Commissioner, Bureau of
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   Professional and Occupational Affairs, offered no
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   formal report. He mentioned having a discussion
   regarding professional licensure but is still awaiting
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   the impact and will keep everyone informed as he
   receives more information.
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        Commissioner Johnson commented that it is great
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   to see everyone doing well and staying healthy.]
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   Report of Committees - Education/Examination
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   MS. RUBIN:
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                  I'd like to make a motion that the
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                  Application for the Broker Exam for
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                  David Michael Prushnok be preliminarily
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                  denied based on lack of experience.
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   MR. SEEBECK:
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                  Second.
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22 1 2 CHAIR MCGETTIGAN: 3 Discussion? All in favor? Against? 4 [The motion carried unanimously.] * * * 5 6 MS. RUBIN: I'd also like to make a motion that the CE Course Canva and Real Estate 9 Transactions be denied since it does not 10 meet the CE criteria. 11 MR. PICCIRILLI: 12 Second. CHAIR MCGETTIGAN: 13 14 Discussion? All in favor? Against? 15 [The motion carried unanimously.] 16 17 MS. RUBIN: 18 I'd also like to make a motion that the 19 CE Course How to be a Responsible 20 Realtor During a Pandemic gets a 2.1 provisional approval based on a name 2.2 change that the word realtor which is 2.3 trademarked is not part of the title of 24 the course. 25 MR. FERRARA:

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                  Second.
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   CHAIR MCGETTIGAN:
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                  Discussion? All in favor? Against?
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   [The motion carried unanimously.]
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   MS. RUBIN:
                  I'd like to make a motion that the CE
                  Course Understanding the Uniform
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                  Residential Appraisal Report be approved
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                  for CE.
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   MR. PICCIRILLI:
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                  Second.
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   CHAIR MCGETTIGAN:
                  Discussion? All in favor? Against?
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   [The motion carried unanimously.]
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17
   Enforcement (Application Reviews)
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   MR. TARANTINO:
                  I'd like to make a motion that we
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20
                  approve the Application of Antwan
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                  Morrison and have no barrier toward
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                  licensure.
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   MR. FERRARA:
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                  Second.
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   CHAIR MCGETTIGAN:
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Discussion? All in favor? Against?

2 [The motion carried unanimously.]

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4 Public Session

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5 [Christopher G. Raad, President, Pennsylvania

6 Association of Realtors, noted PAR welcomes any

7 discussions with BPOA and the Commission regarding

8 improving the industry.

Mr. Raad mentioned PAR staff recently met with Commissioner Johnson and other BPOA staff to discuss concerns from members about licensing processes and delays. He stated delays continue to adversely affect some of the realtors' ability to share clients and operate some of their businesses. He noted discussion to improve the PALS application process and assisting applicants who have not completed the necessary questions and to create videos to assist with questions.

Mr. Raad addressed PAR's concerns regarding real estate schools throughout Pennsylvania with regard to remote learning. He mentioned the waiver during the emergency declaration to allow schools to offer remote learning, noting online platforms are a successful way to deliver a host of educational opportunities to many different audiences. He stated PAR strongly urges the

Commission to adopt the remote learning regulations to allow real estate schools to continue to provide those options to licensees.

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Mr. Raad also mentioned that the uncertainty of whether remote learning possibilities are going to be adopted after the emergency declarations are lifted creates problems for schools, licensees, and students.

Mr. Raad commented that PAR is working with the Realtors Property Resource Center and National Association of Realtors (NAR) to provide statewide housing reports for the first time in the last several years. He stated Pennsylvania continues to face an inventory shortage, where inventory was down 33% compared to the same time in April of last year but also saw prices increases of 11%.

Ms. Rubin questioned whether the commission was going to talk about changing the language so online classes could continue.

Mr. Ruiz stated everyone will continue to operate under the waiver until there is another avenue to follow. He mentioned Commissioner Johnson is in favor of continuing the livestream and looking at having that continue because the regulation process takes a very long time.

Eleanor Weber, M.Ed., Polley Associates School of

- Real Estate, commented that the current waiver expires today and has not been renewed. She expressed frustration with not having the issue addressed in a timely manner. She commented that students are out of luck to finish by inaction on the part of changing the regulations or attempting to amend the original waiver before it expires to allow for a longer period of time to wrap up operations once the declaration expires.
 - Ms. Weber suggested amending the original waiver to provide a period of safety for people who are going to be without courses and to allow the Commission additional time to get these rules and regulations in place to make this more permanent.

Commissioner Johnson implored associations to reach out to their elected officials.

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Ms. Rubin questioned whether the Commission has the ability to modify language without being a long procedure so schools could continue and students do not have to question whether they are wasting time in classes. She questioned whether language for online courses could be clarified so they could continue with online courses without a problem.

Mr. Ruiz commented that the Commission's interpretation going forward for what is considered to be distance education does not include the

- 1 livestreaming. He noted the interpretation to be more
- 2 | the effect of certified online courses that are not
- 3 the streaming type of situation. He mentioned
- 4 | Commissioner Johnson said publically in other meetings
- 5 how beneficial it was, how much he would like to see
- 6 those continue, and would be the Commission's
- 7 | interpretation going forward until the regulation is
- 8 actually completed.
- 9 Mr. Raad wanted to confirm that he heard
- 10 Commissioner Johnson correctly to lobby legislators to
- 11 have the issue rectified.
- 12 | Commissioner Johnson commented that the leverage
- 13 concerning waivers and the authority is not only by
- 14 | the Governor's Office but also by the legislature.]
- 15 **
- 16 Report of Commission Administrator
- 17 | [Krista Linsenbach, Commission Administrator, informed
- 18 everyone that the current processing time for
- 19 applications is about 3 to 4 weeks but still looking
- 20 at the targeted 10- to 14-day time frame and working
- 21 toward that goal.
- 22 Ms. Linsenbach announced extended telephone hours
- 23 Monday through Friday between 9:00 a.m. and 3:30 p.m.
- 24 | for anyone who needs to speak with Commission staff or
- 25 the PALS help desk. She requested everyone to utilize

1 contact information and reach out directly to 2 Commission staff.

Ms. Linsenbach also addressed the support ticket process, noting a response time of 24-48 hours during the week and a little longer over the weekend. She noted Commission staff is not responding to general inquiries through email and requested everyone call the Commission staff or submit a support ticket.]

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10 | Public Session (Continued)

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11 [Jordan Piscioneri, MCNE, Greater Harrisburg
12 Association of Realtors, addressed feedback from
13 members concerning the licensing process. He

14 mentioned many complaints with PSI from people who

15 have gone through the school at the Greater Harrisburg

16 Association of Realtors as well as agents experiencing

17 unanswered tickets, phone calls not returned, and the

18 process taking about three to four weeks just to

19 | schedule a test.

Mr. Piscioneri discussed the state licensure process, noting that three to four weeks is unacceptable. He also referred to Mr. LaFratte's report, stating that it took four to six months to receive a license for many veterans he worked with and it also unacceptable.

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Mr. Piscioneri addressed enforcement, stating
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   there needs to be an investigative arm that is
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   actively working on behalf of the consumers and on
   behalf of the real estate industry in Pennsylvania.
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   He noted the matters are not being given the time they
   need and implored all of the Commissioners to look
   into the issues for a resolution.
   Adjournment
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   CHAIR MCGETTIGAN:
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                  I entertain a motion to adjourn.
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   MR. TARANTINO:
                  So moved.
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   CHAIR MCGETTIGAN:
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                  Second?
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   MS. RUBIN:
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                  Second.
   CHAIR MCGETTIGAN:
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                  All in favor? The meeting is adjourned.
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   [The motion carried unanimously.]
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22
   [There being no further business, the State Real
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   Estate Commission Meeting adjourned at 12:19 p.m.]
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ounsel
aFratte, MPA, cialist
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