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RP

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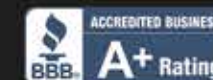
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Me, Klarissa and Gnocchi, our new French bulldog

► publisher's note

HAPPY Holidays!

Dear Real Producers and valued partners,

It's amazing how fast a year goes. 2022 has been a mixed bag of lots of good things... and some really terrible things. I remain an unapologetic optimist, though, and choose to find the silver lining in every hand we're dealt. Hurricane Ian has been just tragic for our community. And yet, I have never seen such displays of courage, fortitude, compassion, and true community as I have in its aftermath. I pray everyone is doing okay, and for those who were hardest hit, that they are reaching out and finding the support and comfort they need. Real Producers was honored to have played a small part in the relief efforts after the storm and are humbled and inspired by the collective actions of this amazing community.

In personal news, I became engaged to my beautiful fiancée, Klarissa, in September and couldn't be happier and more excited that we are planning the rest of our lives together. As a start, we adopted Gnocchi this year, a wonderful, funny, pudgy little French bulldog who has stolen our hearts and become the center of our world.

On the business front, we have been blessed to have added some fantastic people to our team this year ... and added a second magazine, splitting *SWFL Real Producers* into *Naples Real Producers* and *Fort Myers Real Producers*. We're excited to be able to double the number of area top producers into the Real Producers community and look forward to what the future holds for both publications.

New team member Elizabeth Wilke has been doing an amazing job keeping up with me and helping tack the business down, as well as becoming the "face" of Real Producers in some of our social media posts. If you haven't met Elizabeth, be sure to say hello at an upcoming event. I was also fortunate to have found a wonderful assistant publisher, Laurie Caraher, who joined the team just a few months ago. Laurie made a big move down from up north and arrived at a new home and job just before the hurricane struck. I've promised her it will get better from here! Laurie is my new right hand and will be introducing herself to many of you in the days and weeks to come as she helps us continue to grow Real Producers.

Back by popular demand, we recently started up *The RP Experience* podcasts again. It's been terrific getting to interview key members of this community, learn about their businesses and gain their valuable insights on the industry. Be sure to look for the podcast each Wednesday on YouTube and Spotify.

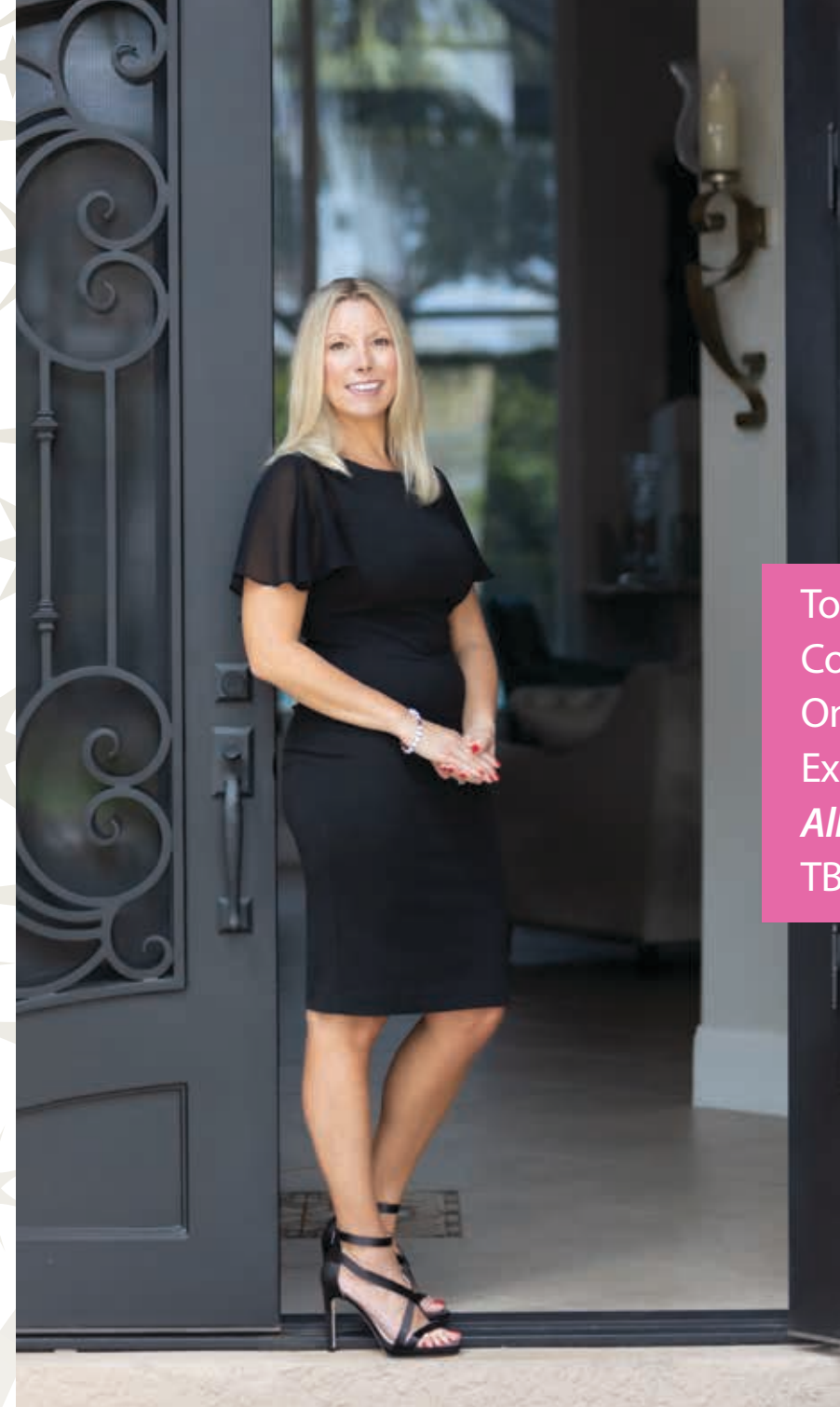
We hope to see many of you at our upcoming events. The big Fort Myers Real Producers launch party has been rescheduled to January 19, 2023, and our quarterly event at MarineMax has been rescheduled to February 23, 2023. Be on the lookout for your exclusive invitations!

As we close out 2022, we're sending much love to all. Don't be a stranger... I'd love to connect or reconnect with you soon. Feel free to reach out to me anytime with any questions, concerns, ideas for events or top producers you think we absolutely should feature in *Real Producers* in the coming months.

Wishing you and yours a happy and healthy holiday season!

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WORDS OF WISDOM FROM THIS MONTH'S FEATURES

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Premier Sotheby's
International Realty

"I know I was lucky... But I got my first listing because I had to *show up* to be lucky. I showed up at so many open houses, many which had very few people or no one. I happened to be there on that day, and I knew my market. Because I had the diligence and knew my market and could understand it, I got my first listing at 23 years old."



CHRISTOPHER WICKS

The Agency

"I have a mission statement: 'Aspire to inspire by enriching the lives of as many people as I can in my lifetime, in a way that significantly improves their life and gives them the tools and desire to do the same for others.' And real estate allows me to do that."



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By Breno Donatti

Wow your Open House

GUESTS WITH GREAT FOOD CHOICES

When providing a tasty spread at an open house, the food chosen should be a beautiful complement to the home, delight and excite one's guests, and spark conversation for potential buyers. The quality of ingredients, desirable options for every palate, along with a stellar presentation are a few ways to impress future buyers. Choosing the right foods and keeping a close eye on presentation details will wow any guest and encourage clients to linger around longer.

When choosing your refreshments, it is best to stay away from food and drinks that are saucy or dark colored. However, there are many delicious alternatives to soda or red wine. Prosecco and white wine-based drinks are always more welcomed. For non-alcoholic drinks, sparkling rosemary lemonade and a simple local, fresh fruit-infused water is beautiful in presentation as well as refreshing. There are many fruit options in Florida so this makes it easy, and it's a nice conversation point when buying locally.

Savory finger foods that work well are bite-sized sandwiches, pastry puffs, or a delicious vegan tartar on toasted bread. Sweets are always a hit and could include bite-sized bars like lemon sage or classic brownie. A healthier option, an oatmeal power bite is a great non-messy choice.

Beautiful, fresh-cut flowers will always complement a delicious spread so don't spare the beautiful details. Your food and beverage choices for attendees of your open house should be clean, light, and elegant — just like your listing.



Breno Donatti, a first-generation Brazilian immigrant, is a husband and father of two, and is the founder & CEO of Winfield Street Coffee. www.winfieldcoffee.com
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MURPHY'S Law Syndrome

Be Prepared for the Unexpected



Today, we're going to talk about what I call "Murphy's Law Syndrome." What Murphy's Law states is, "What could go wrong *will* go wrong — at the most inopportune time."

Take this past September, here in Florida. Hurricane Ian traveled up the coast and, unfortunately, hit the west coast extremely hard. Now, during that week, a lot of us had plans, but immediately we had to shift those plans, alter those plans, and actually cancel those plans because of the impending storm. Unfortunately, many families, individuals, and businesses had their plans altered entirely due to the catastrophic damage to not

only their homes, but, most unfortunately, to their lives. Let me state that my heart and prayers go out to any of you suffering as a result of this event.

All of us have some sort of plans — family plans, business plans, travel plans, and retirement plans, and Murphy's Law is always out there ready to trip us up. I hear a lot of business owners tell me, "Coach, I would have had that done except for this came up or that came up." Yes, we have to understand that's going to happen. Murphy's Law Syndrome is always in play. Things are

going to pop up when you least expect them. So you need to handle it.

How do we prepare for Murphy's Law? I'll share a couple of things you can do in different areas so you can be better prepared in case Murphy's Law shows up and you have to pivot.

First of all, let's take retirement plans. Make sure, whether it's for your child or for yourself, that you're consistently, systematically putting money into your retirement, your IRA, your 401(k), your profit-sharing plan, whatever it may be. Have a system set up. No matter what's going on in the economy, in real estate, in the stock market — highs, lows, in the middle — every month, money is going in to work for you so you're systematically setting up your retirement. This way, if something happens, you don't have to catch up. A large majority of people are not in a good situation for retirement because they haven't systematically planned for it.

As far as business, I always ask my clients, "Does business always go as planned?" The answer is "No." Things always pop up. However, there are a few things we can do to be prepared. First of all, we need to have a business plan — a long-term business plan, short-term business plan, a plan for the quarter, a plan for the month, a plan for the week, and a plan for the day. Along with your plans, you could have a default calendar that pretty much blocks out what you are going to be doing at different times of the week and the day so you can stay on track. This calendar will not always be bulletproof because something will come up. However, you could actually leave certain times of the day for the "just in case" hour. Just in case things pop up, you have blocked time to address them so you don't have to take time out of something else.

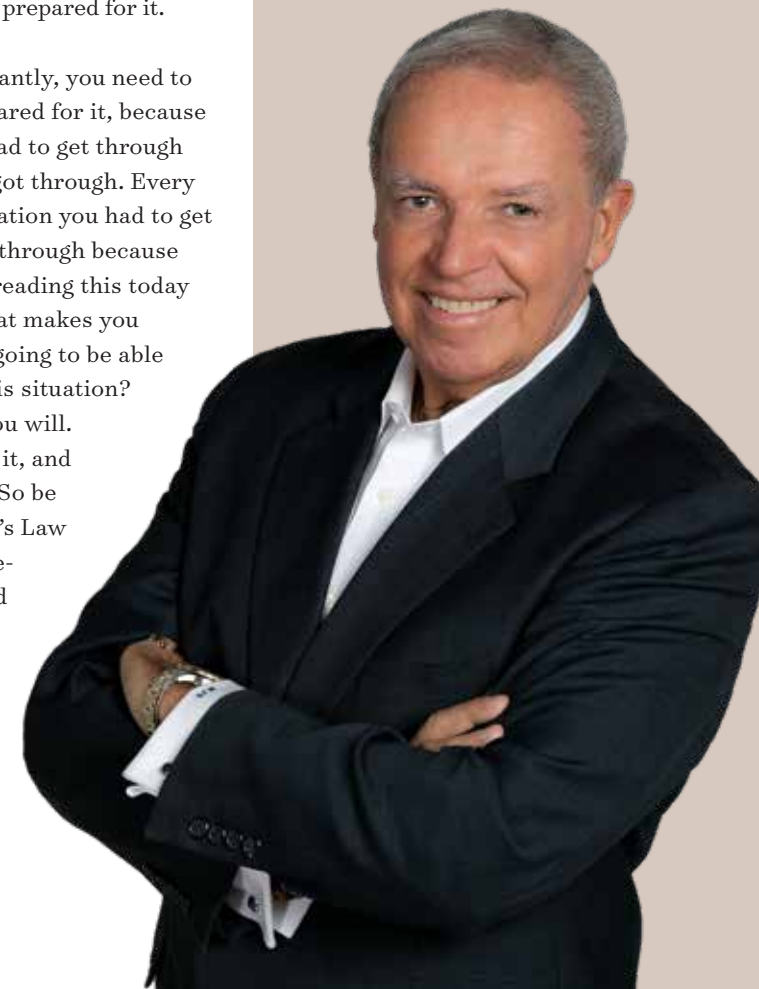
Most importantly, we always have to use the "What If" scenario because Murphy's Law Syndrome is really, "What if? What if the worst-case scenario happens? What adjustments do I need to make?"

In 2008, the whole economy became unraveled. Commodities, stock market, real estate ... everything became unraveled. Why? Because there was a tremendous amount of leverage in the world. It's amazing that no one asked the question, "If the worst-case scenario was to happen, what could be the result?" And no one planned for that. The outcome of 2008 was very simple. Those who had a clean balance sheet were fine. Those who didn't have a clean balance sheet got hurt and got hurt badly. The clean-balance-sheets people planned for the "what if." The non-clean balance sheets did not.

Murphy's Law Syndrome — "What could go wrong *will* go wrong at the most inopportune time" — expect it, and plan for it. Don't expect everything's going to consistently go smoothly and that you're going to be able to do exactly what you say you're going to do every single day because things are going to pop up. However, have certain things in place in case they do so that you, your team, and everybody else is prepared for it.

And most importantly, you need to be mentally prepared for it, because everything you had to get through in your life, you got through. Every bad, adverse situation you had to get through, you got through because you wouldn't be reading this today if you didn't. What makes you think you're not going to be able to get through this situation? The answer is, you will. You'll learn from it, and you'll get better. So be aware of Murphy's Law Syndrome, be prepared for it ... and press on anyway.

Coach Michael Dill is an award-winning certified business coach, global speaker and published author. He is a proud Action Coach Franchise partner, as well as the president of Power & Ice Wealth Creation, a strategic leadership company that works with business owners, leaders, teams and entrepreneurs to develop a systematized and structured organization while accelerating their mindset, efficiencies and effectiveness to grow, both personally and professionally, to achieve extraordinary results. He brings more than 40 years of business and entrepreneurial experience in his leadership, team training, and mentoring practice. BusinessCoachMichaelDill.com



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RECAP OF EPISODES 41-47

EPISODE 41 REAL PRODUCERS TEAM

In this episode, Andrew introduces Elizabeth Wilke, his administrative assistant, and Laurie Caraher, his newest team member and assistant publisher. Andrew explains the backstory on how he started his Real Producers business three years ago in Naples. He describes the Real Producers platform and how it can help Realtors who have clients in need of certain services.

Andrew was born in Wisconsin and went to North Dakota for aviation school. He moved to Naples in 2019 to be closer to his parents. Andrew shares

how important it is to always add value to everything you do, whether that is a personal relationship or in business. Elizabeth relates how she decided to move down to Florida after graduating from college. She had been a flight attendant before working with Real Producers and learned a lot from that experience. Laurie discusses her previous experience in the workforce and how she just recently moved to Florida. She explains that one of her biggest role models in life is Emilia Earhart.



Laurie Caraher, Elizabeth Wilke, and Andrew Regenhard

EPISODE 42 EDGARDO BALENTINE

Real Producers' preferred partner Edgardo Balentine is the producing branch manager at Neo Home Loans. Originally from Columbia, Edgardo moved to France when he was young, found his passion for baseball at a young age and eventually got a scholarship to play in the U.S. A few years later, he decided to get into financial advising and the mortgage industry. He chose to go down the mortgage route and loves what he does. Edgardo speaks three different languages and has found that it has positively impacted business since Florida is diverse with a large Hispanic population.

In this podcast, Edgardo discusses the enjoyment that comes from providing guidance to homebuyers, and relates the proud moment when he opened his own branch and created it the way he wanted it to be. He also reveals how posting on social media has been extremely advantageous for his company and how posting videos of him speaking in both English and Spanish has helped to build his brand and following. Edgardo is a big believer in social media, and you can find his company on Instagram: @teambalentine



Edgardo Balentine and Andrew Regenhard



...

EPISODE 43

BLAZE ZDRAVEV

Top REALTOR® Blaze Zdravev was first featured in the magazine as a rising star. This year, Blaze was featured on the cover of *Real Producers*. Blaze is originally from Macedonia, in Eastern Europe, and speaks five different languages. He has been with John R. Wood Properties for the past seven years, is currently the assistant broker, and is on the board of directors. He is also a proud father.

Blaze first came to the U.S. in 2006 as an exchange student. He eventually decided to

move to SWFL and fell in love with the Naples lifestyle. Blaze truly believes that it's not luck that got him to the place he is today, but hard work and dedication. He explains that his father was an entrepreneur and led by example. He talks about his father being a hard worker himself and believing in putting work into not only your career but also into yourself.



Blaze Zdravev and Andrew Regenhard



EPISODE 44

JENNIFER CAIL

Real Producers preferred partner Jennifer Cail is the owner of Medrano & Cail, a premier SWFL bookkeeping firm that specializes in small business bookkeeping and advanced financial advisory services. Jen founded Medrano & Cail Bookkeeping Professionals to provide the most upscale bookkeeping services imaginable and proudly provides white-glove service to her clients.

In this episode, Jen shares the best advice she has received and discusses how she enjoys helping clients to accelerate growth, identify opportunities, and run more efficient and profitable businesses. She also explains the difference between bookkeeping and accounting and what her clients should know

about both. Jen tells what steps she takes as a bookkeeper, helping her clients navigate their finances, and how people who want to can keep track of their own books, emphasizing the importance of starting with a budget and figuring out monthly expenses. Jen describes the services she offers for people who may only be ready for a hybrid approach, which can help clients get started. She offers consulting for clients who may have questions every month and does quarterly and monthly check-ins with clients to make sure they are keeping track of their expenses.



Jennifer Cail and Andrew Regenhard

EPISODE 45

BRYAN BRAX

Top-producer Bryan Brax is a Realtor with Downing-Frye Realty in Naples. He was born in Lebanon and spent seven years of his childhood in New York. At 12 years old, he moved to Southwest Florida with his family. For Bryan, Naples is home.

In this episode, Bryan talks about the time he spent working in the exotic car industry and shares that he continues to have a love of exotic cars and watches. He relates that he was fortunate to have met some of his idols while working in the exotic

car business. Bryan later left the car industry and took a year off to figure out his goals. He says the process of how he got where he is today from where he came from wasn't easy, and that it took him eight years to cultivate solid client relationships. Bryan emphasizes the importance of trust and how it goes a long way when building business relationships. He is a firm believer in networking, building trust, and making his clients feel extremely comfortable when working with him.



Bryan Brax and Andrew Regenhard



EPISODE 46

KEITH HILTON

Real Producers preferred partner Keith Hilton is a dedicated insurance professional with OneGroup Insurance. Keith has mastered the Florida insurance market, works hard to educate people on it, and helps his clients make informed decisions about their coverage. OneGroup has been very impactful throughout the Hurricane Ian relief efforts. Keith and OneGroup have been helping donate supplies and assisting those who need help the most during this time. Keith is a father and husband. He has been married to his wife for four years and moved to Florida in 2019 from Long Island. He and his wife have two young daughters, ages two and a half and one and a half, that keep them very busy.

In this episode, Keith talks about his line of work and how, in his position, he handles all things property and casualty. Keith discusses how, for OneGroup, it is all about their clients and making sure their valuable assets are protected. Keith relates how the storm has



Keith Hilton and Andrew Regenhard

affected his business and outlines the steps people can take if they have experienced damage.

...



EPISODE 47

DENNY GRIMES



Denny Grimes and Andrew Regenhard

Top producer Denny Grimes has 40 years of experience in residential home sales. He is a real estate coach, a Keller Williams Bold coach, and also the host of a biweekly TV news segment called “Real Estate Matters” that airs on the CBS affiliate in Southwest Florida.

Denny was born in Ohio and moved to Florida at a young age. After he graduated from college with a degree in business, Denny started working for his father’s business. In this episode, Denny explains how a close friend of his encouraged Denny to get into real estate. Denny also speaks on the number of hurricanes he has been through while living in Florida. Denny explains what someone can do/expect if they just moved down before a hurricane. He discusses how Hurricane Ian affected many people in Southwest Florida and how he believes there will be a great rebuild for Fort Myers, sharing his thoughts on real estate in the next two years and what is going to change/happen for buyers and sellers. Natural disasters won’t stop people from coming to Florida, according to Denny; it will simply reshuffle the deck.

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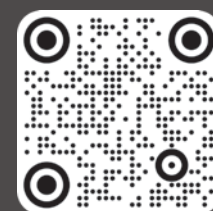
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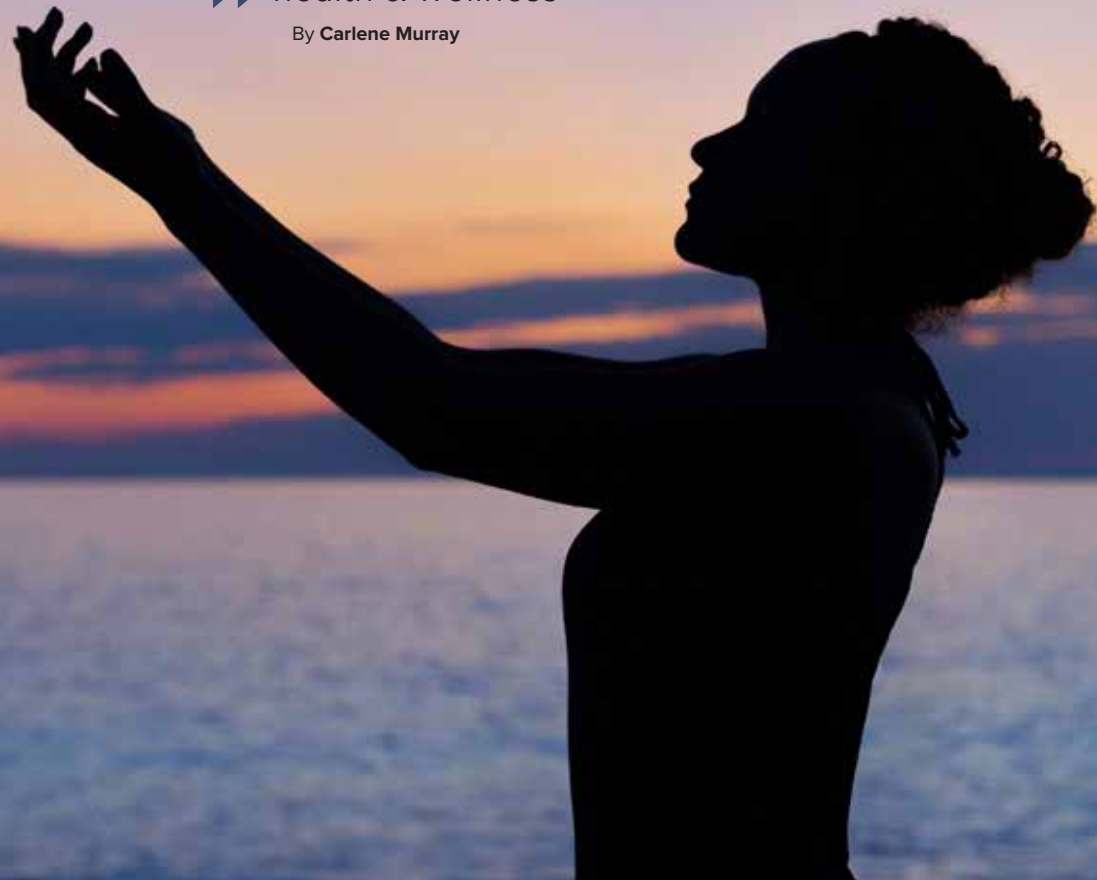
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THE JOURNEY TO HEALING

Here in the paradise we call home, we or those close to us are experiencing unprecedented challenges in the aftermath of Hurricane Ian. Individually and collectively, we are grieving the loss of what once was, all while experiencing the overwhelming trauma of it all.

Trauma is a very personal emotional response to a negative, life-altering event. It occurs when one feels emotionally or mentally hurt, threatened, afraid and/or powerless. Trauma is not the event itself but, rather, the body's or mind's response to it. Traumatic stress affects our brain, which makes it so

important to take the steps to move forward in recovery and mitigate the negative effects as much as we can.

There is no official roadmap for moving forward through trauma. Each person's journey is uniquely their own. The process, at times, is not pretty or linear; likely, there are delays and detours, and that is okay. The purpose of walking through grief and loss is to figure out how to feel better. The following tools and steps may prove helpful along the way to returning to a sense of well-being. Please seek the help of trained therapists,

psychologists and/or those specializing in trauma recovery for additional help if stress becomes immobilizing and crippling in your life.

Connect

Connection with others is key to our happiness as humans. Although we may initially want to isolate, doing so may lead to depression. Bring awareness and a willingness to share stories and feelings with someone safe — someone who allows you to feel with acceptance and patience, honoring who you are and your unique processing journey.

Make Time for Movement

Experts say exercise is one of the most effective ways to handle the aftereffects of a traumatic event. Endorphins, the much-needed, feel-good brain chemicals, directly help healing. Deep breathing and walking are good choices. Listen to your body and move when you can.

Feel the Feels

Sitting with the wide range of emotions and allowing the feelings to come and pass will greatly help the healing process. We often tend to avoid difficult feelings and numb them with distraction, denial or substances. Allowing the full and varied range of feelings by either sharing, journaling or simply sitting with them will help the healing process.

Listen to Your Body

Regularly do things that simply feel good. Take small actions to do things that are loving toward yourself like a walk, a nap, a movie, a shared cup of coffee, taking time to halt from work and simply finding small ways to relax and care for yourself. Healing through trauma takes energy, so frequent rest is helpful. Eat healthy foods, hydrate, make time with friends, and rest when you can.

Change Your Breath

During times of stress, our breathing often becomes shallow. To induce relaxation, try inhaling deeply for 5 seconds, holding the breath for another 5 seconds and slowly exhaling for 7 seconds (through nose or mouth, whichever is most comfortable). Try repeating this throughout the day or while in moments of stress for a cycle of 10, and your body will respond with greater relaxation.

Replace the Word “Only” with “Already”

Grief slows us down. In seasons of loss, where every day may seem like a chore, try replacing the word “only” with “already.” You may be using the word “only” in a way that is diminishing what you are actually doing... Maybe you say, “I only got one thing accomplished today. I only did _____ today.” Instead of saying, “I can only work for a few minutes before losing focus and feeling tired,” try saying, “I already have worked for 15 minutes with focus.” Instead of, “I only made one insurance call today,” say, “I already called the insurance company today.” Making this tiny shift can be transformative. Bring awareness to your self-talk.

For the Helpers

Finally, if you are in the role of being a helper and supporter of someone who has experienced trauma, it will be most beneficial for those in your care for you to offer extra grace, time and patience. Allow those suffering to feel and express at their pace, and simply sit alongside them, allowing them the space and time to simply be. We don't always need words to fix another, to “blow sunshine” or offer flowery words of better days on the horizon. As helpers and supporters, let's use extra care to allow others to feel their feelings in their way and in their time. Honoring grief and loss is vital to the process of moving forward.

It is my hope that these tools and offerings provide a little bit of help, some light in the darkness, a new possibility, a shift that may bring about a new thought, an opportunity to feel and know you are not alone on your journey to healing.



Carlene Murray
is a Certified
Health/
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Life Coach,
Nitro Nutrition
health pro, and

owner of Board30 Naples, a unique, full-body approach to fitness specializing in HIIT resistance band training. Also a Florida REALTOR®, Carlene brings her passion to Real Producers, serving her clients and community to help others achieve optimal health and wellness of mind, body, and spirit.

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KIM JONES

DELIVERING EXCELLENCE AND SUNSHINE

Before her move to Florida in 2017, Kim Jones was settled into life in Washington, D.C. She moved to the area in high school, graduated from Georgetown University, married, started a family, and ran a successful direct sales business in the D.C. area. But something was always calling Kim and her family down to Florida.

Kim's in-laws owned a home in Naples for the past two decades, and she would visit as often as possible.

"Every time my feet hit the ground in Naples, I thought, 'Why don't we live here?'" Kim reflects.

There were some barriers to getting down to Naples. Kim's husband, Blake, owned a thriving financial advising business in D.C., and he understood the challenge of beginning again. In 2015, however, the company launched an office location in Naples, opening the door to new opportunities.

"When that happened, the lightbulb went off," Kim continues. "We made the decision to move here. We were under contract for a house 30 days later and were here 60 days after that. We made a big change very quickly, and we love living here."

Landing in Paradise

Kim had run a multilevel marketing business in D.C., but desired a career change in her new surroundings.



...



Kim Jones was the number one single agent on her team in 2021.

With her three daughters getting older, she was ready to return to the workforce full-time.

Kim and her husband had flipped several homes back in D.C. They'd buy a place, fix it up, then sell it for a profit a few years down the line. Kim found she had a love for creating unique spaces, decorating, and reimagining home design.

"I always had a career in real estate in the back of my head, but I also had friends in real estate in D.C., and I saw the demands. It's a business you need to throw your heart and soul into, and I would only do it if I felt I could put my heart into it."

After a year in Florida, Kim decided to get licensed. It was, as she says, "the right time in life to make that big move."

"It's paradise here," Kim beams. "I wanted to help others make the same move we did. I wanted to help people along their journeys."

Rising to the Top

Since beginning her real estate career in 2018, Kim has ascended to the top of the local rankings. She landed with the Caine Luxury Team in her second year, allowing her business to take off.

In real estate, Kim relies on her unwavering commitment to her clients and her graduate-level education (she holds an

“

I wanted to help others make the same move we did. I wanted to help people along their journeys.



“

We love living here.

...

MBA from the University of Virginia Darden School of Business).

“Here at Caine Luxury Team, we do things a little differently, and I became part of a family. I had a mentor who really helped me focus. I had training, so much support,” Kim says.

In 2021, Kim had her best year to date, helping the Caine Luxury Team become Keller Williams’ number one team in Southwest Florida, with over \$230 million in volume. Kim had the honor of being the team’s number one single agent.

“I don’t look at this business like a transaction; it’s a career,” Kim says. “And I really care. I want to build long-term relationships, and people feel that from me. I’m professional, but I also like to have some fun.”

Delivering Excellence and Sunshine

Kim moved to Naples for the weather and the culture, and five years later, she still feels like she’s living in paradise. Outside of work, Kim enjoys time on the boat with her husband, Blake, and three daughters, Avery (18), Logan (16), and Skyler (13).

“And don’t forget about our beautiful rescue, Leroy. He’s the best dog ever,” Kim smiles. “My family is the most important thing to me. While real estate is fulfilling and a huge focus, being a mom is the most valuable thing in the world to me. I’m beyond excited that one of my daughters plans to get her license when she turns 18 and join me in my business. That will be a dream come true.”

As Kim looks ahead, she envisions many more years of real estate success in Naples. She’s recently moved into a leadership position as a mentor and team leader, and she hopes to continue to grow her team while enjoying everything life in Naples has to offer.

“My motto for my business is “Delivering Excellence and Sunshine” because I’m all about excellence ... and who doesn’t love sunshine?”

Kim Jones has recently become a team leader and mentor on the Caine Luxury Team.

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Monthly Prin. & Interest (Start)	\$2,995	\$2,725	\$2,820
Total Monthly Expenses	\$3,515	\$3,245	\$3,340
Total Annual Expenses	\$42,175	\$38,945	\$40,079
Closing Cost	\$9,000	\$9,000	\$9,000
Total Cash to Close	\$129,000	\$129,000	\$122,000
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legal hotline

By Chris O'Brien, Esq., and Morgan Hila, Esq.

FEMA 50% VALUE RULE

Florida residents know to be prepared for hurricanes, and the damage they bring, from the month of June to the end of November. However, it is just as important for residents to be aware of the regulations regarding repair work and rebuilding after a natural disaster sweeps through their community. Having a major impact on repair costs is the FEMA 50% Rule, and the application of the rule could mean complete reconstruction of a building to be within compliance of current flood regulations. The 50% Rule is especially relevant in Southwest Florida after Hurricane Ian's devastating destruction, where the flooding

reached several stories high and left so many buildings uninhabitable.

What is FEMA's 50% Rule?

The "50% Rule" is a regulation of the National Flood Insurance Program ("NFIP") which prohibits improvements to structures exceeding 50% of its market value unless the entire structure is brought into full compliance with current flood regulations. The rule limits improvements or repair costs to a non-conforming structure (structures below the base flood elevation) to less than 50% of the market value of the structure prior to the start of work.

Improvements exceeding 50% of the market value are considered substantial and require the entire structure to be brought into compliance with current flood regulations.

Defining Substantial Improvement and Substantial Damage

NFIP, among other things, aims to prevent repeated flood losses to structures. To mitigate the risk to repetitive loss structures, the NFIP established "substantial improvement" and "substantial damage" requirements. The enforcement of these requirements is the responsibility of the community's local authority having jurisdiction.

Most communities in Southwest Florida use a basic definition of "substantial damage" and "substantial improvement." For example, "substantial damage" is damage of any origin sustained by a structure whereby the cost of restoring the structure to its before-damage condition would equal or exceed 50% of the market value or replacement cost of the structure before the damage occurred; and "substantial improvement" is any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50% of the market value of the structure before the start of construction of the improvement.

There are certain costs that generally do not count towards the 50% Rule value. Costs of driveways, pools, surveys and specifications and other items that are not considered a permanent part of the structure will not be included in the calculation for the 50% rule.

Determination of Improvement Costs and Market Value of the Structure

Jurisdictions implement the FEMA 50% Rule slightly differently regarding how to evaluate the costs of the repairs and improvements for compliance with the rule and the market value of the structure involved.

COLLIER COUNTY

Collier County bases the costs applicable to the 50% Rule analysis on all repairs, even repairs and improvements that will be completed at different points in time or through different building permits, to be

identified and calculated together. This means that even if owners want to make repairs over time or perform less work, Collier County requires an estimation of the entire cost to fully repair the structure. The County uses the Improved Value of the structure as identified on the Collier County Property Appraiser's website, and does not include the value of the land. County staff can administratively add 20% to the Improved Value to determine a more accurate "market" value. However, the property owner has the option to provide an independent appraisal prepared and certified by a licensed appraiser.



THE CITY OF NAPLES

The City of Naples considers the totality of the costs for improvement or repairs to a structure within a one-year period when applying the 50% Rule. Market value of the structure is determined in one of the following ways: add 20% to the Collier County assessment for ad valorem taxation for the structure only; or provide an independent appraisal, in a FEMA format, of the structure only, prepared and certified by a Florida Licensed Appraiser.

LEE COUNTY

Lee County considers the costs for improvements or repairs to a structure within a period of five (5) years when

determining the FEMA 50% Rule. To value the structure, Lee County currently starts with the Lee County Property Appraiser's assessed value of the structure and then adds 20%. However, the property owner may choose to provide an independent appraisal, prepared and certified by a Florida Licensed Appraiser.

TOWN OF FORT MYERS BEACH

Fort Myers Beach considers the totality of the costs for the improvement/repair project before the improvement or repair is started. The market value of the structure is determined by either: the Lee County Property Appraiser's assessment for ad valorem taxation for the (depreciated) market value of the structure only; or an independent appraisal for the structure, prepared and certified by a Florida Licensed Appraiser.

***Disclaimer:** The information provided herein does not, and is not intended to, constitute legal advice; instead, all information contained herein is for general informational purposes only.*

Article prepared by attorneys Chris O'Brien and Morgan Hila, with the assistance of Alexa Ojanovac, of Woods, Weidenmiller, Michetti & Rudnick, LLP, a Southwest Florida-based law firm representing individuals and businesses in matters involving civil litigation, business and corporate, and real estate law.



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Nicole PAOLINI

MOVEMENT MORTGAGE

Deepening Relationships

When Nicole Paolini began her mortgage lending career in late 2014, her primary driver was more flexibility. Her husband traveled often, and the couple had two young daughters.

“I was previously working in sales and marketing for a local online advertising company,” Nicole reflects. “I needed something that was more flexible. At the time, I was managing a team of 15 and had to be in the office, but I needed to be there for my two girls.”

Nicole’s conversations with a neighbor who was in the lending business piqued her interest about a career in mortgages. Her background in finance and marketing was aligned well, so she took a leap of faith into a new industry. Eight years later, Nicole is thriving.

“Lending is a great way for me to be local, have a flexible job, and use my experience,” Nicole says. “I really enjoy sales, closing a deal. I’ve found I really enjoy the business.”

DEEPENING RELATIONSHIPS

One of the primary reasons for Nicole’s success is her commitment to customer service. She prides herself on accessibility, availability, and communication.

...



Photo by
LaCasaTour

• • •

“As a result, I’ve gotten really good at deepening relationships with REALTORS®,” Nicole says. “They will never see anyone that gives more effort to make sure the deal goes smoothly than me. I pride myself on meeting deadlines, exceeding expectations, answering questions in a timely manner, and providing superior customer service.”

In 2021, Nicole took the next step in the evolution of her career, joining Movement Mortgage. She is inspired by the company’s approach to training, growth, and customer service.

“It started with an innocent lunch meeting with the branch manager/market leader, and they asked me, ‘What do you want to do with your business?’ Nobody had ever asked me that. I just kept producing and succeeding, but nobody asked me what I wanted. At that point, I thought maybe they could help me. My daughter was showing interest in joining my team. I felt they’d be supportive in helping me build something.”

Nicole has now been with Movement for a year and a half, and they’ve lived up to every promise they made. Nicole’s oldest daughter, Elise, joined her team after graduating from college in May 2022, making mortgage lending a family affair.



Photos by
LaCasaTour



Nicole Paolini with husband John and daughters Julia (left) and Elise (right).



Photo by LaCasaTour

THE FLORIDA LIFESTYLE

Nicole was born and raised in western Massachusetts. She attended Boston College and spent many years working in the New York-New Jersey-Connecticut Tri-State Area. After many years of gray, cold winters, Nicole and her family relocated to Florida in 2011. They consider it one of the best decisions they’ve made.

“We don’t have to shovel sunshine,” Nicole quips. “We got sick of the Northeast winters. We took a leap of faith. Our kids were in fourth and sixth grade, so we decided the time was right. We wanted the lifestyle.”

Nicole has flourished in the Florida sunshine for the past decade-plus, and she has no plans of going anywhere else. She enjoys spending time with her husband of 26 years, John, two daughters, Elise and Julia, and two dogs, Maggie and Rocky. In her free time, Nicole takes pleasure in eating out with friends, reading, walking her dogs, and traveling.

A CHANGING LANDSCAPE

The real estate market is changing rapidly. With rising mortgage rates and no reprieve on the short-term horizon, mortgage lenders like Nicole are at the forefront of the changes. They’ve seen slowdowns, first in refinance requests, and now, in purchase loans. Nicole, however, is staying calm and optimistic.

“No, it’s not the 2-, 3-, 4-percent rates that we got so used to, but it’s not forever, and the tide will change. We can get through this by staying calm and confident and being a sensible voice for clients and Realtors,” Nicole says. “I’m an optimistic person. To me, there is a great opportunity to reconnect with Realtors, to deepen relationships because we aren’t as busy as we have been. So I’m being cautiously optimistic. Personally, I’m focused on helping my daughter learn the business and be as excited and successful as I am in the mortgage industry.”

For more information, visit Lo.Movement.com/Nicole-Paolini.



FUN FACT

Nicole loves watching sports, especially football, and was her high school’s football manager during her senior year.

“Though I was not much help!” Nicole jokes.

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▶▶ making a difference
By Ellen Buchanan

THE IMMOKALEE FOUNDATION

Education, Empowerment, Hope:
Providing Immokalee's Youth
with Pathways to Success



There is a nonprofit roughly 35 miles northeast of Naples, Florida, that is changing lives in the community of Immokalee. The Immokalee Foundation is 100-percent focused on providing educational and professional development pathways to success in the classroom and beyond for students in Immokalee.

Immokalee's community of up to 40,000 residents in peak season comprises mainly low-income, immigrant residents and is one of the nation's largest migrant communities. Often with limited English language skills, these residents, who typically become American citizens, work very hard in agricultural jobs that benefit the entire country ... but their pay is abysmally poor. These families are struggling and need the help of patrons and their neighboring community of Naples to improve their quality of life. Education has always been the pathway for upward mobility for immigrant communities, and the dedicated support of The Immokalee Foundation over the last three decades has provided students with "the resources, training, and confidence to follow pathways to success."

Founded in 1991 by philanthropist Parker Collier, The Immokalee Foundation has provided strong educational, vocational, professional development, and life skills programs to students of all ages, from kindergarten through



postsecondary education. Donors and volunteers allow the Foundation to continue to introduce students to possibilities beyond what they may have ever considered and support their dreams of a better life.

The Foundation says they're in the business of making those dreams come true. Their track record, to date, supports their happy claim. They serve over 1,400 students annually, a full 100 percent of whom can expect to graduate from high school and be placed in postsecondary education, whether at a university or college, or a technical program. Ninety-two percent of those will go on to graduate from their postsecondary programs. The Foundation recognizes that many career opportunities don't require college degrees, and offers certifications, technical training and support for many careers in engineering and construction management, business management and entrepreneurship, education and human services, and healthcare.

Pathways to Success
The Immokalee Foundation

offers a comprehensive scaffolding of educational support programs for the youngest students up through college and postsecondary education.

The Immokalee Foundation's "Immokalee Readers" program addresses the critical need for childhood literacy support. Each year, over 700 participating students engage in activities to help build rich language skills that include vocabulary, self-expression, and comprehension. Certified teachers work with small

groups of students and are supported by trained high school-aged tutors who also happen to be Immokalee Foundation students.

The "Career Exploration" program is to introduce many and varied career choices to middle school students so they are empowered to consider different options for their futures and learn what it will take to achieve their dreams. High school students are provided with intensive, career-immersion-based educational and training programs that include being mentored, taking financial literacy, college and SAT/ACT prep courses, and participating in paid internships. Students continue to be supported with mentoring past their postsecondary education and into their first job. In addition to its educational programs, the Foundation also provides students, along the entire grade-level spectrum, with summer enrichment opportunities, camp experiences, and workshops.

How to Help

The Immokalee Foundation relies on the charitable contributions of donors and the help of volunteers to assist the students of this community

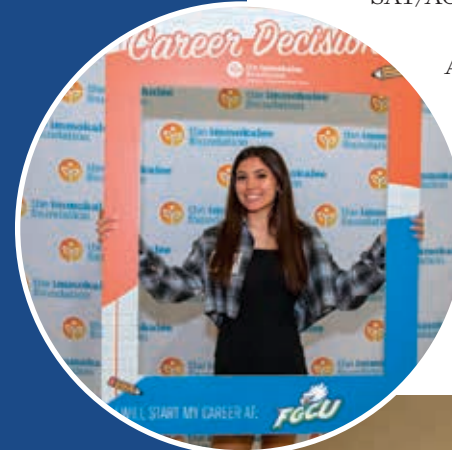




The Immokalee Foundation serves over 1,400 students annually.



in need. Donations may be made on their website, www.immokaleefoundation.org, or by calling (239) 430-9122. Planned giving from donors' estates is another way to support the Foundation. The Foundation's "Family Society" can be joined for regular, monthly, recurring contributions that help supply composition books, participation for one student in FGCU's "Professionalism in the Workplace" course, scrubs for health care pathways students, aptitude testing, and SAT/ACT preparation supplies.



Another way to give to the students of Immokalee is to volunteer or mentor with the Foundation. Volunteers can assist with event planning, office support, and field trip chaperoning, host a career panel or an intern at their place of employment, and much more. Mentors

work directly with the students participating in Foundation programs.

Benefit Events

Annually, in early March, The Immokalee Foundation hosts a Charity Classic Pro Am Golf Tournament to raise funds. This year's tournament, held at The Old Collier Golf Club, was a big success with a large turnout. The Foundation's Sueños Charity Classic | The Dream Gala had to be postponed, and will now be held on January 21, 2023, at The Ritz-Carlton Golf Resort in Naples. Individual dinner tickets up to 10-person tables with multiple sponsorship levels can be purchased. Full ticket information and sponsorship opportunities can be found on the Foundation's website. Attending one of the Foundation's events is not only a lot





A full one hundred percent of The Immokalee Foundation students graduate from high school.



of fun ... but is another great way to support an excellent cause for the children of Immokalee.

“It takes a village (to raise a child)” ... and it takes a community to raise a child out of poverty and into a brighter future towards economic freedom and independence. The Immokalee Foundation does just that — with the help of many

kind and generous souls that make their incredibly important work possible. You can invest in the lives of Southwest Florida’s future leaders — a group of exceptional students who are poised to impact our professional landscape for years to come.

For more information, or to donate, call (239) 430-9122 or visit www.immokaleefoundation.org.

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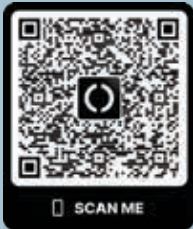
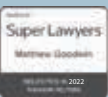


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CHRISTOPHER WICKS

MISSION ACCOMPLISHED

“I have a mission statement: ‘Aspire to inspire by enriching the lives of as many people as I can in my lifetime, in a way that significantly improves their life and gives them the tools and desire to do the same for others.’ And real estate allows me to do that.”

Christopher Wicks has long been drawn toward the real estate business. His parents were entrepreneurs, and one of their first companies produced mailboxes for new community developments. Christopher recalls driving around to look at the neighborhoods and homes his parents would provide mailboxes for. His curiosity about real estate was piqued, even at such a young age.

...





Christopher Wicks obtained his real estate license together with his wife, Jamie, in 2021.

As Christopher got older, his interest in real estate remained, but he took another path forward.

“I was attracted to real estate development; that was always my dream, from watching new homes being built. But life happens. I went to college, got the safe job, started the family. And those dreams got put on the back-burner,” he reflects.

In 2019, Christopher dug those old dreams up and reinvigorated them. He and his wife, Jamie, began seriously considering real estate investing. But then, the COVID-19 pandemic hit. For many months, uncertainty reigned supreme.

“I didn’t pull the trigger on anything before the pandemic hit, and then our plans changed. We were uneasy about all the uncertainty in the world,” Christopher says.

By 2021, the pandemic and broader economy began to normalize. That’s when Christopher finally made his move into real estate — not

as an investor, but as a REALTOR®. He and Jamie got licensed side by side to take on the new professional adventure together.

HITTING THE GROUND RUNNING

Christopher kept his job as an analyst — a job he’d held for seven years — for the first few months of his career. He hit the ground running in real estate, securing five deals in his first couple of months. That gave him the confidence to leave behind his safety net and fully devote himself to real estate.

“I had a lightbulb moment. I genuinely love helping people and watching them succeed. In that short amount of time as a Realtor, I met some really amazing people, all with a common goal of pursuing homeownership as a way to enrich their lives. I realized real estate fit well into my mission. It gave me purpose.”

As an agent, Christopher values building trust with his clients above all else. To him, trust goes beyond the transaction; he enjoys getting to know his clients on an intimate level. His approach was a hit in his first year, during which he closed an impressive 34 transactions for \$19 million.

...



“I’ve got big goals, and look forward to continuing to learn and grow to achieve them.”

...

IT'S ALL FOR FAMILY

Christopher's family is his primary driving force. Jamie gave birth to triplets in September 2022, bringing their family to six children total: Christopher (18), Jazmin (16), Josiah (7), and the triplets, Gianna, Aliyah, and Sariah.

"I'm a home guy; I love to be at home with my family. Time with my children is my main priority." Christopher smiles. "If I'm not at home, I'm out in nature somewhere or face-deep in a book. I love to read."

2022 was a year defined by a commitment to family, as Christopher and Jamie stepped back from the business in May to prepare for their family's new arrivals. Now, Christopher is diving back into real estate. He's moved to The Agency, a brokerage he feels aligned with.

"On a personal level, this year has been amazing. With the success I had last year, I know I'll be able to pick it back up," Christopher says. "I've got big goals, and look forward to continuing to learn and grow to achieve them. I intend to exponentially multiply my reach and impact so that I can help more families navigate their real estate journey towards an enriched life."

GIVING THANKS

With so much going on in his life — six children, a wife, and a real estate business — Christopher is most grateful for the daily peace and balance he experiences. "I thrive off peace and balance," he says.

Rising Star Christopher Wicks is a REALTOR® with The Agency in Naples, Florida.



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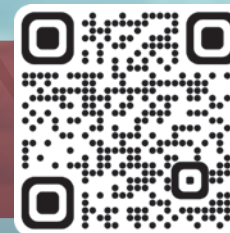
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Photo by
Michelle Reed

JORDAN DELANEY

OUT OF THE LIMELIGHT

From the time he was a young boy, Jordan Delaney, a REALTOR® with Premier Sotheby's International Realty, dreamed of working with homes. He aspired to become an architect for most of his childhood and teenage years.

"But for some reason, that just didn't happen. I ended up in business school with a minor in hospitality," Jordan reflects.

While his dreams of a career in architecture found their way to the back burner, Jordan continued to be pulled toward working with houses. That led him to get his real estate license during his senior year at Boston University.

"The years before, we saw real estate booming. I was in business school and thought perhaps this was a way to get me back to architecture and development. It was not a well-thought-out idea, and I didn't think it'd be my career. I was just trying to find things that would make me happier on a day-to-day basis."

Coming Home

After graduation, Jordan was offered a job with one of Massachusetts' prominent real estate firms, but his heart led him in a different direction. Although he had gone to college in Boston, the Northeast wasn't home to Jordan. He grew up in Trinidad and Tobago, and his family often visited Naples. In 2003, his parents moved to Naples full-time.

"I grew up coming to Naples all the time. My dad's family had a place here, and I'd spend summers or easter vacations. I went to golf school here. My family would vacation here. Naples has always been part of my life," Jordan reflects. "I was homesick, so I came home."

In Naples, Jordan spent a year in a corporate environment before realizing it was not for him. That's when he decided to give a career in real estate an honest go.



Photo by Michelle Reed



...

Building a Foundation

Jordan became a Realtor in 2008, right when the market was bottoming out. At 22 years old, he was faced with building a business in a historically challenging environment.

“I did not make a single paycheck for 11 months and 10 days,” Jordan says. “But I stuck with it. I got up every day and put on my slacks and a blazer, and went to the office. I was asking questions to tenured agents... I was hopeful. I was optimistic. Some of these days were so slow, open houses when no one would show up, but I kept showing up. I would study the

market, learn my market, and knew every house in my area.”

Eight months in, Jordan got his first listing, a \$1.4 million home from a client he met at an open house. That was the spark that allowed his career to take off. Jordan knows he was lucky, but he also worked hard for that luck.

“I got that listing because I had to *show up* to be lucky. I showed up at so many open houses, many which had very few people or no one. I happened to be there on that day, and I knew my

market. Because I had the diligence and knew my market and could understand it, I got my first listing at 23 years old.”

Into the Present

Fifteen years later, Jordan has grown to become one of Southwest Florida’s top agents. In 2022, he’s tracking to close just under \$100 million.

Jordan has succeeded by applying the same principles that got him that first listing. He shows up. He studies the market. He pays attention to the



Jordan Delaney is a top REALTOR® with Premier Sotheby’s International Realty. (Photo by Michelle Reed)

Beyond the Office

Jordan and his husband, Dr. Nick Schroeder, split their time between Naples and Miami, where Nick owns a home and works. Outside of real estate, you’ll find Jordan spending time with friends, traveling, golfing, and working on his Florida cottage.



Photo by Michelle Reed

...

details. He's honest, even when the truth is hard to swallow. He serves his clients with the highest level of care and expertise.

"I treat my job like a job. I get up every day, shower, eat my breakfast, have my routine, and go into the office. I don't have aspirations to have a big team because I don't want my face on a billboard or a bus stop bench. I just want to be well respected for what it is I do. I treat my clients well. I follow up. Details are key. Going above and beyond is huge. This is my career."

Into the Unknown

As we enter an unknown market, Jordan is doubling down on

his commitment to real estate. He built the foundation of his business amid the Great Recession, and he's confident he'll be able to weather the storm of any future market conditions.

"My goal is to continue doing what it is that I'm doing. I love Sotheby's. I love the brand and my leadership. My colleagues are some of the greatest names and personalities in the industry," Jordan says. "I don't need to be in the limelight. I don't want to be in the limelight. I like being understated and beautiful. I love creating beautiful things, and I like matching people with beautiful spaces."



I love creating beautiful things, and I like matching people with beautiful spaces."

—Jordan Delaney



Photo by Michelle Reed



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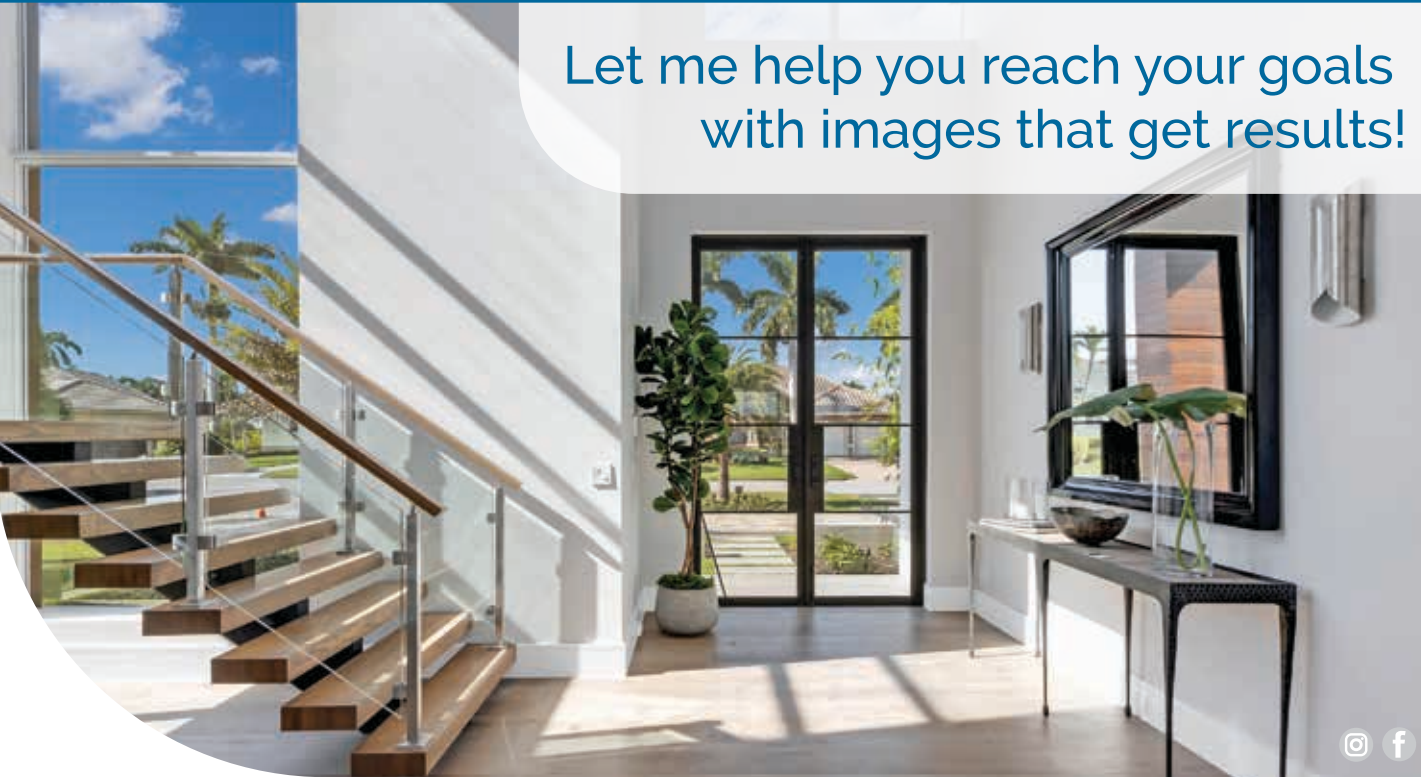
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HOSTING HOLIDAY GUESTS

By Shauna Osborne and Megan Weatherly Lynn

Does hosting guests for the holidays seem like it will require an overwhelming amount of preparation? You could spend the entire holiday season worrying over the comfort of your guests. Or, by following a few simple suggestions and planning ahead, you can spend time relaxing and enjoying the festivities and their company!

Tidy Up Outside

Make your guests feel welcome by creating an inviting atmosphere before they even come inside. Designate space for your guests to park. Check to make sure your house number is easy to see, even at night. Free your driveway, sidewalk and front access of any clutter that may be unsightly or cause guests to trip. Last, ensure your home's exterior is well-lit for guests arriving after dark.

Tidy Up Inside

Make common areas in your home, such as the entryway, living room and kitchen, feel inviting by decluttering them. Put away any shoes, jackets, toys or mail. Make sure to thoroughly clean your kitchen and bathrooms, as these rooms are sure to get quite a bit of use by your guests.

Think Like a Guest

When preparing for company, think of what you may need if you were the guest. Provide clean sheets and towels as well as extra pillows and blankets. You may also provide extra toiletries in your guest bathrooms, such as toothbrushes, soap and shampoo. Have extra toilet paper and a plunger stocked in all bathrooms so that everyone can avoid any potential embarrassment.

A few days before having houseguests, inquire about favorite snacks and

drinks and stock up on those items as well as coffee, tea, creamer/sugar and simple breakfast items, like cereal, milk, juice, fruit and granola bars.

Communicate

Do any of your guests have circumstances that require specific accommodations, such as allergies or difficulty climbing stairs? Be sure to ask these questions ahead of time to prepare well and make everyone feel safe and comfortable. When your guests arrive, be sure to communicate any information that may be helpful to them, such as how to operate thermostats and any itinerary or time-sensitive plans for their visit.

Taking the time to clean up, communicate and prepare ahead of time can make the difference between a stressful holiday season or treasured time well spent with family and friends.



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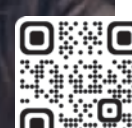
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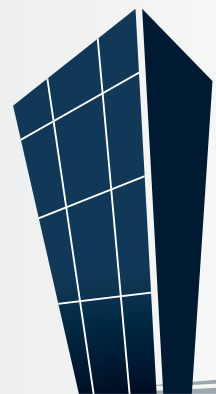
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