
“Tainted” Chinese Drywall: Getting Help for Those in Need

*Sharing Information from both the Private and
Public Sectors*

Construction, Finance, Insurance and Law
Summit

January 29, 2010
Indian River State College,
Fort Pierce Campus, Florida

Summit Meeting Notes

*Co-Sponsored by:
Corporate & Community Training Institute at
Indian River State College and
The Environmental Research Alliance of the
Research Coast*

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Summit Information Notes – Speaker Bios at the End

Jan Pagano welcomed conference attendees to the summit. There were over 130 people signed up and almost every seat was filled. Ms. Pagano shared some background information on the “tainted” or corrosive drywall issue and introduced the audience to CCTI and their goals which include supporting the community and businesses with educational seminars and continued learning opportunities.

Tom Rehyansky then introduced the audience to ESARC and discussed the mission of the organization which is twofold; to provide high quality educational symposiums and learning experiences for people and businesses in the Research Coast interested in sustainability issues and to be an executive level clearing house to assist various organizations working within varied sustainable and “green” issues to collectively and independently achieve their mandates and goals through sharing of information.

Morning Keynote Speakers

Mr. Rehyansky introduced the first speaker, **Kathryn Staczek Rudloff, District Director, Congressman Bill Posey (FI-15)**. Ms. Rudloff told the audience about the collaborative efforts members of Congress are involved with including a “Chinese Drywall Caucus” formed of legislators who have homeowners impacted by corrosive drywall in their districts. She touched upon the efforts of the Consumer Product Safety Commission (CPSC). She also talked about a house Bill to help make funds available to homeowners through the Small Business Administration. The House passed this in 2009 and it is awaiting Senate action. She stated that they are eager to see what private industry will come up with to help homeowners and are excited to see efforts to organize both homeowners and professionals dealing with the issues.

*“We are eager to see what private industry can come up with...”
Kathryn Staczek Rudloff*

The next speaker was **Christopher Day, Director, Office of Congressional Relations at the US Consumer Product Safety Commission**.

At the outset of the presentation, Mr. Day noted that the views and opinions stated during the presentation and questions and answer period were his own and not necessarily those of the Chairman or other Commissioners (either individually or collectively) of the CPSC.

Mr. Day started off his presentation by telling the group that interim contaminated drywall identification guidance had just been released the day before in conjunction with HUD. He also noted that the HUD and CPSC joint interim guidance information is similar to the Florida contaminated drywall identification guidance found on the Florida Department of Health's website.

Mr. Day also provided an update on drywall complaints filed with the CPSC. As of January 25, 2010, over 2800 homeowners in 37 states, the District of Columbia and Puerto Rico had reported drywall problems. (Delaware was the latest state added to the list.) He said the majority of the complaints continue to be from Florida, which represents over 1600 of the reports. The CPSC realizes that there are more people impacted than reporting in. In an attempt to increase reporting rates, the Chairman of the CPSC recently sent a letter to every State and Territorial Governor asking them to send in any incident reports they might have so they can get a better grasp of how big the problem is.

He told the audience that the CPSC has spent over 3.5 million dollars to date investigating drywall complaints, and that this is the largest investigation they have done to date on any specific consumer product category. He himself, as well as CPSC Chairman Inez M. Tennenbaum, have visited many houses impacted by the drywall. He stressed the importance of making sure their results and programs are based on "hard" proven science so that any future decisions made by the Commission withstand possible administrative and judicial scrutiny.

As part of his presentation, Mr. Day also presented an overview of an indoor air analysis by Environmental Health and Engineering, a respected private engineering firm located in Boston, Massachusetts. The indoor air analysis examined 51 homes (41 with problem drywall, as well as 10 "control" homes) to determine how contaminated drywall changes the indoor air environment of homes, and causes corrosion. The results of the EH&E study played a substantial role in the formulation of the identification guidance, as well as useful information for future steps in the investigation.

The CPSC's next steps include an Inter-Agency Team (composed of representatives from CPSC, HUD, EPA and the CDC) to formulate interim remediation guidance. He said the CPSC is continuing to communicate and keep all stakeholders up to date. They are also continuing efforts to work with customs and the border patrol to flag potentially defective drywall. They are engaged in conversations with the IRS and state and local governments on programs to try and bring some kind of homeowner relief.

The CPSC is also engaged in looking at drywall labeling and requiring the source be identified as well as requiring future performance ratings.

He acknowledged that many people are frustrated with the pace of the Inter-Agency drywall investigation, but noted that the Commission's action have to be based on hard scientific facts.

During a question and answer session, Mr. Day stated that it is difficult to try to hold the Chinese manufacturers accountable. Specifically, it is very hard to serve information requests or legal process on manufacturers that do not have a place of business or registered agent for service of process in the United States.

When asked why the solution could not be part of a stimulus plan, Mr. Day stated that this was beyond the statutory purview of the Commission, and was something that Congress would have to decide. Ms. Rudloff commented that if Congress took action, they would have to also make sure the science was the best possible to hold up to any challenges.

When asked about the speed of investigation, Mr. Day reminded the audience that the CPSC's new Chairman was just appointed in July and that since then things have moved rapidly. He stated that the Commission has jurisdiction over 13,000 consumer products most of which are "freestanding," like toasters. This issue is complex, not only because of the size of the house but also because some houses have a mix of drywall, not all tainted.

When asked if the CPSC had enough resources, he said the Commission was granted additional statutory and financial resources as part of the Consumer Product Safety Improvement Act of 2008, but will "take whatever additional resources we can get".

Construction Panel

The moderator for the construction panel was **Ellen “Ellie” Perry Marshall, MA, Vice President, Building Science Environmental Services, LLC**. Ms. Marshall is a member of the committee which recently authored a white paper on the removal of reactive drywall and she is the Curriculum Developer and an Instructor for Florida Atlantic University’s Institute for Design and Construction’s class on “Chinese Drywall Removal Training for Supervisors.” Panelists included **Howard Ehrsam, EI, CDP, LEED AP, CGC, Principal, Chinese Drywall Screening, LLC** who began investigating defective drywall based on problems with his own properties and eventually decided to open up an inspection and screening program; **“Spiderman” Scott Mulholland CMA EDIC CMR CIEC, Forensic Investigator/Consultant, U.S. Building Consultants Inc.** who spoke about his efforts working with scientists and researchers to try and figure out what was happening and **James “Jim” Moses, MA, R.S., Environmental Administrator, St Lucie County, Florida Health Department** who shared his experiences in working with homeowners.

Ms. Marshall opened the panel discussion by stating that since it is taking a while for the federal government to try to find out what is causing the issue, some private industry people are starting to step forward with programs. She stated that there is a lot of collaboration and partnerships already going on. Ms. Marshall said that “It is an industry problem and it will be an industry solution”. She asked the panelists to include in their discussion on what they thought the unknown factors were and when they thought people doing remediation and construction should be conservative versus taking risks.

“It is an industry problem and it will be an industry solution...”
Ellen “Ellie” Marshall

Mr. Moses was the first speaker. He said that during the housing boom and after the 2006 hurricanes he received calls about the effects of mold followed by off gassing after repairs. The Department of Health started hearing rumors from their counterparts in Lee and Collier Counties that there were issues with drywall and that in 2008 his counterpart in Martin County called him to give him a heads up that they were starting to hear of problems there also. After that he started getting calls from St Lucie County residents about “Chinese” drywall.

Mr. Moses told the audience that he spends considerable time on the phone talking with residents and trying to help them assess if they have tainted drywall. He said that the symptoms are similar to mold caused ones and one of the first things he does is try to help them determine if that is the real cause of their problems. He said that the County Health Departments started communicating with Dr. Krause, head of toxicology for the State of Florida who took the ball and started running with it. Mr. Moses stated that once the media started getting involved, then they were able to get more help.

“...this is a heartbreaking issue and that a lot of people are barely holding on.”

James “Jim” Moses

Mr. Moses told the group that unless the medical impacts are determined to be long term, the county health departments cannot really assist other than to listen to their residents and help them report in because they do not have sufficient “probable” cause. He says he is currently getting 5 to 6 calls a week which is less than what he was getting awhile ago. Mr. Moses spent some time talking about the impact to homeowners. He stated that “this is a heartbreaking issue and that a lot of people are barely holding on.” He also stated that a lot of people call in but will not leave their names because they do not trust the government. He also stated that this issue is a double edged one in regards to medical impact. “On one hand,

this sounds bad, we want there to be medical impacts so we can help but on the other, we don’t because we do not want people to be sick” he stated.

Mr. Moses wrapped up by stating that his department also knows and understands the value of making sure the scientific research is accurate.

The next speaker, Howard Ehram, recounted his personal experiences as a property owner and president of the homeowners association of a community where over one-half the apartments were tainted but only 33% of which had any odor issues. He launched Chinese Drywall Screenings over a year ago and since then has done over a thousand screenings in homes, large mixed use buildings and complexes, offices, warehouses and restaurants. He is seeing a lot of properties with mixes of tainted and clean drywall and likened visual investigation of those properties to “reading tea leaves” on occasion due to the variability of the amount of tainted drywall and corrosion in each unit. He predicted we are going to see increasing amounts of “blended” homes which do not have odor issues and not as many AC coil replacements. Mr. Ehram also spoke about more reports coming in from commercial properties.

Mr. Ehram recommended that home and property owners do a quick assessment of their home based on the Florida Department of Health websites before calling in a professional investigation firm. He said once he and his team enter a property, if they see even a slight bit of evidence on a coil it then becomes a “seek and find mission” to locate the defective drywall causing the corrosion. He stated that there are other things that can cause corrosion in a home and related how he had recently been in a house built in 1995 that had all the signs of tainted drywall. However, after consulting with some of his environmental research contacts, he also realized that it could also be due to the presence of other factors in the house such as naturally occurring hydrogen sulfide. He recommended to Christopher Day that the CPSC also post on their web site other chemical and biological factors that could lead to corrosive issues in a house to help educate consumers.

“Other factors can be contributing to corrosiveness and we should tell consumers what those are...”
Howard Ehram

Spiderman Mulholland shared his experience also in trying to understand what was causing drywall to off-gas. “I was working with some really smart PhD’s and we were working on it 18 hours a day, 6 days a week and we could not find a consistent marker”. The conclusion? This is a very complex issue with no “easy fix” and, according to Mr. Mulholland, if someone calls you and tells you they know the answer, hang up the phone. “The point is,” he stated, “we still don’t know.”

Mr. Mulholland pointed out that drywall is like a “sink” and that it does absorb odors also and that you can have two homes built side by side, same location, builder and so on and one have corrosive drywall and the other appear not too.

“use the belt and suspenders approach...”
Spiderman Mulholland

He said that houses can be remediated; that they do not need to be torn down and warned people to make sure they look at cross contamination of personal items as well. He stated that if you are doing any remediation right now, you are probably doing it wrong and went on to recommend that because we still do not know what is exactly causing the corrosive off gassing, anyone that is doing any remediation and remodeling needs to apply the “belt and suspenders” approach and build in a lot of precautionary redundancies to make sure they cover the lack of science

available right now. He also suggested that if there is any concern about electrical, then “take the high road right now and remove the wiring.”

Mr. Mulholland advocated that people continue to share information and that it is going to take a group of people working together with government. “We don’t want to create future problems”, he cautioned.

During the question and answer period panelist Jim Moses was asked what he told families with kids whether they should move. Mr. Moses said that his standard response in situations similar to this is “do what makes you comfortable”. He said he does not have the authority to tell people what to do and recommends that they look at all aspects including financial to make the right decision for them. He said there were only two exceptions where he suggested they find temporary housing.

Another question from the audience was whether high salt content in the air was a contributing factor to corrosive off gassing. The panel responded that they did not know about salt but the tightness of the homes due to higher energy requirements and the lack of makeup air in a house were probably contributing factors. They felt the problem was definitely related to high moisture content in the air but that there were a lot of different dynamics even just within one home and that each house gives different physical evidence.

A question reflecting medical concerns was asked about the possibility of long term damage to the lungs by the amount of hydrogen sulfide combined with moisture in the lungs. The audience was assured that even though there are respiratory issues; they are not typical to long term respiratory ailments.

Another audience question was the impact of corrosive offgassing on metal components of the house related to structure such as hurricane straps. Mr. Ehrsam responded that based on visual inspection he had not seen evidence of degradation. He went on to remark in one home he saw an unusual black cloud on one galvanized metal stud that was not on the adjoining. Mr. Mulholland concurred stating that he had talked to metallurgical specialists about it and they have not found issues nor has he seen it either. The subject moved on to appliances and whether they should be removed or replaced. The general conclusion of the panel was if you had concerns over fire safety you should replace it and if you decide to sell it at some point, you should disclose it has been subjected to corrosive off gassing as this will probably shorten its span of use.

*"If someone calls you and tells you
they know all the answers, hang
up the phone..."
Spiderman Mulholland*

Another question was if you simply chose to do nothing, would the gasses eventually dissipate on their own and if so, how long. Mr. Mulholland said this was a loaded question and went on to refer to the concerns that many professionals are concerned that what is causing the off gassing is sulfur eating bacteria inside the drywall. If that is found, then the off-gassing could continue for many years.

Mr. Ehrsam pointed out that off gassing has been occurring in houses as early as 2001 and homeowners are continuing to replace their coils with little evidence of reduction in the amount of off gassing.

The panel was asked if Sodium Bicarbonate would absorb the gasses. The panelists responded that they did not know but there are companies out there who do have products that the companies promote will absorb odors, gasses etc.

Another question was whether it would simply be cheaper to just tear the house down. Mr. Mulholland responded that he did not think it would be.

Mr. Ehrsam was asked if other condominium units in a complex were in danger of being cross contaminated by off gassing. He stated that it depended upon the unit construction. If the demising walls were concrete block and there was no air being forced through hallways, then most likely not. However, if the demising walls were metal frame and drywall with no insulation, there could be migration of corrosive gasses and he had observed that. He also mentioned he had seen in homes where the gas could migrate between cavities because there was a gap in framing. Asked for the earliest date he had seen a home built that was impacted by tainted drywall, he responded February 2001.

Panelists were asked what they would do to clean a home environment. Mr. Mulholland stated that there are certain programs already out there based on other issues such as mold that you could use as a basis with additional testing done on using cartridges and testing for corrosion performance. He again mentioned the importance of a "Belt and Suspenders" approach to remediation until more is known. When asked his opinion on the bacteria theory, he referred back to the technical symposium in November and stated that there seemed to be some very intelligent people discussing it. "We don't know what is causing it (the off gassing) and when the PhDs argue over it, then we have to be concerned," he stated. He repeated again the importance of trying to cover every contingency, even bacterial.

A discussion was held with some members of the audience on banks who are putting out pools of tainted foreclosure properties at 20 cents on the dollar and pools of investors buying them.

Legal and Insurance – "Please consult your attorney!"

Marty Laven, Climatic Solar Corporation, Renewable Energy Specialist was the moderator for this discussion. There was so much information I regret to say that I was not able to grab all of it and, as our legal friends would say; if you want additional information you should consult your attorney!

The first speaker was **Allison Grant, Esq., Partner, Shapiro, Blasi, Wasserman & Gora, P.A.** Ms. Grant shared her story on how she became involved with tainted or Chinese drywall through her own property. She and her husband started doing extensive research on Chinese drywall and discovered that there was no information available on the internet. As a result, she started www.chinesedrywall.com as a means of getting more information from others and very soon thereafter, she started hearing from contractors, homeowners and even longshoreman about this defective drywall. She told the audience that the majority of her commercial and construction litigation practice now involves Chinese drywall. Ms. Grant stated that at first she tried to work with homeowners and builders to remediate houses, however, because there was no consensus on a remediation protocol and many builders are not willing to remediate without a full release, many clients turned to litigation.

Ms. Grant also told the audience that tainted drywall is not just a residential issue and that it has been found in commercial buildings too. She said people did not expect it in commercial settings because ½” drywall is typically not used in commercial, but it has recently been discovered that ½” drywall was indeed used in a lot of commercial applications. Ms. Grant believes that owners are not reporting it as often as in residential settings because commercial spaces have higher ceiling volumes, the mechanical systems control the air temperature and humidity better and that if there is a mechanical failure usually ownership is far enough removed

“...do realtors have a duty to disclose? Absolutely...”
Allison Grant

from the issue to not put two and two together. In mixed use properties where there are shared mechanical systems they are seeing infiltration problems. In some cases the defective drywall is introduced by other tenants during build-outs. Owners/landlords are now faced with the question “do you tell the other tenants?” If disclosed, it is a difficult issue for business owners because you cannot just pick up and move. On the other hand, business owners may be putting themselves at risk if their employees suffer adverse health effects as a result of exposure to Chinese drywall. Many will likely file insurance claims for “business interruption”, although

it is unclear whether there will be coverage.

Ms. Grant said she is getting a lot of calls from realtors asking if they have a duty to disclose. Her response? “Absolutely”. Realtors cannot close their eyes; they have a duty to prospective buyers to disclose Chinese drywall even if they suspect it may be present. Some brokers are even requiring Chinese drywall disclosure forms. She went on to discuss that pools of investors are also buying up these tainted properties and she has real concern that they may not fully understand what it will take to remediate these properties. She anticipates a second wave of claims based on non-disclosure issues.

The second panelist, **Bob Brown**, had literally just returned from New Orleans where he is working on the Multi District Litigation (MDL). Mr. Brown is a **Partner with Alters, Boldt, Brown, Rash & Culmo**. His firm is currently representing 700 homeowners including Dade, Broward, Lee, Collier, St Lucie and Martin Counties as well as some out of state homeowners.

Mr. Brown explained the MDL and stated that the venue is generally determined by the location of the highest percentage cases. However, in this case Judge Fallon is presiding over all the federal cases involving Chinese drywall because of his extensive experience in multi district litigation. Mr. Brown said that this has turned out to be highly advantageous. “He (Judge Fallon) is one of the best assets a wronged homeowner could have” according to Mr. Brown.

“He (Judge Fallon) is one of the best assets a wronged homeowner could have...”
Bob Brown

Mr. Brown stated in his comments that it is generally recognized that the builders, sub contractors and suppliers did not really know what they were installing.

Mr. Brown stated that the first cases will be tried before Judge Fallon on February the 19th and that it has been incredibly fast in getting to trial.

As an example, he told the audience that the first round of past discovery ended Tuesday night, by Wednesday challenges were made and by Thursday, the defendants had filed their responses. He told the group that he was expecting to hear a ruling from Judge Fallon that afternoon on the results of the first hearing. He said the first trial is against Taishan and involves seven homes in Virginia. Knauf Tianjin (who is **not** a defendant in this trial) has nonetheless been studying these homes as they have been remediated. Knauf will present what they think needs to be included in a remediation program. This is significant because it will

become part of the remediation standard and from that the cost for repairs/remediation will be included. This will be a bench trial, not a jury. Mr. Brown said we should have final results by the end of the month.

The last panelist was **Ed Eshoo from Childress, Duffy, Goldblatt, Ltd.** Mr. Eshoo came in from Chicago to speak to the group. His practice is in property insurance disputes, representing insured policyholders in property insurance claims and lawsuits.

Mr. Eshoo told the audience that his firm starts with the insurance policy itself to begin with, not after judgments have been awarded. He stated that property insurance can cover damage resulting from defective products and that most coverage in property insurance policies is on an all risk basis which means it is covered unless limited or excluded. He asked the audience how many of them had actually read their insurance policies. His point was made when only a couple of hands went up in the room.

“...how many of you have actually read your insurance policy?”
Ed Eshoo

He said typically when they look at a policy they automatically look at a couple of phrases in the documents which will help them determine how to approach working with the insurer on claims settlements. In Florida he mentioned one of the phrases they look at is called the “concurrent cause” doctrine.

The audience had extensive questions. One question was what the sequence would be in calling an attorney if you think you have defective drywall. Ms. Grant said generally when a person calls she asks them some simple questions to determine if they have defective drywall such as if they have AC oil issues and corrosive attacks on electrical copper wire. Once she has gone through this with a caller, if she thinks they have cause for concern she will send an inspector. She will initiate discussion with the builder and the lender and the insurer after it is confirmed.

Mr. Brown was asked if all 35 types of drywall listed on the MDL were defective. He stated that he had not personally experienced all 35 types. He did point out that even if your Chinese labeled drywall was not defectively off gassing, it could still impact the value of your house (diminished value).

Mr. Eshoo was asked if a homeowner should call a public adjuster if their insurance claim was denied. Mr. Eshoo replied that they should call an attorney; the role of the adjuster was to help figure out what the damage could be and assist in recognizing the value of the claim. Another question from the audience was whether claims that Chinese drywall is off gassing could be denied and it was answered that they were being denied based on “pollution exclusion” clauses.

Ms. Grant answered a question on who would be responsible for repairing condominiums, the homeowner association or homeowners themselves. She stated that it depended upon the documents of the association. The homeowners association might be responsible for the walls, but the homeowners could have separate claims for other damages.

Mr. Eshoo was asked what we can do to prevent backlash from insurers excluding everything. He responded that it would take strong consumer lobbying to prevent that.

“...contractors should be wary of remediating without a protocol...”
Legal Panel Discussion

The question on coverage for contractors was raised if they are doing remediation. Contractors were warned about the danger of doing remediation without a protocol. Even if you did a good job of remodeling without a remediation program to follow, if there are problems down the road you will be liable.

There was a discussion on sensitivity to the gasses as people seem to react extremely differently. Mr. Brown commented that he thinks that the science behind what is causing the off gassing will go on for years even after the lawsuits are settled.

In respect to remediation, it was discussed that no one has a cost effective way of identifying which walls are causing corrosive reactions. Mr. Brown stated he thought all drywall should come out because it more cost effective right now. The panel reiterated the need for on-going disclosure if a house has defective drywall, even if it is remediated.

Noon Keynote Speakers

Dr. Edwin R. Massey, President, Indian River State College was the first noon time speaker. Dr. Massey spoke about the value of programs such as the symposium in the four county area (Martin, St Lucie, Okeechobee and Indian River) as it translates from being known as the “Treasure Coast” to the “Research Coast”. He introduced **Representative Adam Fetterman, Florida House of Representatives, House District 81.**

Mr. Fetterman is the newly elected Representative to Florida House District 81 and the first Democrat to hold the seat. He became involved in Chinese drywall, like many of his Florida peers, because of the calls his office started to get from constituents looking for assistance. He was pleased to introduce the next speaker, Senator Aronberg and announced that he is presenting Mr. Aronberg’s proposed bills in the House as part of a bi-party effort to help homeowners.

Senator Dave Aronberg, Florida Senate District 27 has extensive experience in consumer issues due to his work for the State Attorney General’s office when younger. He shared with the audience some of that experience. He also took the time to share with us in a concise manner how legislation works and it was eye opening.

The first point he made was that it is better for the State and regulators to have a state recognized plan versus a local municipal one. He said it was better for consistency of administration. The reason why that has not happened to date with the defective drywall issue has to do with his second point, political inertia.

Political inertia happens not because of the relevancy or importance of the issue.

Instead it happened in this issue due to timing. By the time people were starting to put together bills last spring, the Senate was ready to end and it was too late to get anything passed during the last session. Mr. Aronberg says that if we want to get anything passed this session, they need to be doing it now. Since this is a special election year, if it does not get passed now there will not be a recall because people will be campaigning.

Mr. Aronberg discussed what the State of Florida is doing compared with other states and says that in Louisiana their Attorney General is currently suing the manufacturers based on income, sales and property tax loss, costs of remediation, disposal costs and so forth. Because of this the State is now freezing any lawsuits, which was an unintended response to the AG’s efforts. He says that here in Florida we have a “free for all” out there and that every county and municipality is doing something different. In order to try and manage this free for all, we need some state wide legislation. He distributed proposed legislation that includes bills on certifying inspectors, remediators, remediation businesses and creating standards for drywall.

Mr. Aronberg explained to the audience that no legislation moves through Florida unless it is approved by the President of the Senate and the Speaker of the House.

He said homeowners support will go a long way in getting these bills moved up for approval by the Speaker of the House and President of the Senate and asked for us to contact our own representatives and senators about supporting them.

Financial – Disclose, Disclose, Disclose and Document, Document, Document

Tom Rehyansky, District Executive Secretary for State Representative, Florida Legislature, Port St Lucie, House District 81 moderated the financial panel. The first speaker was **Eleni C. Pantaridis, P.A. , Attorney and Loan Modification Specialist.** Ms. Pantaridis became involved in assisting homeowners impacted with Chinese drywall with mortgage forbearance and debt restructuring this past year. She also had Chinese drywall herself and has experienced what a lot of her clients have gone through personally.

*“...now is the time to be acting if
you want to get something
passed...”
Senator Aronberg*

Ms. Pantaridis told the audience that the banks do not want to foreclose on houses with tainted drywall and that they would rather do abatements. What she tries to do is get a temporary forbearance for her clients and then work on getting the entire loan re-financed or rolled into one of the Federal “Bank” programs which makes the house more affordable. One hugely significant thing she brought up is that once a foreclosure procedure is happening, the bank does not necessarily care at that point if the house has tainted drywall. They will sell the house for what they can get and the homeowner will be on the hook for the difference between the note and the sale price. A lot of homeowners are not thinking about this. She suggested it is better to try and stay in the house and remediate other than be financially liable for a debt made worse.

“...disclose, disclose, disclose...”

Eleni Pantaridis

The second speaker was **Mark Glater, CPA, Glater & Associates, PA**. Mark’s biggest news was that there was no news as of yet from the IRS. However, he did touch base with Floyd Williams, Director of Legislative Affairs for the IRS earlier in the week before the event. Mr. Glater shared with the audience that based on his conversation with Mr. Williams, the thing to do right now is make sure that home and property owner’s tax preparers are not “afraid” to take a casualty loss deduction as this is a creditable position. However should the deduction be disallowed they should not expect to be subject to preparer penalties or other sanctions from the IRS. Mr. Glater reminded the audience that when working with homeowners they need to make sure they document every expense.

*...“document, document,
document...”
Mark Glater*

The final panelist was **Jeff Furst, Property Appraiser, St. Lucie County, Florida** who shared with the audience how he first heard about the issue and what he has done as a property tax appraiser to help his constituents. He said that some of the county appraisers are sitting back waiting on someone else to tell them what to do. He said

that in his opinion, property appraisers have more flexibility because of their local mandates than higher levels of government and that he has been very aggressive in working with homeowners. He shared what he does which is extremely aggressive in the homeowners favor compared to other information we heard from other Counties. In addition, he does not require full estimates for repair. People making application for property tax relief based on loss of value simply need to fill in a simple form, submit it to his office and then have their house inspected to confirm the damage.

*“...most tax appraisers seem to be
sitting back waiting for someone
else to tell them what to do...”*

Jeff Furst

During a question and answer session an audience member asked about what would happen if an insurer canceled a policy on a house with tainted drywall. Ms. Pantaridis said that the lender can procure insurance on behalf of the homeowner but it is generally three times more expensive and she thinks there might be a relationship unfavorable to the homeowner’s best interests in some cases. Ms. Pantaridis also reinforced “disclose, disclose, disclose” when dealing with real estate and selling a home.

The panelists were asked what to do if a commercial property manager or owner had asked for reduced property taxes based on tainted drywall. Mr. Glater suggested property and homeowners look at hiring a property appraiser consultant that will petition a reduction in taxes in return for a percentage of recovery.

Closing statements and “Connecting the Dots”

The final discussion of the day was a wrap up discussion called “Connecting the Dots: The Challenge to Work Together” hosted by moderators **Karen M. Scott, SCMD, CDP, Asset Advisors and Managers, LLC** and **Sven Pavlovics, R.E.M., CMC, Environmental Scientist of EAMlabs** with members of the audience.

Highlights of the impromptu discussion included a short discussion led by **Dr. Howard M. Weiner, MD, MPH** who was a member of the audience. Dr. Weiner specializes in allergic and immunologic diseases and occupational and environmental exposures with medical, toxicological and industrial hygiene components and is a national expert in determining medical causation. Dr. Weiner stressed the importance of medical practitioners really listening to patients with defective drywall and noting all their symptoms down. He also discussed the effects of the off gassing and odors on the trigeminal nerve endings which extend into the mucous membranes of the eyes, nose and throat.

Ms. Scott reiterated the “Disclose and Document” theme and the importance of passing that along to homeowners. She also talked about efforts that homeowners are starting to make to organize and stated that homeowners must be encouraged to report in to the Department of Health in order for serious consideration to be made for getting federal relief or aide. She also mentioned efforts that Shawn Macomber, a general contractor from Louisiana, is making with a group of people in that State to create a network for professionals working with home and property owners.

Shawn Macomber is a general contractor who came in for the conference from Louisiana. He stood up and spoke about his own experiences both as a homeowner and as the contractor who built his own home with defective drywall. When he was asked why he put Chinese drywall in his home, he told the audience that his subcontractor and he had been told by his supplier that the drywall had been treated prior to shipment and just needed to sit for awhile and would turn white. He has actually started remediating homes in Louisiana and talked about that also.

“...homeowners have to help themselves by reporting in to the DOH and CPSC...”

Karen Scott

Mr. Pavlovics talked about the science and chemistry of gasses and the impact on personal goods and told the audience that gasses will migrate to different areas of equilibrium naturally. Based on his information, the audience was told that with proper care and

“...no, you don't have to throw your Great Aunt's antique dresser away...”

Sven Pavlovics

treatment, personal effects can be saved. **Shannon Barnes, CRP** with Graebel Moving was called upon from the audience to share her experiences with assisting major homebuilders in South Florida with relocation and storage of personal goods and belongings that have had exposure to corrosive offgassing. Ms. Barnes says that the household goods are packed in wooden storage crates and stacked in a conditioned space, sometimes as long as seven to nine months while the houses are remediated. Upholstered goods are heavily wrapped with clear plastic wrap to protect them and stored in the same warehouse but in a different section. She said that none of the builders have come back to her about issues with off gassing and

smell once the items go back into remediated homes. She asked Ms. Scott if she detected odor when she had visited her warehouse and Ms. Scott affirmed that she had not. Ms. Barnes also told the group that they check the warehouse air handling coils regularly and have not had any issues.

Ms. Scott told the contractors that in her opinion it is absolutely essential in working with homeowners that they be encouraged to upgrade their mechanical systems since humidity from undersized mechanical systems were partly responsible for some of the issues causing the off gassing. Some of the communities are discussing letting homeowners and contractors restore the house to the code it was built. Ms. Scott said that in the case of mechanical systems that would actually be a disservice to homeowners. There was a discussion that new mechanical codes under discussion right now will include fresh air intakes and more efficient rates of exchange. Ms. Scott told audience members that Energy Star and tax rebates for more efficient air conditioning systems can help contractors offset the costs of installing more efficient air conditioning systems for homeowners and will result in lower bills in the future as well as provide better humidity control.

Ms. Scott discussed with Mr. Pavlovics the possibility of a silver lining in that off gassing from defective drywall along with other factors in a household such as chemicals, house hold cleaning materials and off gassing from furniture along with what is naturally occurring in the local environment might make us all re-think how we define safe air quality in a home going forward.

Disclaimer: These notes are provided as a service to both audience members and other interested in the results of the summit. They are not to be substituted for legal, medical, financial, construction or any other professional advice. The writer, ESARC and CCTI cannot guarantee that they are a 100% accurate reflection of the actual conversation and discussion.

Senator Aronberg - Drywall Legislation

Follow these bills at www.flsenate.gov

S498 GENERAL BILL by Aronberg

Standards for Drywall [CPSC]; Directs the Florida Building Commission, in consultation with the Department of Health, to prohibit by rule in the Florida Building Code the use of drywall that exceeds certain limits established for emissions or the content of sulfur or strontium compounds.

EFFECTIVE DATE: 07/01/2010.

10/20/09 SENATE Filed

12/09/09 SENATE Referred to Regulated Industries; Community Affairs; Health Regulation; Transportation and Economic Development Appropriations

S500 GENERAL BILL by Aronberg (Compare S 1042)

Reactive Drywall Mitigation [CPSC]; Creates the Reactive Drywall Mitigation Act. Prohibits a person from performing an inspection or preparing a plan for the removal of reactive drywall or removing reactive drywall and damaged items unless the person is employed by a licensed reactive drywall mitigation business. Specifies prerequisites for licensure by the DBPR as a reactive drywall mitigation business, etc.

EFFECTIVE DATE: 01/01/2011.

10/20/09 SENATE Filed

12/09/09 SENATE Referred to Regulated Industries; Community Affairs; General Government Appropriations

S1042 GENERAL BILL by Aronberg (Compare S 0500, S 1044)

Reactive Drywall [CPSC]; Requires a person who inspects homes for corrosion of metals associated with reactive drywall to inspect certain items for corrosion. Requires a person who removes reactive drywall or corroded appliances to provide the homeowner with a remediation plan. Requires the DBPR to adopt rules to establish minimum standards for home inspections of and remediation planning for reactive drywall, etc.

EFFECTIVE DATE: 07/01/2010.

12/29/09 SENATE Filed

01/20/10 SENATE Referred to Regulated Industries; Community Affairs; Environmental Preservation and Conservation; General Government Appropriations

S1044 GENERAL BILL by Aronberg (Compare S 1042)

Reactive Drywall [CPSC]; Creates the Legislative Task Force on Reactive Drywall. Requires the task force to evaluate health risks, collect data, and make recommendations to the Governor and Legislature regarding reactive drywall. Requires a person who inspects homes for corrosion of metals associated with reactive drywall to inspect certain items for corrosion, etc.

EFFECTIVE DATE: Upon becoming law.

01/04/10 SENATE Filed

01/20/10 SENATE Referred to Regulated Industries; Community Affairs; Environmental Preservation and Conservation; Transportation and Economic Development Appropriations; Rules

County	Change in Value	Details	Cases	Contact
Broward	50% adjustment on building portion only (home).	Homeowner must provide proof/documentation.	About 300 in various stages, from pending to approved reductions	Bob Wolfe: 954-357-6871 Bob Zbikowski: 954-357-6871
Hillsborough	50% adjustment on home only	Used info from Lee County; homeowner must provide proof/documentation from third party.	About 308 have been verified with reductions given	Jack Flenniken 813-276-8828
Indian River	40% adjustment on land and building	Based on market and just value	122 verified reports; all have been given reductions already for 2009 tax year (no more taken)	Robert Taylor: 772-226-1469; Mickey Umphrey: 772-226-1478
Lee	50% adjustment	Used a mass appraisal system based on the sale of 26 homes with bad drywall to come up with %.	Over 1,000 affected	Mr. Ken Wilkinson
Manatee	50% adjustment – case by case basis, on home only	Homeowner must provide documentation from builder or licensed inspector certifying they have drywall	70 cases that have been verified and have received adjustments	Charlie Hackney: 941-742-5650
Miami-Dade	Adjustment based on “cost to cure” (varies)	Must provide sufficient documentation/proof that value of home has been impacted		Patrick Smikle: 305-375-4789
Palm Beach	Up to 75%	Homeowners have to file a petition with the Value Adjustment Board and provide independent inspection report	About 150 contacts, only about 30 cost reports evaluated	Gene Potter: 561-355-3261
Pasco	50% on home only	Requires verification from inspector		
Sarasota	75-80% of home only	Must provide documentation from inspector	About 55 cases – all have submitted proof and are receiving reduction.	Mike Farrow: 941-861-8285
St. Lucie	Reduction based on estimated cost to cure, mostly in 80-90% range of home only	Preferred official documentation from an inspector but they will send one out if they didn’t do; County may be given a non-value based permit so it’s a nominal fee	165 contacts; 135 adjusted – still waiting on info from owners on remainder, few rejected	Vince Rahal: 772-337-5760

“Tainted” Chinese Drywall: Getting Help for Those in Need

Sharing Information from both the Private and Public Sectors

Construction, Finance, Insurance and Law Summit

Speakers and Panelists

Senator Dave Aronberg, Florida Senate District 27

Mr. Aronberg is a Florida “Native”, born and raised in South Florida where he graduated from the public school system. He is a Harvard Law School graduate, 1996, where he graduated with honors. He represents a large and diverse district that stretches from eastern Palm Beach County all the way to Lee County on Florida’s gulf coast. As an attorney, he worked closely with Insurance Commissioner (now U.S. Senator) Bill Nelson to investigate European insurance companies that refused to honor World War II-era policies sold to victims of the Holocaust. In 1999, Mr. Aronberg became a Florida Assistant Attorney General for economic crimes. Elected to the Florida Senate in November 2002, Senator Aronberg has made protecting Floridians from consumer fraud and theft a priority. He has also been involved with a Medicaid task force to fight for reforms to combat fraud and abuse that will save taxpayers millions of dollars and he has led the Senate’s efforts to secure federal funding for Everglades restoration. In 2008, Senator Aronberg was named Chair of the Military Affairs and Domestic Security committee.

Robert Baldwin Brown III, Partner, Alters, Boldt, Brown, Rash & Culmo

Mr. Brown has been active in Chinese drywall since the risk became known and was one of the first to file a class action against a major homebuilder. He, himself, is personally involved in assisting hundreds of clients impacted by tainted drywall through the multi district litigation currently proceeding in the federal court system. Mr. Brown has been certified by the Florida Bar since 1986. He has practiced in the Southern, Middle and Northern District Courts and the United States 11th Circuit Court. He has handled mass torts, cases involving catastrophic loss, medical and legal malpractice, product liability, wrongful death, intellectual property and commercial litigation. Mr. Brown is a member of the American Association for Justice, Leaders Forum and National Finance Committee, and the Academy of Florida Trial Lawyers, Eagle level. He has served on the Board of Directors of the Miami-Dade Justice Association and is the immediate past President of the Miami Chapter of the American Board of Trial Advocates.

Christopher Day, Director, Office of Congressional Relations at the US Consumer Product Safety Commission

Christopher Day has been in the thick of the Chinese drywall issue from the days homeowners first started reporting in about corrosive sheetrock due to his previous position as Legislative Counsel to Senator Bill Nelson (Fla.) and now as director, Office of Congressional Relations at U.S. Consumer Product Safety Commission. In his position as Counsel to Senator Nelson, he advised him on telecommunications, internet, and consumer protection matters before the Senate Commerce Committee. Mr. Day is a graduate of Colgate University, the American University, Washington College of Law, JD, Magna Cum Laude and the Georgetown University Law Center, L.L.M, Advocacy. He is also a Captain in the United States Army Reserve, Judge Advocate General Corps serving with the 151st Legal Support organization as Trial Counsel. Along with his career and army reserve work, he is a member of the bar for the District of Columbia, South Carolina, the United States Court of Appeals for the District of Columbia Circuit and the Federal Communications Bar Association. He is also highly involved in his community, a published author and a speaker at conferences on regulatory issues.

Howard Ehrsam, EI, CDP, LEED AP, CGC, Principal, Chinese Drywall Screening, LLC

Mr. Ehrsam has a BS in Civil Engineering from the University of Florida. His certifications and licenses include Engineering Intern, Certified General Contractor, LEED AP and a Certified Development, Design Construction designation from the International Council of Shopping Centers. He worked for Whiting-Turner Construction and then Core Communities as a construction and project manager before opening up Chinese Drywall Screening, LLC in January of 2009. In 2007, it was discovered that one of his properties was having characteristics understood to be caused from tainted drywall from China. The combination of his professional experience, dealing with the issue first hand, helping others and continual research has put Howard in a position to be an excellent resource for others in dealing with the Chinese drywall phenomenon. Howard enjoys life on the Treasure Coast with his beautiful wife of 14 years and three fantastic children.

Ed Eshoo, Childress, Duffy, Goldblatt, Ltd.

Ed Eshoo concentrates his practice in property insurance disputes, representing insured policyholders in property insurance claims and lawsuits. Mr. Eshoo has more than 23 years of experience in this practice area. He is nationally recognized in insurance coverage and recovery of benefits from insurance companies. Mr. Eshoo was recognized by his peers as a top lawyer in Illinois within the practice area of insurance and insurance coverage law. He is a widely published authority and has taught seminars and classes on the Insured’s rights, as well as seminars and classes on mold litigation and the ramifications of mold on the construction industry. Mr. Eshoo is a member of the Leading Lawyers Network for Commercial Litigation and a Member of Illinois Super Lawyers – Insurance Coverage. Mr. Eshoo served on the Law Review at John Marshall Law School in Chicago, graduating in 1985. He then served as a law clerk for the Honorable Howard C. Ryan, Illinois Supreme Court Justice. Mr. Eshoo holds professional memberships in over nine organizations. He also has written numerous publications, has taught at seminars, and has participated in many seminars and speaking engagements over the past 23 years.

Representative Adam Fetterman, Florida House of Representatives, House District 81

Adam Fetterman is the newly elected Representative to Florida House District 81, the first Democrat to ever hold the seat. Mr. Fetterman is a graduate of Brandeis University where he earned a Bachelor of Arts degree in Anthropology. He attended the University of Miami's School of Law where he gained invaluable experience working for the Florida Attorney General's Office, United States Magistrate Judge Ted Bandstra, and the Broward County Public Defender's Office. He graduated *cum laude* in 1998.

He began his career in North Carolina where he practiced law in the areas of estate and charitable planning. He also served as president of an affordable housing non-profit corporation where he experienced firsthand the privilege of handing house keys to hard-working families of first-time homebuyers. Mr. Fetterman currently serves as General Counsel to St. Lucie County Sheriff Ken Mascara, where he provides critical assistance to local law enforcement. He has also served as President of the Boys and Girls Club of St. Lucie County.

Jeff Furst, Property Appraiser, St. Lucie County, Florida

In 2000, Jeff Furst was elected St. Lucie County Property Appraiser. During his term in office, he has created an atmosphere amongst his staff that emphasizes and places a high value on customer friendly, efficient and professional standards. Mr. Furst has returned large sums of his budget to the St. Lucie Board of Commissioners for the County General Fund and the State of Florida Department of Revenue has consistently approved the St. Lucie County Tax Roll during Mr. Furst's stewardship. Mr. Furst earned his designation as a Court Certified Appraiser while handling condemnation issues involving the Florida Department of Transportation. He is a licensed Florida Real Estate Broker and has managed and owned several business entities as well as managing extensive real estate holdings in the area. Mr. Furst served on the Board of Directors of Port St Lucie National Bank, First National Bank and currently Seacoast National Bank. He was also a member of the St. Lucie County School Board from 1974 through 1986.

Mark Glater, CPA, MBA, Tax Accountant, Principal, Glater & Associates, PA

Mr. Glater obtained a Bachelor's of Business Administration degree in Accounting and a Masters in Taxation from Florida Atlantic University. He is a Certified Public Accountant and a member of the Florida Institute of Certified Public Accountants. He is an adjunct professor with Florida Atlantic University. After several years of working for the "Big Five" accounting firms, including KPMG LLP and Deloitte & Touche, Mark decided to open his own firm, Glater & Associates, P.A., where he assists clients in minimizing their Federal and State income taxes, while assuring they are in compliance with the various taxing authorities' administrative requirements. Glater & Associates, PA currently serves many closely held companies providing tax, accounting and business advisory services to both corporate and individual taxpayers in the technology, retail and manufacturing fields. He resides with his wife and three children in Weston, Florida.

Allison Grant, Esq., Partner, Shapiro, Blasi, Wasserman & Gora, P.A.

Allison Grant is a partner in the law firm of Shapiro, Blasi, Wasserman & Gora, P.A. Ms. Grant's practice includes a business and commercial litigation, including construction defects, business torts, contractual disputes, probate and real estate litigation, and all aspects of Chinese drywall law (litigation, remediation and settlement agreements, escrow disputes, foreclosure defense, mortgage forbearances/abatements and insurance). Ms. Grant is at the forefront of legal issues involving Chinese drywall crisis, authoring several articles and appearing on local television and national radio programs. Ms. Grant was recently a panelist at the "Chinese Drywall Trends in South Florida Real Estate" seminar in Miami and the HarrisMartin's Chinese Drywall Insurance Conference - "The Financial Impact of Drywall-Related Losses - Insurance and Other Strategic Considerations" in Miami Beach on October 22, 2009. Herself a victim of Chinese drywall, in December 2008, Ms. Grant founded www.chinesedrywall.com the first website dedicated to educating the public about Chinese drywall.

Marty Laven, Climatic Solar Corporation, Renewable Energy Specialist, ESARC Steering Committee

To say Mr. Laven is concerned about and involved in the future of the Treasure Coast community is an understatement. Mr. Laven serves as Climatic Solar's representative to the Treasure Coast Builders Association's Green Building Council and the South Florida Palm Beach/Treasure Coast chapter of the United States Green Building Council. Mr. Laven is also a Florida based licensed real estate broker specializing in marinas, boatyards and commercial waterfront properties. He is a member of the Realtors Association of St. Lucie County and a past president and current board member of the Marine Industries Association of the Treasure Coast. He is a member of both the Government Affairs and Green Committees for the St. Lucie County Chamber of Commerce and a member of the Economic Development Council of St. Lucie County, the Mayor's Land Development Regulation Committee for the City of Fort Pierce, the Environmental Sustainability Alliance of the Research Coast and the Treasure Coast Education, Research and Development Authority's organizing committee for the Extreme Energy Education event.

Ellen "Ellie" Perry Marshall, MA, Vice President, Building Science Environmental Services, LLC

Ms. Marshall is the Vice President of Building Science Environmental Services. She brings to our discussion a vast knowledge of corporate, government, operational, and project management and business development experience. Ellie is one of the founding task force members of "The Florida Professional Coalition for Chinese (Reactive) Drywall", which recently authored a white paper on the removal of reactive sheetrock. She is the Curriculum Developer and an Instructor for Florida Atlantic University's Institute for Design and Construction's class on "Chinese Drywall Removal Training for Supervisors." Her extensive professional experience includes positions as the Director of Operations for Liveops, Inc. and as Senior Project Manager for Kemper Insurance Companies. In addition she has worked for the Federal Government in a variety of positions including the White House, Department of Health & Human Services, Department of Labor, and as a legislative assistant with the U.S. House of Representatives. Ms. Marshall holds a Master degree in Philosophy from The George Washington University in Washington, D.C.

Dr. Edwin R. Massey, President, Indian River State College

Dr. Edwin R. Massey was appointed Indian River Community College's third President in 1988. Dr. Massey earned his Ph.D. in Zoology, with an emphasis in Marine Biochemistry, from the University of Southern Mississippi and completed post-graduate studies in Evolutionary Biochemistry at Duke University. Dr. Massey serves on various local, state and national boards including Chair of the Florida Articulation Coordinating Council, State of Florida Task Force on the Study of Biotech Competitiveness, Go Higher Florida Task Force, Board of SCANS 2000 Center at John Hopkins University, Board of the American Association of Community Colleges and the Florida Board of Education K-20 Accountability Task Force to name a few. Currently, he serves as the Chairman of the Policy and Advocacy Committee of the Florida Community College Council of Presidents. He also serves on the National City Board, Lawnwood Regional Medical Center Hospital Board and is very active with United Way. He received the President's Award for Excellence from the Florida Association of Community Colleges in 1995, was inducted into the Millsaps College Sports Hall of Fame in 1994, the St. Lucie County Sports Hall of Fame in 1996 and has received the Alma Lee Loy Community Service Award, the Phi Theta Kappa International Honor Society Shirley B. Gordon Award of Distinction, the National Council for Staff, Program and Organizational Development College President's Award, and the Distinguished Service Award from the Florida Association of Community Colleges.

James Moses, MA, R.S., Environmental Administrator, St Lucie County Health Department

Mr. Moses received his Bachelor's degree from the University of South Florida and a Master's degree from Florida Atlantic University. He began his public health career with the Broward County Health Department in 1975, rising to the position of area supervisor. He joined the St Lucie County Health Department in 1983 as the Environmental Health Director and is currently the longest serving administrator in the state. He is a Registered Sanitarian with the National Environmental Health Association and the Florida Environmental Health Association, an organization in which he has held various state and district level positions since 1978. Mr. Moses is responsible for 21 environmental health programs ranging from river sampling to emergency response. His experience includes the St Lucie Childhood Cancer Investigation, the anthrax threat, rabies outbreaks, the hurricanes of 2004 and 2005, and planner for mass vaccinations. He is currently involved in the health and medical response planning to all hazards. His Division has won five prestigious Prudential Financial-Davis Productivity Awards from Florida TaxWatch for efficiency in government.

"Spiderman" Scott Mulholland CMA EDIC CMR CIEC, Forensic Investigator/Consultant, U.S. Building Consultants Inc.

Scott Mulholland, known as "Spiderman", loves a puzzle. The more challenging and involved, the better. Chinese or "defective" drywall has become a consuming one that he is determined to figure out. Mr. Mulholland has spent over 20 years as a business owner, consultant and expert witness in the waterproofing, restoration and construction industry. His education and training is extensive as well as on-going and focuses on quality control, forensic studies and investigations, building science and failure analysis and environmental testing and analysis for the construction industries. Mr. Mulholland has been involved in several hundred litigation cases as a qualified expert witness. He has testified in multiple states throughout the U.S. for almost two decades, representing clients on all sides of the construction industry from building owners, insurance companies, architects, developers, contractors, subcontractors to material manufacturers regarding his expertise in the field of forensic investigations and building failure analysis.

Eleni C. Pantaridis, P.A. , Attorney and Loan Modification Specialist

Ms. Pantaridis devotes her practice to the structuring and negotiating of agreements related to business expansions, mergers, acquisitions, debt or equity offerings, and both residential and commercial real estate sales, leases, and purchases. She has represented over 30 local governments in telecommunication matters and has handled complex real estate and business transactions involving leasing, rights of way management, zoning, permitting, land use, licensing, registration, title review, environmental issues, taxation, finance and local, state and federal regulatory compliance. She has also assisted clients in structuring, documenting, collateralizing, and closing asset-based loans drafting and negotiating third-party agreements; preparing UCC Article 9 security interests for inventory, equipment, AR, general intangibles and real estate mortgages. Ms. Pantaridis became involved in assisting homeowners impacted with Chinese drywall with mortgage forbearance and debt restructuring this past year. Her connections in the banking and lending community along with her real estate background and personal ownership of a "tainted" house have put her in a unique position to be of huge assistance and value to many impacted homeowners.

Sven Pavlovics, R.E.M., CMC, Environmental Scientist of EAMlabs.

Sven R. Pavlovics, R.E.M. has 31 years of experience in the environmental and analytical sciences. He has completed graduate studies in Microbiology, DNA sequencing and taxonomy of bacteria and fungi as well as in Environmental Engineering/Geology and Chemistry. He has a BS in Chemistry from the University of Illinois. Through his extensive experience in providing environmental microbiology and chemistry expertise and analytical services on behalf of numerous clients, he has developed an expertise in analyzing and managing environmental compliance for industrial/governmental clients and real estate transactions totaling more than \$1 million in gross revenues per year. Mr. Pavlovics has conducted projects ranging from waste chemical characterization, drum inventory and disposal, waste classification, environmental auditing, industrial hygiene surveys, indoor air quality assessments, risk assessments and intrinsic bioremediation studies to industrial fuel distribution system management, health and safety training, HAZWOPER training and administrative hearing technical advisor. Mr. Pavlovics has conducted numerous building envelope science investigations, bioaerosol studies and building envelope retrofits. Mr. Pavlovics is the Director of the Palm Beach/Treasure Coast Chapter of the Indoor Air Quality Association and an instructor of IAQA classes (CMI, CMC, CMR, CMRS) at Florida Atlantic University and served on the American Indoor Air Quality Council Board and still serves on the Chapter Relations Committee Board.

Tom Rehyansky, District Executive Secretary for State Representative, Florida Legislature, Port St Lucie, House District 81

Mr. Rehyansky brings savvy experience to ESARC due to his unique combination of public and private experience in politics as well as environmental resource management. He has a Bachelors of Science in Natural Resources Management with a concentration in Wildlife Biology from The University of Tennessee. His professional experience includes conducting Natural Resource and Phase I Environmental Site Assessments, wetland delineations, listed species surveys and endangered species management. He has advised clients of environmental constraints and opportunities associated with land development. He has also been involved in environmental resource permitting and mitigation work within various federal, state, and local agencies. He currently manages the District office on behalf of the Representative and the constituents where his duties include communication, conflict resolution, accounting and finance, public outreach and special activities and events. As you can guess from his bio, he is an avid outdoorsman. He is also a former Army Airborne Infantryman assigned to the White House and Pentagon.

Kathryn Staczek Rudloff, District Director, Congressman Bill Posey (FI-15)

Ms. Rudloff went to school, both literally and figuratively, on politics. Her academic experience includes a BA in Political Science from The Ohio State University and a Masters in Political Management from George Washington University, Washington DC. Her field experience dates back to her college years and includes everything from door to door canvassing through media, office and campaign management. She has diverse political experience, working for the National Republican Congressional Committee in Washington DC, serving as the media coordinator for the House Republican Conference, Deputy Field Director for the California Republican Party Victory 06 effort, as well as Rudy Giuliani's Florida Director of Field Operations for his Presidential bid. Ms. Rudloff currently manages the Florida office operations for Congressman Posey. Her responsibilities include managing a staff of seven caseworkers, planning special events and assisting constituents on legislative matters as well as navigating through the Federal Government. She also serves as Congressman Posey's campaign manager and was responsible for all aspects of his organization including political, communications and finance. She became involved in Chinese drywall due to the calls from constituents asking for help.

Karen M. Scott, SCMD, CDP, Asset Advisors and Managers, LLC, ESARC Steering Committee

Ms. Scott became involved in the issue of Chinese drywall because she saw how miss-information and opportunistic activity could hurt people impacted by it and simply wanted to help. She has been lecturing on and writing about "corrosive" drywall for over a year now. Ms. Scott is a Principal with Asset Advisors and Managers, LLC which is a commercial real estate service firm providing expertise to institutional owners, lenders, management firms and investors in facility assessment, marketing, management and construction management. She is also President of Centerworks Retail which is a consulting business that specializes in working with retail and mixed use developers. She is the author of a book called Tenant Coordination and is currently working on her second book. She is an accomplished speaker and has spoken at conferences as far away as Mumbai, India. In 2003 she was named one of the top 20 women in commercial real estate in Florida by the Florida Real Estate Journal. A long time Florida resident, she has recently relocated to the Treasure Coast where she has started a networking group for the commercial real estate community.