

EXPERIENCE:

Welch Neighborhood Stabilization, LLC, Erdenheim, PA **February 2016 - Present**

President / Developer

- Approved Responsible Developer for the National Community Stabilization Trust (NCST) in conjunction with the Philadelphia Redevelopment Authority (PRA) to assist housing strategies ensuring low-and moderate-income families have access to affordable and safe homeownership and rental opportunities
- Acquisition, redevelopment and productive reuse of distressed properties

Joseph D. Petrone Real Estate, Inc Philadelphia, PA **April 2015-Present**

Broker of Record

- Broker of Record of real estate rental & property management firm with long-time history in East Falls, Philadelphia

Higgins & Welch Real Estate, Inc, Erdenheim, PA **December 2007 - Present**

Broker of Record / Owner

- Broker of Record of active real estate brokerage with multiple agents and staff engaging in residential and commercial sales, development, consulting and property management
- Active consultant for various housing matters (i.e. market studies, development, affordable housing, testimony)
- PA Broker of Record for NCST Housing Services/National Community Stabilization Trust (2011- 2013)
- Awarded Real Estate Broker Services Contract with Philadelphia Housing Authority 2011 (2003-current)
- Awarded Real Estate Services Contract with Dept. of Aviation – City of Philadelphia (2009- 2013)
- Broker for Neighborhood Stabilization Program in the purchase and sale of NSP property
- Broker for Redevelopment Authority (Philadelphia) to sell PRA developed/owned property (2009 – 2012)
- HUD Approved Selling Broker, U.S. Department of Housing & Urban Development
- Obtained ownership of company in December 2007 (see H. H. Higgins Realtor, Inc. below)

Higgins & Welch Appraisers, LLC, Erdenheim, PA **December 2007 - Present**

Certified Residential Real Estate Appraiser / Owner

- Complete wide variety of valuation products for clients, including but not limited to individuals, lending institutions, law firms, municipalities, government agencies and community associations.
- Specialize in High Value and Unique Property Appraisals.
- Complete FHA, VA, Relocation, Estate, Tax Appeal and Distressed Property Valuations.
- Expert Witness & Testimony Experience
- Awarded Appraisal Services Contract with the U. S. Department of Agriculture (2009 – 2013)
- Approved to perform condemnation appraisals for the Pennsylvania Department of Transportation
- Completed several FHA Master Appraisals for HUD / PHA / Wachovia Bank
- Participate in the mentoring, training & oversight of appraiser trainees as they gain experience toward successfully obtaining their appraisal certifications
- Obtained ownership of company in December 2007 (see Higgins & Associates, LLC below)

Welch Real Estate, LLC, Wyndmoor, PA **November 2004 - Present**

President / Owner

- Real Estate Holding and Investment Company
- Engaged in project to digitally image each parcel of real estate in the Philadelphia region. Produced high definition, 360 degree digital views as gap / quality assurance product for lending institutions appraisers and municipalities.
- Managed team of Videographers and staff working towards imaging project

Higgins & Associates, LLC, Philadelphia, PA **January 2003 - Dec. 2007**

Certified Residential Real Estate Appraiser / General Manager

- Actively involved in various residential and commercial valuations.
- Assisted in completion of condemnation appraisals for the Redevelopment Authority (Philadelphia)
- Completed real property valuations for the Department of Public Property.
- Headed consulting projects for the Philadelphia Housing Authority, including a city wide market assessment for the inventory, acquisition and disposition of city-owned real estate
- Responsible for data, client and financial management

H. H. Higgins Realtor, INC, Philadelphia, PA **March 2003 - December 2007**

Licensed Real Estate Associate Broker / Office Manager

- Actively practiced with PA/NJ Real Estate Sales licenses in thirty+ year old brokerage
- Involved in sales, development, and consulting with various city agencies, including but not limited to Department of Public Property, Board of Revision of Taxes, Redevelopment Authority and Philadelphia Housing Authority.
- Aided investors, developers and other clients in identifying opportunity and analyzing strategies
- Developed Request for Proposal for Broker Services for the City of Philadelphia and authored implementation process and executive summary of said proposal
- Sold property, including subsidized housing, new construction, multi-family, commercial, industrial, city and suburban.

Sambrick Builders, Inc, Schwenksville, PA

June 1995 - December 2002

Carpenter / Operations

- Built custom homes and additions
- Enhanced hands on technical abilities, interaction with consumers and gained in-depth working knowledge of residential home design and construction.

CERTIFICATION:

Accredited Senior Appraiser (ASA), American Society of Appraisers	July 2014
Certification, EPA Lead Dust Sampling Technician	December 2012
License, Notary Public, Commonwealth of Pennsylvania	December 2012
Approved Fee Panel Appraiser, Department of Veterans Affairs	September 2012
Certification, Equator Short Sale	August 2012
Certification, Equator Platform Platinum	August 2012
HUD Approved Selling Broker, U.S. Dept. of HUD	February 2011
Approved Appraiser, U. S. Dept. of Agriculture	May 2009
Certification, Certified Sellers Representative	January 2009
License, Pennsylvania Broker of Record	March 2008
License, New Jersey Residential Real Estate Appraiser	May 2007
License, Pennsylvania Associate Broker	May 2007
Approved Appraiser: FHA/HUD Roster of Appraisers	January 2007
Certification, Pennsylvania Residential Real Estate Appraiser	January 2007
Designation, Accredited Seller Representative	August 2006
License, New Jersey Real Estate Salesperson	August 2005
License, Pennsylvania Real Estate Salesperson	April 2003

EDUCATION:

ARCADIA UNIVERSITY Masters of Business Administration: <i>Graduation:</i> <i>Study Abroad:</i> Dominica, Spring 2007 / London, Spring 2008	April 2008
TEMPLE UNIVERSITY , Fox School of Business & Management Bachelor of Business Administration: <i>Graduation:</i> <i>Study Abroad:</i> Rome, Italy Fall 2000	January 2003

MONTGOMERY COUNTY COMMUNITY COLLEGE Associates of Business Administration: <i>Graduation:</i>	January 2000
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AFFILIATIONS:

Member , Erdenheim Civic Association	April 2013 – Present
Board Member , Philadelphia Children’s Foundation (various time periods)	January 2013 – Current
Member , Springfield Township Historical Society	May 2010 - Present
Member , Greater Philadelphia REALTORS Association	April 2010 – Present
Founding President , Arcadia University MBA Alumni Association	January 2008 – January 2009
Member , Arcadia University Alumni Association	January 2008 - Present
Member , Ocean County Board of REALTORS	March 2008 – Present
Board Member , Arcadia University Business Advisory Board	Dec. 2007 – January 2009
Member , Greater Philadelphia Chamber of Commerce	Dec. 2007 - Present
Board Member , Temple University Fox Alumni Association	June 2007 – Present
Associate Member , Appraisal Institute	February 2007 – Present
Board Member , Springfield Township Communications Committee	May 2006 – May 2008
Board Member , Temple University Young Alumni Association	January 2006 – January 2008
Participant , Wyndmoor Civic Association	March 2005 – May 2008
Member , National & PA & Suburban West REALTORS Association	March 2003 - Present
Member , Temple University Alumni Association	January 2003 - Present
Member , Young Involved Philadelphia,	January 2003- January 2007
Member , American Marketing Association	September 2001-2003
Member , International Business Association	September 2001-2003

SELECTED:

Philadelphia Redevelopment Authority	November 2011
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TEACHING & SPEAKING:

Guest Speaker on Best Practices for Neighborhood Stabilization Program Marketing and Sales

Temple University, Fox School of Business	April 2010
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Guest Speaker on panel of experts in commercial and residential real estate, economics and appraisal to discuss current influences and direction in the market. The forum was held at the Union League of Philadelphia and moderated by Dr. William Dunkelberg.

Manor College	March 2010
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Guest speaker discussing the state of the real estate market and hot topics in the real estate industry

Greater Philadelphia Association of REALTORS	December 2009 – December 2011
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Guest speaker discussing appraisal theory and practice to students pursuing their PA salesperson license

Philadelphia Real Estate Investor - Inner Circle	Fall 2007
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Guest speaker "taking the mystery out of Appraisals in our current market;" Interactive forum for first time investors, seasoned investors and professionals from the mortgage industry. Conducted discussions on residential and commercial real estate appraisal theory, technique, practice, and factors affecting the housing market in the Philadelphia region.

Philadelphia Board of Revision of Taxes **Fall 2006 – Spring 2007**
 Guest speaker at Philadelphia Board of Revision of Tax in-house continuing education program geared towards staff members successfully obtaining their assessor's license. Conducted discussions on residential real estate appraisal theory, technique and practice; tenant & landlord interests; and leasehold estates

**SELECTED EXPERT
WITNESS & TESTIMONY**

Gerace Law Firm **January 2015**
 Expert witness opining on the duties and standard of care owned by a licensed real estate broker/salesperson to his/her client in the Commonwealth of PA
Fox Rothschild LLP **April 2012**
 Expert witness in deficiency judgment case in the City of Philadelphia.
Tupitza & Associates, P.C. **January 2010**
 Expert witness in complex fraud case regarding retrospective and current valuations..
Various **January 2004 - Current**
 Engaged in various valuation and expert witness projects achieving favorable results

**SELECTED MEDIA
& PUBLICATIONS:**

Real Estate Reality – WBCB 1490 **March 2013**
Radio - Real Estate and Finance Discussion
Smart CEO Magazine – Philadelphia Edition **December 2010**
Print - Interviewed as CEO on forecast and planning for 2011 economy
CEO Intro Net / NBC 10 **October 2010**
Television - Filmed business related round table discussions and one on one interview
Smart CEO Magazine – Philadelphia Edition **October 2010**
Print - Interviewed as Broker Owner, Appraiser and Entrepreneur
860 AM – WWDB – Money Talk Radio **January 2010 - Current**
Radio - Reoccurring guest on Executive Leaders Radio Program where the host, Herb Cohen, leads discussion on how business owners are able to build their enterprise, their personal secrets of success, management style, industry trends, challenges and opportunities ahead.
Temple University Alumni Newsletter **February 2009**
Print - Penned article 'How the Global Markets Have Affected North Philadelphia Real Estate'
Philadelphia Business Journal **September 2007**
Print - Interview in the 2008 MBA Education Guide
CBS / CW – Speak Up Philly **July – November 2007**
Television - Appeared as reoccurring guest on Philadelphia TV show that included topics of first time home-buying, market conditions, mortgage options and foreclosures.
Philadelphia Inquirer **November 2006**
Print - Quoted in "Pricing a House When Supply Exceeds Demand," written by Alan J. Heavens

**SELECTED AWARDS
& CHARITABLE:**

Honorable Mention - Philadelphia Business Journal and UPENN **October 2014**
 Wharton School of Business 100 Fastest Growing Privately Held Companies
Donor, Waldorf School of Philadelphia **April 2013 – Present**
Recipient, Ranked #37 - Philadelphia Business Journal and UPENN **October 2011**
 Wharton School of Business 100 Fastest Growing Privately Held Companies
Donor, Susan G Koman, For the Cure **April 2011 – Present**
Donor, Friends of Hillcrest Pond **March 2011 – Present**
Donor, The Academy of Natural Sciences **December 2011 -Present**
Donor, Philadelphia Children's Foundation **December 2010 – Present**
Donor, Media Mobilizing Project **December 2010 - Present**
Recipient, Ranked #9 - Philadelphia Business Journal and UPENN **October 2010**
 Wharton School of Business 100 Fastest Growing Privately Held Companies
Recipient, Ranked #25 - Philadelphia Business Journal and UPENN **October 2009**
 Wharton School of Business 100 Fastest Growing Privately Held Companies
Co-Captain, Team Higgins & Welch/Leukemia & Lymphoma Light the Night **September 2008 - Present**
Recipient, Liberty Foods Academic Scholarship, **Spring 2001-Fall 2001**

**SKILLS &
LANGUAGES:**

MS Office; Expression; Adobe Creative Suite; Tenant Pro, Propertyware, ACI

**SELECTED
COURSES:**

Subdivision & Land Development Review	PA Municipal Planning Educ. Inst.	Mary 2016
Annual Real Estate Trends	Appraisal Institute	March 2016
The Course in Zoning	PA Municipal Planning Educ. Inst.	March 2016
Collateral Underwriter and the Future of Appraising	American Society of Appraisers	March 2016
PA Appraiser Supervisor/Trainee Requirements	Schlicher Kratz	February 2015
PA Appraisal Law (Act 98/103 & Act 28)	Schlicher Kratz	February 2015
Residential Architecture Since 1945	Schlicher Kratz	January 2015
Guidelines for Measuring a House	Schlicher Kratz	January 2015
USPAP Update Course	Schlicher Kratz	January 2015
Sustaining Economic Growth Through R.E. Development	Temple University	April 2014
Current Real Estate Market and 1031 Exchange Alternatives	Temple University	April 2014
Environmental Issues for Comm and Industrial Real Estate	Temple University	April 2014
Evolution of Cities and Their Real Estate Values	Temple University	April 2014
USPAP Update Course	Appraisal Institute	January 2014

Understanding Credit and Improving Credit Scores	Temple University	June 2013
Real Estate Ethics	Temple University	June 2013
Adjusting Comparable Sales For Seller Concessions	American Society of Appraisers	April 2013
Cap. Markets, Valuation/Develop in Lodging and Arts Sectors	Temple University	April 2013
Green Building Sales and the Home Energy Score Program	GPAR	March 2013
Using Technology to Measure/Support Assignment Results	Appraisal Institute	March 2013
Assessments, Abatements, Exemptions & Appeals	Temple University	January 2013
Dept. of Veterans Affairs Fee Panel Training	Dept. Of Veterans Affairs	November 2012
PA Appraisal Law (Act 98/103 & Act 28)	American Society of Appraisers	November 2012
Real Estate Taxes in Philadelphia	Appraisal Institute	October 2012
Buyer and Selling Distressed Real Estate	Temple University	May 2012
Center City's Economy, R.E. Development & Investment	Temple University	May 2012
USPAP Update Course	Appraisal Institute	April 2012
Neighborhood Stabilization Program Buyer App. Training	Redevelop. Authority Philadelphia	September 2011
University Led Develop., Energy & Capital Market Trends	Temple University	April 2011
Using Spreadsheet Programs in Real Estate Appraisals	Appraisal Institute	February 2011
Litigation Appraising: Specialized Topics	Appraisal Institute	November 2010
Consumer Protection in the Appraisal Industry	Appraisal Institute	September 2010
Beyond the Dotted Line	Sub West REALTOR Assoc.	September 2010
General App Site Valuation & Cost Approach	Appraisal Institute	August 2010
Section 8 & Homeownership	Phila. Housing Authority	August 2010
Section 3 Compliance	Phila. Housing Authority	July 2010
Philadelphia Zoning Code Reform	Archer & Greiner, P.C.	June 2010
REIT/Economic Overview and Market Trends	Temple University	April 2010
General App Site Valuation & Cost Approach	Appraisal Institute	March 2010
Business Practice and Ethics	Appraisal Institute	November 2009
New Residential Market Conditions Form	Appraisal Institute	March 2009
Developing Sales Comparison Adjustments	Schlicher Kratz	February 2009
Appraising Unique & Unusual Property	Schlicher Kratz	February 2009
USPAP Update Course	Schlicher Kratz	January 2009
Convincing Residential Appraisals	Appraisal Institute	September 2008
PA Appr. Statutes, Regs & Board Policies	Appraisal Institute	September 2008
Quadrennial Code of Ethics Training	Nat. Assoc. of REALTORS	August 2008
Introduction to Valuing Green Buildings	Appraisal Institute	July 2008
General App. Income Approach II	Appraisal Institute	October 2007
General App. Income Approach I	Appraisal Institute	September 2007
General Market Analysis	Appraisal Institute	May 2007
Highest and Best Use	Appraisal Institute	May 2007
Real Estate Law	Schlicher Kratz	January 2007
Real Estate Investment	Schlicher Kratz	December 2006
Residential Construction	Schlicher Kratz	November 2006
RE Brokerage & Office Management	Schlicher Kratz	October 2006
Accredited Buyer Representation	Schlicher Kratz	August 2006
American Houses	Schlicher Kratz	December 2004
Property Management	Schlicher Kratz	May 2004
Residential Valuation III	Schlicher Kratz	February 2004
Residential Valuation II	Schlicher Kratz	November 2003
Residential Valuation I	Schlicher Kratz	August 2003
USPAP	Schlicher Kratz	August 2003

U.S. Citizen