

MANAGE IT: Practice these 4 values and habits,
and set yourself up for daily success. AUTHOR JAY SHETTY



Plus

Real Estate Hashtags, Giving
Back & Paying Forward, 2023
Florida Legislative Preview

FLORIDA

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BUZZ

Humanitarian Katuska Villamizar

Words cannot properly express how grateful we are for Katusku (Kat) Villamizar (Florida Realtors® 2022 Humanitarian of the Year) and her volunteer leadership with the American Red Cross. The immediate days following Hurricane Ian, Kat was in the Red Cross office raising her hand to work and assist anywhere needed. Most days she was in the office before me and there when I left.

She is an incredible asset to our organization and to the community. She leads with her heart and gives back to that which she holds dear and close to her heart. Thank you for your generous donation of \$2,500 to the American Red Cross. We have already put those funds to use in helping respond to those impacted by Hurricane Ian.

Jill Palmer, Executive Director
American Red Cross
Florida Gulf Coast to Heartland

Editor's Note: We think Kat's wonderful, as well. Read her story on pg. 10.

Help After Hurricane Ian

Hurricane Ian has humbled me and my family greatly, not from the damage and



Katuska Villamizar and
Christina Pappas, Florida
Realtors® 2022 President

recovery, but for the outpouring of love, help and support. Being on the receiving end of such kindness and caring has been heartwarming and a blessing.

I have been a local real estate appraiser in Southwest Florida for over 34 years and have always felt a part of the Realtor® community, but this generosity is far more than I would have anticipated or imagined.

It's appreciated and helpful in getting my practice and household back up and running, allowing me to continue serving the Southwest Florida market and the Realtor® community.

Richard Kennedy
Kennedy Appraisal &
Assoc., LLC
Bonita Springs



KENNEDY

Editor's note: Thank you for your support of the Realtor® community. The Florida Realtors® Disaster Relief Fund awarded approximately \$733,000 to 360 Florida Realtor applicants, and the Realtor Relief Fund has awarded \$195,000 to 110 applicants. Of the 110 RRF applicant awards, 30% are Florida Realtors® members. The Disaster Relief Fund has received more than \$300,000 in donations since Hurricane Ian came ashore.

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KATIUSKA VILLAMIZAR IS HELPING CHILDREN IN HAITI

Find out how this Humanitarian of the Year serves others.



On her first trip to Destiny Village, an orphanage in Haiti, Katuska Villamizar was blown away. “I was awarded my company’s MVP Care Life Achievement award and part of that was to bring our donations to Destiny Village,” says Villamizar, an agent with MVP Realty in Fort Myers and Florida Realtors® 2022 Humanitarian of the Year.

Destiny Village was founded by an American couple and the CEO lives in Naples, which is how Villamizar and her brokerage got involved in the mission trips and organization. “We all go to the same church,” she says.

Villamizar was scheduled to go to Haiti two more times, but the trip has been postponed after the Haitian president was assassinated in 2021, and 17 missionaries were kidnapped recently. However, she says, “The orphanage is special to us because it’s a Christian orphanage. When you get into this orphanage, when you get into the Destiny Village, you

feel the blessing. You feel the worship every morning when you are with these children.”

She notes that these children will not be adopted. Instead, the mission is to “prepare the kids to be better citizens in Haiti,” she says. And, while she can’t be there in person, she says, “I see myself as a strong advocate for this orphanage, and I’m still working with them to raise funds every time I can. I personally sponsor three children, and my brokerage sponsors 12 children each month.”

Villamizar remembers getting off the bus at Destiny Village and immediately connecting with one of the little boys who ran up to her. “He asked me my name and then he told me his name. His name was Katilski, and my name is Katuska, and that connection meant he didn’t leave my side,” laughs Villamizar. “I write to him, and the orphanage gives us updates and sends video messages to us. I sponsor Katilski, who is 10 years old.”

In addition to her work with Destiny Village, Villamizar has been assisting with the local American Red Cross since 2010. “I started this program because I noticed that they were helping people relocate after a fire in their homes. I thought, ‘I want to be on the disaster action team and help people,’” she said. Anytime someone lost their home to fire, she was part of the team that helped them find hotels, refill medications, provide clothing and refer them to the help they needed to get back on their feet.

She also delivers and has installed fire alarms into homes that either don’t have one or can’t afford to replace a broken one.

Villamizar had to go through training to become a member of the Disaster Action Team, including first aid and emergency planning. She transferred that knowledge by participating in the Pillowcase Project that required her to go to local schools and teach children about emergency plans in case of a house fire or other disaster.

As a government liaison for the American Red Cross, she also travels to other locations to help in cases of natural disasters. “I was at the Florida Realtors convention one year when I got the call to go to Alabama, Mississippi and Louisiana to help after a recent hurricane.

“As a real estate agent, I think that there is so much we can do from volunteering to providing disaster help. We should be helping our neighbors to prepare for natural disaster, teaching them CPR and first aid,” she says. “As professionals, we have a deep connection with our community.”

Tracey C. Velt is a contributing editor for Florida Realtor® magazine.

GOOD TO KNOW

Buyers Choosing ARMs

With rising interest rates, more buyers are turning to adjustable-rate mortgages (ARMs) to bring down their costs. An ARM gives buyers the possibility of a lower monthly payment initially. However, that monthly payment could rise if inflation continues to be a problem.

“Whether the rate will go up and if the payment is going to go up is a concern



for many,” said Diane Mastay, mortgage director with Tropical Financial Credit Union in Miramar. “But when you have five years or so of lower payments, a lot of things can change. Some people refinance. Others sell their properties. But there are limits in place on the adjustments.” She adds that the credit union has seen a recent 25% to 30% uptick in ARMs, compared with conventional fixed-rate mortgage loans.



Florida Is the No. 8 Solar-Friendly State

A recent House Method study, *The Most and Least Friendly States for Solar Energy*, found that Florida is one of the most solar-friendly states based on megawatts of solar installation, as well as other factors. Overall, Florida ranked No. 8 with 9,012 megawatts. Nationally, the solar market has increased by 30% since 2020, and installation costs have decreased by 70% in the past decade.