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2022 CHAIRMAN RUSSELL BERRY

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Others Succeed **p.18**

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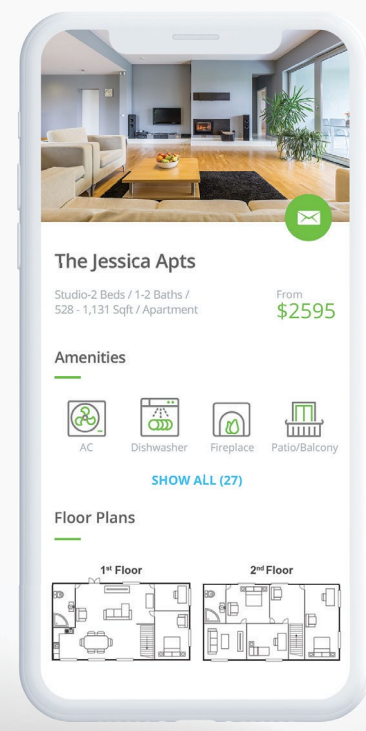
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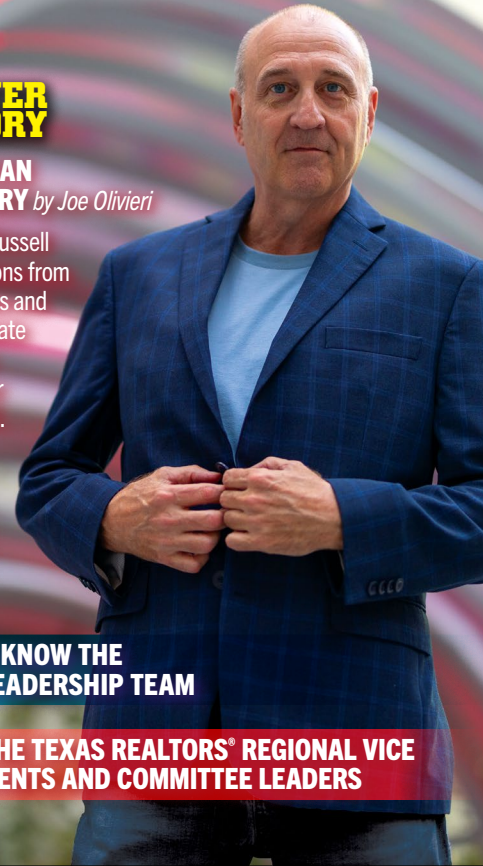
In 2020, the U.S. Department of Housing and Urban Development established new guidelines regarding assistance animals in housing. Here's what landlords and property managers need to know before allowing or denying reasonable accommodation requests.



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COVER: Justin Bonnell

INSIGHTS

NEW HOMESTEAD EXEMPTION LAW BENEFITS SOME RESIDENTIAL PURCHASERS



Before a recent change in the Texas Tax Code, some homebuyers were not eligible for a property-tax homestead exemption until January 1 of the year following their home purchase. This caused those homebuyers to lose out on any benefit of the homestead exemption for up to a year after purchase. For example, if on January 2, 2020, a person purchased a home that did not have an existing homestead exemption, that person was not eligible to benefit from a homestead exemption until 2021.

Who Benefits from the Change in the Law?

A change in the law that became effective January 1, 2022, allows all homebuyers to be eligible to receive the homestead exemption beginning on the date they obtain ownership. SB 8 by Sen. Bettencourt, which Texas REALTORS® supported, allows homebuyers who purchase a property that does not already have a homestead exemption to apply for the exemption immediately. This includes homebuyers of new construction, properties that were owned by investors, and properties for which the seller had removed the homestead exemption.

What is the Deadline to Apply for an Exemption?

A new homeowner must apply for the exemption for the applicable portion of the tax year before the first anniversary of the date the person acquired the property. There is no longer a requirement of applying by April 30 as there was previously. (The April 30 deadline still applies for other types of exemptions.)

If the new owner qualifies to receive the exemption prior to January 1 of the following year, the taxing units will recalculate the amount of tax due and correct the tax roll. If the tax has already been paid, the excess amount will be refunded. The previous requirements for eligibility to receive the homestead exemption still apply.

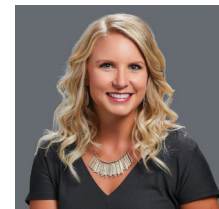
How Does the New Law Affect the Process for Applying for a Homestead Exemption?

Though the deadline for an application to be submitted has changed, the process for obtaining the exemption should not change. Homebuyers should check with their central appraisal district for detailed instructions.

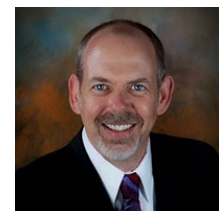


TEXAS COMMERCIAL MEMBERS RECOGNIZED NATIONALLY

Congratulations to two members of Texas REALTORS® for being recognized by NAR as 2021 National Commercial Award recipients. These REALTORS® have been previously honored for their achievements in commercial real estate and now receive national recognition.



Alison Blalock, CCIM
WestMark Commercial
Lubbock Association of REALTORS®
2020 William C. Jennings Award for
Commercial Transaction of the Year



Andy Flack, ALC
HomeLand Properties
Tall Pines Association of REALTORS®
RLI APEX 2020 Top Twenty National
Producer Award Winner

Texas REALTORS® was named a 2021 Platinum Council by the NAR Global Achievement Program. This marks the third straight year Texas REALTORS® received the honor. The program recognizes organizations that demonstrate the utmost commitment to helping members capture their share of the global real estate market in the United States.



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BUSINESS

WHAT'S TAKING SO LONG?

Texas builders face shortages, price increases amid strong demand for new construction

If you think you've had a wild year or two in real estate, chat with a builder in Texas. "The past two years have been the best years we've ever had," says Gene Lantrip, president of the Texas Association of Builders.

While builders have never been busier, they've also faced unique challenges while trying to meet the demands of an extraordinary housing market. "This is uncharted territory. I've been doing this for 30 years. We've never had issues like we're having right now. It's on all fronts: supply issues, price issues, labor issues, price increases. It's everything hitting all at once."

Lantrip describes the top issues facing builders and how agents and builders can work together. "We cannot control the supply nor the time it takes to build a house. We are telling agents that we're working as fast as we can to make it happen," he says.

Parts and Labor

Builders are having a hard time sourcing materials because of supply chain problems, according to Lantrip. "Our windows used to take two weeks to arrive; now we're at six or seven weeks. At one time, it was tough to get appliances, but they've gotten that straightened out. We're having a hard time getting electrical breakers and the meter boxes for houses. Every week something different crops up on shortages, and our subcontractors have to think outside of the box to get these items."

Rising lumber prices continue to be an issue. While most of Texas's lumber comes from East Texas and Louisiana, tariffs on Canadian lumber affect the entire industry, Lantrip says.

The price of a type of wood panel used for roofs leapt from roughly \$5 18 months ago to a high of \$56 a sheet. Now it's closer to \$29. Lantrip says his Abilene-based firm, Lantrip's Custom Homes, can't set firm prices on spec homes anymore because they have no idea how much the lumber will cost. Price changes have even caused him to take a loss on a few of the houses he's built.

Labor issues have also been a challenge for contractors and subcontractors, he reports. An electrician may only have 10 of 18 crew members show up for work. Entry-level laborers say they can find better jobs elsewhere. There are only so many subcontractors to hire in the state, Lantrip notes. Cost increases for subcontractors raise prices for contractors, which in turn raise prices for homebuyers.

Keeping up with demand is a blessing and a curse. "We get three or four calls a day wanting custom homes done.



We say we can't get your house started for three or four weeks. The caller calls the next builder, and he says the same thing. Every one of us is taxed to the limit."

Building Cooperation

It's essential to have good communication between real estate agents and builders, Lantrip says. He tells builders to keep agents informed about how and why delays happen. He asks agents and homebuyers to be patient. "The builder wants to get the house done and finished on time because he doesn't get paid until the house is done and closed. We are doing the best we can with what we have to work with."

He invites agents to attend courses on the contract that the Texas Association of Builders uses for new residential construction, which is different than TREC'S *New Home Contract (Incomplete Construction)* (TXR 1603, TREC 23-17) and *New Home Contract (Completed Construction)* (TXR 1604, TREC 24-17). For example, the TAB contract includes escalation clauses in case of price changes.

"These clauses are not something that builders had to use before. But with materials prices rising 200% or even 300% between contract and home completion and closing due to the pandemic and supply chain disruptions, they are unfortunately now necessary so we can get homes built and still make some profit," Lantrip says.

Lantrip encourages agents and builders to join each other's associations and attend each other's meetings. "Some may think that agents and builders don't get along. Nothing could be further from the truth. Builders and REALTORS®, we're in it together. We want the same thing. We want affordable housing and we want to get these houses built in a timely manner. We want the customers happy."

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WAYS TO MAINTAIN YOUR CLIENT RELATIONSHIPS AFTER CLOSING

Your client just closed. But that doesn't mean the business relationship is over. According to the 2020 *Profile of Texas Homebuyers and Sellers*, 78% of buyers and 72% of sellers said they would use the same agent again. However, only 13% of buyers and 27% of sellers used an agent they had worked with in the past. Whether your clients just sold or are moving in, here are seven ways to keep connected to have a better chance of repeat or referral business.

- **Deliver the Closing Gift.** Go the extra step to deliver a closing gift when your clients move in or before they move out.
- **Get Feedback.** Send out a satisfaction survey using a free tool like SurveyMonkey to find out how you did. Don't forget to address any issues or questions immediately.
- **Acknowledge Noteworthy Dates.** Besides showing appreciation for their business with a handwritten thank you, consider sending personalized cards on holidays, birthdays, and their closing date anniversary.
- **Call Them.** It doesn't have to be long. A quick check-in to find out how they are doing and to share any notable news can help build and strengthen your relationship.
- **Add Value.** Sending a monthly e-newsletter is a great way to stay top of mind, but no one likes spam. Share information specific to them, such as a list of places to explore in the area, helpful how-to tips, and the latest local marketing trends. Don't be afraid to ask your clients what they would find valuable.
- **Engage Online.** If you haven't already, connect with your clients on social media. Not only is it a great way to stay in contact, but it is also an easy way to interact informally.
- **Make a Date.** Catch up with your clients in person. Ask them to volunteer with you at your favorite charity for the day, invite them to an event (even virtual ones) you are hosting, or ask them out for coffee.

The growth of your real estate business is dependent on creating strong, trusted relationships. So, regardless of how you continue to touch base, be consistent and genuine in your contact.

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TREC Launches New Website for HOA Info



The Texas Real Estate Commission has launched a website dedicated to helping real estate consumers find more information about homeowners associations: hoa.texas.gov. The website is the result of HOA-reform legislation (Senate Bill 1588) passed by the 87th Texas Legislature in 2021. Texas REALTORS® strongly supported the bill to provide real estate consumers more transparency with homeowners associations.

What is Required

HOAs must file with the county or counties in which they are located certain information on a management certificate. Now they must also file these certificates—and any amendments to them—with the Texas Real Estate Commission. SB 1588 also expanded the information that is required to be included on each management certificate. The newly required information includes:

- Any amendments to the HOA's declaration
- A phone number and email address for the person designated as the HOA's point of contact
- The HOA's website, if applicable
- The amount and description of a fee or fees charged by the association relating to a property transfer in the subdivision.

How HOAs Can Use the Website

Homeowners associations will create an account on hoa.texas.gov and then upload their management certificate documents. There is no cost charged to HOAs for this service.

When the HOA must file its management certificate or amended management certificate with TREC depends on when the homeowners association filed its certificate with the county clerk in the county of record where the HOA is located.

- An HOA that has filed a management certificate or amended management certificate with the county clerk after December 1, 2021 has seven days to file with TREC.
- HOAs that filed a management certificate or amended management certificate with the county clerk on or before December 1, 2021 have until June 1, 2022 to file with TREC.

How Consumers Can Use the Website

Anyone can search hoa.texas.gov by name, city, county, or ZIP code and view the management certificates that have been uploaded.

FANNIE MAE ISSUES NEW LENDING REQUIREMENTS FOR CONDOS

In response to the tragic building collapse in Surfside, Florida in June 2021, Fannie Mae has issued temporary lending requirements that went into effect January 1, 2022. The requirements pertain to loans secured by units in condo projects with five or more units. According to Fannie Mae guidance, "Loans secured by units in condo and co-op projects with significant deferred maintenance or in projects that have received a directive from a regulatory authority or inspection agency to make repairs due to unsafe conditions are not eligible for purchase." Learn more about additional temporary requirements by searching *Fannie Mae Lender Letter LL-2021-14*.



Stay Focused with this New Feature for iPhones and Android Phones

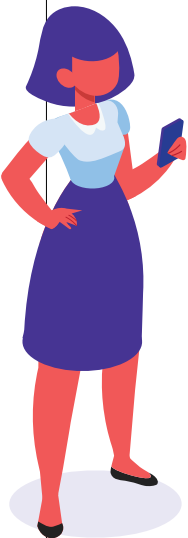
Whether you need to finish an assignment for work or take some time for yourself, sometimes the traditional Do Not Disturb setting isn't sufficient in blocking smartphone distractions. The new Focus feature on Android 10 and Apple's iOS 15 offers a customizable experience when it comes to placing your notifications on pause, whereas the original Do Not Disturb setting had an all or nothing approach. Here's how you can personalize this new tool to help you tune out from tech interruptions at work, driving, or any other part of your day.

Android Phones

You can find the Digital Wellbeing icon in your app drawer, Settings, or you can download it as an app. This is where you'll find Focus Mode, which allows you to manage alerts and schedule time to be off your phone for personal or professional reasons. You can create a "Distracting Apps List," temporarily silence phone calls, and set timers for specific apps with this feature. You're also able to decide who can and cannot contact you when Focus Mode is turned on.

iPhones

You can access Apple's Focus setting through your Control Center or Settings. Work, personal, and sleep Focus categories come with the update, but you can easily add as many categories as desired. You control which apps and contacts are available to you when each category is turned on, and these can vary between categories. If you decide to share your Focus settings across all the devices on your iCloud, your contacts will be able to see if you're unavailable. Also, you're able to set a schedule for each Focus category, have it automatically activated based on your location, or you can turn Focus mode on manually.



NEW FORM FOR LANDLORDS

The Addendum Regarding Rental Flood Disclosure meets disclosure requirements that went into effect January 1.

During the 87th Texas Legislature, a change in law passed that requires landlords to give notice to prospective residential tenants whether they are aware that the rental dwelling is located in a 100-year floodplain or whether the rental dwelling has flooded during the past five years.

Texas REALTORS® created the *Addendum Regarding Rental Flood Disclosure* (TXR 2015) to satisfy the required disclosure. Use of the form became mandatory January 1, 2022. Here are answers to questions about the new form.

When must the addendum be provided?

The *Addendum Regarding Rental Flood Disclosure* applies to landlords, who are required to provide the addendum to a tenant at or before the execution of the lease.

Can I fill out and sign the addendum on behalf of the landlord?

Agents and brokers should not help landlords fill out the addendum because doing so can increase their liability. Also, brokers and agents have a duty to disclose material facts they know about the property but are not required to do additional research for the purpose of making disclosures on properties they represent.

Is the addendum required if the property is not in a 100-year floodplain and has never flooded?

Yes. Landlords can indicate in the addendum that they are not aware that a dwelling is located in a 100-year floodplain or that they are not aware that the dwelling has flooded at least once within the last five years. However, a landlord is not required to disclose on the addendum that the landlord is aware that a dwelling is located in a 100-year floodplain if the elevation of the dwelling is raised above the 100-year floodplain flood levels in accordance with federal regulations.

Do I have to provide the addendum when extending a lease or when a lease automatically renews to a month-to-month?

For a lease that was executed prior to the notice requirement (January 1, 2022), the landlord should provide the *Addendum Regarding Rental Flood Disclosure* when extending the lease or when it automatically renews, since that would be the first time the amendment would be provided. The addendum is *not* required for extensions or automatic renewals on any lease where the amendment was previously given on or before the execution of the lease.

The lease extension form is an amendment to the lease, and the renewal is automatic, meaning there are no later executions of a lease in either instance.

If a new lease is signed between the same landlord and tenants and the addendum was provided with a previous lease, does the landlord need to provide another addendum if nothing has changed?

Yes. Because a new lease is being executed, the addendum should be provided irrespective of whether the previous information has changed.

What does "100-year floodplain" in Section A of the addendum mean?

The term "100-year floodplain" is defined as any area of land designated as a flood hazard area with a 1% or greater chance of flooding each year by the Federal Emergency Management Agency (FEMA) under the National Flood Insurance Act of 1968. FEMA maintains a flood map on its website that is searchable by address, where a landlord can determine if a dwelling is located in a flood hazard area.

What does "flooding" in Section B of the addendum mean?

Flooding is defined as a general or temporary condition of partial or complete inundation of a dwelling caused by any of the following:

- The overflow of inland or tidal waters
- The unusual and rapid accumulation of runoff or surface waters from any established water source such as a river, stream, or drainage ditch
- Excessive rainfall.

What happens if the landlord fails to provide the addendum and the dwelling floods?

Section 92.0135 of the Texas Property Code states that if the landlord fails to provide the required notice and a tenant suffers a substantial loss or damage to their personal property, then the tenant may terminate the lease by giving a written notice of termination to the landlord no later than 30 days after the date the loss or damage occurred. Substantial loss means that the cost of repairing or replacing the personal property equals 50% or more of the personal property's market value when the flooding occurred. However, the termination would not affect a tenant's liability for delinquent rent, unpaid rent, or other sums owed to the landlord before the date the lease was terminated by the tenant.

This new addendum is available from all approved Texas REALTORS® form vendors and is available to members at texasrealestate.com/realtorforms.

Legal Hotline

800-873-9155

“Members mistakenly believe that property investors are exempt from the requirement to provide a seller’s disclosure because the investors never lived in a property. That is not true. There is no exception to the seller’s disclosure requirement in Property Code Section 5.008 for investors who never lived in the property. They are required to complete the seller’s disclosure to the best of their knowledge. However, if sellers legitimately do not know answers to questions on the disclosure, they can mark those questions unknown and still fulfill the obligations under the Texas Property Code.”

—Traci Jackson, staff attorney



Fact or Fiction?

A sales agent can own a property management company.

FACT. A sales agent may own the company, but the business must be conducted through the sales agent’s sponsoring broker.

CHANGES TO THE CODE OF ETHICS FOR 2022

The following changes to the Code of Ethics took effect January 1, 2022. These changes were recommended by NAR’s Professional Standards Committee and approved by the NAR Board of Directors.

1. Amended Standard of Practice 12-1, which now provides that REALTORS® must not represent that their brokerage services are free or available at no cost to their clients unless the REALTOR® will receive no financial compensation from any source for those services.

This is in line with the changes made to NAR’s MLS Policy Statement 8.4, which prohibits MLS participants and subscribers from representing that their brokerage services are free.

2. Amended Standard of Practice 1-8 to include:
Upon the written request of the listing broker who submits a counter-offer to the buyer’s/tenant’s broker, the buyer’s/tenant’s broker shall provide, as soon as practical, a written affirmation to the listing broker stating that the counter-offer has been submitted to the buyers/tenants, or a written notification that the buyers/tenants have waived the obligation to have the counter-offer presented.

This is in line with Standard of Practice 1-7, which requires the listing broker to provide a similar written affirmation to the buyer’s/tenant’s broker that an offer was submitted to the seller/landlord.

3. Adopted two new case interpretations regarding Article 10 of the Code of Ethics: See Case #10-10, Use of Speech or Ideas Included in Religious Doctrine, and Case #10-11, Display of Symbols, at nar.realtor/code-of-ethics-and-arbitration-manual/case-interpretations-related-to-article-10.

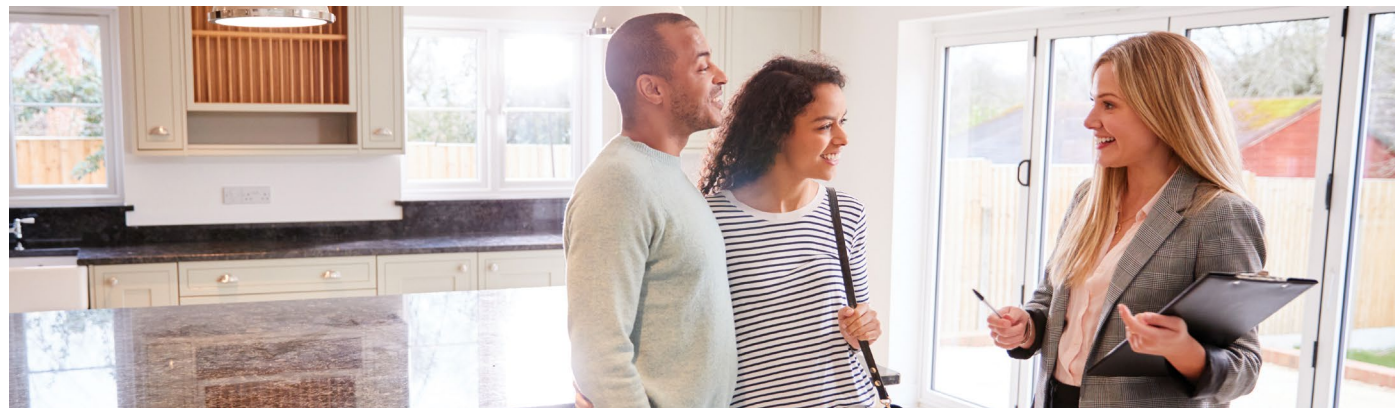
ISRAEL SUSTER, Attorney

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TWO AMENDMENT SCENARIOS

Q: After the buyer completes an inspection, the buyer sends an *Amendment of Contract* (TXR 1903, TREC 39-8) to the seller requesting repairs. The buyer states that if the seller doesn’t sign the amendment, the buyer will terminate the contract. Can the buyer do that?

A: It depends. If the buyer paid for and has an option period that has not expired, the buyer may terminate the contract for any reason, including the scenario stated in this question. If the buyer didn’t pay for a termination option or the option period has expired, the buyer may not terminate the contract due to the seller not signing an amendment.

Q: After executing a contract, a buyer sends an *Amendment of Contract* to the seller requesting a reduction in price. The seller does not sign the amendment and claims that the proposed amendment gives the seller the right to terminate the contract altogether. Can the seller do so?

A: No. Even though a buyer or seller can propose an amendment to the contract at any time, merely proposing an amendment to a contract—or refusing to accept a proposed amendment—does not give either party a unilateral right to terminate an existing contract. The contract is only changed after the parties sign the amendment, signifying their agreement. Without a fully executed amendment, the original contract remains in effect as written.

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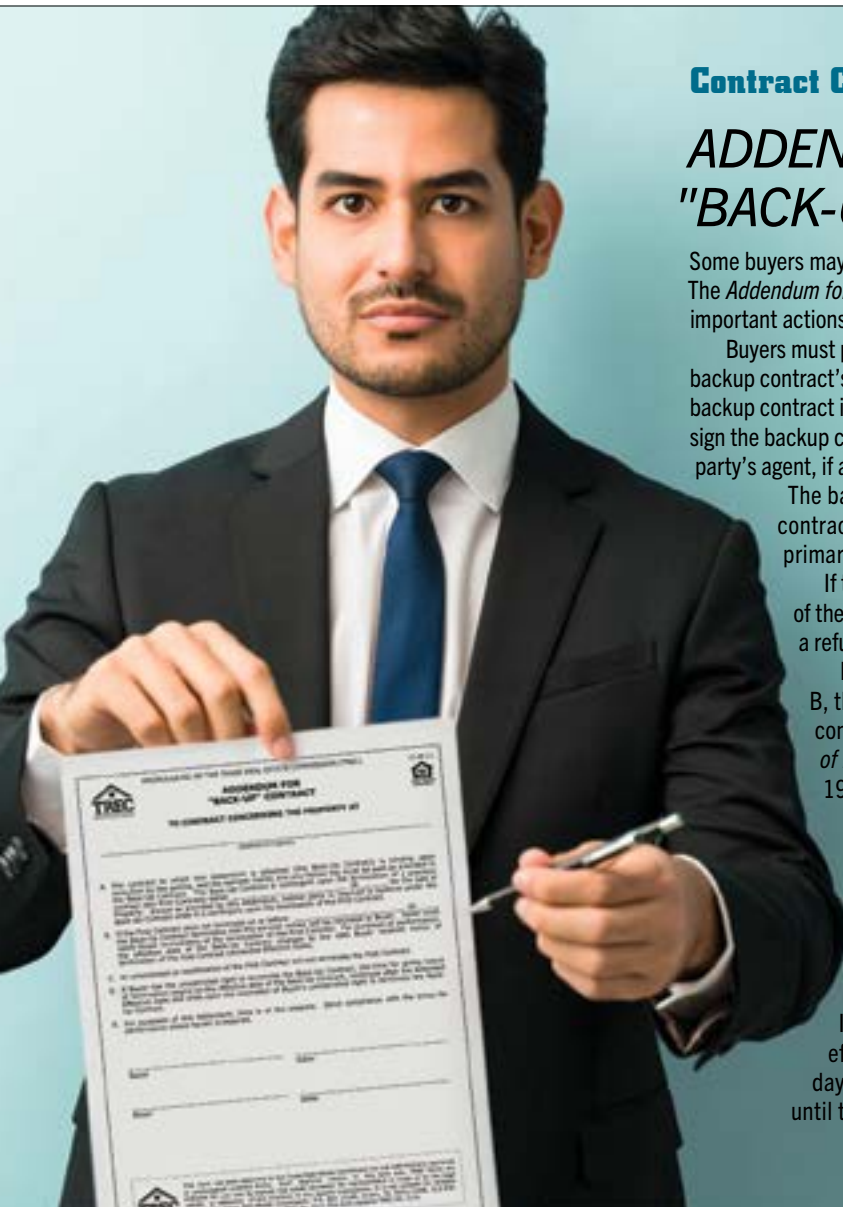


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Contract Closeup

ADDENDUM FOR "BACK-UP" CONTRACT

Some buyers may not know what happens after signing a backup contract on a property. The *Addendum for "Back-Up" Contract* (TXR 1909, TREC 11-7) explains how and when important actions take place.

Buyers must pay the earnest money and any option fee within three days after the backup contract's effective date, just like a primary contract. The effective date of the backup contract is the date of final acceptance. This is the date that the last party to sign the backup contract communicates acceptance back to the other party or the other party's agent, if applicable.

The backup contract is contingent on the termination of the primary contract. The parties have no further performance obligations until the primary contract terminates.

If the primary contract does not terminate by the date inserted in Section B of the addendum, the backup contract terminates and the buyers will receive a refund of the earnest money but not the option fee.

If the primary contract terminates before the date chosen in Section B, the sellers must notify the backup buyers in writing that the primary contract has been terminated. Sellers may use the *Seller's Notice to Buyer of Removal of Contingency Under Addendum for Back-Up Contract* (TXR 1913) to make this notification.

The day the backup buyers receive the notice of the termination of the primary contract is the amended effective date. The time for performing all contractual obligations such as delivering the title commitment, surveys, and HOA documents will be tied to the amended effective date.

If the buyers paid for an option period, they may terminate the backup contract at any time while they are in the backup position. If the backup contract becomes the primary contract, the amended effective date becomes day zero of the option period, the following day is day one, and the buyers retain the unrestricted right to terminate until their option period expires.



Your Forms

A buyer's agent may attach the *Relocation Addendum* (TXR 1941) when the seller is a relocation company. The addendum clarifies responsibilities in the relocation transaction and includes the buyer's acknowledgement of seller disclosures, including the disclosure that the property is being sold as is except for agreed-upon repairs. The addendum also covers how and when repairs will be made. Due to the numerous changes the relocation addendum makes to the sales contract, buyer's agents should be sure to advise their clients to have the document reviewed by a private attorney to understand the legal effect of the *Relocation Addendum* on the buyer's rights and obligations. The *Relocation Addendum* can be used with residential and farm & ranch sales transactions. It is one of more than 130 forms exclusively for members of Texas REALTORS®.

Sit. Stay. Help with a Disability?

How property managers can distinguish between an assistance animal and a pet.

by Joe Olivieri

Image: ©Eric Iselle - stock.adobe.com



Some tenants have valid requests for assistance animals. Others are just trying to get around your pet policy.

For many years, though, landlords didn't have clear guidance on what counted as an assistance animal or on what grounds they could deny requests.

In 2020, the U.S. Department of Housing and Urban Development (HUD) established new guidelines for housing providers, animal owners, and medical providers regarding assistance animals in housing.

Brian Birdy explained HUD's *Assistance Animal Notice* during a Texas REALTORS® legal webinar.

The broker/owner of PMI Birdy Properties in San Antonio was the 2018 president of the National Association of Residential Property Managers.

"Let's look at what we're dealing with as property managers," says Birdy. "Know that 60% of residents come with either a pet or an animal.

Of that group, only 9% are legitimate assistance animals. There is still a massive abuse because property managers don't know the rules or they are scared to challenge when someone says *I have one.*"

Know Your Animals

According to HUD's *Assistance Animal Notice*, all animals that are not assistance animals are considered pets for purposes of the Fair Housing Act. A landlord may prohibit pets. If a landlord allows pets, you should list pets in the *Pet Agreement* (TXR 2004), and you can charge a pet deposit and monthly fee.

An assistance animal is an animal that works, provides assistance, or performs a task for the benefit of a person with a disability, or that provides

continued on page 14...

"Internet certificates are no longer sufficient. Written proof must come from legitimate, licensed healthcare providers who have personal knowledge of the tenant's medical condition."

The original version of this article stated that documentation for support animals is valid for 12 months and that tenants must go back to their healthcare providers to ask if they still endorse the support animal for the disability. However, there is no obligation on the tenant to renew the reasonable accommodation documentation.

If the tenant's disability is not readily observable or the documentation does not include information about a chronic disability-related need for the assistance animal, a landlord may contact the healthcare provider that provided the documentation after 12 months to assess whether the healthcare provider still advises the need for the assistance animal. There is no law that requires the tenant to renew the

accommodation request on a yearly basis. Furthermore, if a landlord were to implement a practice of re-assessing reasonable accommodation requests, the landlord should include information about the re-assessment in the landlord's written criteria or policies to apply to future requests. A landlord should not re-assess any accommodations the landlord has already granted prior to implementing such a policy.

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emotional support that alleviates one or more identified effects of a person's disability. Birdy lists assistance animals on the residential lease itself as occupants. You cannot charge fees for an assistance animal.

HUD recognizes three types of assistance animals:

Service animals in Texas are dogs trained for a needed task related to a disability. They do not require written documentation. You can ask tenants: *Is this animal required because of a disability, and what work or task has the animal been trained to perform?* If the first answer is yes and the work has been identified, you must grant the tenant's request, Birdy says. No further inquiry or documentation is required.

Support animals—also called emotional support animals, therapy animals, or companion animals—must have written documentation defining a tenant's disability and a disability-related need for that specific animal. No special training is required.

Support animals must be animals that are commonly kept in households: dogs, cats, small birds, rabbits, hamsters, gerbils, other rodents, fish, turtles, or other small, domesticated animals traditionally kept in homes for pleasure, Birdy says. Support animals cannot be reptiles (except turtles), barnyard animals, monkeys, kangaroos, or any other non-domesticated animals not considered common household pets.

It does not matter what you think of the particular animal in question if the tenant can produce valid documentation. If a healthcare professional says that specific animal supports a tenant's disability, that animal is a valid assistance animal under HUD guidelines and you must treat it as such, Birdy says.

Unique animals are individually trained to do work or perform tasks that dogs cannot. A healthcare provider must confirm that allergies prevent the person from using a dog, or without the animal, the symptoms or effects of the person's disability will be significantly increased, according to Birdy.

He adds that accommodation requests for unique animals are rare. An example might be a specially trained monkey.

Get the Proper Documentation

The online screening service Petscreening reviewed more than 48,000 reasonable accommodation requests from 2018-2020. Sixty percent did not meet HUD guidelines.

You may be able to deny the reasonable accommodation request on the grounds of a lack of documentation.

A tenant may have multiple assistance animals, but each must have an individual assessment and serve a distinct and different need relating to the disability, Birdy says. For example, a tenant may have a guide dog and a dog that warns the tenant about seizures.

"Many people think they can throw a bunch of animals on one letter and that they all can be support animals," he says. "You have to define the difference for each animal. This has led to holding more people accountable than anything else, I believe. This has also led to a lot more non-approved requests, authorized and supported by HUD, because these are their rules."

Certificates printed off the internet are no longer sufficient. The certificates do not document the disability and the need for the specific animal. Written proof must come from legitimate, licensed healthcare providers who have personal knowledge of the tenant's medical condition, according to Birdy.

Tenants do not need to meet face-to-face with healthcare providers to meet the personal knowledge criteria. Online consultations have become commonplace during the COVID-19 pandemic, he says. *Assistance Animal Notice* also tells animal owners what information they need to provide to healthcare



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For questions on pet and assistance animals, call the Texas REALTORS® Legal Hotline at 800-873-9155. You can find legal FAQs on assistance animals and other property management issues at [texasrealestate.com](https://www.texasrealestate.com). Click on the *For REALTOR® Members* tab. In the *Legal and Ethics* dropdown, select *Legal FAQs*.



“They can’t bring a horse or a giraffe or a peacock anymore, but if it’s a dog or a cat, and they get the proper documentation and it is defined as an assistance animal, there is no stopping them no matter what your rules are.”



providers to meet the standard.

If tenants cannot produce the documentation, the support animal stops being a support animal and gets classified as a pet. The pet can continue to live on the property if the landlord and lease allow it; the landlord may charge pet fees.

“We had a really good one in which the letter looked valid. We called the doctor because that’s part of the process. She said, ‘I wrote that letter, but I wrote it three years ago and I no longer support it. I haven’t seen this person in three years.’ So the document had an altered date—that’s fraud.”

Once fraud has been identified, animal owners can try to appeal the decision but they cannot get a new medical letter. Other examples of fraud include fake letterheads, forged signatures, fabricated medical notes, and cut-and-pasted names.

Breed restrictions can apply to pets but not to assistance animals. The five most-approved assistance animals are the breeds everyone wants to restrict, Birdy explains. If the presence of a certain breed could cause a loss of insurance on the property, the landlord should first consult with the insurance company or an attorney before denying the assistance animal request.

If a dog meets the criteria, it cannot be denied because of breed or weight, Birdy says. “They can’t bring a horse or a giraffe or a peacock anymore, but if it’s a dog or a cat, and they get the proper documentation and it is defined as an assistance animal, there is no stopping them no matter what your rules are.” ★

JOE OLIVIERI is assistant editor for Texas REALTOR®.



**HOUSING DISCRIMINATION?
NOT IN OUR HOUSE.**

TEXAS REALTORS

If recent events have taught us anything, it's this: we have more work to do. Racism is real, tragically so. Discrimination, in all its forms, still casts a long shadow in this country, and too many are being denied the opportunities that all Americans deserve. Our commitment to the diverse communities we serve starts with a Code of Ethics. Our code sets a higher standard for fairness in housing than any federal law, it's backed by a culture of member accountability, and it extends to our work on Capitol Hill, where we continue to advocate for meaningful change.

At Texas REALTORS® we believe that fairness is worth fighting for, and we won't stop until the fight is won. Because that's who we are.

If you experience or witness discrimination in real estate, we urge you to report it.

Visit [hud.gov/fairhousing](https://www.hud.gov/fairhousing) to file a complaint with the Department of Housing and Urban Development.



Combine Your Passion and Profession

Finding a niche can be profitable and personally rewarding.

by Payton Reeves



Everyone has hobbies and interests they're passionate about, and some REALTORS® have carried that into their work. Those who specialize in a niche enjoy what they do and make great personal connections along the way. Here's what some members of Texas REALTORS® have to say about their experience practicing real estate in a specific niche.

Finding Their Group

For many REALTORS®, the idea to specialize in a niche came from personal experience and shared interests. Austin Jordan used to play golf in college and professionally, and he now specializes in golf communities with Century 21 Real Estate in Glen Rose. Jordan says it was a natural fit for him to combine his passion for golf with his profession. "Once I got my real estate license and became experienced, I wanted to branch back into the golf community, which is what I love to do."

Others who work in a niche wanted to fill a need they witnessed in their own experience as homebuyers or sellers. For example, Bob McCranie, with Texas Pride Realty Group, faced adversity when he and his former partner tried to purchase a home together. Because of this, McCranie decided to become a real estate agent. "Being a person of a diverse community myself and not finding inclusion, I decided to create it," says McCranie. As a REALTOR®, McCranie now serves all kinds of diverse communities, such as racial minority groups and the LGBTQ+ community, in the Dallas-Fort Worth, Houston, and Austin areas.

You may not think there's a need you should fill or that your personal and professional passions would line up. However, you might be surprised at how many people—potential clients—you share an interest or experience with that you can help with their real estate transactions.

Networking for Results

Focusing on a niche has provided some REALTORS® with meaningful connections and useful knowledge and skills. It can also help in networking. Combining your knowledge for the niche with your real estate experience is a powerful way to set you apart from other agents in the market. "You have to have the knowledge of the niche you're working in

order to best serve your clients," says Jordan. Once they see that, they are likely to tell others who share that interest about you.

Bringing Ease to Their Business

Finding a community and clients you click with can bring great opportunities. Not only does your expertise make you a more knowledgeable agent for your client, but it allows you to focus your resources, marketing efforts, and skills. That can make business processes easier for you and your clients. Jan Belcher, who specializes in age-restricted communities with Keller Williams Dallas Preston Road, says that the "more you can focus your energy on the things you love to do... and ways to grow that community, the easier it will be."

Building Stronger Connections

If you've gone through a similar experience as your clients or you have a shared interest with them, you can naturally build strong professional and personal connections. For example, Belcher and her husband moved to an age-restricted community themselves not too long ago. She says it has helped her better understand clients and their needs. Bonding over stories about grandchildren, living in a new place, and being around the same age as many of her clients has made her work life even more enjoyable.

Serving a specific community has also been rewarding for McCranie, who says working with those in diverse groups has done more for him than simply provide a living. "It's given me a home; it's given me a group of people I feel comradery with or a natural affinity towards; it's given me a life course," says McCranie.

Making the Most of Marketing Opportunities

When serving a specific community, REALTORS® often use traditional, mainstream ways of promoting their business, such as mailouts and social media. However, having a niche can also allow you to target your marketing. Jordan created a website specific to his niche and clients. The website includes information on all the golf communities in the area, so users and potential clients can compare the different options and see listings in them.

Dealing With Challenges

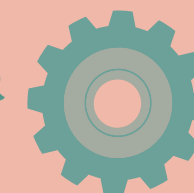
Having a narrower group of people to do transactions with can have its challenges. Belcher says that some REALTORS® who focus on a specific market can be subject to more ups and downs of that market. For example, Ymke Condy, who specializes in tennis communities with Jordan at Century 21 Real Estate, says that business can be more challenging when other agents are serving the same community and competing for a smaller pool of clients. Belcher agrees and says it can be helpful for agents to have a backup plan to widen their focus if unable to generate enough business from their specialty audience.

Abisai Y. Ortiz, a REALTOR® who works with stigmatized properties in Edinburg with JPAR Modern Living, says that serving a narrower community can be more difficult in some ways but that overcoming these challenges makes each transaction even more rewarding.

Specializing in a niche can provide a great opportunity to bring your passions and career together. You can make deeper connections with clients and strengthen the skills needed to serve those clients. It may take some time, but Ortiz says, "Once you find your niche, you'll be a part of that group for the rest of your life and your career." ★

PAYTON REEVES is the editorial intern for Texas REALTOR®.

CREATE YOUR OWN NICHE



Start With Your Passion

Finding your niche starts with discovering what you're passionate about. Whether you love the beach or participating in a hobby such as riding motorcycles, finding something you thoroughly enjoy is a crucial part of figuring out a specialized audience. Think about where you enjoy yourself the most. Also consider the groups you belong to. You may be surprised at the opportunities your pastimes and interests can bring to your career.

Build on Existing Networks

When looking for a niche, the clients you serve may be a deciding factor. Your ideal clients can be those who share your interests or those who are looking to live in a specific kind of community. It's also a good idea to consider where you already have a vast network of potential clients. If you have an interest that can connect you to a lot of people, that is a good area to consider, as you already have a group to network with and market to.

Consider Your Location

As a REALTOR®, you know location is everything, and that's true while searching for a niche, too. Consider the demographics of any niche you are contemplating. Are there enough people who share that interest who will need your real estate services in the geographic areas you serve? Are those interests related to a certain part of town, or are your ideal clients looking for homes in specific neighborhoods? By keeping these things in mind, you'll have a better understanding of whether you will have enough business in a particular niche.



Austin Jordan



Bob McCranie



Jan Belcher



Ymke Condy



Abisai Y. Ortiz

FOLLOW ALL FAIR HOUSING RULES

Remember that the Fair Housing Act prohibits discrimination because of race, color, religion, sex (including gender, gender identity, sexual orientation, and sexual harassment), disability, familial status, or national origin. Cities or other jurisdictions may include other protected classes.

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2022 CHAIRMAN RUSSELL BERRY

talks professionalism, leadership, and the transformative nature of real estate.

by Joe Olivieri

I realized that's what real estate really is. You're changing people's lives, and there's a lot more in it than just you.

The last thing Russell Berry wanted to do after college was work in his mother's Virginia Beach brokerage. He was going to make his own way and change the world.

Berry set off on an eclectic career. After several years and many exciting jobs, he finally came back to what he initially rejected. He decided that a real estate career had what he was looking for—a chance to make a difference. “I realized that’s what real estate really is,” he says. “You’re changing people’s lives, and there’s a lot more in it than just you.” He started selling properties 20 years ago and never looked back.

Today, Berry is still making a difference—and on a larger scale. As the 2022 Texas REALTORS® chairman, he leads more than 146,000 members who help Texans buy, sell, and manage properties every day.

To hear him tell it, his leadership journey has never been about Russell Berry.

His approach has always been to surround himself with talented people and push them to achieve. He’s an idea guy and a consummate facilitator. “I’m a team player,” he says. “There are no accolades for me. I’m just looking to get the best out of everybody.”

Being chairman doesn’t feel different than his previous leadership roles. Everyone on the Texas REALTORS® Leadership Team works together to promote the REALTOR® association. “You may get introduced first or get to wave at a meeting. You may get to do a few other things, but really, the chairman is there to guide the team.”

As the first openly gay chairman in Texas REALTORS® history, he feels a responsibility to mentor and support the next generation of LGBTQ leaders. “It really doesn’t matter if you are the first if there’s nobody else behind you,” he notes. Berry adds that while it is always interesting to be a trailblazer, his path to the chairmanship has always been about being a good leader.

Even though he’s sold roughly a thousand homes, he doesn’t dwell on the numbers or recognition. Real estate isn’t competitive or adversarial for him. He’s there, he says, to make the transaction better. “It’s not just a job—it’s a profession. It’s part of making the American Dream. I need to go out there and make



THE YEAR AHEAD

Here are some of the top issues Berry and the 2022 Texas REALTORS® Leadership Team plan to work on in 2022:

The MLS system: The system is under attack, Berry says. People don’t understand it and don’t see the value of it since there are other ways to access listing information. Berry will be closely following the developments surrounding the U.S. Department of Justice’s decision to withdraw from an antitrust settlement with NAR. “The Department of Justice is looking at the way we do business. They’ve looked at it before, and they’ve come up with the fact that the MLS system is the absolute best way to grow the economy. This is the way transactions should be handled.”

Professionalism: Berry sees great value in NAR’s Commitment to Excellence training and the online courses provided by Texas REALTORS®. He hopes to foster a culture of professionalism, especially among part-time practitioners and the 43% of members who have been REALTORS® for less than five years. “They may not understand why selling a home is different than selling a car. We have to provide the tools so they can understand what professionalism is and hold themselves to that standard.”

Accountability: REALTORS® have a responsibility to ensure the industry operates at a high level. “Members need to understand their value proposition. We’re there to make sure the transaction is smooth and done correctly. They have to know their craft, the contracts, and the process itself.”

Staying focused on real estate: “Staying in our lane makes the association much more powerful,” Berry explains. “It makes Texas REALTORS® much more respected if we only tackle things that pertain to real estate and our related interests. Some people think the association should be far-right or far-left or a money-making opportunity. But the association is here to promote all REALTORS® and private property ownership in our state.”

Diversity, Equity, and Inclusion: Berry wants to concentrate on getting more people from all different backgrounds involved in the association. “The leadership should look like the association, and it doesn’t always,” he says.

sure everybody I talk to or interact with in the real estate industry understands that.”

Berry's Real Estate Journey

Berry researched several firms before starting his career as a sales agent at a Century 21 franchise in Grapevine. The brokerage was a large firm with excellent training opportunities, yet it operated like a small family business.

“They did the best job to prepare me for the business. We would do business plans together. We would do mock listing appointments. We would do buyer net sheets. There was always something you could go learn about, which is how I got into foreclosures,” he says.

Berry kept taking real estate classes he thought would help him in his business. Eventually, he realized that he had the CE hours to take his broker's exam. “I never really made opening a brokerage a priority. But the opportunity came available.”

Being an entrepreneur and his own boss always appealed to him. He was a competing broker juggling sales, transactions, supervising, and commission distribution forms. “It isn't for everybody. It's very difficult to grow your business,” he says.

After seven years at his own firm, he was recruited to become broker of record for a boutique firm that sold a lot of luxury properties. That company was bought by a larger company; Berry became a manager in a large firm that had five offices and 185 agents.

In 2020, Berry returned to full-time real estate sales. He sells Dallas-area luxury properties with Coldwell Banker Apex, REALTORS®. He has found client expectations are higher with million-dollar properties. The costs are also higher, he reports: It's more expensive to market luxury homes. He says getting his Luxury Homes Certification really helped him grow his skills.

Getting Involved

Berry started getting involved with his local association through small donations to TREPAC. He volunteered for projects, then started organizing events and auctions. He discovered he was a good fundraiser.

A pivotal moment in Berry's career was when his broker asked him to participate in the Texas REALTORS® Leadership Program. “The program makes sure you understand that this is a volunteer organization. We really do need you to be involved. It grabbed me by the collar and said, *Hey, make something happen.*”

“**IT'S NOT JUST A JOB— IT'S A PROFESSION. IT'S PART OF MAKING THE AMERICAN DREAM. I NEED TO GO OUT THERE AND MAKE SURE EVERYBODY I TALK TO OR INTERACT WITH IN THE REAL ESTATE INDUSTRY UNDERSTANDS THAT.**”



Berry became an enthusiastic advocate for the program and served as chairman of the MetroTex Leadership Academy. He was elected to the MetroTex Association of REALTORS® board of directors, and then he became chairman.

Well before becoming MetroTex chairman, Berry enjoyed going to the state conventions and legislative meetings. He got involved with governmental affairs and was a TREPAC trustee for MetroTex. “It is a lot of work ... You have to be up-to-date on all of the ethics commission rules and regulations as well as creativity and compliance related to fundraising.”

He worked on the Public Policy Oversight Committee, which he later chaired.

Berry says his leadership journey came together naturally. “It was one of those things where you get involved a little bit, and then you get involved a lot, and then you learn about the leadership program, and it catapults you to wherever you want to be.”

Meet Russell Berry

Russell Berry genuinely loves people: being with people, talking with them, learning about their situations, and finding out what makes them happy. He seems to know people everywhere he goes. “In my local area, there are over 40,000 REALTORS®; I think I know every single one of them,” he jokes.

When he connects with people, he stays in touch. His very first clients hired him several times before they moved out of state. Thanks to Facebook and email, he chats with decades-old friends and colleagues from past careers. “I feel like I'm still a manager because a lot of my agents who used to work for me will still call me to talk about various real estate topics,” he says.

Soon after he got into real estate, he began reaching out to the first person he knew in the industry. “My mom never prodded me or asked me about my business. But I found myself calling her and asking: *What would you do? What do you think about this situation?* Our experiences in real estate were different: some of the issues are different in Texas versus Virginia, and the business is completely different now compared to when she was working. But she always had really great advice. She was a great sounding board and asked questions that helped me feel confident in my decisions.”

LEFT: In front of the famed Pegasus in Dallas. **OPPOSITE PAGE:** Berry's mother, Miriam Berry, and photos from Berry's time working as a ski instructor at Club Med resorts and as an acrobat in a traveling circus.



2021 Russell Berry photos by Justin Brownell

Berry loves travel. “There is something you can learn every time you go outside of your comfort zone,” he says. He won't be doing much personal travel this year or next due to association obligations, but he's planning trips after that. Maybe he'll go back to Europe or Africa.

Berry's dog, a rescue shih tzu named Shaka*, is a huge part of his life. “When I die, I want to come back as my dog, because that dog is treated so well,” he says, laughing. “It's spoiled. It gets everything it wants. It runs the house.”

Berry actively supports the charity Dwell with Dignity. People don't realize that when a nonprofit or charity connects a family in need with housing, the housing is unfurnished. “So this charity goes in and actually makes the house a home,” he explains. He also works with Easter Seals and the American Heart Association.

Berry rarely gets upset. “I'm always looking to the future and how we can get better. My way of looking at things is: Oh well, this too shall pass.”

He views every experience as an opportunity. “There is something that we can learn from whatever we do, whether it's traveling or having hard discussions about MLS. I try to make sure that everything is on the table. We're looking at every possible angle to come up with the best solution. Maybe that means we try what's been done before or something completely new. Maybe something that didn't work 10 years ago will work now. How can we get the best result and make it a win-win?”

JOE OLIVIERI is assistant editor for Texas REALTOR®.

LESSONS FROM PAST CAREERS

Before he got into real estate, Russell Berry had a globetrotting résumé. The experiences shaped how he thinks and manages. They also taught him about networking, customer service, and other cultures.

Berry started working as a flight attendant for United Airlines. He traveled around the world. “It was the best way to meet different people and find out where I wanted to be,” he says.

He then took a job with Club Med to teach waterskiing and snow skiing at resorts in the Caribbean, Europe, and the U.S. “It was one of the best learning experiences of my life because I worked with people from around the world. I got to learn their cultures and languages.”

Berry joined a traveling circus for a year. The job wasn't as glamorous as it sounds. When he wasn't performing trapeze, teeter board, and high-wire acrobatics for audiences, he was practicing, spotting other performers, assisting with safety checks, and setting up equipment. Life on the road meant staying in a different place almost every night.

“With the performing comes a lot of practice. For every time you master a skill, there are a thousand times that you fail.”

After the circus, Berry got into the restaurant business. Supervisors valued his work ethic, judgment, and managerial skills. He was promoted to manager at every restaurant he worked in.

“There is nothing I would do differently. It's all been a great ride. Everything I do, whether it's turned out well or not, has been an experience for me to become the person I am. One reason I am a fairly decent leader is because I have all of these experiences to draw from.”

2022 TEXAS REALTORS® LEADERSHIP TEAM



CHAIRMAN-ELECT MARCUS PHIPPS CRS, GRI, TRLP

Harlingen | 956-423-5300 | marcus@harlingenhomes.com

Phipps is the broker/owner of Harlingen Homes, a residential sales and property management firm. He serves on the NAR Board of Directors and RPAC Participation Council. He was formerly a Texas REALTORS® regional vice president and president of the Harlingen Association of REALTORS®. He says that more than ever, brokers need to keep current on legal and ethical changes and educate their agents.

- 2022 is a policy-shaping year, so we will be planning for the 2023 legislative session with our eyes on continued property owners association reform and property tax relief and transparency. We're also keeping an eye on tech trends that impact our profession.
- It's always hard to lose a client to another REALTOR® or lose an agent to another company. The hardest lesson to learn in real estate is to understand where you failed in that relationship. Then you must do what you can to keep that from happening again.
- I'm an experienced, professional singer. I spent 30 years as a church music professional and am now a happy volunteer member of my church worship team!
- I wish that more of our members understood the importance of their involvement in politics. City councils and county courts have so much influence on our profession and especially on property taxes. Our members have an incredible resource in Texas REALTORS®, and their local engagement and influence can be multiplied by those resources.
- I love to golf with my kids. My wife and I enjoy short weekend trips or getaway vacations. With one son still at home, much of my time still goes to watching him participate in his favorite activities!
- Our association provides so many great benefits: the Legal Hotline and our forms library, unparalleled stats and market trends through MarketViewer, quality, affordable education, governmental affairs activities that help us lower property taxes and keep our profession moving forward in the political world, and communications that contain timely, relevant information.
- Our Leadership Team's strength is in our trust of one another. No member of the team is more valuable than another. We make all our decisions together, and though we may not always agree on everything, we are always united in the ultimate decisions of the team.



SECRETARY/TREASURER DAVID ALAN COX TWHs

Frisco | 972-814-1843 | david@davidalancox.com

Cox is a REALTOR® and coach at Monument Realty at the Star. He serves on the NAR Board of Directors. He was NAR REALTOR® Party Major Investor chairman in 2020 and is the 2022 RPAC Trustees Fundraising Committee chairman. He was a Texas REALTORS® regional vice president and has served on numerous committees. He also volunteers with the North Texas equine therapy charity Equest and Scottish Rite for Children orthopedic hospital.

- A big challenge for the industry in the next few years will be keeping our profession relevant and ensuring we remain at the center of the transaction.
- My favorite training I've ever taken is the Anatomy of a Disaster contracts class. It was a fresh and honest look at the *One to Four Family Residential Contract (Resale)*, breaking it down on a very simple but effective level.
- The most memorable property I ever sold was a very small property early in my career. It took a long time, but it was the best because I was able to help a daughter secure a home, which was her dying mother's last wish. Her mother passed on the day of closing, but we were able to make sure her daughter was taken care of.
- I am a huge animal lover and have two fur babies of my own. They are my favorite pastime when I'm not working or volunteering.
- Favorite quote: Get up, suit up, and show up!
- A non-real estate topic I consider myself highly knowledgeable on is social media and engagement.
- One of the biggest misconceptions about the real estate profession is that all that agents do is open doors and collect a check.
- What I'm most looking forward to about serving on the Texas REALTORS® Leadership Team is tackling the challenges together and listening to what the members want and need.
- This fast-moving market has presented so many challenges and opportunities to change and better how we do business. Since the pandemic, I've been hyper-focused on video marketing.
- My advice to agents—and what I strive to do: Be better today than you were yesterday and hope to be better tomorrow than you were today.



IMMEDIATE PAST CHAIRMAN MARVIN JOLLY CRS, TRLP

Plano | 214-808-7676 | marv@locationdfw.com

Jolly is a broker in Plano, where he is also a trainer, consultant, and business coach. He has 22 years' experience with the REALTOR® organization. Jolly is the former Collin County Association of REALTORS® president, CCAR REALTOR® of the Year, and past president of the Frisco Rotary Club. He says regional meetings held around the state throughout the year are where he gets the most insightful feedback from members.

- What can members do in 2022 to support our industry and association? Vote. Act. Invest. 2022 is an election year, and it is important for REALTORS® across the state to mobilize voters to elect TREPAC-supported candidates.
- I have come to learn that the most important person in our organization is the member—not the chairman or the CEO—and we must always seek to understand the needs of our members.
- The most memorable part of my year as chairman was delivering my installation speech to a vacant auditorium yet knowing that thousands of our members were able to hear the message of working together.
- The Texas REALTORS® Leadership Team is the very best group of colleagues with which anyone could have the pleasure to serve. We have valuable dialogue and discuss issues very clearly and thoroughly. It is a great team.
- My biggest pet peeves are slow drivers in the left lane and agents who leave blank paragraph 21 of the *One to Four Family Residential Contract (Resale)*.
- If you are visiting East Texas, go to Eilenberger's Bakery in Palestine and get a pecan cake. They are amazing!
- What's the best thing a REALTOR® can do to improve? Learn something new constantly. Seek advice. Build new relationships. If we are the same person today that we were yesterday, we are not growing.
- I have come to be more knowledgeable than ever before of the details in our Texas real estate contracts, which when used in the hands of a skilled agent, can be a valuable instrument in the strategic process of buying or selling real estate.



PRESIDENT/CEO TRAVIS KESSLER RCE, CAE, AHWD, C2EX

Texas | 800-873-9155 | tkessler@texasrealtors.com

Kessler is the president/CEO of Texas REALTORS®. He has chaired the Strategic Planning Committees at NAR and Texas REALTORS®. He was previously CEO of the Greater Fort Worth Association of REALTORS® and the San Antonio Board of REALTORS®. He says a career highlight was receiving the William R. Magel Award, the highest NAR honor for an association executive, from his dear friend, former NAR President Charles McMillan.


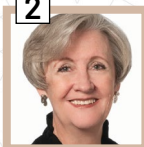




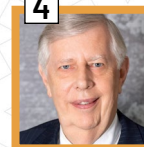







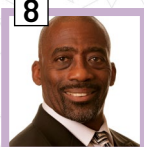




































- As association events go back to being in-person, I'm looking forward to the synergy of face-to-face interaction. While virtual meetings have and may continue to be viable options, they will never replace human interaction.
- Members visiting Austin should come by the Texas REALTORS® building. This is your building, and it's across from the state Capitol because of the impact we yield as the largest trade association in Texas.
- A non-real estate topic I consider myself knowledgeable on is the power and influence of interpersonal communication.
- As our association has grown, we have many new staff members. I'd like to get to know them better and maximize their strengths and commitment to our association.
- Not everyone realizes the importance that advocacy and litigation play to ensure the ability to do our business successfully.
- Research shows that REALTORS® who get involved in their local boards or the state or national association are more successful. They learn leadership skills they can take back to their offices that will help them in their own business. They learn more about the industry and how to put that knowledge into practice to help their clients and customers make the right decisions.
- The fact that members care about our association is what makes a difference in our organization's success.

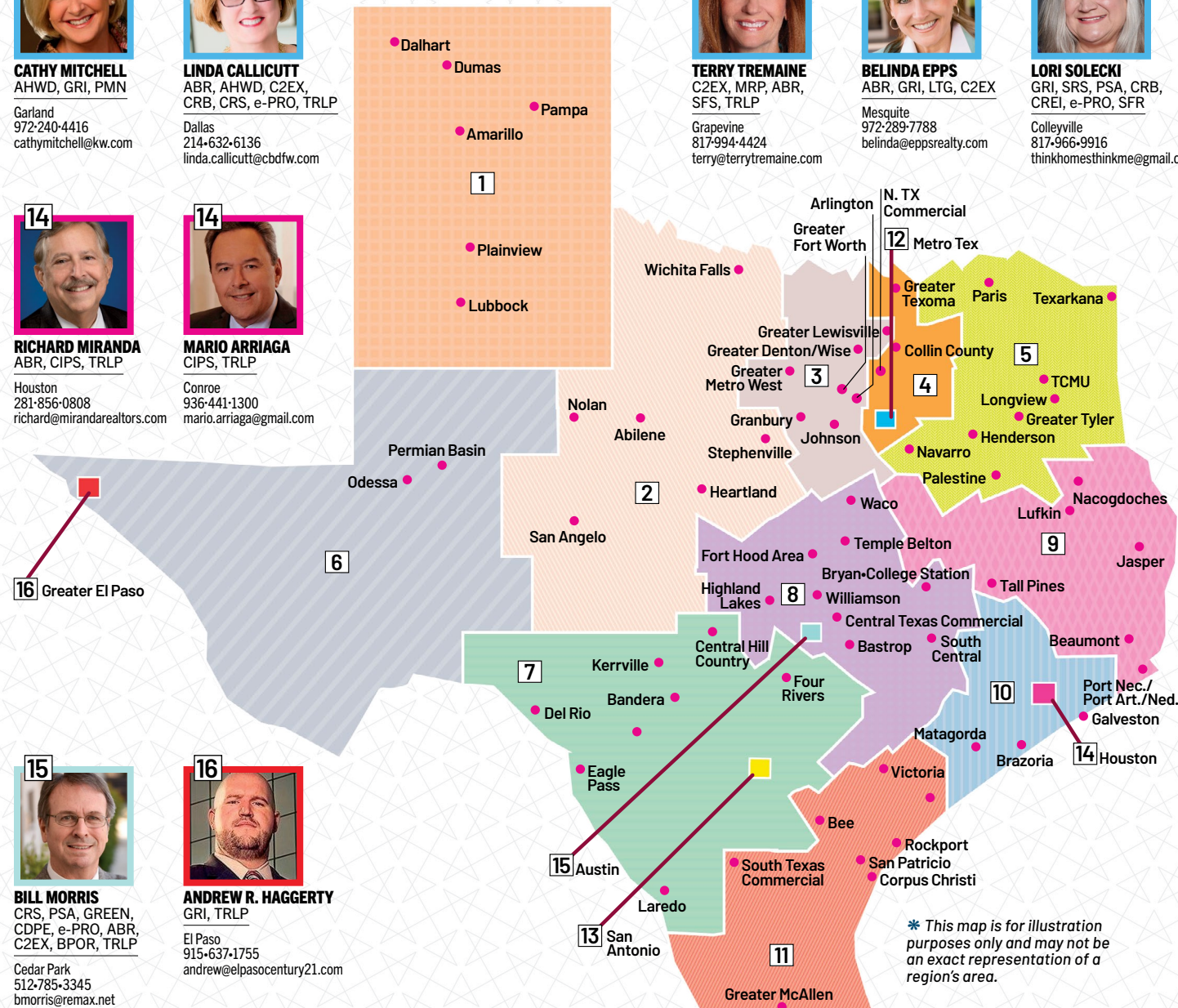
2022 REGIONAL VICE PRESIDENTS

The regional vice presidents are your representatives for policy decisions at the association. Their role is to gather feedback from their regions and provide it to the Texas REALTORS® Executive Board so it can make informed decisions about association policies. If you ever want to provide feedback or have questions about how these policy

decisions are made, contact your regional vice president.

Regional vice presidents are also available for board or office presentations and can share the latest information about the industry and your association, including how Texas REALTORS® advocates on your behalf or the value of membership.

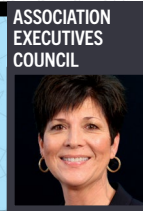
 <p>1 VANESSA DIRKS TRLS, TRPM, TRLP, C2EX Lubbock 806-441-4088 vanessadirks@hubbcityrent.com</p>	 <p>2 KAY SPIVA CRS, GRI, TRLP Abilene 325-338-1198 kayspiva@yahoo.com</p>	 <p>3 J.R. MARTINEZ GRI, ABR, SRS, TRLP, AWHD Fort Worth 817-455-6422 jr@kennethjones.com</p>	 <p>3 TIM BEARY CIPS, CRS, e-PRO, GRI, PSA, SFR, SRES, SRS, TAHS Arlington 817-381-5123 tim@bearynicehomes.com</p>	 <p>3 SHIRLEY JOHNSON CRS, TRLP Cleburne 817-556-1551 shirley@shirleyjohnson.com</p>	 <p>3 TIM SCHOENDORF GRI, SFR, TAHS, AHW, C2EX Denton 940-391-1397 tim.schoendorf@outlook.com</p>	 <p>4 DAVID C. LONG GRI, SFR, TAHS, AHW, C2EX Plano 972-567-0520 davidlong@ebby.com</p>	 <p>4 BILL COX SIOR McKinney 972-562-8003 bcox@careycoxcompany.com</p>	 <p>4 ANGEL TITSWORTH TRLP Bonham 903-227-1933 angel@solidgroundrealtors.com</p>	 <p>4 NICK KLINE C2EX, CRS Plano 469-328-3650 nick.kline@compass.com</p>	 <p>5 TERI NORWOOD GRI, TRLP, C2EX Longview 903-399-8967 teri@terinorwood.com</p>	 <p>6 BRIAN SALES GRI, SFR, TAHS, TRLP Midland 432-853-5100 brian@salesteamrealtors.com</p>	 <p>7 MARTY CHRISMAN TRLP, PMN, AHW, ABR, SFR, Canyon Lake 210-326-5824 mchrism@gvtc.com</p>	 <p>8 JACK STAPLETON C2EX, MCNE, RENE, CRS, CRB, GRI, ABR, PSA, TRLS, MRP, SFR, TRLP, A-REO Round Rock 512-264-5115 jack-stapleton@realtytexas.com</p>		
 <p>8 LENNOX ALFRED ABR, C2EX, TRLS, TRPM, TRLP Killeen 254-535-5382 lennox.alfred@longhornproperties.net</p>	 <p>9 BENJAMIN J. RODRIGUEZ ABR, GRI, SRES, TAHS, TRLP Beaumont 409-782-5764 sold@setxhomefinder.com</p>	 <p>10 GAIL ROBINSON AHWD, CHMS Lake Jackson 979-235-7573 grobinson@cbunited.com</p>	 <p>11 NICK CANTU GRI Edinburg 956-280-0405 nick@foxrealestatepros.com</p>	 <p>11 CARL LEATHERMAN ABR, C2EX, CRB, GRI, e-PRO, MRP, PMN, TAHS, CREI, TRLP Harlingen 956-357-6276 carl@carlleatherman.biz</p>	 <p>12 JUDY M. JONES ABR, CRS, GRI Southlake 817-366-6348 jmjrealtor@sbcglobal.net</p>	 <p>12 TAYLOR WALCIK AHWD, C2EX, CRB, GRI, e-PRO, SRS, TRLP Dallas 214-901-3736 taylorwalcik@yahoo.com</p>	 <p>12 CATHY MITCHELL AHWD, GRI, PMN Garland 972-240-4416 cathymitchell@kw.com</p>	 <p>12 LINDA CALLICUTT ABR, AHWD, C2EX, CRB, CRS, e-PRO, TRLP Dallas 214-632-6136 linda.callicut@cbdfw.com</p>	 <p>12 TERRY TREMAINE C2EX, MRP, ABR, SFS, TRLP Grapevine 817-994-4424 terry@terrytremaine.com</p>	 <p>12 BELINDA EPPS ABR, GRI, LTG, C2EX Mesquite 972-289-7788 belinda@eppsrealty.com</p>	 <p>12 LORI SOLECKI GRI, SRS, PSA, CRB, CREI, e-PRO, SFR Colleyville 817-966-9916 thinkhomesthinkme@gmail.com</p>				
 <p>12 BETTE WASHINGTON CRS, C2EX, GRI, SFR, SRES, SRS, TAHS, TMLS, TRLP Dallas 469-877-7227 bettewashington@hotmail.com</p>	 <p>13 MICHELLE ELLIS TRLP San Antonio 210-865-4075 mellis@phyllisbrowning.com</p>	 <p>13 GRANT LOPEZ SRES, C2EX, TRLP San Antonio 210-865-6129 grant.lopez@outlook.com</p>	 <p>13 SARA BRISEÑO GERRISH ABR, AHWD, C2EX, CRS, e-PRO, GRI, TRLP San Antonio 210-452-3945 saragerrish@remax.net</p>	 <p>13 JAN HICINBOTHOM CRS, GRI, AHWD, e-PRO, C2EX, TAHS San Antonio 512-658-9399 marquis.c.williams@gmail.com</p>	 <p>13 MARQUIS WILLIAMS C2EX Houston 281-856-0808 richard@mirandarealtors.com</p>	 <p>14 LORRAINE ABERCROMBIE GRI, MCNE Katy 281-896-4798 jennifer@katygoodlife.com</p>	 <p>14 RICHARD MIRANDA ABR, CIPS, TRLP Houston 281-488-1212 ext.3011 jnugent@remax.net</p>	 <p>14 MARIO ARRIAGA CIPS, TRLP Conroe 936-441-1300 mario.arriaga@gmail.com</p>	 <p>14 THOMAS MOUTON TRLP Bellaire 832-581-3660 thomas@exclusiveprops.com</p>	 <p>14 CHAILLE RALPH TRLP Houston 713-906-3966 chaille@garygreene.com</p>	 <p>14 SHAE COTTAR GRI, AHWD, TRLP League City 832-324-9393 shae@shaecottar.com</p>	 <p>14 KENYA BURRELL-VANWORMER CIPS, TAHS Houston 713-628-8383 kenyaburrellvw@gmail.com</p>	 <p>14 SHAD BOGANY CIPS, TAHS Houston 713-828-6075 shad@bogany.com</p>	 <p>14 JENNIFER WAUHOB GRI, MCNE Katy 281-896-4798 jennifer@katygoodlife.com</p>	 <p>14 JOHN NUGENT GRI, MCNE Houston 281-488-1212 ext.3011 jnugent@remax.net</p>
 <p>14 CATHY TREVINO TRLP, CIPS, AHWD, SFR Houston 713-516-6331 cathy.trevino@sideinc.com</p>	 <p>14 DEBORAH SPANGLER CRS, PMN, AHWD, C2EX Montgomery 281-703-0333 deborah.spangler@yahoo.com</p>	 <p>14 CINDY HAMANN CRB, TRLP, ABR The Woodlands 281-413-1187 hamanncindy@gmail.com</p>	 <p>15 SUSIE KANG CCIM, CIPS, CRS, GRI Austin 512-695-1481 joarealty@gmail.com</p>	 <p>15 DAVID PRUITT CRB, CRS, GRI, GREEN Austin 512-964-3123 dpruitt@cbunited.com</p>	 <p>15 TERESA SCOTT-TIBBS AHWD, BPOR, C2EX, MRP, SFR, TAHS, TRLP Austin 512-431-2442 angelinrealstate@gmail.com</p>	 <p>15 JOE STEWART AHWD, CRS, GRI, TRLP Austin 512-217-4639 joe@joerstewart.com</p>	 <p>15 BILL MORRIS CRS, PSA, GREEN, CDPE, e-PRO, ABR, C2EX, BPOR, TRLP Cedar Park 512-785-3345 bmorris@remax.net</p>	 <p>16 ANDREW R. HAGGERTY GRI, TRLP El Paso 915-637-1755 andrew@elpasocentury21.com</p>							



* This map is for illustration purposes only and may not be an exact representation of a region's area.

2022 COMMITTEE CHAIRS

Learn more about what these committees do at texasrealestate.com/committees, and look for the volunteer signup in May.



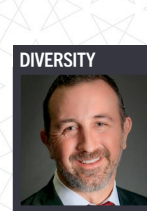
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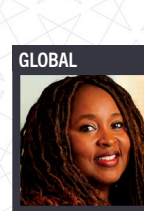
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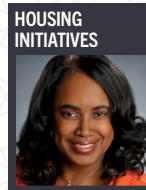
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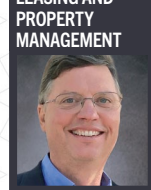
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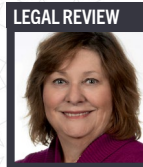
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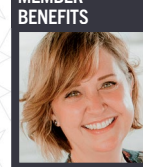
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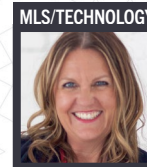
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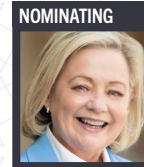
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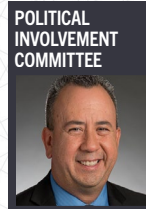
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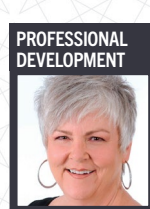
CINDI BULLA
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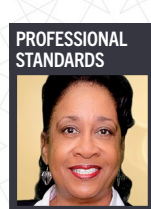
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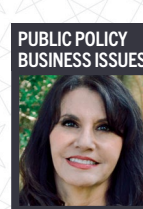
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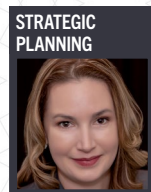
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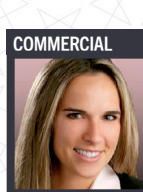
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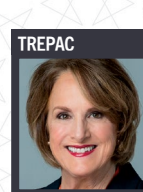
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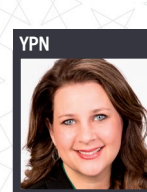
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RUBEN M. PEÑA
REALTOR® Emeritus

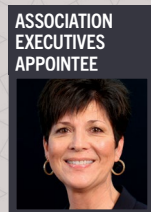
San Antonio
210-490-3948
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2022 EXECUTIVE BOARD APPOINTEES

These appointees join the Leadership Team and regional vice presidents to constitute the 2022 Executive Board.

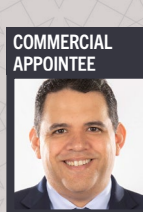
The Executive Board manages all the association's affairs except the following, which require approval of the Texas REALTORS® Board of Directors:

- Amending the association's bylaws
- Electing officers
- Approving expenditures more than 10% of the annual budget
- Approving the strategic plan
- Approving increases in membership dues
- Defining regional boundaries.



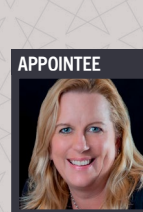
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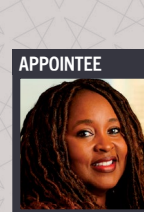
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CHANCE BROWN
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BUYERS: DON'T LET REAL ESTATE MYTHS LIMIT YOUR SEARCH

With a decision as big as a real estate transaction, you'll want good advice from people you can trust. Your friends and family may not have all the answers—in fact, they may give you outdated or incorrect information.

Your REALTOR® is a trusted professional who deals with real estate issues every day. REALTORS® can help dispel myths that could limit your search or unduly influence one of the most important financial decisions you'll ever make. Beware of the following myths:



MYTH: YOU NEED A 20% DOWN PAYMENT.

Reality: Though many buyers do put down 20% or more, Texas homebuyers paid a median 14% down payment in 2020, according to the *Profile of Texas Homebuyers and Sellers* report. First-time homebuyers paid a median 6%. There are many types of loans and programs you may qualify for to help you buy a home even if you don't have a 20% down payment.



MYTH: YOU HAVE TO HAVE SPOTLESS CREDIT.

Reality: You may be able to secure a loan even with a low credit score. There are also steps you can take to improve your credit score to boost your chances of getting a loan.



MYTH: DON'T BUY THE BIGGEST/MOST EXPENSIVE HOUSE IN THE NEIGHBORHOOD.

Reality: This myth suggests that you may have difficulty finding a buyer when it comes time to sell or that your property value won't rise in proportion to other homes in the neighborhood. But that is an overgeneralization. Many factors come into play for how much a home is worth. You should buy the house that best meets your needs and lifestyle.



MYTH: YOU NEED TO TIME THE MARKET.

Reality: Don't wait to buy a home because you think the price will go down. What if it doesn't? It's a bad idea to try to time your home purchase to avoid a seller's market or join a buyer's market. Those market conditions may not apply to the house or neighborhood you're considering. You should buy when it makes sense for you.



Don't rely on bad information when it comes to your home. Your REALTOR® can dispel the myths and make the real estate transaction as smooth as possible.

TAKE 5

UPGRADE YOUR VIRTUAL MEETINGS

By now, you know the basics of a good online meeting: fast internet, no clutter on camera, good lighting, and no distractions. But as far as you've come in the digital realm, video calls still don't make the same impact as your in-person meetings. The reasons why may surprise you.

LOOK THEM IN THE "EYE"

It's tempting to watch the other participants—or yourself—rather than focusing on the tiny lens on your laptop or phone. But when you look at the camera, you make eye contact with others instead of looking down at your screen.

ADD IN SOCIAL TIME

You might want to get right down to business, but remember to include some unstructured small talk at the beginning or end of a meeting. Minutes spent discussing pets or podcasts builds rapport, and those investments can foster loyalty and camaraderie.

LISTEN OUT LOUD

Does something feel missing from the conversation when everyone's on mute? It could be that you're looking for active listening responses. Those affirmations and sounds of engagement help the speaker and make the conversation more interactive. Ask everyone to leave the mute button alone.

READ THE (DIGITAL) ROOM

Pay attention to the faces and body language of your fellow meeting participants. Do they seem engaged? Bored? Distracted? You would be scanning the room during an in-person meeting; make sure to collect this important information in an online setting to gauge when someone wants to chime in, whether people seem confused, and other important cues.

MAKE THE CALL

Sometimes the best way to improve your virtual meeting is not to have one. Not all conversations need to be on video. Think about what you'll discuss and ask yourself if it's better to talk on the phone.



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Transactions (zipForm Agent Edition) is available as a member benefit to all REALTORS® who are active and paid members of Texas REALTORS®. Other categories of membership may not receive access to this benefit.

REALTORS® can also access Texas REALTORS® forms on several other forms-management platforms; however, Transactions (zipForm Agent Edition) is the only forms-management solution included as a member benefit. Find the full list of approved forms vendors in the Legal & Ethics section of [texasrealestate.com](https://www.texasrealestate.com).





Easy does it now

As a local cooperative, we share our profits with the Texans we serve. Since 2006, we've returned almost \$2 billion in combined cash and allocated equities to our members through our cooperative returns program. So, when you're ready to secure a loan for that perfect rural retreat, try a partnership that really pays. **Together we're better.**

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