

# TEXAS REALTOR®

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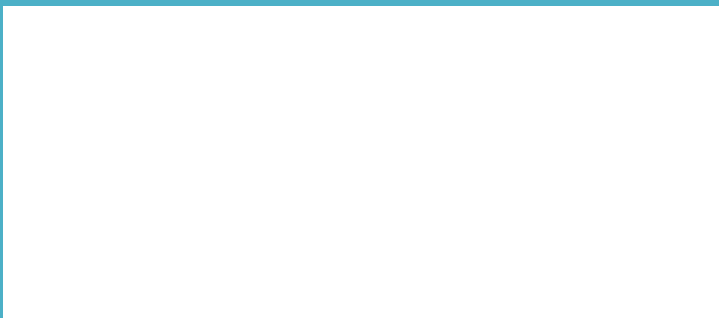
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TEXAS REALTORS



WHAT DO YOU GET FOR YOUR DUES?

Pull out the handy guide on page 11!





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HOUSING  
MONTH**

**FIGHTING  
FOR A FAIRER  
FUTURE.**

**LET'S MAKE  
UNFAIR HOUSING  
HISTORY.**

 **NATIONAL  
ASSOCIATION OF  
REALTORS®**

 **TEXAS  
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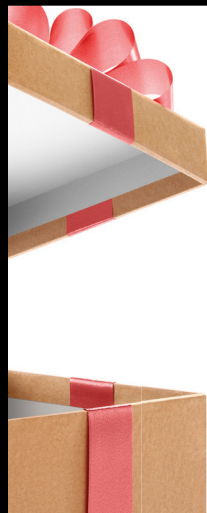
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## Chairman's message

Allow me to offer a heartfelt thank you to the 3,500 Texas REALTORS® who came to Austin for REALTOR® Day at the Texas Capitol and our NAR Riding with the Brand event. It was an exciting day from start to finish!

The sea of purple on the south lawn of the Capitol was an amazing sight. The Purple Solution was in full force! You were excited, and you were equipped to carry our message to our lawmakers throughout the day. I hope you got to take some pictures with the NAR Riding with the Brand bus, and that you supported the REALTOR® Relief Foundation by entering the drawing to win that beautiful motorcycle. If this was your first time or your 20<sup>th</sup> to attend REALTOR® Day, I trust that you found a renewed passion and empowerment for that "R" that you represent.

I hope also that you will join me in thanking our amazing and tireless Texas REALTORS® staff who worked endless hours arranging our legislative meetings and providing us with custom talking points for each of the 181 members of the legislature. This preparation and message crafting gave us the perfect opportunity to have authentic conversations with our friends in the Capitol. Our policy positions are never Blue. They are never Red. They are based on policy, not politics. They are based on fixed principles, not shifting sands. Our diverse membership encompasses the broadest of personal and political beliefs, but our policy positions are based on the preservation and enjoyment of private property rights. We are the Purple Party. Our advocacy and our policy positions are the Purple Solution.

Because of our vast membership, our excellence in grassroots advocacy, our strategic TREPAC raising and disbursement of funds, and our strong

policy development and delivery, we are the strongest trade association at the Texas Capitol. Our 150,000-plus members speak with one voice on issues that are important to all Texans, protecting the rights of private property ownership. That unified voice gives us direction and purpose. It gives us a clear path and boundaries to observe, and we stay in our lane.

With our unified voice, we continue to have great conversations with lawmakers about property taxes, housing affordability, infrastructure, HOA reform, TREC, sustainability, and private property rights. Sometimes members ask us to support or oppose legislation that would take us out of our lane. We simply cannot do that. Our strength is in our unity. If we step out of our lane, we leave members behind. We don't all share the same views on issues outside of our lane, so we must stay in our lane at all times in order to have the greatest impact on the issues where we all can agree. We will not take up a policy position that will divide our membership. It dilutes our overall message and diminishes our power.

The power is in the purple! Regardless of how you vote ... regardless of your personal, religious, or political views, you as a REALTOR® will always agree with the Texas REALTORS® policy positions. They're about you! They're about your clients, your neighbors, and the land upon which all things are built. Thanks for being a part of the Purple Solution!

**Marcus Phipps**

## TEXAN APPOINTED NAR VICE PRESIDENT



Congratulations to Jennifer Wauhob, 2023 Texas REALTORS® Secretary/Treasurer-Elect and 2022 Chairman of the Houston Association of REALTORS®, who was appointed NAR Vice President of Association Affairs for the remainder of 2023. "All of us on NAR's leadership team look forward to working with Jennifer to ensure this association is operating efficiently for our members and their clients in the weeks and months ahead," said NAR President Kenny Parcell.

## Secure the Best Deals at the Best Hotels

Traveling for business or pleasure? HotelPlanner, a new member benefit from Texas REALTORS®, can help you save up to 65% at over 1 million hotels worldwide.

HotelPlanner has a state-of-the-art booking portal that aggregates discounted room rates. So, whether you are looking for a beach resort, mountain vacation, or group lodging for corporate or personal events, HotelPlanner will provide you with a way to save. Start saving today at [texasrealestate.com/hotelplanner](https://texasrealestate.com/hotelplanner).



## APPLY FOR AN NAR COMMITTEE

The NAR committee application portal is now open! This is your opportunity to help shape the industry and the direction of the National Association of REALTORS®.

Get started by creating or updating your profile and reviewing the 2024 committee selection process policies, timeline, and frequently asked questions.

The application portal will be open until May 15. To be considered for all committees on which you are interested in serving, you are encouraged to submit up to five applications. Share your expertise, passion, and time by applying today. Visit [nar.realtor](https://nar.realtor) and use the site search on the term *committee application*.



## UNDERSTANDING THE HEALTHCARE MEMBER BENEFIT PROGRAM

On March 10, CapCare hosted a webinar about the exclusive healthcare member benefit program available to members of Texas REALTORS®. During the session, Bridget Gielis spoke and answered questions about what the program entails, what it means to become a member of the Local 426 union, and how Texas REALTORS® members can take advantage of this offering.

Here are some of the highlights from the webinar:

- The program utilizes a national PPO network available in all 50 states plus the District of Columbia and Puerto Rico.
- The program is not available through the commercial market, health insurance brokers, or on the federal marketplace.
- There is no pre-existing-condition limitation, and coverage cannot be denied. Once becoming a member of Local 426, members are eligible to receive 100% of plan benefits.
- Members can enroll on the first day of any month, with open enrollment to be completed no later than 30 days in advance. Family and dependents can be enrolled in the program.
- As an associate member of the Amalgamated Local Union 426, you have access to the member benefit. As an associate member, you do not have collective bargaining or voting rights.
- Union dues are \$35 per month, which are embedded in the plan rates.
- Rates are not based on factors like age/gender or pre-existing conditions. There are several medical and prescription plan options to choose from.
- Voluntary supplemental health plans are available, such as accident and specified disease, and hospital indemnity insurance.
- Plan renewal rates are based on the total plan participants' experience, regardless of individual claims.

Watch a recorded webinar replay at [texasrealestate.com/healthcare](https://texasrealestate.com/healthcare) to learn more.

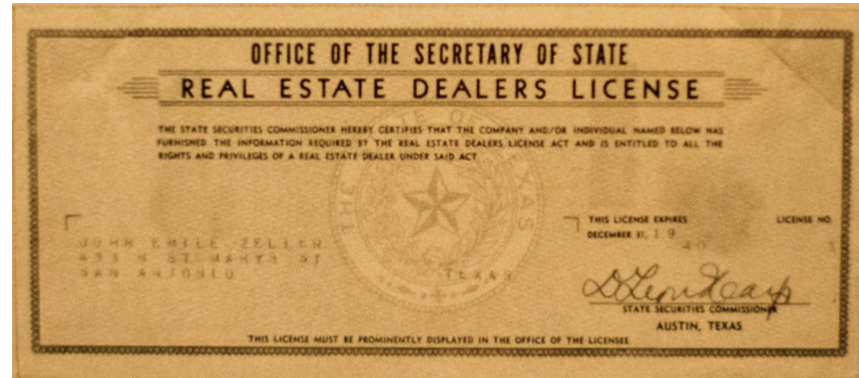
For additional information and to take advantage of the new benefit, please contact a dedicated program member benefit representative at [capcareenrollment@concordmgt.com](mailto:capcareenrollment@concordmgt.com) or 833-287-4765.

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## WHAT EVERY REAL ESTATE LICENSE HOLDER NEEDS TO KNOW ABOUT GOING INACTIVE

by Summer Mandell



First real estate license in Texas, issued to John E. Zeller in 1940

While there are many advantages to setting your real estate license to inactive status rather than letting it lapse, only people with an active license may be active REALTOR® members of Texas REALTORS®, any local association of REALTORS®, and the National Association of REALTORS®.

An unexpected illness, a new opportunity, a change in the market, or a change in your personal life: These are all common reasons why Texas Real Estate Commission license holders may take a break from the business. Whether your break is planned or unexpected, setting your sales agent, broker, or inspector license to inactive status before your renewal (or renewing as inactive) is the best move if you want to return to the real estate business in the future. Here's why:

### Inactive License Holders Have Fewer—and Easier—Renewal Steps

Inactive licenses are current licenses. Although you must still pay to renew your license every two years while on inactive status, you can do so without completing continuing education (CE). Keeping your license current—even on inactive status—means you won't have to start over and re-take the licensing exam.

When you are ready to return to real estate brokerage activities, you will need to complete your required CE first and then submit a request to activate your license. If you're a sales agent, you will need to request that a broker sponsor you. If you're a real estate inspector or apprentice inspector, you will need to submit a *Real Estate Apprentice and Inspector Sponsorship Form*.

### Couldn't I Do Nothing?

If you take no action to renew your license as active or inactive, your license will eventually expire. An expired license is not a current license.

Once your license has been expired for more than two years, you will have to re-apply for your license and follow any current requirements for education and examination. Essentially, you will undergo the license application process all over again, including a full background check, with whatever new rules are in place when you return.

### Do's and Don'ts for Going on Inactive Status

- **DO LOG IN TO TREC'S ONLINE LICENSING SERVICE PORTAL TO MANAGE YOUR STATUS.** Sales agents should terminate sponsorship and inactivate their license under Manage My Sponsorships (Sales), while brokers and inspectors can use the portal to request inactive status. If you prefer, you can email the *Application for Inactive Broker or Sales Agent Status* form or *Application for Inactive Inspector Status* to [documents@trec.texas.gov](mailto:documents@trec.texas.gov).
- **DON'T GO INACTIVE IF YOU NEED TO EARN SAE.** SAE requirements cannot be deferred. You cannot renew as active or inactive until you complete the required education.
- **DO KEEP YOUR CONTACT INFORMATION UP TO DATE WITH TREC,** even if you are inactive.
- **DON'T ENGAGE IN REAL ESTATE BROKERAGE ACTIVITIES** while you are on inactive status.
- **DON'T NEGOTIATE A REAL ESTATE TRANSACTION BETWEEN THIRD PARTIES** or you could be subject to disciplinary action by TREC.
- **DON'T COLLECT REFERRAL FEES OR COMMISSIONS** unless these fees were earned while you were on active status.

**SUMMER MANDELL** is Communications Director for the Texas Real Estate Commission and Texas Appraiser Licensing and Certification Board.

## BEFORE YOU DELEGATE YOUR WRITING TO A COMPUTER...



Until recently, computer-generated writing ranged from substandard to laughable. But AI programs like ChatGPT have made huge advances, creating new opportunities for you to assign many writing tasks to machines. Before you offload all your writing, though, consider the following:

### The computer doesn't know what you know

Just because an AI program can arrange information in human-sounding sentences doesn't mean that information is good. You won't know what sources the AI program used, and even accurate writing may not address your specific need.

### Don't always settle for a first draft

The best writers don't publish first drafts; they rework their writing and then rely on editors to polish the writing further.\* You can follow a similar process by providing additional prompts after an AI first draft. Since the program generates writing quickly, the "rewriting" steps can flow quickly, too.

### The business models for AI services will change

Don't assume that the AI writing service you're using will continue to be free. In February, ChatGPT rolled out a paid subscription, while the free service remained available during times of low demand. Even if some companies don't charge, they will likely monetize the service through advertising, data mining (think about privacy concerns), or other means.

### You're still responsible for the words the computer strings together

If you use AI-written content for business purposes, make sure it complies with TREC rules, the Code of Ethics, fair-housing laws, and other requirements. You'll also want to check carefully that the details you communicate with others are what you want to communicate. The computer can't read your thoughts.

### Don't forget the importance of tone

A message can be well-written and correct but still offend someone. Some people may also be turned off if they find out that what seemed like a personal message was written by a machine.

\*This article was written—and rewritten—by a human and edited by another human. Want to see an AI-generated version of this article? Scan the QR code.



**THE MEDIAN AGE OF THE HOUSING STOCK IN TEXAS IS 23 - 30 YEARS OLD**, according to stats from the 2021 American Community Survey and estimates by the National Association of Homebuilders. That puts Texas in the group of eight states with the youngest median housing stock in the U.S., along with Arizona, Georgia, Idaho, Nevada, North Carolina, South Carolina, and Utah. New York has the oldest median housing stock at 61-79 years old.

Interested in the median age of housing sold in your area? MarketViewer, the real estate analytics portal that is exclusively for members of Texas REALTORS®, lets you choose a geographic area and time frame to view extensive market data of sold homes, including median year built, median home size, median price per square foot, ratio of selling price to original list price, and much more. Visit [texasrealestate.com/marketviewer](https://texasrealestate.com/marketviewer).



### ARE YOUR CLIENTS RENOVATING THEIR HOME? BUILDING A NEW ONE? THEY MIGHT WANT TO CALL AN ARCHITECT.

Architect fees typically run between 5%-20% of the total project cost, according to [homeadvisor.com](https://homeadvisor.com). That would be \$15,000 to \$60,000 on a \$300,000 house.

Architects may also charge per hour or square foot. Encourage your clients to ask about payment and deliverables when researching architects.





## CODE OF ETHICS GOES BEYOND FAIR HOUSING LAWS

April may be Fair Housing Month, but REALTORS® prioritize fair housing issues year-round. That's because the NAR Code of Ethics holds you to a higher standard than the law requires.

Article 10 of the Code of Ethics states that you, as a REALTOR®, shall not deny equal professional services to any person for reasons of **race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity.**

You shall not be a party to any plan or agreement to discriminate against anyone based on those categories. You also cannot discriminate in employment practices against anyone—includes employees, independent contractors, and administrative and clerical staff—based on the protected classes.

The Code includes Standards of Practice that further clarify your responsibilities to fair housing.

- If you are involved in a sale or lease of a residence, you cannot volunteer information about the racial, religious, or ethnic composition of a neighborhood or engage in any activity that may result in panic selling.
- If you aren't involved in a sale or lease, you can only provide demographic information related

to a property, transaction, or professional assignment if the information is deemed necessary to assist with or complete the assignment and it's from a reliable and independent source.

- You cannot print, display, or circulate any statement or advertisement that indicates any preferences, limitations, or discrimination based on the protected classes.
- You cannot use harassing speech, hate speech, epithets, or slurs based on the protected classes. (The Code of Ethics applies to non-real estate activities. Even comments made on private social media channels can violate the Code of Ethics.)

You can be proud of your REALTOR® association's ongoing commitment to going beyond what's required and working toward everyone receiving professional, equitable treatment in the real estate market. NAR added the protected classes of sexual orientation and gender identity to the Code of Ethics in 2011—a full decade before a HUD memorandum amending the Fair Housing Act in 2021. Today, Standard of Practice 10-5's ban on harassing and hate speech goes further than what the Fair Housing Act says.

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## Your Forms

Sellers of new condominiums may use the *Condominium Information Statement* (TXR 1934) to inform buyers of information required by the Property Code. The *Condominium Information Statement* includes spaces to describe the condominium, development rights, any liens or encumbrances on the property, insurance coverage, and pending litigation, among other disclosures. The statement also describes the fees payable by unit owners and lists the additional documentation that must be attached to the statement. The *Condominium Information Statement* can be used with residential and commercial properties. It is one of more than 150 forms exclusively available to members of Texas REALTORS®.



## Fact or Fiction?

Since Texas is a non-disclosure state, a listing broker does not have to report a client's sales price to the MLS.

**FICTION.** MLS rules state that sales of listed property, including sales prices, shall be reported promptly to the MLS by listing brokers. As such, the *Residential Real Estate Listing Agreement, Exclusive Right to Sell* (TXR 1101) includes a notice in Paragraph 6A that goes over this requirement so that clients are aware of their broker's obligations. Local MLS rules also control how, if, or when sales prices can be disclosed by brokers or used in advertising.

It is a misconception that the status of Texas as a non-disclosure state means that a listing broker does not have to disclose sales data to the MLS. That is not true. Rather, it means that governmental entities—including local appraisal districts—cannot force anyone to provide the sales price to those entities.

I'm a licensed real estate sales agent, and I'm working with a client who wants to sell his manufactured home. Do I need to be licensed by the Texas Department of Housing and Community Affairs as a manufactured-housing broker to negotiate the sale of my client's property?

Whether you need to be licensed as a manufactured-housing broker by the TDHCA depends on the property and your recent transactions.

You can take part in the transaction without becoming licensed as a manufactured-housing broker if three criteria are met:

1. The home is attached to the real property.
2. The same person is the record owner of both the manufactured home and the real property.
3. The sale or lease occurs in a single real estate transaction.

There's also an exemption to the licensing requirement if those elements don't apply and you haven't negotiated any manufactured-housing transactions in the past 12 months.

However, if the above elements don't apply and you have negotiated any similar transactions in the past 12 months, you would be considered to be acting as a manufactured-housing broker by negotiating this sale and must be licensed by the TDHCA to comply with state law.





# What Are Your Obligations with a Buyer's Inspection Report?

*Inspection reports can be tricky. They're typically purchased by the buyer but can outlive the buyer's involvement in the deal. Here are answers to three frequently asked questions about disclosures and these important documents.*



**The buyer's inspector contacted the seller and stated that neither the seller nor the seller's broker can provide a copy of the inspection report to a subsequent buyer who has not paid for the report. Is the seller or the seller's broker ever prohibited from providing a copy of an inspection report to a subsequent buyer?**

A seller or seller's broker is only prohibited from sharing a copy of an inspection report with a subsequent buyer if the seller or the seller's broker is the client of the inspector and the seller or seller's broker signed an agreement prohibiting the seller or broker from sharing the report.

Most inspectors know that a client will use the inspection report to negotiate repairs in a transaction and that the client may need to provide a copy of the report to the other party. This is the nature of the industry that gives rise to the demand for the inspector's business.

Most inspectors do not require that their clients sign confidentiality agreements prohibiting the client from sharing the report with others. Even if an inspector has a client sign a confidentiality agreement that limits the client's right to copy and distribute the report, that agreement is binding only upon the client and not upon any other person who may receive a copy of the report.

**What obligations does the seller have to subsequent buyers to disclose information in the prior inspection report?**

A broker or seller who receives an inspection report is charged with knowledge of the information in the report. This is true even if the broker or seller does not open the report or disagrees with the information contained in the report. If an inspection report reveals material defects, the seller and the broker are obliged to disclose those defects to subsequent potential buyers.

The seller and broker may choose to disclose the defects orally, but that may be imprudent since no record of the disclosure would exist. The seller and broker may instead summarize the defects in a written communication to the subsequent buyer, but that may create a risk if information is omitted.

Instead, the seller and broker should provide a copy of the report to the subsequent potential buyer along with the seller's disclosure notice, thereby providing all of the information the seller and broker have with regard to the condition of the property. The Texas REALTORS® *Seller's Disclosure Notice* (TXR 1406) instructs the seller to identify and attach copies of previous inspection reports received in the past four years. The association's notice cautions the buyer against relying on previous reports as a reflection of the current condition of property and suggests that the buyer employ an inspector of the buyer's choice to inspect the property.

**My seller client disagrees with the buyer's inspector's finding that an item needs to be repaired. Does a seller have to make the repairs requested by a buyer?**

No. There is no requirement for a seller to make any repairs. However, a seller who rejects any repair amendment or refuses to negotiate any repairs risks the buyer terminating the contract if the buyer has an unrestricted right to terminate the contract and is within the termination-option period.

If the seller strongly believes the information in the inspection report is incorrect, the seller could have another inspection performed in an effort to continue negotiating with that buyer. If the buyer refuses to negotiate and terminates, the seller should provide both inspection reports to subsequent buyers. ★

## MY ASSOCIATION MY BENEFITS

TEXAS REALTORS®



### ADVOCACY

We advocate for private-property owners—and each other.



### PROFESSIONALISM

We provide a path to superior client service.



### RESOURCES

We help REALTOR® businesses run smoothly.

# BIG SAVINGS ARE IN YOUR HANDS

This handy brochure provides an extensive list of the benefits you get as a member of Texas REALTORS®.

Simply remove the insert and use it for quick reference. More information can be found at [texasrealestate.com/benefits](https://texasrealestate.com/benefits).



# YOUR GRASSROOTS EFFORTS IN ACTION



## REALTOR DAY AT THE TEXAS CAPITOL

### TEXAS REALTORS® CREATED A SEA OF PURPLE ON MARCH 22.

For 2023 REALTOR® Day at the Texas Capitol, about 3,500 REALTORS®—the biggest turnout ever—flooded the halls of the Capitol as they made their way to legislative meetings.

The day kicked off with the National Association of REALTORS® Riding with the Brand rally, where members heard from Texas REALTORS® and NAR leaders. Texas REALTORS® Chairman Marcus Phipps thanked REALTORS® from across the state for turning out to advocate on behalf of private property rights and the real estate industry.

Each legislative meeting presented an opportunity for REALTORS® to educate their lawmakers about the association's policy positions. The association maintains a broad list of public policy priorities, but Texas REALTORS® prioritized six policy areas on REALTOR® Day: housing affordability, property taxes, infrastructure, transactions, economic development, and private property rights.

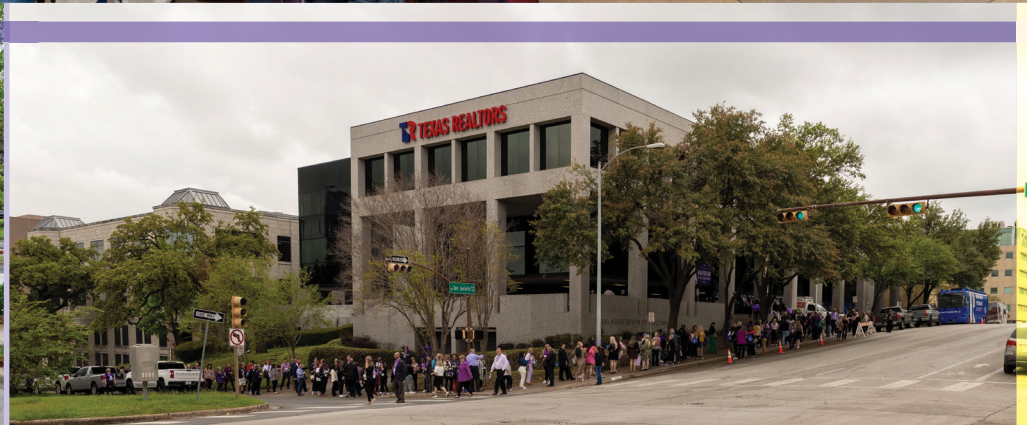
In all, members attended 178 legislative meetings on REALTOR® Day. Association leadership also met with Lt. Gov. Dan Patrick, Speaker of the House Dade Phelan, and staff in the office of Gov. Greg Abbott to discuss policies affecting the real estate industry and private property rights.

The House and Senate each passed a resolution declaring March 22 REALTOR® Day at the Texas Capitol. Up in the galleries of both chambers, REALTORS® dressed in purple cheered—and the lieutenant governor even wore a Texas REALTORS® tie as he recognized the association.

Back at the Texas REALTORS® building, REALTORS® attended a barbecue lunch and toured an open house with activities and give-aways while getting to see what the association does for its members.

REALTOR® Day is truly a grassroots event with members attending from across the state—and your participation is integral to the success of the association's advocacy.

Check out the #realtorday hashtag on Twitter, Facebook, and Instagram to see posts from the day, including lawmakers sharing their appreciation for visits from their REALTOR® constituents. ★



## REALTOR® Day by the NUMBERS

3,500  
Texas REALTORS®

Legislative Meetings 181

1,700  
Plates of Barbecue Served

1,500 Texas REALTORS®  
walked through the open house

Lunch Tables 70

See more photos from REALTOR® Day by scanning the QR code:





# TEXAS HOMESSELLERS

## Who They Are and What They Want

The previous issue of *Texas REALTOR*® featured survey results about Texas homebuyers. This month highlights homesellers in Texas. Responses are from NAR's nationwide homebuyer and seller survey and include homesellers who also purchased a primary residence between July 2021 and June 2022. \*Percentages may not add to 100% due to rounding or other responses not listed.

### Top reasons for selling

- Move closer to friends/family
- Job relocation
- Change in family situation
- Retirement

**79%** of sellers did not offer incentives to attract buyers

That's up 12 points from 2021

**MOST FREQUENT INCENTIVE:** Home warranty

**13%**

### How quickly sellers need to sell

**15%** AS QUICKLY AS POSSIBLE

**38%** IN A REASONABLE TIME FRAME

**47%** COULD WAIT FOR THE RIGHT OFFER

**20%** OF SELLERS REDUCED THEIR PRICE ONCE BEFORE THEIR HOME SOLD

**10%** REDUCED THEIR PRICE TWO OR MORE TIMES

**5%** OF SELLERS KNEW THE BUYER PRIOR TO THE SALE

\*Stats in this column for entire U.S.

**87%**

OF SELLERS USED AN AGENT OR BROKER

3% sold their homes to a homebuying company.

### Most important factor when choosing agent



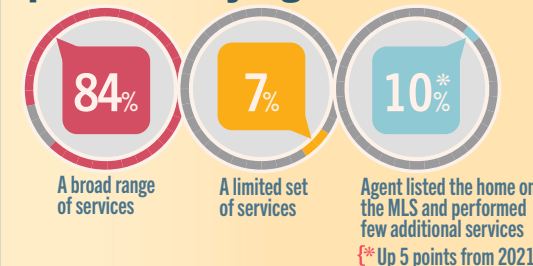
### How seller found agent



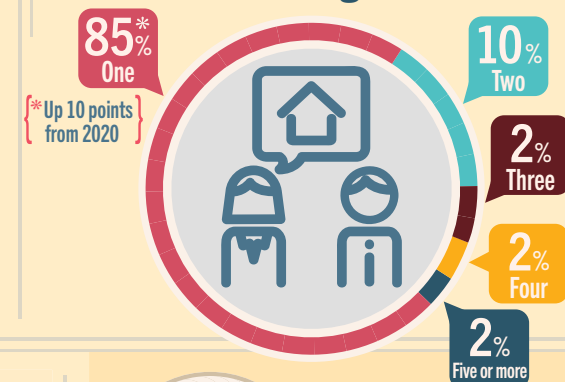
### What sellers want most from real estate agents



### Level of service provided by agent



### Number of agents contacted before selecting one



**72%** WOULD DEFINITELY USE AGENT AGAIN

{\* Down 3 points from 2021}

**14%** PROBABLY WOULD

{\* Down 3 points from 2021}

**23%**

OF SELLERS RECOMMENDED THEIR AGENT TO OTHERS 4 OR MORE TIMES

{\* Down 6 points from 2021}

**38%**

NEVER RECOMMENDED THEIR AGENT TO OTHERS

{\* Up 8 points from 2021}

**51%** OF SELLERS ORIGINALLY PAID LESS THAN \$200,000 FOR THE HOME THEY RECENTLY SOLD



**1 week**

41% of sellers had their home on the market for one week or less



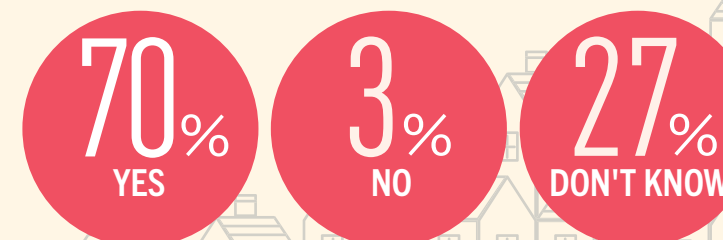
### COMPENSATION: WHO BROUGHT IT UP?

AGENT	48%
SELLER, AND AGENT WAS WILLING TO NEGOTIATE	16%
SELLER, AND AGENT WAS NOT WILLING TO NEGOTIATE	8%
SELLER, KNEW COMPENSATION WAS NEGOTIABLE BUT DIDN'T BRING IT UP	15%
SELLER, SELLER DIDN'T KNOW COMPENSATION WAS NEGOTIABLE	13%

**4%**

PAID THE LISTING BROKER A FLAT FEE TO SELL THEIR HOME

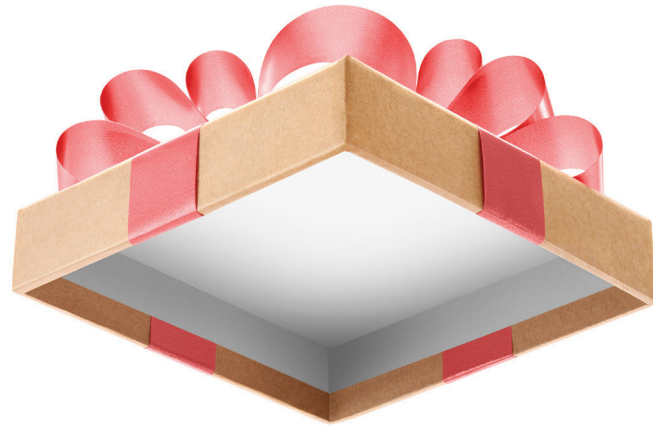
### WAS SELLER'S AGENT A MEMBER OF NAR?



Download the full 2022 *Profile of Texas Homebuyers and Sellers*—as well as prior versions of this report and other surveys—from:

[texasrealestate.com/research](https://texasrealestate.com/research)





# Thinking Outside the Gift Box



Closing gifts are given as a thoughtful gesture to thank clients for their business and to celebrate their new beginnings. *Texas REALTOR*® magazine asked members to share their most successful, creative, or memorable closing gifts.

Answers have been edited for space and clarity.



It's important to factor in the client's personality when choosing a closing gift. I think about the perfect closing gift on my first meeting with the client! During the buying/selling process, you cannot help but get to know your client on many levels. A truly personalized gift will resonate for years to come.

A high-quality, custom jigsaw puzzle featuring a beautiful photo of their home is an unexpected closing gift for buyers

or sellers and is always welcomed. In a world of impersonal corporate gifts, a personalized photo puzzle tugs at the heartstrings of any client and becomes an instant heirloom. **–Brian Burka, Austin**



It's not about how much a gift costs but about doing something personal and specific to each client. My favorite part of real estate is getting to know my clients and their families. As one of my brokers always says, "Real estate is about relationships."

I had a first-time homebuyer—a single, working mom—whose dad made a special trip to do the final walkthrough with us before closing. He had been undergoing cancer treatment and had just been released from the hospital, but he was so proud of her and wanted to know that she and his grandchildren would have a nice home. I took a moment and had them pose for a picture together, which I had framed and brought to her at closing the next day. Sadly, he passed away two weeks later, but she called to tell me how much she treasures the last picture of them together that I gave her. **–Christi Reese, Bridge City**



Since my clients trust me to help them with the largest purchase of their lives and to find the perfect home, it is important to me to give a closing gift that will last. My clients are always surprised because they are not expecting to receive anything.

As a Texas REALTORS® instructor who teaches GRI, I tell REALTORS® that it's good to give a gift to keep you top-of-mind with your clients. I give gifts like branded cutting boards and spreaders with my company information. That way, whenever my clients use them, they will see my information and be reminded of me. I want my clients to refer their family, friends, and everybody else when they hear the word real estate. That's what branded closing gifts will do for you and your business. **–Kristen Price, Dallas**



My seller was moving out of state to be closer to family and had been very active in the community. I made a scrapbook and included photos of the home, newspaper articles about them, and photos from their many years of service to the community. **–Cathy Harris, Rockwall**



It is essential to get to know your client during the buying process. I always try to pay attention to what the buyer or seller likes, what their interests are, what sports, arts, or theater they are interested in, and how I can relate that to their sale or purchase.

My first home sale really pulled at my heartstrings. They had lost their previous home and son to a fire that injured them both. We found a house near the husband's grandparents' home from when he was a boy. There was a piano in it that he said looked like his grandparents'. He lifted the lid, and one ivory was missing, proving that it was actually his grandparents' piano. The sellers were moved by this and left the piano for them. I gave them a few antique hymnals to go with the piano. She started crying and said she had a hymnal collection destroyed in the fire. Now she could start a new collection.

Another time I had a young couple that collected vinyl records. I gave them the *Our House* album by Madness. Two hours after closing, the client texted me an audio clip of the song and said I should play it at everyone's closing. **–Gina Jameson, Brownwood**



When a client has been at their home a long time and is really going to miss it, I like to give them a bound book of the professional pictures we take. It has been very heartwarming to see the folks receive it.

I also have given chicken feeders and waterers to clients who plan to start a backyard flock. **–Shelby Kimball, Aledo**



I give personalized door hangers, but relationships are the greatest gifts. I practice the golden rule of always prioritizing my client's needs first and foremost. I was told before I got into this business that I would not be in the real estate business; I would be in the people business. **–Paula Phillips, Odessa**



I create a photo book of the home my clients are selling. Some are family homes they have lived in for years where they have watched children and grandchildren grow up there. Others are first homes where they started their families and are now moving into a bigger house.

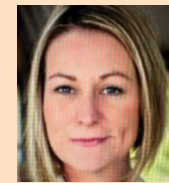
One client had sold two homes with me, and their daughter says it's her favorite book at bedtime because she loves to hear stories of her old home.

And I don't forget the children, pets, and live-in family when buying gifts. They all love to be remembered as well! **–Kayla Click, McKinney**



I ask my clients what they are passionate about and what they enjoy doing in their free time. That way, I can get them something personal and specific to them.

A recent client told me how much he enjoyed playing records. So, for the closing, I got him a new record player. He was ecstatic about the gift. He couldn't stop thanking me. It was just the perfect gift and perfect timing because he had to leave his old player behind during his move to Austin. **–Ina Kail, Austin**



I keep a standard closing gift for most clients to save me time and effort. I also keep on hand a welcome home gift basket for buyers and a new adventure basket for sellers that are specific to my company.

However, in special cases, I buy gifts specific to the family's needs or wants, especially in more emotional transactions. For example, a family was selling their thousand-acre ranch to which they had a very sentimental attachment. I took their original survey and had it professionally framed.

The seller was the matriarch of the family. She loved the survey and was excited to have that memorabilia that she could pass down. **–Tracy Hollingsworth, Goldthwaite**



I have pizzas, drinks, and snacks delivered to the buyer's new home to make the busy move-in day easier for them. All the buyers I've provided the food and drinks for on their move-in day thought it was the best thing I could have given them. All the friends helping were happy too. **–Michael Zehr, Copperas Cove**



I try to give my clients something meaningful, like a wooden sign with the family's name and closing date, so they can remember the day they purchased their home.

It gets tricky putting the exact closing date, but I work with a local business and have always managed to get the sign in time for closing. **–Mariana Palacios, Corpus Christi**

*\*Be sure to verify that you own the rights to any photographs you use in creating closing gifts for your clients.*



# WHAT SHOULD I DO, COACH?

Three experts provide advice to help you climb higher in your career.

by Joe Olivieri



Helping people buy and sell properties is only one piece of what it takes to build a successful real estate career. You also must know how to run a business, market, network, manage time, motivate yourself, and more.

No one gets everything right on the first try. When you hit a roadblock, what do you do? Where do you turn?

Many reach out to coaches for advice. *Texas REALTOR*® magazine asked three coaches—real estate, business, and life—about what they’re seeing in the field. Here’s what they recommend for you and your business.

## WHAT ARE THE BIGGEST OBSTACLES?

**ROSS:** Agents know what to do—it’s about getting past the obstacles that keep them from doing it. Top coaches help you find what will work for you and then support you to do it. It’s not about hammering you about the numbers and making more calls.

**STROBL:** My clients typically feel like they’re languishing or procrastinating. Languishing in the sense that things are going well but there’s no color in their lives and they’re not sure why. Or they are procrastinating. That’s a natural, human way of avoiding uncomfortable emotions. You know if you procrastinate less, you’ll improve your bottom line.

**WILLIAMS:** Getting in your own way. When people struggle, it may be that self-talk or a poor mindset gets in the way. Sometimes, people get into a spiral, headed in the wrong direction. You can make things more difficult than they need to be.

## WHAT’S THE EASIEST THING I CAN DO TO SEE RESULTS?

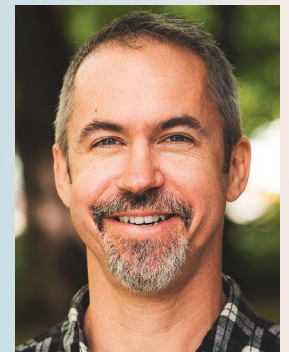
**ROSS:** Your number-one priority when it comes to lead generation and conversion is to schedule a face-to-face meeting ASAP! NAR’s latest *Profile of Home Buyers and Sellers* shows that 67% of the buyers and 80% of the sellers hired the first agent they met with face-to-face. Also, stop throwing away buyer leads! According to NAR, 58% own a property they are living in. Make the appointment and get a listing and a sale!

**STROBL:** Get organized and carve out the time for journaling. Have a healthy gratitude practice. Journaling can really help you be more strategic about your actions. Plan your day strategically. Tune into your negative self-talk; that’s probably more helpful than focusing on positive affirmations.

**WILLIAMS:** Be consistent and intentional. For lead generation, what do you want to accomplish? If you’re having an open house, are you willing to knock on doors and do other activities to get the desired result?



**BERNICE ROSS** is CEO of realestatecoach.com. Her company provides training and coaching services for agents, brokers, and industry leaders. Her programs are widely used by many large companies and associations, including Texas REALTORS®.



Life coach **PAUL STROBL**, of Confide Coaching, has been named one of the best life coaches in Houston by expertise.com. He adheres to the International Coach Federation Code of Ethics. Confide Coaching also offers business coaching.



Business coach **JEREMY WILLIAMS** is head coach and owner of Red Hawk Coaching. Williams is the author of *Survive, Scale, Soar: the Entrepreneur’s Guide to Building the Life and Business You Deserve*. Williams coaches small businesses, entrepreneurs, and brokerages.



## WHAT'S HOLDING ME AND OTHER AGENTS BACK?

**ROSS:** I've heard so many brokers say, "My top producers were in the first three rows for your training. The people who needed to be there didn't even bother to attend." **The number one predictor of success is a learning mindset.** Two other factors that predict agent success are knowing the inventory and constantly searching for tools and innovations that will give them a competitive advantage.

**STROBL:** **Most of the time, it's a lack of clarity on what matters on a deep personal level.** You can put habits in place, journal, and organize. But if there's not a compelling reason from within for doing what you're doing, all the other stuff doesn't matter. You need to be able to tune into those things. Even if you are smart and resourceful and you set realistic goals, you may be doing too much of the wrong thing and not enough of the things you need to do.

**WILLIAMS:** **Not knowing what you don't know.** Everything starts with mindset, which leads to the way you think, the way you feel, the types of action you take, and the results you get. You don't know what questions to ask. Not asking the right questions can get you into trouble.

**"When people struggle, it may be that self-talk or a poor mindset gets in the way."**

— Jeremy Williams

## HOW SHOULD I DEFINE SUCCESS?

**ROSS:** **At the end of the day, the only number that matters is how much you net after expenses—your profit.** I once heard an agent brag about making \$1 million in revenue, but he spent \$950,000 on marketing and expenses.

**STROBL:** I really like this question. **Success is not quantitative; it's qualitative. You feel the change in your bones.** Even getting up in the morning, how it is versus how it used to feel. It could be that we have undone some negative behaviors. Or perhaps you are now accountable to yourself. You have a set of tools and can take action on what matters.

**WILLIAMS:** **Numbers tell a story.** We look at volume, at units, at income. It's not about the gross; it's about the net. What do you take home at the end of the day? It's also the intangibles. An agent's first closing is a huge win. It's a validation that you can do this business. It's gaining more confidence in a skillset or getting a desired result. It could be that you are afraid to knock on doors around an open house. When you try it and it works, though, you realize nobody yelled at you. Or you got a listing from prospecting. Or you invited a prospect out for a cup of coffee.

## WHAT ARE COMMON GOALS THAT YOUR CLIENTS ARE SEEKING?

**ROSS:** Clients rarely ask the right question because they don't have clarity about what they really need. For example,

**"The basics have never changed—it all comes back to mindset, building connection, and focusing on what matters most to your clients."**

— Bernice Ross

it's common to spend an entire coaching session on a wide variety of topics and when the coach asks for their action step, they decide to do something they haven't even discussed. **The action step is what matters most—what are you willing to do?**

**STROBL:** **The most common goal is more consistency.** Not just in the things you should be doing, but to be more focused on finances, long-term goal planning, and discipline.

**WILLIAMS:** It's all over the board. Sometimes it's building the biggest business or building a huge team or selling 20 units a year. Spending time with kids. Travel. **It's wherever they're at in life.** Clients run the risk of working themselves to death. It's important to have that balanced life. That could be a big goal.

## WHAT'S SOMETHING THAT SEEMS EASY BUT IS HARD TO DO WELL?

**ROSS:** Many new agents say they became a REALTOR<sup>®</sup> because they like houses and people. What they fail to realize is that obtaining a real estate license is like getting the keys to a storefront. They have the store, but they now need to figure out how to build their business. Also, most people have no idea **how rigorous the real estate business can be.**

**STROBL:** **Staying organized and focused. You can't place a dollar value on being consistent** and making the investment to get systems in place. It's not just a boon to your bottom line but also helps your stress levels and overall wellbeing. You don't realize distractions can take you away from your goals.

**WILLIAMS:** Prospecting, right? It should be easy. You know all these people. Perhaps your relatives are nearby and they can be clients. There's also the business aspect. From the outside, real estate might look like you have this great income and great life. It all seems easy. But then you have to build the business. You're also a business owner. It's possible you do really well and have lots of sales but then get pummeled by the IRS because you haven't set up your business properly. **Building a business is one of the hardest aspects of being an agent.**

**"I have to pry the phone from their hands. It's not just a business killer, it's a life killer."**

— Paul Strobl

## WHAT'S DIFFERENT FOR YOUR CLIENTS TODAY FROM 10 YEARS AGO?

**ROSS:** While there will always be new tech and innovation, the basics have never changed—it all comes back to mindset, building connection, and focusing on what matters most to your clients.

**STROBL:** Technology. For my younger clients, I have to pry the phone from their hands. It's not just a business killer, it's a life killer. Depression and suicide are real concerns. Social media is a tool that can complement your life and business. It's not a replacement for a social life and not something that can solely drive your business. I suggest practicing phone fasting. Block off time completely away from your phone. At specific times, you can catch up. **Develop healthy boundaries around communication.**

**WILLIAMS:** **Technology, especially ChatGPT and artificial intelligence.** Ten years ago, I'd hear agents saying they don't need to use a CRM or tech tools. And perhaps they had a pretty good business. What's coming is that they're going to need to lean into tech and adopt these technologies to leverage their business. COVID sped up the adoption of technology significantly.

## WHAT DO PEOPLE TYPICALLY NOT UNDERSTAND ABOUT COACHING OR COACHES?

**ROSS:** They don't understand the difference between coaching, mentoring, and training. If I'm a consultant or a trainer, I'm responsible for your outcome. **If I'm a coach, you're responsible for your outcome.** In other words, it's up to you to decide what action steps you're willing to take and then implement them.

**STROBL:** Modern coaching is about asking questions. It's about asking the right questions to help you to see yourself in a new, more positive light. People are born with positive outlooks and we learn negative ones. We try to undo negative thought patterns. **Coaching is not a substitute for therapy.** Coaching is about helping you in the present and giving you the tools to take action in the future. Therapy looks at the past to come to a healthy and functioning present. There's a slight overlap, but therapists are not trained to help you move forward.

**WILLIAMS:** A lot of coaches tell you exactly what to do, but my job is really to ask great questions. That's where I feel like I can help an agent most. A lot of times, the agent will have the answer or intuitively know the answer. But they've set a limit. I ask the question: **What if you didn't have that limit? What could you do?** It's about removing obstacles and roadblocks. ✦

**JOE OLIVIERI** is a business writer who has written for several publications, including Texas REALTOR<sup>®</sup>.





# Prevent Disability Discrimination and Promote Fair Housing

Learn more about the most common category of fair housing complaint.

by Joe Olivieri



The Fair Housing Act prohibits housing discrimination based on seven protected classes: race, color, national origin, religion, familial status, disability, and sex (including gender identity and sexual orientation).

Allegations of disability discrimination were more than half of all complaints in 2021, according to data from the National Fair Housing Alliance (NFHA). “One reason for this is that discrimination against persons with disabilities is easier to detect, as it most often occurs as an overt denial of a request for a reasonable accommodation or modification to the housing unit,” says NFHA’s *2022 Fair Housing Trends Report*.

How can real estate professionals help prospects, clients, and tenants with disabilities receive the same access to fair housing as everyone else? Rachel Cohen-Miller, Supervising Attorney at Disability Rights Texas, told *Texas REALTOR*® magazine what the advocacy organization was seeing in the field and what agents, brokers, and property managers can do to help.

“A lot of people don’t know that there are actually laws that protect against discrimination,” she says. “We talk to folks about fair housing, and they tell us, ‘I had no idea this exists.’ On a practical level, many people don’t understand what discrimination looks like. The basics about what is fair housing are not common knowledge.”

## DISABILITY RIGHTS TEXAS

In the 1970s, the federal government mandated that every state have an organization that protects the rights of people with disabilities. Texas’s protection and advocacy organization, Disability Rights Texas, does direct work with clients to assert fair housing rights and ensure people get the accommodations and modifications they need, says Supervising Attorney Rachel Cohen-Miller. The organization also provides trainings and develops resources. [disabilityrightstx.org](http://disabilityrightstx.org)



## Understanding Disability Discrimination

NFHA reports that complaints related to rental properties are 82% of all complaints to public agencies and private fair housing organizations. “This is due primarily to the fact that rental transactions are the most frequent type of housing transaction, and the simplicity of the transaction can make it easier to identify or suspect discrimination,” the NFHA report says.

Disability discrimination often takes the form of tenants’ reasonable accommodations and modifications being denied, Cohen-Miller says.

Examples of reasonable accommodations and modifications can include assistance animals, ground-floor units, accessible parking spaces, grab bars installed in bathrooms, alternative methods to submit housing applications, and adjusting a rent payment schedule for people receiving income assistance.

Many times, tenants ask and landlords grant reasonable accommodations and modifications. However, Cohen-Miller says that the requests sometimes end up in a fight.

An apartment complex may deny a request from a tenant with mobility impairments to move from the third floor to the first. Perhaps a tenant with a disability asks for the rent payment date to be moved because the tenant’s Social Security check arrives on the fifth or sixth of the month. “Landlords are denying that left and right,” she says.

Disability Rights Texas has been doing a lot of work recently on cases regarding tenants with mental illness. Perhaps a tenant with a mental illness has an anxiety attack and shuts the door on a building representative. “Landlords are trying to evict people for stuff like that,” she says.

In that case, a reasonable accommodation could be conducting business through email, or giving tenants more advance notice before visiting or showing the property to other potential tenants or buyers. Sometimes communicating in person is difficult; it could be easier to work together in writing, she says. “People with disabilities

## FAIR HOUSING IN 2021

**31,216** complaints received by U.S. public and private fair housing organizations  
**2,500** complaints received in HUD Southwest Region (New Mexico, Texas, Oklahoma, Arkansas, and Louisiana)

Discrimination complaints, by category

**Disability:** 54% - 16,758

**Race:** 19% - 5,922

**“Other”:** 14% - 4,276\*

**Sex, including sexual orientation and gender identity:** 7% - 2,309

**Familial Status:** 7% - 2,261

**National Origin:** 6% - 1,774

**Color:** 2% - 734

**Religion:** 1% - 382

\*May include source of income, marital status, criminal background, victims of domestic violence, military status, retaliation, and immigration status.

**Rental transactions** were **81.69%** of U.S. complaints  
Reasons why: Higher demand, lower supply of available housing, unfair and discriminatory practices during the COVID-19 pandemic

Source: National Fair Housing Alliance, 2022 Fair Housing Trends Report

## RESOURCES

Learn more about fair housing and the tools available to you with these links.

- **NAR fair housing simulation, Fairhaven**  
[nar.realtor/fair-housing/fairhaven](http://nar.realtor/fair-housing/fairhaven)
- **NAR certificate course Bias Override: Overcoming Barriers to Fair Housing**  
[nar.realtor/fair-housing/bias-override-overcoming-barriers-to-fair-housing](http://nar.realtor/fair-housing/bias-override-overcoming-barriers-to-fair-housing)
- **NAR Code of Ethics**  
[nar.realtor/codeofethics](http://nar.realtor/codeofethics)
- **The Fair Housing Act**  
[hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/fair\\_housing\\_act\\_overview](http://hud.gov/program_offices/fair_housing_equal_opp/fair_housing_act_overview)
- **Department of Housing and Urban Development**  
[hud.gov/fairhousing](http://hud.gov/fairhousing)
- **National Fair Housing Alliance**  
[nationalfairhousing.org](http://nationalfairhousing.org)
- **Texas Department of Housing and Community**

### Affairs

[tdhca.state.tx.us/fair-housing](http://tdhca.state.tx.us/fair-housing)

- **Texas Workforce Commission - Housing Discrimination**  
[twc.texas.gov/partners/housing-discrimination](http://twc.texas.gov/partners/housing-discrimination)
- **Texas State Law Library - Landlord/Tenant Law**  
[guides.sll.texas.gov/landlord-tenant-law](http://guides.sll.texas.gov/landlord-tenant-law)
- **Landlords and Tenants Guide**  
[assets.recenter.tamu.edu/documents/articles/866.pdf](http://assets.recenter.tamu.edu/documents/articles/866.pdf)
- **Tenants’ Rights Handbook**  
[texasbar.com/AM/Template.cfm?Template=/CM/ContentDisplay.cfm&ContentID=25969](http://texasbar.com/AM/Template.cfm?Template=/CM/ContentDisplay.cfm&ContentID=25969)



## TEXAS LEGAL ACTIONS

### U.S. V. CADENCE BANK, NA (N.D. GA.)

In fiscal year 2021, the Department of Justice filed and settled United States v. Cadence Bank, NA (N.D. Ga.), alleging violations of the Fair Housing Act and the Equal Credit Opportunity Act. The complaint alleged that Cadence Bank engaged in unlawful redlining in the Houston area by avoiding providing credit services to predominantly Black and Hispanic neighborhoods. The complaint also alleged that Cadence Bank's branches were concentrated in majority-white neighborhoods. The consent order requires Cadence Bank to invest \$4.17 million in a loan subsidy for residents of Black and Hispanic neighborhoods in the Houston area, \$750,000 for development of community partnerships to provide services that increase access to residential mortgage credit in Black and Hispanic neighborhoods, and at least \$625,000 for advertising, outreach, consumer financial education, and credit repair initiatives. Under the settlement, Cadence Bank will also dedicate at least four mortgage loan officers to majority-Black and Hispanic neighborhoods in Houston and open a new branch in one of those neighborhoods.

### TEXAS HOUSERS V. STATE OF TEXAS

In March 2022, the Department of Housing and Urban Development issued letters of findings that the State of Texas violated Title VI of the Civil Rights Act of 1964 and Section 109 of the Housing and Community Development Act of 1987 by unlawfully discriminating based on race in its distribution of disaster relief funding. In their complaint, Texas Housers and Northeast Action Collective alleged that the State of Texas had been awarding funding to prevent and mitigate disaster to white neighborhoods and depriving that same funding to those in need who reside in historically Black and Hispanic neighborhoods. If the parties are unable to agree to a voluntary resolution, HUD may refer the complaint to the Department of Justice for resolution.

Source: National Fair Housing Alliance, 2022 Fair Housing Trends Report

have to understand that asking to do business over email is an accommodation that can be had.”

Habitability is also a significant concern, Cohen-Miller says. “There’s a lot of flooding in Texas. When these multifamily units aren’t remediating issues, you start to see mold. It’s more and more widespread,” she says.

Tenants, especially children, may develop breathing problems and asthma. Sometimes landlords do not want to remediate mold issues, she says. “I understand it’s expensive to fix, but there needs to be a middle ground for addressing these issues in a timely way,” Cohen-Miller says.

For people with disabilities, discrimination issues are compounded by affordability challenges in markets across the state, she adds. “In the back of their minds, many people with disabilities are thinking, ‘I don’t want to lose my housing, because I can’t find anything else.’”

The nature of the rental market itself can also pose obstacles. “These are not mom-and-pop operations running many of these multifamily units,” she says. “In many cases, these are corporations from out of state and sometimes out of the country.”

### Solutions for Real Estate Professionals

**Training** is essential for anyone working with the public on housing issues, she says.

“We are seeing a lot of turnover in the front offices of these companies managing multifamily units,” Cohen-Miller says. “The new staff are not being trained in the Fair Housing Act. So staff at these apartment complexes are discriminating against clients. Then we talk to the folks at the management level and they have no idea. When they realize what’s going on, they fix the problem. Reasonable accommodations and modifications are basic stuff. If you get trained on it, you understand. But it’s hard to train with a steady influx of new staff.”

Texas REALTORS® offers several courses on fair housing and related topics. To register for upcoming sessions, visit [texasrealestate.com/findacourse](https://texasrealestate.com/findacourse).

**Ask questions** if you don’t understand. Reach out to your broker, subject matter experts, or impartial state and federal resources. Cohen-Miller says it’s easier to have public-facing staff handle issues with understanding and respect than it is to clean up issues later.

“If real estate brokers and managers could take away one thing, it’s to train your staff and your agents,” she says. “Understand that accommodations exist. There are reasons to grant reasonable accommodations and modifications. If people are trained, it’s less work for others. It’s less work as a whole.” ✪

**JOE OLIVIERI** is a business writer who has written for many publications, including Texas REALTOR®.

#### Read HUD and DOJ’s guidance on reasonable accommodations and modifications

[hud.gov/sites/dfiles/FHEO/documents/huddojstatement.pdf](https://hud.gov/sites/dfiles/FHEO/documents/huddojstatement.pdf)

#### And

[hud.gov/sites/dfiles/FHEO/documents/reasonable\\_modifications\\_mar08.pdf](https://hud.gov/sites/dfiles/FHEO/documents/reasonable_modifications_mar08.pdf)

## TEST YOUR FAIR-HOUSING KNOWLEDGE!

### 1 Which law is not related to fair housing?

- Fair Housing Act
- The Civil Rights Act
- Section 504 of the Rehabilitation Act
- The Americans with Disabilities Act
- All are related to fair housing

### 2 Which is not a protected class?

- Familial Status
- National Origin
- Color
- Immigration Status
- Gender Identity and Sexual Orientation

### 3 Which actions are allowed under fair housing laws?

- Refusing residency to people with disabilities
- Placing conditions on residency for people with disabilities
- Refusing to permit reasonable modifications to allow people with disabilities full enjoyment of the premises
- Refusing to change public and common use spaces to accommodate people with disabilities
- None of these are allowed

### 4 What are examples of reasonable accommodations and modifications?

- Accessible parking spaces for people with mobility impairments
- Ground-floor units
- Adjusting rent payment schedule for people receiving income assistance
- Grab bars in a bathroom
- Alternate means to submit housing applications
- Permitting assistance animals in qualifying circumstances
- All of the above

### 5 When can a housing provider deny an accommodation or modification?

- They can’t
- If the request wasn’t made by or on behalf of someone with a disability
- If there is no disability-related need for the accommodation
- If there’s an undue financial and administrative burden on the housing provider
- B and D
- B, C, and D

### 6 Which isn’t a discriminatory practice?

- Redlining
- Steering
- Blockbusting
- Describing the composition of a neighborhood
- Only showing buyers properties in their stated price range

### 7 What does the NAR Code of Ethics prevent you from doing?

- Being involved in a plan to discriminate against anyone on the basis of protected classes
- Any activity that results in panic selling
- Providing impartial demographic information
- Advertising preferences based on protected classes
- Discriminating against your employees and independent contractors
- Using slurs on social media
- All except c.

### 8 What year did the Fair Housing Act take effect?

- 1968
- 1969
- 1962
- 1991
- 1981

Answers: 1e, 2d, 3e, 4g, 5f, 6e, 7g, 8a

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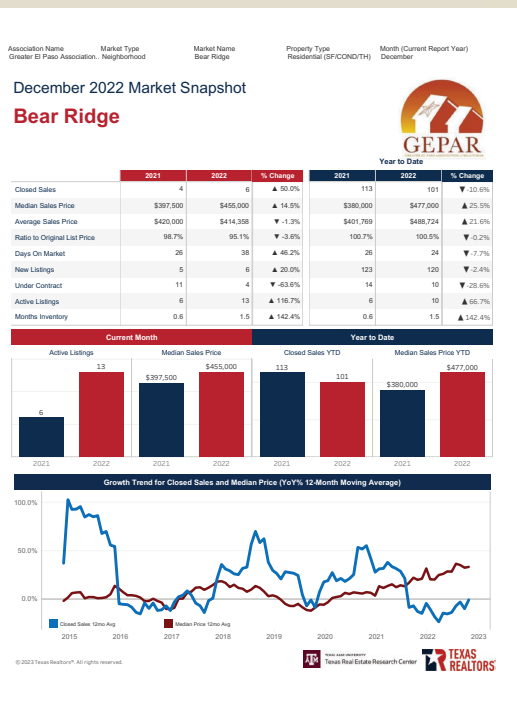
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## MONEY ISN'T EVERYTHING

Congratulations! You have received an offer—or maybe more than one—to purchase your home.

Before you say yes, review the terms. Remember: while price is certainly important, an offer is more than just a number. Consider these factors when working with your REALTOR® to decide what to do.



### DOES THE TIMING WORK FOR YOU?

You need to move to your next address. You might be buying another home yourself. An offer that works with your timetable will be more appealing than one with a quick turnaround or that is otherwise inconvenient. Buyers may even be willing to temporarily rent your home back to you after the transaction closes.



### HAS A BUYER OFFERED TO PICK UP SOME OF YOUR COSTS?

Buyers may sweeten the deal by offering to pay for some of the sellers' closing costs. Though that amount is not part of the purchase offer, it increases your bottom line.



### HOW MUCH WILL THEY PUT IN EARNEST MONEY AND THE TERMINATION OPTION FEE?

Some buyers will show their interest with a large earnest money payment. They may also include a large option fee, which you can keep if the buyer chooses to terminate the contract.



### ARE THERE OTHER FACTORS AT PLAY?

There are many aspects of an offer that can make a deal more or less appealing to you, such as factors related to appraisals, surveys, financing, termination options, and more.



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Your REALTOR® can help you sort through the criteria that matter most to you and can help you find the best offer for your home. When you hire a REALTOR®, you have an advocate for closing the best deal possible.

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Click the red Report Menu button and look for the Commercial Dashboard to get market stats on 11 commercial property classes.

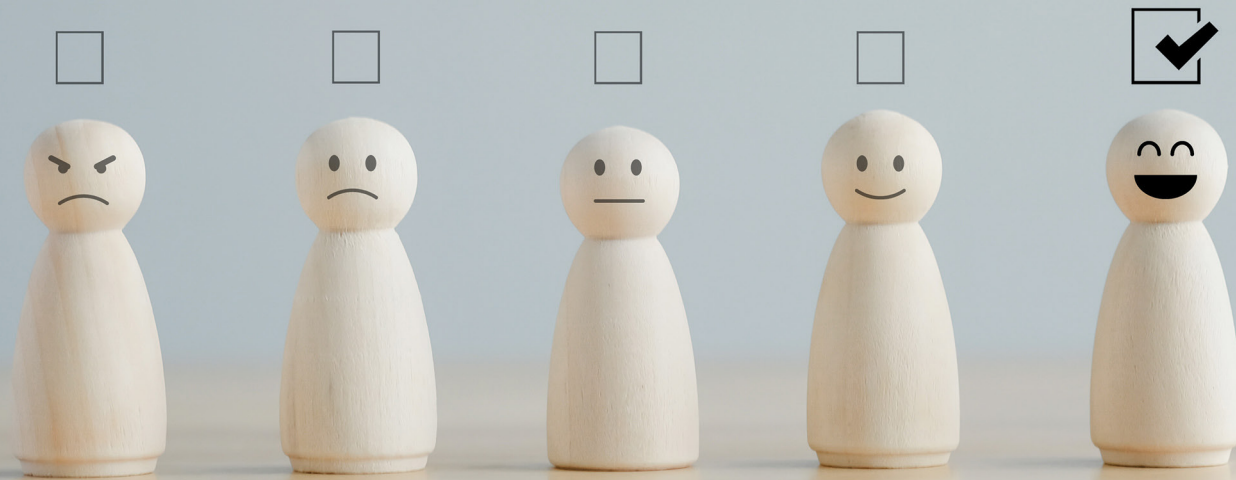


# TAKE 5

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## SET THE STAGE FOR HAPPIER CLIENTS

What if you could head off clients' frustrations before they happen? Managing your clients' expectations can make a big difference in their impressions of the entire real estate transaction. Try these strategies to improve clients' satisfaction *and* enhance their impression of you.



### FIND OUT WHAT THEY THINK WILL OCCUR

Once you understand your clients' expectations, you can address any gaps between what they *think* will happen and the reality of the market.

### STAY REAL

There's nothing wrong with optimism. But you're not doing your clients—or yourself—any favors if you don't point out when optimism is actually fantasy. People hire you for your knowledge and expertise. If they won't listen to you, you may want to spend your time working with clients who will.

### USE DATA AND STORIES

For some people, sharing numbers and charts provides a clear picture of the current market. Others learn more from hearing about what happened to other people in similar situations. Try combining statistics and true stories to make sure your points get through to all.

### GO UNDER/OVER

You know the strategy to underpromise and overdeliver. To make it work, though, you must realistically assess time frames and capabilities. If you base promises on best-case scenarios, you'll have a hard time delivering on what you told your clients to expect.

### ACKNOWLEDGE WHEN THINGS CHANGE

Tell your clients as soon as anything significant changes. Whether it's an action from another party, a surprise during the inspection, or even a market shift, the longer your client is in the dark, the bigger the disappointment will be.

#### Bonus Tip for Brokers

These strategies may also help your relationship with agents, especially those new to the industry who may not appreciate how much dedication and hard work it takes to achieve long-lasting success.



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