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TEXAS REALTOR

December 2023-Volume 77-Number 10

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by Joe Olivieri

Stress comes with the job in real estate, but it shouldn't be unmanageable. Read these stories from your fellow REALTORS® about how they deal with professional hardships. Then consider this advice from two therapists who specialize in



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Shelter From the Storm

by Joe Olivieri

When disasters displace Texans, REALTORS® step up. Texas REALTORS® has two disaster relief funds that can help with expenses. Learn how the funds work and how you can get involved.

INSIGHTS



"Tell prospects and clients the many valuable services you provide to help them achieve their real estate goals and protect their best interests."

Chairman's message

You've probably heard that Texas REALTORS® was recently named in a lawsuit along with several local associations and brokerage firms and real estate teams in Texas. After the verdict against NAR and other defendants in a suit regarding broker compensation, this comes as no surprise. This is one of many copycat lawsuits that have been filed across the country. The litigation alleges that MLS rules and brokerages' corporate practices lead to set pricing and commissions that are too high.

YOUR TEXAS REALTORS® **LEADERSHIP TEAM STANDS** BY THE VALUE OF THE PROFESSIONAL EXPERTISE YOU PROVIDE YOUR CLIENTS.

We firmly believe that cooperative compensation between brokers is transparent and efficient. Multiple listing services give you and your clients the most accurate, comprehensive, up-to-date property information available.

As you know, there is no set fee for brokers. Each brokerage independently sets its own fee structure. Each brokerage—in consultation with its clients—decides how much to offer in cooperating compensation to other brokers. And each brokerage negotiates its fees as it sees fit.

Consumers have many choices regarding real estate brokerages. They can hire a broker that offers an extensive list of services, one that provides only the minimum services required by Texas law, or something in between. They can pay a commission, a flat fee, or any other type of fee agreed-upon by the broker and client. They can sell their home outright to a brokerage. Buyers and sellers may even complete real estate transactions without hiring a broker at all.

As this lawsuit proceeds, Texas REALTORS® will share all information that we can with you. Please understand that there may be things we cannot say, and I ask for your patience in that regard.

Within hours of learning of this lawsuit, we sent an email to all members with initial details and a link to a video, background information, and FAQs. We will continue to provide updated information at texas realestate. com/lawsuit. We have hired the law firm of Husch Blackwell to represent us in this matter. Texas REALTORS® leaders and association lawyers and staff are committed to working diligently for a positive resolution.

What can you do?

This lawsuit does not currently change how you do business. Listing brokers decide how much compensation to offer cooperating brokers to best serve their sellers. That can be \$0, a penny, or any other amount. Neither NAR nor Texas REALTORS® nor any MLS specifies an amount. This is solely a matter negotiated between brokers and their clients.

Continue to tell clients, friends, and family that compensation arrangements are negotiable and are set between brokers and their clients. Continue using written listing and buyer representation agreements to clearly explain exactly what services you are providing and how much you charge. And continue to tell prospects and clients the many valuable services you provide to help them achieve their real estate goals and protect their best interests. Don't assume that buyers and sellers know all the tasks you undertake and the details you manage from well before a signed contract until a transaction closes.

Looking toward the future with optimism

Before this lawsuit was filed, I intended to use my last column to talk about my optimism for the future of real estate in Texas. My positive attitude has not changed. While no one would choose to face a lawsuit—and no one can guarantee the outcome—here's

what I do know: REALTORS® care about our clients. We are passionate about helping people navigate one of the most important facets of their lives: the place they call home. We have a high standard of ethical behavior. In fact, our association was founded to deal with unscrupulous real estate operators.

I am optimistic because of our people. I am confident in the abilities and dedication of our 2024 Leadership Team of Chairman Jef Conn, Chairman-elect Christy Gessler, Secretary/ Treasurer Jennifer Wauhob, and President/ CEO Travis Kessler, as I take the role of Immediate Past Chair. I also base my confidence on the leaders who preceded me, including our 2022 Chairman Russell Berry. I thank you all for the honor and privilege of serving as your chairman this year, and I look forward to all that we will achieve in the future.



Marcus Phipps



FOR A FIFTH STRAIGHT YEAR. TEXAS **REALTORS® WAS NAMED A PLATINUM-LEVEL COUNCIL IN THE 2023 NAR GLOBAL ACHIEVEMENT PROGRAM.** The program

recognizes the most active associations in global business and assesses association activities in five areas: business plan, marketing and communication, events/education, outreach, and benchmarking. Associations who achieve this status have displayed a commitment to helping members capture their share of the global real estate market in the United States in addition to connecting their council and members to the global community in their local area.

HIGH FIVE ON THOSE **ELECTION RESULTS**

All five state constitutional amendments Texas REALTORS® supported in the November statewide election passed by wide margins.

"This is a great day for Texas real estate," said 2023 Texas REALTORS® Chairman Marcus Phipps. "We proudly supported these measures, which protect private-property rights, shore up the state's infrastructure, and save Texans thousands of dollars on property taxes. We commend the Texas Legislature for getting these issues on the ballot, and we are glad the voters agreed."

Just over 2.5 million of the state's 17.7 million voters cast ballots, which puts turnout at about 14.4%.

Texas REALTORS® remained neutral on the other nine propositions on the ballot. Here's how REALTOR®-supported amendments did by the numbers:

- **Proposition 1** the right to engage in farming. **Passed: 79.03**%
- **Proposition 4** property tax savings. **Passed: 83.43**%
- **Proposition 6** funds for water projects. **Passed: 77.64**%
- **Proposition 7** creating the Texas energy fund. **Passed: 64.92**%
- Proposition 8 creating the broadband infrastructure fund. Passed: 69.45%



TEXAS REALTOR® December 2023

BUSINESS

FIND FILES FASTER

If you regularly spend more than a few seconds hunting for files on your computer, these tips can save you time.

Choose names based on how you'll search

Short file names and abbreviations seem convenient but make it harder to locate what you want. (Mailing Labels 2023 may be a bit longer than mlnglbls23 but is more easily found.) When creating names, consider what keywords you would look for or type into your search field in the future.

Create a folder for temporary files

Sometimes you need to download, create, or transfer a file to your computer you know you won't need later. Create a folder for these one-time-use files and periodically empty it. That will keep your desktop and file structure from getting cluttered.

Separate personal and business files

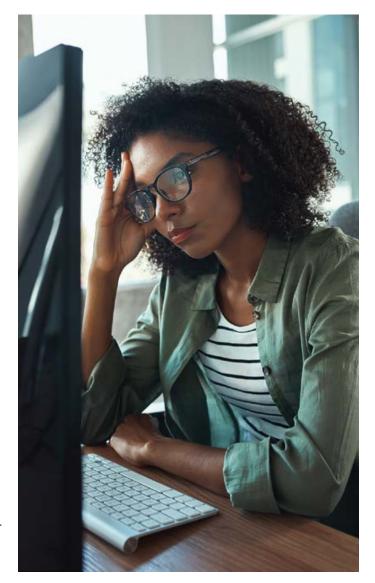
If you keep personal and business files on the same machine or cloud-based location, create top-level folders to separate these parts of your life.

Don't skimp on subfolders

You may think that many levels of nested subfolders will slow you down, but the opposite is often true. It's much easier to find the headshot you want if it's not mixed in with photos of homes, interior-design ideas, and pictures of your pet.

Take a little time now to save a lot of time later

Inefficient file organization may seem like a minor inconvenience when looking for one file, but those wasted seconds and minutes add up. A half hour setting up a better system now will pay off time after time after time after time...



High-end home sales cool off

Fewer Texas homes sold for \$1 million or more from November 2022 through October 2023 than the previous year, according to a report released by Texas REALTORS* in December. Total sales of million-dollar properties in the state dropped from 13,985 to 11.780 statewide.

	October 2022	October 2023
Price per square foot	\$423	\$409
Months of inventory	4.7 months	7.5 months

The full report, which includes statewide data as well as market stats for Austin, Dallas, Houston, and San Antonio, can be found at texas realestate.com/research

3 STEPS TO MAKE NETWORKING MORE PRODUCTIVE AND LESS PAINFUL

You know that networking is essential to a successful business. However, there are days you'd rather chill out on your couch than attend a dinner, happy hour, or other event.

Here is a three-step plan to make networking easier and more successful.

Set a Reasonable Goal

It's tempting to say that you want to generate 10 quality leads at an event, but is that reasonable? Instead, commit to talking to five new people—and write down that goal before you attend.

Focus on the Other Person

When you meet people, ask them about themselves: What's their connection to this organization? What business are they in? How long have they lived in town? This approach takes the burden of conversation off you initially, plus you can learn how you can provide value to them.

Offer Help

Take what you learn from the previous step and find ways you can help them. It's a slam-dunk if the person tells you he's looking to sell a house, but you can offer value in more nuanced ways. For example, if the person is new in town, offer to meet for coffee to talk about the community. If the person is starting a small business, suggest he talk to the marketing firm that you use.

Networking takes effort, but with quick preparation, it can be easier and productive—and maybe even enjoyable.



Nearly one-third of buyers in the U.S. are first-timers

The share of first-time homebuyers in the U.S. rebounded to 32% of all home purchasers, up from 26% the previous year, according to NAR's 2023 Profile of Home Buyers and Sellers. That 26% share marked the lowest percentage of first-time buyers since the report's inception in 1981.

Other highlights from the report, which surveyed buyers and sellers who had a transaction between July 2022 and June 2023:

89% of buyers used a real estate agent to purchase a home

6% purchased the home directly from the previous owner

Median distance moved from last residence fell from **50** miles to **20** miles

65% of sellers found their agent from a referral by a friend or family, or previously used that agent

87% of sellers would definitely or probably recommend their agent for future services

7% of home sales were FSBO sales, matching an all-time low from 2021.

A summary of the 2023 Profile of Home Buyers and Sellers is available on nar.realtor, while members can purchase the full report for \$19.95. Look for results from the next Texas Profile of Homebuyers and Sellers in a future issue of Texas REALTOR*.

How Interest Rates Are Changing Borrower Behavior

Rates for 30-year fixed mortgages are higher than they've been in many years. And while the majority of loans are still fixed-rate mortgages, adjustable-rate mortgages are becoming more attractive to homebuyers. According to the Mortgage Bankers Association, applications for adjustable-rate loans increased by about 30% between October 2022 and October 2023.

Adjustable-rate mortgages typically offer lower rates than fixed-rate mortgages for a set period—maybe five years—before the loan resets to current market rates. They are not right for everyone but they offer an alternative to higher rates for certain buyers.



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LEGAL & ETHICS

A DREAM PROPERTY... FOR WHAT PURPOSE?

Here's how to avoid claims when the zoning does not match the intended use.

Your buyer clients just purchased a large home they hope to turn into a daycare for 20 children. Unfortunately, that's not allowed; the property is zoned for single-family residences, not commercial businesses. They could open a small, home-based business—say, a daycare for three or four children but your clients don't want that.

They allege they never would have purchased the property if they knew they couldn't use it for their intended purpose. Now they are threatening to sue you and your broker for failure to disclose this information.

Zoning and restrictions, or use of property, was among the top categories of claims handled in 2022 and 2023 by AXA XL, an insurance provider that works with Texas REALTORS® risk management partner Pearl Insurance.

Daycares are an example of this type of claim, says Lee Santos, AXA XL TX Claim Manager. But he's also seen cases where buyers cannot live in commercially zoned properties. Santos is working on a case in Arizona in which the buyers did not realize their scenic mountainside getaway was next door to an active mining facility.

Buyer's agents and brokers could be at risk if they knew the buyer's intentions and did not warn them to check with the relevant entities to make sure the property would meet the buyer's needs. Or if they knew and did not want to stop a potential deal.

"It may be difficult to steer clients away from that property," Santos says. "But erring on the side of caution may cost less than getting into trouble down the road."

TREC requires all license holders to be knowledgeable and competent on conditions affecting real estate in the geographic area where they are providing services. That includes disclosing material information about zoning or other developmental regulations of which the license holder is aware.

However, license holders are not obligated to investigate the zoning of a particular property or do proactive research. License holders must share with clients the information they know, such as information from the seller's disclosure or the property survey. Once a license holder learns about material information regarding the property, the license holder must share it with the client.

One thing you can do to be sure you get the right information from your client is to ask if your brokerage has a standardized checklist of topics to discuss during the first client meeting. If so, use this checklist with every client. It may include asking about a client's needs and wants for the property.

If your clients mention plans to use the property in a way that may conflict with local zoning, a license holder should suggest that your clients research the property's zoning. Direct your clients to the local zoning office to get more specific information.

Reach out to your broker and errors and omissions provider if you are contacted about complaints or possible litigation.

As with most E&O claims, the best defense is transparency: Document, disclose, and discuss, assume anything."

Santos says. "Be proactive. Ask questions and don't



My client bought a home a few years ago. Now my client wants to sell it and take advantage of the tax exclusion of up to \$250,000 on the proceeds. What criteria does my client have to meet to qualify for the tax exclusion?



The IRS allows a seller to exclude from taxable income a gain of up to \$250,000 on the sale of a home (or \$500,000 if the seller is married filing jointly) if the taxpayer meets the following criteria:

- 1. Owned the home and used it as a principal residence during at least two of the last five years before the sale
- 2. Didn't exclude a gain on another home sold during the two years before the current sale
- Didn't acquire the home through a 1031 exchange during the past five years.

Some special circumstances such as divorce, death of a spouse, or military service can affect a taxpayer's eligibility to make use of the exclusion. Additionally, taxpayers who don't qualify for the full exclusion might be eligible for a partial exclusion if the sale was due to a work or health related move, or an unforeseeable event. Have your client talk with a tax professional if any of these special circumstances apply to your client.

Contract Closeup

Residential Lease (TXR 2001)

When multiple tenants are listed on a lease, there can be confusion about who to make the check payable to in the return of a security deposit at termination. This issue comes up quite often in roommate situations or where a couple divorces and are both named as tenants on the lease. Often, one roommate or spouse will request that the security deposit be made payable to only that roommate or spouse. Paragraph 10C of the Residential Lease (TXR 2001) requires that the landlord make the check payable to all tenants named on the lease. Since all tenants are parties to the lease, they are all entitled to any refund of the security deposit.



Your Forms

Buyer's agents can use the Approximation of Buyer's Closing Costs (TXR 1936) form to itemize anticipated expenses. The form also includes space to document prepaid items, cash due at closing, and approximate monthly payments. Buyers may initial the form to acknowledge receipt. When accessed in zipForm, the

form will calculate approximate totals once the sales price is added. Approximation of Buyer's Closing Costs can be used with residential. commercial, and farm & ranch properties and is one of more than 150 forms exclusively available to members of Texas REALTORS®.





Fact or Fiction

I always have to provide the Information About Brokerage Services (TXR 2501, TREC IABS 1-0) notice.

FICTION. A license holder is not required to provide the notice if any of these situations applies:

- The proposed transaction is for a residential lease of less than one year and a sale is not being considered
- The license holder meets with a party who the license holder knows is represented by another license holder
- The communication occurs during an open house for any prospective buyer or tenant and the communication concerns that specific property.

In addition, TREC has stated that an IABS is generally not required when a license holder is acting solely as principal in a transaction.

TEXAS REALTOR® December 2023



TREC ADOPTS RULES, PROPOSES NEW FORM, APPOINTS MEMBERS TO COMMITTEE

The Texas Real Estate Commission met November 6, adopting new rules, proposing one new form to be voted on in February 2024, and appointing members of Texas REALTORS* to the inaugural Broker Responsibility Advisory Committee. Visit trec.texas.gov for all meeting materials.

ADOPTED RULES

Business Entity Registration

Effective January 1, 2024, license holders with LLCs and S-corporations used for the sole purpose of receiving compensation can register those entities with TREC rather than having to obtain a separate business entity license—as long as certain requirements are met. TREC adopted Rule §535.5, which outlines the requirements business entities must meet to be eligible for this exemption from licensing.

A business entity is not required to be licensed if the business entity:

- Receives compensation on behalf of a broker or sales agent that is earned by the license holder while engaged in real estate brokerage
- 2. Performs no other real estate acts requiring a license
- 3. Is a limited liability company or S-corporation
- 4. Is registered with TREC
- Is at least 51% owned by the license holder on whose behalf the entity receives compensation.

Additional Required Notice in Wholesale Transactions

TREC adopted rules to comply with statutory changes passed during the most recent legislative session requiring a disclosure be made to the original seller in wholesale/equitable interest transactions and that the disclosures be in writing.

Penalties for Violations of the Obligation to Respond Timely Rule

TREC adopted a rule allowing administrative penalties of \$100-\$1,500 per violation per day for a broker's or sales agent's failure to respond timely to parties or other agents in a transaction (Rule §525.157).

PROPOSED FORM

Notice to Purchaser of Special Taxing or Assessment District

TREC proposed a new form for sellers who live in a water district to use when disclosing special tax assessments. Recent legislation replaced the different disclosure notices related to tax assessments made by water districts with a single notice. Water districts are required to post their own notice online (if required by the Tax Code to have a website); however, if the district does not have the notice on its website, this form would allow a seller to complete this proposed form using information obtained from the district.

Members Appointed to Broker Responsibility Advisory Committee

TREC in August established a new committee to advise the commission on issues relating to broker responsibility, with the first members announced at this meeting. The following members of Texas REALTORS* were appointed:

- Two-year term: Ashley Conlon (MetroTex), Larry Frawley (Houston), Sammy Scoggin (Beaumont)
- Three-year term: Rina Camhi (Houston), Marvin Jolly (Collin County), Michael Mengden (Houston)
- Four-year term: Marion Napoleon (MetroTex), Brian Sales (Permian Basin), Ty Williams (MetroTex)
- Alternates: Bob Baker (Collin County), Ashton Theiss (Greater Fort Worth)





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When disasters displace Texans, REALTORS® step up. Relief funds can help homeowners recover.

by Joe Olivieri



t was around 11 p.m. when McClain was awakened by a knock at the door. (McClain asked to be identified by her last name.) Days of rain had already flooded Amarillo's streets, and that night, June 7, 2023, it was coming down harder than ever. "Our neighbors told us to move our cars to higher ground," she says. "Had they not woken us up, we would have lost a lot more."

The water had risen quickly while McClain slept. A current rushed into her home when she opened the door. It was 3 feet deep in places outside, up to her car's windows. The flooding poured into her vehicle and seeped into its electrical systems. Fortunately, the vehicle started.

McClain left her home, staying in a hotel, then with family out of town. "It took nine days before Amarillo was able to pump water out of our neighborhood," McClain says. Two months passed before she was reunited with her indoor cats, Wally and Eddie.

Today, McClain is still trying to put things back together. The house needs foundation repairs as well as new flooring and furniture. She lost a lot of clothes in the flood. "We're rebuilding from scratch," she says. "I'm hoping by Christmas we can have our home back."

REALTORS® Offer Assistance to Texans Affected by Disasters

Natural disasters are unavoidable, but Texas REALTORS® offers help in the wake of major events. The association has two disaster relief funds that can assist with expenses incurred during crises. Members can apply to the Texas REALTORS® Disaster Relief Fund, while members and residents can apply to the Texas REALTORS® Disaster Relief Fund for Texans.

McClain applied to receive funds toward her hotel bill. "Within a couple of months, I got a check in the mail," she says. "We appreciated the assistance."

From Declaration to Relief

Here's how the relief funds work: First, the governor must issue a disaster declaration for a county or multiple counties that have been affected by a flood, fire, tornado, or other disaster. A local REALTOR* association then can apply to Texas REALTORS* to open up the relief funds to members or residents in that area.

The Texas REALTORS* Leadership Team assesses the situation and determines whether to open the relief funds and the amount of funds to provide for that particular disaster. From there, association staff works with the local board to open the application process. Members of the public and REALTORS* can then apply online for funds.

Applicants must describe the property damage caused by the disaster and include supporting documents, such as:

- A copy of their driver's license
- Proof the affected property is their primary residence, such as a mortgage statement
- Proof to show they've been displaced, such as hotel bills or insurance claims.

THE HISTORY OF THE REALTORS® RELIEF **FOUNDATION GOES BACK TO 9/11**

The REALTORS® Relief Foundation (RRF) was formed by the National Association of REALTORS® after the September 11, 2001 terrorist attacks. It raised over \$8.4 million to address housing needs and distributed the funds within 100 days. The charity offers housing assistance to communities impacted by disasters.

To date, RRF has responded to more than 100 disaster recovery efforts, helped more than 20,000 families, and dispersed \$37 million. NAR pays all administrative costs, so every donation from REALTORS®, associations, and partner organizations goes to disaster victims.

Texas REALTORS® President/CEO Travis Kessler says the state association is a strong supporter of the RRF; Texas REALTORS® contributes more than \$100,000 a year to NAR's relief efforts.

"We have been a recipient of aid in Texas year after year," he says. "The biggest one was Hurricane Harvey with \$1.6 million in assistance from the REALTORS® Relief Foundation. We saw the value of what the foundation could do, and we made a commitment as an institution to participate as much as we can every year."

Association members have seen the value themselves and have voluntarily contributed on their own. "Texas is a large state," Kessler notes. "Winter Storm Uri iced Central Texas. There have been wildfires in West Texas. We have hurricanes and tornadoes and flooding. We're so large geographically, and we have almost any disaster you can think of. And the RRF has been there for us."

Once an application is approved, the association sends out a check and award letter.

In times of need, relief fund applicants benefit from the strong ties local REALTORS® have built with their communities and the state association. "This allows Texas REALTORS* to quickly learn what happened, where the needs are, how much money might be needed to provide temporary shelter for those displaced, and to respond," says Texas REALTORS* President/CEO Travis Kessler.

Seeing the Devastation Firsthand

"We're used to hurricanes in the area, but I never dreamt we'd be dealing with a tornado," says Lindsey Martinez, association executive of the South Padre Island Board of REALTORS®.

On May 13, 2023, a tornado formed in Cameron County. It demolished everything in its path with winds higher than 100 miles per hour. The hardest hit area was Laguna Heights, an unincorporated community a few miles west of South Padre Island.

"There's probably several hundred people who live there full-time," Martinez says. "The community is part of a colonia. It's underdeveloped. Some of the people are living there in trailers and didn't have access to electricity or water to begin with."

Another challenge was a language barrier; many of Laguna Heights's residents only speak Spanish. Residents came to the board's office, and association staff helped the residents fill out the relief fund applications. The fund approved 15 applications for aid, Martinez says. "There were so many stories of loss. We know of one gentleman who died. A couple of people were in the hospital. Many families had lost everything—even their identification. A few are still living in hotels and are displaced," she says.

Martinez saw the aftermath firsthand. "It was very emotional to hear the stories. There were

children who still had to go to school while dealing with the aftermath. They had lost their clothes and toys. It was shocking to see the damage where the tornado had been. It devastated the part of town that really couldn't afford to be devastated."

Martinez drives past Laguna Heights every day. She saw REALTORS® working with residents and the Salvation Army and Red Cross. Today Laguna Heights almost looks normal again, she says. "The community is improving and rebuilding. It's amazing how fast the community came together to help with the labor, funds, and food."

Ready and Waiting to Help

Vanessa Dirks served as 2022-2023 Texas REALTORS® Regional Vice President for Region 1 in the Texas Panhandle. "In June, the region was hit with three disasters during a two-week period," she says. "Amarillo flooded in early June, the Perryton tornado hit on June 15, and then the Matador tornado hit June 21."

Dirks had never worked with the disaster relief funds before this; she coordinated with the local REALTOR® association executives in Amarillo and Lubbock, who also had not worked with the disaster relief before.

Connectivity was a challenge for many REALTORS®. Dirks notes that the lack of power and other services hindered the application process. "They were so hard hit," she says. "Folks weren't able to fill out these applications. One of the conversations we had was, 'Do we go out there with tablets?' It was a learning experience. If there is a next time, I think we will be better prepared. In the future, we will need to be more handson, going out to the communities and assisting with the applications."

Dirks stayed in communication with Texas REALTORS® leaders during the aftermath. Another challenge was applicants getting the receipts and documentation needed to get reimbursed for accommodation costs. These areas have limited accommodations.

Dirks remembers seeing the storm damage herself. "I was traveling east on 380 from Lubbock to Graham. I saw roofs torn off. Buildings demolished. My husband's friends lost their home in that tornado. Each of us assisting with getting the relief, we had that personal connection to it. We saw the need."

REALTORS® have been part of the relief efforts in dozens of disasters across the state in the past, and REALTORS® will be there to provide assistance the next time, too.

JOE OLIVIERI is a business writer who frequently writes for Texas REALTOR®.

TEXAS REALTORS® RELIEF FUNDS DISTRIBUTED

MORE THAN \$5.15 MILLION **SINCE 2005**

5,161 CHECKS SENT OUT



REALTORS® HELPED TEXANS RECOVER FROM HURRICANE HARVEY

Dubbed the most significant tropical cyclone rainfall event in U.S. history, Hurricane Harvey dropped up to 60 inches of rain on Houston in late August 2017. The Category 4 hurricane caused 68 deaths and an estimated \$125 billion in damages, according to NOAA. So many applications for assistance came in to Texas REALTORS® that all association staff pitched in to process them and expedite disbursement of assistance funds. The Texas REALTORS® Disaster Relief Fund provided more than \$3 million in aid after Hurricane Harvey. The association processed more than 3,500 applications from across the state.



STRESS comes with the job in real estate, but it shouldn't be unmanageable. If you feel like your work life is out of hand, know that you aren't alone. Read these stories from your fellow REALTORS® about how they deal with professional hardships.

Then consider the advice from two therapists who specialize in career stress and burnout. Even agents and brokers who have good habits and systems in place may learn something new about responding to challenges.

Texas REALTOR® magazine asked members:

"What aspects of your real estate career are stressful to you? How do you manage the stress of your real estate career?"

Answers have been edited for length and clarity.



SARA BETTALE eXp. Bacliff

As a brand-new real estate agent, I'd be dishonest if I said it wasn't stressful. The sheer amount of learning that goes with any new career, coupled with the fast-paced environment of real

estate, can really take a toll on your mental and emotional health. Trying to distinguish yourself in such a saturated market along with the process of building a new business is definitely tricky.

To help manage stress, I roller skate! I am a certified Roller Pump skating coach, and I teach a women's beginner class on Monday nights. I'm lucky enough where I am able to take my love of a childhood pastime and turn it into my stress relief, my sport, and my part-time income.



CHERYL BOYLAND Boyland & Associates Realty, Arlington

Obtaining legitimate leads and maintaining ongoing business relationships are heavy lifts that can be stressful. How do you not only develop prospects but turn

clients into long-lasting relationships?

As a managing broker, it is my responsibility to manage the office with a focus on compliance, our company goals, and projected outcomes. Fortunately, I am also licensed as a professional mental health counselor (LPC-S). I coach agents through challenges such as building relationships with prospects, business partners, or last-minute changes during transactions. I teach them how to take the emotionality out of it. We typically do a debrief call and go over how they are feeling. We talk through coping skills or even a word bank of go-to phrases they can use in difficult situations.



SUSAN BUTLER BHHS Caliber Realty, College Station

The stressful aspects of my real estate career are dealing with people and their assumptions about the process of buying or selling a home. I also get

stressed out when clients are late to appointments and that throws off my schedule for the day. I have learned to be more flexible.

I have learned to manage my stress with exercise. When I finish work for the day, I work out right after work, and that has lowered my stress level a lot. I also do deep breathing exercises when stressed. Prayer is my first go-to when stressed.



AMY FRY Blair Realty Group, Conroe Time management and legal deadlines

are always a concern.

I make it a point to take time off in a way that allows me to turn all devices off for a few days at a time at least a few times each year. I go to a favorite place

dedicated to rest and relaxation. I like to go to Sedona each year and take a few days to hike and enjoy peace and quiet.



LOUIS "BULL" GUTHRIE Landmasters, Llano

To me, it's always closing that's stressful because so many things can go wrong at closing. I do a lot with ranches and farms. When you're dealing with big projects and big money, you're dealing with extra inspections. That can be very

uncomfortable because you don't know what they'll find and the buyer could still back out after the inspections.

Luckily, I'm one of the most low-stress guys on the planet. I put my faith in God and know it's going to work out either way. If it falls through, it wasn't meant to be. Stress is as temporary as you make it. Like my dad used to say, "What's it gonna matter in 100 years?"



RANDALL MARTIN CB&A, REALTORS®, Pearland

The uncertainty of things happening beyond my control often brings the most stress. For example, having to deliver bad news of a loan falling out or having to go back on the market with a listing, etc. We can plan all day

long, but sometimes life happens.

I find the best way to remove the stress is to remove the wait time. When I have to deliver bad news, I just pick up the phone and dial. It helps to remind myself that some things are beyond my control. I'm a praying man, and I'll often go to God and pray for the people I'm serving. I know His plan is larger than mine and this helps relieve the stress.



REYNALDA MCBEE Redbird Realty, Selma

As a new agent, it is challenging to get started with leads and the right support through the brokerage. The current state of the market can cause stress on making the income needed to live a lifestyle comparable to other job fields.

As a registered nurse and veteran, I have been training U.S. Navy sailors in operational stress control. We can recognize our own thought process through meditation, reflection, and writing about stressors and evaluating them as real or imaginary.

Use a healthy exercise routine, such as walking, yoga, or swimming. Also, remember that spirituality is the secret sauce to resiliency. Faith, hope, and prayer carried me through a 20-year career in the U.S. Navy. It is that powerful.



BRANDEE JONES Franchise Real Estate Group, Cedar Hill

Consistently creating content for social media and finding balance in career, family, fitness, and spiritual life is stressful for me.

I handle it by knowing my limits, exercising, scheduling a stop time every day, and delegating work to help avoid burnout.



SCOTT MYERS Century 21 Scott Myers, **REALTORS®, San Antonio**

What stresses me are all of the things I have to do as a broker/owner, and always thinking of how to create more and more value to my agents. I'm always looking for ways to help my agents succeed, and

always being available to help them. Making business decisions, keeping up with loads of emails, some of which need to be acted upon, is also stressful.

I try to leave the office on Saturdays about 2 p.m. and rarely go in on Sunday. I watch a lot of sports and catch up on my reading on those days and often have plans with friends. I also have season tickets to half of the San Antonio Spurs games and I thoroughly enjoy those games.



SHIRLEY PARKER Halo Group Realty, Dallas

It stresses me when a listing doesn't sell right away and the sellers don't understand the market and refuse to take my advice about condition and price.

Get up early. Go for a brisk walk. Shower. Have a healthy breakfast. Get

dressed and take care of business at home while listening to relaxing music or jazz.



AUBREY SHAW

Hill Country ONE Realty, Spicewood

What aspects are stressful? Clients are scared of all the bad things happening they've heard about. We are on call a lot of the time. Large sums of money are being dealt with. Wire fraud. People can change their minds at the drop of a hat.

Strict timelines. Not knowing when you'll get paid next.

I let clients know my business hours and systems for setting up meetings outside of those hours if needed. I set up systems so I don't have to do it all. I make time for a yoga class or a walk/run early in the day—meditation, journaling, and writing out gratitudes daily—taking time off. Saving money and setting it aside helps me stay calm.

Advice from Professional Counselors

What advice do you have for folks experiencing stress and anxiety at work?

THELMA FRANCO: The best thing to do is address it. Avoidance is a common response; that never works.

JOAN MULLINAX: Recognize you're not alone. Others are struggling as well. We have a tendency to compare our insides to others' outsides. It's good to have a little more self-compassion.

What are some of the most common reasons folks seek out help about their careers and work?

FRANCO: I've found that people fall into three categories. They're having a conflict between what they want to achieve and the barriers in their work environment. They're having career confusion and asking if what they're doing is the right thing for them. Or something is breaking down, either emotionally, mentally, physically, or relationally. They're noticing that they're just not doing OK.

MULLINAX: One of them is overwork. Most professionals have more on their plate than they can possibly do. They have trouble prioritizing what is important versus what is urgent. Many urgent things are not actually important. Also they may be experiencing a toxic work environment. People don't realize that not all work environments are the same. The last category is job-fit issues. Not everyone is cut out to be an agent or broker. I was not cut out to be a software developer; becoming a counselor felt like coming home.

What are effective ways to handle stress?

FRANCO: Look at your habits. Develop good habits such as: a solid sleep schedule, regular meals, exercise and moving around, spending time in nature, cultivating good relationships, and staying away from toxic things. If you have unhealthy habits, such as habitually using alcohol as a stress reliever, you should start changing those things.

MULLINAX: The key thing is to find ways to settle down your



THELMA FRANCO is a licensed professional counselor with Stress to Strength Counseling in Frisco. She focuses on anxiety therapy, personal development counseling, and professional development coaching for professionals, entrepreneurs, and business owners.

stress2strengthcounseling.com



JOAN MULLINAX is a licensed professional counselor with Eddins Counseling Group in Houston. The life coach, therapist, and career counselor focuses on stress management, work stress, and burnout syndrome among her specialties.

eddinscounseling.com/ therapist/joan-mullinax

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AM I EXPERIENCING BURNOUT?

When does stress cross over into job burnout? Franco and Mullinax say to look for these characteristics:

- Emotional, physical, and mental fatigue
- Feeling hopeless
- A sense of reduced accomplishment or loss of personal identity
- A lack of job satisfaction
- Dragging yourself to work
- Becoming cynical or critical at work
- Impatience
- Brain fog and difficulty concentrating
- Intense and fluctuating emotions
- Forgetfulness
- Aches and pains.

It's important to know the signs of burnout as well as your own personal responses to stress and distress, Franco says.

Notice how long your symptoms are lasting, Mullinax says. Are they persistent? Are they severe? Are they interfering with your health? Are they pervasive? "How much of your life is this affecting? At this point, you may want to consider professional help."

Pay attention to external warning signs as well, she continues. A heavy workload, long hours, and struggles with work/life balance can lead to burnout. "Discuss your concerns with your broker, a mentor, or trusted colleague. Maybe you can change expectations. Seek support. Reach out to a colleague you trust. Friends or family members can help you cope or offer perspective." Regular cardiovascular exercise, consistent sleep, and practicing breathing can help as well.

If you're already feeling burnt out, the only option is to change something, Franco says. "Unfortunately, time and again, people continue to burn out rather than make changes. Fear of change is an obstacle you have to overcome."

TIME AND AGAIN, PEOPLE CONTINUE TO BURN OUT RATHER THAN MAKE CHANGES. FEAR OF CHANGE IS AN OBSTACLE YOU HAVE TO OVERCOME.





nervous system. Practice five minutes of daily meditation. Focus your mind on a sound. Breathe—long, slow inhalation followed by longer, slower exhalation. Another key is to aspire to excellence rather than perfection. Human beings are not built for perfection.

Agents are typically independent contractors. What are common stressors for folks who are self-employed?

FRANCO: The internal pressure to succeed. Folks get impatient and want to succeed quickly. Cyclical revenue streams is another one. When it first happens, agents may see it as a threat, and threats cause a stress response. They need to learn that it's a normal business practice that happens to everybody. Being pulled in different directions as well and saying yes to too many things. Saying yes to things you shouldn't say yes to leads to poor boundaries.

MULLINAX: The buck always stops with them. Seek out assistance to help you accomplish things that don't require your expertise. Figure out what's reasonable to expect yourself to do. Set priorities and sequences. Not everything has to be done now. It feels like it, but it doesn't.

Agents and brokers work with the public and occasionally deal

with difficult people. What are some strategies for staying calm and not letting stressful situations get to you?

FRANCO: It's really important to have what's called a healthy detachment. People are going to get upset. What we need to do is stay focused and remind ourselves that we have a job to do. Our jobs are not to take on the emotions of other people. Focus is something we have to practice.

MULLINAX: Actively practicing breathing is a big help. The other thing is learning about assertive communications. There are techniques you can use to stand your ground in difficult conversations. You can speak clearly and calmly, defuse situations, and find common ground without hostility. I use a book with my clients called *The Assertiveness Workbook: How to Express Your Ideas and Stand Up for Yourself at Work and in Relationships* by Randy Paterson. It also talks about boundaries.

What are some ways agents and brokers can establish professional boundaries, even with unpredictable work schedules?

FRANCO: You have to learn to say no respectfully. If you're always saying yes, the chances of failing to meet that yes

HAVE YOU TRIED SEQUENCING?

Not every important task must be done immediately. Mullinax advocates sequencing, or scheduling work, as a way of alleviating stress. Blocking off time tomorrow to complete an important task may allow you to stop worrying about it today. You can stop thinking about it right now because you will get to it at the scheduled time.

She also advocates negotiating to find out how much time you have to complete a task. "Most of the people you deal with are reasonable people. If something is needed on Wednesday, ask, 'Is it due first thing, or could I get it to you by noon?' As long as they know they are on your list and you are reliable about fulfilling obligations, most people are willing to negotiate with you."

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IS IT STRESS OR ANXIETY?

Stress and anxiety may be commonly used interchangeably, but they are not the same thing.

"Stress is a short-term response to a threat we recognize," Franco says. "We usually know what it is. It can be acute or chronic. We're designed to deal with acute stress but chronic stress is a problem. When it's anxiety, it lingers. We don't always know the cause of the symptoms we're having. When it's more of that persistent worry that doesn't go away even when the threat is not present, we have to really figure out what's causing it."

"Stress is not a diagnosable illness: anxiety is," Mullinax adds. "All of us experience stress and we have strategies for dealing with it. When something starts going into anxiety, it's useful to talk with a professional. The way to tell is when the issues are persistent and disruptive."

are really high. Then you'll unintentionally disappoint and upset people. If you say no respectfully, you're more likely to meet their needs. Also, it's important to write down your priorities. If you write down everything that's important and create your schedule to mirror those priorities, you don't feel that disconnect. You're giving attention to what's important.

MULLINAX: The question becomes *How do I main*tain my discipline whenever I have a break?, or How do I rest and recover when I have a break? Make peace with the fact that you're in a profession that doesn't have a predictable rhythm. Learn to take care of yourself and look for signs you are entering a busier or slower time.

Can you talk about emotional boundaries, like not taking your work home with you?

FRANCO: Good emotional boundaries means understanding that your help has limits. There comes a point after which you're no longer productive, effective, or helpful. Taking work home by thinking about it after hours is wasted energy. That's ultimately going to wear you out. You won't be able to do your job. You'll feel tired. Limits are the key things.

MULLINAX: That's a tough one for all of us. Create a

prioritized to-do list to relieve your mind. Instead of worrying, remind yourself that it's on the to-do list for tomorrow. Start decompressing as soon as work is done. Stand up, walk out of the room, and close the door behind you. If you're commuting, instead of listening to news that may rile you up, listen to music or an audiobook. Or enjoy the silence.

Do you have advice for people who are experiencing unpredictable income?

FRANCO: It's very important to think long term. Having short-term goals are important, but clear long-term goals teach us to see the big picture. If we have those, we can handle the ebbs and flows. In addition, become good at budgeting and personal financial management. Maybe talk with a financial advisor. Make a simple budget.

MULLINAX: That's a common challenge for agents and brokers. Income can vary by the time of year. Just recognize that unpredictable things will happen. Plan for the inconsistency. During slower times, build in breaks and take time off to spend time with family or friends. During busy times, don't spend everything you've got. When the cash is good, set some aside. Count on things to change.

What are some signs that someone should reach out to a counselor? What are the advantages of talking with a professional?

FRANCO: If you're spinning your wheels. If you've tried some things on your own and it's not working. Professionals can help you gain the perspective you lose when you're deep in the weeds of what you're going through. A professional can help you recognize that sense of reality and find a better perspective.

MULLINAX: Professionals are trained in dealing with the issues you're facing. Clients regularly tell me it's great to talk with someone who is impartial and can provide an outside perspective.

Our friends and family love us and advocate for us. But sometimes they aren't hearing your goals, only theirs.

JOE OLIVIERI is a business writer who frequently writes for Texas REALTOR®.



The quality of the computer-generated content you receive depends on what you ask the machine to do. Here's how to prompt like a pro.

by Patee Franks

ave you tried ChatGPT, Google Bard, or a similar AI content generation tool and weren't happy with the results? You're not alone. A common complaint is that results are too vague, too generic, or didn't read like something you'd write. While AI still has room for improvement, it may not be the tool's fault—it could be your prompts.

WHAT'S IN A PROMPT?

A prompt is the request you give to the AI tool to receive content. However, asking the tool to write about something is not enough. Adding specifics will help optimize your results—saving you time and frustration.

Answer these six questions (listed in order of importance) to produce a prompt that will give you content you can actually use:

- 1. What do you want the tool to do? Guide the prompt with an **action verb**, such as *develop*, describe, outline, rewrite, or expand. To get the best results, always include this step.
- 2. What's the context? Give some background on the subject (who you are, the type of project, etc.), the environment (business, location, area), and goals. For example, I am a commercial real estate broker in Plano, Texas, wanting to promote a new retail center.
- 3. Do you have a rough draft or a sample? Paste the example in the tool and specify if you'd like to have it improved or used as a guide.
- **4. Who is your audience?** Include who will be

receiving the information. Is it going to your boss, a new client, YouTube viewers, or a contractor?

- 5. How do you want it to look? Besides specifying whether you want an email, report, blog post, or text message, you can instruct the tool to include certain formatting elements, such as the length, bullet points, bold headers, or other guidelines.
- **6.** What do you want it to sound like? Set the tone. Is your content meant to sound catchy, professional, compelling, or amusing?

Not all the components need to be used in a prompt, but the more details you add, the higher your chances of receiving your desired output.

EXAMPLES OF PROMPTS

Write a blog post about the top five staging features that help

sell homes in today's Liberty Hill market.

I am a residential real estate agent; create a Facebook caption

that showcases my excitement about my clients standing in front

of their first home.

audience

■ I'm a new REALTOR® at X company in Houston looking to

gain leads. Generate a professional email with five bullet points

tone

based on the example below to send to clients looking to

buy a home.

MODIFY AND ENHANCE TO GET EVEN BETTER RESULTS

Is it still not exactly what you want? You don't need to accept the first or even second draft. Fine-tune your prompt. Change the tone, expand or delete something from your context, or add more details about your audience. Remember, prompting is a skill. The more you practice, the better you'll get at defining the right parameters. When you have a successful prompt, save it. That way, you can reuse it and streamline the process in the future.

What else can you do? Pull out parts of an AI draft to complement your writing. Ask the AI tool to improve your grammar, offer other edits, or brainstorm topics to spark your creativity.

And, of course, just because you can doesn't mean you always should. Sometimes you may get a better result by not using AI at all.

BE THE FACT-CHECKER

Sure, it's coming from a computer, but that doesn't mean it's error-free or the facts are entirely accurate. You should always review your content before using it. In your prompt, ask the tool to cite references so you can ensure the information is current and coming from reliable sources.

AI-generated content can save you time, provide creative solutions, and polish your writing. When you give the application good input, you are more likely to receive a valuable output in return.

PATEE FRANKS is Digital Marketing Specialist for Texas REALTORS®.

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KEY:

Action Verb

Formatting

Context

Tone

Audience

Rough Draft or Sample

Put Al to Work

Now that you know how to create effective prompts to get great content, what will you do with it?

WHAT YOU CAN ASK YOUR DIGITAL ASSISTANT TO DO

You're busy. You'd probably love to have an assistant. Good news: You can! Delegate your day-to-day projects to AI. Here are some of the tasks to consider working on with the help of an AI tool:

- Listing descriptions
- Marketing material copy
- Subject lines
- Email or newsletter copy
- Bio
- Template for asking for reviews and testimonials
- Organizing reports
- Creating training material
- Text messages
- Letters asking for referrals
- Scripts for videos or phone calls
- Articles for your website
- Social captions
- Virtual chats (Zoom recently released the Zoom Al Companion feature)
- Responses to property inquiries from new leads.

EXPLORE THE POSSIBILITIES BEYOND WRITING

Al is not just for writing. Transform other areas of your real estate business. Whether creating visual content or wanting to automate day-to-day tasks, Al tools can boost your productivity.

Marketing: Get computer assistance creating videos, graphics, presentations, reports, and infographics

- Adobe Express express.adobe.com
- Canva canva.com
- Piktochart piktochart.com

Administrative: Use tools for meeting transcription, phone message recaps, and coordinating schedules

- Loopin loopinhq.com
- Clockwise getclockwise.com
- Calendly calendly.com

Customer service: Rely on language translation tools and chatbots to help you communicate

- Google Translate *translate.google.com*
- DeepL *deepl.com*
- Tidio *tidio.com*

As AI tools grow in popularity, more programs will integrate the functionality, so be on the lookout for those that may save you time or improve your output.

It's u not p claim harm tool t

BEWARE THE LEGAL RISKS OF USING AL

It's up to you to ensure that material created by the AI tool does not put your business at risk. Improper use of AI can lead to claims of bias, intellectual property violations, and fraud, and can harm your reputation. Always review materials created by an AI tool to ensure there is no violation of your brokerage's policies or rules and state and federal laws, such as fair-housing laws, The Real Estate License Act, TREC rules, and the NAR Code of Ethics.

Help clients better understand real estate transactions by giving them this information.

Download a PDF of this page at texasrealestate.com/sharethis.

THESE MOVING COMPANY ACTIONS COULD BE RED FLAGS

Moving is rarely stress-free. During this busy time, don't gloss over the important step of vetting your moving company. Watch out for these red flags.



THE BASICS AREN'T IN WRITING

Be suspicious if your movers don't provide a written cost estimate or say they will figure out the charges after loading. Think twice if your movers—or a broker who works with movers—gives you an estimate without inspecting your stuff. Does that estimate seem low to you? Is it low compared to other written estimates? Furthermore, watch out if your movers ask you to sign blank documents or claim you have more possessions than the estimate says.



THEIR DETAILS AREN'T CLEAR

Be wary if the company does not have a local address or doesn't identify themselves when you call them. Do the movers say *their* insurance will cover your stuff but they don't ask you to itemize or value your belongings? Are these movers even authorized to be movers? You can look up the company in the Federal Motor Carrier Safety Administration's Registered Mover Database at fmcsa.dot.gov/protect-your-move/search-mover. Consider checking with the Better Business Bureau, too.



THEY DIDN'T SHARE REQUIRED INFORMATION

Movers and moving brokers are required to give you a copy of the *Your Rights and Responsibilities When You Move* booklet and the *Ready to Move* brochure. Did you receive them?

SIGNIFICANT PAYMENT REQUIRED UP FRONT

Are the movers asking for a large deposit or cash before the move? Some sort of deposit may be required but it shouldn't be an enormous sum—or ever required in cash.

Talk to your REALTOR® about how to make your move as smooth as possible. Your REALTOR® has the knowledge and skills to help you make informed decisions.



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MY PHONE CAN DO THAT?

Most of us don't take advantage of dozens of handy features on our smartphones simply because we don't know about them. Here are five phone features you may want to try.



TAKE PHOTOS WHILE **SHOOTING VIDEO**

IPhones and most Androids allow you to snap a photo while you're recording video, so you don't have to switch between modes to get stills while shooting live footage of a speaker, event, or performance. While taking video on an iPhone, look for the round button next to the video recording icon. For Android phones, find the camera icon to the side of the videorecording controls.

TEXT AN AUDIO **MESSAGE**

Sure, you could call a person to chat or leave a voice message, but maybe you don't have time for a conversation, or you know the person doesn't check voicemail. Audio texts come in especially handy if you have a lot to say or when explaining something complex. Use your phone's voice assistant to send an audio clip via text. You can also tap the sound-waves icon on your texting screen on your iPhone, or go to your Android's text screen and tap the plus symbol and then the microphone icon.

MAKE YOUR FLASHLIGHT BRIGHTER

If you need more light while walking in the dark or reading a menu, you may be able to turn your flashlight to a higher setting. On an iPhone, hold your finger down on the flashlight icon to reveal four brightness settings plus off. For Androids, go to Settings and hold your finger on the flashlight icon to select from five levels of brightness.

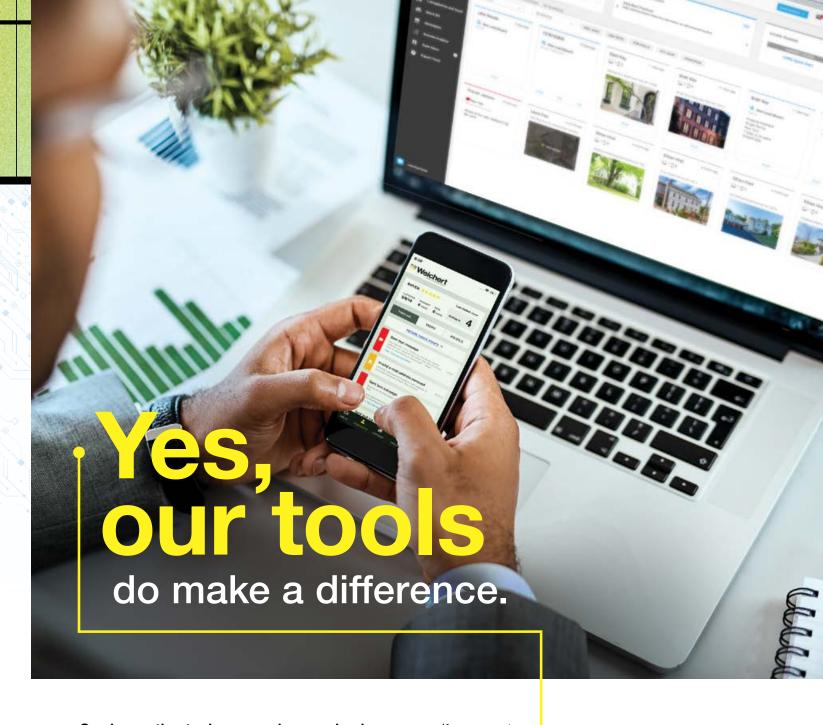
GRAB THE WHOLE SCROLLING **SCREEN**

If you want to save or send an image of a webpage that goes below your visible screen, take the screenshot and select "Full Page" at the top (iPhone) or "Capture more" at the bottom (many Androids; make sure to drag the bottom of the box to the end of the page). You will get a PDF of the entire page that you can save, email, or text to someone.

INSTANTLY CONVERT **MEASUREMENTS**

Wondering about the length of a couch listed at 2.3 meters? In many iPhone and Android apps, you can highlight a measurement and tap it to get an instant conversion. You also can ask most smartphone voice assistants for a conversion to find out the couch is 7.55 feet (or 7 feet, 6.6 inches).

BONUS TIP: If you're trying to stretch your battery life longer between charges, set your phone screen to night or dark mode and turn the screen brightness to the lowest setting you can comfortably see.



Our innovative tools can make your business soar. If you want to be great, you need great tools. Look no further. Weichert® gives you an incredible set of tools to help you succeed both in the office and on the go. Work smarter with our powerful listing presentation, polished marketing materials and the industry-leading myWeichert® powered by the kvCORE platform – the #1 lead gen system available. Generate more leads. Engage more buyers and sellers. Build better relationships. Weichert tools really do make a difference. Put them to work for you. Give your local Weichert office a call today or visit **jobs.Weichert.com**

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Weichert

This is why you're a member of the REALTOR® organization.









More than 100 years ago, real estate professionals founded the National Association of REALTORS® to make a positive impact on their industry and communities. As a REALTOR®, you are a member of your local, state, and national associations — it's a three-level partnership that provides unrivaled value for you and your clients.

ADVOCACY

Thousands of interactions take place between NAR and members of Congress. Those efforts on issues like protecting 1031 exchanges and stopping capital gains tax increases will save consumers an estimated \$1.47 trillion in federal taxes during the next 10 years. Texas REALTORS® represents you at the Texas Capitol in efforts to achieve historic property tax savings and fund the state's infrastructure as well as supports local efforts and candidates.

PROFESSIONALISM

The REALTOR® organization provides a path to superior client service. Offering advanced education and promoting members' commitment to the Code of Ethics are two examples of how NAR continues to advance that goal. Texas REALTORS® and NAR also work to educate consumers about the vital role REALTORS® play in all types of real estate transactions—the "That's Who We R" consumer ad campaign amassed 2.94 billion impressions in 2023.

RESOURCES

Your businesses run more smoothly because of the REALTOR® organization. From the training offered by NAR's designations and certifications to the guides, manuals, forms, and legal information available from Texas REALTORS®, you and your clients benefit in every transaction. Membership includes access to the Texas REALTORS® Legal Hotline, zipForm transaction management software, MarketViewer statistics, and much more.



American real estate accounted for \$4.1 trillion in economic activity in 2022—that's 16% of the U.S. GDP! The REALTOR® organization ensures the industry continues to thrive, helps you achieve success, and advocates for private property owners.

Learn more at texasrealestate.com

