



The Edge

Information and news that gives you an edge in the real estate business.

THIS WEEK



- Ponying Up for Protection
- The Truth About iBuyers
- Last Chance to Get Engaged
- Get Out the REALTOR® Vote!
- Have Your Say in Flood and Traffic Control
- Become Master of the CMA

“The Edge” is a weekly tool for managers to use to inform their agents and stay current and up-to-date with important real estate industry issues.
Produced by the HAR Communications Department.



Ponying Up for Protection

- Despite concerns about climate change and a recent study claiming that about \$450 billion of U.S. housing stock is at risk of flooding by 2050, less than 20 percent of American homeowners are willing to pay higher insurance premiums to protect their homes. That is one of the findings of a new survey.
- ValuePenguin recently surveyed 1,070 homeowners, and 47 percent said they are worried about having enough insurance to protect their homes from a climate change-induced natural disaster.
- However, 42 percent of homeowners said they are unwilling to pay higher insurance costs as the average monthly premium has risen to \$1,083 — approximately 3.4 percent of a homeowner’s annual income.



- For homeowners willing to shell out more, only 18 percent said they’d tack an extra \$500 to their bill.
- The ValuePenguin survey found that a whopping 60 percent of homeowners said premiums will become more expensive over the next five years, especially in low-lying and coastal areas vulnerable to flooding and hurricanes.
- ValuePenguin also questioned non-homeowners, and 66 percent said climate change had not affected their buying plans.
- Read more [HERE](#).

If you don’t already enjoy the FREE Inman Select subscription that comes with your HAR membership, [sign up HERE today!](#)



The Truth About iBuyers

HAR members have been clamoring for information about iBuyers and how they are affecting the Houston real estate market. With that in mind, HAR assembled an iBuyer panel to answer member questions about what they are, how they do business and more. Don't miss this week's ***HAR On the Move*** podcast as we put those questions to representatives of Keller Offers, Offerpad, Opendoor and Zillow Offers.

Each week, the ***HAR on the Move*** podcast covers a variety of topics that are beneficial to all HAR members. [Listen anywhere, anytime!](#)

New shows every Wednesday!

Subscribe today wherever podcasts are available or visit [HAR Connect](#) for the latest episode.



The podcast cover features a blue background with a white microphone icon at the top. Below the microphone, the text "HAR" is written in large, bold, white letters, with a red dot under the letter 'A'. Below "HAR", the text "on the move" is written in a smaller, white, lowercase font. At the bottom of the cover, there are seven colored buttons for different podcast platforms: Apple Podcasts (red), SoundCloud (orange), Stitcher App (dark blue), Spotify (green), Google Podcasts (light blue), iHeart Radio (pink), and RSS Link (light orange).

Apple Podcasts

SoundCloud

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Spotify

Google Podcasts

iHeart Radio

RSS Link



Last Chance to Get Engaged



If you still haven't locked in your tickets for *HAR Engage*, you have one last day to register at a discount! **TODAY ONLY**, get **\$20 OFF** when you purchase tickets and enter code **Getengaged**.

This is your LAST CHANCE to buy tickets to one of the most anticipated real estate events of the year!

Houston's premiere real estate and technology conference, *HAR Engage* takes place **THIS WEDNESDAY, October 23**, at the Norris Conference Center at CityCentre.

To register, please go to engage.har.com.

WED., OCT 23
HAR ENGAGE
Norris Conference Center
at CityCentre
6 hours of CE Credit

CODE:
Getengaged

\$20 OFF
TODAY!

REGISTER ONLINE. ENGAGE.HAR.COM

Get out the REALTOR® Vote!

Early Voting is Now Open for the November 5 General Election!

The following list of HAR recommended candidates has been carefully screened and approved by board leadership:

MISSOURI CITY City Council

Reginald Pearson: District A
Jeffrey Boney: District B
Anthony Maroulis: District C
Floyd Emery: District D

THE WOODLANDS Township

Walter Cooke: Position 5
Dr. Ann K Snyder: Position 6
Walt Lisiewski: Position 7



Learn more about the propositions on the ballot, election dates and voting locations [HERE](#).



Have Your Say in Flood and Traffic Control



HAR supported propositions to **VOTE FOR** in November



Concerned about flooding?

VOTE FOR Proposition 8

PROPOSITION 8 creates a Flood Infrastructure Fund to assist in financing drainage, flood mitigation, and flood control projects across the state of Texas. This fund will create a more resilient Texas in preparation for future flood events.



Tired of being stuck in traffic?

VOTE FOR the METRO Proposition*

METRO PROPOSITION will provide more than \$4 billion over 20 years to fix our streets and sidewalks, extend existing light rails, add an additional light rail line to Hobby airport, expand park and rides and commuter services on major highways, and improve service on 260 miles of bus routes.

*The METRO Proposition will be on the ballot of voters living in the METRO service area. For more information visit: www.METRONext.org.

Early Voting Oct. 21-Nov. 1 | Election Day Nov. 5



Become Master of the CMA

Pricing Strategies Advisor: Master the Comparative Market Analysis (CMA)

This certification is specifically designed to enhance your skills in pricing properties, creating the Comparative Market Analysis (CMA), working with appraisers and guiding clients through the anxieties and misperceptions they often have about home values.

Date: Monday, November 11

Location: HAR Central

Time: 8:30 a.m. to 5 p.m.

Investment: \$99 (members), \$119 (non-members)

Register [HERE](#) today!

Questions? Please call 713.629.1900 ext. 6