



# THE INSIDER

(HERE ARE YOUR **FIVE** INSIGHTS FOR THE MONTH)

HAR Governmental Affairs E-Newsletter

May 2016—Vol. 4

## Historic Floods Hit Houston—Resources for Homeowners and Business owners Available

It has only been a few weeks since the 2016 Tax Day flood that hit the Greater Houston area. That overnight storm, which took place Sunday, April 17 through Monday, April 18, dumped between 8 and 16 inches of water on the area. Later estimates said the rainfall totaled 240 billion gallons during that first day of storms. City officials compared the rainfall to Tropical Storm Allison. Nearly 2,700 single-family homes and multi-family units were hit by the floods, according to the City of Houston (<http://www.houstontx.gov/mayor/press/federal-assistance-flood-victims.html>).

President Obama declared a major disaster in four Texas counties, including Harris, Fayette, Grimes and Parker counties. This declaration enables residents to apply for federal grants for temporary housing and home repairs, low-cost loans to cover uninsured property losses and other programs to help individuals and business owners recover from the effects of the disaster.

### Federal Assistance for Affected Individuals and Families Can Include as Required:

- Rental payments for temporary housing for those whose homes are uninhabitable. Initial assistance may be provided for up to three months for homeowners and at least one month for renters. Assistance may be extended if requested.. (continued on next page)



Photo Courtesy of Houston Chronicle

*"Wolff said Houstonians need answers from the Federal Emergency Management Agency, which provides disaster assistance. 'There really needs to be some heavy investigation as to why this is occurring, what we can do to prevent it in the future and make a deal with FEMA that we'll do what it takes,' he said."*

- Ed Wolff, Houston Chronicle.  
4/18/16

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# Flood Damage Relief (cont.)

- Grants for home repairs and replacement of essential household items not covered by insurance to make damaged dwellings safe, sanitary and functional.
- Grants to replace personal property and help meet medical, dental, funeral, transportation and other serious disaster-related needs not covered by insurance or other federal, state and charitable aid programs.
- Unemployment payments up to 26 weeks for workers who temporarily lost jobs because of the disaster and who do not qualify for state benefits, such as self-employed individuals.
- Low-interest loans to cover residential losses not fully compensated by insurance. Loans available up to \$200,000 for primary residence; \$40,000 for personal property, including renter losses. Loans available up to \$2 million for business property losses not fully compensated by insurance.
- Loans up to \$2 million for small businesses, small agriculture cooperatives and most private, non-profit organizations of all sizes that have suffered disaster-related cash flow problems and need funds for working capital to recover from the disaster's adverse economic impact. This loan in combination with a property loss loan cannot exceed a total of \$2 million.
- Loans up to \$500,000 for farmers, ranchers and aquaculture operators to cover production and property losses, excluding primary residence.
- Other relief programs: Crisis counseling for those traumatized by the disaster; income tax assistance for filing casualty losses; advisory assistance for legal, veterans' benefits and social security matters.

## How to Apply for Assistance from FEMA

Residents and business owners who sustained losses in Harris County can apply for assistance by registering online at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov), calling 1-800-621-FEMA (3362), or by web enabled mobile device at [m.fema.gov](http://m.fema.gov).

Source: Houston Public Media "Obama Declares Disaster in 4 Texas Counties" <http://www.houstonpublicmedia.org/articles/news/2016/04/26/147948/obama-declares-disaster-in-4-texas-counties/>

## TAR Disaster Relief Fund

If you were affected by the recent flooding and need financial assistance, the Texas Association of REALTORS® (TAR) stands by ready to help. TAR has set up a Disaster Relief Fund to assist those who suffered property damage to their primary residences as a result of the severe weather and flooding event that began on April 17, 2016.

Assistance is limited to \$1,000 per applicant and is restricted to those located within the jurisdiction of a participating local REALTOR® association and counties for which the governor has declared a state of disaster: Austin, Colorado, Fort Bend, Harris and Montgomery counties.

Please complete the online application, or download the application and submit it via email to [disasterrelief@texasrealtors.com](mailto:disasterrelief@texasrealtors.com) or mail it to P.O. Box 2246, Austin, TX 78768-2246. The Texas REALTORS® Disaster Relief Fund is being administered exclusively by TAR, not HAR. [Click here to download the online application!](#)

## REALTOR® Party State Legislative Discussion Was A Success!

In April, the HAR Governmental Affairs and TREPAC Departments hosted the REALTOR® Party State Legislative Discussion at the Norris Conference Center. We had great representation from our State Representatives including: Will Metcalf, John Otto, Ed Thompson, Wayne Smith, Dennis Paul, Mike Schofield and Hubert Vo. Daniel Gonzalez gave a highly informative legislative update to not only educate our members but the legislators as well on what to look for in the coming legislative session.



HAR Members Michael Clapp and Chris Berno with State Representative Ed Thompson



HAR Member Diana Ayers with State Representative John Otto and TAR Director of Legislative Affairs Daniel Gonzalez



HAR Montgomery County PAAL Members Susan Goehrs and Abbie Holland with TAR Field Representative Dahlia Brown and TAR Governmental Affairs Representative Steven Garza



NATIONAL  
ASSOCIATION of  
REALTORS®



NAR Realtors® Legislative Meetings & Trade Expo May 2016

# Governmental Affairs Materials for the REALTORS® Legislative Meetings & Trade Expo

The 2016 REALTORS® Legislative Meetings & Trade Expo represents an important opportunity for REALTORS® to meet with their U.S. Senators and U.S. Representatives in order to communicate the issues critical to their businesses, communities and the consumers they represent.

## Talking Points

### REALTOR® Housing Issues ([click here to download](#))

*Congressional Action Needed:* Send [H.R. 3700](#), the “Housing Opportunity Through Modernization Act” to the President’s desk. H.R. 3700 makes much needed reforms to the Federal Housing Administration (FHA) condominium loan program, federal assisted housing programs and Rural Housing Service loan programs.

*Congressional Actions to Date:* H.R. 3700, introduced by Reps. Luetkemeyer (R-MO) and Cleaver (D-MO) passed the House by a vote of 427-0.

*What To Tell Your Representatives And Senators:* Thank your Representative for supporting H.R. 3700. The bill passed unanimously by a vote of 427-0. Urge your Senator to bring H.R. 3700 to the Floor of the Senate.

*Issue Background:* Many first-time homebuyers turn to condominiums as a more affordable option for homeownership. Condominiums make up about 9 percent of the housing stock, but their share of the FHA portfolio is only 4.1 percent. Current FHA condo lending rules restrict the number of condos available to FHA homebuyers, thus limiting the often most affordable, appropriate choice for many families. Changes to the processing of rural housing loans will improve access for deserving families, and reforms to federally assisted housing programs will ease burdens for landlords and improve access for residents.

#### H.R. 3700, “Housing Opportunity Through Modernization Act”

- Solves a number of concerns regarding FHA’s condo rules: Reduces the FHA condo owner occupancy ratio to 35 percent, unless FHA takes alternative action to reduce the ratio below its current level; directs FHA to streamline the condo recertification process; provides more flexibility for mixed use buildings; and mirrors the Federal Housing Finance Agency’s (FHFA) rules regarding private transfer fees for FHA condo lending.
- Provides permanent authority for direct endorsement for approved lenders to approve Rural Housing Service (RHS) loans.
- Makes reforms to federally assisted housing programs to streamline the programs.

#### FHA’s Restrictions are Limiting Access to One of the More Affordable Homeownership Options

- Condominiums are often the first step on the housing ladder for first-time homebuyers. They can also be the most affordable and desirable option for single people, young families, urban dwellers, and those looking to downsize.
- Currently less than 10 percent of all condos have FHA approval (according to the Community Associations Institute).

#### FHA’s Condo Rules are Too Restrictive

- Current FHA rules require that no less than 50 percent of condo units are owner occupied. Freddie Mac and Fannie Mae have no such restriction when the home is being purchased as a principal residence, which all FHA borrowers are required to be. Since FHA reviews the financial health and reserves of the property to ensure they meet FHA requirements, owner occupancy ratios should be irrelevant.

- FHA limits commercial space up to 25 percent of the property. The popularity of “town center” developments and multiuse properties make many newer buildings ineligible for FHA. Under the current rules, parking garages count as commercial space and can greatly skew the ratio. FHA does allow waivers, but they are rarely granted.
- FHA prohibits any kind of transfer fee—even those that benefit the homeowner. Freddie Mac’s and Fannie Mae’s regulator, the Federal Housing Finance Agency, conducted a rule making on this very issue several years ago and determined that transfer fees that benefit the homeowner are acceptable.

### Rural Housing Loans Should be Streamlined

Many rural Americans rely on the 502 Rural Housing Guaranteed Loan Program to provide them with access to affordable mortgage credit. These loans are self-funded and budget neutral, meaning the fees paid by borrowers fully pay for the program. Today, every guaranteed loan must be individually reviewed by a staffer at the Rural Housing Service. FHA and VA’s mortgage insurance programs utilize approved private lenders for direct endorsement.

### Federally Assisted Housing Needs Reform

Easing burdens on federally assisted property owners, managers and housing authorities will improve access to affordable rental housing. Nearly all provisions in the bill have been supported in Congress but haven’t become law.

*Opposing Viewpoints:* H.R. 3700 passed the House 427-0 with NO OBJECTIONS. No individuals, think tanks, or groups have expressed concern with the legislation.

### REALTOR® Housing Finance Issues ([click here to download](#))

*Congressional Action Needed:* Ensure that qualified borrowers have access to safe and affordable mortgage financing and enact legislation that prohibits guarantee fees (G-fees) from being extended, increased and diverted for unrelated government spending.

*Congressional Actions to Date:* No legislation has been introduced yet this year that would increase or use G-fees as a revenue source for non-housing projects. [H.R. 4893](#), “Risk Management and Homeownership Stability Act,” introduced by Reps. Sanford (R-SC), Sherman (D-CA) and Neugebauer (R-TX), amends the Congressional Budget and Impoundment Control Act of 1974 to prohibit the use of G-fees as offsets. Sens. Crapo (R-ID) and Warner (D-VA) have introduced companion legislation, [S. 752](#). This legislation would establish a scorekeeping rule to ensure that increases in G-fees shall not be used to offset provisions that increase the deficit. On December 4, 2015, President Obama signed into law a transportation reauthorization bill, which removed a provision passed by the U.S. Senate to extend an increase in the average G-fee that was enacted in 2011.

*What To Tell Your Representatives and Senators:* Senate: Cosponsor and support passage of S. 752, introduced by Sens. Crapo (R-ID) and Warner (D-VA). House: Cosponsor and support passage of H.R. 4893, the “Risk Management and Homeownership Stability Act,” introduced by Reps. Sanford (R-SC), Sherman (D-CA) and Neugebauer (R-TX). Any extension of the G-fee increase will maintain the higher cost of a mortgage credit and continue to cause homebuyers to reconsider or delay a potential home purchase or refinance. The market has stabilized, but sales volumes remain sluggish by historical standards, weighing on an important engine for the economy. A punitive fee that does not support the safety and soundness of the housing finance sector will likely hinder improvement.

*Issue Background:* G-fees are charged by Fannie Mae and Freddie Mac to lenders for bundling, selling, and guaranteeing the payment of principal and interest on their Mortgage Backed Securities (MBS). These fees are passed on to consumers, typically in the form of higher mortgage rates. Most of the guarantee fee covers projected credit losses from borrower defaults over the life of the loans, administrative costs, and a return on capital.

*Opposing Viewpoints:* Some lawmakers believe revenue, regardless of where it is generated from, is needed in order to keep the government fiscally sound and lower the budget deficit. Opponents believe Fannie Mae and Freddie Mac should not be involved in the mortgage market. Rather, they believe free market competition will provide better pricing and access to credit for consumers and businesses.

## **REALTOR® Insurance Issues ([click here to download](#))**

*Congressional Action Needed:* Senate consideration of [H.R. 2901](#), the “Flood Insurance Market Parity and Modernization Act” sponsored by Reps. Dennis Ross (R-FL) and Patrick Murphy (D-FL).

*Congressional Actions to Date:* H.R. 2901 passed the House of Representatives by an overwhelming bipartisan vote of 419-0. No action to date in the Senate.

*What To Tell Your Representatives and Senators:* Thank your Representative for supporting H.R. 2901. Urge your Senator to bring up and pass the House bill.

*Issue Background:* Federal law requires that property owners with federally related mortgages buy and maintain a minimum amount of flood insurance coverage for properties located in Special Flood Hazard Areas. Currently, property owners may not satisfy this “continuous coverage” requirement with some private market alternatives to the National Flood Insurance Program (NFIP). If a policy-holder leaves the NFIP for one of these market options, they could jeopardize their grandfathered status and face substantial rate increases should they later return to the NFIP.

H.R. 2901 would: clarify that property owners may satisfy the mandatory purchase requirement with either an NFIP policy or private market coverage that meets state law; ensure that consumers can move freely between the NFIP and private coverage without penalty; preserve the NFIP as a viable choice, keeping homeowners from becoming stranded should private insurance options contract or become more expensive after major floods; and maintain important consumer disclosures, as well as Fannie Mae/Freddie Mac’s ability to examine the financial solvency of private insurers and protect taxpayers.

### **Current law limits the flood insurance options available to property owners**

Right now, NFIP is the only de facto source of the flood insurance coverage required for properties with federally-backed mortgages. The private market may be able to offer comparable coverage at lower cost than the NFIP. Consumers need options and a competitive market for well-priced flood insurance coverage that meets their individual needs.

### **Expanding choice is a good first step toward a comprehensive reauthorization of the National Flood Insurance Program**

NFIP is up for reauthorization in 2017. This bill is an incremental step in the meantime to offer additional options to property owners. A strong NFIP coupled with a consumer-friendly private insurance market will provide property owners with the choices they demand.

*Opposing Viewpoints:* Opponents have expressed concern that private insurers could offer less coverage than NFIP. Another concern raised focuses on the ability of consumers to seek redress from non-admitted or surplus like insurers.

## **REALTOR® Tax Issues ([click here to download](#))**

*Congressional Action Needed:* Congress is unlikely to pass tax reform in 2016. However, lawmakers and their staffs are already gearing up with plans and ideas for next year when we will have a new president and possibly a shift in control of the Senate and/or House. Now is the time for Congress and their staffs to be reminded how vital real estate tax provisions are to the housing market and the U.S. economy. Reform ideas that repeal or weaken tax provisions that encourage homeownership must be rejected. We need tax reform, but it must first do no harm.

*Congressional Actions to Date:* Though no viable tax reform legislation has been introduced in the current Congress, House and Senate leaders on both sides of the aisle are developing plans to move their vision of tax reform next year, when political conditions are likely to be more favorable.

*What To Tell Your Representatives and Senators:*

### **Mortgage Interest Deduction (MID)**

Since the inception of the modern income tax, the MID has made homeownership possible for millions of American families, while strengthening society. *Reject tax reform plans that eliminate or marginalize the mortgage interest deduction for primary and secondary homes.*

## Property Tax Deduction

Some reform plans would repeal the deduction for property taxes paid. This idea would not only raise taxes on millions of middle-income Americans, but would also put homeownership out of reach for many who want to buy their first home. *Say no to tax reform that repeals the property tax deduction.*

## Like-Kind Exchanges

For nearly a century, the Section 1031 provision has encouraged growth by permitting real estate held for investment to be exchanged for property of a like-kind on a tax-deferred basis. Exchanges are essential to the commercial real estate sector and to the economy. If repealed, fewer redevelopment projects will go forward, and fewer jobs will be created. The like-kind exchange provision provides liquidity to an illiquid asset. *Repealing it would harm economic growth.*

**Issue Background:** While tax reform will most likely not be enacted this year, ideas being discussed now by House and Senate tax leaders will be the ones in play when political conditions line up in favor of moving tax reform. Members of Congress need to be reminded now that tax change ideas that harm real estate are non-starters.

## Housing Tax Incentives Must Be Preserved

More than 75 percent of homeowners utilize the mortgage interest deduction at some point over the period they own a home. Of all those claiming MID, 88 percent earn less than \$200,000; limiting or repealing current housing tax incentives would hurt the housing sector and unfairly harm homeowners, who already pay 80-90 percent of all federal income tax. For many homeowners, the property taxes deduction is substantial, and one that continues long after a mortgage is paid off. Repealing property tax deductions would unfairly cause double taxation of the same income.

The value of both the mortgage interest and property tax deductions is imbedded into house prices. Eliminating the MID alone would cause on average an 11 percent drop in home values; decreasing the deduction, even for a limited group, would compress the value of all homes. Limiting the tax incentives of homeownership would weaken families, society, and undermine the American Dream.

## Like-Kind Exchanges Must Be Retained

Repealing the like-kind exchange provision would be counterproductive to economic growth and job creation with little gain in revenue. Two separate tax reform plans by former tax committee chairmen (Baucus and Camp) proposed the repeal of Section 1031, and the President's budget again this year advocated a major cutback. Members of Congress and their staffs must be educated on the importance of the like-kind exchange provision to their own states and districts.

**Opposing Viewpoints:** Critics will argue that a simpler tax code with lower rates is better for housing than the current system, and the MID most benefits high-income homeowners who do not need help buying a home. Deductions for property taxes subsidize high taxes and encourage bloated governments. Critics argue the like-kind exchange provision is a loophole that exclusively benefits those fortunate enough to own investment property.



HAR Members Chance Brown and Ed Wolff with Congressman John Culberson and NAR Deputy Chief Lobbyist Jamie Gregory at the REALTOR® Party Federal Legislative Discussion on April 1, 2016



HAR GAAG Member Mike Poona with Congresswoman Sheila Jackson Lee at the REALTOR® Party Federal Legislative Discussion on April 1, 2016



HAR Members Sam Merchant and Elizabeth Collins with Congressman Al Green at the REALTOR® Party Federal Legislative Discussion on April 1, 2016

# HAR Recommended Candidates for the City of Pearland and Sugar Land 2016 Elections

## Pearland City Council Recommended Candidates



Tony Carbone, Position 1



Greg Hill, Position 5

## Sugar Land City Council Recommended Candidates



Joe Zimmerman, Mayor



Himesh Gandhi, At-Large Position 1



Mary Joyce, At-Large Position 2



TAR Director of Legislative Affairs  
Daniel Gonzalez with State  
Representative Rick Miller at the Fort  
Bend TREPAC Auction



(From left to right: Fort Bend PAAL Members Dianne Moore, Tramaine Chatman-Rose, Lane Pearson, Marlena Berger, Jo Ann Stevens, Bill Spears, Linda Bell, and Tina Wilcher at the Fort Bend TREPAC Auction with the HAR Recommended Candidates for Sugar Land City Council and Missouri City City Council including Himesh Gandhi, Joe Zimmerman, Allen Owen, Jerry Wyatt, Susan Soto and Mary Joyce)

HAR Board of Directors  
Recommended Candidates for the

**PRIMARY RUN-OFF ELECTION**  
**Tuesday, May 24**



**Ernest Bailes**  
Texas House of Representatives District 18



**Ron Reynolds\***  
Texas House of Representatives District 27



**Wayne Smith\***  
Texas House of Representatives District 128

\*Indicates Incumbent

**Early Voting:**  
**Monday, May 16 – Friday, May 20**

For more information, visit [www.sos.state.tx.us/elections/](http://www.sos.state.tx.us/elections/)

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# Regional Monthly Recap

## In April...

### Harris County

- Harris County Commissioners Court voted unanimously to authorize \$6 million in public improvement contingency funds for use in facilitating debris removal and infrastructure repair which was due to 2016 Tax Day flood. The Court additionally voted to extend a declaration of local disaster issued on April 18 due to severe storms and flooding in the county. Harris County was recently granted a federal disaster declaration in connection with the storms, allowing those impacted by the storms to receive federal aid.

- Houston Mayor Sylvester Turner announced a preliminary FY2017 budget that includes plans to eliminate a projected \$160 million budget shortfall. Turner attributed the shortfall to cost increases, voter induced revenue restrictions, pension liabilities and the economic downturn. Each city department, the employee unions, the Tax Increment Reinvestment Zones, city council and various other parties have worked together to identify cost savings and efficiencies while preserving a healthy fund balance, minimizing employee layoffs and maintaining the city services our residents rely on and deserve.

### Bay Area Houston

- Pasadena City Council voted unanimously to renew the city's property and windstorm insurance coverage for a two-year term, on first reading.

- Pearland City Council voted 4-1, with Derrick Reed opposed, to amend the city's zoning map to change the zoning classification for approximately 3.8662 acres of land located west of Kirby Drive south of Broadway Street from Residential Estate and Single Family Residential Districts to a General Business District. The request will allow for the development of a mini-warehouse/self-storage facility.

- Pearland City Council voted 4-1, with Reed opposed, to approve the rezoning of approximately 48.471 acres of land located at the southwest corner of State Highway 288 and Spectrum Boulevard from the Planned Development District known as Modern Green Ivy to a Planned Development District known as Ivy District.

### Fort Bend County

- Fort Bend County Commissioners Court voted unanimously to approve an agreement with the Texas Department of Transportation for the contribution of right-of-way funds, not to exceed \$38,500, regarding United States Highway 59 from west of Doris Road to east of Doris Road. The funds will provide for right-of-way acquisition related to improvements for U.S. 59.

- Sugar Land City Council voted to adopt a resolution declaring the necessity for acquiring road right-of-way by condemnation for the State Highway 6 Improvement Project, as discussed in executive session. The project requires acquisition of 44 parcels and relocation of 77 signs for right-of-way on both sides of State Highway 6.

### Montgomery County

- Montgomery County has launched its promised Web site where citizens can monitor progress on the projects from last November's successful road bond election. The site is now up and running [here](#). Projects are outlined in either orange -- for projects approved but not yet started -- or blue -- for projects on which some action has been taken, starting with engineering design. The Web page can be found by going to [www.mctx.org](http://www.mctx.org) and clicking on the roadbond link.

# Important Dates

- **May 5:** PAF (Pearland, Alvin, Friendswood) Networking Lunch, Golfcrest Country Club (2509 Country Club Drive, Pearland) from 10:45 am– 12:15 pm. RSVP to Courtney Moore at [courtm27@gmail.com](mailto:courtm27@gmail.com). Speakers include Pearland Mayor Tom Reid, Alvin Mayor Paul Horn and Manvel Mayor Delores Martin.
- **May 6: Governmental Affairs Advisory Group Meeting, HAR Central, Board Room, at 11:00 a.m. Meeting topic is Flood Mitigation and Recovery. Speakers include: John Blount, Harris County Engineer; Mike Talbott, Executive Director, Harris County Flood Control District; and Bill Kelly, Director of Government Relations, City of Houston. RSVP to Mary Hinojosa at [mary.hinojosa@har.com](mailto:mary.hinojosa@har.com).**
- **May 7:** Local elections for the cities of Pearland, Missouri City, Sugar Land. Special election for State House District 139.
- **May 9-14:** NAR REALTOR® Legislative Meetings & Trade Expo in Washington D.C.
- **May 11-May 12:** Meetings with Greater Houston Members of Congress at Tortilla Coast in Washington D.C.
- **May 11:** Bay Area Realtor Networking Breakfast, Luby's in Deer Park (4709 Center Street) from 8:15 am– 9:45 am. Speaker is TBD.
- **May 11:** Greater Northwest Breakfast, Raveneaux Country Club (9415 Cypresswood Drive, Spring) from 8:30 am– 10 am. RSVP to Ben Bryant at [benbryantsells@gmail.com](mailto:benbryantsells@gmail.com). Topic is TBD.
- **May 19:** Fort Bend Networking & Business Meeting, Sweetwater Country Club (4400 Palm Royale, Sugar Land) from 11:30 am– 1:15 pm. RSVP to Linda Kraner at [linda.kraner@alamotitle.com](mailto:linda.kraner@alamotitle.com). Program is TBD.
- **May 19:** Major Investor Appreciation Event at 2929 Weslayan starting at 5:30 pm. RSVP to Karen Driscoll at [karen@har.com](mailto:karen@har.com) (TREPAC)
- **May 24:** Primary Election Runoff
- **June 9:** Katy Luncheon & Auction at Cinco Ranch Golf Club (23030 Cinco Ranch Blvd, Katy) starting at 11:30 am. Contact Karen Driscoll for more information. (TREPAC)
- **August 12:** Greater Northwest Bowl-a-thon at AMF Willow Lanes starting at 1:00 pm. Contact Karen Driscoll for more information. (TREPAC)
- **August 25:** Lake Houston Cocktail Reception at Walden on Lake Houston starting at 5:30 pm. Contact Karen Driscoll for more information. (TREPAC)
- **October 27:** Montgomery County Field Day. Contact Karen Driscoll for more information. (TREPAC)
- **November 8:** General Election Day



HAR Board Members Marilyn Arendt, Kenya Burrell, Richard Miranda, Jennifer Wauhob, Michael Clapp, Christi Borden and Rob Cook with State Representatives Ed Thompson, Mike Schofield, Will Metcalf, Dennis Paul, Hubert Vo, John Otto and Wayne Smith.

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HAR staff members Karen Driscoll, Aracely Arrazolo, TAR staff members Dahlia Brown, Daniel Gonzalez, Steven Garza, and HAR staff members Dana Kervin, Heather Olive, Laura Rodriguez and Mary Hinojosa collaborated to produce and facilitate the REALTOR® Party State Legislative Discussion where members were briefed on the landscape for the upcoming 2017 Texas Legislature.