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## Big Change To Homestead Exemption Law in 2022

by RIKI MARKOWITZ  
Contributing Writer

In some corners of the state, Texas' 87th legislative session may have been described as contentious, but two groups — REALTORS and homeowners — emerged from the session (and two extensions) not only unscathed, but with quite a few money-saving wins.

When preparing to report on and write about the new homestead exemption rule — an improved property tax reform and relief bill that passed through the Texas legislature by unanimous vote last August — it was pretty surprising to hear many homeowners say they were only marginally familiar with the law and new rule. Some REALTORS we spoke to celebrated that victory, but were uncertain about an upcoming vote that is expected to drastically increase the exemption.

Put simply, the Texas homestead exemption is a tax break. Only primary homeowners qualify for the exemption and they must live on the property and have a driver's license with the address they're claiming the tax break on. Owners qualify for tax relief whether they live in a house, condominium, or even a mobile home — just as long as it's their primary residence. An owner can even apply for an exemption on a home that sits on land someone else has the deed to. Investors and corporations do not qualify for the exemption.

[Homestead continues on page 6]

## IN This issue

1. TREPAC Chili Cookoff at Williamson County office
2. Austin Mortgage Bankers Installation Luncheon
3. Young Mortgage Bankers Association Happy Hour
4. M/I Open House at Cascades at Onion Creek

and much, much more!

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# Coming in March: Our Round Rock Office Is Moving!



In March, our Round Rock location will be moving into a brand new building on the northeast corner of I-35 and East McNeil Road:

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*We can't wait for you to see  
our beautiful new space!*



**Pam Freydenfeldt**  
Branch Manager,  
Sr. Escrow Officer



**Barbara Jamerson**  
Escrow Officer

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# Introducing: REACH Labs



**CORD  
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2022 PRESIDENT

If there's one reason I'm proud to serve the Austin Board of REALTORS®, it's that our Association and MLS are regarded as one of the most progressive and innovative organizations throughout the country. Whether it's our landmark acquisition of Remine to invest in the MLS of the future, our ABoR On-Air live education platform, or our bold approach to member engagement, we are consistently setting the bar for what's possible in our industry.

And this month, we're shaking things up again with the launch of REACH Labs, ABoR's very own tech accelerator. REACH Labs is a gateway to the tech innovation happening in Austin's backyard and beyond. Through this program, ABoR members can help discover and shape emerging technologies for both real estate agents and entrepreneurs.

There are two primary ways you can get involved with REACH Labs:

**1. Attend an Innovation Showcase**

This live, quarterly series gives you a front-row seat to hear and weigh in on "Shark Tank"-like pitches from rising startups. In addition to providing live feedback during the event, you can connect directly to your favorite companies in our REACH Labs portal to schedule a meeting to discuss potential partnership or investment opportunities.

**2. Become an ABoR Tech Ambassador**

Are you well-connected with Austin's startup scene? Is your brokerage big on emerging technologies? If so, I invite you to apply to be an ABoR Tech Ambassador. You'll be trained on how to scout leads and recommend companies we should showcase next. Apply in the ABoR Member Portal at [Portal.ABoR.com/Forms](https://Portal.ABoR.com/Forms).

REACH Labs is a local extension of the National Association of REALTORS® REACH Program, a real estate industry growth accelerator created by Second Century Ventures. NAR REACH leverages over 100 worldwide bilateral partnerships in 85 countries and an unparalleled network of executives within the commercial and residential real estate marketplaces. ABoR is one of four REALTOR® associations chosen to pilot a local extension of the REACH program. You can learn more about REACH Labs at [ABoR.com/REACHLabs](https://ABoR.com/REACHLabs).

**March 1: Network with Austin Business Journal Reporters**

Come celebrate Mardi Gras with ABoR and the Austin Business Journal! We're hosting an ABoR Member Happy Hour at the Austin Business Journal on Tuesday, March 1 from 5:00-7:00 p.m. During the event, you'll get a chance to network with the ABJ's real estate reporters and learn more about the big real

estate trends they're tracking. Register now at [ABoR.com/Events](https://ABoR.com/Events).

Trust me — if you're not taking advantage of ABoR's \$50 Austin Business Journal subscription, you're missing out. I read the Austin Business Journal every morning to stay on top of the latest developments and keep my clients informed, and there's nowhere you can get an Austin Business Journal subscription cheaper than through ABoR. ABoR membership includes 60% off a digital subscription plus a free Book of Lists publication worth another \$75. Claim your subscription at [ABoR.com/ABJ](https://ABoR.com/ABJ).

**March 25: 2021 ABoR Industry Awards Celebration**

You won't want to miss this year's Industry Awards Celebration on March 25! Travel back in time to the roaring twenties and be the first to celebrate our 2021 ABoR Industry Awards winners. There will be cocktails, dancing, bourbon tasting, and so much more...I promise you, this celebration will be one for the books! Join me and the industry's top business leaders and changemakers by registering at [ABoR.com/Celebration](https://ABoR.com/Celebration). Finalists will be announced in early March!

Is your business looking to get involved with this year's Industry Awards celebration? Please email [IndustryAwards@ABoR.com](mailto:IndustryAwards@ABoR.com) for sponsorship opportunities.



Young Mortgage Bankers Association (YMBA) inaugural mixer



JB Goodwin REALTORS Awards: Jerri Hall, Norma Mantz and Andrea Curry, all of JB Goodwin REALTORS

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- Planned community park with playscapes and a basketball court

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### Villas at McKinney Crossing From the \$330s

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## Georgetown

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## Kyle

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- 3-6 bdrms., 2-4 baths
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## Manor

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## Round Rock

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## Relationship, Advocacy, Community, Education



**JIM SIKES**  
2022 PRESIDENT

Austin Mortgage Bankers Association (AMBA) had a busy year in 2021. We were excited to return to in-person meetings after going virtual in 2020.

AMBA participated in community outreach with ServeInspire in addition to hosting educational events for mortgage lenders across the city. A few of the topics included Dr. Jim Gaines, economist from Texas A&M, who spoke on the economic outlook for the state, and David Tandy who provided insights on the rapidly changing real estate market in Central Texas. We hosted a networking event at Top Golf and had our first golf tournament since 2019. These are always fun events! The year was closed out on Dec. 10 with the AMBA's Christmas Party, where the 2022 nominees for the Board of Directors were elected.

Our 2022 Board of Directors includes: Jim Sikes, president; Michelle Goldberg, vice president; Angela Bujnoch, treasurer; Kate Couture, secretary and Past President Mike Carroll. We are excited to have an awesome group of committee members joining the team as well: John McCully, Kendra Eakins, Hayley Duhon, Beverly Kerbow, Jill Love, Mimi Paxson, Steve Builta, Rachelle Rowan, Natalie Penland, and Jessica Bovee-Bradford.

AMBA kicked off the new year, on Jan. 5, 2022, with the swearing in of the 2022 Board Members and hosted Nicolette Chapman at Maggiano's on Feb. 2. Nicolette is the Vice President of the Mortgage division at Zonda and specializes in helping lenders grow their business with builders. She shared her strategies on how lenders can win builder business.

Austin Mortgage Bankers association provides educational programs, industry updates and networking opportunities for Austin Area Mortgage Professionals. Membership sign-up can be accessed via the website: <http://www.austinmba.org/Join-AMBA> or by scanning the QR code:



[Homestead continued from front page]

The way the homestead exemption works is that public school districts provide a \$25,000 exemption on owner-occupied residences in their districts. Owners see those savings on their annual tax bill. The amount owners save depends on the value of the home and they're only required to apply for the exemption once. It automatically renews each year thereafter, until the owners sell the residence.

Here's how owners file for the homestead exemption: A client purchases her house. An appraiser determines the value of the home and property. The assessment is calculated based on a variety of factors, such as location, age and condition of the home, how the home compares to other properties in the vicinity and their value. So if a home is valued at 300,000, for example, under the Texas homestead exemption, the owner is permitted to reduce the taxable value of the property by \$25,000. Now, instead of paying taxes on a home with a taxable value of \$300,000, their tax bill is calculated on a property valued at \$275,000.

"It's a big deal," says Susan Horton, a broker at John Horton Realty, "because it significantly lowers your property taxes." In August when we spoke with Jaime Lee, past director of advocacy communications at Texas REALTORS, she said that real estate clients are potentially saving hundreds, if not thousands, of dollars a year.

The new rule passed last summer and just went into effect January 1, 2022. In previous years, when a buyer purchased a home, they couldn't file for their exemption until the following January. That rule really stuck in the craw of a lot of Texans. One of the biggest benefits of living and working in Texas is that there's no income tax. While it's a great way to attract businesses and new jobs to the state, the funds for building new schools and hospitals and maintaining roads and infrastructure has to come from somewhere. When it comes to public school funding, homeowners are on the hook through their property taxes.

Tax relief has been a longstanding issue for Texas homeowners, according to Senator Paul Bettencourt, the Houston representative who authored several tax relief bills. So a slew of state reps and the industry advocacy organization, Texas REALTORS, got to work and fought for the exemption. Since the Texas legislature only meets every two years, homeowners had to be patient. In 2021, their patience finally paid off. Lawmakers unanimously voted to change when homeowners can apply for the homestead exemption. Anyone who purchases and lives in a primary residence can file for the exemption immediately after closing on their property. If the previous owner already filed an exemption that year, the new owner can wait until January to file, but they'll still see the tax savings the year they closed on the home.

One thing that REALTORS and their clients need to know about the homestead exemption is that it is free to apply for. It might cost a few dollars to get a new driver's license, but the county appraiser will not ask homeowners to pay for a tax exemption application. The state has received some complaints that homeowners are receiving a bill for filling out an application. Industry professionals say it's spam email or spam mail from agencies, or even lone actors, attempting to charge people to fill out their paperwork. Agents should warn clients of these and other possible scams.

So now is the time for REALTORS to instruct new homeowners that they can file for their homestead exemption this year — not wait for next January — and remind clients and colleagues about the ballot proposal that will give voters the opportunity to increase the exemption from \$25,000 to \$40,000 on May 7, 2022.

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Open House: Marnie Colehour, Keith Melton and Bob Schreiber



Women's Council Awards & Installation: Aaron Lee and 2022 Women's Council President Lorrie Kennedy, both of Classic Realty



TREPAC Chili Cook Off: 2022 WCREALTORS President Michele Sherwood, Ruby Johnson of Better Life Realty; Cheryl Scully, Stephanie Marek and Lee Ann Ray, all of Austin Title



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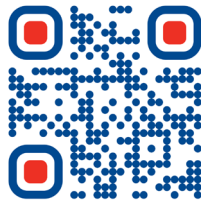
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**MICHELE  
SHERWOOD**  
2022 PRESIDENT

## Relationship, Advocacy, Community, Education

It's official, Williamson County is growing yet again with even more industry leaders choosing to call us home. From east to west, our community is expanding, and the real estate market is as busy as ever!

One of the biggest responsibilities that we have as REALTORS® is the commitment to the communities that we serve. Williamson County REALTORS® have the unique opportunity to serve a region that changes rapidly. With this opportunity comes more responsibility, and our clients trust us to be knowledgeable, informative and actively involved in the locations in which we work. This means that the REALTORS® of Williamson County make sure that they are constantly keeping up with the constant fluctuations. Communities flourish when there is in engagement at all levels, and REALTORS® might be the first step into bringing awareness to the different organizations that make up the county as a whole.

REALTORS® have the unique opportunity to become leaders in their communities due to the knowledge that is needed for their businesses. To lead our community as a REALTOR® is exercising our right to vote. REALTORS® that are involved with the political action committees at both the state and the national level know the importance of advocating for home ownership, protecting real-property rights and increasing political awareness. Our REALTOR® political action committees TREPAC (state) and RPAC (national) work hard to vet running candidates and help choose the candidates that have private property rights as a priority.

Exercising your right to vote is the best way to ensure that your community will continue to thrive in the coming years. 2022 is a big year election year for Williamson County. Texas REALTORS® launched an election support site to aide REALTORS® in finding the TREPAC-supported candidates that will be on the Primary Ballot. Here you have the ability to receive a personalized voter guide, view all candidates and keep an eye on the hot elections. Be sure to check it out [texasrealtorssupport.com](https://texasrealtorssupport.com).

The Williamson County Association of REALTORS® has a multitude of ways for our membership to get involved within the community. From our various committees to our networking events, there are many educational opportunities, all in one convenient place. It was great seeing everyone again at this year's Super Bowl of Builders. That is truly one of our favorite events of the year! Next up we will be departing on our first Bus Tour of 2022, visiting the East Side of Williamson County, the region that has seen and will continue to see the most growth in our community!

## HBA EDUCATION

### ESSENTIAL BUILDING SKILLS Spring 2022

The Essential Building Skills (EBS) series is the flagship program for the HBA. Taught by local industry leaders, the 9-week course includes a comprehensive overview of the home building process from the ground up. Topics covered include: Building Codes & House Plans, Foundations, Framing, Insulation & Waterproofing, Roofing, Plumbing, HVAC, Electrical, Masonry & Stucco and Project Management. You may choose to participate in the full series or select individual sessions.

The area's industry leaders will teach twelve informative classes designed to give building professionals a comprehensive look at residential homebuilding from the ground up.

**WHEN:**

Every Wednesday for 10 weeks  
(Mar. 9 - May 11) \*\*2 to 4 p.m.

*Please note:*

3/9 and 3/30 are double sessions  
1:00-3:30 p.m. and 3:40-5:10 p.m.

**COST:**

**HBA Members**

\$325 for the series, \$45 for individual classes

**Non-Members**

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Visit the [hbaaustin.com](https://hbaaustin.com) for more information or **CLICK HERE** to register!



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Salha, Lisa, Crystal, Betsey, Kristy, Monica, Rosio, Linda, Barbara



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Open House: **Markus Overheu** of Priority Settlement Group, **Marnie Colehour** and **Rodney Orta** of Priority Settlement Group



Women's Council Awards & Installation: **Marcos Esparza**, **Christina Maquet**, **Tanya Kerr** and **Phillip Moreno**



TREPAC Chili Cook Off: **Jessie Lawrence**, **Kristin Wood** and **Nova Ner**, all of Keller Williams Realty



## Cheers to a New Year

**May this new year bring new adventures and good fortune.**

The new year often means looking to the future; a future we believe includes a fundamentally improved, simplified and efficient closing process. So, when you find yourself closing in 2022, look no further than Doma. We're backed by over 100 offices, 1000 trained professionals, machine intelligence and patented technology so that you can deliver an unforgettably positive closing experience.

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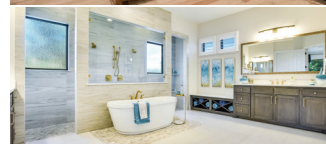


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AMBA Monthly Meeting & Installation: **2022 AMBA President Jim Sikes**



TREPAC Chili Cook Off: **Jennifer Rhodes**, **Lenora Lambright** and **Sheila Balagia**



# BOSTON NATIONAL TITLE

» Advertiser Feature with Danny Helms  
Written by Rachel Arterberry

When it comes to providing consistency and efficiency in the title industry, Boston National Title of Texas is a step above the rest. Taking great pride in providing excellent customer service, the BNT team is committed to continuously growing and developing its staff and title services through local expertise backed by national teams.

Boston National Title, founded by John Keratsis, originally from Boston, has grown leaps and bounds since its 2006 launch in Florida. In 2009, the company headquarters moved to Charlotte, NC and the first branch in Texas opened in 2012.

According to Danny Helms, the current President of BNT of Texas, “since 2012, we have aimed at serving Texas through a combination of endless resources, excellent customer service, convenience, and technology.” Joining the company in 2018, Helms makes it his mission to take the Texas operations to new heights, expanding to four locations to better serve the title needs of residents in Dallas-Fort Worth and Central Texas. Helms aims to continue hiring amazing people and opening more offices. “There is no room for complacency here but rather a constant focus on making sure we are aligning ourselves with the latest and greatest for our clients.”

Although BNT of Texas is a nationally recognized company, the goal is always for clients to get the “mom and pop” feel of working with a local company, or as is the slogan, “National resources locally delivered.” By hiring local subject matter experts to assist customers, BNT’s offices exude a culture and environment of a brick and mortar as a reliable and local shop should be.

Since inception, the core values as identified by its founder, have permeated the culture of very existence and are based on six key customer-centric principles:

**About Our Customers:** Customers are the highest priority at all times

**Hardworking:** Everyone pulls their own weight and doesn’t stop until the job is done.

**Honesty:** The clients’ trust and the trust in each other depend on honesty

**Respectful:** Respect is essential to the culture of professionalism and service.

**Supportive:** Everyone succeeds together by relying on one another and asking for help.

**Empowered:** Employees are empowered to take the initiative, solve problems, and bring new ideas to the table.

There are various “niche” title companies in the Austin area. Each is well-respected and successful for varying reasons; some have tech, while others pride themselves on great escrow officers or amazing tools and resources. At BNT of Texas, they want to provide it all to serve their clients in the best way possible. Helms says, “We treat our escrow officers and sales teams like our clients so that they are always motivated and equipped to handle our amazing agents, lenders, builders, investors, and brokers.”

BNT of Texas takes pride in its service to its customers. According to Helms, positive customer reviews or an email of gratitude are the ultimate rewards for the efforts of the dedicated, loyal team members and “a gift that doesn’t stop giving if you do it right.” Leadership understands that accolades and awards are an excellent acknowledgment of success, but the people behind the scenes make BNT of Texas unique in the Austin market. Each of the teams at BNT is led by strong, dedicated professionals who have a heart for client satisfaction and proactive communication. More than anything, team members collectively strive for BNT of Texas “to look, feel and be the best!”

The experienced professionals at Boston National Title of Texas are ready and able to provide industry-leading service and quality in the Austin real estate and title market. Find out more about how they can help you at [www.bnttexas.com](http://www.bnttexas.com).

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M/I Homes Open House: **Michelle Zamora**; **Lauren Hauge** and **Aldo Berduo**, both of M/I Homes

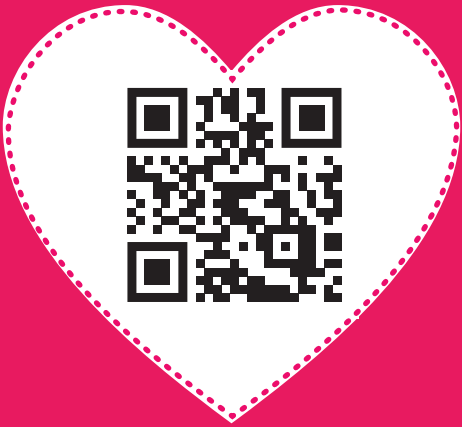


JB Goodwin REALTORS Awards: **Teresa Wallace** and **Buddy Schilling**, both of JB Goodwin REALTORS



TREPAC Chili Cook Off: **The Sunshine Realty Team**





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TREPAC Chili Cook Off: Kamry Selgrath and David Selgrath



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Austin Title - Elgin:  
Vanessa Lindsley and  
Julie Glidewell



YMBA Mixer



Women's Council Awards & Installation:  
**Kristin Lancaster** of Nextage Lone  
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