



# The Edge

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

## THIS WEEK



- Lower Rates Attract Refinancing — Are Home Buyers Next?
- Strategies for REALTOR® Success
- Purchase Your Engage Conference Tickets Today
- One Week Left to Register to Vote
- New Webinars Happening in October
- Travel with TREPAC to Destination #4: Germany
- Celebrate the YPN 20 Under 40 Award Winners
- Nominations Sought for 2024 HAR Annual Awards

“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.*



# Lower Rates Attract Refinancing — Are Home Buyers Next?

- The first week following the Federal Reserve's decision to start cutting interest rates showed some signs of life but no big rally in the real estate industry.
- According to Freddie Mac's September 26 survey, the 30-year fixed-rate mortgage averaged 6.08%, down slightly from the prior week's 6.09%.
- Applications for mortgages jumped this week, but most of it came from those looking to refinance, according to the Mortgage Bankers Association.
- While touring is up, mortgage purchase applications and pending sales are subdued.
- Inventory shows some promise, but “extra stale” listings have increased.
- You may read the full story [ONLINE HERE](#).

*If you're not already taking advantage of the free subscriptions to real estate news services Inman Select and Real Estate News that HAR provides as a member benefit, you may sign up [HERE](#).*



**Real Estate News**

## Strategies for REALTOR® Success

This week, the HAR on the Move podcast welcomes **Sales Futurist and HAR Engage Keynote Speaker Meredith Powell** to discuss new tools and strategies for success in a constantly shifting marketplace. She also previews what you can expect during her session at the Engage Conference happening on October 17.

*Each Wednesday, HAR on the Move covers a variety of topics that are beneficial to all HAR members.*

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THURSDAY,  
OCT. 17, 2024

**Tickets on  
Sale NOW!**



\* Current Price

**20PLUS RATE**

Available to HAR members with 20+ years of consecutive membership.

**ROOKIERATE**

Available to HAR members with join dates of two years or less.

HAR.com 2024

# ENGAGE CONFERENCE

Norris Conference Center  
[www.HAR.com/engage](http://www.HAR.com/engage)



World Class Speakers | Technology | Real Estate Trends | Industry Leaders | and much more



## NOVEMBER 2024 Election



# 1 Week Left to Register to Vote!

Visit [www.har.com/go/vote](http://www.har.com/go/vote) for helpful resources.

**Deadline to register  
is Monday, Oct. 7.**



## New Webinars Happening in October



 **HOUSE SHOWING**  
*Safety Awareness*

**REGISTER ONLINE**  
[WWW.HAR.COM/EDU](http://WWW.HAR.COM/EDU)

*Live Virtual Class*

**Mark Dong**  
Safety Instructor

**TUESDAY, OCT. 15**  
12 - 1 p.m.





**SHIFTING**  
*for SUCCESS*

**NEW FORMS HAVE ARRIVED**  
*What's Next?*

**WEBINAR SERIES**  
**FREE COURSE**

**THURSDAY, OCT. 24**  
11:30 a.m. - 1 p.m.

SPONSOR:



**Michica Guillory**  
INSTRUCTOR

REGISTER ONLINE: [www.har.com/edu](http://www.har.com/edu)



## DESTINATION 4 GERMANY

# OCT. 2

HAR TREPAC and HAR Global are teaming up to bring you tips, guest speakers, cultural activities and more!

Email: [trepac@har.com](mailto:trepac@har.com)

Contributions are not deductible for federal income tax purposes. Contributions to the Texas REALTORS® Political Action Committee (TREPAC) and the Texas Association of REALTORS® Federal Political Action Committee (TAR FedPAC)—which makes contributions to the REALTORS® Political Action Committee (RPAC)—are voluntary and may be used for political purposes. The amount indicated is merely a guideline, and you may contribute more or less than the suggested amount. You may refuse to contribute without reprisal, and the National Association of REALTORS®, Texas REALTORS®, and its local associations will not favor or disadvantage anyone because of the amount contributed. Until the RPAC annual goal is met, 70% of an individual's contribution goes to TREPAC and may be used to support state and local candidates; the remaining 30% is sent to TAR FedPAC to support federal candidates and is charged against your limits under 52 U.S.C. 30116. (Exception: 100% of an individual's contribution goes to TREPAC if the individual is an employee of an affiliate member of Texas REALTORS®.) After the RPAC annual goal is met, 100% of an individual's contribution goes to TREPAC and may be used to support state and local candidates. You may contact the Texas REALTORS® political committee administrator at 800-873-9155 to obtain information about your contributions.



HAR TREPAC  
**GLOBAL**  
*Adventure*  
SERIES 2024

## DESTINATION 4 GERMANY



# JOIN US!

## OCT. 2

5:30 to 9 p.m.





## Celebrate the 20 Under 40 Award Winners



14<sup>TH</sup> ANNUAL AWARDS CELEBRATION

# Rising Stars in Real Estate Awards

**OCTOBER 4, 2024 | 3 - 5 P.M.**

**TICKETS ON SALE NOW**

Bayou City Event Center | 9401 Knight Road

\$450 Table of 10 | Individual Tickets \$40

<https://members.har.com/secure/ypn>

**QUESTIONS?**  
Email [miranda.garcia@har.com](mailto:miranda.garcia@har.com)  
or [roz@har.com](mailto:roz@har.com)







Installation of 2025 HAR Chair Shae Cottar, the 2025 Board of Directors and two industry Awards



SHAE COTTAR  
2025 HAR Chair

HOUSTON COUNTRY CLUB  
1 Potomac Dr., Houston TX  
5:30 p.m. | Tickets: \$50 each



## Houston Association of REALTORS® Thursday, Dec. 19

Dress Attire: Coat & Tie Required

### REQUEST for NOMINATIONS: Houston Association of REALTORS® Annual Awards

#### 2024 REALTOR® of the Year

HAR members give this award to recognize an HAR REALTOR® member who best personifies the REALTOR® in spirit and ethics, through service to his or her profession, peers and the REALTOR® Association.

#### John E. Wolf Community Service Award

This award is given to an HAR member who has made an outstanding contribution to the community, primarily outside the scope of the real estate industry.

**Apply or nominate someone today!**  
**Deadline to apply is Oct. 14.**

To apply or nominate someone for the industry awards, [CLICK HERE.](#)