



South Texas Commercial Association of REALTORS®

News & Announcements

STCAR Looking for 2023 Board of Directors

Are you interested in making a difference in the commercial industry? Please consider sitting on STCAR's Board of Directors in 2023. If you are interested or know someone who is, please contact Christy Preston at christyp@sabor.com.

White House Creates Guide to Help States & Localities Access Infrastructure Resources

The White House recently created a website that features a guidebook with program-by-program information to help state and local officials access financial resources available to communities under the bipartisan infrastructure law. The site also includes a data file that allows applicants to search available programs by name, funding amount, geographic area, agency, or other fields.

[Read more at whitehouse.gov](https://www.whitehouse.gov)

Homeowner Mortgage Assistance Is on the Way

Need help with past-due mortgage, tax, insurance, or HOA payments?

The Homeowner Assistance Fund (HAF) was established under the American Rescue Plan Act of 2021 to ease financial hardships associated with the COVID-19 pandemic.

HAF will provide assistance to eligible homeowners to help avoid mortgage delinquencies, defaults, foreclosures, and help prevent the displacement of homeowners experiencing financial hardship after January 21, 2020. The U.S. Department of the Treasury (Treasury) has posted guidance on HAF at [home.treasury.gov](https://www.home.treasury.gov).

View the final HAF Plan at tdhca.state.tx.us as approved by the Treasury.

The Texas Department of Housing and Community Affairs (TDHCA) will administer \$842,214,006 under HAF.

[Read more at texashomeownerassistance.com](https://www.texashomeownerassistance.com)

Preserve Community Development Tools Like 1031 Like-Kind Exchanges and Opportunity Zones

Since 1921, U.S. tax law has recognized that the exchange of one investment or business-use property for another of like-kind results in no change in the economic position of the taxpayer, and therefore should not result in the immediate imposition of income tax. Like-kind exchanges provide the flexibility to shift investments to the most promising uses and retain capital for expansion and job creation. This flexibility is badly needed at this time of crisis for commercial real estate. However, some have suggested that the 1031 like-kind exchange is an unwarranted loophole and should be repealed. NAR will continue to work with other interested stakeholders to oppose the repeal or limitation of the like-kind exchange provision and to educate Members of Congress and their staffs on the importance of this provision to the economy.

NAR also supports the bold new initiative to encourage investment in economically depressed areas throughout the U.S. through Opportunity Zones (OZs). OZs are especially attractive to real property investments by providing significant deferral and exclusions in capital gains that are reinvested in qualified areas.

[Read more at nar.realtor](#)

Reauthorize and Reform the National Flood Insurance Program and Reduce Barriers to Private Flood Insurance Options

Congress must pass a long-term reauthorization of the NFIP and include meaningful reforms that open the door to private market flood insurance and modernize flood mapping and mitigation investments. Flood insurance is required for a mortgage in more than 20,000 communities nationwide. While there is a growing private market for flood insurance, millions of small businesses and homeowners currently depend on the NFIP to protect their property against flooding, the most costly and common natural disaster in the United States. Without flood insurance, property owners would have to rely on the Federal government for taxpayer-funded disaster relief after major floods.

[Read more at nar.realtor](#)

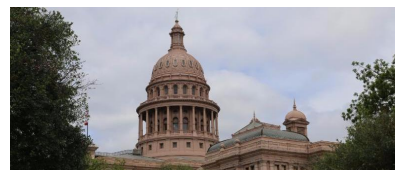
Upcoming Events

- **March 21, 2022 @ 11:00 a.m.** - STCAR Board of Directors meeting. All members may attend in person at 9110 IH-10 W. or [virtually here](#).

Advocacy

TREPAC: TREPAC protects your industry and private property rights. If real estate is your profession, politics is your business. And no one protects the real estate industry and your bottom line like the Texas REALTORS® Political Action Committee (TREPAC). Text "TREPAC" to 21024 to receive periodic updates on important issues. To contribute, contact info@stcar.org. [Learn more.](#)

RPAC: Since 1969, the REALTORS® Political Action Committee has promoted the election of pro-REALTOR® candidates across the US. [Learn more.](#)



Participate in NAR's Broker Involvement Program

This dynamic program provides you with a quick and effective tool to rally your agents on critical legislative issues. [Learn more.](#)

Partner with the
**American Cancer
Society** to fund the local
Patient Transportation
Program. To contribute, contact
info@stcar.org.



You get a lot of value from your member dues.
Legal answers, marketing tools, discounts on products and
services, and legislative and political advocacy are only a
few examples of what you get as a Texas REALTOR®.
See benefits.

About STCAR

The purpose of the South Texas Commercial Association of REALTORS® is to provide products, programs, and services to be a business and information resource to the member; enhance the commercial REALTOR® image and involvement in the community; and be the voice for commercial REALTORS® in the political and legislative arena.

Quick Links

[CREXI](#)
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