

# The Impact of COVID-19 on Texas REALTORS®

**HOBBY**  
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# CHAPTER 1

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## The Impact of COVID-19 on Texas Realtors®

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The COVID-19 pandemic is one of the greatest challenges faced by the United States since World War Two. As a response to rising infections and deaths resulting from the spread of the virus, federal, state and local governments have enacted stay-at-home orders and public health guidelines which have had a profoundly negative impact on the economy, especially affecting Medium and small businesses which are at the heart of economic activity in the state of Texas.

Like other sectors of the Texas economy, the real estate industry has been negatively affected by the COVID-19 pandemic. Yet real estate professionals have been able to adapt to social distancing guidelines, which ensured minimal disruption to real estate transactions. To assess how Texas REALTORS® have fared during the pandemic, the University of Houston's Hobby School of Public Affairs has partnered with the Texas REALTORS® Association to conduct an extensive survey of the association's members. More than 1,177 Texas REALTORS® responded to the questionnaire, which was fielded between May 21 and June 10, 2020. The breakdown of participants is the following: About 65% of survey respondents have been in the real estate business for more than ten years, and more than 88% of the respondents work in real estate full-time. More than four-fifths (86%) of the respondents primarily focus on residential homes, while nearly 5% focus on commercial real estate, followed by 4.2% who specialize in property management.

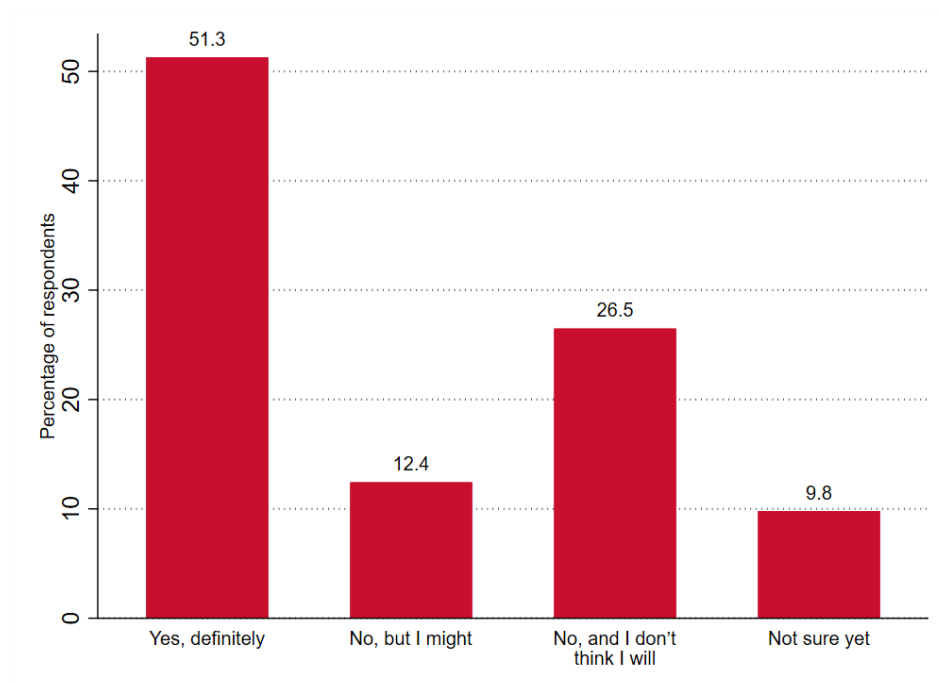
In the ensuing sections we discuss the patterns of responses to issues ranging

from perception of the impact of the pandemic in the real estate sector, changing business practices in light of social distancing guidelines, and participation in federal CARES Act programs. The full set of responses to the survey questionnaire is presented in the Appendix.

### 1.1 Home Sales and Closings

Respondents were asked if they have lost deals due to the COVID-19 pandemic. Figure 1.1 shows that more than half of the survey respondents (51%) expressed that they definitely lost deals, while 12% thought they might yet lose deals. Over a quarter of respondents (26.5%) were confident that they did not lose deals during the epidemic, and 10% could not determine if the pandemic had an adverse effect on real estate closings.

**Figure 1.1:** Have you lost deals due to the pandemic?

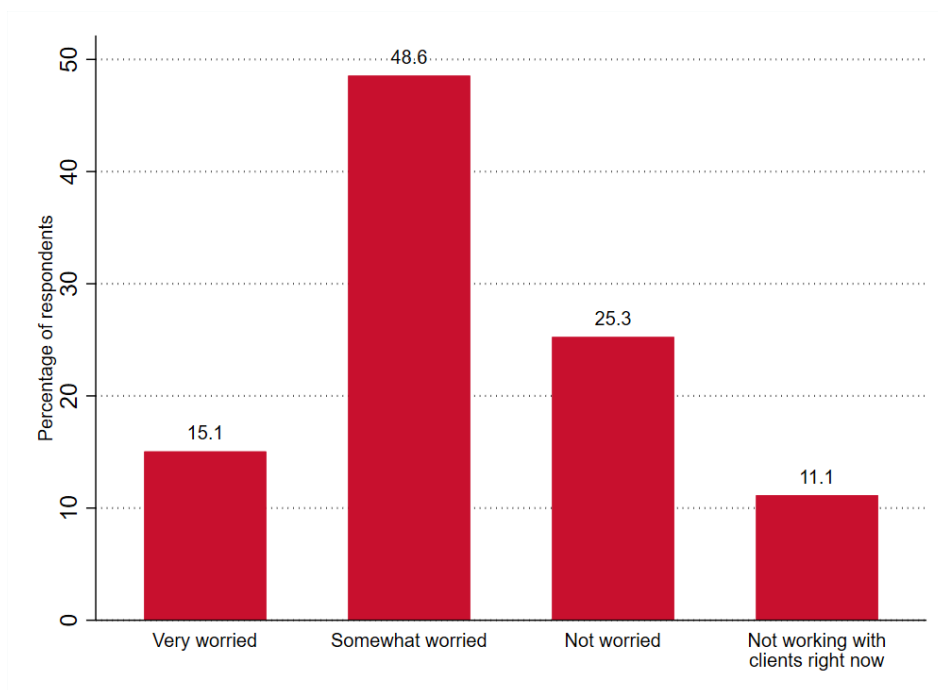


REALTORS®' responses about the perceived impact of the pandemic are likely to reflect the concerns of their active clients. Figure 1.2 presents responses

## 1.1. Home Sales and Closings

about sellers' concerns: about 48.6% and 15.1% of the agents expressed that their clients were either somewhat worried or very worried about their transactions, respectively. Only a quarter of respondents mentioned that their active clients were not concerned. About 11% of respondents were not working with any clients actively while the survey was implemented.

**Figure 1.2:** If you have active clients (sellers), how are they feeling about their transaction)?

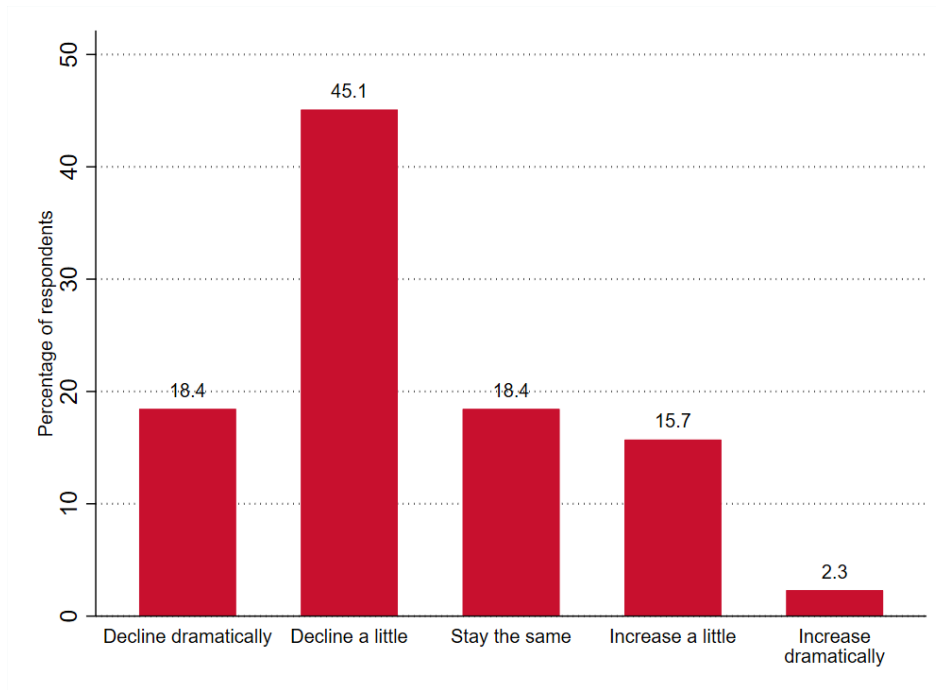


In terms of their expectations on the state of the housing market by the end of the year compared to 2019, respondents did not feel extremely pessimistic (Figure 1.3): only 18% expected their sales to drop dramatically by the end of 2020 when compared to last year; about 45% expressed that they thought their sales would decline slightly, and 18.4% responded that they thought sales would stay the same. Fewer than one-fifth of respondents (18%) stated their sales would increase either a little bit or dramatically.

Despite their expectations that overall sales would decline slightly in 2020 compared to 2019, a majority of REALTORS® believe that conditions will remain the same or improve over the next six months: the number of respondents who

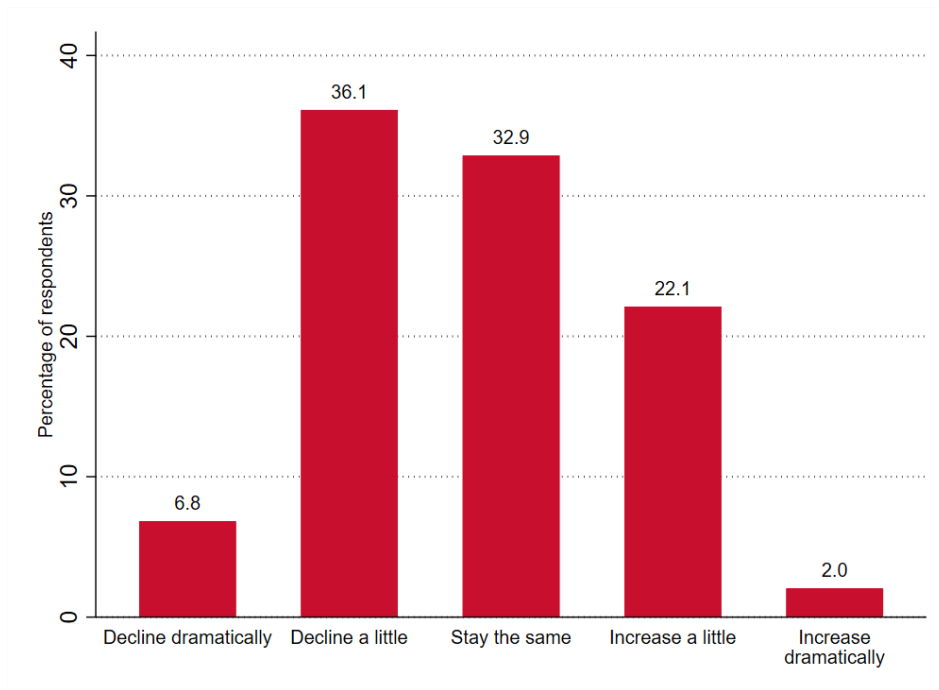
expected home prices would either stay the same or increase is 12.3 percentage points less than those who anticipated home prices would decline in the next six months, as indicated in Figure 1.4.

**Figure 1.3:** When compared to 2019, do you think overall home sales in 2020 in your market will:

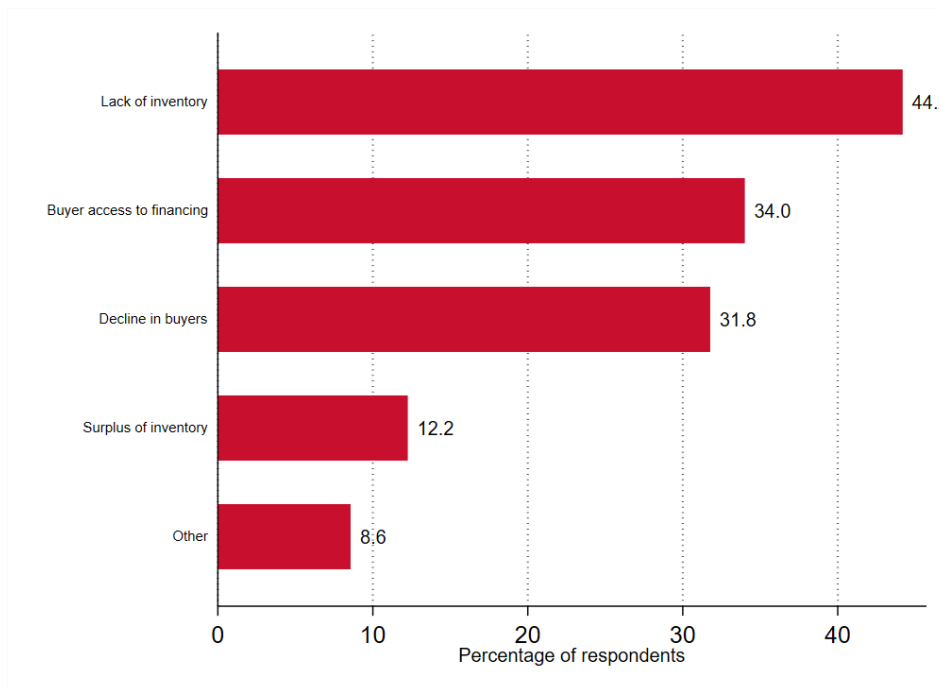


The expectations of home prices observed in Figure 1.4 is likely affected by forecasts of property inventory in the coming months. Figure 1.5 suggests that 44% of respondents anticipated that there would be a lack of inventory in the market, whereas 34% expected that buyers' access to financing is the key threat to conducting business normally, 31% anticipated a decline in number of buyers and about 12% of respondents think that surplus of inventory would impact business levels.

**Figure 1.4:** Over the next six months, do you think home prices will:



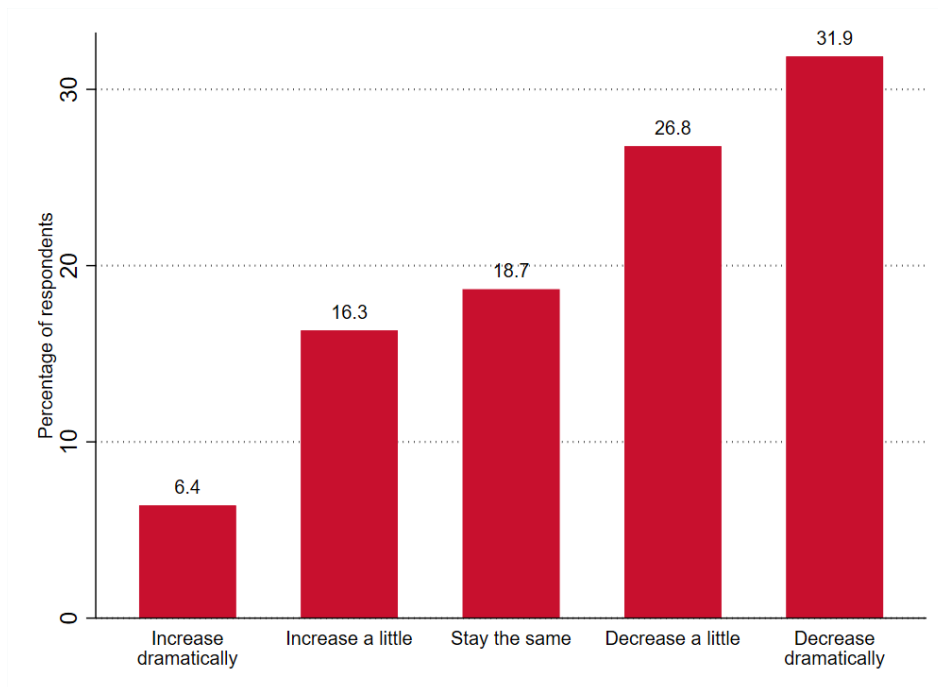
**Figure 1.5:** When you're able to conduct business normally again, what do you think will be the threat to your business?



## 1.1. Home Sales and Closings

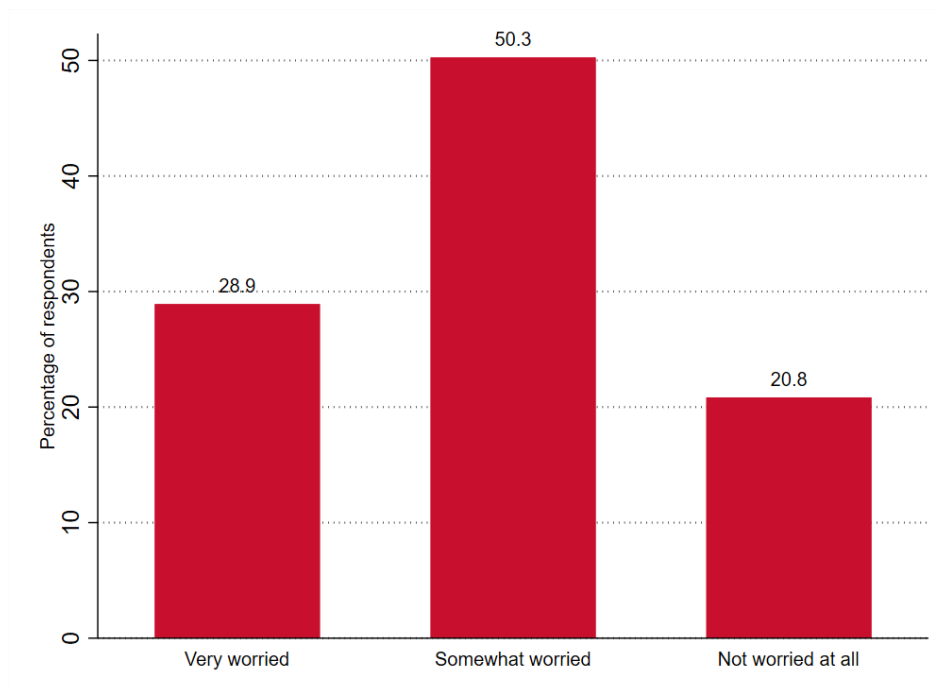
Figure 1.6 illustrates that in comparison to 2019 more than one-third of REALTORS® expected that their income would decrease dramatically in 2020; about 27% respondents expects their income would decrease a little during the COVID pandemic. However, 16.3% of REALTORS® responded that their income would increase, while 18.7% expect their income to stay the same compared to 2019. A sizable 16% of respondents expect their income to increase a little and 6% expect a dramatic increase in their income.

**Figure 1.6:** How do you think your 2020 income (derived from your work in real estate) compare to 2019?



While REALTORS® remained optimistic about the housing market, they expressed concerns about the speed of recovery of the economy. As reflected in Figure 1.7, close to four-fifths of agents (79.2%) were either somewhat or very worried about the economic recovery. About one-fifth expressed not being worried at all.

**Figure 1.7:** How worried are you about the economy recovering after COVID-19?



Although REALTORS® expressed their concerns with the speed of economic recovery, they also recognized the trade-off between (1) opening up economy too soon, which might increase the risk of spreading the virus, and (2) keeping the stay-at-home order, which could slow down the economy further. In the survey, REALTORS® were asked if either "risk that loved one contact COVID-19" or "economic downturn" is more important at the moment. As shown in Table Q31 in the appendix, while most respondents (58%) were concerned about the economic downturn, another 42% of respondents worried about the risk that loved ones contact the virus.

Respondents in the Texas REALTORS®' worries are reflected in responses to a question schools closing for the year, social distancing, and shelter-in-place orders. As reported in Tables Q47 and Q48 in the appendix, more than half (50%) said that reactions to pandemic have been necessary and appropriate; 14.4% suggested that these measures were not necessary and we should be doing business as usual. About 35% of respondents think reactions were necessary at first, but now have gone too far.

On a personal level, 56% of the REALTORS® felt they could balance work and family obligations well during the pandemic response period, while 12% were not able to balance work and personal obligations very well or not well at all. About 31.5% felt their work-life balance was about the same during the pandemic as during normal times.

## 1.2 Online Business Model

REALTORS®' confidence in the housing market may come from the successful adaptation of their online business model. REALTORS® were asked how much of their real estate business they could successfully move online.

**Figure 1.8:** How much of your real estate business do you believe you can successfully transition online?

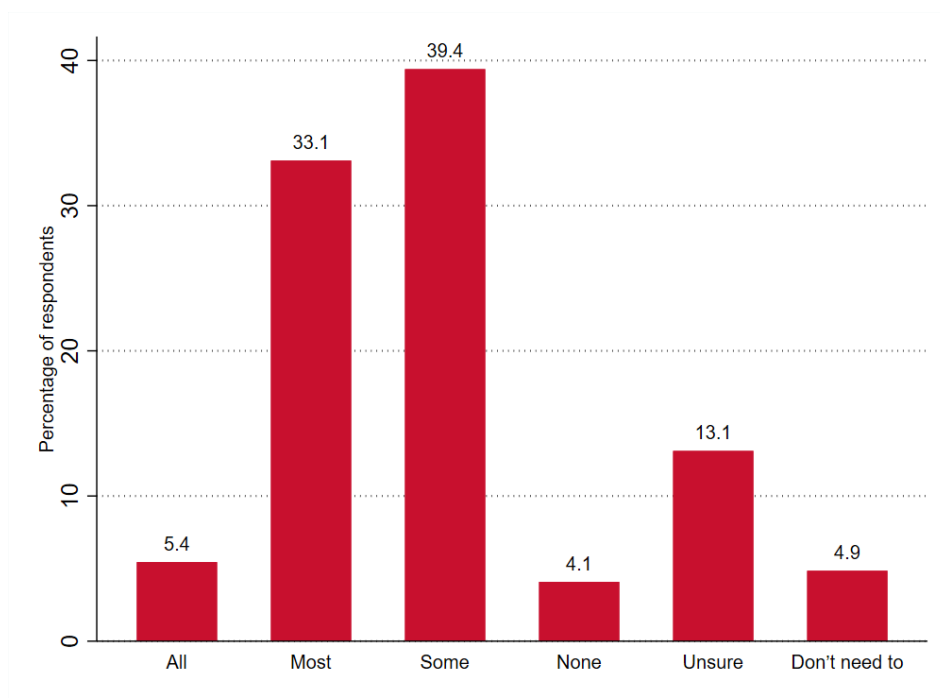


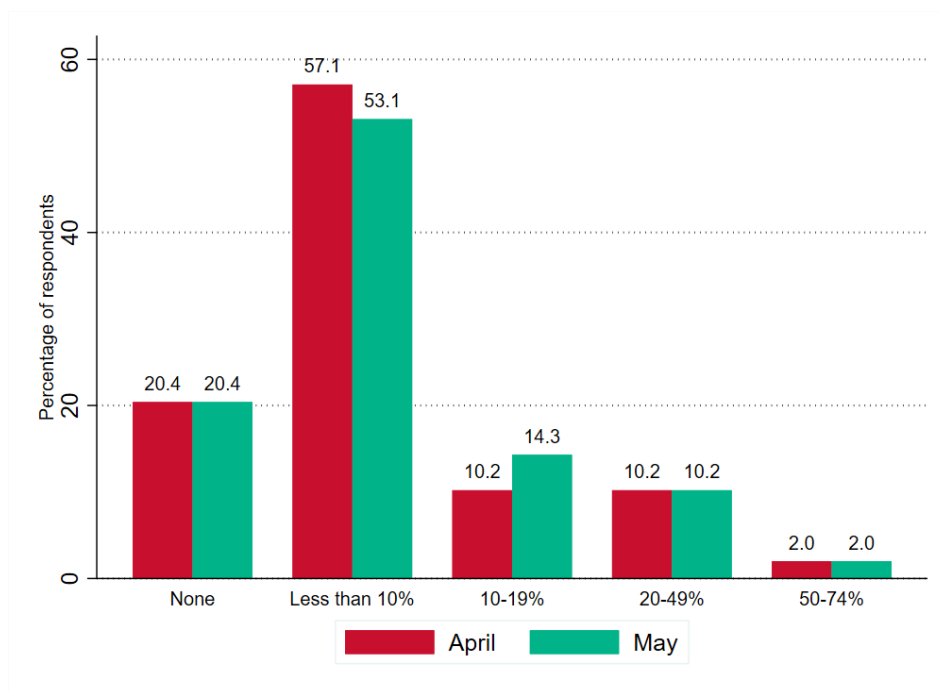
Figure 1.8 shows that 38.5% of respondents believe they could conduct "all" or "most" of their business online. 39.4% expressed that some of their real estate business can transition from in-person to online. Slightly more than one-fifth of respondents (22%) responded either "none," "unsure," or "don't need to" regarding

the online business transition. These responses suggest that real estate professionals are ready to embrace new technologies and online communications for their business.

## 1.3 Rent Payment

Respondents in the Texas REALTORS® were also asked to assess the conditions of the rental markets. Figure 1.9 shows that almost fourth-fifths of REALTORS® mentioned that some of their tenants failed to timely pay rents in April (79.6%) and May (79.6%) respectively. More than one-fifth of respondents (22%) stated that at least 10% of their tenants were unable to make the rental payments on time in April. Late payments increased slightly in May, when a quarter of respondents (26.5%) had a similar experience: at least 10% of their tenants were unable to make rental payments on time in May.

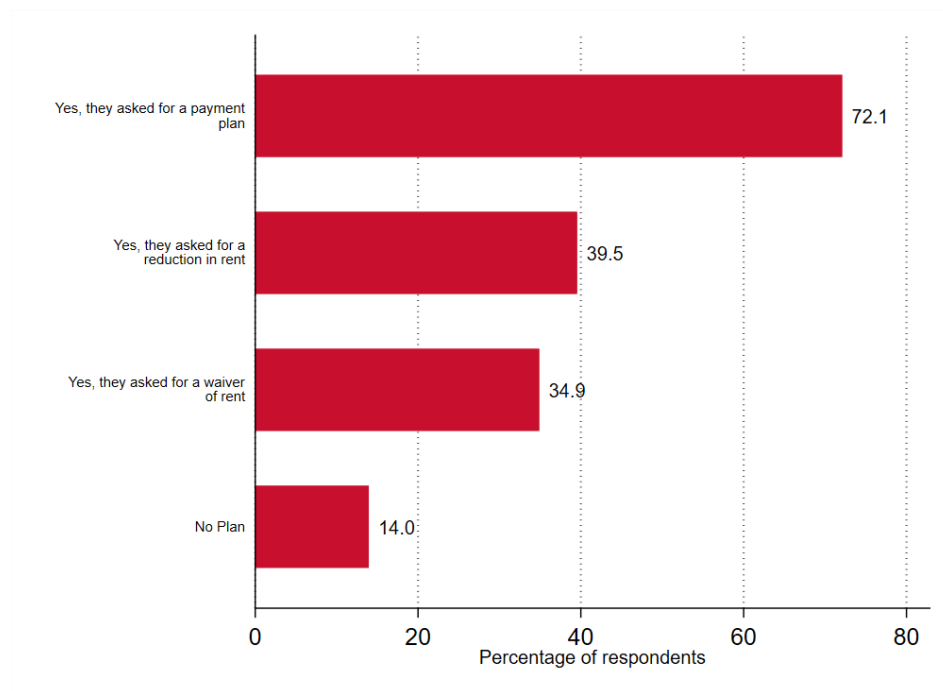
**Figure 1.9:** What percentage of your tenants failed to timely pay rent in **April 2020** and in **May 2020**?



## 1.4. Foreclosure, Mortgage Interest Rate and the Paycheck Protection Program

Some tenants have been negotiating with landlords to come up with alternative payment plans. As reflected in Figure 1.10, near three-quarters of agents (72%) of REALTORS® whose primary area of focus is property management have tenants who contacted them to arrange a payment plan. About 40% and 35% of those REALTORS® revealed that their tenants asked for a reduction in rent or a waiver of rent, respectively, while about 14% reported that their tenants did not contact them to arrange a rental payment plan.

**Figure 1.10:** Have your tenants contacted you to arrange a rental payment plan due to the COVID-19 pandemic?



## 1.4 Foreclosure, Mortgage Interest Rate and the Paycheck Protection Program

Turning to the homeowners' financial situations, REALTORS® were considerably worried about homeowners' abilities in making mortgage payments. Figure 1.11 exhibits that more than three-quarters of REALTORS® (77%) foresee numbers of foreclosures increasing a little (57%) or dramatically (20%). Only about one-fifth

## 1.4. Foreclosure, Mortgage Interest Rate and the Paycheck Protection Program

(23%) believed that the number of foreclosures will stay the same or decrease.

**Figure 1.11:** How do you foresee numbers of foreclosures in the next 3-6 months?

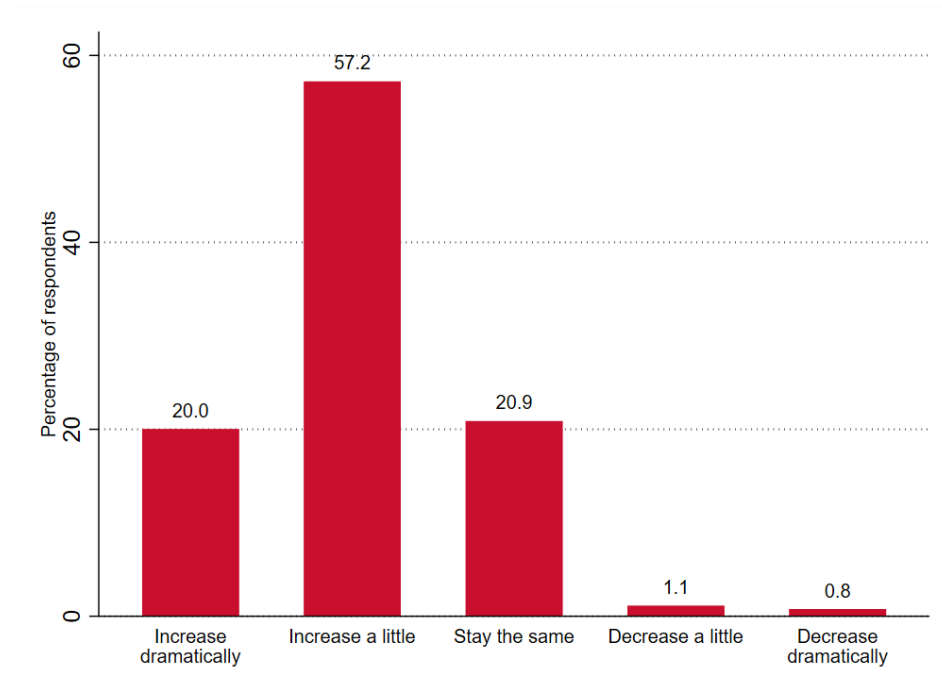
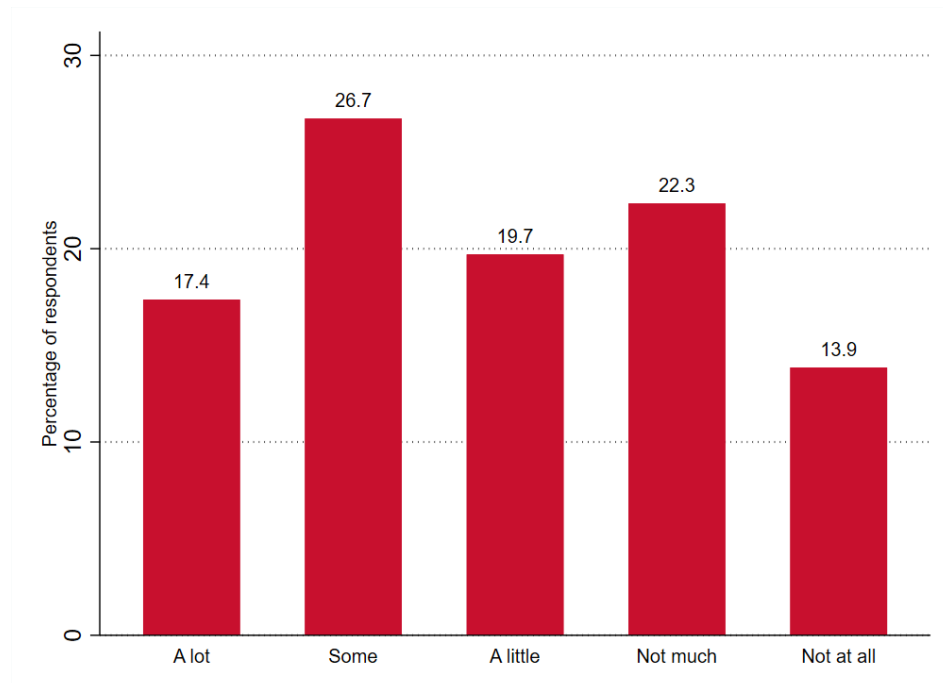


Figure 1.12 shows about 44% of respondents believed that recently reduced mortgage rates have had some or a great deal of positive impact on their businesses. About 20% said that interests rates helped a little, and more than 35% answered that the reduced mortgage rates did not help their business much or at all.

## 1.4. Foreclosure, Mortgage Interest Rate and the Paycheck Protection Program

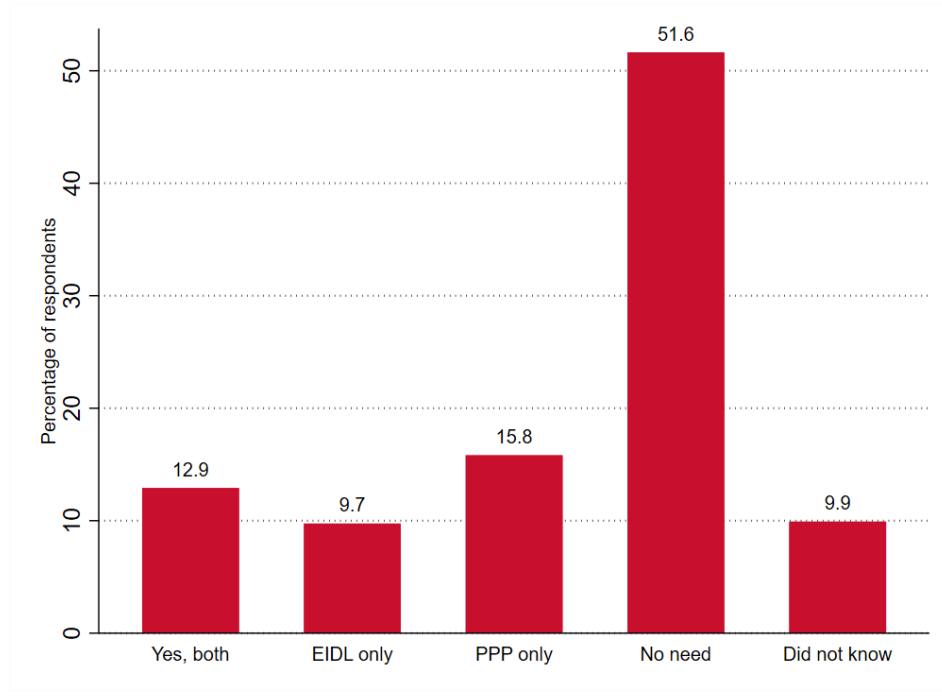
**Figure 1.12:** How much are the recently reduced mortgage interest rates helping your business?



Since the outbreak of COVID-19, the government has been implementing a series of economic stimulus plans aimed at helping businesses get through difficult times. The CARES Act created two new grant programs through the Small Business Administration: the Paycheck Protection Program (PPP) and the Economic Injury Disaster Loan (EIDL) grant. Figure 1.13 shows that more than three-fifths of the survey respondents (61.5%) neither applied for the PPP loan nor the EIDL grant. The majority of the respondents (51.6%) who did not apply for the grants mentioned that they did not need them, whereas close to 10% of them did not know those grants were available. For those who applied for the grants, the Paycheck Protection Program is relatively more popular. Slightly above 10% of respondents (12.9%) applied for both PPP and EIDL grants.

## 1.4. Foreclosure, Mortgage Interest Rate and the Paycheck Protection Program

**Figure 1.13:** The CARES Act creates two new grant programs, the Paycheck Protection Program (PPP) and the Economic Injury Disaster Loan (EIDL) grant. Have you applied for either of these grants?



When they were asked about whether they support or oppose a government-mandated delay on mortgage and rent payments to help American families and workers stay financially stable during the COVID-19 pandemic, a majority (55%) supported the government-mandated delay whereas about 25% opposed it. Furthermore, a small group of Texas REALTORS® neither support nor against this policy.

## 1.4. Foreclosure, Mortgage Interest Rate and the Paycheck Protection Program

**Figure 1.14:** Do you support or oppose a government mandated delay on mortgage and rent payments to help American families and workers stay financially stable during the COVID-19 pandemic?

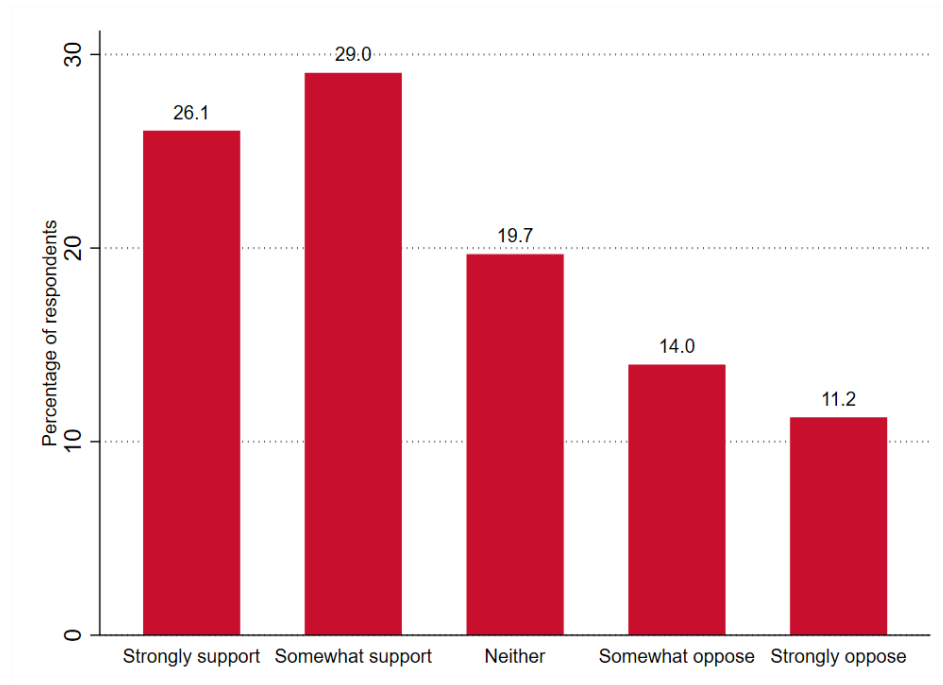
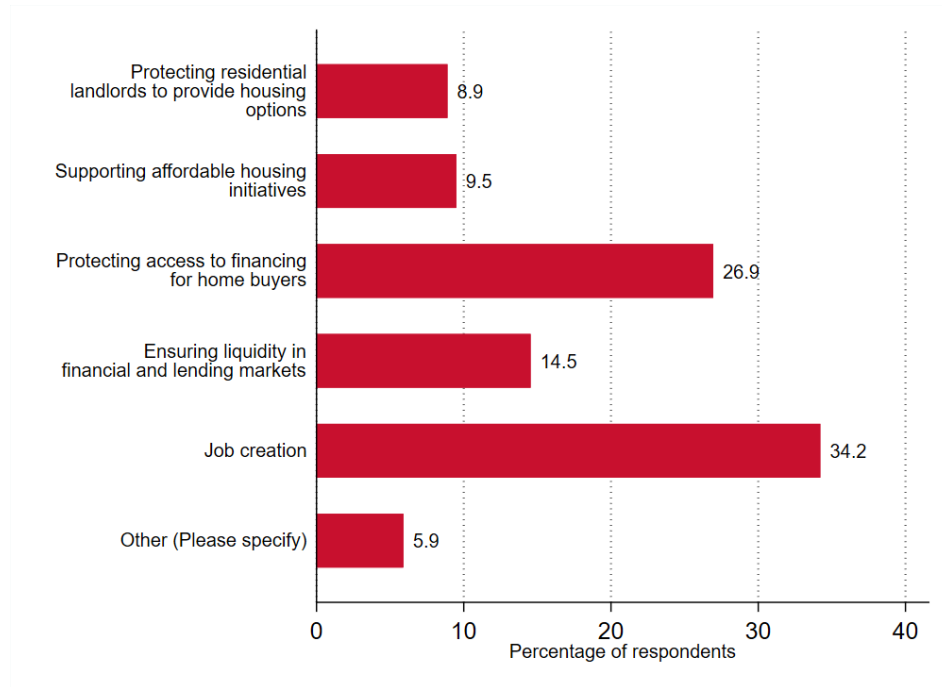


Figure 1.15 highlights REALTORS®' top priority requests for policymakers to help the real estate industry recover from the economic consequences of the COVID-19 pandemic. Most of the real estate professionals (34%) identified job creation as the top priority, followed by 27% choosing access to financing for homebuyers, and 14% saying the government should formulate measures to ensure liquidity in financial and lending markets. The policies related to "protecting residential landlords to enable them to provide housing options" and "supporting affordable housing initiatives" are less important to respondents. About 15% of respondents supported one of these two policy ideas.

## 1.4. Foreclosure, Mortgage Interest Rate and the Paycheck Protection Program

**Figure 1.15:** Moving forward, what should be the top priority for policymakers to help your industry recover from the economic impact of COVID-19?



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# Appendices

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## APPENDIX A

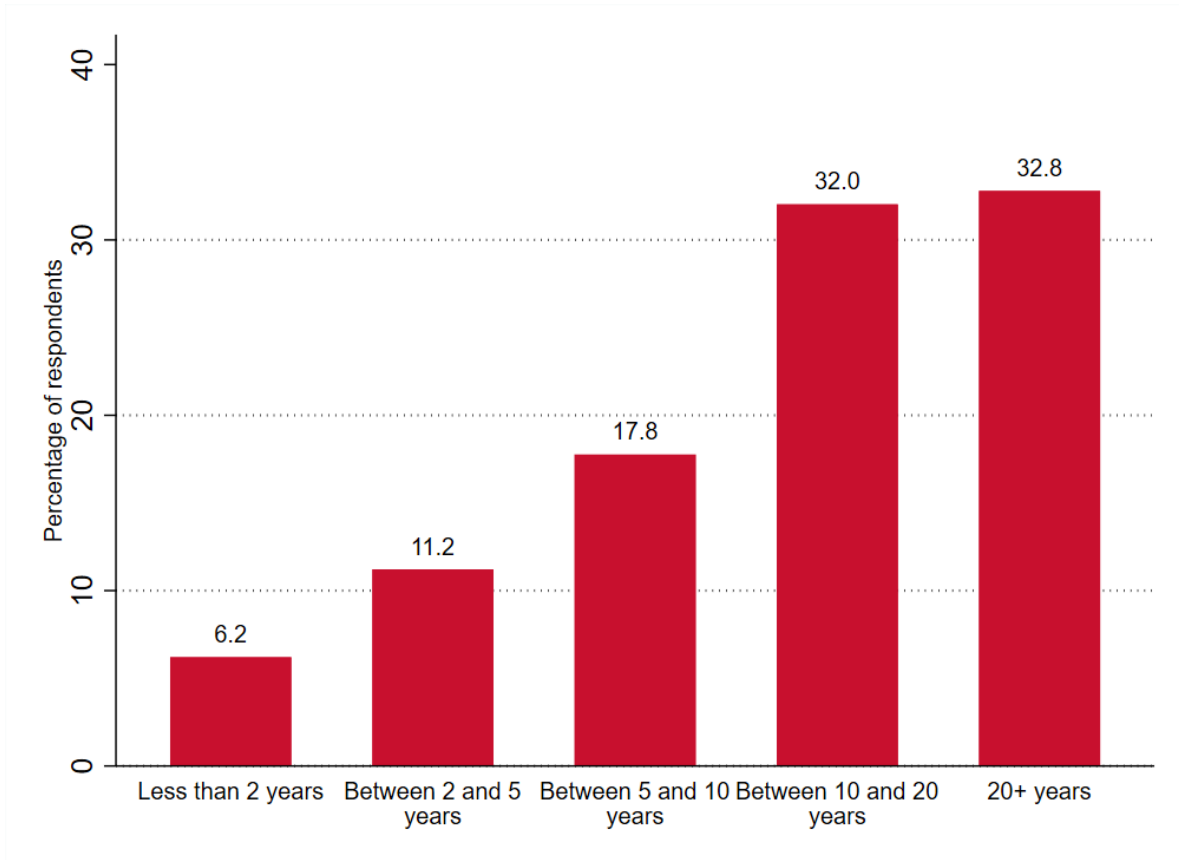
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# Tables and Figures By Survey Questions

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This appendix provides summary statistics and figures on responses to all questions included in the survey. All tables and figures exclude DK/NA responses.

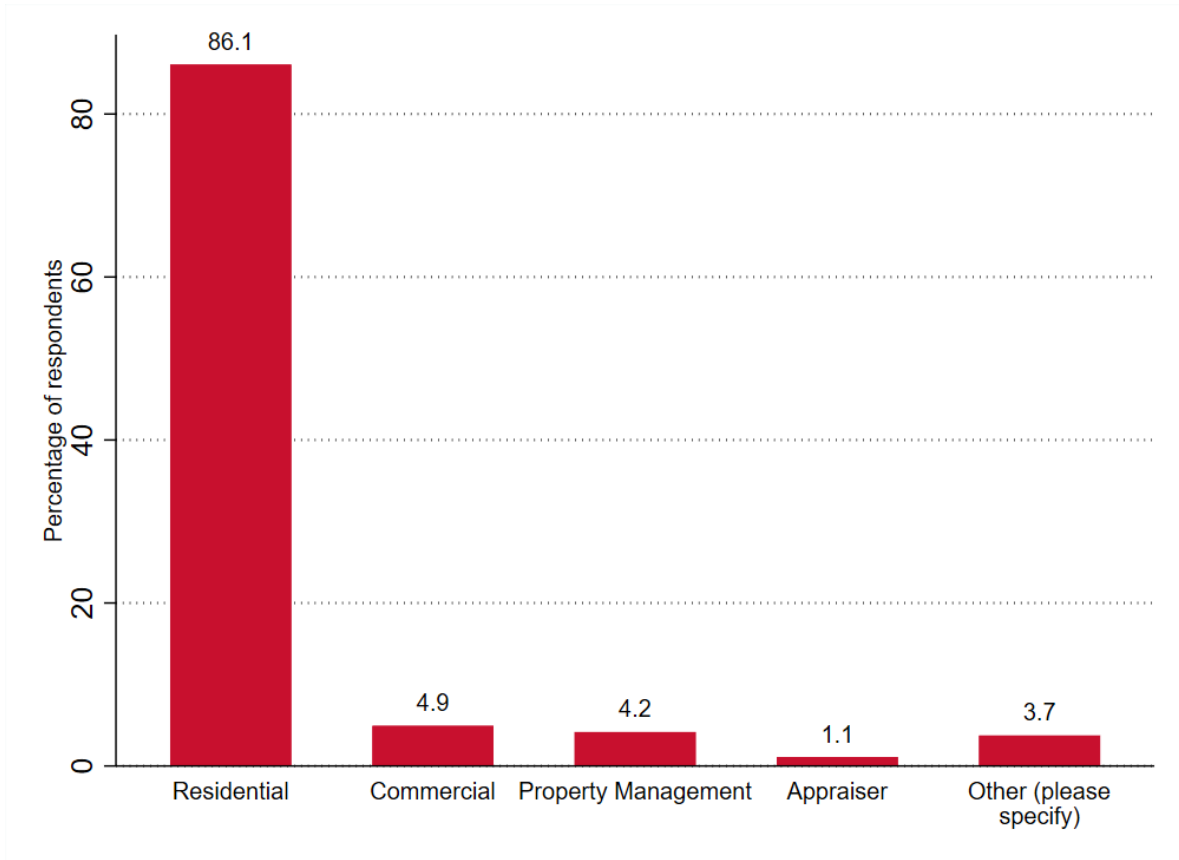
**Figure Q3:** How long have you been in real estate?



**Table Q3:** How long have you been in real estate?

<b>Years in Real Estate Business</b>	<b>No.</b>	<b>%</b>
Less than 2 years	73	6.2
Between 2 and 5 years	132	11.2
Between 5 and 10 years	209	17.8
Between 10 and 20 years	377	32.0
20+ years	386	32.8
<b>Total</b>	<b>1,177</b>	<b>100.0</b>

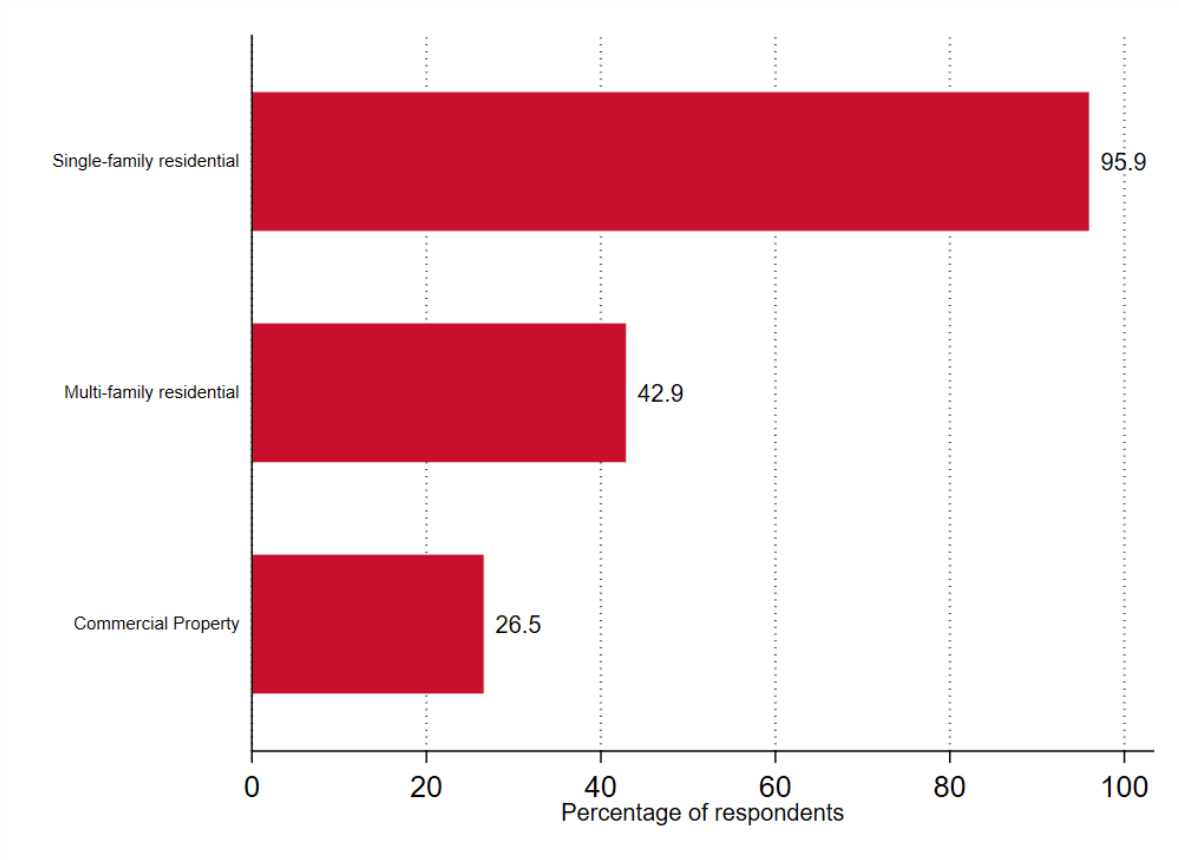
**Figure Q4:** Is your primary area of focus or expertise:



**Table Q4:** Is your primary area of focus or expertise:

Type of Realtor	No.	%
Residential	1,013	86.1
Commercial	58	4.9
Property Management	49	4.2
Appraiser	13	1.1
Other (please specify)	44	3.7
<b>Total</b>	<b>1,177</b>	<b>100.0</b>

**Figure Q7: What kind of properties do you manage?**

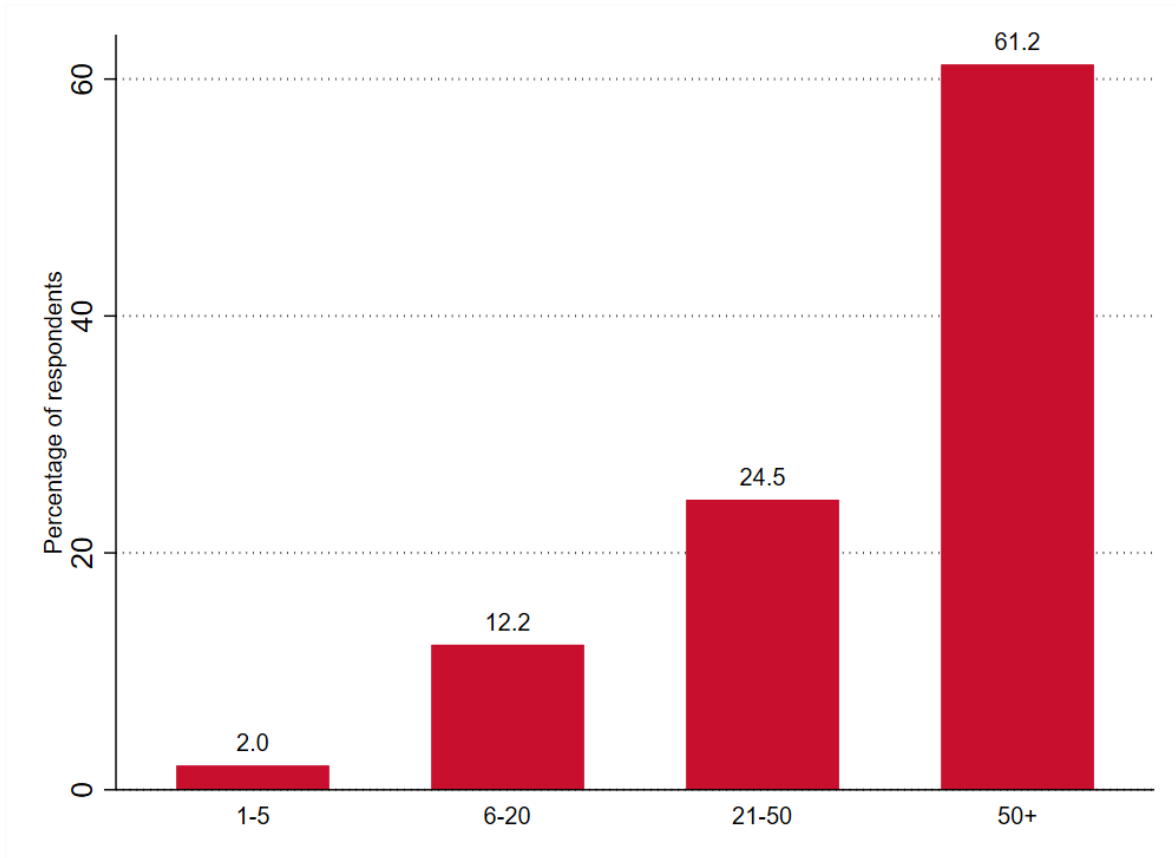


**Table Q7: What kind of properties do you manage?**

<b>Type of property Managed</b>	<b>No.</b>	<b>%</b>
Commercial Property	13	26.5
Single-family residential	47	95.9
Multi-family residential	21	42.9
<b>Total</b>	<b>49</b>	

Note: Respondents could select all that apply.  
 Respondents are property manager as indicated  
 in Table Q4. Table excludes DK/NA.

**Figure Q8:** How many properties do you manage in Texas?

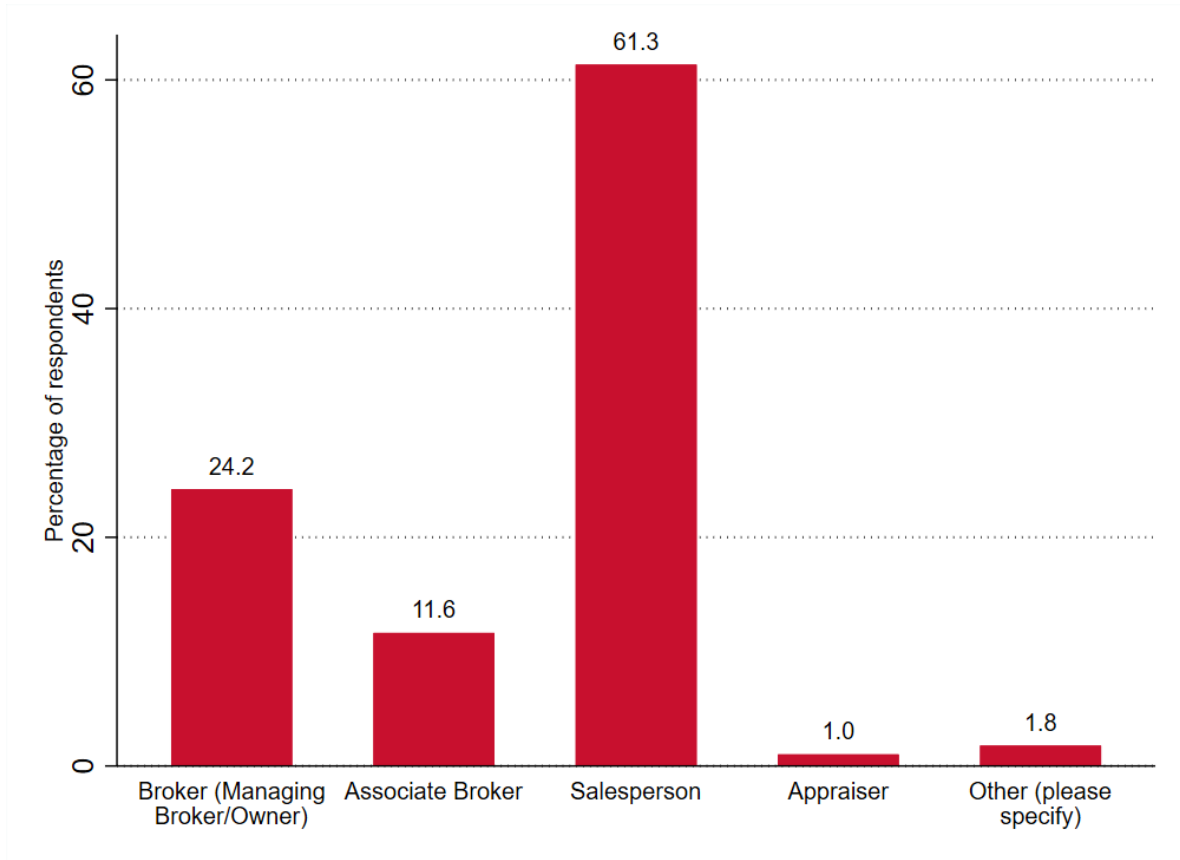


**Table Q8:** How many properties do you manage in Texas?

<b>Number of Properties Managed</b>	<b>No.</b>	<b>%</b>
1-5	1	2.0
6-20	6	12.2
21-50	12	24.5
50+	30	61.2
<b>Total</b>	<b>49</b>	<b>100.0</b>

Note: Respondents are property manager as indicated in Table Q4.

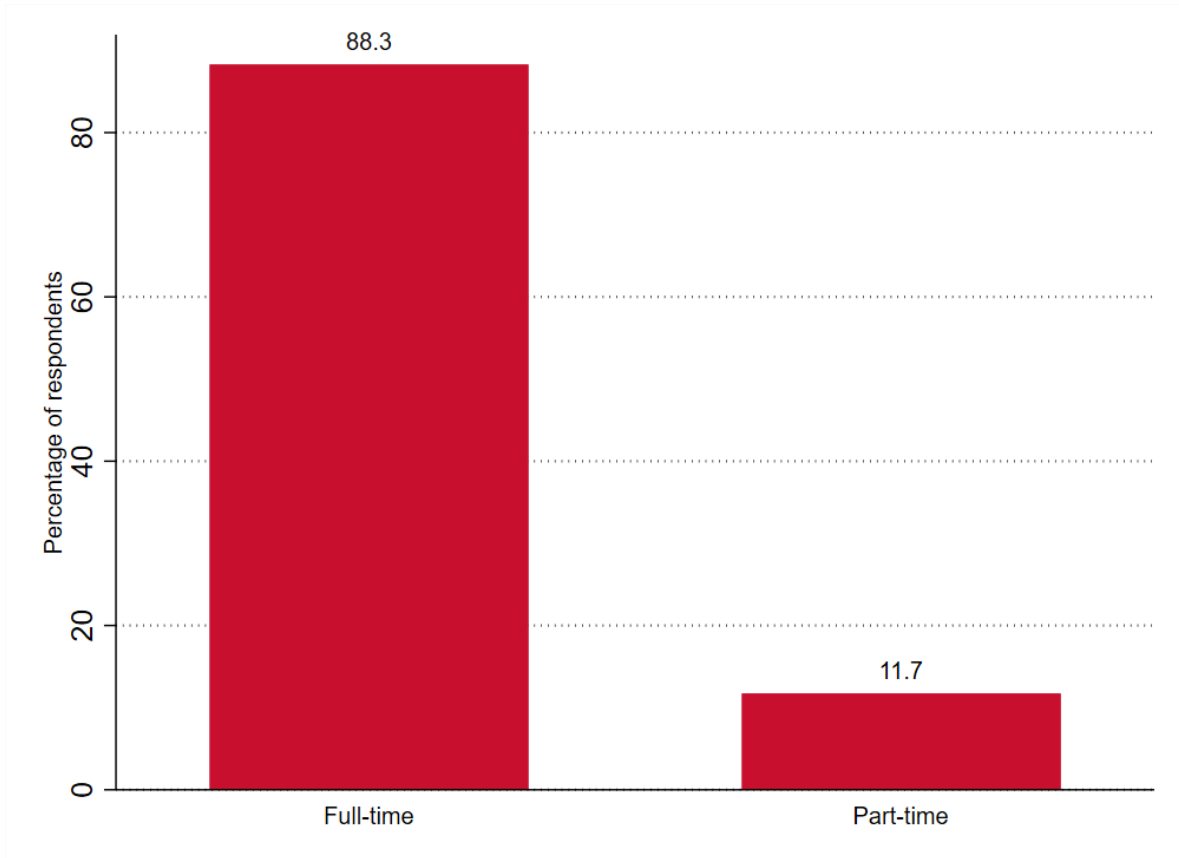
**Figure Q9:** Which of the following best describes your status as a licensee?



**Table Q9:** Which of the following best describes your status as a licensee?

<b>License Type</b>	<b>No.</b>	<b>%</b>
Broker (Managing Broker/Owner)	285	24.2
Associate Broker	137	11.6
Salesperson	722	61.3
Appraiser	12	1.0
Other (please specify)	21	1.8
<b>Total</b>	<b>1,177</b>	<b>100.0</b>

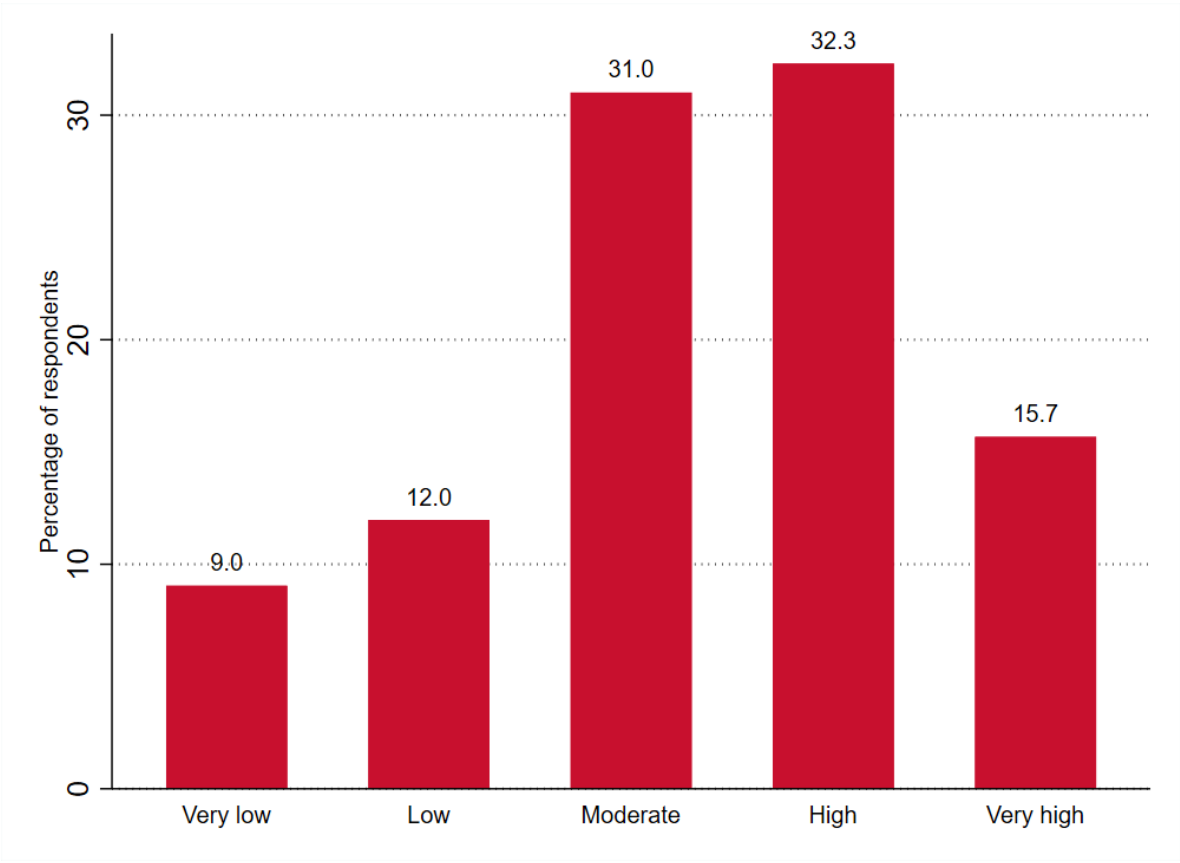
**Figure Q10: Full or Part-Time Realtor**



**Table Q10: Full or Part-Time Realtor**

<b>Full or Part-Time Realtor</b>	<b>No.</b>	<b>%</b>
Full-time	1,032	88.3
Part-time	137	11.7
<b>Total</b>	<b>1,169</b>	<b>100.0</b>

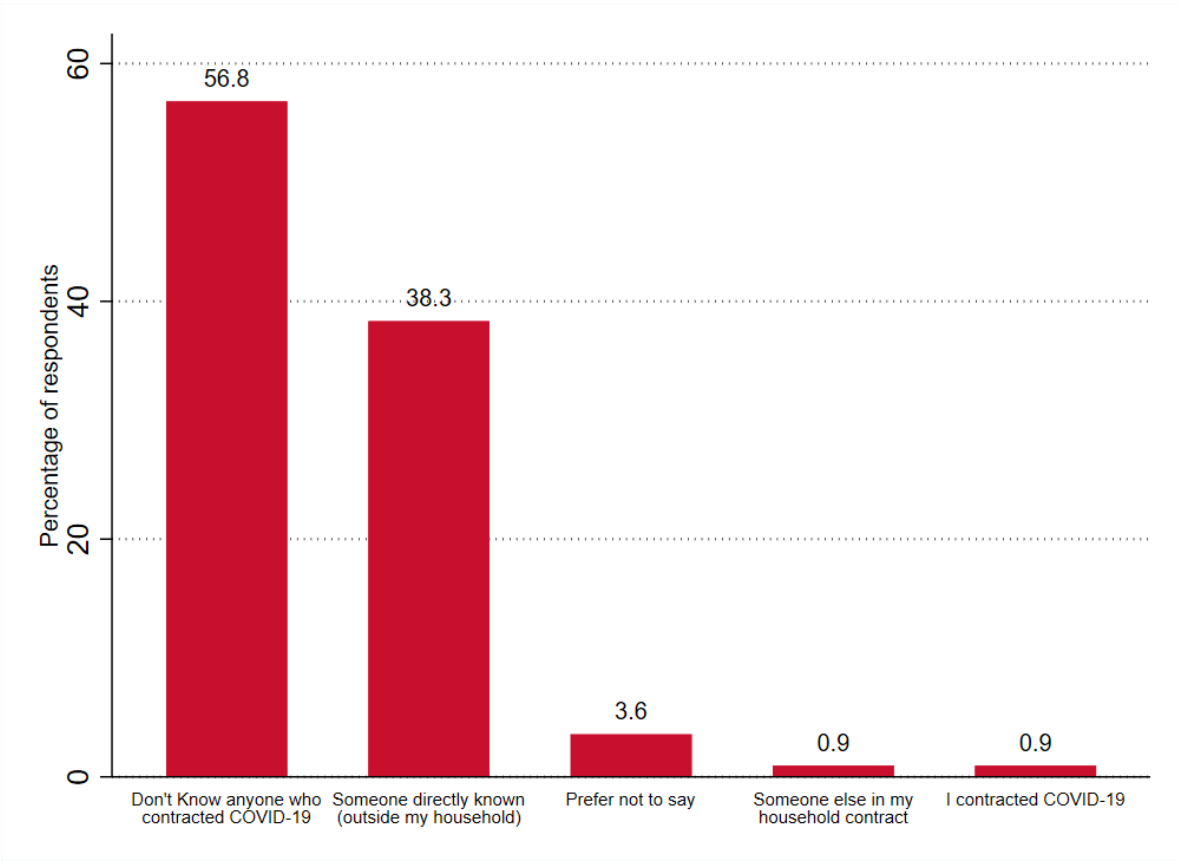
**Figure Q12:** Please rate your level of stress related to the COVID-19 on a scale of 1-5, with 5 being the highest level of stress



**Table Q12:** Please rate your level of stress related to the COVID-19 on a scale of 1-5, with 5 being the highest level of stress

<b>Stress Level</b>	<b>No.</b>	<b>%</b>
Very low	105	9.0
Low	139	12.0
Moderate	360	31.0
High	375	32.3
Very high	182	15.7
<b>Total</b>	<b>1,161</b>	<b>100.0</b>

**Figure Q13:** Please choose all that apply related to confirmed COVID-19 infection:

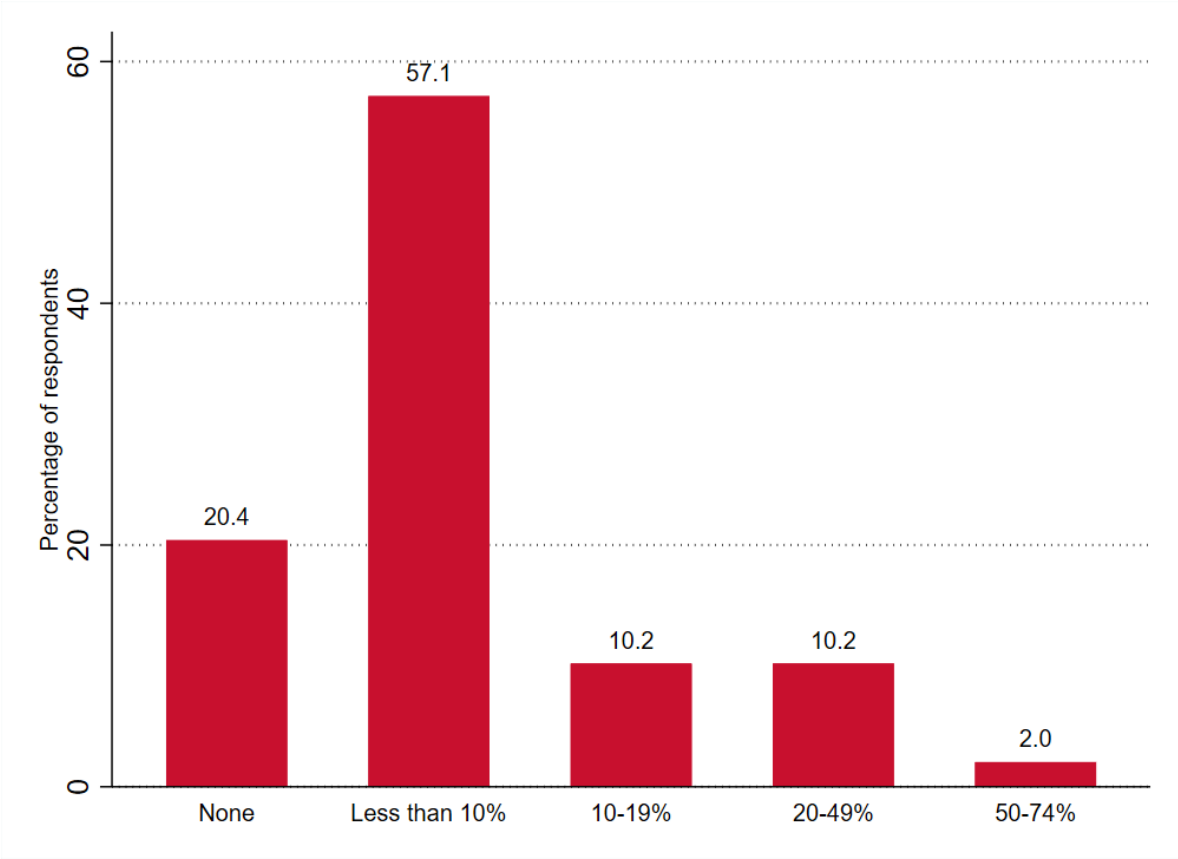


**Table Q13:** Please choose all that apply related to confirmed COVID-19 infection:

<b>Someone else in my household contract</b>	No.	%
I contracted COVID-19	11	0.9
Someone else in my household contracted	11	0.9
Don't Know anyone who contracted COVID-19	667	56.8
Someone directly known (outside my household)	450	38.3
Prefer not to say	42	3.6
<b>Total</b>	<b>1,174</b>	

Note: Respondents could select all that apply.

**Figure Q14:** What percentage of your tenants failed to timely pay rent in April 2020?

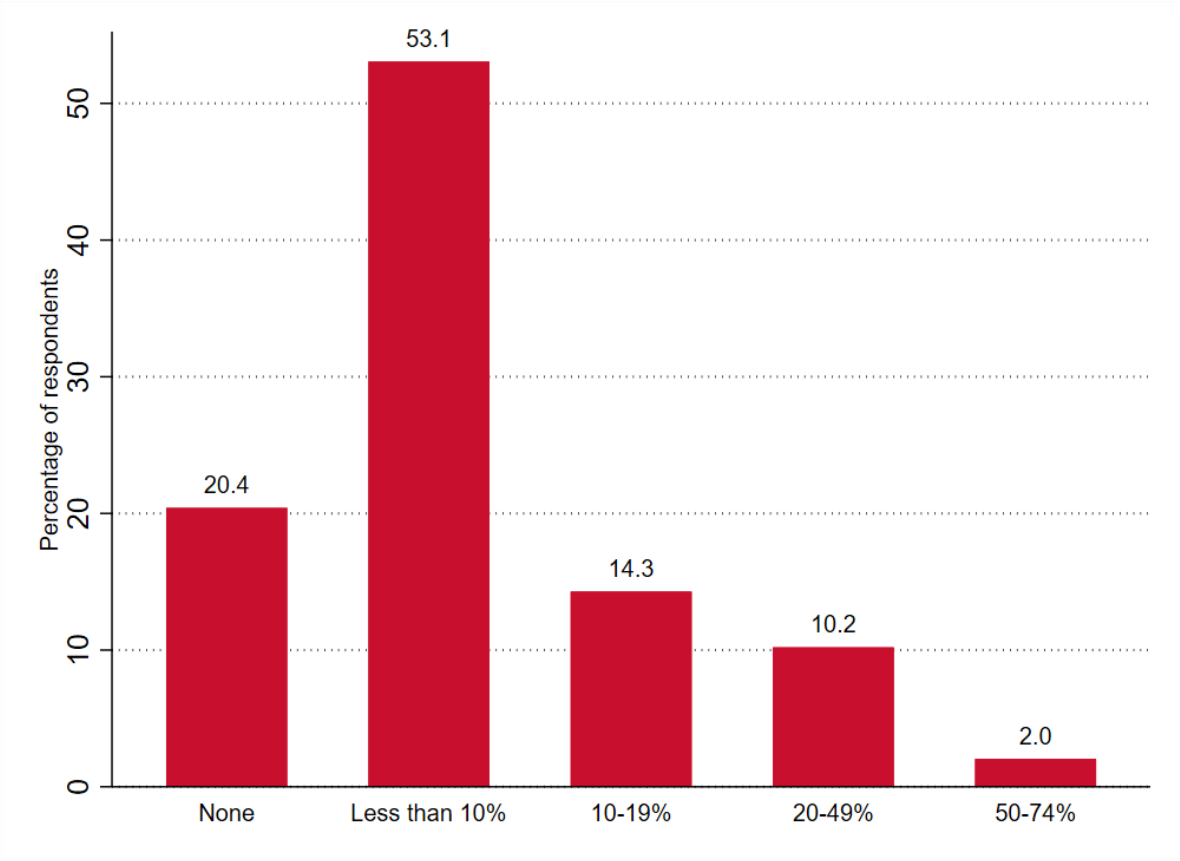


**Table Q14:** What percentage of your tenants failed to timely pay rent in April 2020?

<b>Late Rent for April</b>	No.	%
None	10	20.4
Less than 10%	28	57.1
10-19%	5	10.2
20-49%	5	10.2
50-74%	1	2.0
<b>Total</b>	<b>49</b>	<b>100.0</b>

Note: Respondents are property manager as indicated in Table Q4.

**Figure Q15:** What percentage of your tenants failed to timely pay rent in May 2020?

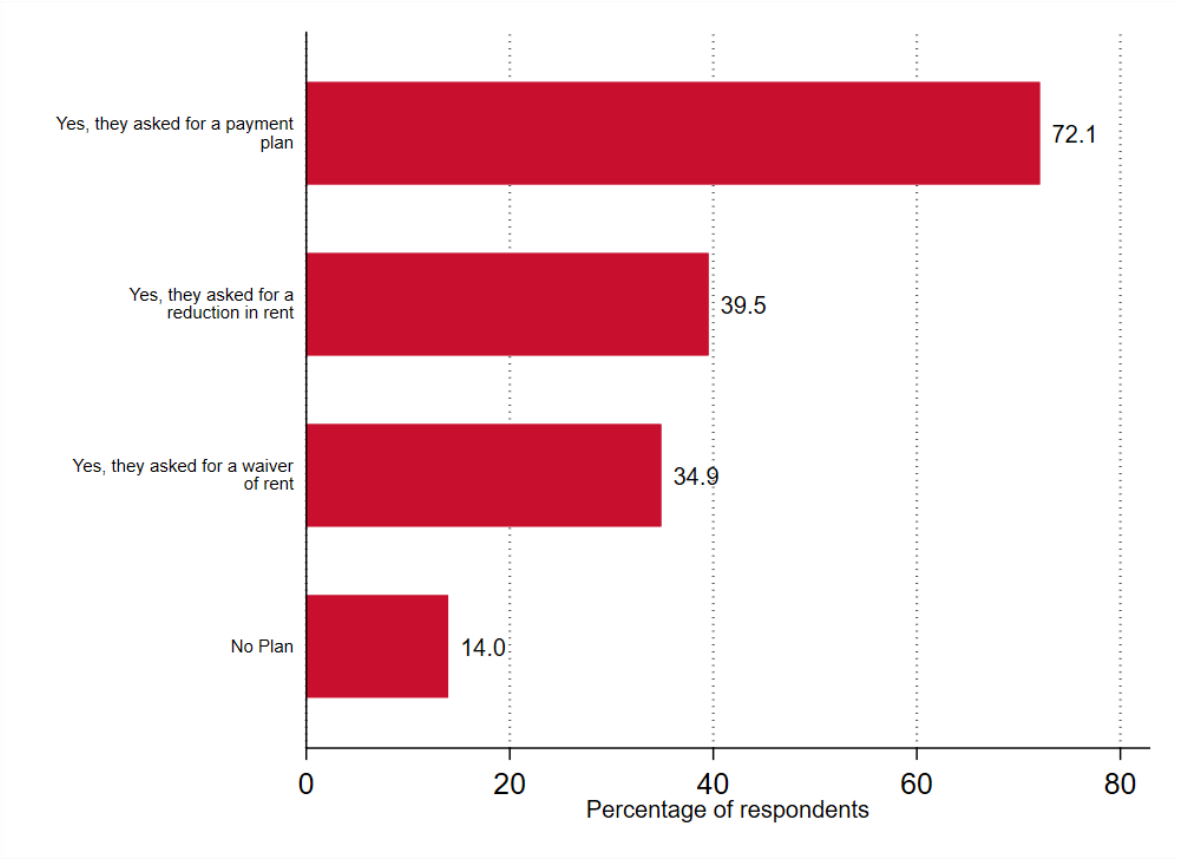


**Table Q15:** What percentage of your tenants failed to timely pay rent in May 2020?

<b>Late Rent for May</b>	No.	%
None	10	20.4
Less than 10%	26	53.1
10-19%	7	14.3
20-49%	5	10.2
50-74%	1	2.0
<b>Total</b>	<b>49</b>	<b>100.0</b>

Note: Respondents are property manager as indicated in Table Q4.

**Figure Q16:** Have your tenants contacted you to arrange a rental payment plan due to the COVID-19 pandemic?

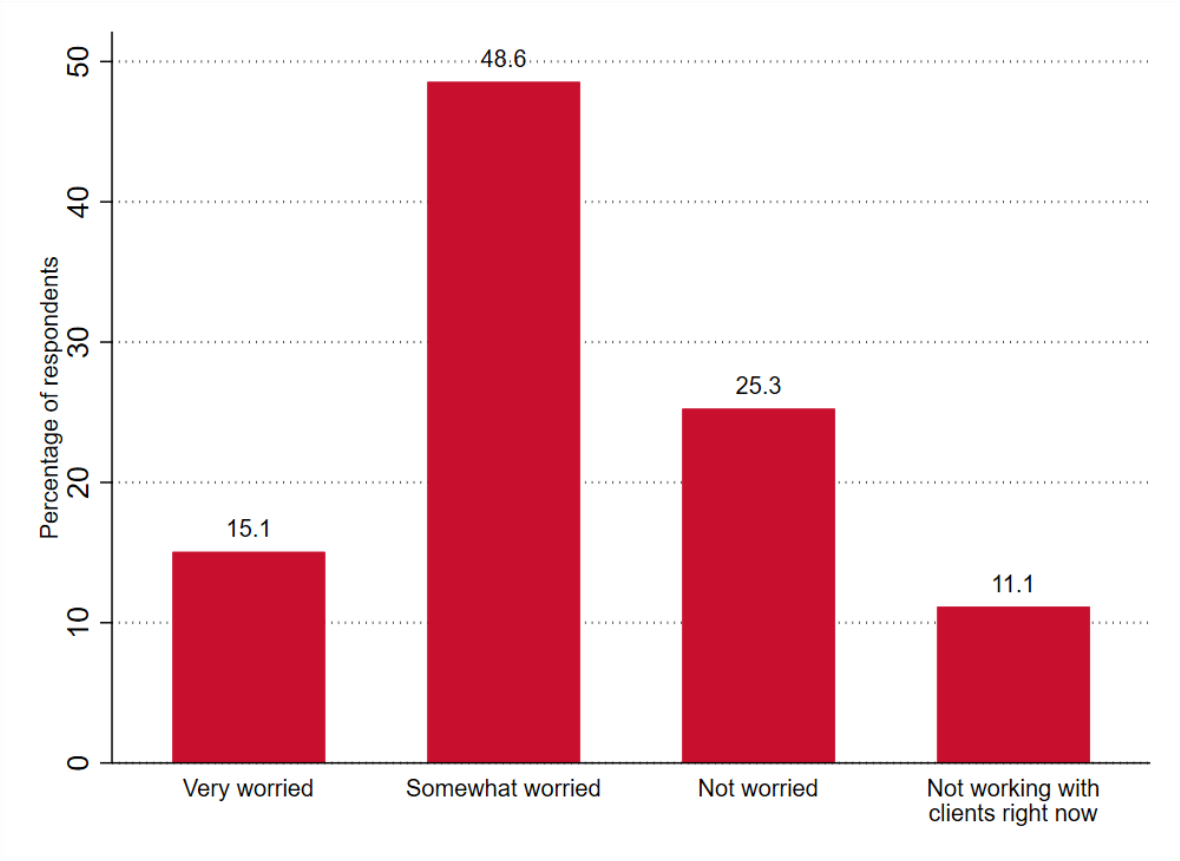


**Table Q16:** Have your tenants contacted you to arrange a rental payment plan due to the COVID-19 pandemic?

<b>Rental Payment plan</b>	No.	%
Yes, they asked for a payment plan	31	72.1
Yes, they asked for a reduction in rent	17	39.5
Yes, they asked for a waiver of rent	15	34.9
No	6	14.0
<b>Total</b>	43	

Note: Respondents are property manager in Table Q4 who indicated tenants failed to pay rent due in Table Q14. Respondents can select all that apply.

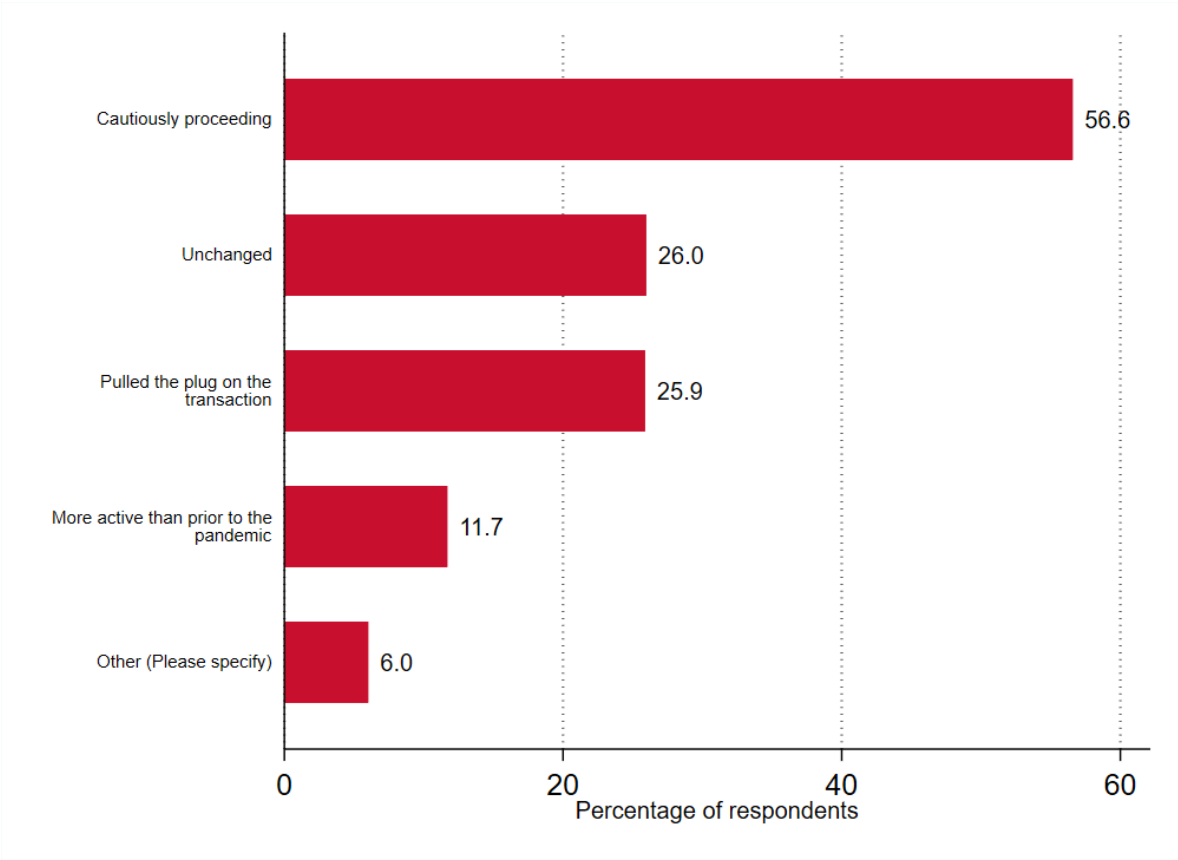
**Figure Q17:** If you have active clients (sellers), how are they feeling about their transaction(s)?



**Table Q17:** If you have active clients (sellers), how are they feeling about their transaction(s)?

<b>Sellers Feelings about Transactions</b>	<b>No.</b>	<b>%</b>
Very worried	177	15.1
Somewhat worried	571	48.6
Not worried	297	25.3
Not working with clients right now	131	11.1
<b>Total</b>	<b>1,176</b>	<b>100.0</b>

**Figure Q18:** Please select the reactions you are seeing from your clients (sellers).

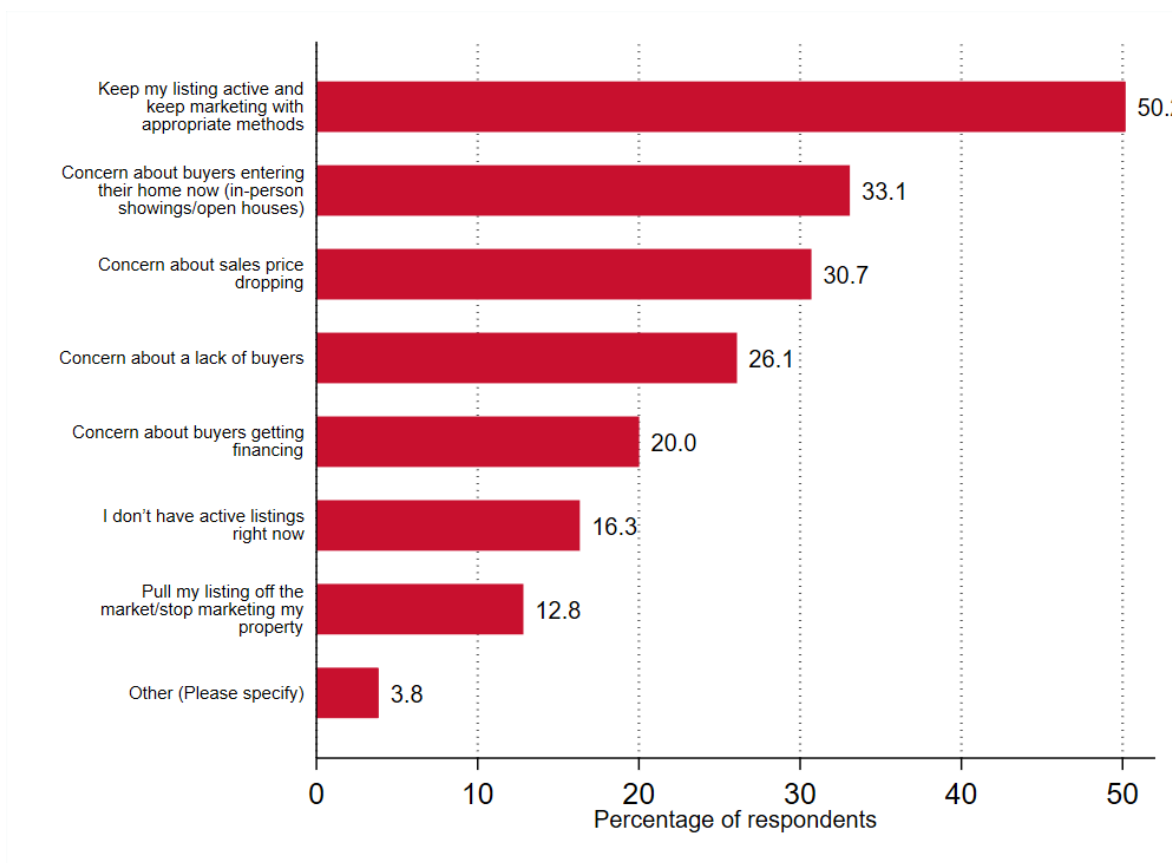


**Table Q18:** Please select the reactions you are seeing from your clients (sellers).

<b>Sellers Reactions</b>	No.	%
Pulled the plug on the transaction	301	25.9
Cautiously proceeding	658	56.6
Unchanged	302	26.0
More active than prior to the pandemic	136	11.7
Other (Please specify)	70	6.0
<b>Total</b>	<b>1,163</b>	

Note: Respondents could select all that apply.

**Figure Q19:** What are you hearing from your sellers (active listings) right now?

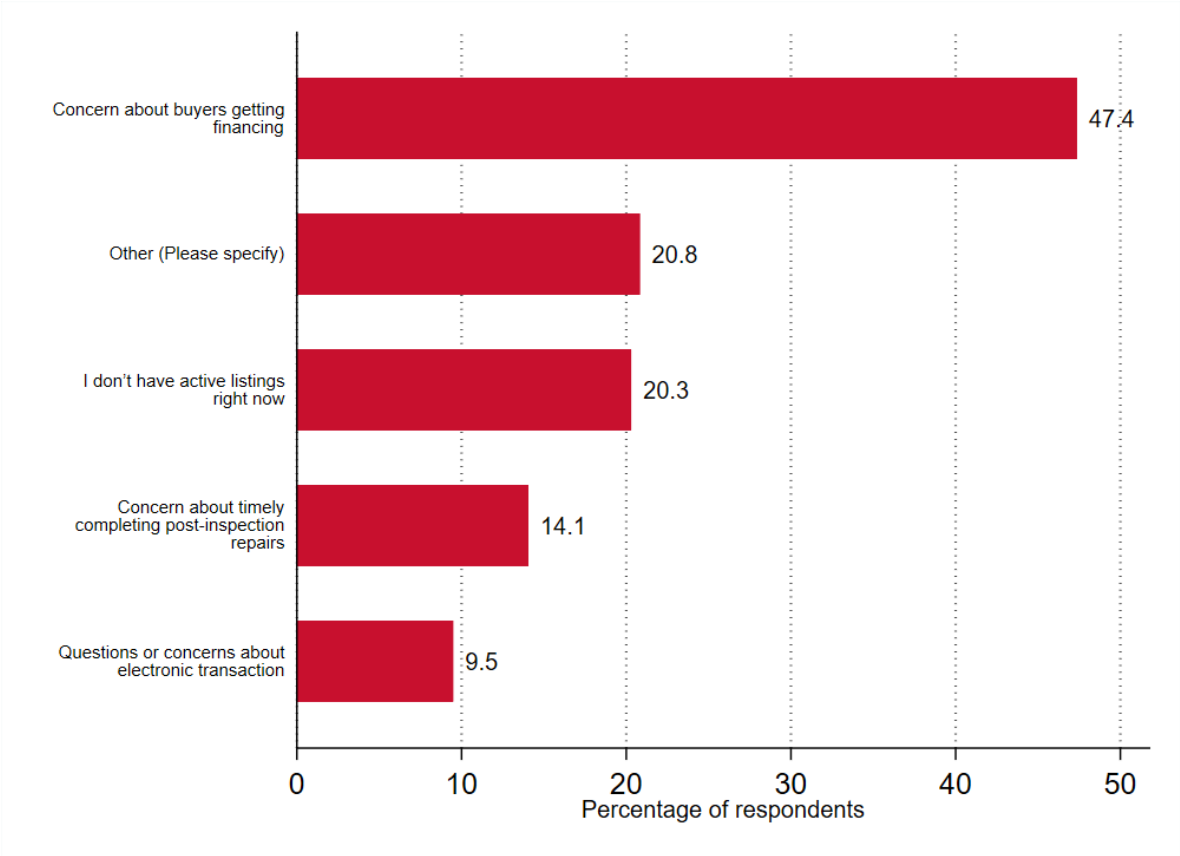


**Table Q19:** What are you hearing from your sellers (active listings) right now?

<b>Sellers Choice on Listing?</b>	No.	%
Pull my listing off the market	150	12.8
Keep my listing active and keep marketing	587	50.2
Concern about buyers entering their home	387	33.1
Concern about sales price dropping	359	30.7
Concern about a lack of buyers	305	26.1
Concern about buyers getting financing	234	20.0
I don't have active listings right now	191	16.3
Other (Please specify)	45	3.8
<b>Total</b>	<b>1,170</b>	

Note: Respondents could select all that apply.

**Figure Q20:** What are you hearing from your sellers about closing and financing transactions right now?

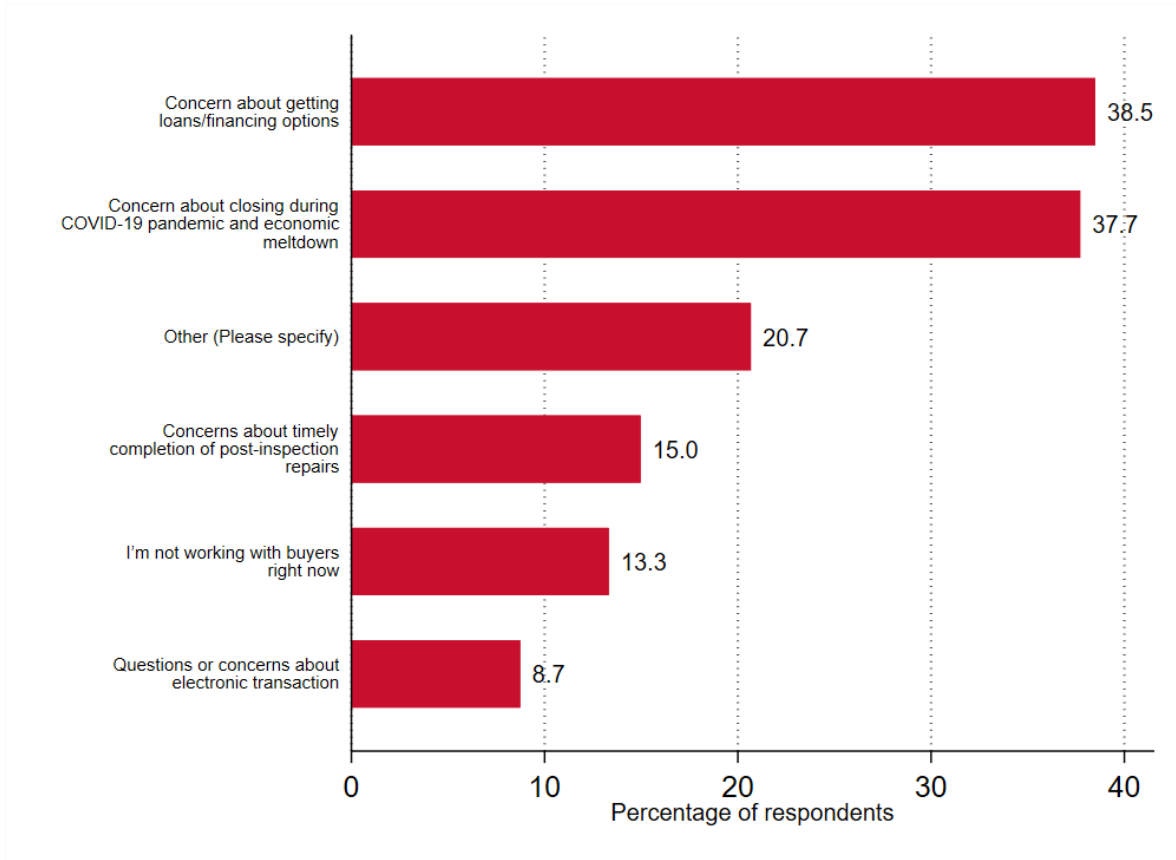


**Table Q20:** What are you hearing from your sellers about closing and financing transactions right now?

<b>Closing Delays for Sellers</b>	No.	%
Concern about buyers getting financing	539	47.4
Questions or concerns about electronic transaction	108	9.5
Concern about completing post-inspection repairs	160	14.1
I don't have active listings right now	231	20.3
Other (Please specify)	237	20.8
<b>Total</b>	<b>1,138</b>	

Note: Respondents could select all that apply.

**Figure Q21:** What concerns are you hearing from buyers right now on closing?

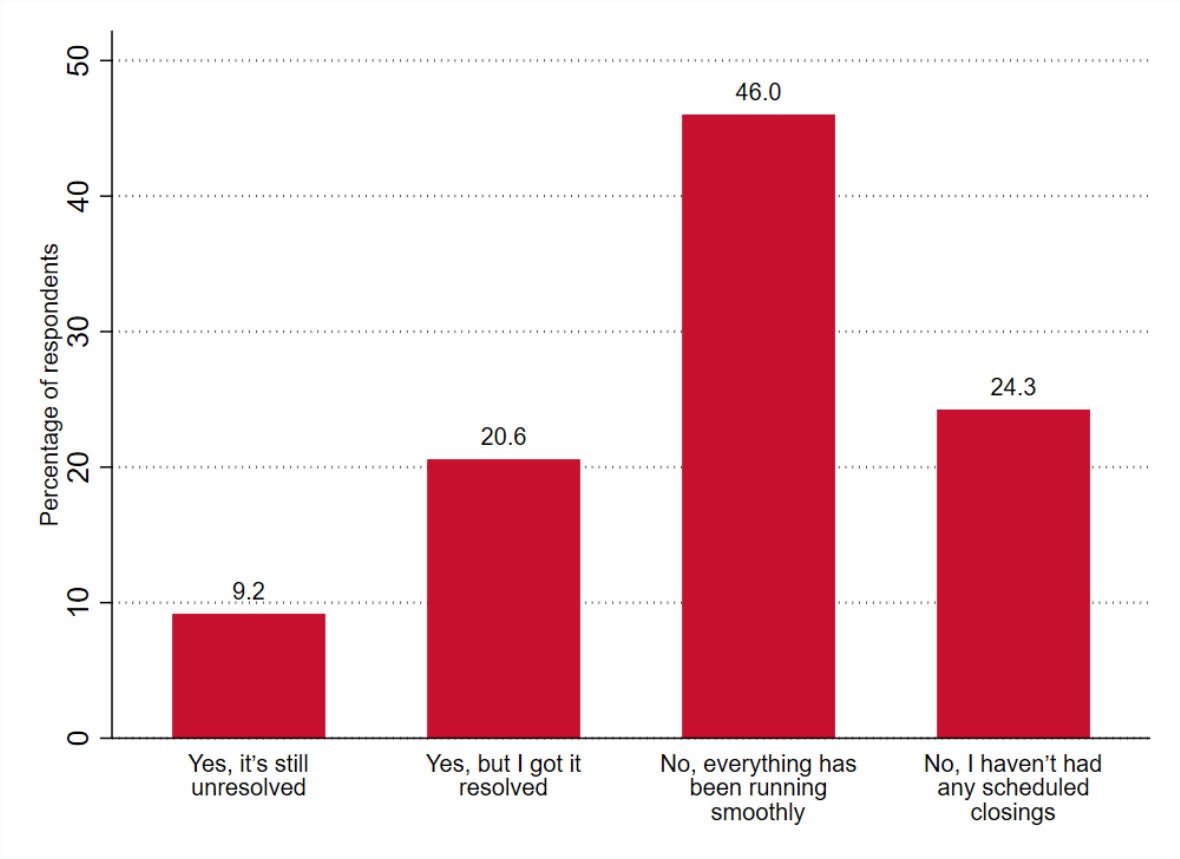


**Table Q21:** What concerns are you hearing from buyers right now on closing?

<b>Closing Delays for Buyers</b>	No.	%
Concern about getting loans/financing options	445	38.5
Concern about closing during COVID-19	436	37.7
Questions or concerns about electronic transaction	101	8.7
Concerns about timely completion of post-inspection repairs	173	15.0
I'm not working with buyers right now	154	13.3
Other (Please specify)	239	20.7
<b>Total</b>	<b>1,156</b>	

Note: Respondents could select all that apply.

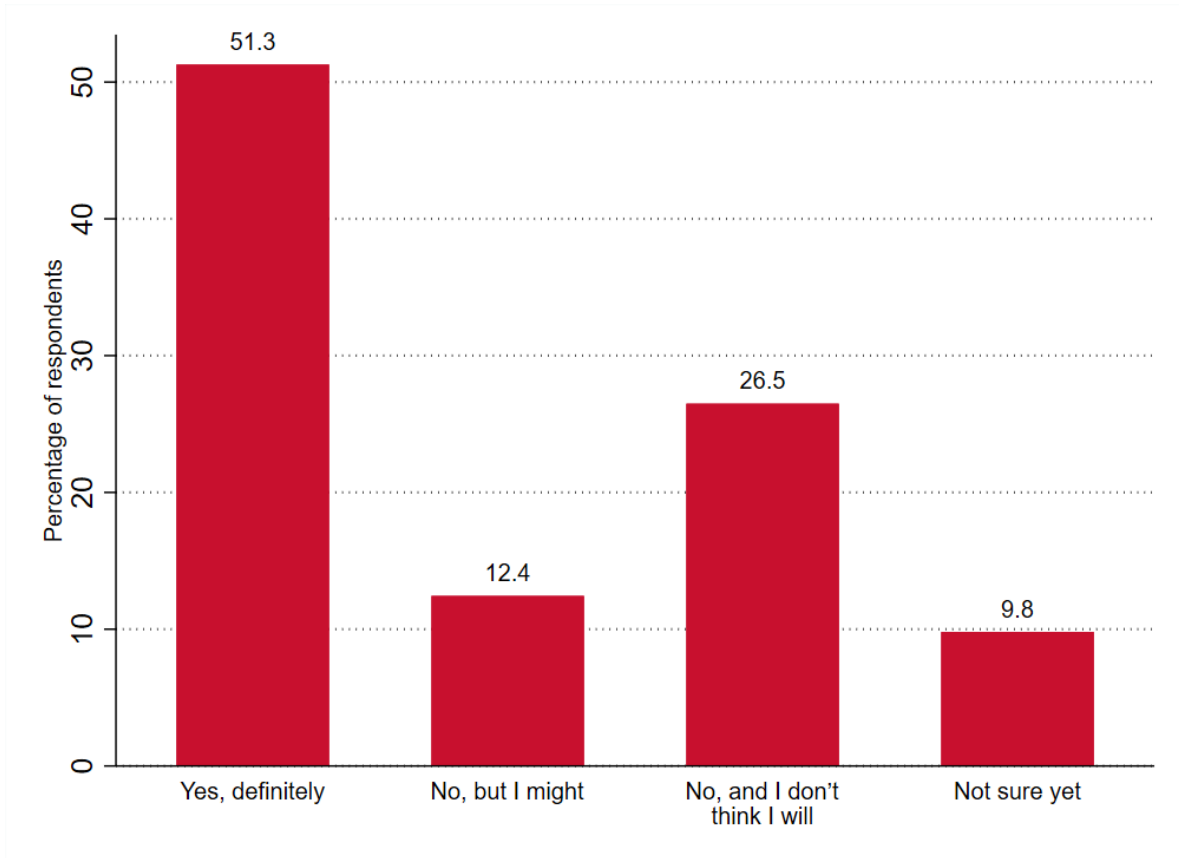
**Figure Q22:** Have you experienced any delayed closings because a court or government office was closed (or not fully functioning) due to the pandemic response?



**Table Q22:** Have you experienced any delayed closings because a court or government office was closed (or not fully functioning) due to the pandemic response?

<b>Closing Delays because of Government or Court</b>	No.	%
Yes, it's still unresolved	107	9.2
Yes, but I got it resolved	240	20.6
No, everything has been running smoothly	537	46.0
No, I haven't had any scheduled closings	283	24.3
<b>Total</b>	<b>1,167</b>	<b>100.0</b>

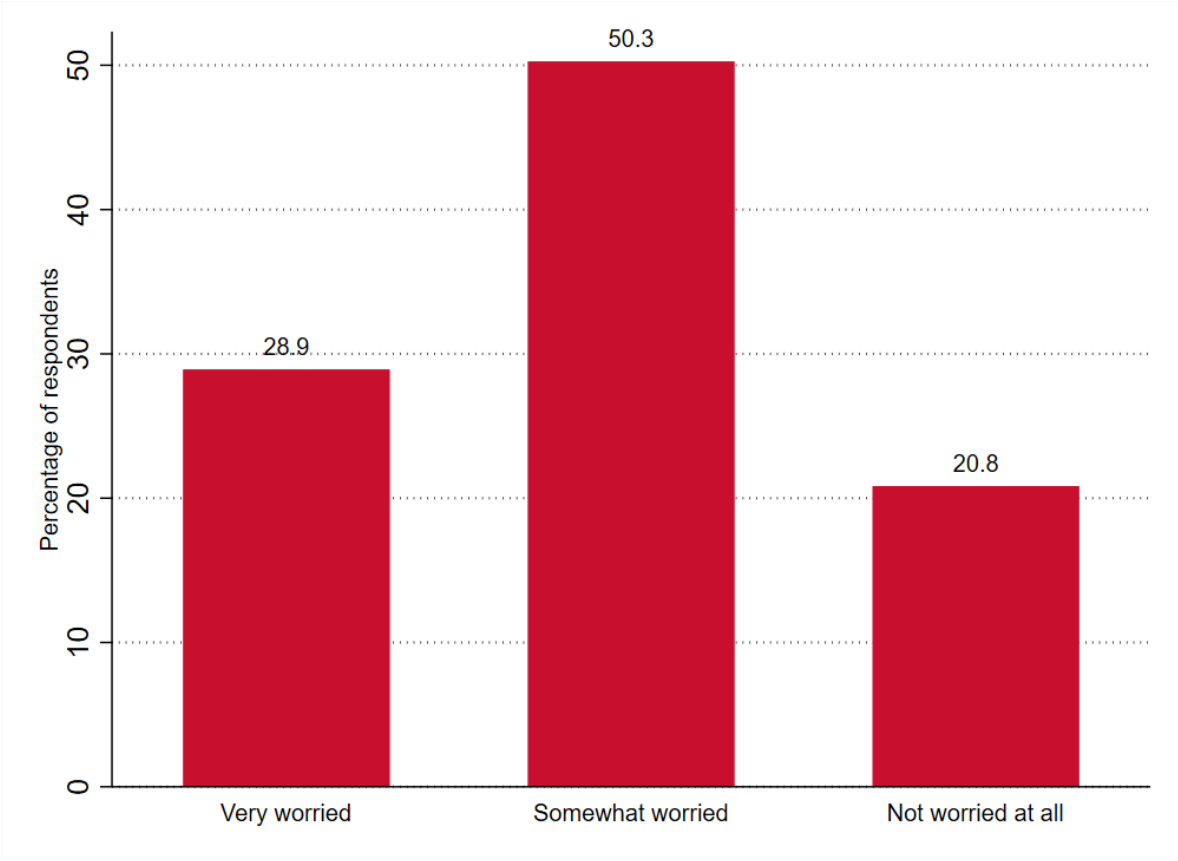
**Figure Q23:** Have you lost deals due to the pandemic?



**Table Q23:** Have you lost deals due to the pandemic?

<b>Lost Deals</b>	<b>No.</b>	<b>%</b>
Yes, definitely	602	51.3
No, but I might	146	12.4
No, and I don't think I will	311	26.5
Not sure yet	115	9.8
<b>Total</b>	<b>1,174</b>	<b>100.0</b>

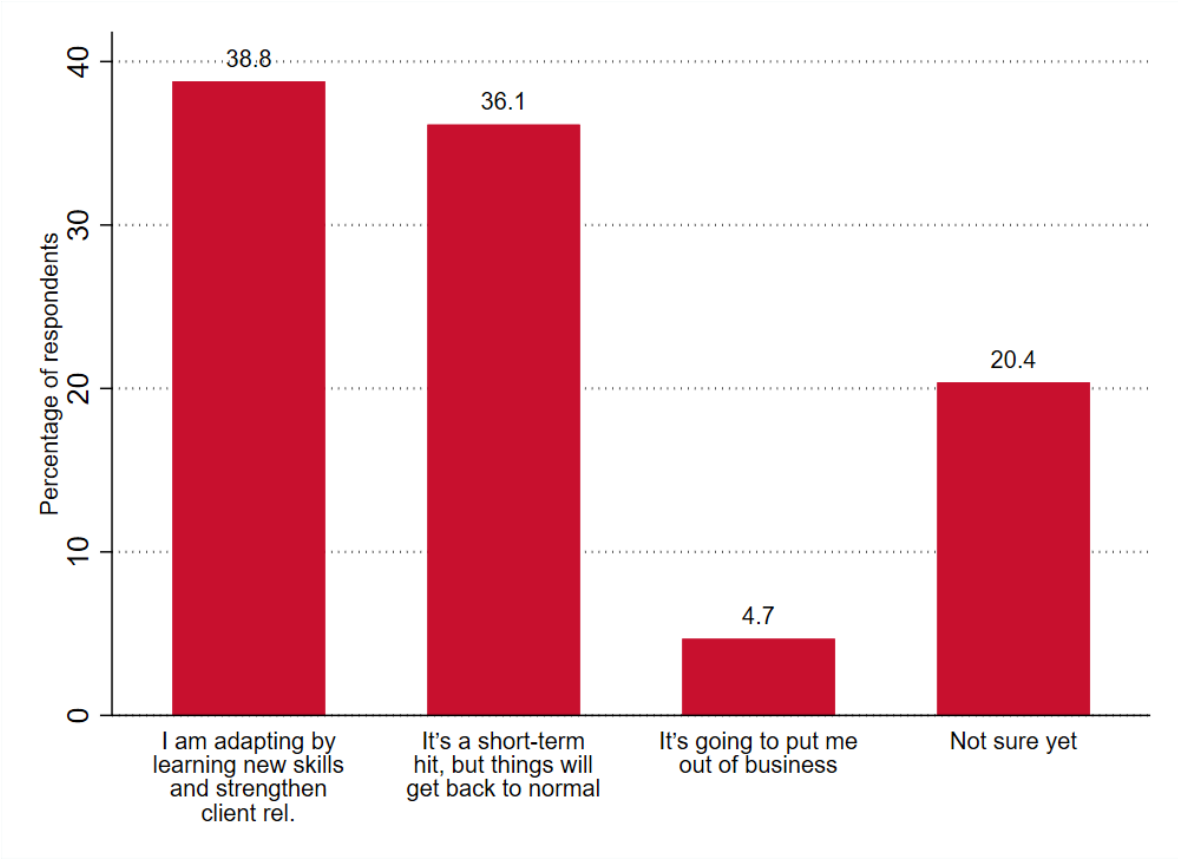
**Figure Q24:** How worried are you about the economy recovering after COVID-19?



**Table Q24:** How worried are you about the economy recovering after COVID-19?

<b>Worry about Economic Recovery</b>	<b>No.</b>	<b>%</b>
Very worried	340	28.9
Somewhat worried	591	50.3
Not worried at all	245	20.8
<b>Total</b>	<b>1,176</b>	<b>100.0</b>

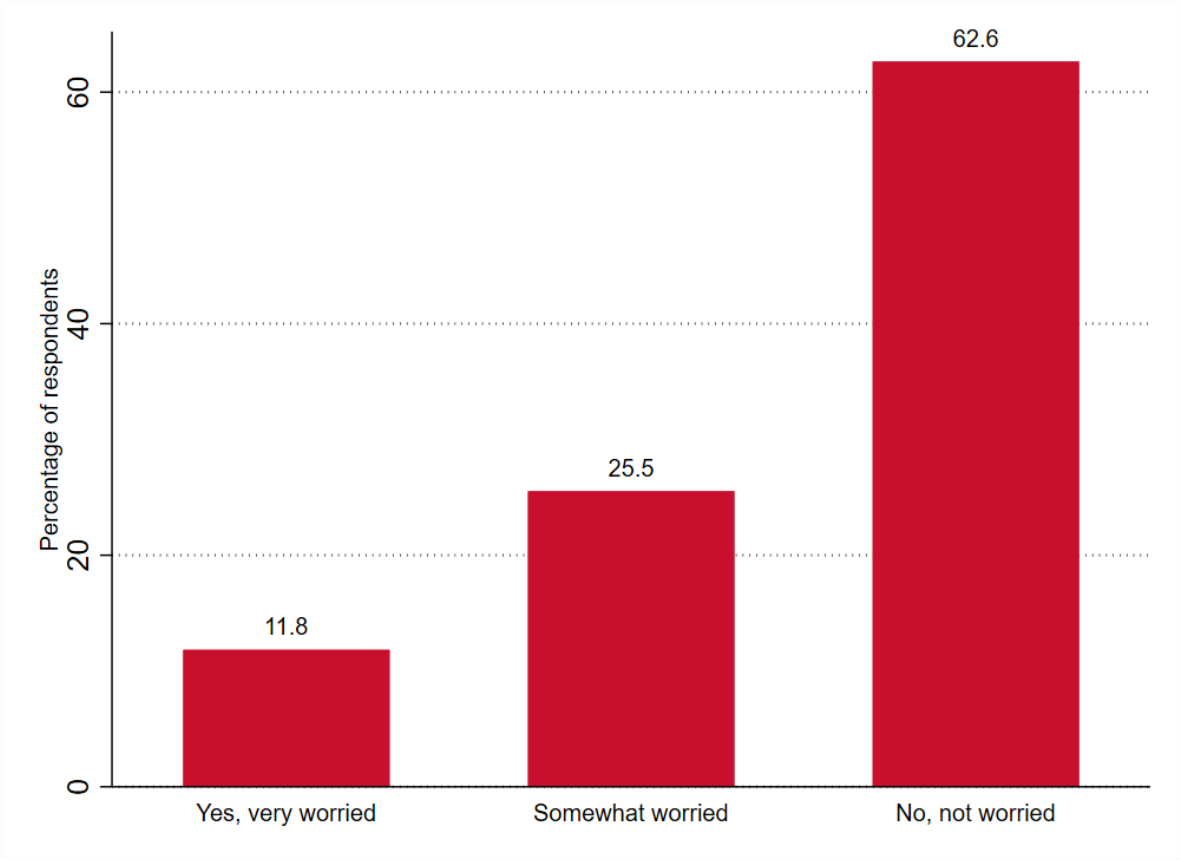
**Figure Q25:** What kind of threat does the pandemic pose to your real estate business in 2020?



**Table Q25:** What kind of threat does the pandemic pose to your real estate business in 2020?

<b>Threat to Real Estate Business</b>	No.	%
I am adapting by learning new skills and strengthening client relations	455	38.8
It's a short-term hit, but things will get back to normal	424	36.1
It's going to put me out of business	55	4.7
Not sure yet	239	20.4
<b>Total</b>	<b>1,173</b>	<b>100.0</b>

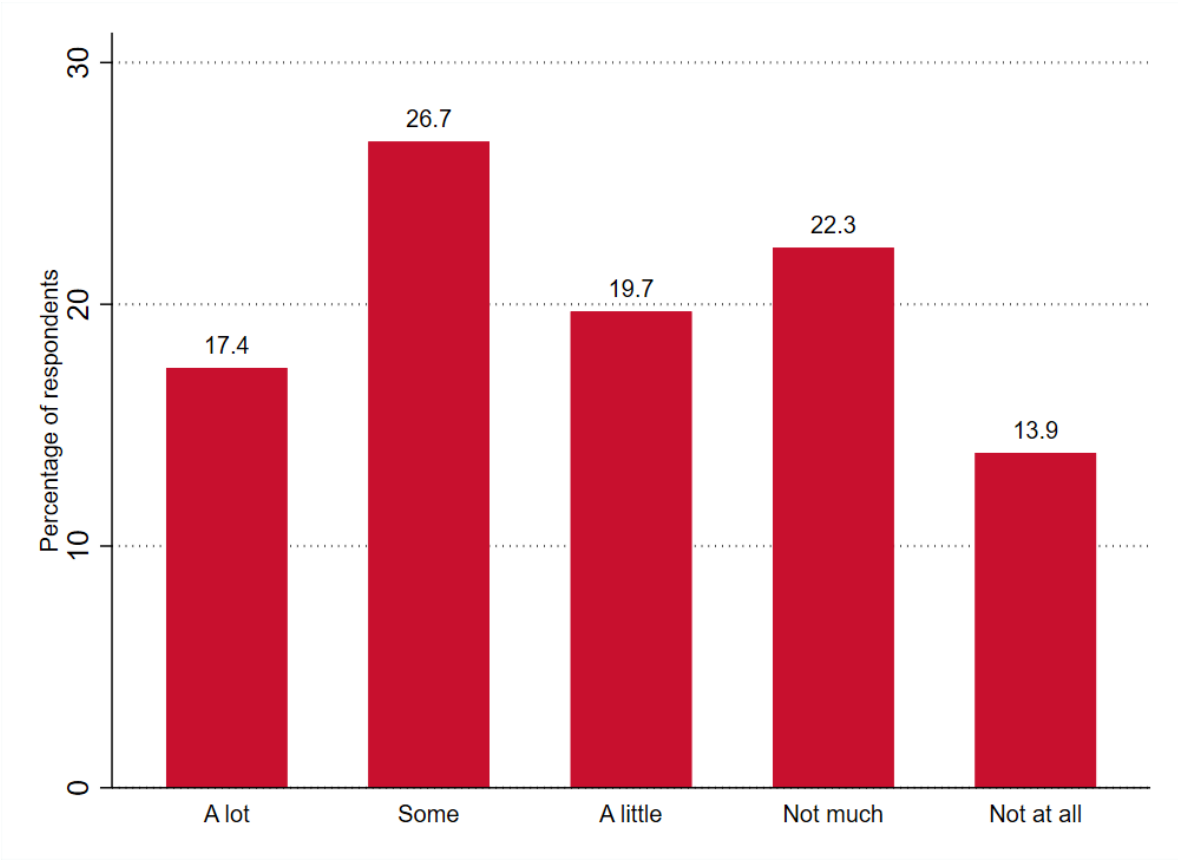
**Figure Q26:** Are you worried that your credit score will be damaged because of lost income/delayed payments during the pandemic?



**Table Q26:** Are you worried that your credit score will be damaged because of lost income/delayed payments during the pandemic?

<b>Credit Score Concern</b>	No.	%
Yes, very worried	139	11.8
Somewhat worried	300	25.5
No, not worried	736	62.6
<b>Total</b>	1,175	100.0

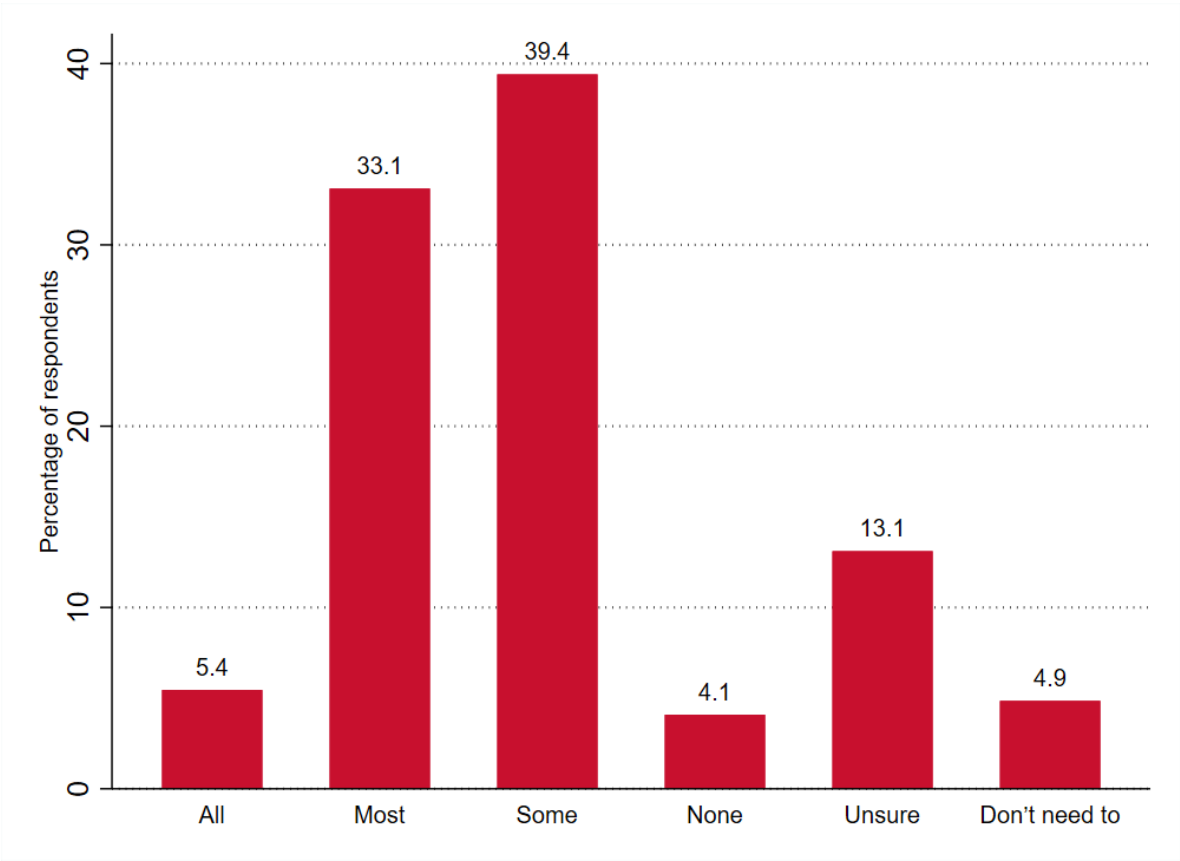
**Figure Q27:** How much are the recently reduced mortgage interest rates helping?



**Table Q27:** How much are the recently reduced mortgage interest rates helping?

<b>Reduced Mortgage Interest Rates Helping</b>	<b>No.</b>	<b>%</b>
A lot	178	17.4
Some	274	26.7
A little	202	19.7
Not much	229	22.3
Not at all	142	13.9
<b>Total</b>	<b>1,025</b>	<b>100.0</b>

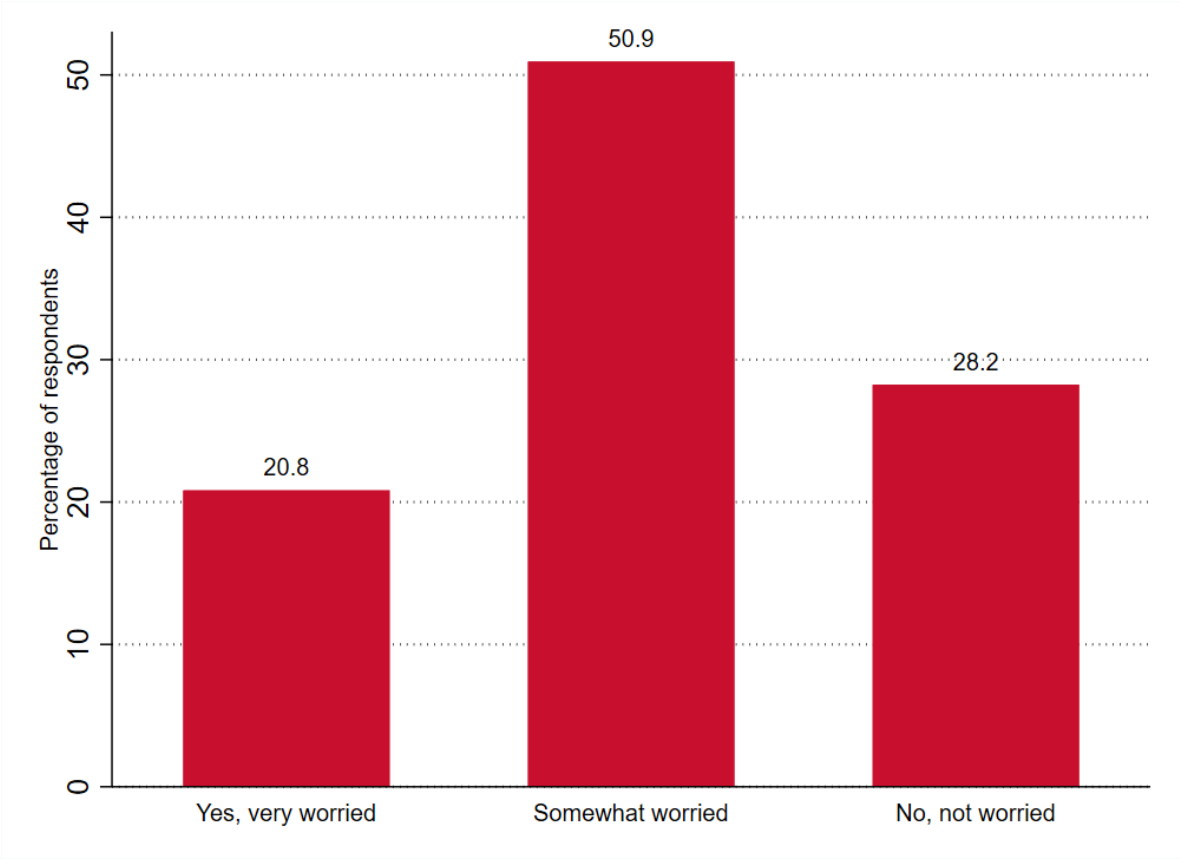
**Figure Q28:** How much of your real estate business can you successfully transition online?



**Table Q28:** How much of your real estate business can you successfully transition online?

<b>Business Transition Online</b>	<b>No.</b>	<b>%</b>
All	64	5.4
Most	389	33.1
Some	463	39.4
None	48	4.1
Not sure/Still figuring it out	154	13.1
I don't need to	57	4.9
<b>Total</b>	<b>1,175</b>	<b>100.0</b>

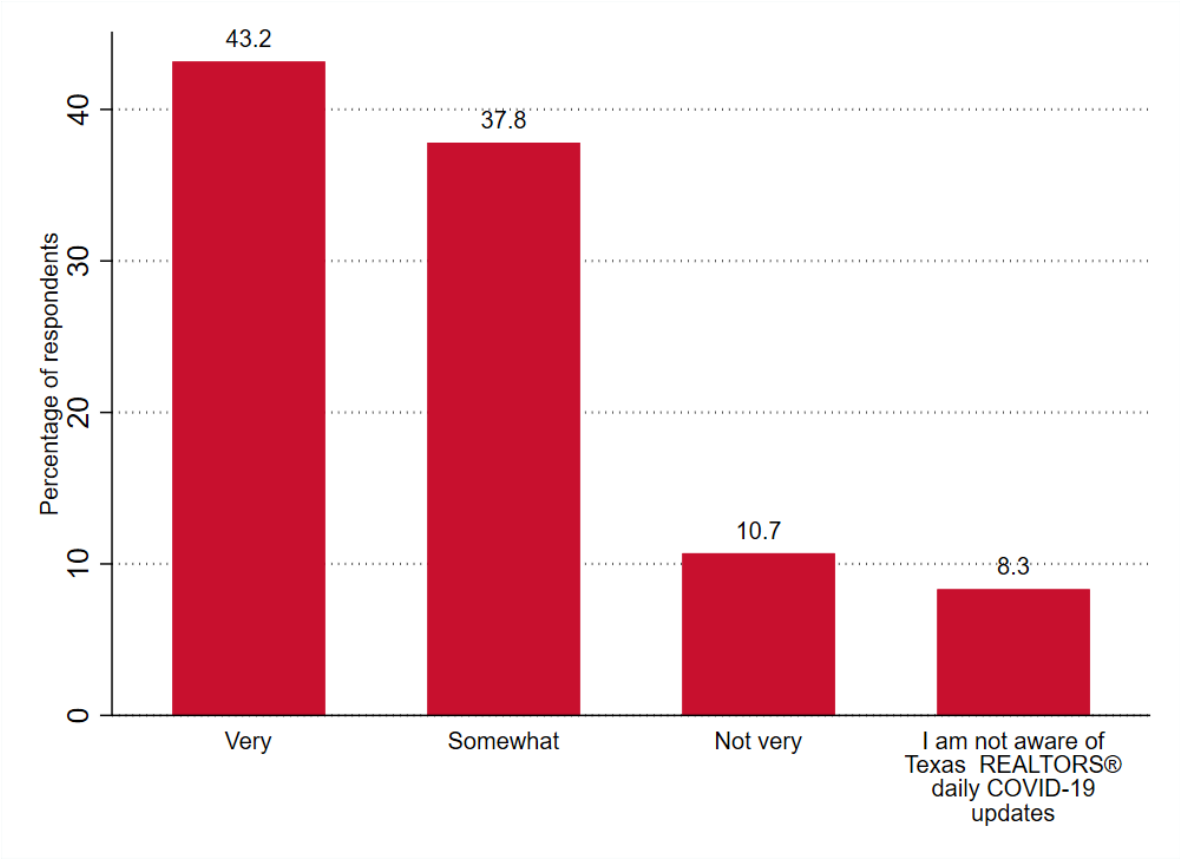
**Figure Q29:** Are you concerned that your clients’ credit scores are going to be damaged?



**Table Q29:** Are you concerned that your clients’ credit scores are going to be damaged?

<b>Credit Score Concern for Client</b>	No.	%
Yes, very worried	244	20.8
Somewhat worried	597	50.9
No, not worried	331	28.2
<b>Total</b>	<b>1,172</b>	<b>100.0</b>

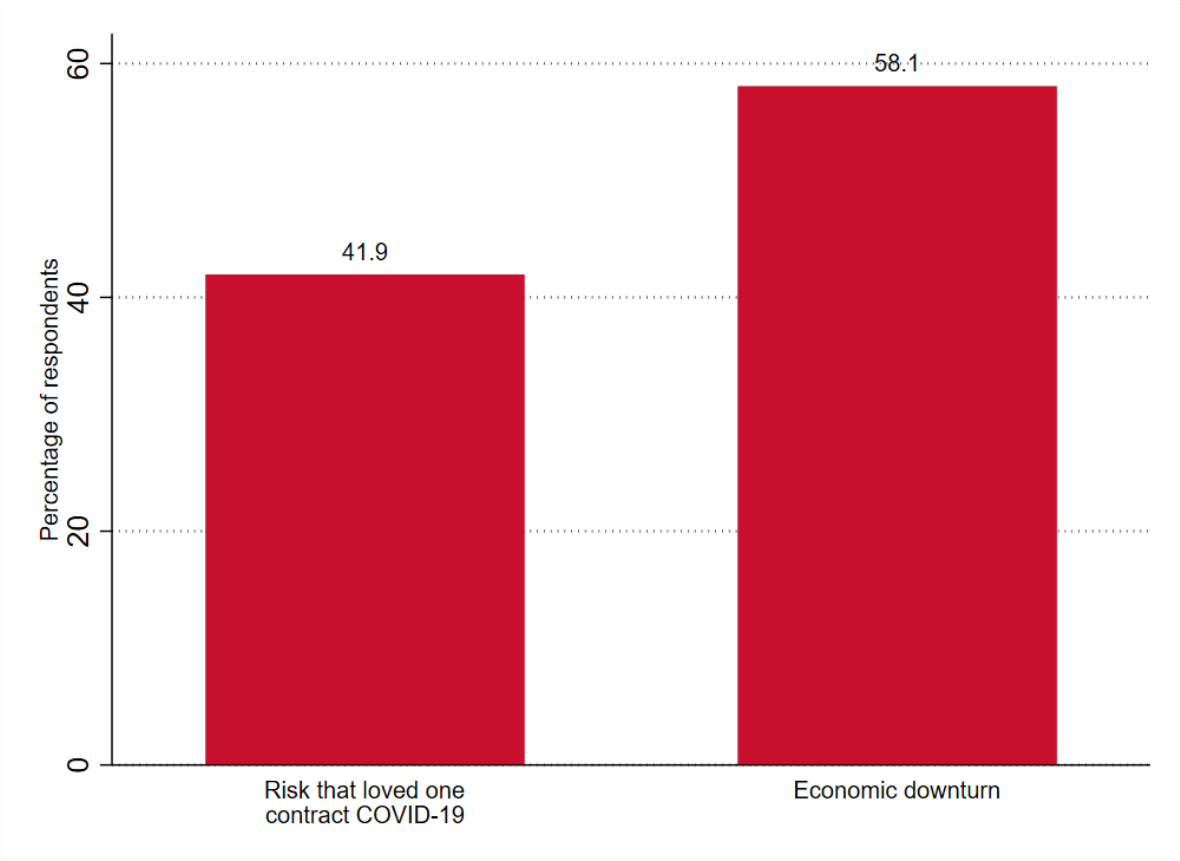
**Figure Q30:** How Valuable Is the information Texas REALTORS® is providing daily on COVID-19?



**Table Q30:** How Valuable Is the information Texas REALTORS® is providing daily on COVID-19?

<b>How Vaulable Information Is</b>	No.	%
Very	508	43.2
Somewhat	445	37.8
Not very	126	10.7
Not aware of REALTORS® daily updates	98	8.3
<b>Total</b>	<b>1,177</b>	<b>100.0</b>

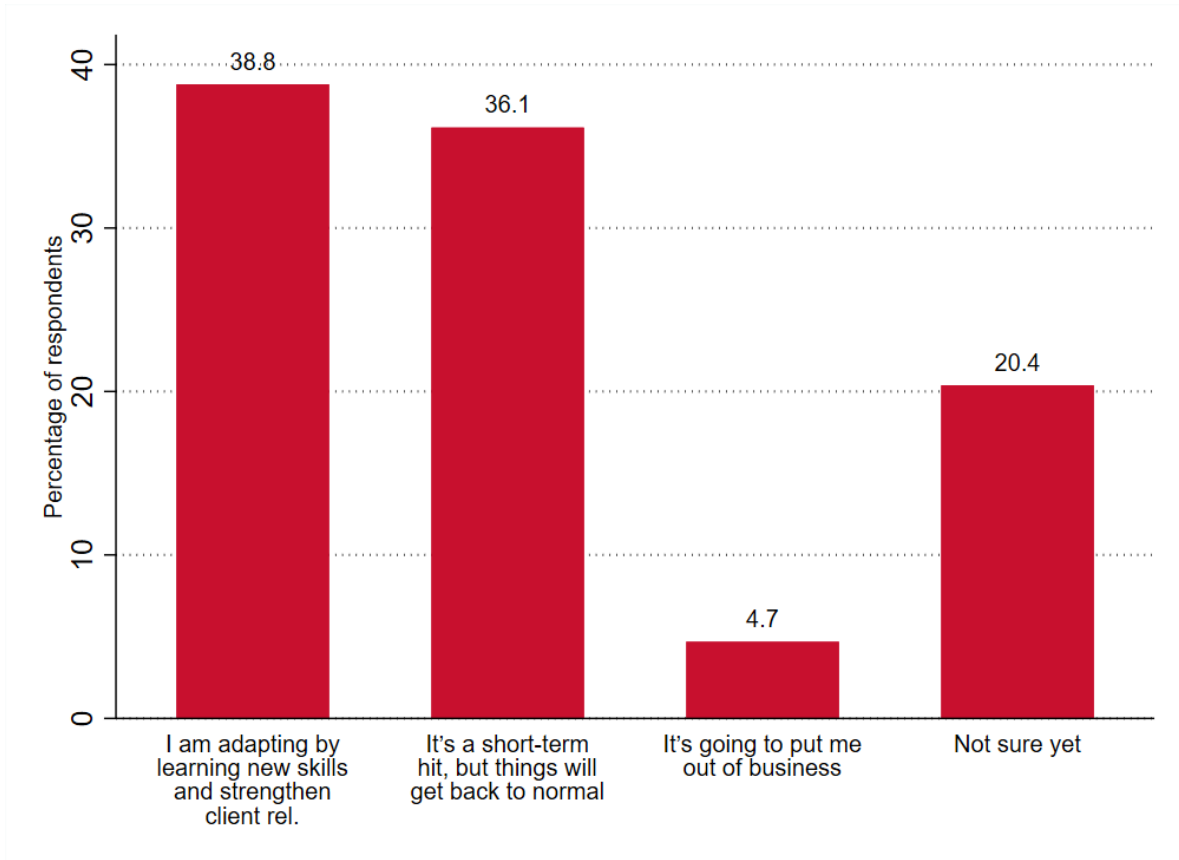
**Figure Q31:** Which of the following concerns is more important for you in this moment?



**Table Q31:** Which of the following concerns is more important for you in this moment?

<b>Most Important Concern</b>	No.	%
Risk that loved one contract COVID-19	482	41.9
Economic downturn	667	58.1
<b>Total</b>	1,149	100.0

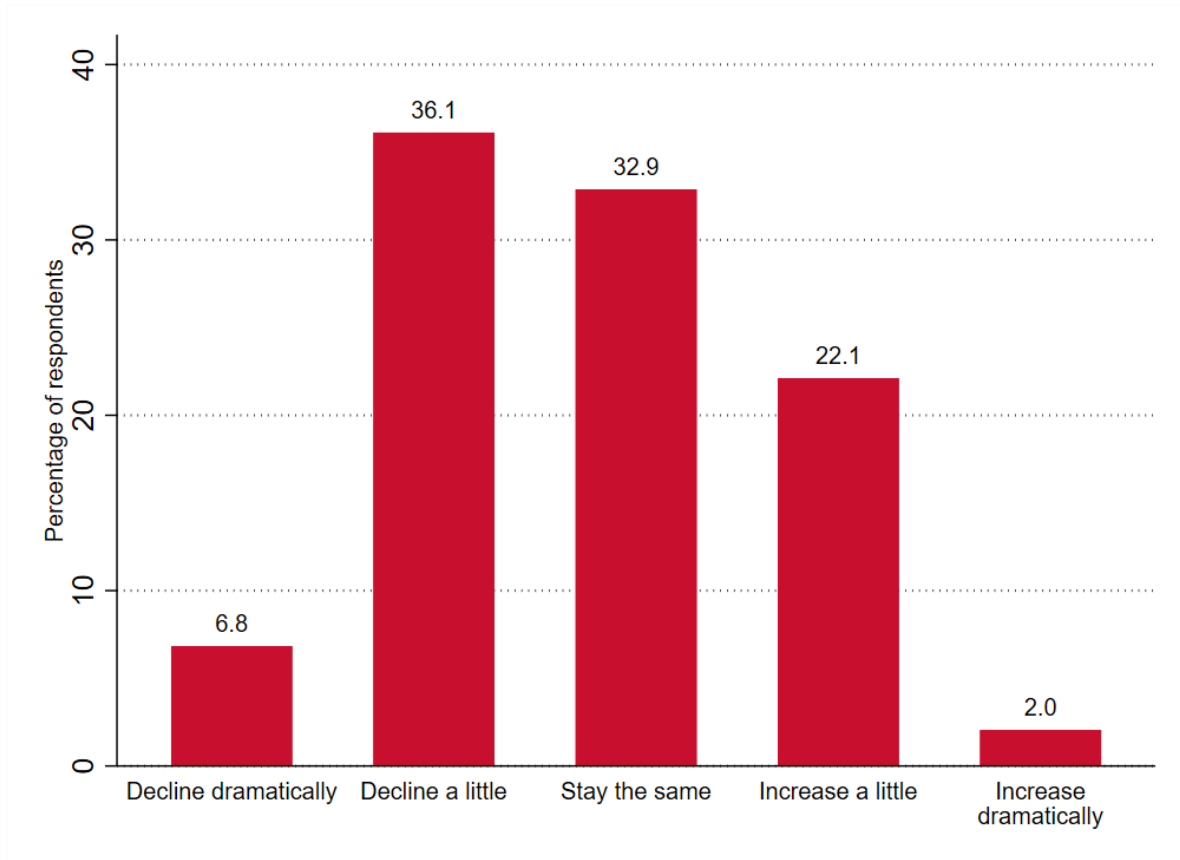
**Figure Q32:** Which do you think is the biggest threat to your business?



**Table Q32:** Which do you think is the biggest threat to your business?

<b>Threat to Real Estate Business</b>	No.	%
I am adapting by learning new skills and strengthening client relations	455	38.8
It's a short-term hit, but things will get back to normal	424	36.1
It's going to put me out of business	55	4.7
Not sure yet	239	20.4
<b>Total</b>	<b>1,173</b>	<b>100.0</b>

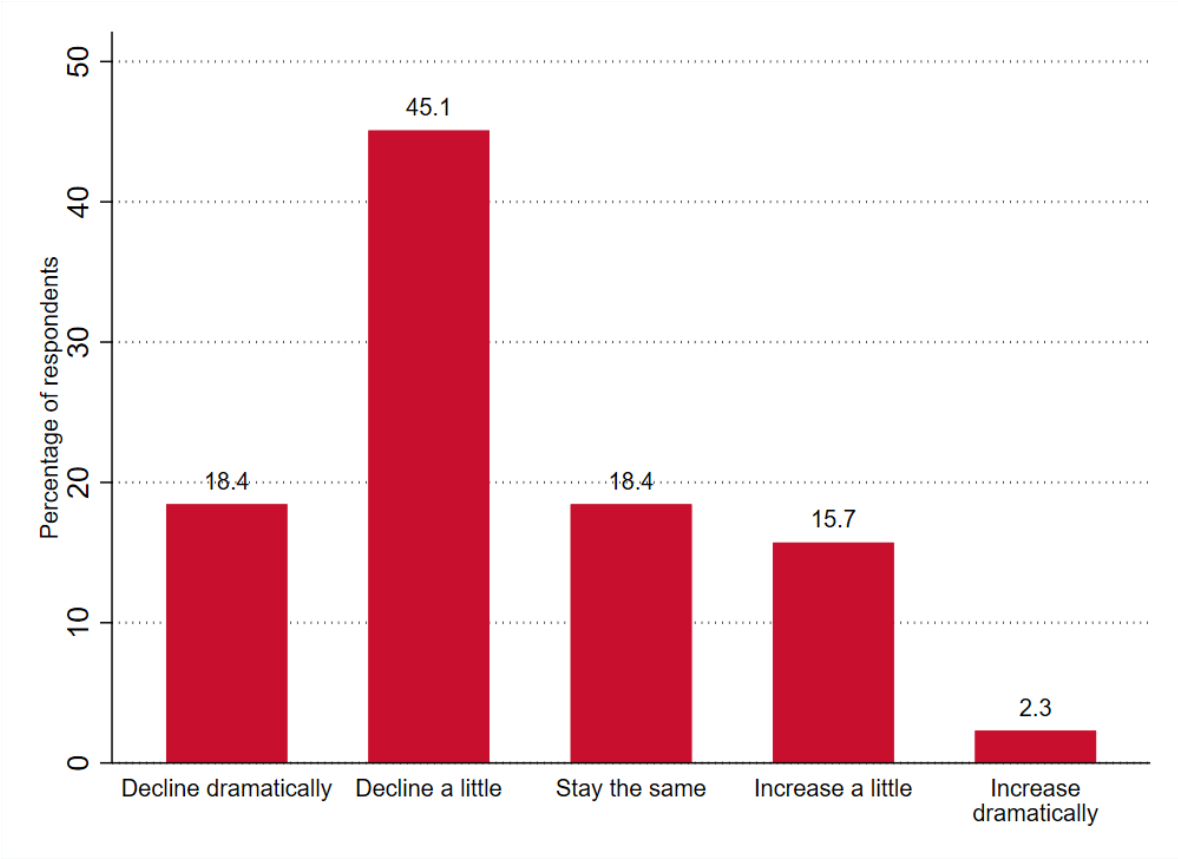
**Figure Q33:** Over the next six months, do you think home prices will:



**Table Q33:** Over the next six months, do you think home prices will:

<b>Home Prices in the Next 6 Months</b>	No.	%
Decline dramatically	80	6.8
Decline a little	423	36.1
Stay the same	385	32.9
Increase a little	259	22.1
Increase dramatically	24	2.0
<b>Total</b>	<b>1,171</b>	<b>100.0</b>

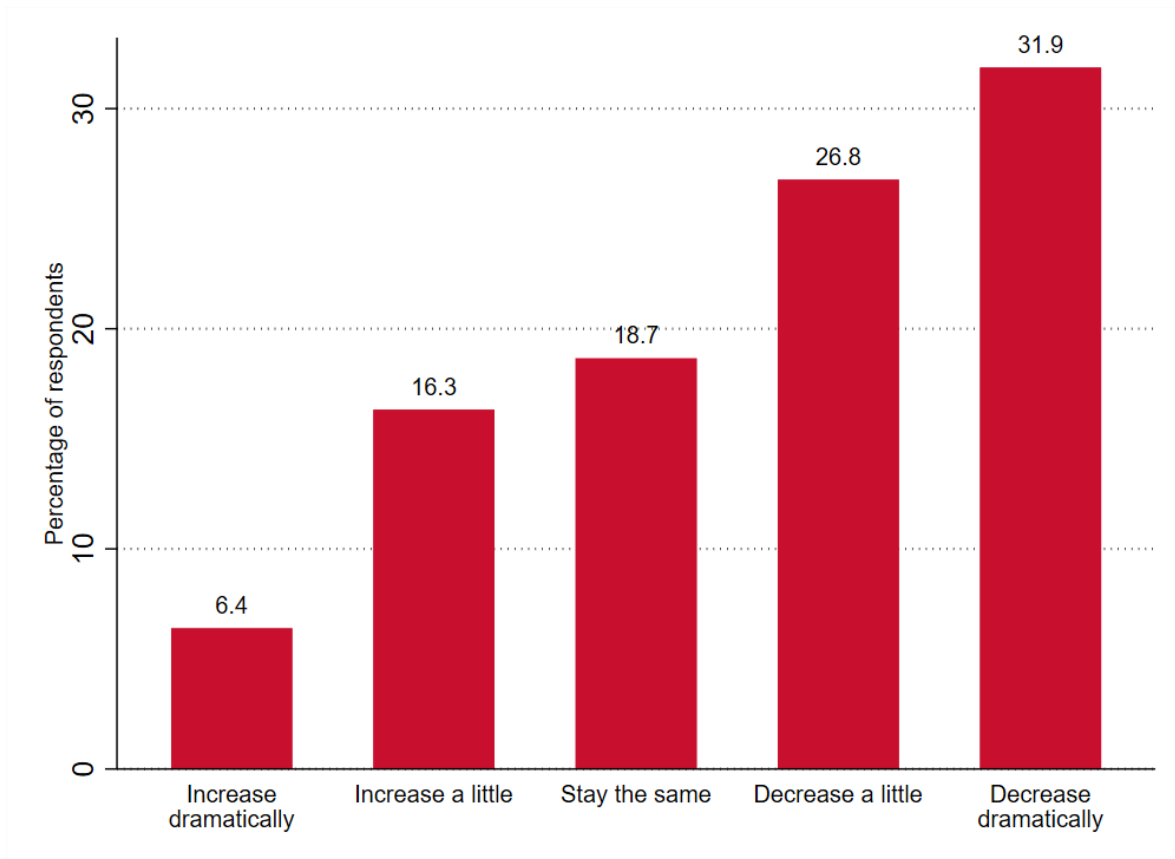
**Figure Q34:** When compared to 2019, do you think overall home sales in 2020 in your market will:



**Table Q34:** When compared to 2019, do you think overall home sales in 2020 in your market will:

<b>Home Sales 2020</b>	<b>No.</b>	<b>%</b>
Decline dramatically	216	18.4
Decline a little	528	45.1
Stay the same	216	18.4
Increase a little	184	15.7
Increase dramatically	27	2.3
<b>Total</b>	<b>1,171</b>	<b>100.0</b>

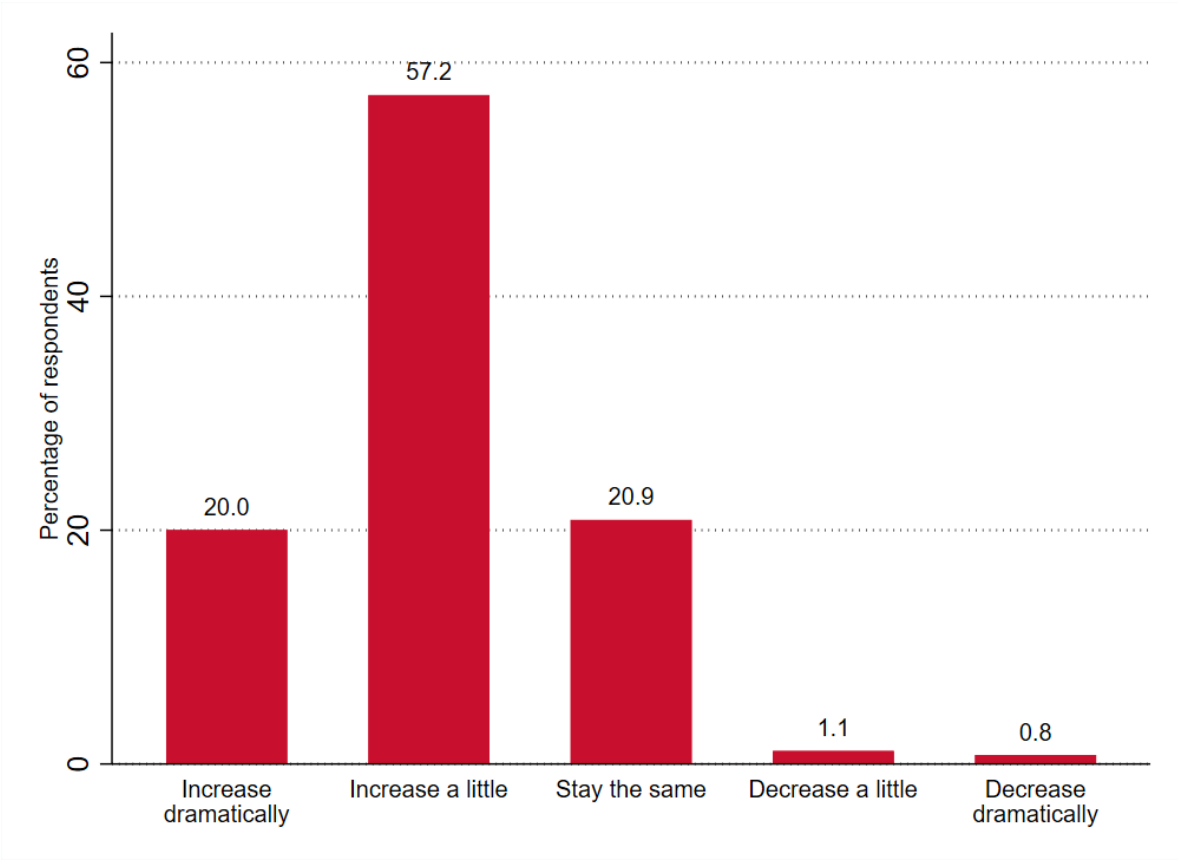
**Figure Q35:** How do you think your 2020 income compare to 2019?



**Table Q35:** How do you think your 2020 income compare to 2019?

<b>Income 2020</b>	No.	%
Increase dramatically	74	6.4
Increase a little	189	16.3
Stay about the same	216	18.7
Decrease a little	310	26.8
Decrease dramatically	369	31.9
<b>Total</b>	<b>1,158</b>	<b>100.0</b>

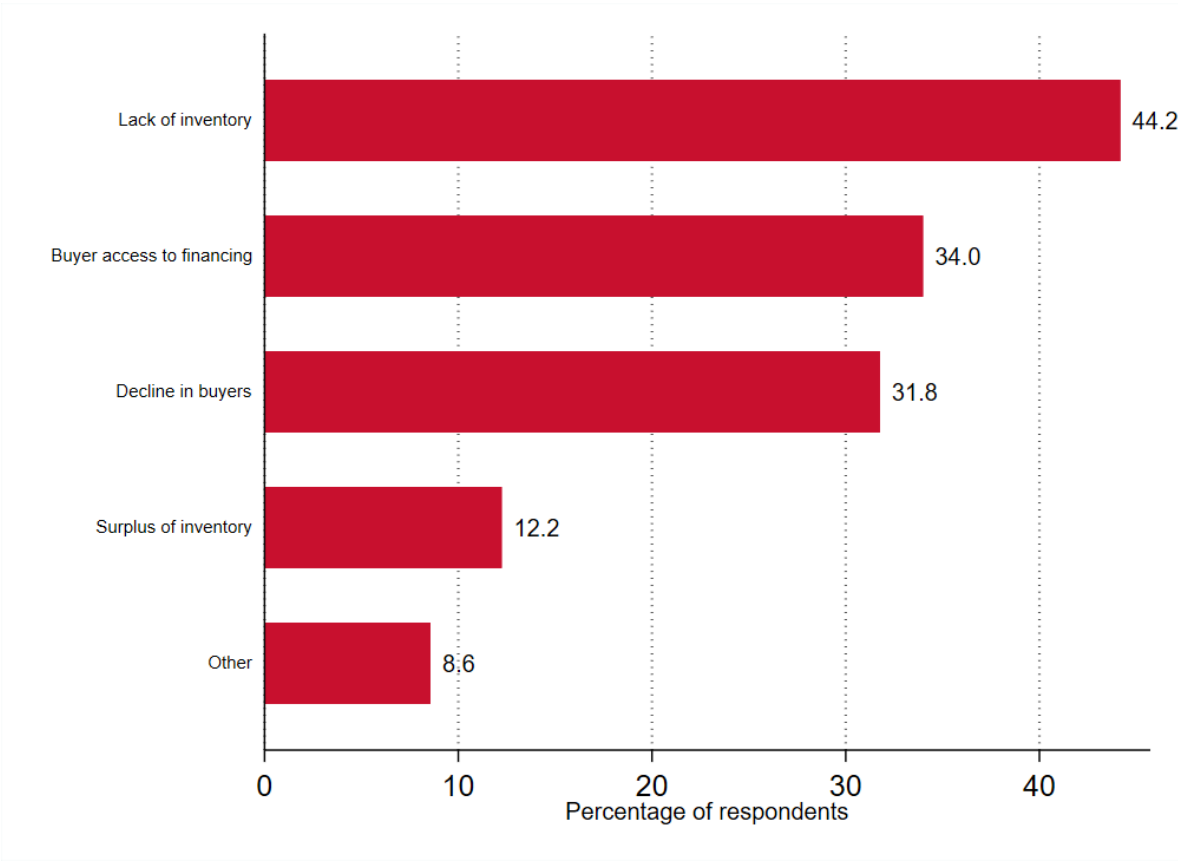
**Figure Q36:** How do you foresee numbers of foreclosures in the next 3-6 months?



**Table Q36:** How do you foresee numbers of foreclosures in the next 3-6 months?

<b>Foreclosures in Next 3-6 Months</b>	<b>No.</b>	<b>%</b>
Increase dramatically	233	20.0
Increase a little	666	57.2
Stay the same	243	20.9
Decrease a little	13	1.1
Decrease dramatically	9	0.8
<b>Total</b>	<b>1,164</b>	<b>100.0</b>

**Figure Q37:** When you're able to conduct business normally again, what do you think will be the threat to your business

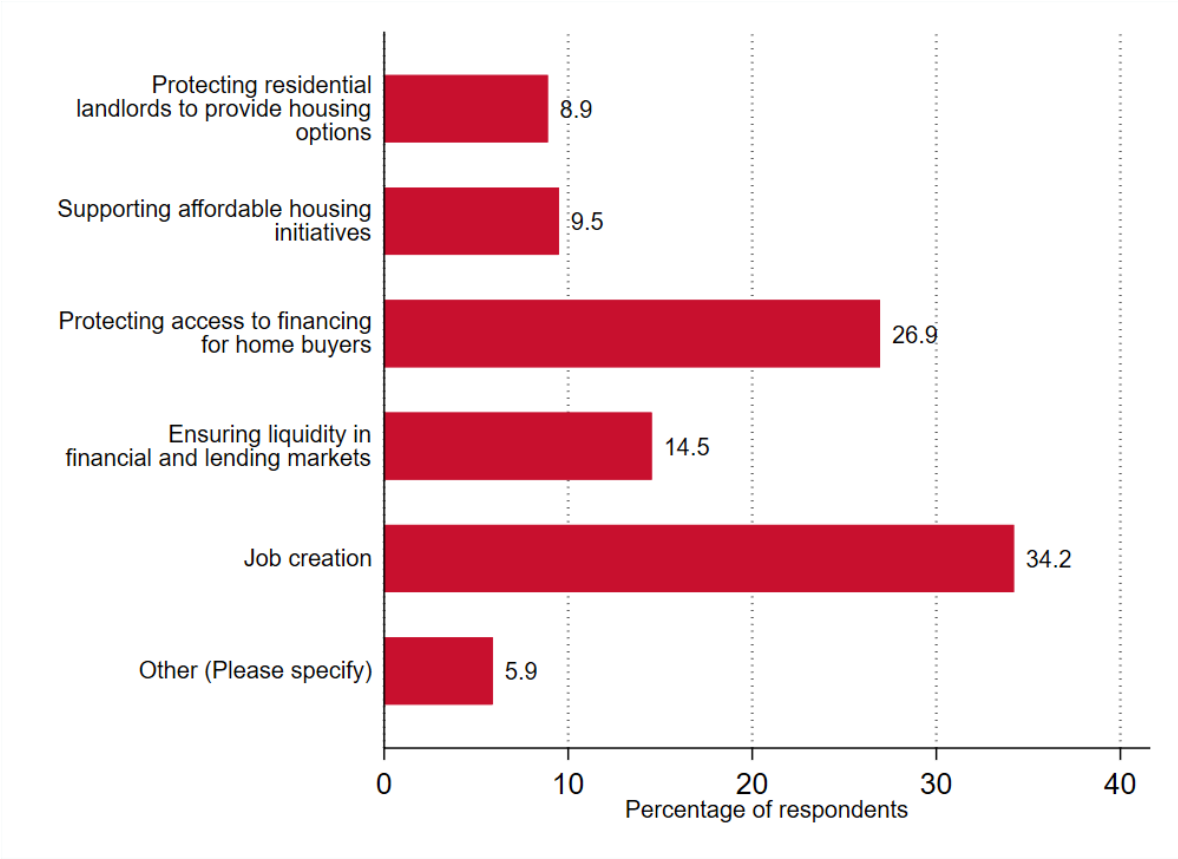


**Table Q37:** When you're able to conduct business normally again, what do you think will be the threat to your business

<b>Threat to Business when Back to Normal</b>	<b>No.</b>	<b>%</b>
Lack of inventory	516	44.2
Decline in buyers	371	31.8
Surplus of inventory	143	12.2
Buyer access to financing	397	34.0
Other	100	8.6
<b>Total</b>	<b>1,168</b>	

Note: Respondents could select all that apply.

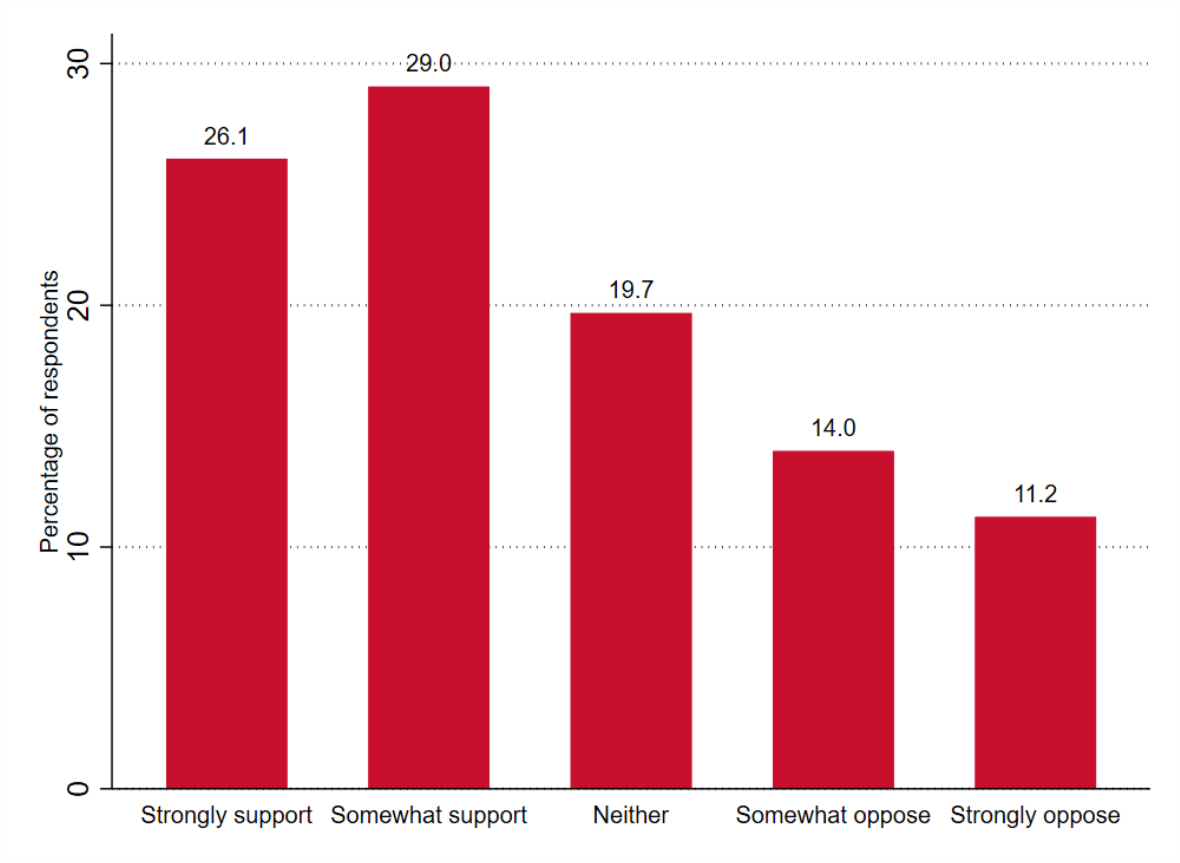
**Figure Q38:** Moving forward, what should be the top priority for policymakers to help your industry recover?



**Table Q38:** Moving forward, what should be the top priority for policymakers to help your industry recover?

<b>Top Priority to Help Industry Recover</b>	No.	%
Protecting residential landlords to provide housing options	104	8.9
Supporting affordable housing initiatives	111	9.5
Protecting access to financing for home buyers	315	26.9
Ensuring liquidity in financial and lending markets	170	14.5
Job creation	400	34.2
Other (Please specify)	69	5.9
<b>Total</b>	<b>1,169</b>	<b>100.0</b>

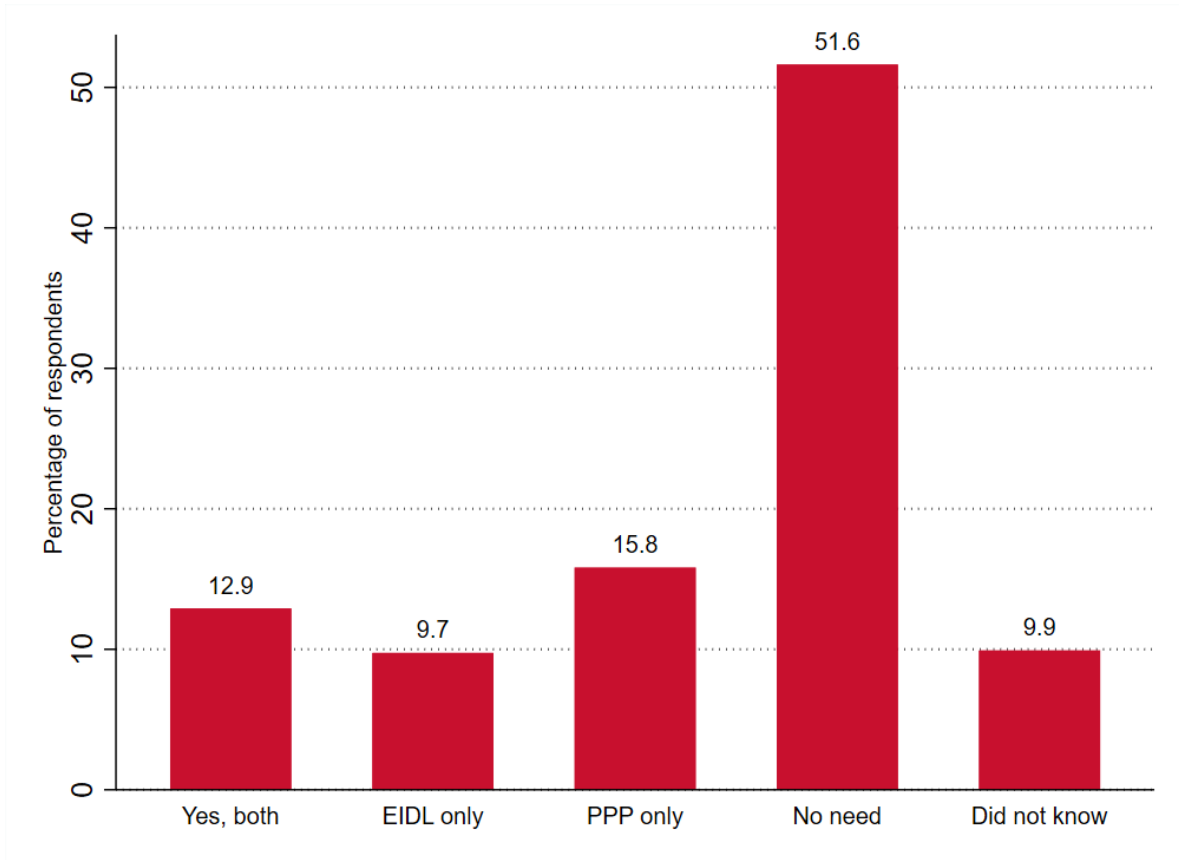
**Figure Q39:** Do you support or oppose a government mandated delay on mortgage and rent payments to help American?



**Table Q39:** Do you support or oppose a government mandated delay on mortgage and rent payments to help American?

<b>Support of Delaying Rent and Mortgages</b>	No.	%
Strongly support	306	26.1
Somewhat support	341	29.0
Neither support nor oppose	231	19.7
Somewhat oppose	164	14.0
Strongly oppose	132	11.2
<b>Total</b>	<b>1,174</b>	<b>100.0</b>

**Figure Q40: Have you applied for any of these grants?**

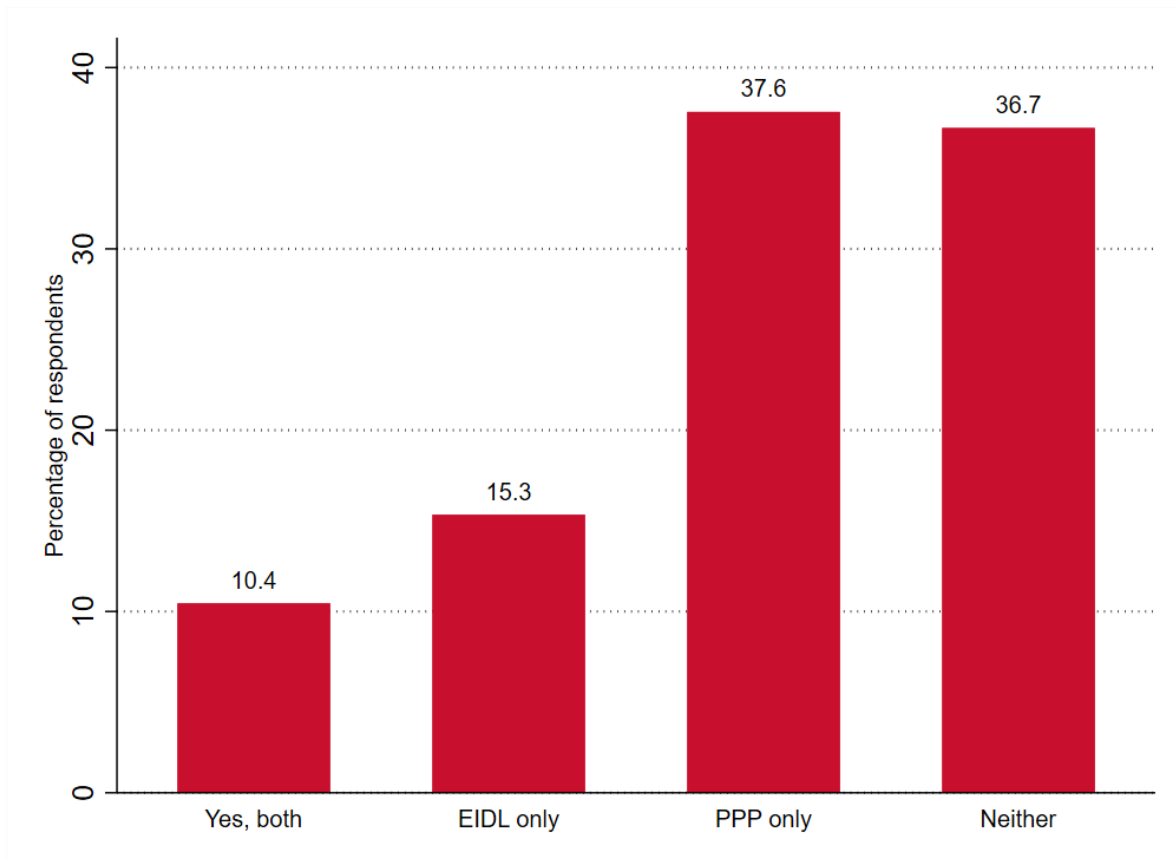


**Table Q40: Have you applied for any of these grants?**

<b>Filed for Grants</b>	<b>No.</b>	<b>%</b>
Yes, both	151	12.9
EIDL only	114	9.7
PPP only	185	15.8
Neither– No need	604	51.6
Neither– Didn't know	116	9.9
<b>Total</b>	<b>1,170</b>	<b>100.0</b>

Grants are: the Paycheck Protection Program (PPP) and the Economic Injury Disaster Loan (EIDL).

**Figure Q41:** Have you received funds from these programs?

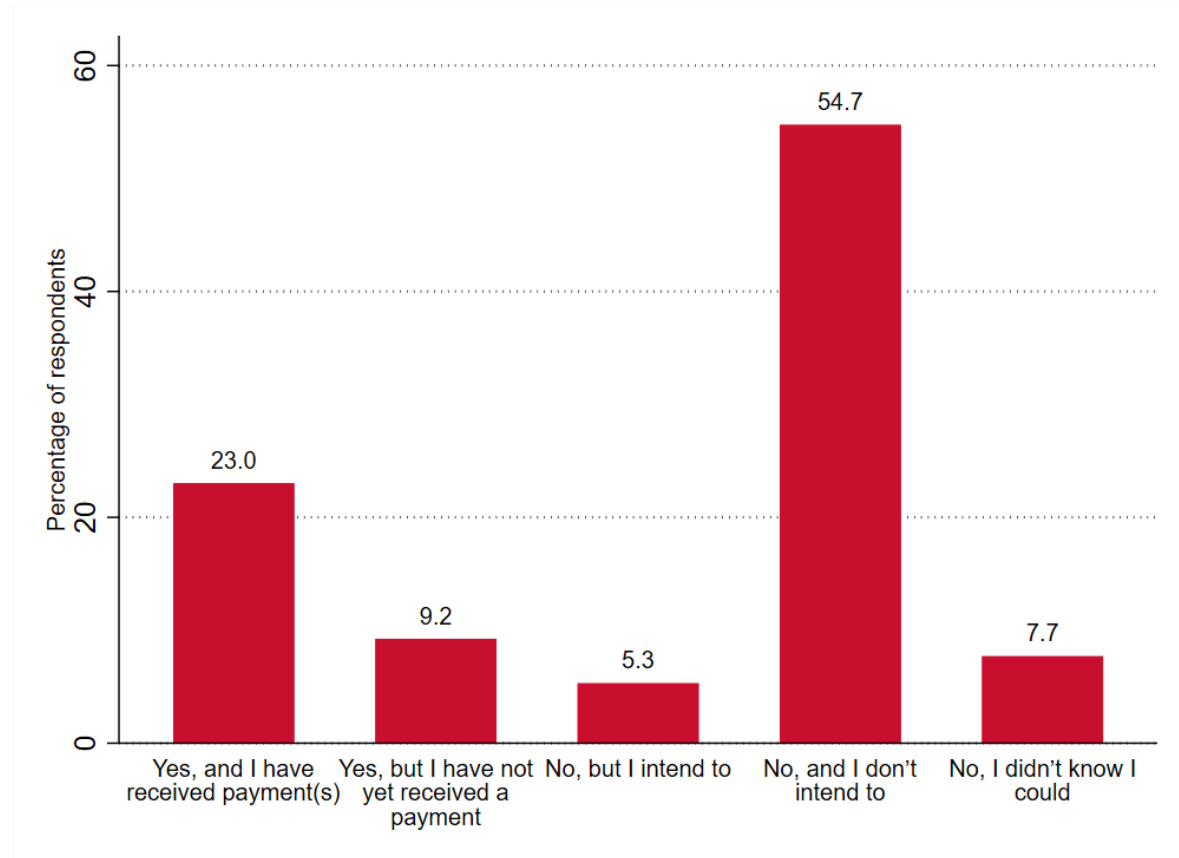


**Table Q41:** Have you received funds from these programs?

<b>Received Funds through Grants</b>	No.	%
Yes, both	47	10.4
EIDL only	69	15.3
PPP only	169	37.6
Neither	165	36.7
<b>Total</b>	450	100.0

Note: Respondents include those who answer Yes to both EIDL and PPP in Table Q40.

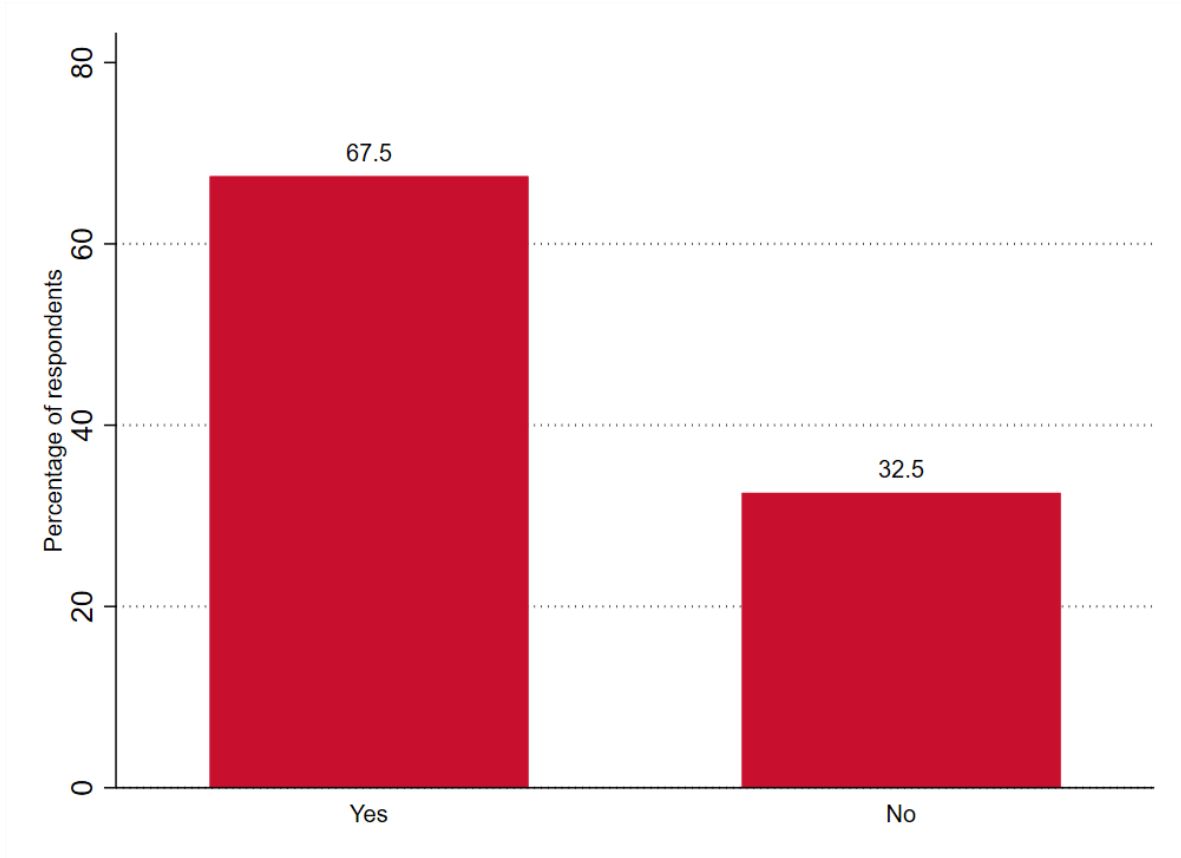
**Figure Q42:** Have you filed for Unemployment Benefits through Texas Workforce Commission?



**Table Q42:** Have you filed for Unemployment Benefits through Texas Workforce Commission?

<b>Filed for Unemployment through Texas Workforce</b>	No.	%
Yes, and I have received payment(s)	269	23.0
Yes, but I have not yet received a payment	108	9.2
No, but I intend to	62	5.3
No, and I don't intend to	640	54.7
No, I didn't know I could	90	7.7
<b>Total</b>	<b>1,169</b>	<b>100.0</b>

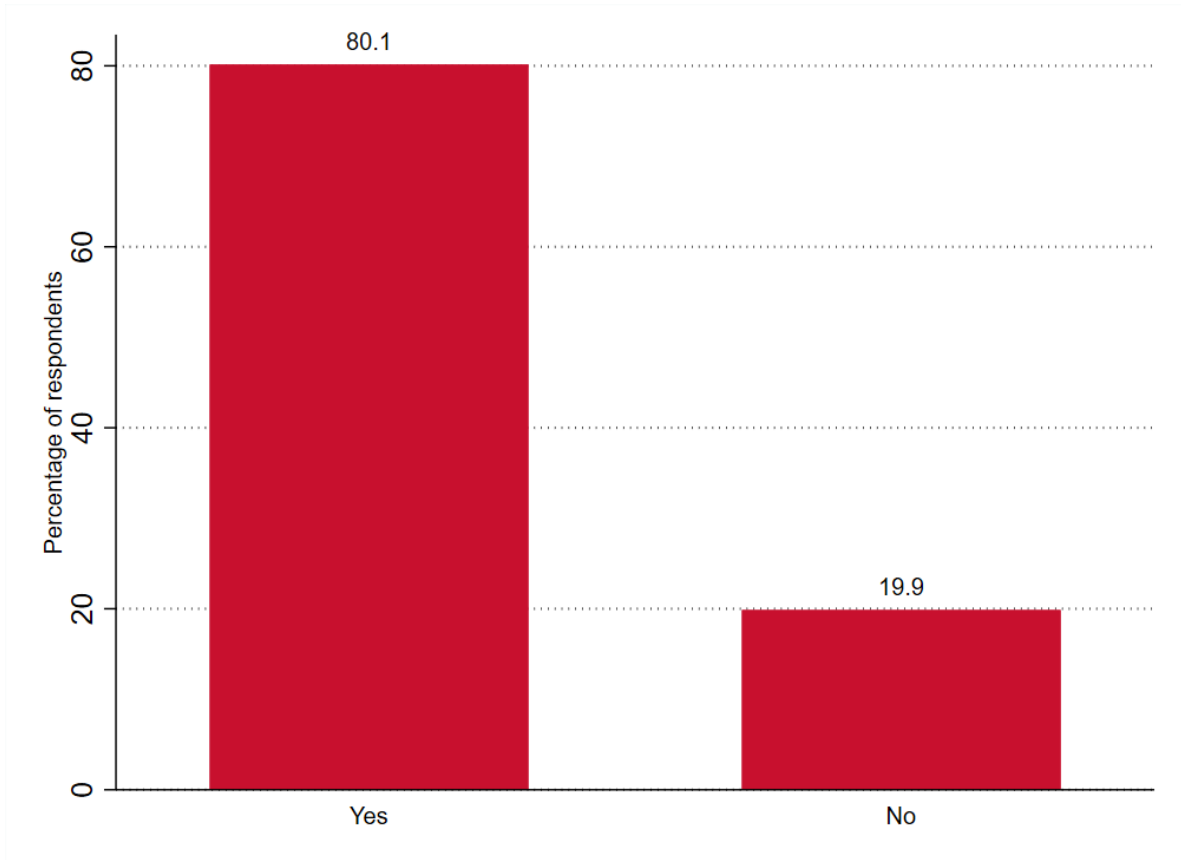
**Figure Q43:** Are you the primary earner in your household?



**Table Q43:** Are you the primary earner in your household?

<b>Primary Earner</b>	No.	%
Yes	790	67.5
No	381	32.5
<b>Total</b>	1,171	100.0

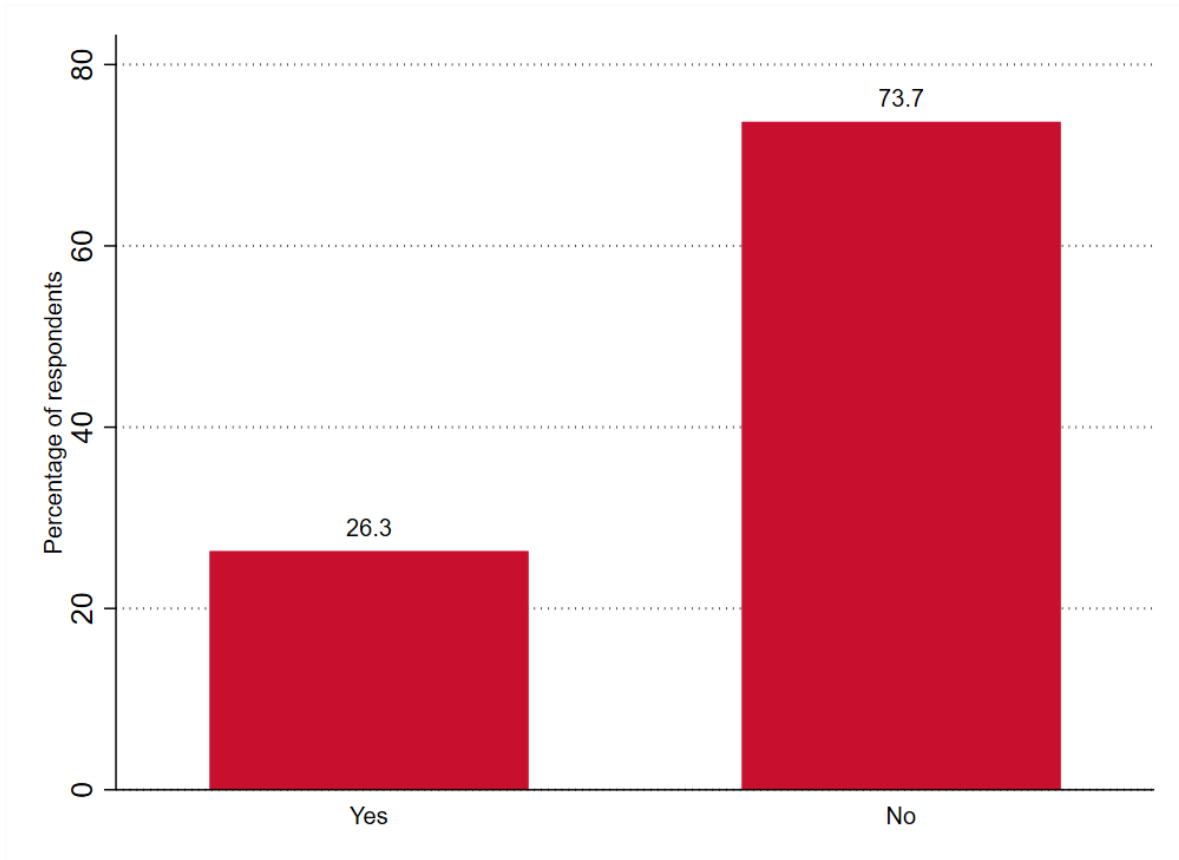
**Figure Q44: Do you live with a spouse or partner?**



**Table Q44: Do you live with a spouse or partner?**

<b>Live with Spouse or Partner</b>	<b>No.</b>	<b>%</b>
Yes	940	80.1
No	233	19.9
<b>Total</b>	<b>1,173</b>	<b>100.0</b>

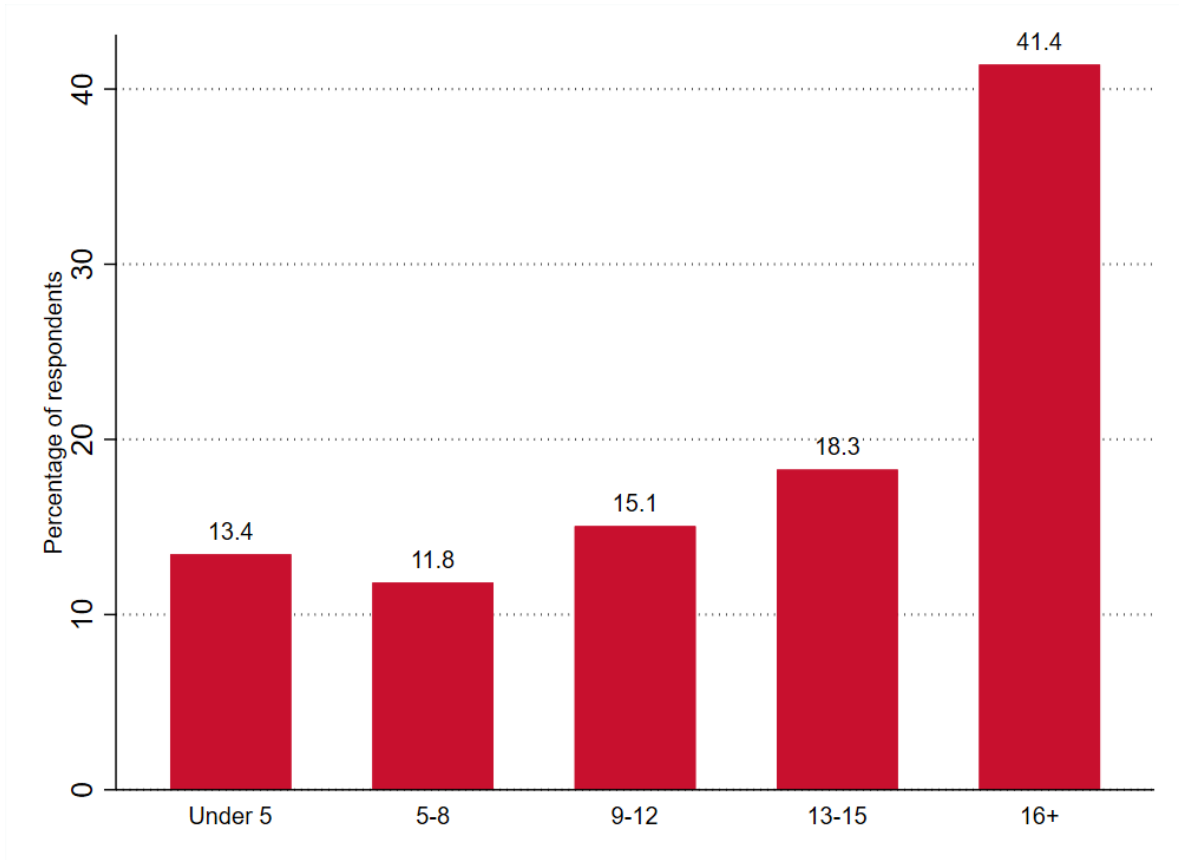
**Figure Q45: Do you have minor children in the home?**



**Table Q45: Do you have minor children in the home?**

<b>Minor Children in Home</b>	<b>No.</b>	<b>%</b>
Yes	309	26.3
No	865	73.7
<b>Total</b>	<b>1,174</b>	<b>100.0</b>

**Figure Q46:** In which age group(s) is/are the minor child(ren) in your home?

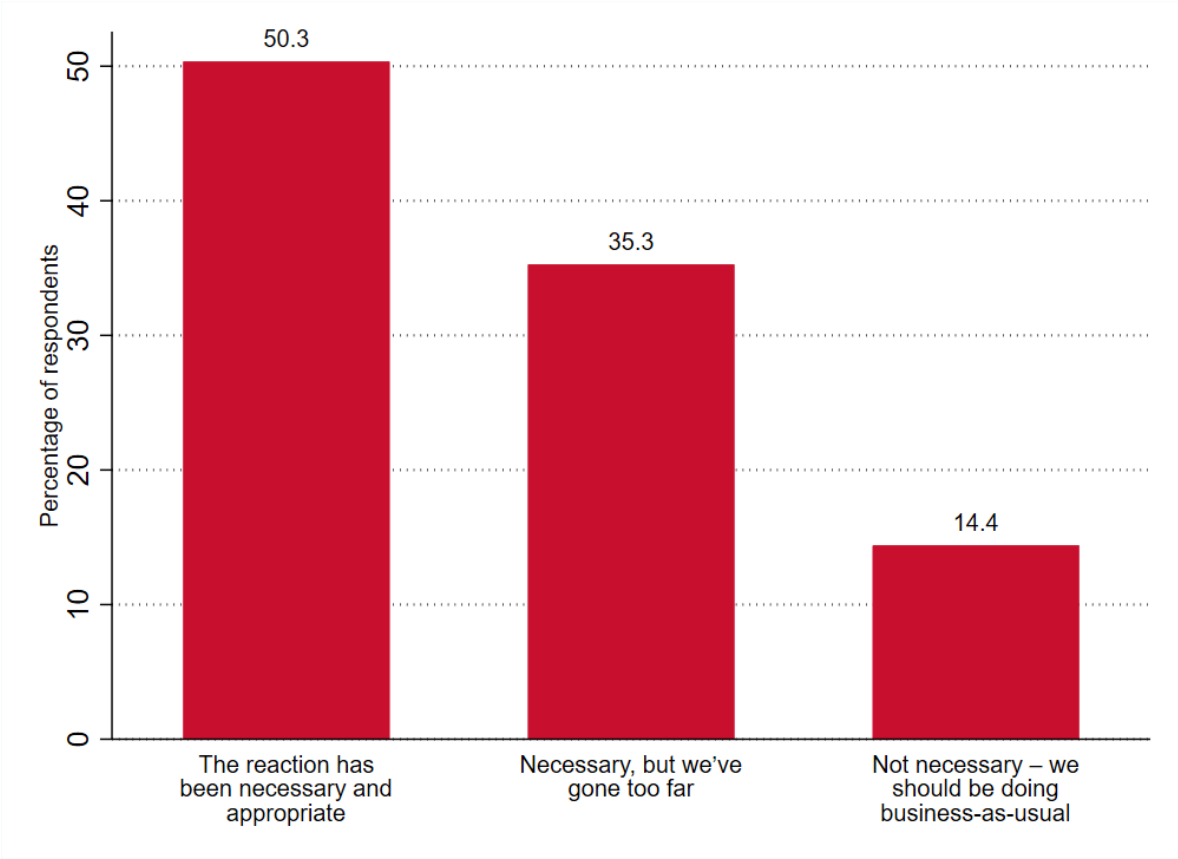


**Table Q46:** In which age group(s) is/are the minor child(ren) in your home?

<b>Children Ages</b>	<b>No.</b>	<b>%</b>
Under 5	25	13.4
5-8	22	11.8
9-12	28	15.1
13-15	34	18.3
16+	77	41.4
<b>Total</b>	<b>186</b>	<b>100.0</b>

Note: Respondents are those who specified Yes in Table Q45

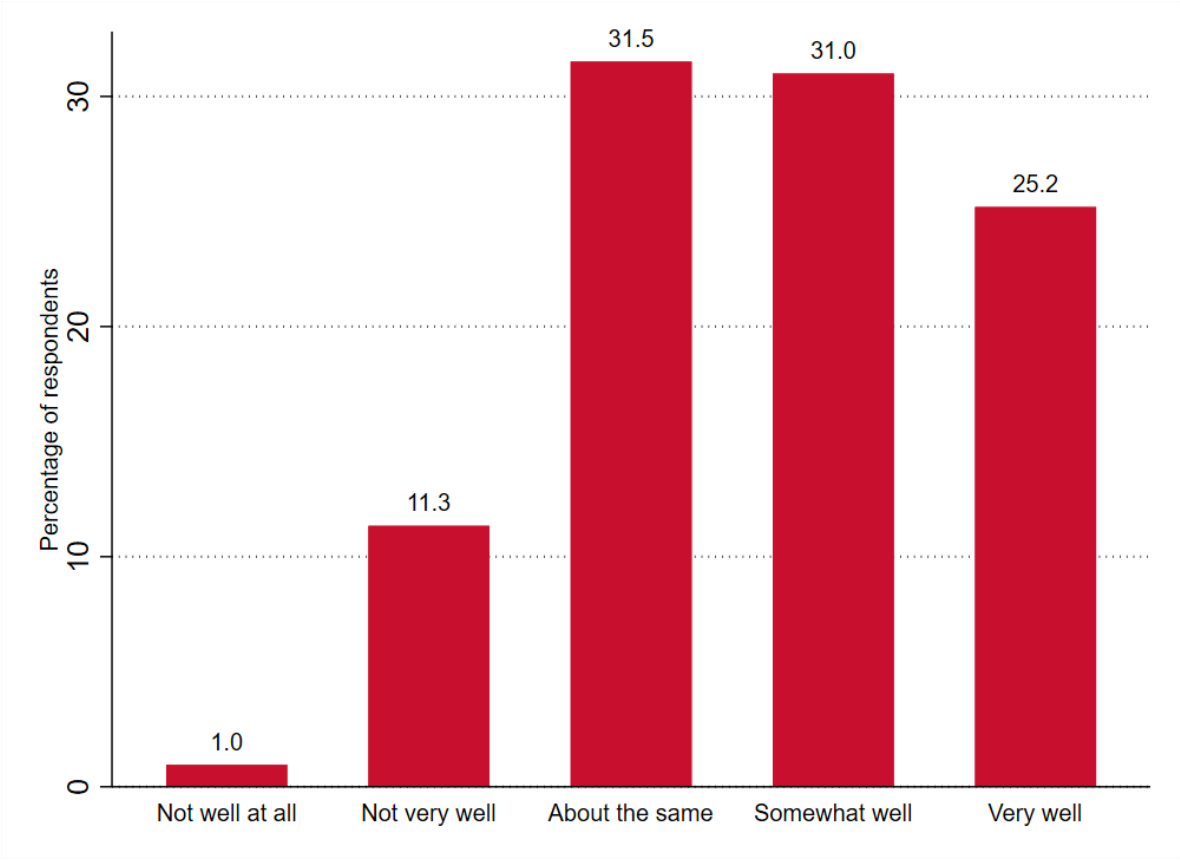
**Figure Q47:** Which of the following best describes your feelings about schools closing for the year, social distancing, and shelter-in-place orders?



**Table Q47:** Which of the following best describes your feelings about schools closing for the year, social distancing, and shelter-in-place orders?

<b>Reaction to Pandemic</b>	No.	%
The reaction has been necessary and appropriate	591	50.3
Necessary, but we've gone too far	414	35.3
Not necessary – we should be doing business-as-usual	169	14.4
<b>Total</b>	1,174	100.0

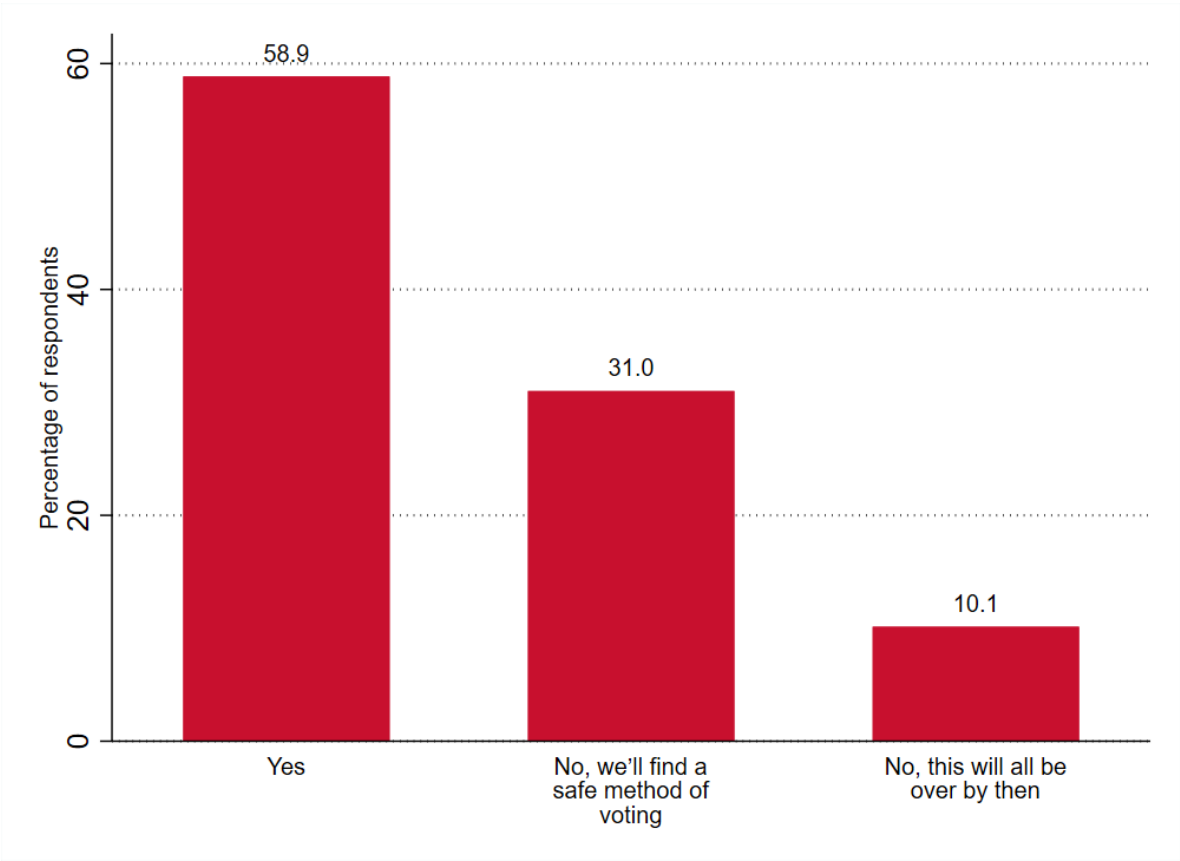
**Figure Q48:** How are you balancing work and family obligations, including schooling, during the pandemic response period?



**Table Q48:** How are you balancing work and family obligations, including schooling, during the pandemic response period?

<b>Managing Work and Family Balance</b>	No.	%
Not well at all	11	1.0
Not very well	131	11.3
About the same	364	31.5
Somewhat well	358	31.0
Very well	291	25.2
<b>Total</b>	<b>1,155</b>	<b>100.0</b>

**Figure Q49:** Are you worried about how the pandemic might affect the 2020 November elections?



**Table Q49:** Are you worried about how the pandemic might affect the 2020 November elections?

<b>Worried about COVID-19 effect on election</b>	<b>No.</b>	<b>%</b>
Yes	691	58.9
No, we'll find a safe method of voting	364	31.0
No, this will all be over by then	119	10.1
<b>Total</b>	<b>1,174</b>	<b>100.0</b>

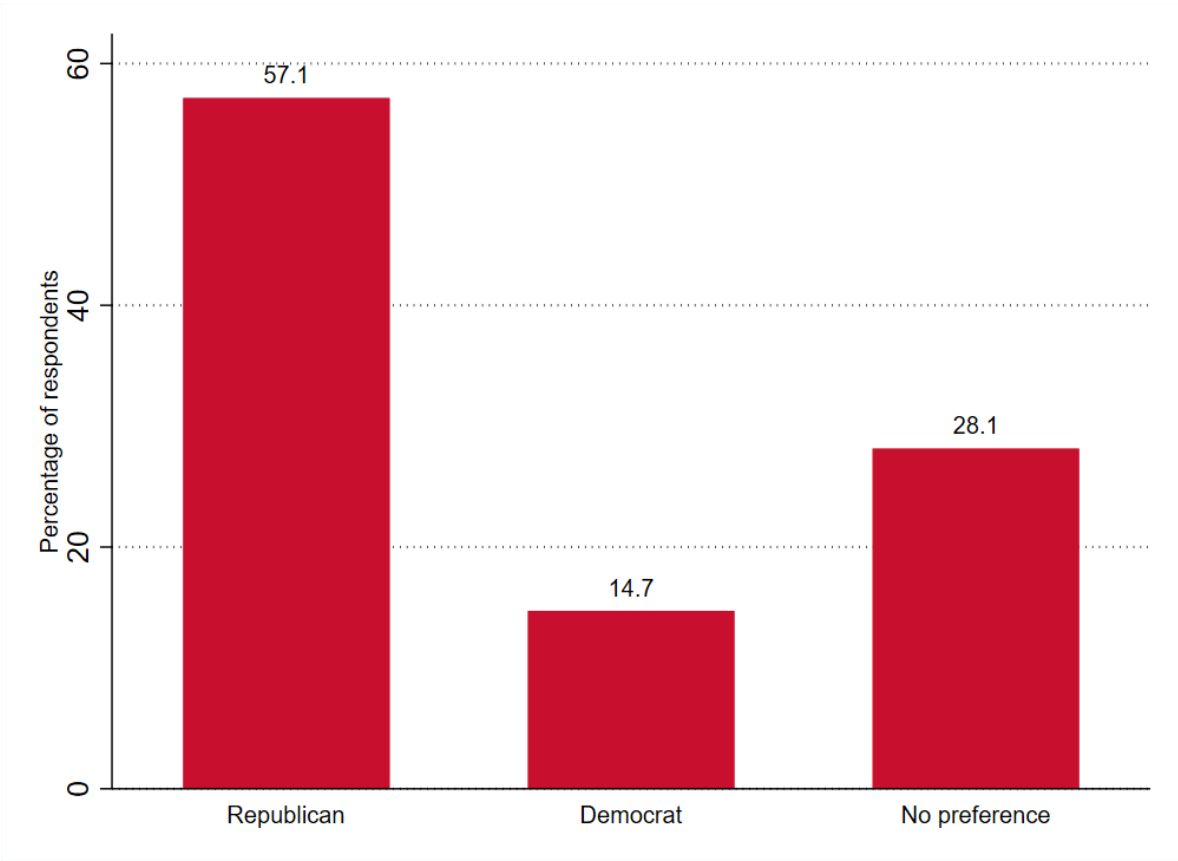
**Table Q50:** On a scale from 1-5, where 1 means "Not confident at all" and 5 means "Very confident", rate your level of confidence about how the following people/organizations are handling COVID-19?

<b>Q51a: President Donald Trump</b>		
	No.	%
Not Confident at all	356	30.7
A Little Confident	55	4.7
Neutral	77	6.6
Somewhat Confident	175	15.1
Very Confident	497	42.8
<b>Total</b>	<b>1,160</b>	<b>100.0</b>
<b>Q51b: Vice President Mike Pence</b>		
	No.	%
Not Confident at all	299	25.8
A Little Confident	83	7.2
Neutral	142	12.3
Somewhat Confident	148	12.8
Very Confident	486	42.0
<b>Total</b>	<b>1,158</b>	<b>100.0</b>
<b>Q51c: Dr. Anthony Fauci (Director of the NIAID)</b>		
	No.	%
Not Confident at all	195	16.8
A Little Confident	140	12.1
Neutral	206	17.8
Somewhat Confident	290	25.0
Very Confident	329	28.4
<b>Total</b>	<b>1,160</b>	<b>100.0</b>
<b>Q51d: Governor Greg Abbott</b>		
	No.	%
Not Confident at all	137	11.8
A Little Confident	128	11.0
Neutral	146	12.6
Somewhat Confident	303	26.1
Very Confident	445	38.4
<b>Total</b>	<b>1,159</b>	<b>100.0</b>

**Table Q51:** On a scale from 1-5, where 1 means "Not confident at all" and 5 means "Very confident", rate your level of confidence about how the following people/organizations are handling COVID-19?

<b>Q51e: Mayor of your city</b>		
	No.	%
Not Confident at all	167	14.4
A Little Confident	136	11.8
Neutral	264	22.8
Somewhat Confident	292	25.2
Very Confident	298	25.8
<b>Total</b>	<b>1,157</b>	<b>100.0</b>
<b>Q51f: State of Texas Legislature (Austin)</b>		
Not Confident at all	122	10.5
A Little Confident	145	12.5
Neutral	425	36.7
Somewhat Confident	313	27.0
Very Confident	153	13.2
<b>Total</b>	<b>1,158</b>	<b>100.0</b>
<b>Q51g: U.S. Congress (Washington, D.C.)</b>		
Not Confident at all	382	33.0
A Little Confident	244	21.1
Neutral	287	24.8
Somewhat Confident	188	16.2
Very Confident	57	4.9
<b>Total</b>	<b>1,158</b>	<b>100.0</b>
<b>Q51h: County Judge</b>		
Not Confident at all	223	19.3
A Little Confident	138	11.9
Neutral	323	27.9
Somewhat Confident	262	22.6
Very Confident	212	18.3
<b>Total</b>	<b>1,158</b>	<b>100.0</b>

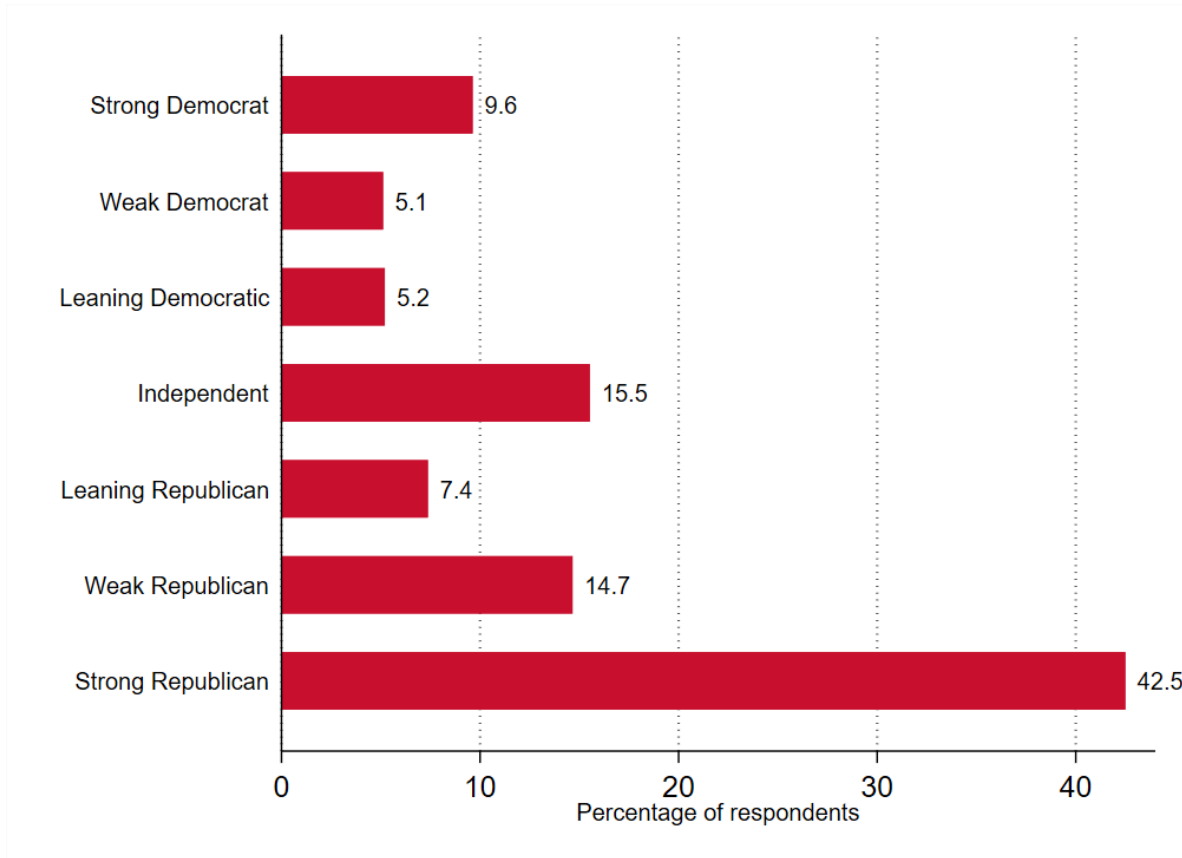
**Figure Q52:** Generally speaking, do you usually think of yourself as a Republican, Democrat, or no preference?



**Table Q52:** Generally speaking, do you usually think of yourself as a Republican, Democrat, or no preference?

<b>Party</b>	<b>No.</b>	<b>%</b>
Republican	664	57.1
Democrat	171	14.7
No preference	327	28.1
<b>Total</b>	<b>1,162</b>	<b>100.0</b>

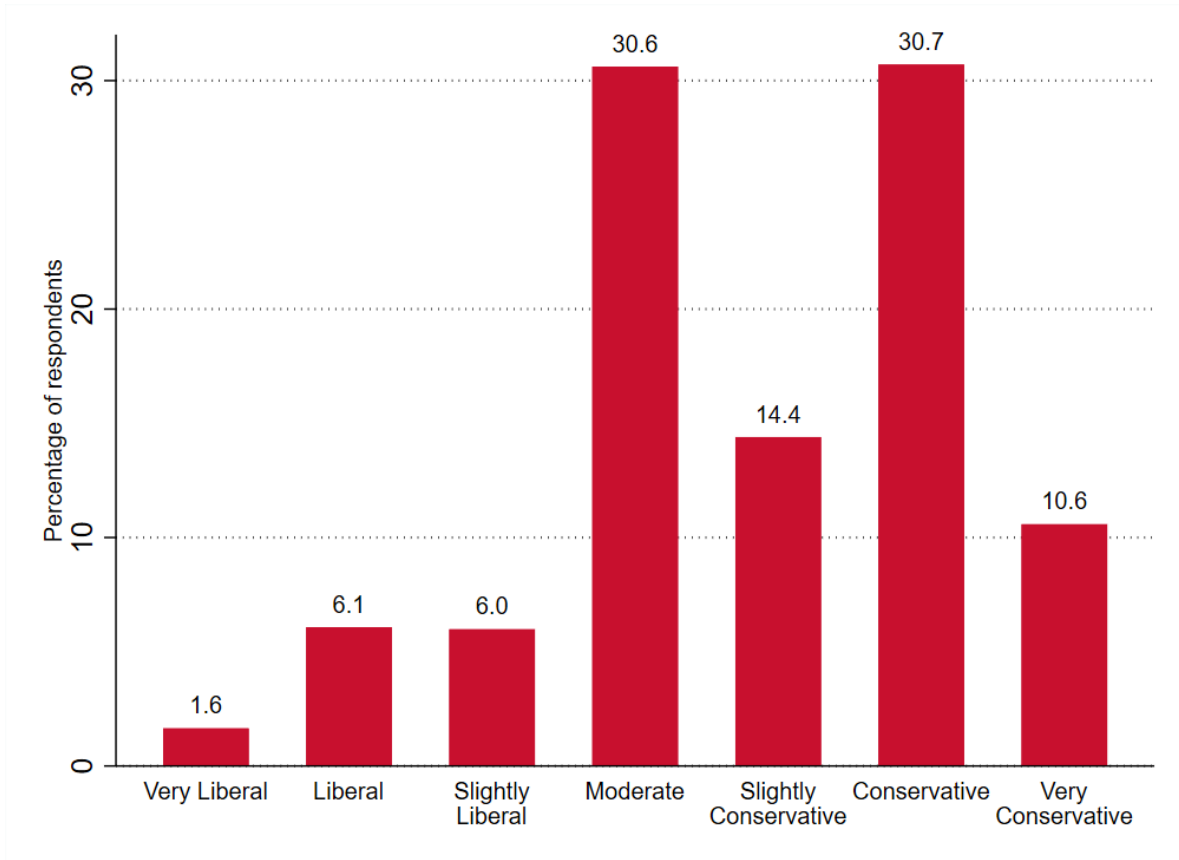
**Figure Q53: How would you describe your political views?**



**Table Q53: Party Identification with 7-Point Scale**

<b>Party Identification</b>	<b>No.</b>	<b>%</b>
Strong Democrat	111	9.6
Weak Democrat	59	5.1
Leaning Democratic	60	5.2
Independent	179	15.5
Leaning Republican	85	7.4
Weak Republican	169	14.7
Strong Republican	490	42.5
<b>Total</b>	<b>1,153</b>	<b>100.0</b>

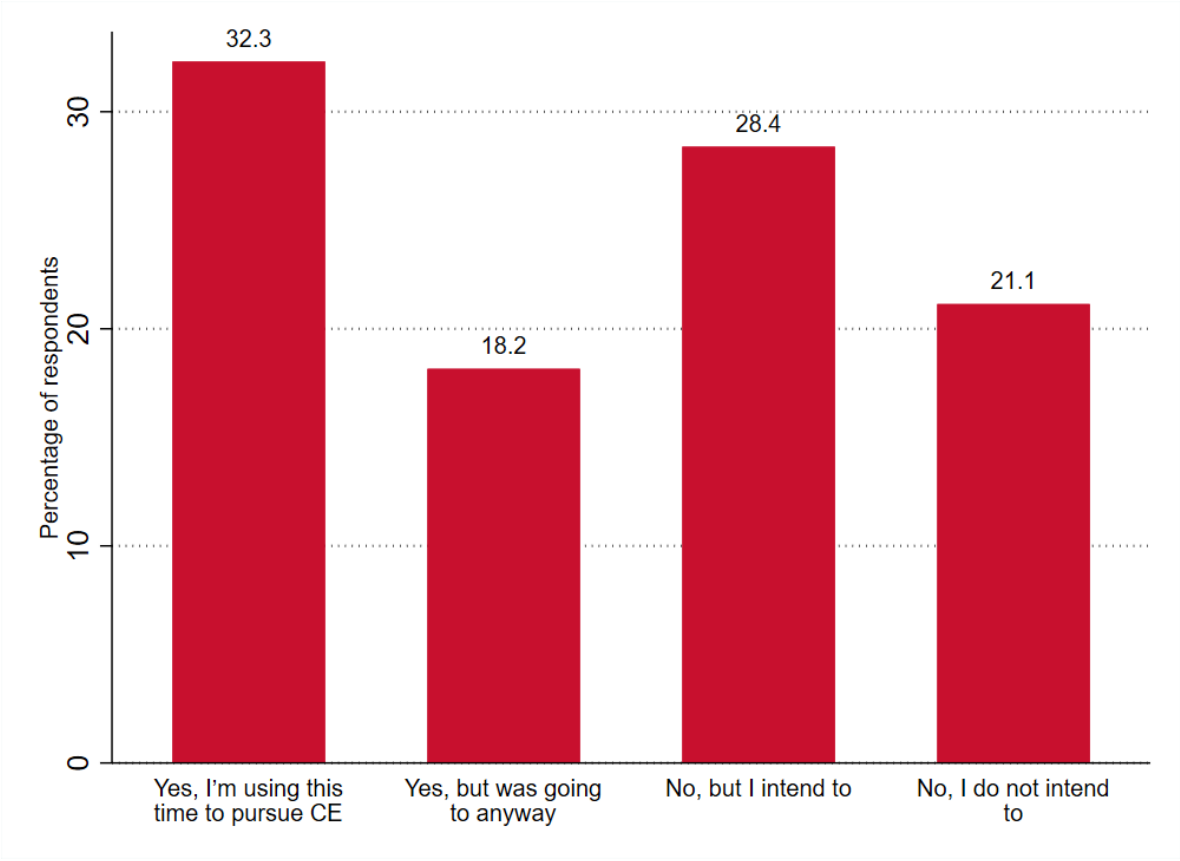
**Figure Q54:** How would you describe your political views?



**Table Q54:** How would you describe your political views?

<b>Political Ideology</b>	<b>No.</b>	<b>%</b>
Very Liberal	19	1.6
Liberal	70	6.1
Slightly Liberal	69	6.0
Moderate or middle	353	30.6
Slightly Conservative	166	14.4
Conservative	354	30.7
Very Conservative	122	10.6
<b>Total</b>	<b>1,153</b>	<b>100.0</b>

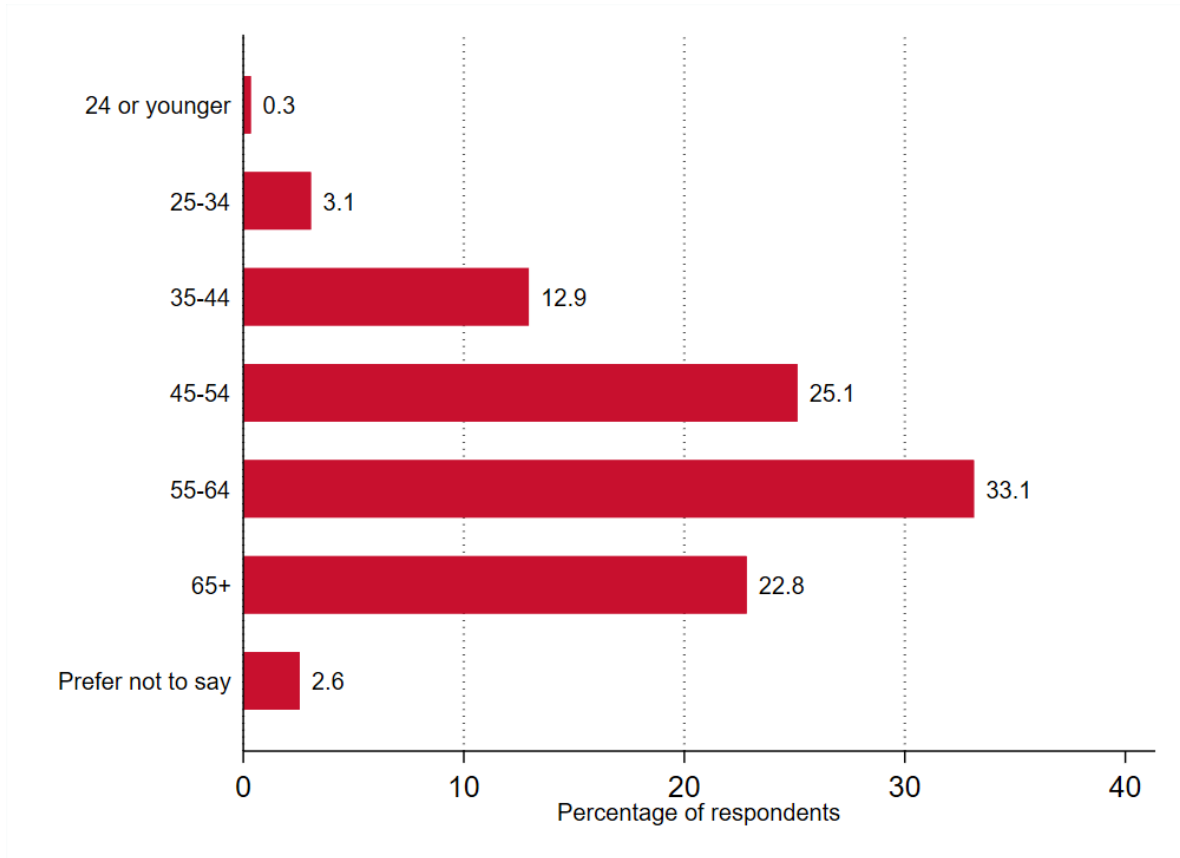
**Figure Q57:** Have you taken any continuing education (CE) since the pandemic response began?



**Table Q57:** Have you taken any continuing education (CE) since the pandemic response began?

<b>Continuing Education</b>	No.	%
Yes, I'm using this time to pursue CE	379	32.3
Yes, but was going to anyway	213	18.2
No, but I intend to	333	28.4
No, I do not intend to	248	21.1
<b>Total</b>	<b>1,173</b>	<b>100.0</b>

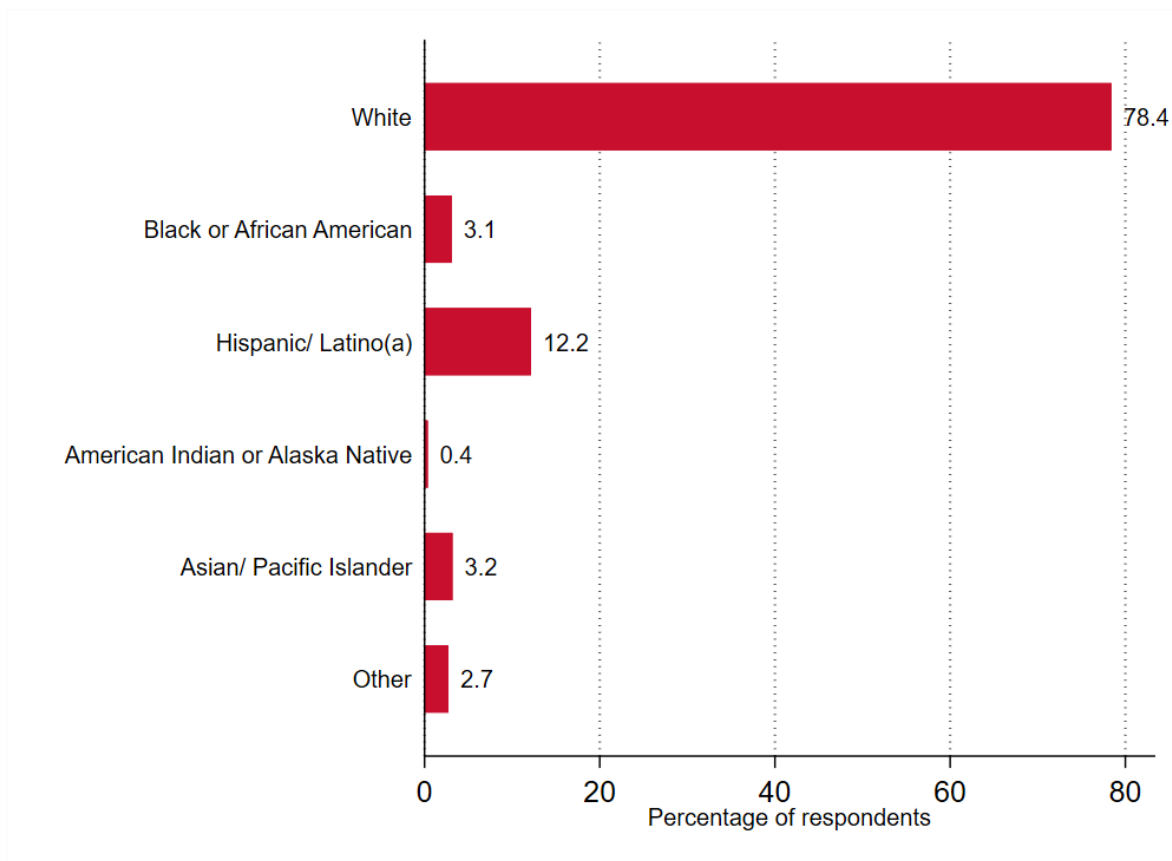
**Figure Q58:** What age range do you fall into?



**Table Q58:** What age range do you fall into?

Age	No.	%
24 or younger	4	0.3
25-34	36	3.1
35-44	152	12.9
45-54	295	25.1
55-64	389	33.1
65+	268	22.8
Prefer not to say	30	2.6
<b>Total</b>	<b>1,174</b>	<b>100.0</b>

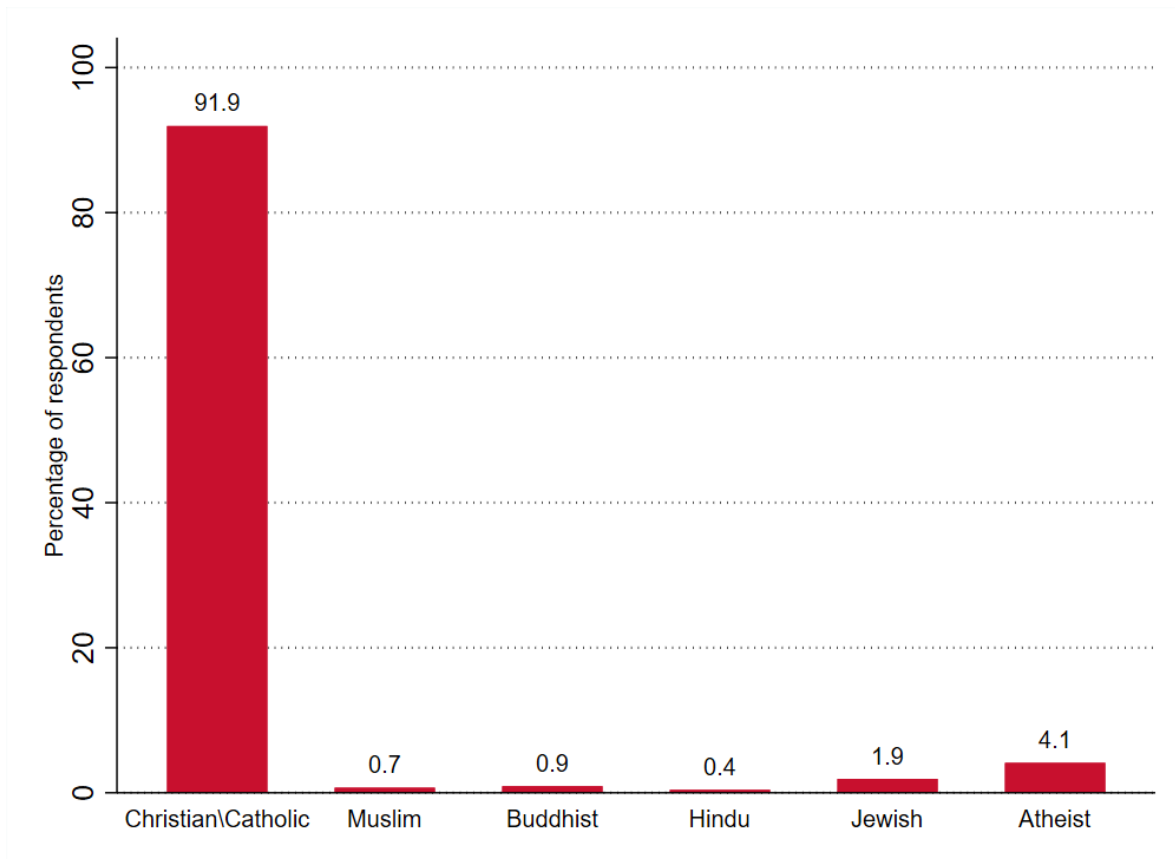
**Figure Q59:** What race/ethnicity group do you belong to?



**Table Q59:** What race/ethnicity group do you belong to?

<b>Race or Ethnicity</b>	<b>No.</b>	<b>%</b>
White	832	78.4
Black or African American	33	3.1
Hispanic/ Latino(a)	129	12.2
American Indian or Alaska Native	4	0.4
Asian/ Pacific Islander	34	3.2
Other	29	2.7
<b>Total</b>	<b>1,061</b>	<b>100.0</b>

**Figure Q60: What religious group do you belong?**



**Table Q60: What religious group do you belong?**

<b>Religion</b>	No.	%
Christian/Catholic	913	91.9
Muslim	7	0.7
Buddhist	9	0.9
Hindu	4	0.4
Jewish	19	1.9
Atheist	41	4.1
<b>Total</b>	<b>993</b>	<b>100.0</b>