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Real Estate Wins *from the* 89th Legislative Session

Prepared by the Governmental Affairs division of Texas REALTORS®

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SECTION 01 - SUMMARY OF TEXAS REALTORS® ENGAGED BILLS

WELCOME:

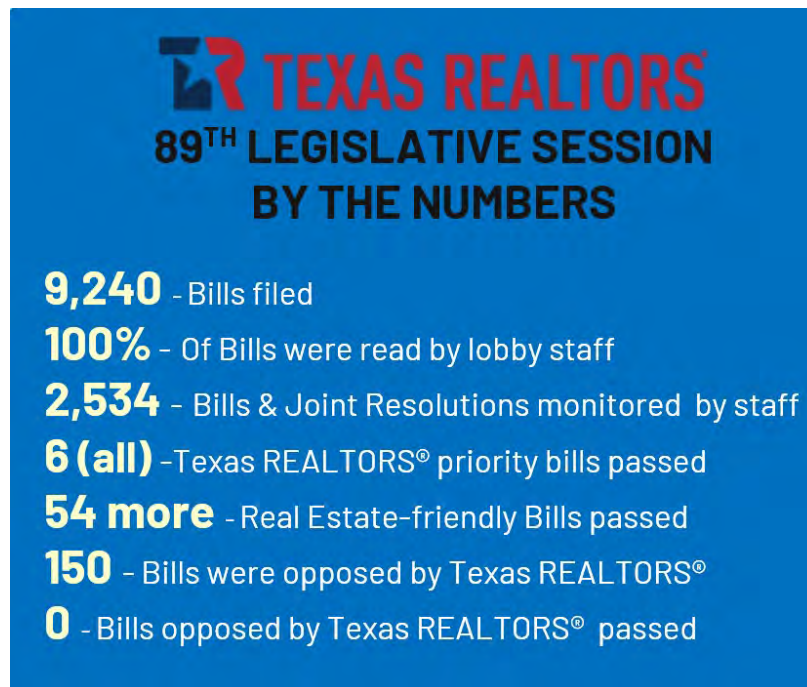
The 89th Texas Legislative Session brought major wins for Texas REALTORS®, their clients, and every property owner, buyer, tenant, and seller across the state. Thanks to your strong grassroots advocacy—from REALTOR® Day at the Capitol to local efforts in your communities—and the relentless work of the association’s legislative team, sixty REALTOR®-supported bills passed, including all six of our priority bills, and are now becoming law.

Out of 9,240 bills filed this session, only 13% were enacted into law. That means every legislative win was hard-fought and made possible by a united REALTOR® voice.

From committee testimony to block walking, phone banking, and poll watching, your involvement made a difference. Thank you for being part of Texas REALTORS®’ strategic advocacy success.

In this resource, key legislative wins are organized by category, each with a brief summary and direct links to the bill text.

For questions or more details, contact the legislative team at policy@texasrealtors.com. Thank you for all you do.



**denotes REALTOR Day at the Texas Capitol Bill*

***denotes Texas REALTORS® Filed Bill*

****denotes REALTOR Day & Texas REALTORS® Filed Bill*

SECTION 02

REAL ESTATE RESTRICTIONS

- **S.B. 17: Restrictions on Foreign Property Acquisition**

Centered squarely on who can and cannot own or lease property in the State of Texas, Senate Bill 17 was one of the main issues Texas REALTORS® and our real estate coalition partners focused on this session. The prohibition created by SB 17 specifically says that governments or agents of the governments of designated countries, certain companies or organizations or certain individuals may not purchase, lease, or otherwise acquire an interest in real property in Texas.

Texas REALTORS® held a neutral stance on this bill, to be able to stay engaged with the policymakers while they were crafting the bill.

- Restricts real property acquisition by individuals or entities from countries posing national security risks (such as China, Russia, Iran, or North Korea), identified by the federal government or the Governor.
- **Homesteads and leases of less than a year** are exempted.
- **US citizens and lawful permanent residents** are exempted.
- Creates criminal offenses (state jail felony for individuals, civil penalties for companies) and enforcement mechanisms via the Attorney General.
- **Effective Date:** September 1, 2025
- **Relevance:** Texas REALTORS® supported the state's interest in national security while working to protect the Fair Housing Act and ensuring that licensees are not responsible for enforcing the law.

SECTION 03

REAL ESTATE LICENSING AND REPRESENTATION

- **S.B. 1968: Licensing and Regulation of Real Estate Professionals**

This **Texas REALTORS® top priority legislation** makes sure Texas law reflects modern day practices, including elements from the Sitzer lawsuit regarding the timing of information that buyers receive in the homebuying process.

The bill:

- Eliminates subagency in residential transactions
- Requires a written agreement before showing BUT
 - This can be a showing or touring only agreement without representation for up to 14 days, non-exclusive
- Requires a written agreement at minimum before an agent submits an offer on a buyer's behalf, if no property is shown or other brokerage activity provided.

Requires a written agreement at minimum before an agent submits an offer on a buyer's behalf, if no property is shown or other brokerage activity provided. The bill also makes adjustments to broker licensing requirements, recognizes associate brokers, and updates continuing education programming offered by TREC.

- **Effective Date:** January 1, 2026
- **Relevance:** Modernizes agency law, aligning with Texas REALTORS® priorities by supporting transparency for consumers when working with licensees.

SECTION 04

PROPERTY TAX RELIEF

These bills focus on tax exemptions, transparency in tax-related ballot propositions, and protections for property owners, aligning with Texas REALTORS® priorities of reducing tax burdens and increasing transparency.

- ***S.J.R. 2: Constitutional Amendment to Increase Homestead Exemption**
 - **Summary:** Proposes a constitutional amendment to increase the homestead exemption for school district ad valorem taxes from \$100,000 to \$140,000, with an additional \$10,000 exemption for disabled or elderly individuals based on economic need. Includes provisions to protect school districts from revenue losses. The amendment will be voted on November 4, 2025.
 - **Effective Date:** January 1, 2025 (contingent on voter approval).
 - **Relevance:** Supports Texas REALTORS® goals of reducing property tax burdens and promoting affordability for homeowners.
- ***S.B. 4: Homestead Exemption Increase and School District Revenue Protection**
 - **Summary:** Increases the homestead exemption for school district ad valorem taxes from \$100,000 to \$140,000 and provides state aid to offset school district revenue losses. Includes provisions for debt service, transitional tax rate calculations, and provisional tax bills for 2025. Effective contingent on voter approval of S.J.R. 2.
 - **Effective Date:** Immediately with a two-thirds majority (contingent on voter approval)
 - **Relevance:** Aligns with Texas REALTORS® priority of reducing property taxes to support homeownership affordability.
- **S.J.R. 85: Constitutional Amendment for Elderly/Disabled Homestead Exemption**
 - **Summary:** Proposes a constitutional amendment to increase the ad valorem tax exemption for elderly or disabled individuals' residence homesteads from \$10,000 to \$60,000. Prevents eligible individuals from receiving both exemptions and requires

formulas to protect school districts from revenue losses. To be voted on November 4, 2025.

- **Effective Date:** January 1, 2025 (contingent on voter approval)
- **Relevance:** Supports Texas REALTORS® goal of providing tax relief for vulnerable homeowners.
- **S.B. 23: Elderly/Disabled Homestead Exemption Increase**
 - **Summary:** Increases the ad valorem tax exemption for elderly or disabled individuals' residence homesteads from \$10,000 to \$60,000, contingent on voter approval of S.J.R. 85. Provides state aid to school districts to offset revenue losses, with detailed procedures for tax rate adjustments and provisional tax bills. Temporary provisions expire between 2026 and 2029.
 - **Effective Date:** January 1, 2025 (contingent on voter approval)
 - **Relevance:** Monitored by Texas REALTORS® for its impact on property tax relief and school funding stability.
- ***H.B. 9: Ad Valorem Tax Exemption for Income-Producing Personal Property**
 - **Summary:** Amends the Tax Code to exempt \$125,000 of the appraised value of tangible personal property used for income production from ad valorem taxation. Defines terms like "related business entity" and adjusts property rendering requirements. Effective contingent on voter approval of H.J.R. 1.
 - **Effective Date:** January 1, 2026 (contingent on voter approval).
 - **Relevance:** Encourages investment in income-producing properties, supporting Texas REALTORS® goals of fostering a healthy real estate market.
- ***H.J.R. 1: Constitutional Amendment for Personal Property Tax Exemption**
 - **Summary:** Proposes a constitutional amendment to allow the legislature to exempt \$125,000 of the market value of tangible personal property used for income production from ad valorem taxation, removing prior taxable value thresholds. To be voted on November 4, 2025.
 - **Effective Date:** November 4, 2025 (contingent on voter approval)
 - **Relevance:** Supports tax relief for businesses, aligning with Texas REALTORS® priorities for economic growth and property investment.

- **[S.B. 1025](#): Ballot Proposition Text for Tax Changes**
 - **Summary:** Amends the Election Code to require ballot propositions for tax increases to state the amount or maximum tax rate and include a prominent “THIS IS A TAX INCREASE” statement. Tax reduction propositions must specify the reduction amount or new rate.
 - **Effective Date:** May 24, 2025
 - **Relevance:** Enhances transparency in tax-related decisions, a key Texas REALTORS® priority.
- **[S.J.R. 18](#): Constitutional Amendment Prohibiting Capital Gains Tax**
 - **Summary:** Proposes a constitutional amendment to prohibit taxes on realized or unrealized capital gains for individuals, families, estates, or trusts, while preserving ad valorem, sales, and use taxes. To be voted on November 4, 2025.
 - **Effective Date:** November 4, 2025 (contingent on voter approval).
 - **Relevance:** Protects property owners from additional tax burdens, supporting Texas REALTORS® goals of tax relief.
- **[S.B. 467](#): Temporary Ad Valorem Tax Exemption for Fire-Destroyed Homes**
 - **Summary:** Provides a temporary ad valorem tax exemption for residence homesteads completely destroyed by fire, prorated for the tax year. To qualify, the property must have been a habitable dwelling immediately before the fire and remain uninhabitable for at least 30 days after the incident. The exemption applies only for the tax year in which the fire occurs, and the amount is prorated based on the number of days remaining in the tax year after the fire. Application must be made within 180 days of the fire, and the chief appraiser is responsible for determining eligibility, potentially using information from sources such as fire marshals or insurance adjusters. If exemption is granted after the taxes have been assessed or paid, tax bills must be corrected and refunds issued as necessary.
 - **Effective Date:** January 1, 2026 (contingent on voter approval)
 - **Relevance:** Supports homeowners affected by disasters, reducing financial strain during recovery, supporting Texas REALTORS® goals of tax relief.
- **[H.B. 1244](#): Open-Space Land Appraisal Eligibility After Transfer**

- **Summary:** Allows land to retain open-space appraisal status after ownership transfer if the new owner uses it similarly. Specifies that ownership is not considered to have changed if the land is transferred to the surviving spouse or if the new owner uses the land in materially the same way as the former owner, with the same individuals overseeing the use. Additionally, the bill allows for late applications for appraisal to be accepted if the land was appraised in the preceding tax year and the new owner continues the same use. The application must be filed by the later of the tax delinquency date or the first anniversary of the ownership transfer. A penalty for late applications is waived under certain conditions.
- **Effective Date:** January 1, 2026 (contingent on voter approval)
- **Relevance:** Protects property owners from tax increases due to ownership changes, supporting Texas REALTORS® goals of tax relief.
- **H.B. 1533: Property Appraisal System Reforms**
 - **Summary:** Several amendments to the Tax Code aimed at increasing transparency, accessibility, and fairness in the property appraisal and protest process for ad valorem tax purposes. The bill requires that certain notices, including those for previously omitted properties, be sent by certified mail, and modifies the information agents must provide when submitting electronic forms, removing the requirement to disclose the Internet Protocol address. It mandates that appraisal districts in counties with populations of 120,000 or more maintain an internet website and post updated appraisal records weekly, excluding confidential information. The legislation also revises procedures for property tax protest hearings, allowing property owners to elect telephone or videoconference hearings with updated notification deadlines, and requires written notification with stated grounds if a protest is dismissed on jurisdictional grounds. Subpoena procedures are tightened, requiring a good cause hearing with at least 15 days' notice. The bill expands the right of lessees contractually obligated to pay property taxes to appeal appraisal review board decisions through binding arbitration for properties valued at \$5 million or less. It also restricts court-ordered discovery in property tax appeals to only those requested by a party and prevents courts from accelerating expert witness discovery deadlines beyond those set by the Texas Rules of Civil Procedure. Additionally, the bill sets new eligibility requirements for trainers of property tax courses contracted by the Comptroller, emphasizing taxpayer representation and independence from appraisal districts.
 - **Effective Date:** September 1, 2025, with some provisions starting January 1, 2026

- **Relevance:** Streamlines appraisal processes and protects taxpayer rights, supporting Texas REALTORS® goals of transparent property appraisal information.
- **H.B. 2730: Residence Homestead Exemption Application Requirements**
 - **Summary:** Amends Tax Code to clarify the conditions under which a chief appraiser can require a person who has been granted a residence homestead exemption from ad valorem taxation to file a new application or confirm their current qualification for the exemption. The bill specifies that a new application can only be requested if the chief appraiser has reason to believe the person no longer qualifies for the exemption, has attempted to verify the person's qualification, and provides written notice with the specific reason for this belief. The bill also states that if the person is 65 years or older, the exemption cannot be canceled due to failure to file a new application unless certain conditions are met.
 - **Effective Date:** Immediately
 - **Relevance:** Reduces administrative burdens for homeowners, especially seniors, supporting Texas REALTORS® goals of tax relief.
- **H.B. 2894: State Aid for Disabled Veteran Tax Relief**
 - **Summary:** Amends Local Government Code to revise the eligibility criteria for local governments to receive state aid in the form of disabled veteran assistance payments. The bill expands the definition of 'local government' to include all municipalities and counties, removing the previous requirement that they be adjacent to or contain a United States military installation. It establishes new thresholds for lost ad valorem tax revenue that must be met for a local government to qualify for state aid: for certain municipalities and counties associated with military installations, the threshold is set at two percent of the general fund revenue, while for other specified municipalities and small counties, the threshold is ten percent. The changes apply to fiscal years ending in the 2025 tax year and beyond.
 - **Effective Date:** September 1, 2025
 - **Relevance:** Supports equitable tax relief distribution, easing local government burdens, supporting Texas REALTORS® goals of tax relief.
- **S.B. 1352: Ad Valorem Tax Exemption Application Deadlines for Freeport Goods**
 - **Summary:** Amends Tax Code to adjust deadlines and penalties related to applications for certain ad valorem tax exemptions and allocations, specifically those involving freeport goods. The bill stipulates that if a chief appraiser extends the deadline for property owners to file a rendition statement or property report to

May 15, the deadline for filing an exemption application or an allocation application is also extended to May 15. Additionally, for good cause, the chief appraiser may further extend the exemption application deadline by up to 60 days and the allocation application deadline by up to 30 days through a written order. The bill also modifies the calculation of penalties for late applications, capping the penalty at the lesser of 10 percent of the tax difference or 10 percent of the tax imposed with the exemption or allocation.

- **Effective Date:** September 1, 2025
- **Relevance:** Simplifies tax processes for businesses, reducing penalties, supporting Texas REALTORS® goals of tax relief.

SECTION 05

HOUSING AFFORDABILITY

These bills aim to increase housing availability and affordability by easing zoning and development restrictions, aligning with Texas REALTORS® goals for accessible housing.

- ***S.B. 15: Residential Lot Size and Density Requirements**
 - **Summary:** Prohibits municipalities in counties with populations over 150,000 from enforcing lot sizes greater than 3,000 square feet or widths greater than 30 feet and depths greater than 75 feet for residential lots in unplatted, single-family-zoned tracts of five acres or more. Limits restrictions on small lots (4,000 square feet or less), such as excessive setbacks, mandatory covered parking, more than one parking space per unit, or open space requirements exceeding 30 percent, among others. However, exceptions are provided for environmental protections, aquifer recharge zones, and stormwater mitigation. Allows municipalities to charge permitting and impact fees consistent with those for single-family residences. Does not affect private deed restrictions or HOA rules. Provides legal recourse for individuals or housing organizations adversely affected by municipal violations, including declaratory and injunctive relief, and mandate the awarding of attorney's fees to prevailing claimants.
 - **Effective Date:** September 1, 2025
 - **Relevance:** Promotes housing affordability by reducing restrictive zoning, a Texas REALTORS® priority.
- ***S.B. 785: Regulation of HUD-Code Manufactured Housing**
 - **Summary:** Amends Occupations Code to revise regulations concerning the installation of new HUD-code manufactured homes. The bill requires municipalities to permit the installation of such homes in at least one residential zoning classification, district, or a dedicated classification for manufactured homes, and mandates that these areas be clearly indicated on zoning maps if such maps exist. Municipalities must process installation applications within 45 days, granting approval by default unless a written denial is issued. The legislation prohibits municipalities from requiring specific use permits or similar permits for new HUD-code manufactured homes if such permits are not required for other residential properties in the same zoning classification, provided the homes comply with federal and state standards. Additionally, local governments cannot impose extra permits, fees, bonds, or insurance requirements for transportation and installation by licensed professionals, except for actual costs incurred. The bill preserves

municipal authority to protect historic landmarks and districts, does not affect deed restrictions established before January 2, 2025, and exempts municipalities where all residential zones already prohibit manufactured homes or lack business/industrial zones.

- **Effective Date:** September 1, 2026
- **Relevance:** Increases affordable housing options, supporting Texas REALTORS® goals.
- **S.B. 1567: Municipal Regulation of Dwelling Unit Occupancy**
 - **Summary:** Amends Local Government Code by adding new provisions that restrict the authority of home-rule municipalities with populations under 250,000—specifically those with or adjacent to a large institution of higher education—to regulate the occupancy of dwelling units. The legislation prohibits these municipalities from adopting or enforcing zoning ordinances that limit the number of occupants in a dwelling unit based on age, familial status, occupation, relationship status, or degree of relatedness. However, municipalities may impose occupancy limits based on minimum floor area per occupant (Allows limits based on room size of one occupant per 70 square feet, plus one per additional 50 square feet), and may continue to enforce health and safety standards under building codes, fire codes, health department standards, or affordable housing guidelines. The bill also prohibits municipalities from requiring real estate professionals to submit leases for review to determine the number of unrelated occupants. Private property owners and associations retain the right to enforce their own occupancy rules. The act establishes a civil cause of action for property owners or tenants adversely affected by municipal violations, allowing for declaratory and injunctive relief, and mandates the award of attorney's fees and court costs to prevailing claimants. The Fifteenth Court of Appeals is given exclusive jurisdiction over appeals related to these actions.
 - **Effective Date:** September 1, 2025
 - **Relevance:** Enhances housing access near universities, supporting Texas REALTORS® affordability goals.
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- ***H.B. 24: Zoning Regulation Procedures**
 - **Summary:** Amends the Local Government Code to revise procedures for municipal zoning changes, particularly those that increase residential development. The bill defines 'proposed comprehensive zoning change' and distinguishes it from other zoning changes, establishing that comprehensive changes require only

standard public notice via newspaper and municipal website, while other changes are subject to enhanced protest procedures. For non-comprehensive changes, property owners can formally protest if they represent at least 20% (or, in some cases, 60%) of the affected or adjoining land, triggering a higher voting threshold for approval by the municipal governing body. The bill also introduces a conclusive presumption of validity for zoning changes that allow more residential development if not legally challenged within 60 days of enactment. Additionally, it mandates that home-rule municipalities post large notice signs on affected properties or public rights-of-way at least 10 days before hearings on certain zoning changes, with the cost and maintenance of these signs either handled by the municipality or the applicant. The legislation repeals certain prior notice and protest provisions, clarifies how land area is calculated for protests, and specifies that these changes apply only to proposals made on or after the act's effective date.

- **Effective Date:** September 1, 2025
- **Relevance:** Streamlines zoning for residential development, supporting Texas REALTORS® housing affordability goals.
- **H.B. 2559: Municipal Development Moratoriums**
 - **Summary:** Amends the Local Government Code to regulate the imposition of moratoriums on property development by municipalities in Texas. The bill mandates that municipalities must hold two public hearings before adopting a moratorium, with the second hearing occurring no sooner than 30 days after the first. Notices for these hearings must be published at least 30 days in advance, and sent by certified mail to those who have requested notice. The governing body must make a final determination on the moratorium within 12 days after the second hearing, requiring at least two readings of the ordinance, spaced 28 days apart, and a three-fourths majority vote for approval. Moratoriums expire after 90 days unless extended through a public hearing and written findings, and cannot exceed 180 days in total. Additionally, a new moratorium cannot be imposed on the same property type or area within two years of a previous one.
 - **Effective Date:** September 1, 2025
 - **Relevance:** Protects developers' rights and ensures predictable development processes, supporting Texas REALTORS® housing affordability goals.
- **H.B. 3526: Fiscal Transparency for Local Bonds**
 - **Summary:** A new act aimed at enhancing fiscal transparency for bonds issued by local governmental entities in Texas. It amends the Government Code to require

the attorney general to send bond information to the Bond Review Board for inclusion in specific reports. Mandating the creation of a publicly accessible and searchable database on the Board's website, detailing information about each bond proposed or issued by local governments. This database will include details such as the principal amount, estimated interest, total payment amounts, and annual debt service requirements. Additionally, the act requires local governments to submit reports before and after bond elections, detailing election dates, proposition numbers, estimated costs, and voting results. An annual report on unissued securities and a biennial report on bond repayment status are also mandated. The Bond Review Board is tasked with establishing the database by September 1, 2026

- **Effective Date:** September 1, 2025
- **Relevance:** Increases accountability in local government financing, supporting Texas REALTORS® transparency and housing affordability goals.

SECTION 06

HOMEOWNERS' ASSOCIATIONS (HOAs)

These bills address HOA regulations, focusing on protecting property owners' rights and ensuring fair governance, a key priority for Texas REALTORS®.

- **[H.B. 517](#): Prohibition on Fines for Discolored Vegetation During Water Restrictions**
 - **Summary:** Amends the Property Code to prohibit HOAs from fining property owners for discolored vegetation or turf during municipal or water supplier-imposed watering restrictions due to droughts, extending 60 days post-restriction.
 - **Effective Date:** September 1, 2025
 - **Relevance:** Protects homeowners from penalties during drought-related restrictions, aligning with Texas REALTORS® HOA fairness goals.
- **[H.B. 621](#): HOA Regulation of Assembly and Speech**
 - **Summary:** Amends the Property Code to prevent HOAs from prohibiting property owners or residents from inviting governmental officials or political candidates to meet in common areas, while allowing standard gathering rules (e.g., fees, occupancy limits). Exempts 501(c)(3) associations.
 - **Effective Date:** September 1, 2025
 - **Relevance:** Supports free speech and civic engagement, a Texas REALTORS® priority for HOA governance.
- **[***S.B. 711](#): Regulation of Property Owners' Associations**
 - **Summary:** This bill builds upon the significant work achieved in the 87th Legislature with S.B. 1588 (2023). This bill extends transparency measures achieved with S.B. 1588 (2023) to property owners' associations, in a separate chapter for condominium associations. Amends the Property Code to require HOAs with 60+ units or management contracts to publish dedicatory instruments online, record management certificates with the Texas Real Estate Commission, and limits how HOAs can regulate fencing. Limits liability for filing delays and sets resale certificate fees not to exceed \$375.
 - **Effective Date:** September 1, 2025 (management certificate filing by March 1, 2026).

- **Relevance:** Enhances transparency and fairness in HOA operations, aligning with Texas REALTORS® priorities.
- **H.B. 431: Solar Roof Tiles Regulation**
 - **Summary:** Clarifies that solar roof tiles are included in the definition of “solar energy device” under the Property Code, preventing HOA restrictions
 - **Effective Date:** Immediately
 - **Relevance:** Supports sustainable energy adoption by homeowners, aligning with Texas REALTORS® priorities.

SECTION 07

COMMERCIAL

These bills focus on commercial real estate development and conversions, supporting Texas REALTORS® priorities for economic growth and adaptive reuse of properties.

- **S.B. 2477: Conversion of Office Buildings to Residential Use**
 - **Summary:** Establishes new regulations for municipalities with populations over 150,000, located in counties with populations over 300,000, regarding the conversion of office buildings to mixed-use or multifamily residential occupancy. The legislation defines key terms such as “heavy industrial use”, “mixed-use residential”, and “multifamily residential”, and specifies that the new rules apply only to office buildings at least five years old, being converted so that at least 65% of the building and each occupiable floor is residential. The law exempts buildings in or near heavy industrial zones, airports, or military bases. Municipalities are prohibited from imposing certain requirements on these conversions, including traffic impact studies, additional parking, density limits stricter than the highest allowed (36 units per acre), design standards exceeding the International Building Code, and new zoning or land use changes. Impact Fees are generally prohibited unless the land was already subject to such fees and the conversion increases water or wastewater demand. The bill mandates administrative approval for qualifying conversions, removing the need for further municipal governing body action. Enforcement provisions allow housing organizations and affected parties to seek legal relief, with prevailing claimants entitled to attorney’s fees and costs. The bill amends Section 395.011 of the Local Government Code to further restrict the imposition of impact fees in certain extraterritorial jurisdictions.
 - **Effective Date:** September 1, 2025
 - **Relevance:** Promotes adaptive reuse of commercial properties for housing, aligning with Texas REALTORS® commercial and housing affordability goals.
- ***S.B. 840: Municipal Regulation of Mixed-Use and Multifamily Developments**
 - **Summary:** Limits municipal regulation of mixed-use and multifamily developments in large municipalities (populations over 150,000, in counties over 300,000). The bill requires municipalities to allow mixed-use and multifamily residential developments in zoning districts that already permit office, commercial, retail, warehouse, or mixed-use uses, without requiring rezoning, variances, or special approvals, except in areas designated for heavy industrial use, near airports or military bases, or in accident potential zones. Municipalities are prohibited from imposing stricter density, height, setback, parking, or floor area ratio requirements on these developments than those

allowed for comparable commercial uses and cannot require more than one parking space per dwelling unit or mandate multilevel parking structures. For conversions of office, retail, or warehouse buildings (at least five years old) to residential use, cities cannot require traffic studies, additional parking, offsite improvements, or design standards exceeding the International Building Code. Impact fees on such conversions are also restricted, unless they were already in place prior to the permit application. The bill provides enforcement mechanisms, allowing housing organizations and affected parties to seek legal relief, with prevailing claimants entitled to court costs and attorney's fees.

- **Effective Date:** September 1, 2025
- **Relevance:** Facilitates commercial property development for residential use, supporting Texas REALTORS® commercial and housing affordability priorities.

SECTION 08

PROPERTY RIGHTS

These bills protect agricultural operations and property rights, aligning with Texas REALTORS' advocacy for landowners.

- **S.B. 1844: Disannexation for Service Failures**
 - **Summary:** Addresses the disannexation of certain areas from a municipality due to failure to provide services. The bill allows a majority of property owners in an annexed area to petition for disannexation if the municipality fails to provide specified services within the timeframes outlined in various subchapters and agreements. If the municipality does not act on the petition within 60 days, the petitioners can take the matter to a district court, which can order disannexation and award attorney's fees if the municipality is found to have failed in its obligations. The bill specifies the requirements for the petition, including the need for a written request, signatures from property owners, and a description of the area. It also outlines the process for notifying property owners about the petition. The bill includes provisions that prevent landowners from receiving tax or fee refunds if disannexation occurs and excludes certain areas, such as those previously designated as industrial districts, from disannexation.
 - **Effective Date:** September 1, 2025
 - **Relevance:** Protects property owners from inadequate municipal services, aligning with Texas REALTORS® goals for property rights.
- **S.B. 1035: Relief from Governmental Requirements for Agricultural Operations**
 - **Summary:** Allows Agricultural operators aggrieved by a political subdivision's enforcement of a governmental requirement affecting certain agricultural operations in violation of applicable state statutory or constitutional provisions to bring an action against the political subdivision to obtain declaratory and injunctive relief to block enforcement of the governmental requirement, with potential awards for court costs and attorney's fees.
 - **Effective Date:** Immediately
 - **Relevance:** Safeguards private property rights for agricultural landowners, aligning with Texas REALTORS® goals for property rights.

SECTION 09

INFRASTRUCTURE

These bills focus on water, land development, broadband, wildfire prevention, and utility infrastructure, supporting Texas REALTORS® priorities to facilitate community growth and economic development.

- ***S.B. 7: Oversight and Financing of Water Infrastructure**
 - **Summary:** A comprehensive legislative act aimed at enhancing the oversight, coordination, and financing of water infrastructure projects under the Texas Water Development Board (TWDB). The bill establishes new mechanisms for joint planning and standardization of water supply conveyance infrastructure, with the goal of reducing the need for eminent domain and promoting interconnectivity between water systems. It authorizes the TWDB to use professional and consulting services and to form ad hoc committees for guidance. The act expands the eligible uses of state water funds to include a broader range of projects, such as desalination, water reuse, acquisition of out-of-state water rights, and infrastructure for water transport and integration. It also creates the Texas Water Fund Administrative Fund to cover administrative expenses and sets a cap of 2% per fiscal year for such expenses. The bill increases the annual bond issuance limit for water supply and sewer services from \$25 million to \$100 million and raises the cap on non-repayable financial assistance from 70% to 90% of authorized bonds. Several amendments clarify and expand the authority of the TWDB regarding water rights, fund transfers, and the operation of the state water bank, including the ability to acquire and transfer out-of-state water rights. The act mandates an interim study on incorporating wastewater planning into the state water planning process, with a report due by December 1, 2026. It restructures and expands the Texas Water Fund Advisory Committee, granting it broader oversight and advisory powers over multiple water-related funds and requiring regular reviews and recommendations, particularly regarding participation by historically underutilized businesses. The bill also requires the TWDB to maintain a public online tool for tracking state progress on water supply needs, project funding, and infrastructure gaps. Key provisions have staggered effective dates, with some contingent on the passage of a related constitutional amendment. The act repeals certain outdated sections of the Water Code and aims to improve transparency, accountability, and strategic planning in Texas water infrastructure development.
 - **Effective Date:** September 1, 2025 (some provisions contingent on voter approval)
 - **Relevance:** Supports infrastructure for sustainable development, aligning with Texas REALTORS® priorities.

- ***H.J.R. 7: Constitutional Amendment for Texas Water Fund**
 - **Summary:** A constitutional amendment to dedicate a portion of Texas state sales and use tax revenue to the Texas Water Fund, specifying how these funds are to be allocated and used. The amendment directs that, beginning September 1, 2027, the first \$1 billion of net sales and use tax revenue exceeding \$46.5 billion in each fiscal year will be deposited into the Texas Water Fund until August 31, 2047. The Texas Water Fund will consist of these tax revenues, legislative appropriations, investment earnings, gifts, grants, and other sources. At least 25% of the initial appropriations to the fund must be allocated to the New Water Supply for Texas Fund. The legislature may allocate these funds to accounts administered by the Texas Water Development Board, and such allocations cannot be changed for the first ten fiscal years. In the event of a declared state disaster, these allocations may be suspended, with the intent to restore any repurposed funds when practicable. The amendment also restricts the use of these funds for certain groundwater transport infrastructure projects. The proposed changes will be submitted to voters in a statewide election on November 4, 2025, and the relevant constitutional provisions will take effect on September 1, 2027, expiring on August 31, 2047.
 - **Effective Date:** September 1, 2027 (contingent on voter approval)
 - **Relevance:** Supports water infrastructure funding, aligning with Texas REALTORS® priorities for sustainable development.
- ****H.B. 3680: Subdivision Plat Requirements in Border Counties**
 - **Summary:** Amends the Local Government Code and related statutes to establish new subdivision platting requirements specifically for counties that border both Mexico and the Gulf of Mexico. The bill creates Subchapter G, which sets out comprehensive standards for subdividing land, including requirements for plat preparation, approval, and recordation, as well as minimum infrastructure standards for water, sewer, drainage, roads, and utilities. It mandates that subdividers provide certified documentation of water and sewer availability, comply with state and federal floodplain regulations, and ensure that lots have access to necessary utilities before sale or lease. The legislation authorizes counties to impose fees for inspections and certifications, and to require bonds or cash deposits to guarantee infrastructure installation. It also provides for exceptions and variances under certain conditions, establishes civil and criminal penalties for noncompliance, and grants enforcement authority to the attorney general and local prosecutors. The bill modifies existing laws to clarify the applicability of these new requirements, including changes to the Water Code, Property Code, and Tax Code, and ensures that model rules for water and sewer do not override exceptions provided in Subchapter G. The act includes specific timelines for county determinations and certifications, and requires public notice and hearings for certain actions such as subdivision cancellation or plat revision.

- **Effective Date:** September 1, 2025
- **Relevance:** Promotes safe, sanitary, and orderly land development, particularly in economically distressed and border regions, by strengthening regulatory oversight, infrastructure standards, and consumer protections in the subdivision process a Texas REALTORS® priority.
- **S.B. 34: Wildfire Prevention and Volunteer Fire Department Funding**
 - **Summary:** Focused on enhancing wildfire prevention, management, and emergency response capabilities, particularly for volunteer fire departments. The bill mandates a joint study by the Texas A&M Forest Service and West Texas A&M University to assess fuel loading and wildfire risks across the state, considering potential impacts on residents, property, and natural resources. The study will involve input from multiple state agencies and must be completed with a report and legislative recommendations submitted by December 1, 2026, with the section expiring May 1, 2027. The act also amends the Education Code to require the Texas A&M Forest Service to create and maintain a real-time, statewide database of firefighting equipment, accessible and updatable by all fire departments, to improve resource coordination during wildfire responses. Additionally, the bill modifies the Government Code to ensure that at least 10 percent of annual state assistance funds for volunteer fire departments are allocated to those in high wildfire risk areas, with any unused funds redirected to other assistance needs.
 - **Effective Date:** September 1, 2025
 - **Relevance:** Monitored by Texas REALTORS® for its impact on community safety and infrastructure resilience in wildfire-prone areas.
- **H.B. 144: Distribution Pole Management and Inspection Plans**
 - **Summary:** Amends the Utilities Code to require all electric cooperatives, electric utilities, and municipally owned utilities that distribute electricity to the public to submit a comprehensive plan for the management and inspection of their distribution poles to the Public Utility Commission of Texas. The plan must outline objectives for public safety, assign roles and responsibilities, detail training and certification processes for inspectors, provide estimated timelines for inspections and repairs, establish procedures for responding to landowner complaints, estimate implementation costs (for electric utilities), and describe compliance monitoring methods. Each entity must submit annual updates by May 1, reporting on compliance, costs, inspection results, and remedial actions taken. The Commission is tasked with reviewing these plans and updates to ensure compliance with safety objectives and

may accept substantially similar information required by other laws. The initial plans must be submitted by January 1, 2027, with the Commission allowed to set different deadlines for different types of entities.

- **Effective Date:** Immediately
- **Relevance:** Monitored by Texas REALTORS® for its impact on infrastructure reliability and public safety.
- **S.B. 1121: Exemption from Notice Requirements for Fiber-Optic Projects**
 - **Summary:** Amends the Natural Resources Code to expand the list of activities on nonfederal public land that are categorically excluded from certain notification requirements intended to protect archeological sites. The bill specifically adds the installation, maintenance, operation, replacement, or minor modification of buried communication facilities located within the right-of-way of existing roads to the list of activities that do not require notification. This change means that such communication infrastructure projects can proceed without the need for prior notification under this section, provided they do not impact recorded archeological sites or designated historic districts. The bill also clarifies that projects for which a state permit application was submitted before the promulgation of relevant rules are excluded from notification requirements.
 - **Effective Date:** Immediately
 - **Relevance:** Streamlines broadband infrastructure development, a Texas REALTORS® priority.
- **S.B. 1261: Financing for State Water Plan Projects**
 - **Summary:** Introduces Chapter 1373 to the Government Code, which authorizes the issuance of obligations to finance water supply projects identified in the state water plan. The bill defines 'eligible projects' as those with cumulative capital costs of at least \$750 million and outlines the process for issuing obligations, including the requirement for approval by the governing body of an issuer and review by the Attorney General. The obligations can be secured by various revenue sources but not by ad valorem taxes. The bill also amends several sections of the Water Code to align with the new chapter, allowing funds to be used for eligible projects as defined.
 - **Effective Date:** September 1, 2025
 - **Relevance:** Supports critical water infrastructure for growing communities, a Texas REALTORS® priority.

- **S.B. 1967: Financial Assistance for Flood Infrastructure**
 - **Summary:** Amends the Water Code, specifically focusing on the financial assistance provided by the Texas Water Development Board for water-related projects. The amendments expand the use of the loan fund to include grants for drainage districts for water supply projects with flood control components, even if these districts lack historical water use data, do not provide retail water services, or lack a certificate of convenience and necessity. Additionally, the criteria for prioritizing projects now include the presence of a flood control component in water supply projects. The definition of 'flood project' is broadened to encompass multi-purpose infrastructure projects that manage floodwater and create additional water supply sources.
 - **Effective Date:** September 1, 2025
 - **Relevance:** Enhances flood management and water supply, a Texas REALTORS® priority.

SECTION 10

SPECIAL DISTRICTS

These bills enhance transparency in public improvement districts, aligning with Texas REALTORS® priorities for consumer protection and disclosure.

- *****[H.B. 2468](#): Termination Rights for Public Improvement District Notice Failure**
 - **Summary:** Amends the Property Code to strengthen the rights of purchasers in real estate transactions involving properties located within a public improvement district. The bill stipulates that if a seller fails to provide the required notice that a property is in a public improvement district, the purchaser is entitled to terminate the contract for any reason within seven days after receiving the notice, provided that the municipality or county had filed a copy of the service plan with the county clerk before the contract was executed, as required by Section 372.013 of the Local Government Code. The amendment applies only to contracts executed on or after the act's effective date, while contracts executed before that date remain governed by prior law.
 - **Effective Date:** Immediately
 - **Relevance:** Enhances consumer protection and transparency in real estate transactions, aligning with Texas REALTORS® priorities on property rights and consumer awareness.
- *****[S.B. 1106](#): Publication of Public Improvement District Plans**
 - **Summary:** Mandates that municipalities and counties must publish public improvement district service plans and assessments on their respective websites within seven days of approval, amendment, or update. This includes posting the service plan and notice form as required by the Property Code. Additionally, the bill requires that assessment rolls be submitted to appraisal districts in an electronic format suitable for incorporation into property tax databases. The bill also amends the Local Government Code to ensure that property owners receive notice of hearings related to assessments, although failure to receive such notice does not invalidate proceedings. Furthermore, the Tax Code is amended to include detailed information about public improvement districts in the property tax database, such as the district's name, total assessment, annual assessment, and periodic installments.
 - **Effective Date:** January 1, 2026
 - **Relevance:** Promotes transparency in property transactions, a Texas REALTORS® priority.

SECTION 11

TENANTS/PROPERTY MANAGEMENT

These bills address eviction processes and tenant protections, supporting Texas REALTORS® priorities for efficient property management and transparency.

- *****S.B. 2349: Floodplain Notice Requirements for Leased Dwellings**
 - **Summary:** Introduces new notice requirements for leased dwellings located in floodplains. Specifically, it exempts leases with terms of less than 30 days and temporary residential tenancies created by a contract for sale from the notice requirements. Additionally, it specifies that required notices must be included in the lease, as an addendum, or in a separate document, and must be signed by both the landlord and tenant to confirm receipt. These changes apply only to lease agreements entered into or renewed on or after September 1, 2025, the effective date.
 - **Effective Date:** September 1, 2025
 - **Relevance:** Eliminates unnecessary disclosures for renters, aligning with Texas REALTORS® property management goals.
- **S.B. 38: Eviction Procedures for Unauthorized Occupants**
 - **Summary:** Amends the Property Code to comprehensively revise procedures for eviction suits, clarifying the jurisdiction of justice courts, standardizing venue requirements, and specifying the computation of time for eviction-related deadlines. The bill restricts the ability to modify or suspend eviction procedures to the legislature, with limited exceptions for the Supreme Court during disasters. It updates notice requirements, including the form and delivery methods for notices to vacate or pay rent, and allows for electronic communication if agreed upon. The legislation mandates that eviction petitions be sworn and conform to the Texas Rules of Civil Procedure, limits local court rules that could delay or complicate eviction proceedings, and introduces a process for summary disposition, enabling courts to rule without trial if there are no disputed facts. The bill also streamlines service of process, sets strict timelines for trials and appeals, and allows for electronic court appearances by agreement. It revises procedures for appealing eviction judgments, including requirements for tenants to file statements of inability to pay court costs and for courts to determine and manage rent payments during appeals, with specific provisions for cases involving government rent assistance. The bill clarifies the issuance and execution of writs of possession, making them ministerial acts with expedited service requirements, and limits landlord liability for damages resulting from enforcement. Nonlawyer representation is permitted in justice court eviction suits,

and certain previous provisions of the Property Code are repealed. The Supreme Court is directed to adopt rules to clarify eviction procedures, and the changes apply to eviction suits filed on or after January 1, 2026, with rulemaking provisions effective September 1, 2025.

- **Effective Date:** September 1, 2025 (some provisions January 1, 2026)
- **Relevance:** Supports a more uniform, efficient, and predictable eviction process, balancing the interests of landlords and tenants while ensuring due process and clarity in legal proceedings, a Texas REALTORS® priority.

- **S.B. 1333: Unauthorized Property Transactions and Evictions**

- **Summary:** Significantly amends the Penal and Property Codes regarding unauthorized entry, occupancy, and fraudulent transactions involving real property. The bill increases penalties for property damage, particularly when related to habitations and in connection with criminal trespass. It creates new criminal offenses for presenting false or fraudulent documents to convey real property interests (Class A misdemeanor) and for knowingly selling, renting, or leasing residential property without legal authority (first-degree felony), with exceptions for certain licensed professionals acting in good faith. The legislation establishes a new process in the Property Code (Chapter 24B) allowing property owners or their agents to request immediate removal of unauthorized occupants by law enforcement, provided specific conditions are met, such as the property not being open to the public, not under litigation, and the occupant not being a tenant or family member. The process requires a sworn complaint, verification by the sheriff or constable, and allows for immediate service of notice to vacate, with law enforcement entitled to fees for their services. The bill limits liability for law enforcement and property owners for property loss during removal but provides a cause of action for individuals wrongfully removed, including recovery of damages and attorney's fees.
- **Effective Date:** September 1, 2025, and applies prospectively to offenses committed after that date
- **Relevance:** Protects private property rights, deter fraudulent real estate activity, and provide expedited remedies for property owners facing unauthorized occupancy, a Texas REALTORS® priority.

- **S.B. 790: Simplified Utility Complaint Process**

- **Summary:** Authorizes the Public Utility Commission to establish a simplified procedure for resolving complaints filed by tenants against property owners regarding water or wastewater service bills. The bill stipulates that the standard administrative

procedures do not apply to complaints resolved through this simplified process, thereby streamlining the resolution mechanism.

- **Effective Date:** September 1, 2025
- **Relevance:** Protects utility consumer rights and tenant protections, and streamlines dispute resolution, a Texas REALTORS® priority.

SECTION 12

INSURANCE

These bills focus on improving insurance accessibility, affordability, and transparency, particularly in high-risk areas, supporting Texas REALTORS' consumer protection goals.

- **H.B. 2067: Insurance Policy Declination and Cancellation Notices**
 - **Summary:** Amends the Texas Insurance Code to enhance transparency and accountability regarding the declination, cancellation, or nonrenewal of insurance policies. The bill authorizes the insurance commissioner to adopt and enforce rules, including notice requirements, for these actions across a broad range of insurance policies. It requires insurers to provide written statements explaining the reasons for declining, canceling, or not renewing a policy to applicants, policyholders, or their agents, and allows for electronic delivery of such notices. Insurers must also submit quarterly reports to the Department of Insurance summarizing their reasons for these actions, organized by ZIP code, except for workers' compensation insurance, which is reported statewide. The Department is tasked with posting aggregated, non-identifiable summaries of these reports online. For commercial lines of insurance, notices of declination must be delivered to the applicant's agent, who must then inform the applicant. The bill also updates statutory language to ensure these requirements apply to completed and submitted applications, not just existing policies, and clarifies that the changes apply only to applications or policies made, delivered, or renewed on or after January 1, 2026.
 - **Effective Date:** January 1, 2026
 - **Relevance:** Enhances consumer awareness and regulatory oversight in the insurance market, aligning with Texas REALTORS® goals for consumer protection, transparency, and fair insurance practices.
- **H.B. 2517: Tax Exemptions for TWIA and FAIR Plan**
 - **Summary:** Amends the Insurance Code to exempt the Texas Windstorm Insurance Association and the Texas FAIR Plan Association from the applicability of premium and maintenance taxes. Specifically, the bill adds these two associations to the list of entities not subject to these taxes. The legislation clarifies that any tax liabilities accrued before the 2023 calendar year remain unaffected and will continue to be governed by the previous law for purposes of collection and enforcement.
 - **Effective Date:** September 1, 2025

- **Relevance:** Reduces costs for state-backed insurance associations, which are designed to provide coverage in high-risk areas where private insurers may be unwilling to operate, aligning with Texas REALTORS® goals for consumer benefit through insurance regulation and disaster risk management.
- **H.B. 2518: TWIA Installment Payment Plans**
 - **Summary:** Amends Insurance Code to prohibit the use of premium financing arrangements for Texas Windstorm Insurance Association (TWIA) policies, as the association will now offer multiple installment payment plans directly to policyholders at no additional cost. This change ensures that insured individuals can pay their premiums in installments without incurring extra fees or relying on third-party financing. The new law applies to all TWIA policies issued or renewed on or after January 1, 2026
 - **Effective Date:** September 1, 2025
 - **Relevance:** Makes windstorm insurance more accessible and affordable for policyholders, aligning with Texas REALTORS® goals for consumers needing insurance in windstorm-prone areas.
- **S.B. 1238: Prohibition on Marital Status Discrimination in Insurance**
 - **Summary:** Amends the Insurance Code to prohibit insurance companies from discriminating against individuals based on their marital status following the death of a spouse. Specifically, insurers are not allowed to refuse coverage, limit coverage, or charge different rates to widowed individuals compared to those who are married. However, the act allows title insurance companies to impose reasonable requirements on widowed individuals for determining heirship or probate matters, similar to non-widowed individuals. The changes introduced by this act do not apply to insurance policies delivered, issued, or renewed before its effective date.
 - **Effective Date:** September 1, 2025.
 - **Relevance:** Protects vulnerable consumers from unfair insurance practices, aligning with Texas REALTORS® goals for insurance consumer protection.

SECTION 13

REAL ESTATE TRANSACTIONS

These bills regulate real estate professionals and transactions to ensure transparency, professionalism, and consumer protection.

- **S.B. 2173: Tax Certificates in Property Transfers**
 - **Summary:** Amends the Texas Tax Code by clarifying that if a property transfer is accompanied by a tax certificate that erroneously indicates no delinquent taxes, penalties, or interest are due, the tax lien is extinguished, and the purchaser is absolved of liability. However, the original taxpayer remains personally liable. However, it introduces exceptions where the tax lien is not extinguished if the transfer occurs between related individuals, an employer and employee, a parent company and its subsidiary, or a trust and its beneficiary. The changes apply only to tax certificates issued on or after the effective date of the Act.
 - **Effective Date:** September 1, 2025
 - **Relevance:** Clarifies liability in property transactions, aligning with Texas REALTORS® goals for transparency and tax relief.

SECTION 14

WORKFORCE DEVELOPMENT

These bills support workforce development through educational funding, aligning with Texas REALTORS® priorities for economic growth.

- **S.J.R. 59: Constitutional Amendment for Texas State Technical College Funding**
 - **Summary:** Proposes a constitutional amendment to establish two new funds—the Permanent Technical Institution Infrastructure Fund and the Available Workforce Education Fund—dedicated to supporting the capital needs of educational programs at the Texas State Technical College System (TSTC). These funds, held outside the state’s general revenue, will be used for acquiring land, constructing and equipping buildings, major repairs, purchasing capital and instructional equipment, acquiring library materials, and paying debt service on bonds, but cannot be used for intercollegiate athletics or auxiliary enterprises. The Permanent Fund will be managed by the Comptroller, who will determine annual distributions to the Available Fund, with a cap of 5.5% of the fund’s fair market value and a requirement to preserve the fund’s purchasing power over a rolling 10-year period. For the fiscal year beginning September 1, 2025, the total allocation to TSTC from these funds and existing Section 17 funds is capped at \$52 million, with future years adjusted for inflation. If the combined allocations exceed the cap, reductions will be made first to Section 17 funds, then to the new funds. The amendment also modifies Sections 17 and 18 of Article VII of the Texas Constitution to clarify that institutions receiving dedicated funding under the new Section 21 are not eligible for certain other funding streams.
 - **Effective Date:** November 4, 2025 (contingent on voter approval)
 - **Relevance:** Supports workforce development, aligning with Texas REALTORS® goals for economic growth.
- **S.B. 2448: Rural Workforce Development Grant Program**
 - **Summary:** Establishes the Rural Workforce Development Grant Program under Chapter 302 of the Labor Code. This program is designed to provide grants to nonprofit organizations that offer technical assistance and support to institutions of higher education and school districts in rural areas of Texas. The aim is to align and deliver workforce training and higher education programs to address skills gaps and meet urgent workforce demands in these areas. To be eligible for a grant, nonprofit organizations must apply to the Texas Workforce Commission, demonstrate relevant experience, and meet other criteria set by the Commission. The grant funds can only

be used for costs associated with providing the specified technical assistance and support. The Commission is authorized to solicit and accept additional funding from public or private sources and is responsible for adopting rules for the program's administration and ensuring the appropriate use of grant money. An annual report on the program's effectiveness and grants awarded must be submitted to state leadership by December 1 each year.

- **Effective Date:** September 1, 2025.
- **Relevance:** Strengthens rural economies, supporting local real estate markets, aligning with Texas REALTORS® goals for economic growth.

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