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that works! p. 14

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forms changes p. 9

Spot and prevent
rental fraud p. 12

TEXAS REALTOR®

SUCCEED IN TEXAS REAL ESTATE

JANUARY/FEBRUARY 2026



2026 CHAIRMAN
**Jennifer
Wauhob**
SHARES HER LESSON
PLAN FOR SUCCESS p. 18

TR TEXAS REALTORS \$3.50



**SPECIAL PULLOUT
YOUR EDGE FOR SUCCESS**



COVER PHOTO: @sanjaynpatel

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TAKE THE LEAD

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The 2026 Texas REALTORS® Chairman explains the roles that shaped her real estate career and encourages you to tell everyone how you're making a difference.

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CHAIRMAN'S CORNER

YOU'RE BUSY, YOU'RE TIRED, AND THE MARKET IS WEIRD.

I get it. 2025 might have been an amazing year for you, or it might have been one of your toughest yet. Business can be unpredictable—one day your phone is blowing up, the next day it's crickets. Your compensation is under a microscope, clients are more demanding, and you've got increased legal exposure. You're trying to keep up with new laws, contract updates, and—of course—that elusive work-life balance.

Here's the good news: Your association can help lighten that load.

You're carrying a lot, but you don't have to carry it alone. Texas REALTORS® offers a legal hotline to answer your questions, standardized forms for all your needs, risk-management training, and FAQs for many of those "What do I do now?" moments. These are the tools that keep you from accidentally stepping into legal potholes.

And when it feels like you're facing an avalanche of email and social media, Texas REALTORS® filters the noise for you. We provide clear weekly updates for brokers, CE that makes complex things simple, and easy-to-digest videos, guides, flowcharts, and summaries. This original and curated content is created with you in mind. And if you're not following Texas REALTORS® on social media, you're missing out on quick updates that keep you in the know and looking like a pro.

You also have access to MarketViewer, the online tool filled with market data right at your fingertips. You can create clean, simple infographics for your next listing appointment or use it to share your expertise on social media. In a market where everything feels harder, your membership is designed to make your job easier, safer, and more sustainable.

The challenges are real—but so are the solutions. Texas REALTORS® is built to support you. Some days this business feels like juggling contracts, emotions, and deadlines all at once, but you never have to wonder who's in your corner. Your association is here to make the complicated parts a whole lot clearer, so you can focus on what you do best: serving your clients and building your business.



ONE MORE THING...

I heard a quote recently that stuck with me: "Winners and losers have the same goal. It's their habits that make the difference." Success in real estate isn't flashy. It's repetitive. Time blocking works because it forces you to honor your priorities instead of your mood. Don't get discouraged when results lag—most effort compounds quietly before results show up loudly. And, yes, do the boring tasks repeatedly. Follow-up, data review, system updates—none of it is exciting, but all of it is effective. The agents who last aren't the most motivated; they're the most consistent. My team tracks the same four activities. Every. Week. It's not exciting at all, but it works. Show up, do the work, and trust the process. That's not glamorous advice—but it's honest.

J. Wauhob
JENNIFER WAUHOB
 2026 Chairman

BIG PICTURE

Find research and statistics at texasrealestate.com/research

Top sustainability requests about commercial buildings

1. ENERGY EFFICIENCY FEATURES
2. VEHICLE CHARGING STATIONS
3. GREEN CERTIFICATIONS
4. BICYCLE PARKING/ALTERNATIVE TRANSPORTATION
5. FEATURES TO MAKE PROPERTY MORE RESILIENT TO EXTREME WEATHER

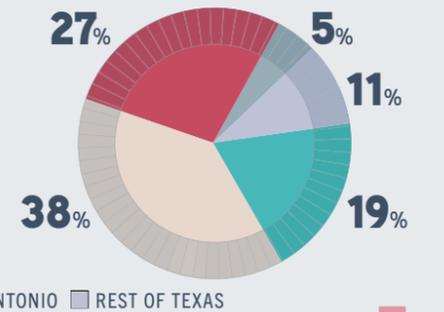


\$1M+ HOMES SOLD IN TEXAS

4.3% of all homes sold in Texas were million-dollar+ homes

17.2% of all residential sales dollar volume in Texas came from million-dollar home sales

[November 2024-October 2025]

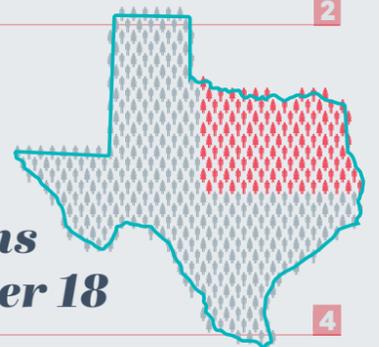


Homes are more affordable for first-time Texas buyers

than they've been since early 2022, but median family income of first-time buyers is still 5% lower than required to purchase the median-priced home.

[Q3, 2025]

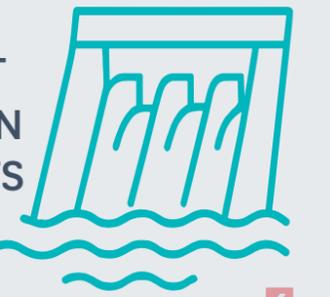
25% of Texans are under 18



One third of existing Texas homes would trigger capital gains taxes for single filers if sold today (\$250,000 exclusion).

7% would generate capital gains taxes for married filers (\$500,000 exclusion).

1,856 MILES OF LEVEES PROTECT NEARLY 1 MILLION TEXAS RESIDENTS



Remodeling Projects with Highest "Joy Scores" in the U.S.



- NEW PRIMARY BEDROOM SUITE
- KITCHEN UPGRADE
- NEW ROOFING

27% of Texas homebuyers compromised on the price of the home they purchased

18% compromised on home size

[34% made no compromises]



MARKETVIEWER IS YOUR EXCLUSIVE ACCESS TO ACCURATE REAL ESTATE DATA YOU CAN CUSTOMIZE AND SHARE



texasrealestate.com/marketviewer

SOURCES: [1] NAR 2025 REALTORS® Commercial Sustainability Report; [2] Texas REALTORS® 2025 Texas Sales of Million-Dollar Homes Report; [3] Texas Real Estate Research Center's Housing Affordability Index; [4] U.S. Census Bureau [5] NAR; [6] American Society of Civil Engineers; [7] NAR, National Association of the Remodeling Industry; [8] 2026 Profile of Texas Homebuyers and Sellers

INSIGHTS



Have You Heard? Active Listening Pays Off

Did you ever meet someone and just click with them? Chances are they were actively listening to you. Active listening is a fast track to building trust and clearing up misunderstandings. When you hone your active listening skills, you can connect with clients quicker and better identify their priorities and potential roadblocks.

Say less. You have great information to share, and it's tempting to fill any silence with proof that you know what you're talking about. The trouble is that when you're talking, you aren't listening.

Show that you hear. Let your clients know you're taking in what they say. Attentive body language—like eye contact—signals that you are listening. You can also show you're processing what they say by asking if you have it right: "What I hear you saying is..."

Go with the flow. Don't assume you know where the conversation is headed. Ask open-ended questions and be ready to be surprised. Let your follow-up questions be guided by what your clients say, not what is next on your list.

Listen for what they're not saying. Great listening includes more than just the things you can hear. Pay close attention to non-verbal cues. Note any hesitation by the other person when certain subjects come up. Maybe there are concerns your clients haven't yet put into words, even to themselves.

Thoughtful listening leaves space in the conversation for your clients to express what is most important to them. And that can help you help them more effectively, from your first conversation to closing day and beyond.

CREATE MORE EFFECTIVE SURVEYS

Surveys can give you insights into what your clients want and how to improve your business. Whether you're gathering feedback from a single recent client or seeking insights from your entire brokerage's contact list, here are some best practices for creating a survey to get the best results:

Have a goal

Resist covering multiple topics in one survey. Focus on collecting specific feedback to better inform your decisions.

Keep it short

Ten questions or fewer is ideal. If it takes too much time, you risk people abandoning the survey.

Ask one question at a time

For example, if you ask, "How satisfied are you with my responsiveness and proficiency with technology?" a single answer may not accurately reflect both aspects of the question.

Be clear and concise

Stick to natural, familiar language. Including real estate jargon, acronyms, or complex phrasing could lead to a misunderstanding of the question.

Consider if you need their name

For certain topics, you may receive more honest answers if you give respondents the option to answer anonymously.

Include an end date

Setting a deadline will create urgency and reduce the chances of it being forgotten.



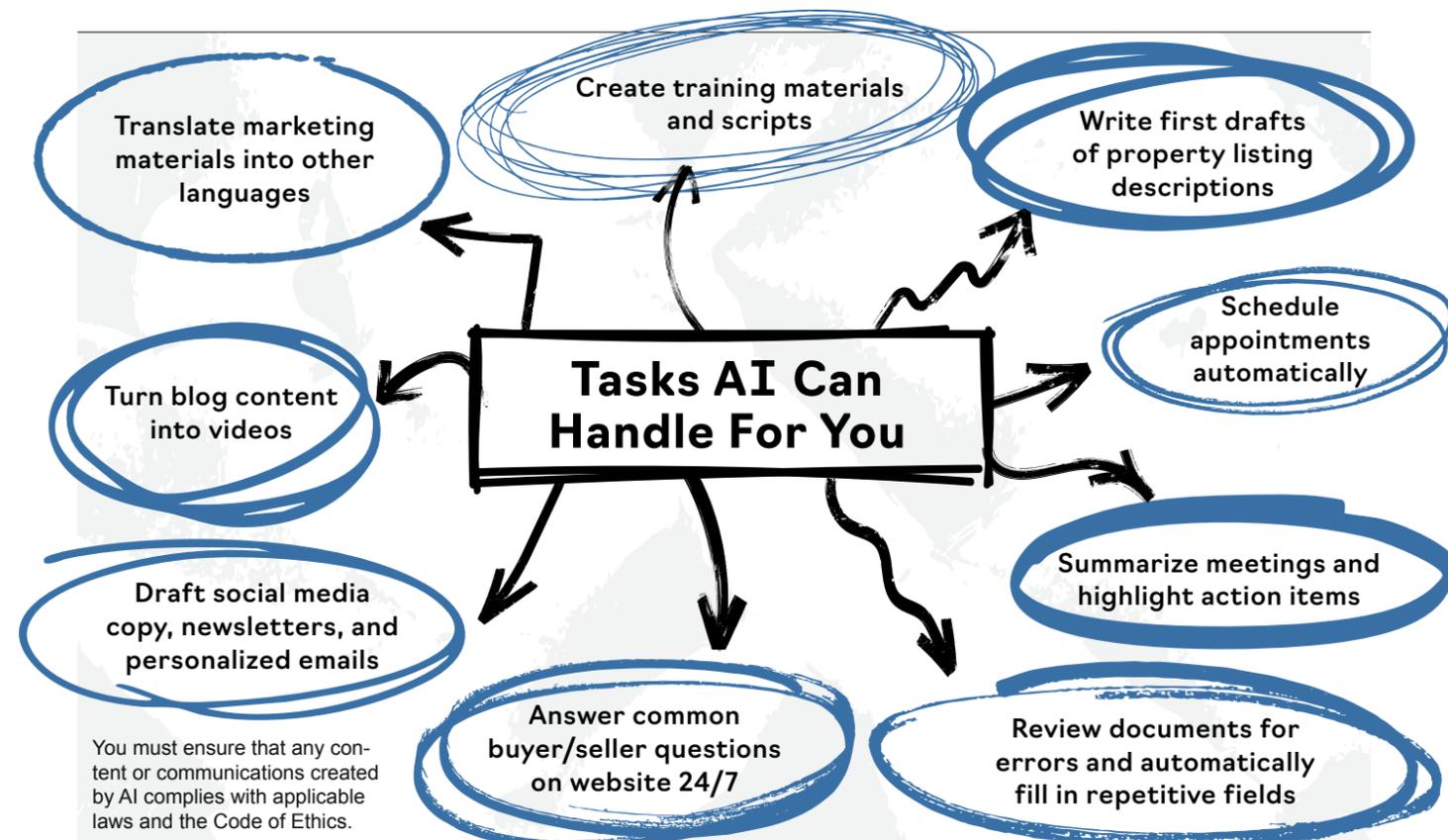
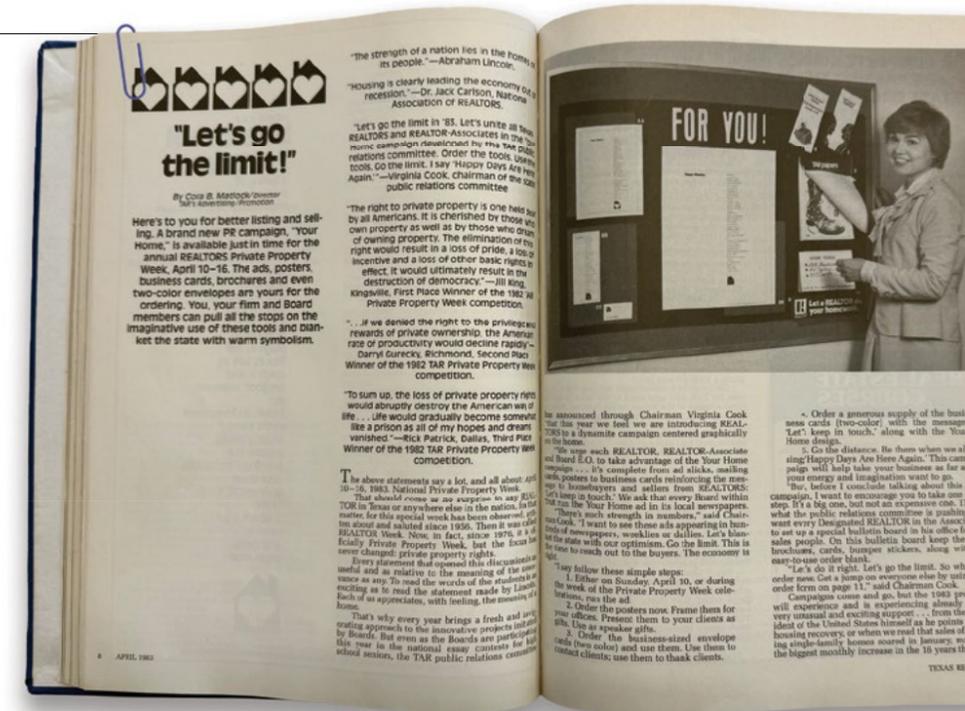
FROM THE ARCHIVES APRIL 1983

Across the years, Texas REALTORS® has created advertising campaigns touting the value of working with a REALTOR®. In 1983, the campaign relied on local associations and brokerages to purchase materials like ad slicks and mailers and then pay to run them locally.

"I want to see these ads appearing in hundreds of newspapers... Let's blanket the state with our optimism," encouraged Chairman of the Public Relations Committee Virginia Cook. The effort focused entirely on Private Property Week, April 10-16.

Today, Texas REALTORS® creates and runs a full statewide advertising campaign for much of the year, touting the value REALTORS® bring to their clients and communities. The Bring It Home campaign that launched in 2025 continues this year with existing and new ads for residential, commercial, and property management. Consumers will see a variety of ads on websites, social media, online search results, connected TV, and streaming radio, as well as public relations efforts, sponsored programming, and social-media-influencer campaigns.

Learn more at texasrealestate.com/consumercampaigns and contact marketing@texasrealtors.com, if you or your local association would like materials to share in your market.



FUTURE-PROOF FILING



Well-organized digital files are an asset to your business. Take a little time to set them up today and thank yourself tomorrow!

TITLES. What's in a name? A lot, if you plan it right.

- **Keep it consistent.** Use the same pattern for naming each of your files, like Year_Month_Day_Client_Project_Title. And use underscores or dashes instead of spaces.
- **Keep it long.** Abbreviations and nicknames may seem efficient when you're creating them, but years later, you'll likely forget what they meant. Information-rich titles make it easy to search for keywords or names and find what you're looking for.
- **Keep it in order.** If you use numbers, use a leading zero so that Project_02 comes before Project_12 in a list.
- **Keep it going.** Mark each new version of a file with a number, letter, or name, but avoid terms like *new* and *final*.

FOLDERS. Keep it together by splitting things up.

- **Divide and conquer.** Whenever it makes sense, separate files into subfolders, like one folder for each year or a folder for each project with a repeat client.
- **Make it permanently temporary.** Have a *To-Be-Sorted* file for documents you don't yet know how to categorize. Then make a regular practice of going through that file.
- **Tidy away the clutter.** Do you have to scroll past irrelevant files from long-finished projects to get to what you need? Move those files into an archive folder.

STORAGE. Have a backup plan.

- **Double up.** Put all your work files in one place and back them up in another. If something happens to your computer, you can restore your files from cloud storage or an external hard drive you keep elsewhere.
- **Put it on automatic.** If you are using cloud storage, be sure the automatic backup function is set correctly or find a third-party service that will back up your files for you regularly. If you are manually backing up your files on an external hard drive, make a recurring appointment with yourself on your calendar to get the job done.



DEFINE THIS

appurtenance

Fixtures and rights that usually convey with a property because they are considered to be part of the whole. They are usually permanent improvements or additions to the land and their removal would be difficult or impossible without causing significant damage to the property.

Appurtenances of a property might include kitchen cabinets, an in-ground swimming pool, ceiling fans, fences, and other physical objects. They could also include non-physical benefits like easements or water rights.



Photos & Images: @fziles, @FAHMI, @SergeyBites @Sophia, @sdfecret - stock.adobe.com

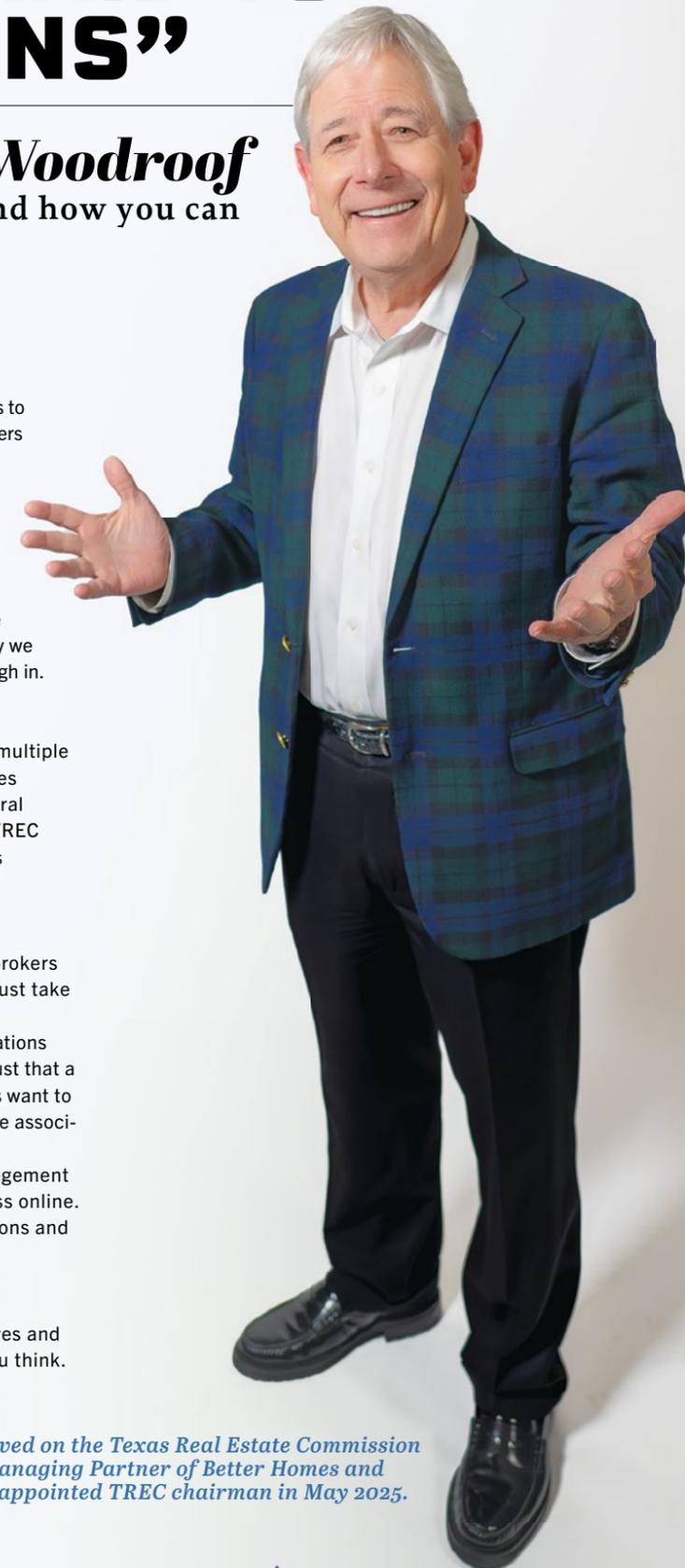
Eke out precious extra minutes before your phone battery dies



- Dim the screen to the lowest setting you can still see, and turn the screen off when not needed. A bright screen uses a significant amount of battery power.
- Turn on Airplane Mode when you don't need cellular or Bluetooth connectivity. Turn off Wi-Fi when not in use.
- Switch your phone to Low Power Mode (iPhone) or Battery Saver (Android).
- Close all apps you're not using.
- If you want to make emergency calls or use another feature later, turn your phone completely off until needed.

“DON'T BE AFRAID TO ASK QUESTIONS”

TREC Chairman Mark Woodroof offers insights into how TREC works and how you can connect with the commission.



TREC balances its priorities but exists to serve the public

TREC serves more than 237,000 license holders in Texas. But our main job is to protect the consumer. The commission has nine members: six broker members and three public members. The broker members obviously bring that industry perspective, and the public members are looking at everything as consumers. These different points of view raise some good conversations.

TREC must stay within its lane

Being appointed to the commission is like being dropped onto a moving rollercoaster. But staff takes time to orient new commissioners. You'll see something and think, "We ought to fix this." Then you discover that legally we can't do that. It isn't in our mandate; the statute doesn't allow TREC to weigh in.

Changes are a long time in the making

If you see a change and wonder where it came from, it is the result of multiple stages of input. Let's say new legislation is passed. We have committees that work on recommendations for how to implement the law and several opportunities for the public to comment on what's happening before TREC puts it into practice. So much of what impacts the license holders gets developed in those committee meetings.

Up next: Legislative mandates and a new portal

We've implemented changes from Senate Bill 1968. For instance, all brokers and broker applicants—regardless of whether you sponsor agents—must take the broker responsibility course.

The bill also gives TREC the ability to keep brokers in the communications loop when an associated broker has a complaint open with TREC—but just that a complaint is open. TREC legally cannot provide further details. If brokers want to know more, they could have policies and procedures in place that require associate brokers to notify them of a complaint.

We also just launched the Real Estate and Appraiser License Management (REALM) Portal, which allows license holders to conduct more business online. It's had its share of technical issues. We continue implementing solutions and we appreciate your patience.

TREC runs on your feedback

We regularly ask for input on rule changes. We want to hear the positives and negatives. Don't be afraid to ask questions. And please tell us what you think. TREC is continually improving.

Mark Woodroof has served on the Texas Real Estate Commission since 2021. The CEO and Managing Partner of Better Homes and Gardens Gary Greene was appointed TREC chairman in May 2025.

LEGAL

Code of Ethics Changes for 2026



The National Association of REALTORS® Code of Ethics was adopted in 1913 and is frequently amended to reflect modern practices and expectations of professionalism. The following changes took effect January 1, 2026.

DELETED

Standard of Practice 3-4 Related to Variable Rate Commissions

Standard of Practice 3-4's disclosure requirement for variable rate commissions was based on unilateral MLS offers of compensation. With practice changes following the NAR settlement agreement, cooperative compensation is now only one of many negotiated variables. Removing this standard of practice modernizes the Code of Ethics to reflect current practice.

AMENDED

Article 7 about Compensation Disclosure Clarification

The modified Article 7 retains a REALTOR®'s ethical duty to disclose to clients when accepting compensation from more than one party while clarifying there is no obligation to disclose the contents of a buyer-broker agreement to sellers or their brokers.

The change removes the phrase "all parties" from Article 7's disclosure requirements while maintaining client transparency. This change ensures buyer brokers need not reveal details of buyer-broker agreements to sellers or their brokers.

AMENDED

Standard of Practice 17-4 about Arbitration

This change expands and modernizes the specific non-contractual disputes subject to arbitration and updates the language to align with the NAR settlement agreement. The amended language reflects current practice and ensures compliance with settlement terms.



YOUR FORMS

Sellers of new condominiums that have never been occupied may use the *New Residential Condominium Contract (Complete Construction)* (TXR 1608) or *New Residential Condominium Contract (Incomplete Construction)* (TXR 1609) to document their transaction with buyers.

Both forms describe the terms of the deal and the property condition, with the completed construction contract going into greater detail about accessories, as well as any applicable residential or fixture leases. The incomplete construction contract notes when construction will begin and end.

If the condominium has been occupied by the owner or a tenant, the seller must use *Residential Condominium Contract (Resale)* (TXR 1605, TREC 30-17).

New Residential Condominium Contract (Complete Construction) (TXR 1608) and the *New Residential Condominium Contract (Incomplete Construction)* (TXR 1609) can be used for residential properties and are two of 140+ forms available exclusively to members of Texas REALTORS®.

NEW AND REVISED TEXAS REALTORS® FORMS

Several updates made in January address requirements of new laws; others are the result of ongoing work by the Texas REALTORS® Forms Task Force and legal staff to better reflect modern real estate practices.

NEW RESIDENTIAL FORMS

Unrepresented Customer Showing Form (TXR 1508)

This form can be used for non-agency showings to prospective buyers of residential property when the only act of real estate brokerage being performed is showing real property. This form arises out of changes to the law as a result of SB 1968, which went into effect January 1, 2026.

Residential Contract Critical Date List (TXR 1958)

This informational form can be used to list many of the important dates and deadlines from the *One to Four Family Residential Contract (Resale)* (TXR 1601, TREC 20-18).

RESIDENTIAL FORMS REVISIONS

Note: In addition to specific changes listed below, many forms also include changes to improve clarity and consistency.

Residential Real Estate Listing Agreement Exclusive Right to Sell (TXR 1101)

- Removed reference to *subagent* in Paragraph 5A to bring into compliance with SB 1968 and the removal of subagency from The Real Estate License Act (TRELA)
- Added *T-47.1 Declaration* as an option in Section 19D

Farm and Ranch Real Estate Listing Agreement Exclusive Right to Sell (TXR 1201)

- Removed reference to *subagent* in Paragraph 5A to bring into compliance with SB 1968 and the removal of subagency from TRELA

Condominium Addendum to Listing (TXR 1401)

- Changed the term *unit* to *property* throughout

Amendment to Listing (TXR 1404)

- Removed reference to *subagent* in Paragraph D to bring into compliance with SB 1968 and the removal of subagency from TRELA

Information About On-Site Sewer Facility (TXR 1407)

- Updated Paragraph D with date and source of information for wastewater usage rates



Buyer/Tenant Representation Agreement – Long Form (TXR 1501)

- Removed *Residential* from the title to allow the form to be used in more types of transactions
- Added a new provision to allow an optional retainer to be paid to the broker
- Added a definition for *related party*
- Included an informational notice related to changes to Texas law following the passage of Senate Bill 17 related to certain foreign acquisitions of real property interests

Termination of Buyer/Tenant Representation Agreement (TXR 1503)

- Added language to emphasize that both parties must sign the termination agreement
- Clarified language about the termination fee
- Moved protection period to a separate paragraph and added a definition for *related party*
- Clarified that certain provisions in the agreement survive termination
- Capitalized defined terms

General Information and Notice to Consumers (TXR 1506)

- Added more information applicable to tenants and landlords

Notice of Withdrawal of Offer (TXR 1945)

- Formatting changes only

Buying Your Home: Settlement Costs and Helpful Information (HUD Form) (TXR 2512)

- Retired this form, as it was not being utilized

NEW LEASING & PROPERTY MANAGEMENT FORM

Notice to Pay Rent or Vacate (TXR 2232)

This form was created to ensure that members are in compliance with the new eviction reform law that went into effect January 1, 2026, that requires landlords provide a *Notice to Pay Rent or Vacate* rather than a *Notice to Vacate* in certain scenarios.

My client received a written offer on his home. He wants to counter the prospective buyer's offer and asked me to call the buyer's agent with the information. The buyer's broker insists that the seller must either make a formal counteroffer in writing or reject the buyer's offer in writing. Does my client have to respond in writing?

NO. A seller has no legal duty to respond to an offer in any particular way. A verbal counteroffer could expedite negotiations for the sale of a property in many cases. Of course, once there is an agreement about the terms and conditions of the sale, the parties should promptly reduce the agreement to writing and sign the contract to make it a binding obligation.

As another option, a seller could respond to a buyer's written offer by using the *Seller's Invitation to Buyer to Submit New Offer* (TXR 1926). Because this form is not a counteroffer, the seller is not bound to any of the terms it proposes. The buyer cannot simply sign the form to accept those terms; instead, any new or revised terms must ultimately be incorporated into a written contract and signed by both parties for it to become binding. By using this form, the seller is free to continue considering other offers without being bound by, or worried about the withdrawal of, a previously issued written counteroffer.

LEASING & PROPERTY MANAGEMENT FORMS REVISIONS

Residential Real Estate Listing Agreement, Exclusive Right to Lease (TXR 1102)

- Revised Paragraph 5, Broker Compensation, to bring it into compliance with the new TREC housekeeping law
- Added notice about the Federal Fair Credit Reporting Act to ensure that members are aware of the requirements regarding who can obtain a credit report
- Added paragraph for insurance requirements
- Removed references to subletting and assignment fees to conform with the updated lease

Residential Lease Application (TXR 2003)

- Included an informational notice related to changes to Texas law following the passage of Senate Bill 17 related to certain foreign acquisitions of real property interests. Applicants should consult with an attorney if they believe the law may apply to them.
- Added notice about the Federal Fair Credit Reporting Act to ensure that members are aware of the requirements regarding who can obtain a credit report

Residential Leasing and Property Management Agreement (TXR 2201)

- Removed reference to subagency in Paragraph 15, Cooperation With Other Brokers, to bring into compliance with the new TREC housekeeping law
- Removed duplicative language in Paragraph 22

Notice to Vacate (TXR 2208)

Updated language to match changes to the lease and added option for electronic delivery

Notice of Termination Due to Casualty Loss (TXR 2229)

- Updated paragraph reference to match updated lease
- Updated the required number of days for tenant to vacate so repairs may begin (per task force request)

Residential Lease Sight Unseen Addendum (TXR 2017)

This form was retired, as the language is already in the lease

Residential Lease (TXR 2001) and Residential Lease for a Multi-Family Property Unit (TXR 2011)

- Extensive renumbering of paragraphs
- Paragraph 1: Parties
 - Moved occupants list up to Paragraph 1 (previously in Paragraph 12); changed *ages of Occupant(s) to DOB of Occupant(s)*
 - Defined *Tenant and Occupant*
- Paragraph 3: Lease Term and Rent Fees
 - Renamed paragraph

- Added a clause to detail when written notice of termination shall be due in the Primary Term section
- Included only amounts of: Monthly Rent, Prorated Rent, Late Fees, Security Deposit, and designated Additional Monthly Fees so that the parties can easily see the bulk of the recurring monetary responsibilities in one place, on page 1. All other payment details have been moved to Paragraph 4, Rent Details.
- Added a clause for Additional Monthly Fees that may recur, such as a monthly animal fee, etc.
- Reorganized many clauses for clarity
- Added a blank for late fees in Paragraph 4E(2), Additional Late Charges, to include the option of a dollar amount *and* percentage
- Added an option for security deposit date to now include checkboxes: now includes on or before execution of the lease *or* a blank line for a date should a landlord require receipt of the security deposit on a specific date prior to execution
- Paragraph 4: Rent Details
 - Renamed paragraph
 - Combines all rent payment details, other than the amounts stated in Paragraph 3, in one paragraph on pages 2 and 3
 - Includes details for time of payment, place of payment, method of payment, rent increases, late fees and late payment details, returned payment, application of funds, and delay of occupancy
- Paragraph 5: Automatic Renewal and Notice of Termination
 - Renumbered (previously Paragraph 4)
 - Removed confusing and duplicative language
- Paragraph 7: Security Deposit Details
 - Renamed paragraph
 - Reformatted information for convenience and clarity
 - Added definition of *wear and tear* as defined in the Texas Property Code
 - Consolidated list of potential reasonable charges
- Paragraph 9: Use and Occupancy
 - Renumbered (previously Paragraph 12)
 - Clarified *Guest* language
- Paragraph 13: Move-Out
 - Renumbered (previously Paragraph 16)
 - Reworded Paragraph 13A Move-Out Condition to reflect that the property should be surrendered in a clean condition
- Paragraph 14: Property Maintenance
 - Renumbered (previously Paragraph 17)
 - Added water softeners in Paragraph 14A(13) as a tenant’s responsibility
 - Updates to Paragraph 14B Yard Maintenance include:
 - Removed reference to common areas maintained by owner’s association; now simply referred to any areas maintained by owner’s association
 - Added a clause to exclude tree trimming from Yard Maintenance to ensure safety
 - Ensured that all references to *yard* mean only yard as defined in Paragraph 14B(1)

TREC FORMS CHANGED, TOO

The Texas Real Estate Commission also revised **Information About Brokerage Services (TXR 2501, TREC IABS 1-2)**, effective January 1, 2026:

- Adds a new paragraph describing the circumstances and timing for when a license holder must enter into a written agreement with a buyer.
- Adds a new paragraph explaining when and how a license holder can show property to a buyer or tenant without representing them.
- Removes all reference to subagency.
- Updates the description of the parties in the contact information.
- These changes were made in response to recent legislative action.

TREC also revised the **Seller’s Temporary Residential Lease (TXR 1910, TREC 15-7)**, the **Buyer’s Temporary Residential Lease (TXR 1911, TREC 16-7)**, and **Landlord’s Floodplain and Flood Notice (TREC 54-1)**, and Texas REALTORS® revised the **Addendum Regarding Rental Flood Disclosure (TXR 2015)** to include changes based on a new law that the landlord’s floodplain and flood notice is no longer required with a short-term lease of less than 30 days or a temporary residential lease of 90 days or less. These changes to the law took effect September 1, 2025.

- Paragraph 15: Repairs
 - Renumbered (previously Paragraph 18)
 - Added the provision, “unless otherwise required by local ordinance,” to Paragraph 15A Repair Requests, as some new local ordinances may determine HVAC is an emergency repair
- Paragraph 21: Subordination
 - Renumbered (previously Paragraph 24)
 - Included a summary of the federal Protecting Tenants at Foreclosure Act (PTFA)
- Paragraph 25: Early Termination
 - Renumbered (previously Paragraph 28)
 - Added reference to the *Early Termination of Residential Lease (TXR 2012)* form as an alternative agreement the parties can use
- Paragraph 28: Addenda
 - Renumbered (previously Paragraph 31)
 - Added TXR form numbers
 - Removed forms that are not available through Texas REALTORS®
 - Added additional blank lines for other brokerage-specific documents
- Paragraph 29: Notices
 - Renumbered (previously Paragraph 32)
 - Updated language to permit notices to be

- sent via email if the parties agree to that in writing, as permitted by SB 38 and the revised eviction procedures
- Removed blank for fax number
- Paragraph 31: Information
 - Renumbered (previously Paragraph 34)
 - Added an option in Paragraph 311 for the landlord to require the tenant to obtain and maintain liability insurance of a certain listed amount

The following property management forms were updated to match the updated paragraph numbers in the residential lease forms:

- *Animal Agreement (TXR 2004)*
- *Extension of Residential Lease (TXR 2005)*
- *Residential Lease Amendment (TXR 2014)*
- *Tenant and Occupant Information (TXR 2016)*
- *Addendum Regarded Fee in Lieu of a Security Deposit (TXR 2018)*
- *Lease Amendment Concerning Tenant Change (TXR 2211)*
- *Itemization of Security Deposit (TXR 2216)*
- *Notice of Tenant’s Intent to Vacate (TXR 2218)*
- *Notice of Abandonment (TXR 2224)*
- *Notice of Late Rent Breach of Lease (TXR 2230)* 

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LOOK OUT FOR RENTAL FRAUD, ESPECIALLY ONLINE

Doing business online makes life so much easier—for scammers.

BY KELLIE BARTLETT



TIPS TO SHARE WITH CLIENTS

Talk to your clients about fraud early and often! See page 27 or visit texasrealestate.com/sharethis for consumer-focused information you can share with potential renters to help them spot red flags.

Rental fraud is already a significant problem, and as it becomes more normal to rely on online communication, the door opens even wider for bad actors to take advantage. Combine that with the proliferation of AI tools that can produce convincing fakes, and you have an ever increasing need to be on guard against scams.

Hey, come back with my listing!

Scammers often copy real listing information and photos. Sometimes they'll use them in another city to get renters to pay a deposit on a property that doesn't exist at the advertised address. Or sometimes they'll take your listing and change only the contact information. Then they claim to be the landlord or agent (maybe even pretending to be you!) and try to con potential renters out of money.

Homes that are for sale and sitting vacant can be targets for this kind of scam, too, so even if your listing isn't a rental, be aware that someone could present it that way. A scammer might even pose as an interested buyer and ask for the code to access a vacant property, just to turn around and give it to the potential renters they're trying to trick.

You can keep an eye out for such scams by regularly searching for your own listing photos through reverse image searches. Also consider marking your photos with a watermark that is specific to the listing location or your information, so they would be more difficult to reuse. You can also encourage owners of vacant homes

to inspect them regularly and to consider adding security cameras, smart locks, and signs warning trespassers that the property is not for rent.

The qualified tenant who never was

Using stolen identities or forged documents like pay stubs or bank records, scammers try to place unqualified tenants in rentals and collect a fee from the tenants, who may then fall behind on rent.

Be on the lookout for red flags like documents with inconsistent fonts or spelling errors, earnings that don't match job roles, or employment that can't be checked. Also, be suspicious if the tenants or their agents are in too great a hurry or resist verification.

Operation "oops"

An applicant presents a check for the security deposit and first month's rent. Then the prospective tenant "discovers" that he paid too much and asks the owner or property manager to return the difference. Since both the applicant and the check seem legitimate, the landlord or agent sends a refund, only to discover later that the check was fake.

As is often the case with scams, a sense of urgency is a tip-off that something may be amiss. Warn your clients not to be swayed by their desire to help someone who seems emotional. Urge them to pause and investigate if anything is inconsistent with their usual process or timeline. Be sure they are aware that banks sometimes make funds available before they have fully cleared and that scammers try to exploit this window to trick landlords into "refunding" money that was never there.

Encourage your clients to take their time and be sure they get all the answers they need from the bank and other sources before releasing any funds. And if anyone suggests unorthodox payment methods like gift cards, wire transfers, or cryptocurrency that are difficult or impossible to track and reverse, consider putting everything on hold. The bigger the red flag, the more slowly and carefully you should proceed.

Defend yourself with old-fashioned due diligence

Scammers depend on you to let something slide, so be deliberate about following your brokerage's processes for verifying information, using forms, and approving payment channels. Do as much in person as you can, like meeting people and walking through properties.

Before representing clients, check that they are who they say they are and they own what they claim they do. As much as possible, rely on primary sources, like county records and publicly available information, rather than links, PDFs, or screenshots. And trust your instincts. If something seems off, you owe it to your clients and to your professional reputation to slow down and be certain before you proceed. 

KELLIE BARTLETT is assistant editor for Texas REALTORS®.

TREC INVESTIGATORS RAISE THE BAR ON RENTAL FRAUD ENFORCEMENT

TREC investigators have won back-to-back international awards from the Association of Real Estate License Law Officials for uncovering rental fraud. In 2024, former Chief Investigator Roy Minton earned the ARELLO Investigator of the Year award for the second time in his career, both for rental fraud investigations. This time he was honored for his work on an investigation that uncovered an eight-month scheme involving 52 fraudulent lease applications and resulted in license revocation for the license holder responsible.

Investigator Jenna Hall won the same award in 2025 for her work on a complex rental fraud case involving fraudulent lease applications that affected three property owners and resulted in license revocation and felony indictments. The exemplary work of these investigators helps Texas maintain high standards of accountability and trust in the real estate profession.



WHERE TO GO FOR HELP

If you or your client has been a victim of fraud, stop all contact with the scammers and report the scam to the Texas Attorney General's Office (or to TREC, if a license holder is involved). You can also file a complaint with the FBI's Internet Crime Complaint Center and report it to the FTC and local law enforcement.

To keep up with the latest news and warnings about rental scams, make a habit of regularly checking the websites of the Texas Attorney General's Office, TREC, and NAR.

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Who doesn't want more business? *Texas REALTOR*[®] magazine asked members what innovative and effective strategies they use for generating leads. Read what has worked for them and what might work for you, too!



Offer value first without obligation

With a winter storm approaching Houston, Brian Buster hit the streets of Montrose and the Museum District with an armful of flyers. "I turned to old-school marketing, distributing 400 flyers with essential tips to protect against freezing temperatures," he says. "My mission wasn't about soliciting business but instead spreading crucial awareness to help residents protect their most significant investments: their homes."

What the Compass Agent discovered was that these handouts led to heartfelt conversations with residents. "We talked about their concerns, past experiences with harsh weather, and even shared a few laughs," he recalls.

The recipients didn't see Buster as a real estate professional but instead as a neighbor who cared. "The positive feedback was overwhelming. Some homeowners even mentioned they'd never had a real estate professional take such a personal interest without an agenda attached. By choosing to forego traditional marketing in favor of genuine outreach, I was able

to build trust and demonstrate my commitment to the people within these neighborhoods."

Fostering community relationships is invaluable, Buster has learned. "This approach not only enriches others' lives but also brings a deeper sense of fulfillment to the work I do."



Bring new sellers into the market with personalized data

There may be homeowners in your area who would move if the price was right. Amanda Williams's idea was to search for homeowners who bought homes with two or three bedrooms about eight to 10 years ago.

"I reached out, sharing insights about their home's value," says the Our Texas Real Estate Agent in Amarillo. "Many had built significant equity, making it a great starting point for discussing their next move." Those personalized details made

Continued on page 15...

YOUR BUSINESS' SECRET WEAPON

KNOWLEDGE TO SHARPEN YOUR STRATEGY





WHAT YOU DON'T SEE... IS EXACTLY WHAT PROTECTS YOU

Long before you reach the closing table, Texas REALTORS® advocacy efforts are working to:

- Stop legislation that raises your taxes or adds new fees
- Prevent regulations that kill deals or stall closings
- Protect private property rights to keep buyers and sellers confident
- Speed up processes, streamline transactions, and stabilize the market.

THIS ISN'T POLITICS; IT'S ADVOCACY— YOUR BUSINESS' SECRET WEAPON!

Check out the 60 legislative wins from the 2025 89th Texas Legislature—each one made possible because REALTORS® showed up, spoke out, and stood together. You get real-world protections and advantages for your clients, your transactions, and your bottom line.

HERE'S WHAT TEXAS REALTORS® DELIVERED FOR YOU THIS SESSION

89TH LEGISLATIVE SESSION BY THE NUMBERS

9,240
Bills Filed

100%
Of Bills
Were Read
by Lobby Staff

6 (ALL)
Texas
REALTOR®
Priority
Bills
Passed

54 
MORE
Real Estate-
Friendly
Bills Passed

150
Bills Were Opposed by
Texas REALTORS®

2,534 
Bills & Joint Resolutions
Monitored by Staff

0 Bills Opposed by Texas
REALTORS® Passed

 **TEXAS REALTORS®**



A GREAT YEAR TO BE A TEXAS REALTOR®!

The 89th Regular Texas Legislative Session brought major wins for Texas REALTORS®, their clients, and every property owner, buyer, tenant, and seller across the state.

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. Thanks to the strong grassroots advocacy of our members—from REALTOR® Day at the Capitol to local efforts in the community—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.

This resource organizes key legislative wins by category, each with a brief summary to offer simple language that will help you stand out as a knowledgeable professional.

- Texas REALTORS® Governmental Affairs Team

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TENANTS/PROPERTY MANAGEMENT

Along with new homeowners, Texas has also seen an influx of new renters. With the rising cost of living, finding real solutions to secure rental properties is imperative. 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

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 up to 90 days 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 given to the tenant at or before execution of the lease.

S.B. 38: Eviction Procedures for Unauthorized Occupants

Amends the Property Code to revise procedures for eviction suits. 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 and mandates that eviction petitions be sworn and conform to the Texas Rules of Civil Procedure. 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.

S.B. 1333: Unauthorized Property Transactions and Evictions

This bill significantly revises the Penal and Property Codes to address unauthorized entry, occupancy, and fraudulent real estate transactions. It increases penalties for property damage, especially involving homes and criminal trespass. New offenses are created for using false documents to transfer property and for unlawfully selling or leasing residential property, with varying penalties based on severity. A new legal process (Chapter 24B) allows property owners to request immediate removal of unauthorized occupants under specific conditions, involving sworn complaints and law enforcement verification. The bill also limits liability for law enforcement and property owners during removals, but allows wrongfully removed individuals to seek damages and attorney's fees.

S.B. 790: Simplified Utility Complaint Process

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.

INFRASTRUCTURE

These vital bills focus on water, land development, broadband, wildfire prevention, and utility infrastructure. One of Texas REALTORS® top priorities is to facilitate community growth and economic development, and these bills do just that. Thanks to Texas REALTORS® and real estate champions in Austin, our infrastructure will continue to thrive and meet future needs.

*S.B. 7: Oversight and Financing of Water Infrastructure

This bill strengthens oversight, coordination, and funding of Texas water infrastructure projects under the Texas Water Development Board (TWDB). It promotes joint planning and system interconnectivity while expanding eligible projects to include desalination, water reuse, and out-of-state water acquisitions. The legislation creates a new administrative fund, raises bond issuance and assistance limits, and broadens TWDB's authority over water rights and fund management. It mandates a study on incorporating wastewater into the state water plan. It expands the Texas Water Fund Advisory Committee's oversight, focusing on transparency and inclusion of historically underutilized businesses. The act also requires a public online tool for tracking water infrastructure progress and includes staggered implementation dates tied to a constitutional amendment.

*H.J.R. 7: Constitutional Amendment for Texas Water Fund

A constitutional amendment to dedicate a portion of Texas state sales and use tax revenue to the Texas Water Fund and specifies how these funds will be allocated and used. The Texas Water Fund will consist of these tax revenues, legislative appropriations, investment earnings, gifts, grants, and other sources. The legislature may allocate these funds to accounts administered by the Texas Water Development Board, and such allocations cannot be changed



On March 25, Texas REALTORS® COO David Jones testified before the House Committee on Intergovernmental Affairs in support of Chairman Cody Harris' HB 2615 to add PID information to CAD tax transparency websites.

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. This was voted on and passed November 4, 2025.

**H.B. 3680: Subdivision Plat Requirements in Border Counties

This bill creates new subdivision platting requirements for counties that border both Mexico and the Gulf of Mexico. It establishes Subchapter G, outlining detailed standards for land subdivision, including infrastructure requirements for water, sewer, drainage, roads, and utilities. Subdividers must provide certified documentation of utility availability, comply with floodplain regulations, and ensure lots are properly equipped before sale or lease. Counties are authorized to charge fees, require financial guarantees, and enforce compliance through penalties and legal action. The bill also amends related codes to align with the new rules, clarifies the role of model water and sewer regulations, and sets procedures for public notice, hearings, and timelines for county actions.

S.B. 34: Wildfire Prevention and Volunteer Fire Department Funding

This bill aims to strengthen wildfire prevention and response efforts, especially for volunteer fire departments. It requires a joint study by the Texas A&M Forest Service and West Texas A&M University to assess wildfire risks and fuel loads statewide, with a report due by December 1, 2026. The Texas A&M Forest Service must also create a real-time, statewide database of firefighting equipment to aid in emergency coordination. The bill ensures that at least 10% of state assistance funds for volunteer fire departments go to those in high-risk wildfire areas, with unused funds reallocated as needed. These measures enhance planning, coordination, and support for wildfire management across Texas.

H.B. 144: Distribution Pole Management and Inspection Plans

This bill requires all electric cooperatives, utilities, and municipally owned utilities that distribute electricity to submit a detailed distribution pole management and inspection plan to the Public Utility Commission of Texas. The plan must cover safety goals, inspection procedures, training, response to landowner complaints, cost estimates, and compliance monitoring. Entities must submit annual updates by May 1, reporting on progress, costs, and corrective actions. The Commission will review submissions for compliance and may accept equivalent reports required by other laws. The goal is to enhance public safety and oversight of utility infrastructure.

S.B. 1121: Exemption from Notice Requirements for Fiber-Optic Projects

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 archaeological 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.



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.

S.B. 1261: Financing for State Water Plan Projects

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.

S.B. 1967: Financial Assistance for Flood Infrastructure

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.

INSURANCE

With the rising cost of living, insurance costs are at the forefront of everyone's mind. These bills focus on improving insurance accessibility, affordability, and transparency, particularly in high-risk areas, supporting Texas REALTORS®' consumer protection goals. Easing the burden of rising insurance costs will help Texas homeowners thrive, and our economy along with it.

H.B. 2067: Insurance Policy Declination and Cancellation Notices

This bill amends the Texas Insurance Code to improve transparency and accountability in insurance policy decisions. It requires insurers to provide written explanations when declining, canceling, or not renewing policies, and permits electronic delivery of these notices. Insurers must also submit quarterly reports to the Department of Insurance, detailing reasons by ZIP code (except for workers' compensation, which is reported statewide), with aggregated summaries posted online. For commercial policies, declination notices must be sent to the applicant's agent, who must notify the applicant.

H.B. 2517: Tax Exemptions for TWIA and FAIR Plan

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.

H.B. 2518: TWIA Installment Payment Plans

Amends Insurance Code to prohibit the use of premium financing arrangements for Texas Windstorm Insurance Association 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.

S.B. 1238: Prohibition on Marital Status Discrimination in Insurance

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.



April 10, 2025 - Texas REALTORS® Associate Counsel Gabrielle Amaya testified before the Senate Business and Commerce Committee on SB 2349 (Sen. Alvarado) relating to notice requirements for a leased dwelling located in a floodplain.

SPECIAL DISTRICTS

These bills enhance transparency in public improvement districts, aligning with Texas REALTORS® priorities for consumer protection and disclosure. Both of these bills were pivotal talking points during REALTOR® Day at the Texas Capitol, which means our legislators saw our commitment to Texas real estate and took real action.

***H.B. 2468: Termination Rights for Public Improvement District Notice Failure

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.

***S.B. 1106: Publication of Public Improvement District Plans

This bill requires municipalities and counties to publish public improvement district service plans and assessments on their websites within seven days of approval or updates. It also mandates electronic submission of assessment rolls to appraisal districts for integration into property tax databases. Property owners must be notified of assessment hearings, though a missed notice does not invalidate the process. The bill further amends the Tax Code to include detailed public improvement district information in the property tax database, enhancing transparency and accessibility.

REAL ESTATE TRANSACTIONS

This bill regulates real estate professionals and transactions to ensure transparency, professionalism, and consumer protection. It is imperative that Texas REALTORS® fight for transparency to safeguard our profession for future generations.

S.B. 2173: Tax Certificates in Property Transfers

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 due, the tax lien is extinguished, and the purchaser is absolved of liability. Furthermore, 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.



April 17, 2025 - Bruno Zavaleta, Brownsville-South Padre Island Board President testified on behalf of Texas REALTORS® before the House Land and Resource Management Committee in support of HB 3680 (Cámez, Lopez, J., Longoria) relating to subdivision plat requirements in Cameron County.

WORKFORCE DEVELOPMENT

Supporting workforce development has always been an important issue to Texas REALTORS®. These bills support workforce development through educational funding. A well-trained workforce is a robust workforce that will keep the Texas economy thriving.

S.J.R. 59: Constitutional Amendment for Texas State Technical College Funding

This proposed Constitutional amendment creates two new funds—the Permanent Technical Institution Infrastructure Fund and the Available Workforce Education Fund—to support capital needs at the Texas State Technical College System (TSTC). These funds will be used for infrastructure, equipment, library materials, and debt service, but not for athletics or auxiliary services. The Comptroller will manage the Permanent Fund and control annual distributions, capped at 5.5% to preserve long-term value. For fiscal year 2026, TSTC's

total funding from these and existing Section 17 funds is capped at \$52 million, with future adjustments for inflation. The amendment also clarifies that institutions funded under the new Section 21 are excluded from certain other state funding sources. This was voted on and passed November 4, 2025.

S.B. 2448: Rural Workforce Development Grant Program

This bill creates the Rural Workforce Development Grant Program to support workforce training and education in rural Texas. Administered by the Texas Workforce Commission, the program provides grants to nonprofit organizations that assist rural schools and colleges in addressing skills gaps and workforce needs. Eligible nonprofits must apply and meet specific experience and criteria requirements. Grant funds may only be used for technical assistance and support services.



On REALTOR® Day, March 26, Texas REALTORS® Associate Public Policy Director, Seth Juergens, testified before the House Trades, Workforce, and Economic Development Committee in support of Chairman Cody Harris' HB 2468.

SPECIAL SESSIONS

The Texas Legislature adjourned just after midnight on September 4, closing out its second special session of the 89th Legislature. Throughout both sessions, Texas REALTORS® was at the table—making sure Texas REALTORS® businesses, clients, and the real estate market were represented as key policies were debated and passed.

The first special session ran from July 21 to August 15. Within hours of its adjournment, Governor Abbott called a second session that stretched through September 4. During that time, lawmakers advanced several REALTOR®-relevant measures, including:

- **H.B. 23 – Tax Exemptions For Agricultural Programs Like 4H In Harris County**
- **S.B. 18 – Flood Control Construction**
- **S.B. 14 – Credits For Impact Fees In Water Projects**
- **S.B. 16 – Stronger Protections Against Deed Fraud, Including Tougher Penalties And ID Requirements**

Beyond real estate, legislators also took action on disaster preparedness and flood mitigation—critical issues for Texas property owners and communities. Texas REALTORS® will continue to monitor, engage, and keep you updated as new laws roll out and additional sessions convene.

Texas REALTORS® members can stay ahead of the curve—subscribe to the Advocacy Recap Newsletter (RECAP) to follow legislative changes affecting your business and your clients.



LEGEND

***DENOTES REALTOR® DAY AT THE TEXAS CAPITOL BILL**

****DENOTES TEXAS REALTORS® FILED BILL**

*****DENOTES REALTOR® DAY & TEXAS REALTORS® FILED BILL**



PROPERTY RIGHTS

Protecting the property rights of all Texans is one of our utmost priorities. Texas REALTORS® represented a united front to protect Texas property owners, and we secured two huge victories. These bills protect agricultural operations and property rights, ensuring vital protections for years to come.

S.B. 1844: Disannexation for Service Failures

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 time-frames outlined in various subchapters and agreements. 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.

S.B. 1035: Relief from Governmental Requirements for Agricultural Operations

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.



Director of Public Policy, Julia Parenteau testifies before the Senate Committee on Local Government in support of SB 673 regarding municipal and county regulation of accessory dwelling units.

REAL ESTATE RESTRICTIONS, LICENSING, & REPRESENTATION

A strong real estate market sometimes goes beyond finding the perfect home for our clients. Texas REALTORS® supported these bills because they further the state's interest in national security while protecting the Fair Housing Act and ensuring that licensees are not responsible for enforcing the law. They also modernize agency law, which increases overall transparency for consumers while working with license holders.

S.B. 17: Restrictions on Foreign Property Acquisition

Centered squarely on who can and cannot own or lease property in 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 says explicitly that governments or agents of the governments of designated countries, certain companies or organizations, or specific individuals may not purchase, lease, or otherwise acquire an interest in real property in Texas.

- Restricts real property acquisition by specific individuals or entities from countries deemed by the US Director of National Intelligence as national security risks (currently China, Russia, Iran, and North Korea), and any additional countries or entities identified by the Governor.
- Exempts leases of less than one year.
- US citizens and lawful permanent residents are exempted.
- Provides an exception for specific individuals purchasing a homestead if they are lawfully present and residing in the US at the time of the purchase or acquisition.
- Creates a criminal offense (state jail felony) for individuals and imposes civil penalties for entities.
- Enforcement mechanisms via the Attorney General.



April 2, 2025 - Vice President of Governmental Affairs, Tray Bates testified on behalf of Texas REALTORS® as neutral in the Homeland Security, Public Safety and Veterans' Affairs Committee hearing on HB 17 (Hefner) relating to the purchase of or acquisition of title to real property by certain aliens or foreign entities; creating a criminal offense.

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

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

The bill:

- Eliminates subagency in all real estate transactions.
- Requires license holders to enter into a written agreement with prospective buyers of residential real property before showing any residential properties or, if no showings, before presenting an offer.
- Introduces a showing or touring-only agreement without representation, which must be non-exclusive for no more than 14 days.
- The bill also adjusts broker licensing requirements, recognizes associate brokers, updates continuing education programming offered by TREC, and requires that license holders provide their business address and phone number to TREC (and keep current).

PROPERTY TAX RELIEF

Texas REALTORS® is proud to have a long history of fighting for property tax relief. Whether it's reducing tax burdens or increasing transparency, we are always at the front lines, fighting for everyday Texans. 2025 was an excellent year for this issue, with 14 bills passed. These bills focus on tax exemptions, transparency in tax-related ballot propositions, and protections for property owners. Undoubtedly, these changes will strengthen our real estate market, the Texas economy, and Texas homeowners.

***S.J.R. 2: Constitutional Amendment to Increase Homestead Exemption**

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 was voted on and passed November 4, 2025.

***S.B. 4: Homestead Exemption Increase and School District Revenue Protection**

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.

S.J.R. 85: Constitutional Amendment for Elderly/Disabled Homestead Exemption

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. This was voted on and passed November 4, 2025.

S.B. 23: Elderly/Disabled Homestead Exemption Increase

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.

***H.B. 9: Ad Valorem Tax Exemption for Income-Producing Personal Property**

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.

***H.J.R. 1: Constitutional Amendment for Personal Property Tax Exemption**

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. This was voted on and passed November 4, 2025.

S.B. 1025: Ballot Proposition Text for Tax Changes

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 the new rate.

S.J.R. 18: Constitutional Amendment Prohibiting Capital Gains Tax

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. This was voted on and passed November 4, 2025.

S.B. 467: Temporary Ad Valorem Tax Exemption for Fire-Destroyed Homes

Provides a temporary ad valorem tax exemption for residence homesteads 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.

H.B. 1244: Open-Space Land Appraisal Eligibility After Transfer

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.

H.B. 1533: Property Appraisal System Reforms

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:

- Requires that specific notices be sent by certified mail, and modifies the information agents must provide when submitting electronic forms.
- 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.
- Revises property tax protest hearings procedures, allowing property owners to elect telephone or video conference hearings.
- 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.
- 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.
- Sets new eligibility requirements for trainers of property tax courses contracted by the Comptroller, emphasizing taxpayer representation and independence from appraisal districts.

H.B. 2730: Residence Homestead Exemption Application Requirements

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 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.

H.B. 2894: State Aid for Disabled Veteran Tax Relief

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 also establishes new thresholds for lost ad valorem tax revenue that must be met for a local government to qualify for state aid.

S.B. 1352: Ad Valorem Tax Exemption Application Deadlines for Freeport Goods

Amends Tax Code to adjust deadlines and penalties related to applications for certain ad valorem tax exemptions and allocations, specifically those involving freeport goods:

- 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.
- 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.
- 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.



2025 Board Chairman, Christy Gessler testifying before the House Committee on Ways & Means in support of HB 9 which increases business property tax exemption from \$2,500 to \$125,000.



On June 16th, House Bill 9, Senate Bill 4 and Senate Bill 23 providing reductions in property taxes through higher exemptions on homeowners, seniors, disabled veterans, and business owners' property were signed into law by Governor Abbott. Texas REALTORS® were honored to be the only non-legislators invited to the signing event in Denton, Texas. Texas REALTORS® Chairman Christy Gessler and CEO Mike Barnett joined the Governor on the stage during the signing. A good day for Texas property owners!



HOMEOWNERS' ASSOCIATIONS (HOAs)

Homeowners' Associations (HOAs) are the reality for countless Texas homeowners. 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

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.

H.B. 621: HOA Regulation of Assembly and Speech

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.

***S.B. 711: Regulation of Property Owners' Associations

This bill builds upon S.B. 1588 (2023). This bill extends transparency measures 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 limit how HOAs can regulate fencing. Limits liability for filing delays and sets resale certificate fees not to exceed \$375.

H.B. 431: Solar Roof Tiles Regulation

Clarifies that solar roof tiles are included in the definition of "solar energy device" under the Property Code, preventing HOA restrictions.



April 22, 2025 - President of the Austin Board of REALTORS®, Brandy Wuensch, testified before the Senate Committee on Local Government regarding SB 23 and SJR 85 which would provide an additional homestead exemption of \$50,000 to seniors over 65 and for the disabled.

HOUSING AFFORDABILITY

Texas continues to see a massive influx of new homeowners. These bills aim to increase housing availability and affordability by easing zoning and development restrictions, aligning with Texas REALTORS® goals for accessible housing. Thanks to this commonsense legislation, Texas can continue to grow and thrive.

*S.B. 15: Residential Lot Size and Density Requirements

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, with exceptions. Provides legal recourse for individuals or housing organizations adversely affected by municipal violations, including declaratory and injunctive relief, and mandates the awarding of attorney's fees to prevailing claimants.

*S.B. 785: Regulation of HUD-Code Manufactured Housing

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. It 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 comparable residential properties.

S.B. 1567: Municipal Regulation of Dwelling Unit Occupancy

Amends Local Government Code by adding new provisions that restrict the authority of certain home-rule municipalities with populations under 250,000 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 and other codes based on minimum floor area per occupant, with some exceptions. The bill also prohibits municipalities from requiring real estate professionals to submit leases for review to determine the number of unrelated occupants.

*H.B. 24: Zoning Regulation Procedures

Amends the Local Government Code to revise procedures for municipal zoning changes, particularly those that increase residential development. Property owners can formally protest non-comprehensive changes if they represent at least 20% of the affected or adjoining land, triggering a higher voting threshold for approval by the municipal governing body. 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 specific zoning changes.

H.B. 2559: Municipal Development Moratoriums

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. The bill also clarifies

the timeline of such hearings, when final determinations are to be made, and when moratoriums expire.

H.B. 3526: Fiscal Transparency for Local Bonds

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.



Texas REALTORS® Public Policy Oversight Committee Chair, Dixon Holman of Arlington, was invited to testify before the Senate Committee on Local Government February 11, 2025 in support of Senate Bill 4 (SB 4) and Senate Joint Resolution 2 (SJR 2) to increase the homestead tax exemption to \$140,000.

COMMERCIAL

Texas has a history of welcoming businesses and entrepreneurs, and Texas REALTORS® has fought hard to keep it that way. 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

This bill creates new rules for converting office buildings into mixed-use or multifamily residential units in larger municipalities and counties. It applies only to buildings at least five years old where at least 65% of the space will be residential, and excludes properties near heavy industrial areas, airports, or military bases. Municipalities are barred from imposing certain restrictions, such as traffic studies, added parking, tighter density limits, or stricter design standards. Impact fees are largely prohibited

unless already in place, and the conversion increases utility demand. The bill requires administrative approval for qualifying projects and allows legal action to enforce compliance, including recovery of attorney's fees.

***S.B. 840: Municipal Regulation of Mixed-Use and Multifamily Developments**

This bill limits how large municipalities regulate mixed-use and multifamily residential developments. It requires cities to allow such developments in areas already zoned for office, commercial, retail, or warehouse use without requiring rezoning or special approvals, except in certain restricted zones like heavy industrial areas or near airports. Cities cannot impose stricter development standards than those for commercial use, and parking requirements are limited. Municipalities cannot mandate traffic studies, extra parking, or off-site improvements beyond basic code requirements to convert older buildings for residential use. Impact fees are restricted unless they were already in effect before the permit application, and the bill allows legal action to enforce these provisions, including recovery of attorney's fees.

GOVERNMENT AFFAIRS ADVOCACY TEAM



Tray Bates,
VP of Governmental Affairs, Lobby Team



Julia Parenteau,
Director of Public Policy, Lobby Team



Seth Juergens,
Associate Director of Public Policy, Lobby Team



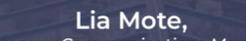
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Continued from page 14: TAKE THE LEAD

her communications feel more genuine.

Williams would then make it easy for homeowners to take advantage of this new information. She works with an investor to make a full-market-value cash offer on the home, then addresses any repairs that appear on an inspection. She would then list the home within 30 days. The homeowners would receive most of the cash upfront and the rest after the sale of the house.

"This not only caught their attention but also positioned me as a proactive agent ready to help them upgrade," she notes. She remembers one couple who didn't realize how much equity they had built up, thanks to rising home values. "I mentioned how this could be a great opportunity for them to consider moving to a larger space as their family was growing."

The couple took Williams's cash offer, and Williams was able to attract several prospective buyers to the property in less than a week. The couple moved into a beautiful four-bedroom home, complete with a backyard for their kids to play in.



Strengthen your brand, and prospects will connect with it

"I have branded myself so well that there are multiple ways for me to stay top of mind," says Laura Gutierrez. "Social media has become one of my most popular spots for getting valuable leads."

The Three Diamonds Realty Group Team Lead with All City Real Estate in Austin lives her brand. "My brand is not just colors and logos. My brand is who I am," she continues. "I have a series called Talk About It Tuesdays on my Instagram, where I talk about a new educational topic every Tuesday. I never miss a week. It's become so popular that when I walk into a room, it becomes a conversation starter! People look forward to it. That has brought me several clients and followers."

Finding success through social media requires consistency and authenticity. Don't try to imitate what has worked for others online, she warns. "If you do as others do, your true self will not shine. Not everyone is comfortable sharing their personal life on social media, and you do not have to. You can still attract people if you stay true to yourself."



Real relationships can produce solid leads

All of Angie Shires's business comes from referrals. "I have found that staying in contact with my clients has served me better than any amount of money I can spend generating cold leads," says the

Willow Property Group Broker based in Tyler.

Her advice is to be genuine when interacting with your sphere of influence. Shires maintains real relationships with her former clients, friends, and family. "Don't always make the conversation about your business or even real estate," she recommends. "Ask them about themselves. It will make them feel special or heard."

Just like happy former clients can become your brand ambassadors, friends and family may be eager to connect you to new clients to support you in your career. And that's all because of the relationships you built.

"I have a casual friend who is one of my biggest cheerleaders," she continues. "I have never worked with this person but at least three times a year, she will refer me to one of her friends or a family member!"



Stay client-focused in your approach

Ceelie Hetzel is a big believer in the idea that people never forget the way you make them feel. Her pitch to prospects is to call her for caring customer service throughout the transaction.

The Agent with The Agency KPJ in Midland uses what she calls an emotional marketing strategy. She shares stories on social media that promote all the little ways she supports and reassures her clients all the way to closing and beyond.

In one post, she told the story of a transaction of a client navigating selling her home while her husband was in an assisted living facility. The client was tired, stressed, and overwhelmed. On closing day, Hetzel surprised her client with a supportive letter telling her how amazing she was and how proud of her she was for getting to the finish line.

"I told her to read the letter and when she was finished, I wanted her to look around and sit on her bench swing as long as she needed to in order to soak up all of the good memories, memories she'll cherish forever, from that house," she says. They went inside and Hetzel held the client's hand as the client walked from room to room, praying over the home and blessing the family that would make new memories there.

Hetzel was able to capture a few moments from the transaction and shared the story online. "You can actually become very successful by simply caring about people."



Make it easy for prospects to approach you

Homeowners may want to sell their homes but don't know who to call. They need help but the whole process seems overwhelming, Greg Bennett says.

The Greg Bennett Fine Properties Broker's solution to this problem is to be known and approachable. Make prospects aware of who you are and how you work. "One of the most effective ways we have to overcome that resistance to selling is to meet people in person. Knock on doors, attend events, hold open houses. Be proactive but don't chase."

Focusing on your nearby market also helps. Make it your base. Prospective sellers may reach out to you, the Sugar Land-based professional says.



Empathy can connect with the next of kin

Pre-probate leads can be challenging, explains Nancy Wallace-Laabs. It takes genuine empathy and patience to reach people who may be actively grieving the loss of a family member.

The Frisco-based Broker of KBN Homes works with a nationwide company that matches death certificates to property records. The company sends her leads where family members have inherited property.

She reaches out to families after the homeowner has died but before the will has gone to probate court. "I use a simple message, and time the arrival of my marketing piece so that the family is not as angry when I call," she says. Wallace-Laabs has also partnered with funeral homes to connect with these potential clients.

One time, Wallace-Laabs connected with the personal representative of a family tasked with selling their parents' home. "The mother had passed several years prior, and after the father's passing, the siblings were left with a hoarder home that was outdated," she says. "The family members were looking for a quick sale, and I was able to connect them to my investor network. The family received a top offer for the home in its current condition, and we were able to help them with organizing an estate sale. That gave them time to go through the house to keep any personal items."

Real estate professionals who attempt these types of transactions should expect the family to go through all kinds of emotions, including anger and sadness, as they process the loss of their loved one.

"These types of leads are not for the faint of heart, but this makes them a great source of leads, as there is less competition compared with other leads. Pursuing these also allows you to market to a targeted niche group."



Go beyond the business card

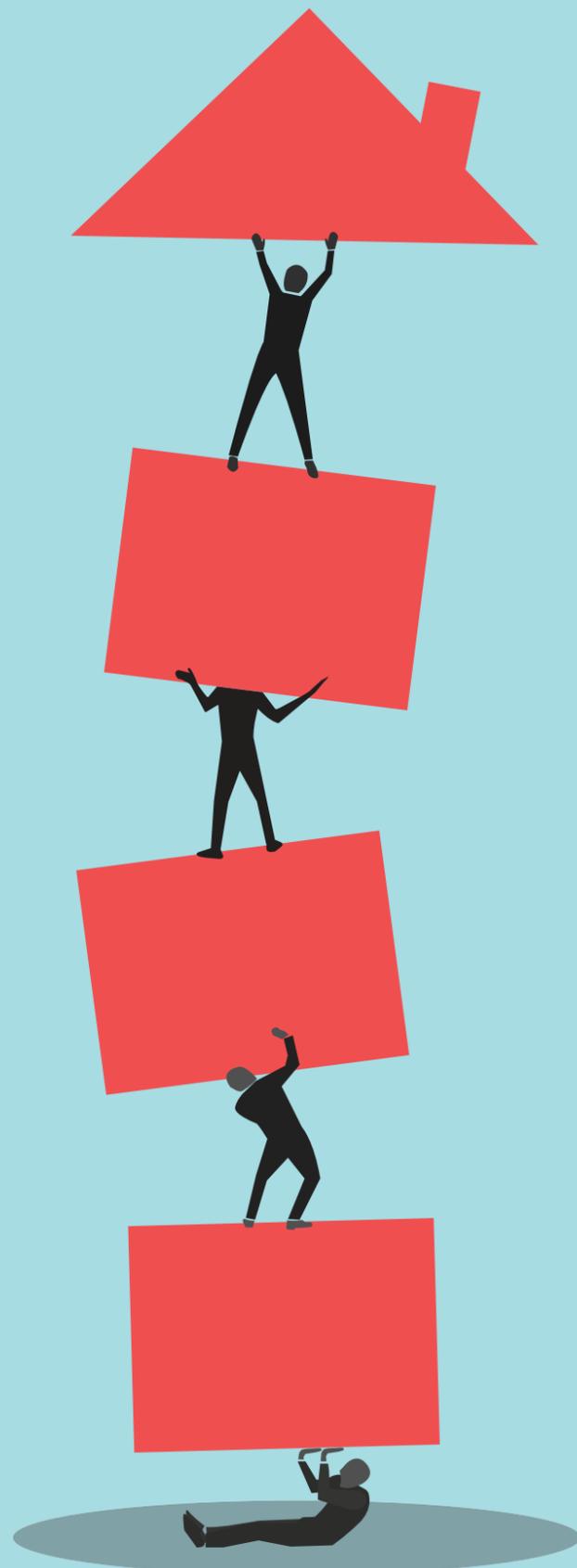
Chad Goldwasser doesn't carry business cards. When he meets a new contact, the Broker from Pure Gold Realty Group in Austin shares his contact information via smartphone and then asks some follow-up questions: What is your favorite musician or group, and what is your

birthday? Goldwasser then asks if he can take a selfie with the contact so he can never forget his or her face on the day they met.

He remembers texting a contact the picture they took together, along with a song from the contact's favorite band. "I told him it was great to meet him and that I would follow up with him to grab a coffee soon." He requested his contact's address to send a handwritten note and schedule their coffee meetup.

"Long story short, we built a relationship and now I have his home listed for sale," he says. "This is an innovative strategy that I created and have been using that is designed to build relationships, not just gather business cards.

"I think sometimes in real estate we forget that it's not all about us," he adds. "If we first focus on building a relationship and creating a friendship that is mutually beneficial, we earn the business."



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WELCOME TO THE INTERIM!

How Texas REALTORS® Fights for You and Your Clients Between Legislative Sessions.



The Texas Legislature doesn't convene again until January 2027, so you might think all's quiet in the Texas REALTORS® advocacy world. Nothing could be further from the truth. Ideas that will affect your business tomorrow start taking shape today.



Legislative committees are meeting now to study everything from property taxes to housing supply to infrastructure needs. Defining challenges and discussing solutions during this interim lays the groundwork for new bills when lawmakers return to the Capitol in 2027. As always, Texas REALTORS® is hard at work to protect your business, your clients, and property rights.

Texas REALTORS® Works for You During the Interim

Shortly after the last legislative session adjourned, Texas REALTORS® surveyed members to learn about your priorities and concerns. Your input defines key issues the association fights for or against.

Members on five association policy committees (Business Issues, Infrastructure, Land Use, Taxation, and Oversight) spend countless hours discussing input from members and industry experts.

REALTORS® and staff testify at interim legislative committee meetings to ensure the association's voice is heard.

The Texas REALTORS® Legislative Management Team strategizes how to protect your livelihood, keep more money in your pocket, and ensure Texans can enjoy the benefits of property ownership.



What We Achieved Together in 2025

Texas REALTORS® helped pass 60 REALTOR®-backed bills during the 89th Texas Legislature. This effort—driven by thousands of members who stood up for private property rights—led to new laws that directly impact your day-to-day work, such as:

- **More money in your pocket:** REALTORS® advocated for and won critical tax relief for Texas property owners, helping make homeownership and investment more affordable for everyone.
- **An increase in the business property tax exemption from \$2,500 to \$125,000:** This huge increase in the exemption amount saves small business owners money every year.
- **Increased clarity when working with buyers and sellers:** New rules provide more transparency about representation, which reduces misunderstandings and liability.
- **Housing affordability and property rights:** Policies that strengthen private property rights and promote more housing options help keep Texas one of the best places in the nation to live, work, and invest.

These wins didn't happen by chance. They are the result of a vast number of members across the state speaking with one voice—voting, volunteering, and working hard during the *previous* interim and regular and special sessions.

Why All This Matters to You and Your Clients

Every time you help a client buy, sell, or lease, you and that client benefit from the advocacy that happens during and between legislative sessions at the Texas Capitol. Lower property taxes means your clients can afford more house for their money—or afford a house at all. Strong property rights keep values stable and investments secure. Smarter business policies mean you can invest time and money in your business, not red tape.

The next time a client talks about property taxes or issues related to private property rights, tell them: "Texas REALTORS® fought for that, and we'll keep fighting for you in the future."



STAY IN THE KNOW

Get Texas REALTORS® legislative updates and be ready to take action when your voice is needed again. Scan the code to subscribe to the Advocacy REcap Newsletter.



Jennifer Wauhob

Shares Her Lesson Plan for Success

The 2026 Texas REALTORS® chairman has learned a lot since her days teaching middle school. She explains the roles that shaped her real estate career and encourages you to tell everyone how you're making a difference.

BY JOE OLIVIERI

The public and media depictions Jennifer Wauhob hears about the real estate industry often do not match the stories she's told by the agents and brokers helping clients every day.

Recently, one of her agents learned her client was going to try to move out of his home all by himself. "She went over to the house with her son and husband and helped him move.

"I've seen how much we pour into our communities," she continues. "These wonderful acts aren't in anyone's job descriptions. They make a big difference in people's lives, though. And we are just being portrayed in a completely different way."

The 2026 Texas REALTORS® chairman has a solution: REALTORS® need to get better at telling our own stories. You can change the conversation by sharing all the incredible work you are doing. Not by bragging, but by presenting the details about how you go beyond the basics. Texas REALTORS® is helping, too, with a dedicated public relations program and an ad campaign highlighting the difference REALTORS® make and the tremendous value they bring to clients.

"Every member can talk about not just helping clients close transactions but helping them overcome obstacles along the way," she says. "Texas REALTORS® are helping clients achieve things they never thought were possible."

As her former teaching career taught her, delivering the lesson once is not enough. You need to reinforce it again and again through personal and professional conversations, social media, and even serving as a source on real estate topics to news outlets.

Doing so will build your brand as a dedicated professional. If members statewide work on telling their stories, Texans will have a better idea of what REALTORS® are all about.

“If I could emphasize one thing, it's how much influence every REALTOR® can have by getting involved.”

J. Wauhob

Jennifer Wauhob at her installation with Chairman-elect Tony Lloyd (right), CEO Mike Barnett, and Immediate Past Chairman Christy Gessler.



From the classroom to the closing

There was never a grand plan to become Texas REALTORS® chairman, Wauhob says. One opportunity just led to the next.

The Lubbock native worked as a middle school choir director for six years before beginning her real estate career. She and her husband moved to Houston after the birth of their first child. Wauhob was staying home with her daughter and trying to figure out what to do next after teaching.

"I was really intrigued by the whole process and the things our agent did when we were buying our house," Wauhob says. "It was something in the back of my mind."

In hindsight, it might not have been the best timing for a career change, she jokes. "I decided to go into real estate while I was five months pregnant with my second child and living in a new city. I got my license toward the end of my pregnancy. The day before I was due to deliver, I got a call about a listing. I said I can't come over tomorrow, but I can come over a few days later. Two days after I left the hospital, I got the listing."

She didn't end up selling that home, but she did meet a buyer at the open house; her first official real estate transaction was helping that client buy another house.

The first years of her real estate career were difficult as she slowly worked to grow her business. "I didn't know anybody or have a sphere of influence," she says. "It was a lot of hard work in the beginning trying to meet people."

She spent eight years as a sales agent with Better Homes and Gardens Real Estate Gary Greene. Along the way, she was recognized as a 2017 REALTOR® to Watch by Texas REALTORS® and a Top 20 Under 40 Rising Star in Real Estate by the Houston Association of REALTORS®.

I had no idea about all of the things the association is doing behind the scenes to support businesses and protect our industry. Once I was exposed to that, I wanted to be a part of it.

Wauhob helped her clients the same way she used to help her students: by listening, fostering understanding, and helping them achieve their goals.

As her business started growing, she saw an opportunity to grow with it. She started a real estate team about six years ago. Now she leads five agents and four support staff working as The Jennifer Wauhob Team with Better Homes and Gardens Real Estate Gary Greene, selling residential property in and around Houston.

Gaining perspective through leadership roles

As Wauhob was building her business, she sought inspiration from the top producers around her. Many of them raved about the Texas REALTORS® Leadership Program. She applied and was accepted.

"I had no idea about all of the things the association is doing behind the scenes to support businesses and protect our industry," she says. "Once I was exposed to that, I wanted to be a part of it."

Wauhob got involved with the state association, volunteering on committees such as TREPAC, Strategic Planning, YPN, and Public Policy.

"I encourage everyone to sign up for committees. That's where a lot of decisions are made—whether you're there

or not. Once I knew that was happening, I wanted to have a say. There are also a lot of conversations behind the scenes that were a learning opportunity."

In 2023, she had the unique experience of being a leader at all three levels of the REALTOR® organization. She was serving as immediate past president of the Houston Association of REALTORS® and Texas REALTORS® secretary/treasurer-elect. Wauhob was already on the NAR Board

of Directors as well but was asked to fill a sudden vacancy as NAR vice president of association affairs.

"Typically, you know a few years ahead of time that you're going to serve, and by the time it's your year, you're ready," she says. "I didn't have any of that. I was learning everything on the fly. That helped me grow a lot as a leader. Serving in that role wasn't on my radar at all. It just happened and I took a leap of faith."

She learned that the issues are completely different at each level of the organization. "It was eye-opening. They are focused on different things. But they all work together."

Learning how to make a difference beyond real estate

As she got more involved in the association, Wauhob started to learn more about the political side of real estate. She participated in the Political Affairs Delegate Program, Grassroots Political Network, Public Policy and Business Issues Committee, and the Legislative Management Team.

She never really paid attention to politics before getting involved. She assumed from reading the headlines that all politicians ever do is fight—that nothing good ever comes out of politics. Through her experience with the Texas REALTORS® Leadership Program, though, she learned how productive conversations turned into meaningful changes.

"I saw that this was important work, but you just don't hear about it through all the noise," she says. "Once I realized that we can really affect things and good things can happen, a light bulb went off. I follow what affects our industry and clients."

Wauhob says that while the association plays an important role, it's also essential for agents and brokers to make their voices heard through advocacy. "Your lived experience and expertise can make the difference in explaining how that proposed change will affect you," she says.

A lifelong learner's approach to leadership

Wauhob describes herself as a collaborative leader. "If you always think you know it all, you probably shouldn't be the one leading. I'm open to hearing everybody's feedback. I want to listen to views from all sides. Then, as the leader, you set the path to go forward. But if you're thoughtful about feedback and hear it, people will follow you."

Decisions in the REALTOR® organization aren't made in a vacuum, she explains. They're made by leaders after consulting with members and discussions with knowledgeable committees. "If I could emphasize one thing, it's how much influence every REALTOR® can have by getting involved."

She describes herself as a lifelong learner, continually reading business books and listening to podcasts to grow her skills. "This is a job where you are always learning and tackling new challenges. Recently I got a question I've never had to deal with before. After 15 years and hundreds of transactions, you can never know it all."

She recommends earning certifications to develop your skills. One of the most useful ones she took was on negotiation training. "It helped me to understand the basic psychology of how most people think, and it's led to better conversations to get my point across to the other side." Wauhob says that what she learned has even been

helpful outside of real estate, using what she learned with everyone, including her husband and children.

As you learn new skills, practice them, she advises. She and her team review the same metrics each week and work on ways to improve the numbers. "Do the basics every week. There's nothing fancy about it."

That's how she built her real estate business: learning as much as she could and hustling to grow her network.

What Wauhob expects from the year ahead...and you

In her latest role, Wauhob will lead more than 145,000 REALTORS® statewide through an ever-changing market. She is excited about opportunities in 2026 and is particularly enthusiastic about association efforts directed toward brokers. "We're making sure we're providing brokers with the tools and resources they find valuable. We're communicating and listening. A stronger partnership with brokers is sure to trickle down to providing more value to agents as well.

"Texas REALTORS® is focused on giving our members what they need, being the best resource for them, and being ready to deal with whatever changes come our way," she says. "We want to be a constant source of information and support."

Wauhob wants Texans to know they can count on their local REALTOR® to help. Where the story goes next is up to you. 

JOE OLIVIERI is content specialist for Texas REALTORS®.

THE CHAIRMAN AT HOME

When she isn't leading the state association and her business, Jennifer Wauhob is spending time with her husband, Todd, and daughters Ella and Ava.

"We're big Texas Tech fans, so we're keeping up with football and basketball games," she says.

She also enjoys daily cold plunges, brunch with her friends, and travel. "I'm a notoriously good packer. I only carry on no matter how long the trip is."



GET TO KNOW YOUR 2026 TEXAS REALTORS® LEADERSHIP TEAM

CHAIRMAN-ELECT

TONY LLOYD

ABR, AHWD, C2EX, GRI

Lubbock | 806-549-8669 | tonylloyd@realty-refined.com

Lloyd is the Owner and Team Lead of Realty Refined in Lubbock. He serves on the NAR Board of Directors and was TREPAC Chairman in 2020. Lloyd was the 2007 President of the Lubbock Association of REALTORS®. He is a former Chairman of the Lubbock Area United Way and United Way Campaign Chair.

- “ The best predictor of success in real estate is how many lives you change, whether you’re helping buyers and sellers, your fellow hometown agent you’re working with, or our members through volunteer work.
 - My favorite transaction has always been the first-time buyer, because it is such an important decision for their future.
 - This is a roll-up-your-sleeves-and-go-to-work profession. If you are waiting for success to just fall in your lap, especially in the current market, it’s probably not going to happen.
 - I have the most association-volunteer experience

in TREPAC and Governmental Affairs. That work is critically important to our profession, members, and consumers. I began to see how our committees fit and work together when I served on Public Policy-Business Issues. This experience gave me the whole picture of how our committees work for the betterment of our members and consumers.

- While I hope to always improve in the technology realm of our profession—including the utilization of AI—I also think that sometimes it’s good to stop and get back to the basics. We get wrapped up in the latest and greatest, and we just need to do some old-fashioned lead generation: make phone calls, write notes, and reach out to our customer base.
- Members should get more involved in Texas REALTORS® to have a say in what happens to and with our profession, to engage with other like-minded, successful peers, and to be in the know about everything about our association and profession.
- In my spare time, I enjoy spending as much time as possible with my family, chasing my seven grandkids, going to high school football and baseball games (my oldest son is a coach), and attending Texas Tech football and basketball games.

IMMEDIATE PAST CHAIRMAN

CHRISTY GESSLER

AHWD, CRB, CRS, C2EX, GRI, SFR, SRES, TAHS, TRLP

Liberty Hill | 512-818-3463 | christygessler@gmail.com

Gessler is the Broker/Owner of Freedom 512 Real Estate Group. She serves on the NAR Board of Directors and was the 2012 President of the Williamson County Association of REALTORS®.

- “ I have two favorite parts of my service as Chairman. The first was getting out into the communities throughout Texas and seeing the landscape and meeting people. The second was our legislative successes. I saw our hands all over the new laws and constitutional amendments on the ballot this year, and it made me so proud because millions of Texans will benefit from our work.
 - I look forward to continuing to work toward opening the lines of communication with more brokers throughout the state. We learned a lot this year when meeting with brokers prior to our regional meetings.

- The simplest way for you to get involved is to vote! I’m always amazed at the low voter turnout rates, but this means that Texas REALTORS® can absolutely be difference-makers in many elections.
- Due to the success of our legislative session in 2025, we opened the door to have more robust discussions with members about issues that face every Texan and how we can improve the quality of life in Texas and the experience of owning a business. I’m excited for our opportunities to continue to advocate in that space!
- I recommend training on communications, professional networking, and professional etiquette. We need to up our game on the types of conversations that we have and remember that we are professionals first.
- I really enjoy using MarketViewer in conjunction with the information coming out of the Texas Real Estate Research Center, as well as all the reports we get from Texas REALTORS® and NAR. We have great access to data.
- I chose Central Texas to be my home for so many reasons! We have diverse populations and a diverse landscape—and all the terrific food you could ever wish for! It’s clear to me why thousands of people are moving to Texas every day!

SECRETARY/TREASURER

DEBORAH SPANGLER

ABR, AHWD, CRS, C2EX, PMN

Houston | 281-703-0333 | deborah.spangler@yahoo.com

Spangler is the Broker/Owner of Spangler Realty Group. The former Texas REALTORS® Regional Vice President has served on the Board of Directors of the Houston Association of REALTORS® and Texas REALTORS®. She was the 2019 TREPAC Chairman and the 2010 Women’s Council of REALTORS® Texas President. Spangler is also an NAR Federal Political Coordinator.

- “ I was the director of a private Christian school for 10 years when one of the parents at the school asked me if I wanted to work as his buyer’s agent. He was a broker/owner of a REMAX office. I was reluctant at first, but the appeal of helping families get into homes was what sold me on accepting his offer.
 - What motivates me is being able to help people achieve one of the most exciting and satisfying milestones of their lives. I can help make it a successful accomplishment. Sometimes

homeowners have a difficult or emotional time selling a home they don’t want to leave. In those situations, I can help to make it easier and less painful.

- Why should you get involved with TREPAC? We have an opportunity to advocate not just for ourselves but for current and future property owners. It’s an opportunity to leave a legacy for our children and grandchildren by protecting the future of homeownership.
- If you want to be successful, learn people skills. Learn how to read people. Make sure you are listening and not putting your needs first or forming your own opinions of what they should want or do. Be a good advisor, learn your market, and get as much information as possible to help them make informed decisions.
- The quote that has truly applied to my leadership journey is from Zig Ziglar: “It’s not what happens to you that determines how far you will go in life. It’s how you handle what happens to you.” I see so many people give up, get angry, or play the blame game when they fail. Instead, they should learn from it and see it as an opportunity.

PRESIDENT/CEO

MIKE BARNETT

AHWD, CAE, C2EX, RCE

Texas | 512-480-8200 | mbarnett@texasrealtors.com

Barnett has more than 20 years of experience with the association after having worked as Chief of Staff for a member of the Texas House. He previously served as Texas REALTORS® Field Representative in North Texas, Director of Political Affairs, Vice President and Chief Operating Officer, and Executive Vice President.

- “ What really stood out in 2025 was just how caring and committed Texas REALTORS® are in every corner of this state. That pride was evident through the 10 regional meetings we attended, our conversations with brokers, and countless other visits.
 - Our association’s response to the devastating flooding in the Hill Country reminded me of who REALTORS® are at their core. Our members were there on the ground sweating, crying, and standing with families who had lost so much. We worked with local associations and community organizations to get financial assistance into

the community quickly. We were also able to activate NAR’s REALTOR® Relief Fund to support affected homeowners.

- What I’m most energized about is continuing the conversation with our members about the return on their investment in Texas REALTORS®. For \$157 a year, the value they can access—including forms, transaction management tools, the Legal Hotline, market data, and advocacy that protects their business and preserves the American Dream in Texas—far exceeds the cost.
- When I talk with REALTORS® and leaders from around the country, the thing they admire most about real estate in Texas is our association’s culture. Texas REALTORS® has spent decades building a culture of engagement and a deep understanding that in advocacy, you’re either at the table or on the menu—and the only way to get to the table is to show up.
- A book that has shaped how I think as a leader is *The Five Dysfunctions of a Team*. It’s a straightforward, practical look at what makes teams truly effective—and why team dynamics almost always outweigh individual performance.
- My family and I have always loved camping. There’s something about getting outside, unplugging, and taking in the incredible places we have in this country that really resets you. 

2026 REGIONAL VICE PRESIDENTS

The regional vice presidents are your representatives for policy decisions at the association. Their role is to gather feedback from their regions and provide it to the Texas REALTORS® Executive Board so it can make informed decisions about association policies. If you ever want to provide feedback or have questions about how these policy decisions are made, contact your regional vice president.

Regional vice presidents are also available for board or office presentations and can share the latest information about the industry and your association, including how Texas REALTORS® advocates on your behalf or the value of membership.

REGION 1	REGION 2	REGION 3			
 DONNA SUE CLEMENTS Lubbock	 GARY BONE Abilene	 ELIZABETH MCCOY Greater Fort Worth	 PAULA MCDONALD Granbury	 BRENDA TAYLOR Greater Fort Worth	 ALBERTO VAZQUEZ Arlington

REGION 5	REGION 6	REGION 7	REGION 8		
 MELINDA RANDALL Longview Area	 WAYNE DUNSUN Odessa	 OPEN POSITION	 KANDI LUENSMANN Fort Hood Area	 SARAH NORMAN Bryan-College Station	 KRISTON WOOD Five Points

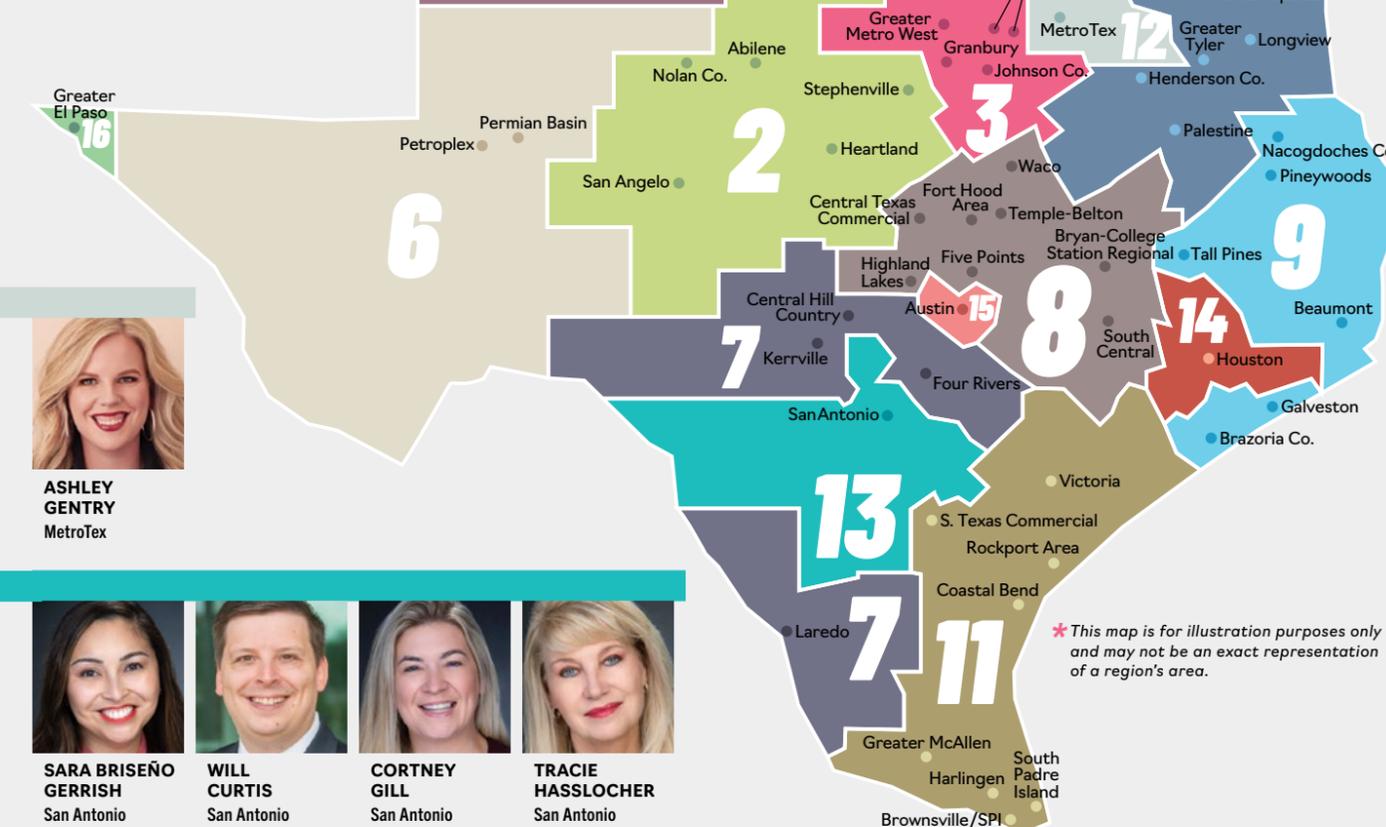
REGION 9	REGION 11	REGION 12			
 ANGIE WILLIAMS Pineywoods	 ADRIAN ARRIAGA Greater McAllen	 JEREMY DE LA GARZA Corpus Christi	 SHANA ACQUISTO MetroTex	 FRANCEANNA CAMPAGNA MetroTex	 KEVIN CASKEY MetroTex

REGION 12	REGION 13						
 GINGER GILL MetroTex	 RICHARD GREGORY MetroTex	 JAMES MARTIN MetroTex	 JOHNNY MOWAD MetroTex	 KENDRA NORWOOD MetroTex	 HANNE SAGALOWSKY MetroTex	 JEFF VARNELL MetroTex	 KIM BRAGMAN San Antonio

REGION 13	REGION 14						
 MARQUIS WILLIAMS San Antonio	 SUSAN ANNOURA Houston	 MARIO ARRIAGA Houston	 KARISHMA ASRANI Houston	 SHAD BOGANY Houston	 JAY BRADLEY Houston	 BOB CHRISTIAN Houston	 SHANNON COBB EVANS Houston

REGION 14	REGION 15						
 CATHY TREVINO Houston	 TINA WILCHER Houston	 MICHAEL WONG Houston	 EMILY BIBBY Austin	 BECKY DEBOTT Austin	 JAY GOHIL Austin	 JOB HAMMOND Austin	 TERESA SCOTT-TIBBS Austin

REGION 4						
 ROBIN MATA Greater Texoma	 AMANDA PHILLIPS Greater Texoma					



* This map is for illustration purposes only and may not be an exact representation of a region's area.

REGION 16					
 ASHLEY GENTRY MetroTex					

REGION 13	REGION 14	REGION 15	REGION 16							
 SARA BRISEÑO GERRISH San Antonio	 WILL CURTIS San Antonio	 CORTNEY GILL San Antonio	 TRACIE HASSLOCHER San Antonio							

REGION 13	REGION 14	REGION 15	REGION 16							
 SHAE COTTAR Houston	 MICHICA (MISH) GUILLORY Houston	 THERESA HILL Houston	 THOMAS MOUTON Houston	 INDRA MOUTON Houston	 KAT ROBINSON Houston	 CHAILLE SHORT Houston	 JO ANN STEVENS Houston			

REGION 14	REGION 15	REGION 16			
 BRANDY WUENSCH Austin	 SHY RODRIGUEZ Greater El Paso				

Get contact information for Texas REALTORS® regional vice presidents, committee chairs, and other leaders online. Visit texasrealestate.com/keyleadership.

2026 COMMITTEE CHAIRS

Learn more about what these committees do at texasrealestate.com/committees, and look for the volunteer signup in May.

ASSOCIATION EXECUTIVES	BUDGET	COMMERCIAL	CONFERENCE	CREDENTIALS	DIVERSITY & FAIR HOUSING
					
LINDSEY MARTINEZ South Padre	DEBORAH SPANGLER Houston	DAVID SCHNITZER MetroTex	LORENA PEÑA HENDERSON San Antonio	JEF CONN Lubbock	KEVIN CASKEY MetroTex

GLOBAL	HOUSING INITIATIVES	HOUSING OPPORTUNITY FOUNDATION (TARHOF)	LEADERSHIP DEVELOPMENT	LEASING & PROPERTY MANAGEMENT	LEGAL REVIEW	MEMBER BENEFITS	MLS & TECHNOLOGY
							
PIUS DAWSON Houston	DICK NORTH MetroTex	BRYAN JOHNSON Corpus Christi	BROOKE HUNT Greater Fort Worth	AMY HANSON MetroTex	MARCUS PHIPPS Harlingen	MICHICA (MISH) GUILLORY Houston	MIKE MURPHY Four Rivers

POLITICAL INVOLVEMENT	PROFESSIONAL DEVELOPMENT	PROFESSIONAL STANDARDS	PUBLIC POLICY BUSINESS ISSUES	PUBLIC POLICY INFRASTRUCTURE	PUBLIC POLICY LAND USE	PUBLIC POLICY OVERSIGHT	PUBLIC POLICY TAXATION
							
ANGELA WILLIAMS Pineywoods	MELISSA HAILEY MetroTex	BETTE WASHINGTON MetroTex	BART CALAHAN Greater Fort Worth	WARD ARENDT Houston	DAPHNE ZOLLINGER Greater Denton Wise	CAMERON WILLMANN Permian Basin	JENNIFER PARKER MetroTex

RISK REDUCTION	STRATEGIC PLANNING	TREPAC	TEXAS REALTORS® ISSUES PAC (TRIP)	YPN
				
STEVE STOVALL Abilene	JOB HAMMOND Austin	JAMES MARTIN MetroTex	LISA ELKINS Greater Metro West	JUSTUS CARLILE Greater Fort Worth

2026 EXECUTIVE BOARD APPOINTEES

These appointees join the Leadership Team and Regional Vice Presidents to constitute the 2025 Executive Board. The Executive Board manages all the association's affairs except the following, which require approval of the Texas REALTORS® Board of Directors:

- Amending the association's bylaws
- Electing officers
- Approving expenditures more than 10% of the annual budget
- Approving the strategic plan
- Approving increases in membership dues
- Defining regional boundaries.

ASSOCIATION EXECUTIVES APPOINTEE	COMMERCIAL APPOINTEE	APPOINTEE	APPOINTEE	APPOINTEE
				
JUSTIN LANDON MetroTex	COLBY NORRIS Lubbock	MARISELA HARPER Greater El Paso	KATIE KOSSEV Houston	LEIGH YORK Greater Fort Worth

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RED FLAGS WHEN LOOKING FOR YOUR NEXT RENTAL

How to spot and avoid rental fraud.

Have you heard about this rental scam? Legitimate-looking descriptions and photos depict a non-existent property or one the scammers don't have any legal right to rent. Some scenarios require you to act immediately if you want to rent the property. And the supposed landlord or property manager pushes plausible reasons for payment to happen quickly, perhaps in an unusual way.

This is the blueprint for the newest scam, the oldest scam, and every scam in between. No matter how advanced fraudsters get or what AI tools they use, the pattern is the same. Learning to spot the following red flags can help you avoid being tricked.



A PRICE THAT'S TOO GOOD TO BE TRUE

If the rent advertised is overly low for the market, your suspicions should be high.

PAY FIRST, TOUR LATER

No matter what story the person claiming to be the landlord or property manager tells you, don't pay a deposit or any rent before you have toured the property with the owner or a verified representative.

NO QUESTIONS ASKED

If all someone seems interested in is getting your initial payment, that may be because they plan to disappear afterward. Real landlords and property managers have a vetting process and will want to know more about you.

TOO MANY DETAILS

Don't be snowed by a lot of specifics—like why the landlord or property manager can't meet with you or why the current tenants shouldn't know you're considering the rental—especially if they all add up to someone asking you to do something unusual.

TOO FEW DETAILS

Be sure not to sign a blank or incomplete lease. Even if both parties are honest, working with a half-finished or missing lease is messy, but if it turns out rental fraud is involved, a signed contract someone else can fill out will make things harder for you to set straight.

THIS DEAL CAN'T WAIT

One of a scammer's most useful tools is urgency. If you're rushed, you're less likely to ask the questions that could expose the scam. So, slow down and check everything carefully.

You can look up property owners in the county records, and you can verify that a real estate agent has a valid license by checking the Texas Real Estate Commission's website. Also know that agents and brokers who join the association of REALTORS® are bound by our Code of Ethics to work for the best interests of our clients. Help us help you by keeping your Texas REALTOR® in the loop!

THE CLOSING

You Can't Find 'Someday' On a Calendar

If you are waiting for “when things are less busy” to work on an important goal, you’ll never get started, because life has a way of filling your time with new projects and obligations. The only way to learn a new tech tool or complete that CE course is to fit it into your existing schedule.

The good news is that you do have enough time—even if it doesn’t seem like it. It’s all in how you plan.

FOR ONE-AND-DONE PROJECTS, SCHEDULE THEM

You risk being interrupted if you try to fit a goal in between other tasks. Set yourself up for success by scheduling a time to tackle it. Treat this time like a real appointment, because it is one. Focusing on honing your social media strategy is just as valid as a team meeting or client call.

FOR HABITS, PICK A CONSISTENT TIME

Your days may be hectic, but they probably follow a similar structure. A good way to build a habit into a busy schedule is to pick a time you can consistently dedicate to that activity.

It doesn’t have to be a time of day; it can be tied to other circumstances. If you can’t listen to a two-hour podcast, play a few minutes whenever you are in the car. If you want to read more books, read five or 10 pages a day before going to sleep. Small steps add up over time.

FOR MAJOR PROJECTS, BREAK THEM UP

No one becomes a broker or expands to a new real estate specialty overnight. If you want to reach a big goal, make a detailed plan to achieve it over several months or years. Break the project into pieces that could fit into your busy weeks. Eventually, you’ll get there.



Image: ©A Stockphoto - stock.adobe.com

What's in it for MEMBERSHIP

- Unparalleled advocacy that protects REALTORS® and consumers
- 140+ forms exclusively for members
- Unlimited calls to the Legal Hotline
- MarketViewer real estate data
- Texas-specific designations & courses
- Professional standards
- zipForm contract management app

All this and more for less than \$160 in state dues!

Business is Better as a Member





Get the lay of the land before you lay any *foundation.*

Owning land you can hunt or fish on is a goal for many. Being able to eventually live on it would be a dream. Well, get ready to pinch yourself because it's possible. With a Capital Farm Credit recreational land loan, you can enjoy everything your land offers. And then when you find the perfect spot for a cabin or forever home, start building. We're here for you to help you make your land your own with our knowledge, guidance and expertise in financing recreational land and loans that have competitive terms and rates. So get to it, we can't wait to see what you can dream of. **To learn more, visit [CapitalFarmCredit.com](https://www.CapitalFarmCredit.com).**



Together we're *better.*™



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NMLS493828

