

How New Agents Turned
the Corner to Success **p. 10**

Stop Seller Fraud **p. 14**

Longtime President/
CEO to Retire **p. 18**

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WHY YOU SHOULD STAY INFORMED ABOUT TEXAS REALTORS® ADVOCACY AND THE 89TH LEGISLATURE

[EVEN IF YOU DON'T LIKE POLITICS] p.22

TEXAS REALTORS

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Turning the Corner

by Kellie Bartlett

How did your fellow REALTORS® find their footing in this business? Read what seven members had to say.



FEATURE

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Texas REALTORS® President/CEO Travis Kessler to Retire

by Joe Olivieri

The longtime leader looks back at 48 years with REALTOR® associations, what he'll miss, and what's next. He also shares leadership advice you can use in your business.

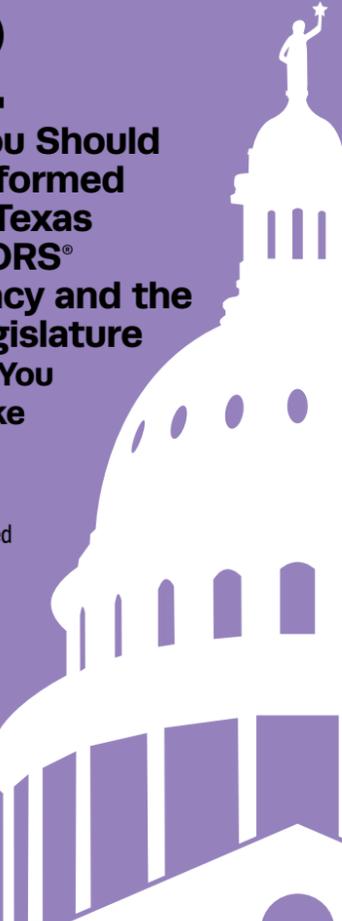
COVER STORY

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Why You Should Stay Informed About Texas REALTORS® Advocacy and the 89th Legislature [Even If You Don't Like Politics]

by Lia Mote

Getting engaged with what the association is doing at the Texas Capitol can make a big difference for you and your clients.



FEATURE

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How You—and Property Owners—Can Stop Seller Impersonation Fraud

by Joe Olivieri

You can be the first line of defense to stop fraudsters early on and share info to help property owners protect themselves.





Chairman's message

The 89th Texas Legislature is just around the corner, and with it comes plenty of opportunities and threats. Rest assured that Texas REALTORS® will work tirelessly on behalf of our 150,000-plus members to support good legislation and stop bad proposals in their tracks. That's what our association has done for more than a century now—protect private property rights for all Texans, including you and your clients!

As a busy real estate professional, you might take for granted how successful our association has been in shaping a great real estate business environment in Texas. Talk to REALTORS® in states with real estate transfer taxes, taxes on their services, and other challenging conditions, though, and you'll realize how important our legislative and political activity has been.

Also know that we don't wait until the legislature convenes. Our staff, lobby team, and countless members have not stopped working since the last session. Your Texas REALTORS® Public Policy Committees—Business Issues, Taxation, Land Use, and Infrastructure—discuss topics suggested by our members and staff. Each committee dives into the details with research and discussion, then proposes priorities for the next legislative session. The proposals get further consideration by the Public Policy Oversight Committee, Leadership Team, Legislative Management Team, Executive Board, and Board of Directors. A lot of eyes are reviewing our positions to make sure we are putting Texans' private property rights first!

I'm really excited about this year's list of legislative priorities. We'll tackle issues such as water, infrastructure, property taxes and insurance, HOA reform, foreign real estate buyers, squatters, and more. You should know that our expert team of lobbyists spends more time in the Capitol during session than they do in their own offices! REALTOR® leaders often join our staff at the Capitol to testify at legislative hearings as well. All are working hard on your behalf so you and your clients can continue selling and leasing residential and commercial real estate back home.

You can be part of the action, too! Mark your calendar to attend REALTOR® Day at the Texas Capitol on March 26. You'll join thousands of REALTORS® from all parts of Texas who will meet with our state representatives and senators to share customized talking points about our priorities. It's a great day of legislative advocacy, tasty barbecue, a tour of *your* Texas REALTORS® building (right across from the Capitol), and other fun activities.

Politics and real estate go hand in hand. Rest easy knowing we have a team of experts leading the way, but know that we also need you. Check out page 22 to read more about our legislative priorities, which came from the August 2024 policy issues survey sent to members, and learn how you can get involved.

It has been an honor to serve as your 2024 chairman of Texas REALTORS®. Thank you for this opportunity!



Texas REALTORS® Recognized for Outstanding Services for Commercial & Global Members

Texas REALTORS® has earned Diamond recognitions from NAR—the highest possible recognition—for superior programs and services in two real estate specialties.

Commercial Real Estate

Texas REALTORS® earned Diamond Commercial Services Accreditation. This accreditation means that your state association met rigorous criteria related to providing support and service to commercial REALTORS®. Those criteria cover the following areas:

- Communications
- Websites
- Member Recognition
- Education
- Professionalism
- Legislative and Political Advocacy
- Technology and Data
- Community Involvement.

Texas REALTORS® received a \$1,000 grant from NAR for earning this accreditation, which will be used to further support services for commercial REALTORS®.

Global Real Estate

Texas REALTORS® also earned the Diamond classification from the NAR Global Achievement Program for providing outstanding programs and services related to international real estate. Your state association was judged on five focus areas:

- Business Plan
- Marketing & Communication
- Events/Education
- Outreach
- Benchmarking.

According to NAR, “not only did you provide your members the highest level of service by giving them the tools, education, and networking they need to handle international real estate, you also continued to work hard and in innovative ways to connect your council to the global community in your market area and beyond.”

“We’re working hard on your behalf so you and your clients can continue selling and leasing residential and commercial real estate back home.”

Total TREPAC Investments in 2024

\$6.5 MILLION

37% participation among all REALTORS®

Learn more about the importance of TREPAC and how you can invest at trepac.com

REALTOR®-SUPPORTED CANDIDATES SOAR TO VICTORY

It was a good election for the 197 candidates who earned REALTOR® support. The combined winning percentage for those candidates in the general election was 99.49%, with only one REALTOR®-supported candidate falling.

With dozens of real estate issues coming up during the 119th Congress and 89th Texas Legislature, having allies inside the halls of power is a good thing for you and for your clients.

Here's how REALTOR®-supported clients fared in this historic election:

RPAC (federal races)

- 39 candidates (39-0)
 - 26 Republicans, 13 Democrats

TREPAC (state races)

- 4 statewide candidates (4-0)
 - 4 Republicans
- 15 Texas Senate candidates (14-1)
 - 8 Democrats, 7 Republicans
- 139 Texas House candidates (139-0)
 - 77 Republicans, 62 Democrats

THE CONVERSATION NO ONE WANTED: A PRICE REDUCTION

Your sellers expected offers by now. You believed the home would attract more interest, too. Whatever the underlying reason for the lack of activity, the time has come to discuss a lower price with your sellers. Here are some considerations:

Set expectations from the start

Many agents touch on a possible reduction when initially setting a price with the sellers. You can emphasize that current conditions support your suggested number but explain that markets can shift. Ultimately, what matters is how buyers react to the home when it hits the market. You can take uncertainty and emotions out of the equation by suggesting a schedule of when to revisit the price—but only if necessary—based on the number of showings or offers over a specified period.

Communicate early and often

What seller doesn't dream of a full-price offer the day the listing goes live? The longer you let that belief linger, the harder the news will hit that the property isn't attracting the expected level of interest. You can preempt that big disappointment if you provide your sellers regular updates on showing activity and responses from buyers who have toured the property.

Bring data and feedback

It's not enough for sellers to know they haven't received an acceptable offer; they want to know why. You can answer that question with the latest market activity, highlighting recent changes in sales, pricing, inventory, interest rates, and other factors. (You can get accurate, custom data from MarketViewer at [texasrealestate.com/marketviewer](https://www.texasrealestate.com/marketviewer).) Combine that data with the number of showings and specific feedback about their home to give the sellers an even clearer picture.

Put the decision into context

You may want to bring up the sellers' initial goals, especially if they wanted a quick sale. Other considerations include carrying costs on their current property and their desired timing for moving to their next home.

While the decision to reduce the asking price rests with the sellers, you can help them attract more interest and an offer with data, communication, insights, and guidance.



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COLORS CAN MAKE YOUR BRANDING POP

Color has instant impact. An exciting red, a calming blue, or an elegant gray can quickly set the tone. Whether you are branding (or re-branding) your brokerage or looking to make yourself memorable as an agent, color can play an important role.

Do you have a signature color? Tying together all the elements of your brand with a consistent color scheme can make you more recognizable. It can also show that you attend to the details.

Think of all the opportunities you have for a splash of color: your website banners and images, your personal logo, business cards, signs, promotional materials, and giveaway items. You might even consider adding a hint of your color to your wardrobe—a scarf, tie, or bag could subtly extend the theme.

Does your brokerage or franchise already have established colors? If so, you might choose a complimentary color for your individual branding that harmonizes with the company color scheme. Check with your broker or franchise to make sure you are following any relevant rules or guidelines.

What do colors suggest?

Color has been shown to affect mood and perception. Here is a list of colors in order from most- to least-used in major real estate company logos, according to 99designs, with some qualities people often attribute to them:

- Blue:** stable, calm, trustworthy.
- Black, white, and gray:** elegant, formal, simple.
- Red:** exciting, energetic, important.
- Yellow:** optimistic, cheerful, affordable.
- Green:** fresh, prosperous, natural.
- Brown:** dependable, supportive, down-to-earth.
- Orange:** enthusiastic, playful, warm.
- Purple:** creative, luxurious, imaginative.
- Pink:** youthful, charming, sensitive.

Refine your tone.

There are many shades, even within color groups. When choosing, consider how you would like people to feel about your brand. Do you want to project approachability with warm colors or serenity with cool colors? Maybe you would like to emphasize energy and affordability with bright shades or signal sophistication and balance with monochrome or softer hues. Whatever you choose, use your colors as often as you can to promote a consistent and meaningful brand identity.



Mmm, It Smells Like Sales In Here

Baking cookies before an open house to fill the air with an appealing smell may be old advice, but it has new scientific backup. A study asked people from a wide variety of cultures to rank odors from most to least appealing. The clear winner across cultures was a classic ingredient in baked goods: vanilla. It was followed by citrus and floral scents.

Other studies on scent marketing have shown that people appear to respond positively to scented environments, spending more time and money in them than in unscented spaces. Some major homebuilders have even used commercial scent diffusers to enhance the atmosphere in their model homes. Should you follow their lead, though?

Consider carefully before introducing a new scent to a property you are showing. Many people are sensitive to odors and it's easy to overdo it with sprays, scented candles, or portable diffusers. You also don't want visitors to think you're trying to cover up a problematic odor like smoke or mold.

If you or your sellers do decide to add a whiff of something nice to the air at a listing, keep it subtle. Try letting some fresh air in first to clear any stale smells, and then start with less scent than you think you'll need – unless you're baking cookies, in which case, the more the merrier!

Adding FAQs to Your Website Can Lead to Leads



Your website probably tells potential clients how to get in touch with you, but does it demonstrate why they should? One way to quickly establish yourself as a helpful resource is to provide frequently asked questions, complete with thoughtful answers.

You might start with a list for buyers and another one for sellers. Or, if you have a specialty like property management or commercial realty, you might begin with an FAQ targeted to your niche. Then explore other subjects that you talk about often with clients. For instance, information about area neighborhoods can assist customers with their research while also branding you as a local expert.

Sharing that expertise could help your site rank better with search engines, too. Questions and phrases that people search for can form a natural part of your FAQ section. Site visitors are likely to spend more time on your page if you provide engaging content, and that may help with SEO. And including links between topics and pages makes it easier for readers to navigate while also giving search engines a better map of the structure and content of your site.

Don't forget to include calls to action! Questions lead to more questions, so there are lots of opportunities in an FAQ for prompting readers to ask things you love to hear, like *How can we work together?*

HOW RENTERS INSURANCE PROTECTS LANDLORDS (EVEN SHORT-TERM ONES)

A tenant who has renters insurance may get help after a broken water pipe destroys his belongings. But landlords may also be grateful for that same policy, as it can be a first line of defense against claims related to the property and keep a claim off their record while avoiding a large deductible payment.

Barney Schwartz is Senior Vice President of Assured Partners, a Texas REALTORS® risk management partner.

He says renters insurance can not only cover property damage caused by the tenant's negligence, such as from a house fire or water intrusion, but also injury claims that occur onsite. So if a tenant's unauthorized pet bites a visitor, or a tenant and tenant's guest get into a fistfight, the tenant's policy could help settle some or all of a claim filed against the landlord and/or property manager.

While an aggrieved party may include the landlord in a claim, a legal determination of blame and who is responsible for paying damages would ultimately come down to who was negligent, Schwartz says. A tenant's insurance would be primarily responsible for a settlement when the tenant is the negligent party.

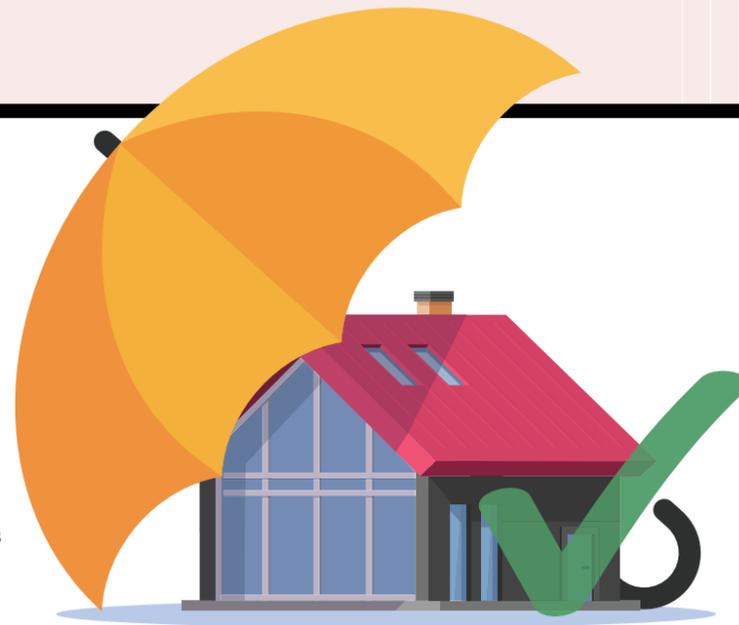
How much and which circumstances the tenant's insurance may cover depend on the policy the tenant purchases. In most cases, policies purchased directly from an apartment complex will typically only cover tenant-negligent property damage and not bodily injury. If tenants purchase it on their own, it should cover both, as well as coverage for their contents.

Another advantage of renters insurance is the potential availability of displacement funds in case an incident prevents the tenant from staying at home.

Conversely, if a tenant does not carry renters insurance, the landlord may face exposure.

Landlords can utilize companies that "force place" insurance if they do not receive proof of insurance from the tenant. That coverage may not be as comprehensive as what can be purchased by tenants, Schwartz says. In many cases it will not cover bodily injury claims to guests.

Landlord clients should have their own liability coverage as well. They should review the policies for any exclu-



sions that may apply. Some policies may exclude dog bites or assault and battery, for example. Landlords should carefully read their policies and discuss them with their insurance providers to fully understand what is and is not covered.

Short-term landlords, including leasebacks, need appropriate coverage

Property management clients are not the only ones who benefit from insurance related to rental properties.

Consider a scenario where after a sales transaction closes, a buyer allows the seller to continue living in the house for a month before moving out. Then something happens to the property. Whose insurance covers it?

Not the seller's, because the seller doesn't own the house anymore. But the buyer could have a coverage issue as well. The buyer doesn't live there, a requirement in the standard

homeowners policy. The buyer most likely did not insure the home as a rental property.

Buyers can check with their insurance carrier to see if they

could purchase temporary rental insurance or add a landlord endorsement to their homeowners policy during lease-back situations, Schwartz says. "There are many options to get coverage during this time," he adds.

The owners of short-term rental (STR) properties should make sure they have appropriate coverage, according to Schwartz. They may be better served by a policy for landlords because they are renting to tenants. STR owners should speak with their insurance carrier to learn what coverage is available.

When it comes to how much coverage is sufficient for renters or for landlords who decide to require renters insurance, Schwartz notes that \$300,000 or more in personal liability coverage instead of the more common \$100,000 is only a minimal additional expense.

DON'T LET YOUR REALTOR® MEMBERSHIP GET SUSPENDED

If you don't satisfy NAR's Code of Ethics training requirement by the end of this year, your REALTOR® membership will be suspended. If you still haven't completed the training by March 1, 2025, your membership will be terminated.

What Is All This About?

All members must complete Code of Ethics training every three years. The current deadline by which all REALTORS® must take the training is December 31, 2024.

How Do I Check My Ethics Training Status?

Visit texasrealestate.com/ethicstraining and click the Check Your Status button.

What Courses Satisfy the NAR Requirement?

Texas REALTORS® has provided links at texasrealestate.com/ethicstraining to these courses:

- Live NAR Code of Ethics class (3 hours of CE on Zoom)
- Free on-demand NAR Code of Ethics training
- Free on-demand NAR C2EX endorsement
- Ethics classes through The CE Shop.

If you have questions, contact your local association of REALTORS® or the Texas REALTORS® Association and Member Development Department at education@texasrealtors.com.

YOU MAY HAVE TO FILE A NEW BUSINESS REPORT

Many businesses are required to file a new federal report by January 1, 2025, to provide company ownership information intended to help the U.S. Department of the Treasury fight money laundering, terrorist financing, and other corrupt financial activities. Required information includes details about the entity and information about the entity's beneficial owners.

Companies required to file this information include corporations, limited liability companies, and any other entities created by the filing of a document with a secretary of state or any similar office in the United States. Entities not required to file with a secretary of state or similar office do not need to file a BOI report. Such non-filing entities include common law trusts, general partnerships, and sole proprietorships.

Note that companies formed in 2024 are required to file within 90 days after formation, and entities formed after January 1, 2025 must file within 30 days.

Penalties for failure to file or providing false or fraudulent information include fines of \$500 per day up to a maximum of \$10,000 and up to two years in prison.

Learn more at fincen.gov/boi, or scan the code for a more-detailed article from the March/April issue of *Texas REALTOR*®.



Your Forms

Often used after a contract terminates, the *Release of Earnest Money* (TXR 1904) form allows buyers and sellers to release themselves, their brokers, the title company, and the escrow agent from liability under a contract. The form includes space to instruct the escrow agent on how to distribute the earnest money. *Release of Earnest Money* can be used with residential, commercial, and farm & ranch properties. Spanish and Vietnamese translations are available for informational purposes only. *Release of Earnest Money* is one of more than 140 forms exclusively available to members of Texas REALTORS®.



My buyer's right to terminate the contract under Paragraph 5B has expired, but his inspector found serious foundation problems and possible mold because of a prior roof leak. Can the buyer still terminate the contract after the option period because of these issues?

A buyer can't terminate a contract after the option period has ended just because the inspector found problems. However, some buyers may have an additional right to terminate in this situation. Under Paragraph 7E, if the buyer's lender requires that these problems be repaired as a condition of making the loan and the buyer and seller can't agree on who will pay for the repairs, then the contract will terminate. The buyer will retain the earnest money. In addition, Paragraph 7E provides that if the cost of lender-required repairs exceeds 5% of the sales price, then the buyer may terminate the contract.

Turning the Corner

How new agents faced the challenges of getting started and found success.

by Kellie Bartlett



Texas REALTOR® magazine asked members who have been licensed less than five years what helped them find their footing in the real estate business.



Small Leads Led to Big Sales

Jackie Carlson started in real estate at a tough moment: March of 2020. With her broker's physical office closed because of the pandemic, she spent those early days doing a lot of reading, listening to podcasts, and self-teaching, she says.

She also realized she was going to need help. "It was clear there was a need to invest in generated leads," Carlson says. Her perspective, she says, is "all leads require all of me, and all leads matter." Carlson took every lead she could get, no matter how low the price point.

That strategy paid off. "I found that small leads turn into big leads quickly, and big leads turn into big referrals," she says. One closing on a \$6,000 lot spun off a significant amount of new business. Within months, five members of the client's family also became clients. Another time Carlson started with a lead on a \$25K lot, "but after many showings the client decided to buy a \$230K home," she says. That was one of 45 transactions she closed in 2021, which won her a "hustle" award from her brokerage.

Carlson's advice to new agents is to "hustle with all leads and referrals, most specifically the smaller transactions, because I can assure you in time they do turn into bigger closings."



Joining the Right Team Brought Wins

"The number one step I took was joining a team—the right team for me," says Miranda Michael. For her, the right team was a faith-based brokerage. "It's a community where we lift each other up, support, and encourage one another," she says. "They are inspiring and fill my cup every day!"

The team Michael joined also helped her find clients. "In these first 11 months, the leads I've received from my team have been the foundation of my real estate transactions," she says. "I can't stress enough how important it is to find a team that aligns with your values and supports your growth."

Being part of the wider community has also helped Michael find her footing. She encourages other new agents to do the same. "Get comfortable with the uncomfortable—put yourself out there!" she says. "Join the local chamber, show up for events, and be present in your community. It's not always easy, but it's worth it."

Michael has found success through showing up, even when that means bringing her two young sons with her. "Take the kids, the family, the dog—whatever you have to do to be present for your clients. They will appreciate the integrity, work ethic, and grit you bring to the table."



Facebook Group Provided Base for Serving Servicemembers

For almost a year after Lynn Kirkman was licensed in 2020, nothing seemed to click. "I tried the leads that my broker provided. I tried buying leads," she says, "but they just didn't pan out."

Kirkman's breakthrough came when she started a Facebook group for military personnel moving to the San Antonio area "to help them find housing before they get here, so they can just move in and go straight to their house," she says. "I'm basically their boots on the ground here."

The group grew slowly, but once it had 500 members, the algorithm started putting it at the top of relevant searches. At that point, interest in it exploded, Kirkman says. "I consistently get two to three leads per month who either buy or rent."

The group is a private one, so prospective members must answer a few questions and provide their emails before joining. "I vet them very, very strictly," she says. "Nobody in the group is going to be spamming or anything like that."

As a former military spouse, Kirkman finds it satisfying to help a group she cares

about. “Military is always family,” she says. “Whether you’re retired or active duty, we’re still family.”



Open House Opened Opportunity

“After personally moving 12 times within 18 years, I have a unique perspective and understanding of relocations and the essential skills required to ensure a smooth move,” says Jennifer Foster, whose experience as a military spouse

sparked her interest in real estate. She received her license in 2022.

There was a learning curve, though. Early on, if things did not go smoothly, she says, she took it personally. “After speaking with other agents, I realized that I cannot control everything or everyone, and things may not always work out like I plan or hope,” Foster says. “So I have learned to be a pessimist in private but an optimist in front of others.”

Foster found her first success through being open to possibilities. At an open house she hosted for another agent, she met a couple who wanted to see a different house in the neighborhood. “They were so happy that I was willing to stay and work with them, they agreed to meet me after. I pulled some additional homes that I thought they would like as well, and we ended up making an offer on one of the ones I chose for them!”

“That first transaction was the turning point for me,” she says. “It gave me the confidence and experience to believe that this was a career I could succeed in.”



Time Blocks Removed Roadblocks

When Willow Farrar West got her license four years ago, she was only 19 years old. “I was terrified of coming off as naive or overly excited,” she says. But she quickly found mentors in the agents at a brokerage where she worked part-time doing social media and administrative

work. “I kind of clung to them,” she says. “I asked them a billion-trillion questions, and they were so gracious.”

West started a rigorous routine: “I began time-blocking and requiring myself to follow up with leads, write expired letters, and cold call for four hours every day,” she says. “At first, it was miserable, but after a while you form a habit, and if I didn’t do that for one day, it felt like I was not working.”

Once she started getting steady sales, West devoted some of that time to social media. She focuses on short informational videos for first-time homebuyers. “I’ve had clients say I chose you because you made it sound attainable. And that’s my goal—to make it seem like it is not this scary, awful, painful process.”

West recommends that new agents devote themselves to learning from mentors and commit to time-blocking. “Give it your all for six months,” she says, “and I’m very confident that you’ll find success.”



Social Media Parties Gave Something to Celebrate

When instructors at her brokerage suggested trying social media, Brianda Mora took notes and took the advice to heart. It was slow at first, but “even if I uploaded something and it only



had 10 likes, that was me being in front of 10 people,” she says. “I was consistent, and I would sit down and plan what my content was going to be for the week.”

In addition to sharing tips for new homebuyers, Mora celebrates her newly minted homeowners. She hosts ribbon-cutting ceremonies with confetti, champagne, and a red-carpet walk with balloons and presents for her clients. “You see the joy in their eyes,” she says.

Millions of others have now witnessed that joy. “After being consistent for a little bit over a year and a half, one of my videos went viral,” she says. Her Instagram page quickly went from having a couple thousand followers to tens of thousands.

Instagram is Mora’s primary source of leads, but her closing-day parties also yield good referrals. “I tell them, bring your family. We’re gonna celebrate,” she says. “And then so many times it has happened that a month later, I’m helping their family member search for a new home.”

The celebrations keep Mora energized, too. “Sometimes at night I won’t sleep because I’m like, *What can I add? What would be fun?*”



Supportive Broker Helped Leverage Experience

Jordan Burks had a window into the real estate world before getting her license. She worked at a title

company for six years and was active in her local REALTOR® association. “But it’s not until you have that first tangible contract that you really can learn by doing.”

Burks is grateful to her broker, who helped her not to get overwhelmed when her existing contacts started her business off faster than she had expected. “It was 2021; everything was crazy,” she says. “Thank goodness for my amazing broker who was there with all of my calls and questions and shenanigans because I didn’t have my systems in place.”

Now that the market has slowed, Burks has time to focus on nurturing the relationships that bring her referrals. “With all of the changes that are happening right now, it can cause people to get into a tizzy,” she says, but she encourages her fellow agents to “give yourself grace and not to compare yourself to other agents.”

Burks plans to “control the controllables” and stay flexible. “I think that’s also what I love about real estate—it’s not stagnant. It’s ever changing. It keeps me on my toes.” ★

KELLIE BARTLETT is assistant editor for Texas REALTORS®

HOW YOU— AND PROPERTY OWNERS—CAN STOP SELLER IMPERSONATION FRAUD

With diligence and attention, you can prevent many cases and help people recover when scammers strike.

by Joe Olivieri



Seller impersonation fraud is a growing and increasingly sophisticated scam facing Texas landowners. The swindle can take months of legal hassles and title work to repair while costing thousands of dollars to property owners and potential buyers.

Real estate and title professionals can be the first lines of defense. Your careful vetting can stop fraudsters early on. But property owners also can help protect themselves.

Here are tips from two experts you can share with your clients and contacts.



Roland Love



Latra Szal

BEFORE THE FRAUD

Know the Targets

Fraudsters love properties where the owner isn't home: unoccupied land, vacant lots, raw land, vacation homes, and short-term rentals, according to Latra Szal, President of Texas National Title.

A lack of active attention at the property allows the scam to move forward. "That's what they're looking for," says Roland Love, Vice President of Business Alliances and Field Operations, Dallas-Fort Worth, with Independence Title.

Occupied properties can still be targets, but someone's much more likely to catch on: imagine a tenant or a property owner watching a stranger put a for-sale sign in the front yard.

Additionally, properties owned free and clear may be at risk because there are fewer parties involved in a sale. When lenders get involved, they'll start vetting the transaction as well, which could uncover the scam. "If the house has a lien on it, then the thieves have to pretend to be the lender, too," Love says. "But they do sometimes. These guys have no limits."

Property Owners Can Set Up Alerts

Property owners may be able to register their email address and contact information with the county to receive alerts about changes to property status, Love says. Property owners can check with their county government to see if this free service is available.

Similarly, property owners can sign up for alerts with listing platforms. That way, they can quickly learn if their property gets listed by someone without authorization to do so.

If You Can't See the Signs in Person, Find Someone Who Can

Most property owners won't know their property is for sale unless they are searching online, says Szal.

Property owners can check up periodically in person, if convenient. If that's not possible, it's helpful to ask a trusted friend to look for for-sale signs or other indications of fraudulent activity. "If I'm the owner, I would want to do regular checks of the property," she continues.

Friends, neighbors, and even total strangers can help the property owner stop fraud if it's well known the property isn't for sale. The property owner can post signs on the land or in the window of a building onsite saying the property is not for sale. Agents visiting the property will see the signs and know the deal they're working on is a fraud.

Property owners can ask their neighbors to reach out if they see something suspicious.

Consider Making it Official

"If you wanted, you could hire a lawyer to record something and file an affidavit saying you have no intent to sell the property," Love says. "A title company would pick that up in a title search. However, there can be unintended consequences with this approach. It clouds the title, may draw creditor attention, and what if the owner dies with the affidavit remaining in place?"

“
THE MORE TIME
THAT PASSES
AFTER THE
FRAUD TOOK
PLACE, THE MORE
COMPLICATED
CORRECTING THE
PROBLEM MAY BE.”

DURING THE FRAUD

Love advises listing agents to send a thank you note to the address the appraisal district has for the owner. “If there’s an absentee owner, they’re getting the tax statements sent somewhere else,” he explains. “I like this because it’s just a good practice to send a little *Thank you for your business and I look forward to listing your property*. And if the owner isn’t selling the property, I’ll get a call right away.”

Property owners will likely reach out to the listing agent when they discover a fraudulent listing. They could prove they are the rightful owners by producing relevant documentation and corroborating details. Once the scam has been uncovered, the listing agent may contact the potential buyers to stop the deal.

The agent would need to notify the MLS and report the property to the title company and underwriters. Title companies may share that information so the scammer cannot try the same tricks at a different company.

“Title companies have additional resources to prevent fraud,” Szal says. “We can do chain-of-title research and have access to systems agents and the public do not.” Some title companies have a team in place to review suspect transactions.

And, of course, contact the police and FBI when a fraud is discovered. Visit ic3.gov for more information.

WATCH OUT FOR FAKE TITLE COMPANIES

Criminals have started impersonating title companies as another way to steal buyers’ money.

In this new version of seller impersonation fraud, the scammers contact the buyer or agent with instructions to use a fake title company for the closing. According to the Secret Service, the scammers provide wiring instructions, and the buyer sends money to the scammers’ account.

Just like other ways to verify aspects of a transaction, taking a closer look and validating details are key. Independently verify the title company’s information. If possible, visit the company’s brick-and-mortar location and contact the bank they use.

Does this company primarily communicate via email? Review all correspondence carefully. Do their email addresses and URLs match what you find when you research the title company yourself, or is it slightly different? Are there spelling and grammar mistakes?

One red flag is if the title company conducts business using systems that are not secure, the Secret Service says. A real title company would not send wiring instructions by email without additional precautions.

You or your clients should not be pressured to move quickly, especially if you have doubts about the transaction. Asking a few questions could stop an expensive and damaging fraud.

MANY SCAMMERS WILL TRY TO COMMUNICATE ONLY BY TEXT OR EMAIL AND NOT MEET IN PERSON. SOME HAVE BRANCHED OUT TO VIDEO CONFERENCES OR LIMITED PHONE COMMUNICATION.

AFTER THE FRAUD

If the fraud is only discovered after a transaction closes, there are steps property owners can take to remedy aspects of the problem, Love says. Legal actions to resolve seller impersonation fraud could take anywhere from a few months to more than a year.

It’s a good idea for property owners to retain a real estate attorney to help navigate the process regardless of how smoothly everything goes. The more time that passes after the fraud took place, the more complicated correcting the problem may be. If the parties work together, the process of signing documents to clear the title should be relatively straightforward. If the parties can’t work well together, the situation may need to be resolved in court.

If you were the listing agent or buyer’s agent on a transaction that turned out to be fraudulent, you might be contacted about what happened. You might also be asked to work with the buyer, title company, and law enforcement to clean up the damage from the fraud.

“It’s a challenge because you’ve got an innocent buyer saying I paid good money and I’m not giving up,” Love says. “The buyer has a title policy but will likely face a total loss.”

Property owners in some jurisdictions can ask a judge to make an *ex parte* action—one that involves only one of the parties—declaring the activity on their property was fraudulent, but some judges will not grant that action, Love says.

While property owners can do a lot to protect themselves, real estate agents can do more to identify scams and help clients.

How You Can Help

If you are a listing agent, always consider how the person claiming to be the seller contacted you. Many scammers will try to communicate only by text or email and not meet in person, Szal says. Recently, some scammers have branched out to video conferences or limited phone communication. “They will schedule a Zoom but on the day of the call, their camera happens to be broken,” she says.

If you ask for identification, does the “seller” provide it slowly or not at all? “There are a lot of searches you can do when you have the ID,” Szal says. Even an internet search can quickly show that a so-called owner is not telling the truth. “We were shown a passport ID recently with a substituted photo on it. The photo was too big,” Love says. “We found out the photo was taken off the internet and was a deceased convicted murderer.”

Ask questions only the owner would know. “If it’s vacant land, I may ask, ‘Is there anything that keeps me from being able to visit the property?’ Maybe they say no, I go out there, and I discover there’s a fence with a locked gate. A real owner would know that,” Szal says.

Not having a survey isn’t a red flag but it’s worth noting if other red flags are present, she advises. It’s likely the actual property owner would have a survey. All-cash deals are becoming more common but should also draw your attention. “Maybe they want to list below market value or close quickly,” says Love, adding those are both warning signs.

“One of the biggest signs is if the seller wants to sign remotely or even push to use their own notary,” Szal adds. “We require a vetting process for the notary. And the more the seller pushes back and asks why we are vetting the notary, the more we want to check.”

Being unable to attend the closing is a possible indicator of a scam, Love says. The cons have become much more sophisticated in the last year, according to Szal. Earlier, criminals were using homemade contracts; now they are using Texas Real Estate Commission contracts.

Scammers have been contacting agents and listing homes in the MLS. “They’ve figured out we’ve picked up on their social engineering tricks and they’re getting creative,” she continues. “A fraudster may email the agent asking for a copy of the receipted contract and request to change the seller’s contact information. We’ve seen agents get tricked, forwarding the message to the title company asking the title company to update the details to the scammer’s information.” ❏

JOE OLIVIERI is a business writer who frequently writes for Texas REALTOR®.



AGENTS SHOULD ALERT THE MLS THAT THE DEAL WAS FRAUDULENT. SOMETIMES PROPERTIES HAVE BEEN REPEATEDLY LISTED BY FRAUDSTERS.



Texas REALTORS® President/CEO Travis Kessler to Retire

Leader reflects on 48-year career entirely with REALTOR® associations.

by Joe Olivieri

REALTOR® association work has always been a team sport for Travis Kessler. For the longtime president and CEO, every achievement ties back to the REALTOR® family.

Anytime a personal accomplishment is mentioned, Kessler will point the spotlight on volunteer leaders and association staff. “Texas REALTORS® is where it is today thanks to the engagement of its members,” he says when asked to reflect on his tenure as CEO. “This organization is always working to address the needs of the members. The collaboration of staff, committees, the Leadership Team, and local associations has contributed to the success of Texas REALTORS®.”

He’s also quick to thank the association’s past CEOs and leaders for their guidance and vision. But if you press him, he will get around to reflections on leading Texas REALTORS® since 2010 and his thoughts on retiring at the end of March 2025. He’s excited to spend quality time with his wife, Shelley, and their two daughters and four grandchildren. There’s talk of a family cruise to Alaska next year.

March still feels a long time away for Kessler. Today he’s doing what he’s done every day for the last 15 years: whatever needs to be accomplished to ensure Texas is a great place to buy, sell, and lease real estate, and that the members of Texas REALTORS® are getting the best from their association.

“It was a difficult decision,” he says of retiring. “I’ve been very fortunate to have a life-long career with the REALTOR® organization. I think it’s rare to start and end in the same industry. I take a lot of pride in my work, and the REALTOR® organization has made a big difference in my life.”

Growing in leadership

Kessler started working for the then-Texas Association of REALTORS® in July 1977, two months after graduating from The University of Texas at Austin. He began in the Education Department, working on the Graduate, REALTOR® Institute program. Kessler left Texas to work for REALTOR® associations in Colorado and Louisiana before coming back to Texas to serve as CEO of the Greater Fort Worth Association of REALTORS®. He spent a decade in Fort Worth and a dozen more years as CEO of the San Antonio Board of REALTORS®.

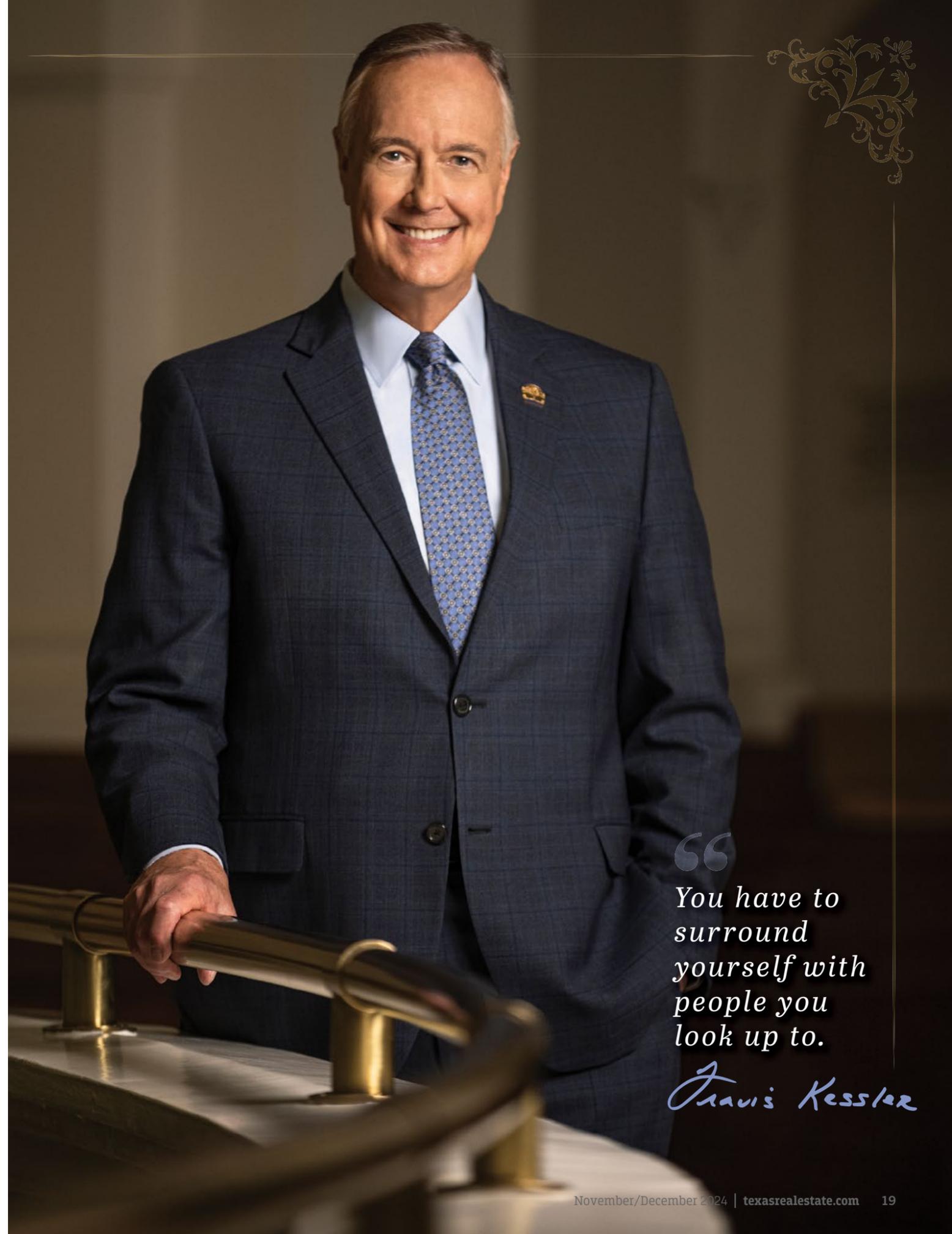
He is a two-time recipient of the Tom D. Morton Award for local association executive of the year in Texas. In 2009, he was honored with NAR’s prestigious William R. Magel Award, the highest given to an association executive from the national association.

A big believer in continuing professional growth, Kessler proudly displays the credentials he earned as a REALTOR® Association Certified Executive (part of the first

”
You have
influence when
you maximize
the talent of
the people
around you.

“
You have to
surround
yourself with
people you
look up to.

Travis Kessler





Travis Kessler pictured with his family.

cohort to help develop and earn the RCE) and a Certified Association Executive. He's also been named to the Swanepool Power 200 list of influential leaders in real estate for the last nine years.

When Kessler became CEO in 2010, Texas REALTORS® had approximately 80,000 members. Today there are more than 150,000. Alongside that growth came an increase in the association's influence and its service to members.

"The role of CEO has changed tremendously over the years," he says. "It is not just the importance of responsible management and oversight of staff and volunteers. You wear multiple hats. You need to be as knowledgeable of the industry as a real estate practitioner. You need to keep up with the liability aspect—forms and contracts and changes to the law. You need to have a vision for what's next. Good or bad, opportunity or challenge, you need to be prepared for it. It's also important to develop future leaders to get the right people in the right places to play a big part in future growth."

Building a legacy

It's hard for Kessler to identify a single proudest accomplishment during his time as president and CEO. "Probably the overall success of the organization," he replies. "That Texas REALTORS® can operate at the highest levels and have a sustained relevance. We are well-respected as an organization across the country because of our credibility."

One personal highlight was helping to develop the Texas REALTORS® Leadership Program in the early 2000s. Kessler and other local association leaders had seen how successful leadership programs were through local and state chambers of commerce. "Making leadership training REALTOR®-centric was a pivotal change for our organization. That program has made such a difference for countless members—not just professionally but also personally, in civic participation, and in members' communities," Kessler marvels. "It has really transcended the real estate profession and has made a difference in people's lives, which also benefits our associations."

He is also gratified by the emphasis on strategic planning that has helped Texas REALTORS® achieve its goals. The association surveys members and incorporates their needs and expectations into the demands of the organization. "It's like I always say: The strategic plan drives the budget, and the budget drives the resources. Then the staff implements the programs and projects based on the resources."

He has enjoyed working alongside staff and volunteers to amplify the association's already successful governmental affairs activities. The association's strategic approach at the Texas Capitol is always evolving and has led to some of its greatest achievements.

In a world where data is more important than ever, the association's MarketViewer is another bright spot. This platform of robust, accurate real estate data provided exclusively to members would not exist without the relationships and trust Texas REALTORS® built with local MLSs and the Texas Real Estate Research Center, he says.

Kessler touts the legal resources Texas REALTORS® offers its members, such as 140-plus forms, the Legal Hotline, and risk management information to help members safely conduct business. He continues listing the many services Texas REALTORS® provides, from professional development to Code of Ethics enforcement to technology solutions and more that make Texas REALTORS® a shining example in the country.

"I know that's a long answer, but it also isn't long enough," he jokes. "There have been so many milestones we've reached as an association.

I can think back and name countless new opportunities, educational sessions, advocacy wins, and innovative programs. I could be here all day. It's been so valuable to the members, and this relevancy means a lot to me."

What he'll miss

While Kessler views his work as serious, you can hear how much he enjoys what he does. His voice brightens as he describes all the ways he stays up to date with industry changes. As he talks, he gestures as though gathering information from several places in front of him.

Connecting with his REALTOR® family also gives him great joy. "I loved the regional meetings each year," he recalls. "The members are so proud of their hometowns and their reputation in the community. I'm a native Texan, and during these 15 years, I've gone to places I'd never seen before in the state."

Kessler has enjoyed the camaraderie of working with staff, many of whom have been there since before he came on as CEO.

He remembers seeing the association at its very best during the uncertain early days of the pandemic. "We worked with the governor to get real estate designated an essential service," he says. "We had the reputation and professionalism to be able to achieve that goal. It was a big turning point, and it speaks to the voice the REALTOR® association has."

Life after March

The Leadership Team, including Kessler, and a search committee of member-leaders are hard at work to identify a new CEO. Whoever is chosen is in rare company. Only four people have served as CEO of Texas REALTORS® in its 104-year history (there were administrators in the association's early days), and Kessler values the personal connections he made working with the other three: Benny McMahan, Jim Sawyer, and Ervin Luedtke.

It was difficult for Kessler to imagine stepping back from his career, so, naturally, he got to work. "I took a class on how to transition into retirement," he says, smiling. "You can't just shut it off. I am having to learn what it will look like when I am no longer in this role." Just like the meticulous planning he employed as an association executive, he's drawn up a plan and is excited to focus his energy at home and on other personal endeavors.

Reflecting on his career, Kessler says that real estate association management has always been more than a profession to him. "REALTORS® are helping buyers and sellers build wealth and access opportunities. Real estate is a pillar of the state's economy. But it's also the pride of ownership that makes people proud. *That's* the same today as it was years ago. You have a place you can call your home. I have such respect for the association and have made life-long friends while working in the REALTOR® organization, and for that, I am truly grateful." ★

JOE OLIVIERI is a business writer who frequently writes for Texas REALTOR®.



The 2025 Texas REALTORS® Leadership Team.

Parting advice...

Here are five suggestions for members from outgoing CEO Travis Kessler:

1. STAY FLEXIBLE

Do your best to remain agile in how you do business. An adaptable business is a resilient business.

2. KNOW WHERE YOU'RE GOING

Strategic planning is key. Decide what your business is working toward and align your team and resources accordingly.

3. THIS IS A RELATIONSHIP BUSINESS

Strengthen your ties with the people you work with: your agents, professional contacts, clients, and industry. Your relationships will carry you through the tough times and lift you even higher during the great times.

4. PRIZE SUSTAINABILITY

Foster the kind of culture that encourages stakeholder investment. Engaged members and relevant services will make your association built for the long haul.

5. THINK LEGACY

The organization of your dreams will never appear in a single strategic plan or budget. Legacies are built year after year through cultures of ethical excellence, data-driven decision making, and empathy. Are your decisions—short- or long-term—working toward that legacy?

#TrustTravis

In recognition of his upcoming retirement, Kessler will be honored for his service to the REALTOR® association at the Texas REALTORS® Winter Meeting opening session February 7 in Austin. Members who wish to add a digital note or photo of congratulations can post to Instagram or X with the hashtag #TrustTravis or can add a message at texasrealestate.com/TrustTravis. The term *Trust Travis* was coined by NAR Region 10 (Louisiana and Texas) Vice President Marvin Jolly at a national REALTOR® leadership conference when thanking Kessler for providing a clear mind and steady hand at the helm of Texas REALTORS®. Jolly remarked that "In Region 10, we like to say, 'Trust Travis.'"

WHY YOU SHOULD STAY INFORMED ABOUT TEXAS REALTORS® ADVOCACY AND THE 89TH LEGISLATURE

[EVEN IF YOU DON'T LIKE POLITICS]

by Lia Mote



REALTOR® DAY
AT THE TEXAS CAPITOL

Join your fellow members for REALTOR® DAY at the Texas Capitol on March 26, 2025.

You and thousands of your fellow Texas REALTORS® are in for a day of fun in Austin. You will visit with lawmakers, represent your profession, tour the Texas REALTORS® headquarters, participate in fun activities, and enjoy some delicious barbecue. Contact your local association for registration details, and learn more at texasrealestate.com/realtorday.

We get it—politics and government might not be your favorite topics. You probably don't have January 14, 2025, marked on your calendar as the start of the 89th Texas Legislature. But as a busy real estate professional, staying informed about what Texas REALTORS® is doing at the Texas Capitol can make a *big* difference for you and your clients.

While the legislature discusses a multitude of topics, Texas REALTORS® focuses solely on real estate issues because the association's mission is to protect and promote the industry and private property rights. This focused, nonpartisan approach is why advocacy work matters, even if politics isn't your thing. Here are a few reasons advocacy matters for you.

It Directly Affects Your Business

Every law about property taxes, homeowners associations, or real estate regulations directly impacts your business. As important as the laws that pass are the harmful proposals the association helps defeat. Texas REALTORS® advocates to keep the market strong and streamline the process, helping you close more deals with fewer headaches. Staying informed means understanding how these changes affect your bottom line and knowing where to find relevant info when needed.

You Can Serve Clients Better

Your clients depend on your expertise. Knowing about property tax exemptions, eminent-domain laws, or changes in property owners' rights makes you a trusted resource. Offering insights into how legislation affects your prospects

and clients builds trust and adds value. Texas REALTORS® provides updates during the session on the progress of relevant bills so you can stay informed without digging into legislative details yourself.

It's Simple

Staying in the loop doesn't mean hours of research or attending long meetings. Texas REALTORS® offers quick, easy-to-digest updates via emails, social media posts, and short videos. You can subscribe to the Texas REALTORS® *Advocacy RECAP* email newsletter for the latest information about real estate matters at the Capitol; just email recap@texasrealtors.com and request to subscribe.

Your Community and Your Business Benefit

When REALTORS® advocate, that helps build better communities, create a more business-friendly environment, and stand up for property-owner rights. So, even if advocacy isn't your passion, it's the work behind the scenes that helps to keep your career thriving.

Real Wins Make a Real Impact

Texas REALTORS® has a history of wins that benefit you

and your clients, from blocking harmful legislation to promoting policies that help property owners. These victories show how advocacy shapes your working environment. Just as relationships are the bread and butter of your real estate business, relationship-building with lawmakers leads to these successes, ensuring REALTOR® interests are top of mind when policies are proposed.

It's Part of Being a Pro

Staying informed sets you apart as a knowledgeable professional. You're not just helping clients—you're protecting your business and contributing to a stronger Texas real estate market.

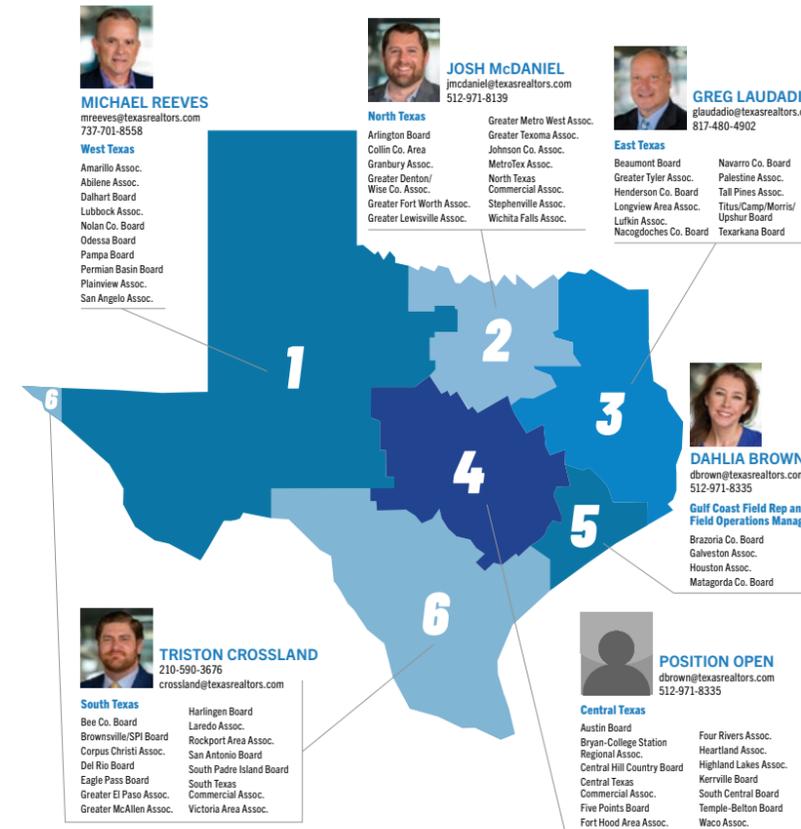
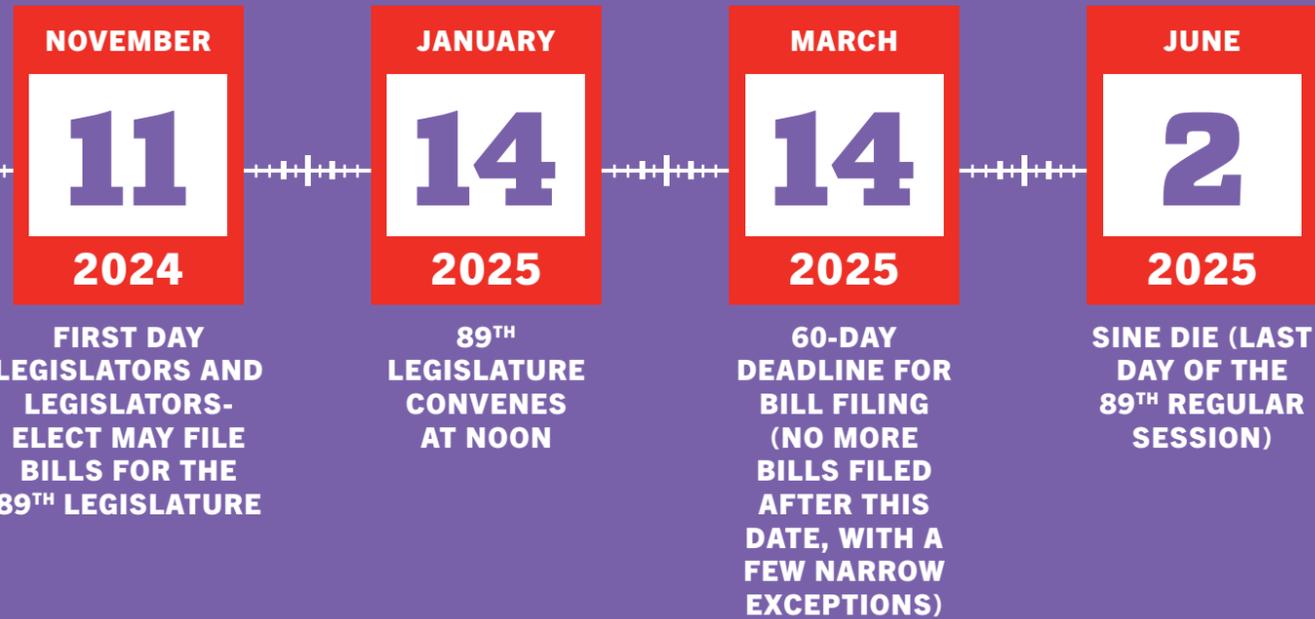
Advocacy might sound like a political buzzword, but for Texas REALTORS®, it's about protecting your business, your clients, and the real estate industry. Just knowing the basics of what's going on shows your clients that you are serious about your profession. By staying informed and involved, you are helping secure the future of real estate in Texas.

And the best part? It's easy to do; no political deep dive required. The Texas REALTORS® staff and your local association leadership and staff are happy to help.

IMPORTANT DATES



Texas REALTORS® staff begin reviewing bills as soon as the filing period opens on November 11, 2024. Here are important dates regarding the 89th Legislature to note:



Scan the QR code or download a copy of this map at texasrealestate.com/wp-content/uploads/FieldRepMap.pdf



HOW YOU CAN GET MORE INVOLVED

Looking for ways to learn more or participate?

- Ask the association executive or the governmental affairs director at your local association for ways to participate in advocacy at your own comfort level. Whether you want to volunteer your time or invest your money—or both—there are many ways to add your voice.
- Volunteer at your local association. There are many committees, one-time roles, and events to plan or attend.
- Subscribe to the *Advocacy RECAP* email.
- Follow Texas REALTORS® on social media.
- Reach out to the Texas REALTORS® field representative in your area. The field reps serve as a liaison between the state association, your local association, and you! Field reps work with local boards and committees to support local efforts including identifying and recruiting volunteers, conducting grassroots efforts to promote legislation, educating local association staff, and connecting members with association resources. No job is too big or too small for the field staff. You can contact your field representative at fieldreps@texasrealtors.com.



TEXAS REALTORS® ADVOCACY INSIGHTS: A GOOD PLACE TO START

A Look Back: Successes from the 88th Legislative Session (2023)

In 2023, Texas REALTORS® played a crucial role in passing key legislation that positively affected real estate, community development, and private property rights. Major victories included:

- Historic property tax relief: Secured a \$100,000 homestead exemption and major tax reforms.
- Protecting landlord-tenant relations: Ended HOA interference in rent payments.
- Infrastructure investments: Secured major funding for water, energy, transportation, and broadband projects.
- Streamlining housing development: Reduced permitting and inspection delays.

More importantly, Texas REALTORS® successfully blocked harmful proposals such as:

- Discriminatory property purchase restrictions: Prevented a ban on property purchases based on national origin, which would have increased REALTOR® liability and limited seller options.
- Predatory real estate practices: Defeated attempts to allow multi-decade listing contracts and equity-stripping schemes.

2023 LEGISLATIVE SESSION BY THE NUMBERS

8,153
total bills and joint resolutions filed

1,848
bills were closely monitored by Texas REALTORS®

53 REALTOR®-supported bills passed

0 bills opposed by the association were adopted

4 special sessions called, and Texas REALTORS® remained engaged to advocate on behalf of members and real property owners.

Texas REALTORS® Was Busy During the Interim: 2024

Though the Legislature only meets in odd-numbered years, Texas REALTORS® remains active during the interim. In 2024, association staff and members have been meeting with elected officials to ensure that upcoming legislation continues to protect private property rights, real estate transactions, and community infrastructure.

The Texas Legislature also holds committee hearings on key issues during the interim, where experts and stakeholders provide input. As of September 2024, Texas REALTORS® leadership has testified at seven hearings, addressing topics like:

- Impact of squatters
- Foreign buyers of real property
- Texas Windstorm Insurance
- Housing affordability and institutional investors
- Water infrastructure.

Additionally, Texas REALTORS® has monitored hearings on other critical topics, including broadband, energy infrastructure, farmland conservation, property insurance, veterans' housing, and property taxes. View video recordings of committee hearings at capitol.texas.gov/mnucommittees.aspx.

2024 Policy Development Process

From January to June 2024, members who serve on the Texas REALTORS® policy committees met nearly 30 times,



STAY INFORMED: UPDATES DELIVERED RIGHT TO YOU

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contributing 1,850 volunteer hours. They researched, debated, and approved 32 legislative policy positions, covering issues like property taxes, infrastructure, land use, title insurance, and HOA authority. Notable new positions focused on:

- Squatter-related issues and real estate fraud
- Rising property insurance rates
- Fair housing protections

In August, all members were invited to give feedback on these policy positions, all of which received strong support from 1,400-plus respondents. All proposed policies received support from a majority of members who took the survey, with five policies topping 95% approval. The new squatter policy received the highest support at 99%. These positions will be voted on for approval during the December meeting of the Texas REALTORS® Executive Board.

Looking Ahead: The 89th Legislative Session (2025)

The upcoming session will present opportunities as lawmakers look for ways to spend a budget surplus in ways that benefit Texans. Many of the positions for 2025 are longstanding ones for the association, such as property taxes, infrastructure, and land-use matters. A few new positions were also added. While not a complete list, priorities include:

- Property tax
- Property insurance reforms
- Housing affordability
- Squatter laws
- Real estate fraud prevention
- Improved access to PID and MUD information for homeowners
- Balancing property rights with HOA powers
- Further infrastructure investments
- Defeating discriminatory legislation on purchasing property.

Once approved, policy positions will be available online and communicated to members. ✖

LIA MOTE is *Advocacy Communications Manager* for Texas REALTORS®.

ISRAEL SUSTER, Attorney

- Disputes between Managers & Owners.
- Disputes and Litigation Regarding Sale of Homes and Commercial Properties, including Fraud and DTPA Claims. Litigation stemming from foreclosure sales.
- Representation of Owners and Managers in Disputes and Litigation involving Residential and Commercial Properties.
- Tenant Claims, Suits, Evictions and Appeals.
- Tenant Collections.
- Code Enforcement/Zoning Issues.
- Defense of Licensing Complaints.

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THIS REAL ESTATE SCAM COULD COST YOU THOUSANDS OF DOLLARS

You're smart. You're careful. But even savvy buyers and homeowners fall victim to real estate fraud. Criminals are impersonating sellers and title companies, resulting in swindles that can take months of legal hassle to repair and cost you thousands of dollars.



DO YOU KNOW THE TARGETS?

It starts with a scammer posting a property for sale without the knowledge of the actual owner. These properties are often unoccupied or vacant—land, lots, second homes—where it's easier to put up a fake for-sale sign and owners or residents won't wonder about people stopping by to look at the property.



WHAT'S THE SETUP?

The criminal, posing as a seller or listing agent, communicates primarily by email. Often, there is urgency on the seller's side of the transaction—the seller needs cash quick or wants a fast closing. The property may be priced below market value. The criminals want you to ignore warning signs and focus on the great deal.



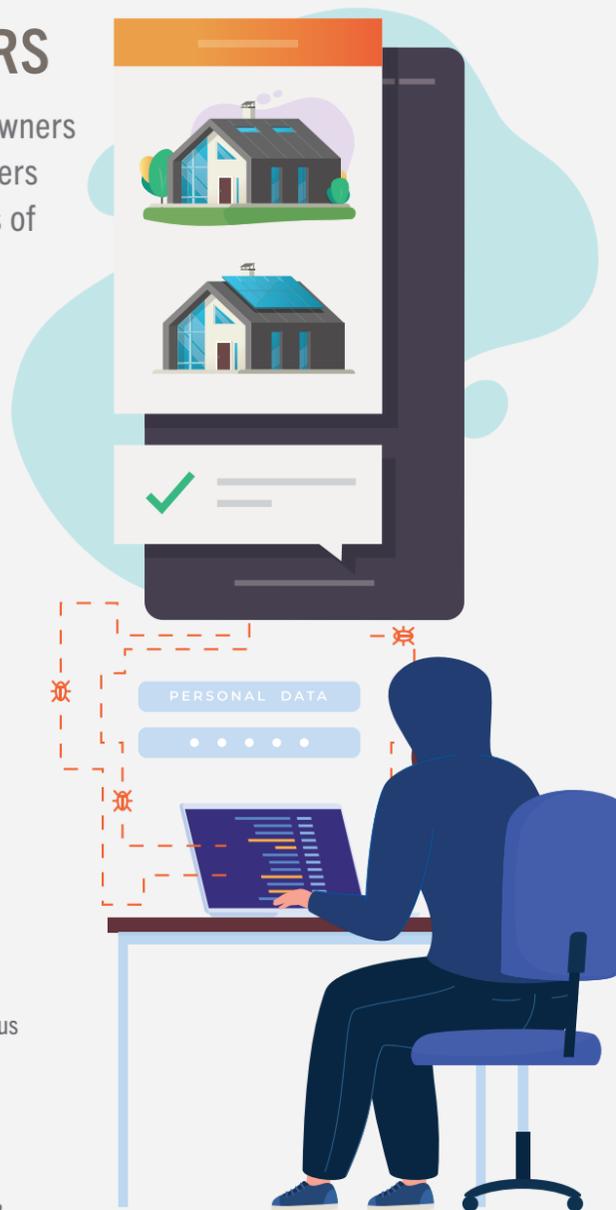
WHAT ARE THE RED FLAGS?

Once you have a purchase agreement, the criminal then directs you or your agent to use the "seller's" preferred title company for the closing. The introductions and wiring instructions are all provided via email. Usually, the title company isn't local to the property being purchased. Once you send your funds to the bogus title company, the money is gone.



HOW CAN YOU AVOID BEING A VICTIM?

Pay attention to detail and validate what you're told. Ask the seller for identification. Does he provide it or stall? Does it match the owner's information on the appraisal district website? Independently verify the title company's information. Does the title company's website use the same email address conventions and URL that you're getting in emails from the seller? Are the messages and links secure? A real title company would not send wiring instructions by email without additional precautions.



Your REALTOR® can help you with this and the many other steps required for a successful transaction.

TAKE 5



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DECISIONS, DECISIONS...

Decision-making can be stressful. You want to make the best choice but are unsure of the consequences. Here are ways to build confidence when weighing important options in your business or personal life.

CONSIDER THE ANGLES

Take a step back to see how your choices could impact areas you hadn't previously considered. Unsure if you have the bandwidth to bring on a new client? Ask yourself how it will affect your relationships with your other clients, your work-life balance, and whether you can provide the new client a successful experience. Then think about alternative solutions and how they would address the issue, such as referring the potential client to another REALTOR®.

GIVE YOURSELF TIME

Impulsive decision-making can leave you frustrated, regretful, and unhappy. When you have time, reflect on what course of action best suits you. Agreeing to host a last-minute open house may be your first instinct, but upon reflection may not work in your favor.

ASK FOR INPUT

Reach out to your support network to talk through the pros and cons. You'll get their perspectives and may find the discussions provide an outlet for your stress. But don't let others make the decision. If you are considering a different real estate specialty, for example, discuss with others and then decide what's best for you.

USE PAST LESSONS

The anxiety of decision-making can stem from regrets over past choices. Instead of focusing on the negative, though, use the information to your benefit. Say you brought aboard too many agents to your brokerage to effectively mentor them all. Instead of feeling like you failed, use that experience to know what it takes to effectively train future agents.

FLIP A COIN. SERIOUSLY

If you're truly stuck, flip a coin. You don't have to commit to the result, but research shows that your reaction to the random decision can help you uncover how you truly feel about the situation. If you are deciding on changing brokerages, for example, see what you think after tails says you should stay.



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