

# Agent Training

## December, 2025



# Agent Updates

**Welcome our 2 newest agents**



**Andrezza Passarelli**



**Jaime Sanchez**

**Important Announcement!** - TREC's license management system goes offline from **December 2 at 5 p.m. CT until December 15**, when the new Real Estate and Appraiser License Management Portal (REALM Portal) launches. Handle essential license business by December 2 or wait until December 15. Learn more at [www.trec.texas.gov/lms](http://www.trec.texas.gov/lms).

"Real Estate and Appraiser License Management Portal REALM Portal". The TREC-TALCB logo is just below the text and to the right is a digital looking design with lines and circles

Managing your real estate license with the Texas Real Estate Commission (TREC) and the Texas Appraiser Licensing and Certification Board (TALCB) is getting easier. **The Real Estate and Appraiser License Management Portal, or REALM Portal, launches December 15**. The REALM Portal will help prospective and current license holders go paperless and apply for or manage real estate licenses all online, 24/7. You'll also be able to:

- Save and return to your application when you're ready.**
- Request a fitness determination online before applying for a license.**
- Upload your documents within the system (no more separate emails to TREC).**
- Make payments securely online.**
- Track the status of your applications.**
- Track your continuing education (CE) hours.**
- File complaints, resulting in faster processing.**

# Homes sitting on the market and not selling

According to [Redfin](#), nearly 85,000 homes were pulled off the market in September, a 28% increase year-over-year and the highest total for any September in eight years. About 70% of listings were considered “stale” (meaning they had been on the market for 60 days or more), and the typical delisted home sat for 100 days before being removed. **This trend was especially common in Florida and Texas.**

# Homeowners Insurance Premiums Making Homes Less Affordable for Buyers

Owning a home is about to get more expensive, with homeowners insurance premiums expected to surge significantly over the next two years.

"The average U.S. homeowner insurance premiums are expected to grow 8% in 2026 and another 8% in 2027," Anand Srinivasan, CFA, head of research and development at real estate analytics firm Cotality, tells Realtor.com®.

## ***Information About Brokerage Services***

Effective January 1, 2026, the form introduces a non-representation status and written agreement requirements and removes references to subagency from The Real Estate License Act (TRELA). The *Information About Brokerage Services* (IABS) notice language is revised accordingly. **The new IABS form is effective and required for use beginning January 1, 2026.**

**Be sure to update your advertising, emails, and any documents you have clients sign beginning January 1, 2026 to ensure you are using the UPDATED IABS**

# Temporary Lease Forms

Changes to the Buyer's Temporary Residential Lease, Seller's Temporary Residential Lease, and Landlord's Floodplain and Flood Notice clarify that flood notices are not required for temporary leases, per Senate Bill 2349.

The Landlord's Floodplain and Flood Notice is a voluntary use form and is now available for use.

The **Seller's Temporary Residential Lease** and the **Buyer's Temporary Residential Lease** are available for voluntary use **until January 5, 2026, when their use becomes mandatory.**

# New Laws in Texas

## Property Tax Relief

**HB 9 increases the business personal property tax exemption from \$2,500 to \$125,000. SB 4 increases the mandatory school district residence homestead exemption to \$140,000.**

## Squatters

**Senate Bill 38 will speed up the eviction process for squatters. While the law targets those who are illegally occupying properties, housing advocates are concerned that it reduces protections for tenants. For example, it will effectively ban the state's governor and supreme court from changing eviction proceedings during emergencies like the COVID-19 pandemic. One section of the law already took effect in September, while the rest of it will activate on Jan. 1.**



**Please make sure your contact information is up to date and accurate on the TREC, Texas Realtor and HAR websites.**

**Make sure your HAR agent page is active and current. If your photo is more than 3 years old, please update it with a new one**

**If you have a new photo for the San Jacinto Properties “Our Agents” page, please send it to me.**

**Check your social media pages and make sure they are compliant with TREC, NAR, TXR and HAR guidelines**

# Reminder from previous Agent Training sessions

All rental properties in the state of Texas must comply with the Texas Property Code. You, as an agent, could be held liable if you allow a tenant to occupy a home that is not compliant. Every rental home must have: working smoke detectors inside every bedroom AND in the hallway outside the bedroom area. A keyless/one sided deadbolt on all doors that lead to the outside of the home (front door, back door, side door, door to garage if attached) and those doors must also have a door viewer installed if they don't have see through glass in the door or attached to the door frame. All windows must have working latches. Sliding glass doors must have an arm bar or a pin lock as a back up to the lock that is already in the door.

You must upload all SIGNED documents on any transaction into Dotloop AND share with me as the broker so I can see them in Dotloop.

CDA's need to be sent to me at least 72 hours prior to your closing (preferably 5-7 days). The Title Company cannot prepare the final Closing Disclosure accurately if they don't have your CDA in advance. Remember the minimum to broker on any CDA is \$99

FEMA Flood Maps are being updated and many properties that were previously not in a flood zone will be. Please be sure to add flood disclosure notices on your transactions whether you think you need them or not. If you fail to disclose the possibility of flooding, a client can come back years later and try to sue you/me.

Commissions the BUYER AGENTS from the seller are negotiable. But if you add it into your listing agreement you are forcing the seller to agree to a pre-determined commission before the sale. I strongly recommend that you do not offer a Buyer Agent commission in your listing agreement but explain to the seller that the buyer agent will be asking for a commission. When you are asked by a buyer's agent what the commission is, your response is "please write your commission into Paragraph 12A1B of the contract. The commission is negotiable based on the offer". DO NOT WRITE ANY COMMISSION AT THE BOTTOM OF PAGE 10 OF THE CONTRACT. Paragraph 12 is if the SELLER is paying a commission. Page 10 is ONLY if San Jacinto Properties is paying the commission.

# Questions? Comments?

We will not meet in person in January like we have done in the past. I will be emailing your Agent Transaction totals for your taxes as well as the Independent Contractor Agreement and Statement of Understanding as well as an updated Policies & Procedures Manual to sign. Remember that all of our training slideshows are posted on the website on the Agents Only page at <https://sanjacintoproperties.com/agentonly.htm>



My YouTube Training Video Channel

<https://www.youtube.com/@CoogDave>