

TEXAS LAND TITLE ASSOCIATION

2015 LEGISLATIVE REPORT

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TLTA Makes Significant Impact and Secures Positive Outcomes this Legislative Session

Despite high expectations of political fireworks and inter-chamber conflict, the 84th Legislative session has been described as an uneventful or “do-nothing” session. These characterizations are unfair, of course, and partly due to a disappointed media who did not see the expected brawls as well as frustrated reformers on the left and right who lamented the lack of major floor debates on highly controversial legislation.

The makeup of the Legislature was quite different than in recent sessions with eight new Senators, 27 new House members and a new member for nearly every single statewide office including the Governor and the Lt. Governor. House members elected Speaker Straus for a fourth session. Lt. Governor Patrick reduced the number of standing committees and replaced the “2/3 rule” with a “3/5 rule” where it now takes 19 members to bring a bill to the floor. By not reducing this threshold further, it was an early indication that Patrick was going to take a more centrist approach to governing than previously anticipated. Straus and his team of committee chairs worked in a similar manner in the House to keep the calendar free of relative controversy that would invite Democrat and Republican fights or intra-Republican party conflicts.

What did make it to the floor were some key political ‘red meat’ issues such as open carry and campus carry which passed in more moderate forms, still requiring government licensure for the former and many caveats combined with college administrative discretion for the latter. The main business of the session did get addressed without too much controversy and was largely due to a healthy economy. The Legislature approved a \$209 billion biennial budget combined with some tax relief in the form of an expanded property tax homestead exemption and a reduction in the franchise tax.

Governor Abbott, overseeing his first session, witnessed some success with most of his “emergency items” passing, including a new comprehensive pre-K education program; over \$840 million for DPS to be used for border security and a statewide, 10-hour workday for DPS employees; increased transportation spending and an end to the long-time practice of diverting money raised for transportation to other non-transportation related programs; and an increase in spending for higher education.

The Legislature passed fewer bills than in previous sessions and Governor Abbott vetoed 42 of them. Abbott also took full advantage of his line-item veto power by striking \$295 million worth of expenditures from the budget.

For TLTA, the session remained as active as ever. Though our affirmative agenda was purposefully not as large as recent sessions, TLTA found itself in the middle of several pieces of complex legislation, which, absent our engagement, would have negatively impacted the title industry and our consumers.

TLTA volunteers, led by Legislative Committee Chair Mike Savas, spent countless hours thinking through and analyzing legislation. Additionally, they worked skillfully to provide creative corrective amendments for problematic legislation and proved to be an invaluable resource for the TLTA lobby team.

More TLTA members' eyes were on the legislative process than in any previous session. TLTA's sizable Legislative Committee met almost weekly by conference call and offered written analysis around the clock on a new web-based platform used this year. By fully leveraging the talent and wisdom of TLTA members, we were able to have a significant impact on the process and secure positive outcomes for the Texas title industry and the customers it serves.

[Affirmative Agenda](#)

[Correction Instruments Bill](#)

TLTA sought introduction and passage of a bill dealing with indexing of correction instruments, which was passed and signed by the governor a few weeks prior to *sine die*. During the interim, TLTA learned that some county clerks read the statute as requiring them to file and index a correction deed under the name of the filer as opposed to the parties to the real estate transaction and originally filed instrument. SB 584, by Sen. Uresti and Rep. Simmons, amended the Local Government Code to clearly direct county clerks to index a correction instrument according to the names of the buyer and seller in the real property transaction.

[Title Industry Bills](#)

[Escrow Officer Licensing](#)

TLTA worked extensively with staff at the Texas Department of Insurance on Rep. Pickett's HB 2491 creating a direct escrow officer license. The bill was passed and has been signed into law with an effective date of January 1, 2016. It is worth noting that despite this effective date, the new licensing approach will not be in place until after the Department has adopted new rules to accommodate the statutory change.

This bill creates a direct, individual license for escrow officers. Although an escrow officer has a license directly issued to them, they cannot operate as an escrow officer without an appointment by an agent. The agent is still responsible for the bond. TLTA sought to maintain employer access for all records relative to an escrow officer's regulatory compliance and good standing with the Department. Another important and welcomed feature of this legislation is that there is a "deemer" element, which states that shortly after an appointment is filed with the Department, the officer can begin working and closing deals. No longer will title agents have to pay a salary while an employee is unable to work while waiting for a new license.

[Single Risk Limits and Reinsurance](#)

TLTA served as a venue to bring stakeholders together from the TLTA underwriter section to work out details on a comprehensive bill to provide more flexibility relative to the "single risk limits" imposed on title companies. The bill further eases the process for reinsurance for underwriters.

[Defense](#)

Defense was our primary focus this session and there were several categories of bills that TLTA worked on:

[Property Law Bills](#)

There were plenty of **Complex Property Law Bills** including:

The **transfer on death (TOD) deed** bill creates a new instrument in Texas. Now in order to avoid probate relative to the disposition of one's home after their death, one can simply file a TOD deed in the local property records. TLTA had to engage and amend this bill to ensure that the property would be insurable and all the necessary underwriting information available in the event a TOD deed was used. An example of a change we secured was removing the provision that would have allowed anyone to affirmatively create a TOD deed with a power of attorney (POA). One can easily imagine the mischief that could be invited by allowing siblings to use a POA to transfer the family home to themselves without the knowledge of the other siblings.

The Real Estate, Probate and Trust Law (REPTL) Section of the State Bar of Texas brought a comprehensive **Power of Attorney** bill this session that among other things would have forced title companies to accept all durable POAs. There were many other issues with the bill. After extensive negotiation, objectionable elements of the bill were removed.

Another POA bill would have articulated some remedies for **failure to record a POA** in a real property transaction that would have invited claims and litigation for the title industry. We were able to rework the bill and get it in acceptable form.

Contract for deeds reform legislation passed this session with TLTA heavily involved in crafting amendments to help ensure that properties can maintain unclouded title.

Foreclosure Bills

There were several bills dealing with **foreclosure** brought by foreclosing law firms. These required a significant amount of time to amend so they would not invite too much liability for our industry. Our analysts had to think about all of the potential scenarios that would invite litigation and conflict. TLTA then had to work to amend the bills to provide as much certainty as possible for when it becomes time to underwrite title insurance for these properties.

Access to Records

A major issue for our industry is efficient and affordable **access to public and real property records**. This access was under considerable assault this session. TLTA worked to strip a last minute Senate amendment on a bill, which would have forced title plant operators to either print each record off of their computer screens or likely pay a very high price for the information on a per page basis. TLTA was also involved in keeping similar restraints on public records access from progressing through the legislative process.

One bill would have negatively impacted our ability to e-file by requiring that e-filing move to a much more advanced and expensive platform.

Liability for Title

There are typically bills that would add extra duties or liabilities for our industry or generally make our lives harder and this spring was no exception. One bill would have required TDI to create rules forcing title agents to **hand out information** about homestead exemptions to consumers. In addition to the potential sanctions by TDI, this policy would have invited potential unlicensed practice of law and other unwelcomed liabilities.

Another bill would have prevented our ability to have access to key information in **background checks** that would have made it more difficult to learn of past criminal activities of potential escrow officers and other employees.

Yet another bill would have allowed for **“web cam notarization”** in an effort to promote “e-notarization.” Although TLTA welcomes the increase efficiencies of new technological approaches, TLTA remains committed to helping ensure that these conveniences do not become opportunities for fraud or otherwise erode the integrity of the closing process.

Rate System

No bills were filed challenging the existing rate system for title insurance. However, TLTA did engage an effort early on by a group seeking to file legislation that would have ended the promulgated rate. This underscores the need for TLTA and its members to continue to work during the interim to educate legislators and various policy groups on the benefits of the Texas system. We have a good story to tell. Unfortunately, it does not fit easily with modern sound bytes and requires a bit of focus to appreciate. However, the data and the quality of the Texas experience are on our side. We simply need to stay mindful of the importance of engaging our legislators and any stakeholder who may have questions about our industry and the nature of its regulation.

TLTA will continue to educate our new Insurance Committee members including our new Chairman, Representative John Frullo (R., Lubbock) about how title insurance operates and why the Texas approach works best for Texans.

Session Recap	2015	2013
House Bills Filed	4,207	3,950
House Bills Passed	818	732
Senate Bills Filed	2,069	1,918
Senate Bills Passed	504	705
House Joint Resolutions Filed	133	130
House Joint Resolutions Passed	2	6
Senate Joint Resolutions Filed	67	63
Senate Joint Resolutions Passed	5	4

Thanks for Making This Session a Success

Day at the Capitol



TLTA members Derek Lynch of Fidelity National (far left) and DJ Horn of First National (far right) meet with Rep. Brian Hughes and Rep. Scott Turner during Day at the Capitol.

We would like to extend a huge thank you to everyone who helped make our Day at the Capitol in February a success. More than 70 TLTA members made their way to the Capitol building and met with state legislators and their staff, sharing information about the importance of our industry and our key legislation this session. Thank you to all of the participants who contributed to our strong showing!

Rodney Anderson Named TLTA Legislator of the Year



Rep. Rodney Anderson

TLTA awarded State Representative Rodney Anderson with the prestigious Outstanding Legislator Award during the Annual Conference and Business Meeting in Grapevine. The award recognizes the achievements of a Texas state legislator who has shown outstanding service to the Texas title industry during his or her time in office.

Rodney, who was recently named Southwest Region Agency Manager for Alliant National Title Insurance Company, is a seasoned real estate and title insurance industry expert, bringing over twenty years of experience in the area of independent agency operations. He is serving his second term in the House of Representatives in the Texas Legislature and has served on multiple committees with TLTA. Texas is very fortunate to have Rodney in our industry and TLTA is honored to present him with our Legislator of the Year award.

Special Thanks to Our Bill Authors

We would like to thank Rep. Ron Simmons and Sen. Carlos Uresti for their help in passing SB 584, relating to the indexing of correction instruments.



Rep. Ron Simmons

This is the first time that Rep. Ron Simmons has authored a bill for TLTA. The 2015 Legislative session was his second term in office, making him a sophomore legislator, but he has quickly become a rising star.

Rep. Simmons represents the citizens of Denton County in District 65. He is a member of the House Transportation Committee and serves as Vice Chairman of the House Business & Industry Committee – a key committee for TLTA.





Sen. Carlos Uresti

Sen. Carlos Uresti is truly a stalwart of the Legislature. He has served in the House for nine years and was elected to the Senate in 2006. He has authored a bill for TLTA nearly every session that he has been in office.

Sen. Uresti, a lifelong resident of his district, represents the citizens of southern Bexar County and surrounding counties west of San Antonio in District 19. He serves on the Senate Finance Committee, is vice chair of the Senate Committee on Administration and is also a member of the Health and Human Services and Natural Resources & Economic Development committees.

Other Legislation of Interest

A  indicates the bill has passed and will become law on the noted effective date.

An  indicates the bill did not pass. To view more about each bill, click on the bill number. To read the text of the bill, click on the bill number and then select the "text" tab.

Title Insurance Regulations



SB 572 by Sen. Eltife and Rep. Sheets

This bill addresses concerns regarding the limit on the amount of single-risk that a title insurance company in Texas can retain as a percentage of a company's capital and surplus. It modifies the statutory single-risk premium limits in accordance with model legislation developed by the National Association of Insurance Commissioners. Additionally, the bill amends the current approach to re-insurance for title insurance allowing for more flexibility and a level playing field for underwriters.

EFFECTIVE SEPT. 1, 2015
TLTA SUPPORTED



HB 2491 by Rep. Pickett and Sen. Eltife

This bill amends the statute to allow for the direct licensing of escrow officers. It changes the licensing process so that a licensed escrow officer would be issued one license and be responsible for maintaining that license. However, an escrow officer must have an active appointment with a title agent in order to perform functions under the license. The bill is also designed to allow new hires to begin closing transactions more quickly than under the current system. Additionally, the bill contains safeguards to ensure that title agents have full access their escrow officer's information regarding their good standing and compliance with TDI regulations and license requirements.

EFFECTIVE JAN. 1, 2016
TLTA SUPPORTED WITH AMENDMENTS



SB 594 by Sen. Watson

Relating to the provision of certain information by a title insurance company to a buyer of residential real estate. This bill would have required TDI to adopt rules forcing title agents to hand out homestead exemption information, subjecting title agents to regulatory penalties and other potential liabilities.

FAILED TO PASS
TLTA MONITORED

Estates



SB 462 by Sen. Huffman and Rep. Farrar

This bill seeks to establish a transfer on death (TOD) deed instrument, which would provide an alternative to probate for real property and would enable property owners to pass clean title to real property from one generation to the next. A TOD deed is considered a will substitute for real property, allowing a property owner to transfer real property to a named beneficiary upon the owner's death without the need for the beneficiary to go through a probate administration. TLTA worked extensively with both bill authors on this legislation to address title industry concerns.

EFFECTIVE SEPT. 1, 2015
TLTA SUPPORTED WITH AMENDMENTS



SB 512 by Sen. Zaffirini and Rep. Thompson, Senfronia

It is cost-prohibitive for many Texans to hire an attorney to draft a will. When a valid will does not exist, property may be given informally to the person that the decedent wanted to have the property, but legal title does not transfer. This bill seeks to direct the Supreme Court of Texas to develop standardized forms for use in certain probate matters.

EFFECTIVE SEPT. 1, 2015
TLTA MONITORED

Adverse Possession



HB 2544 by Rep. Lozano

This bill authorizes one or more cotenant heirs of real property to acquire the interests of other cotenant heirs in the property by adverse possession if, for a continuous, uninterrupted 10-year period, the possessing cotenant heir or heirs hold the property in peaceable and exclusive possession; cultivate, use, or enjoy the property; and pay all property taxes on the property. The bill defines "cotenant heir" to mean one of two or more persons who simultaneously acquire identical, undivided ownership interests in, and rights to possession of, the same real property.

FAILED TO PASS
TLTA SUPPORTED

Power of Attorney



HB 3095 by Rep. Thompson, Senfronia

As part of its ongoing review of Texas probate, guardianship, and trust law, the Real Estate, Probate, and Trust Law (REPTL) Section of the State Bar of Texas has proposed several updates to the law regarding durable powers of attorney and advanced directives. This bill sought to adopt those updates. The bill as filed would have removed discretion from title agents and title underwriters by forcing them to accept all durable powers of attorney.

FAILED TO PASS

TLTA OPPOSED ABSENT A CLEAR ABILITY TO REASONABLY REJECT POA WHEN DETERMINING WHETHER OR NOT TO INSURE TITLE FOR A REAL PROPERTY TRANSACTION



HB 3316 by Rep. Miller, Doug

Current law requires that a durable power of attorney be filed in county records for real property transactions. An untimely filing of a durable power of attorney can result in a real property transaction losing legal standing or in a break in the chain of title. This bill seeks to address concerns of landowners by clarifying the existing statute to state that a durable power of attorney must be filed within 30 days of a real property transaction taking place.

EFFECTIVE SEPT. 1, 2015

TLTA OPPOSED WITHOUT AMENDMENTS; HOWEVER, TLTA WAS ABLE TO SECURE SATISFACTORY AMENDMENTS

County Clerks



HB 1681 by Rep. Bohac

Requiring a person filing a document with a county clerk to provide identification and to include identifying information along with the filed document would help deter fraudulent filings. This bill seeks to address this issue by allowing the clerk to ask for and make a copy of a picture ID of the person filing the document at the time of filing. This bill was bracketed to Harris County after discussions with TLTA.

EFFECTIVE IMMEDIATELY

TLTA REMAINED NEUTRAL



HB 2682 by Rep. Elkins

The bill would have forced all e-filers to use features of a model 3 instrument in electronically filed real property documents. Model 3 instruments are fully electronic documents that contain XML data elements. These data elements allow the clerk to automatically extract relevant indexing information when a document is filed electronically. This bill could have presented significant cost issues for the title industry and consumer, perhaps also ultimately discouraging the use of e-filing.

FAILED TO PASS

TLTA OPPOSED



HB 2726 by Rep. Naishtat

Relating to the authority of a county clerk to charge a reasonable fee for services for which a fee is not otherwise prescribed. The bill was amended such that it no longer impacted the title industry.

FAILED TO PASS

TLTA MONITORED



SB 1964 by Sen. Hinojosa, Rep. Martinez, "Mando" and Rep. Canales

The Hidalgo County courthouse no longer has the capacity to meet the needs of Hidalgo County and the county has begun to plan for construction of a new courthouse. Cameron County is also seeking ways to finance projects to meet its growing needs. This bill amends the Local Government Code to authorize the county clerk of Hidalgo County and the county clerk of Cameron County, if authorized by the commissioners court of the county, to assess an additional fee not to exceed \$10 for real property records filing to fund the construction, renovation, or improvement of court facilities. The bill applies only to fees for a 12-month period beginning October 1 and continues an adopted resolution from year to year until October 1, 2030, allowing the county to collect fees under applicable terms until the resolution is rescinded.

EFFECTIVE IMMEDIATELY

TLTA MONITORED



SB 584 by Sen. Uresti and Rep. Simmons

This bill amends the Local Government Code to include correction instruments among the items to be indexed in a county clerk's index of recorded deeds, powers of attorney, mortgages, and other instruments relating to real property. The bill requires the index entry for a correction instrument to contain the names of the grantors and grantees as stated in the correction instrument.

EFFECTIVE SEPT. 1, 2015

TLTA SUPPORTED

Real Property



HB 2590 by Rep. Johnson, Rep. Schofield, Rep. Koop, Rep Minjarez and Rep. Rose

This bill is intended to deter and lessen the impact of fraudulent real estate transactions. It amends the Business & Commerce Code to establish that a violation of statutory provisions governing fraud committed in a transaction involving the transfer of title to real estate is a false, misleading, or deceptive act or practice under the Deceptive Trade Practices-Consumer Protection Act and that any public remedy under that act is available for a violation of those statutory provisions. The bill requires 75 percent of any penalty recovered in an action brought by a district, county, or city attorney to be deposited in the general fund of the county or municipality in which the violation occurred. Initially there was an interim discussion that included addressing this issue by means unfavorable to the title industry. However, this approach does avoid those potential concerns.

EFFECTIVE SEPT. 1, 2015
TLTA MONITORED



HB 311 by Rep. Canales

This bill seeks to discourage the use of executory contracts for the sale of residential property because serious problems persist from their use, including encumbering title without transferring title. There are also significant misunderstandings among sellers, buyers, and even judges and attorneys about the nature of executory contracts and about the rights and obligations of the various parties to such instruments. This bill continues the progression to modernize residential real estate transactions, improves transparency, amends current law relating to an executory contract for the conveyance of real property and provides a civil penalty. TLTA worked with the bill author and stakeholder to secure satisfactory amendments.

EFFECTIVE SEPT. 1, 2015
TLTA SUPPORTED WITH AMENDMENTS

Foreclosures



HB 2066 by Rep. Oliveira

Certain conditions not known at the time of a nonjudicial foreclosure sale may affect the ability of the sale to convey title for the property. Under current law, the parties have to agree or litigate in order to resolve this issue. This bill does not prohibit parties from rescinding a sale by agreement on other terms or filing a civil lawsuit to rescind a sale that was not rescinded under this legislation. Instead, it provides a third option to rescind a flawed nonjudicial foreclosure sale. TLTA worked extensively with the author and stakeholders to address title industry concerns and seek satisfactory amendments.

EFFECTIVE SEPT. 1, 2015
TLTA REMAINED NEUTRAL TO BILL AS AMENDED



HB 2063 by Rep. Oliveira

If the mortgage servicer has appointed a trustee or substitute trustee to exercise the power of sale, that appointment is customarily recorded. Frequently, trustee appointments are not received in time to meet legal deadlines for foreclosures. Only about one-third of properties posted for sale actually go to sale, resulting in title records with recorded appointments related to sales that never occurred. This situation has resulted in confusion in official public records relating to the title to property and to which trustee has authority to act in exercising power of sale. Such confusion may lead to litigation over extraneous documents, notarizations, and timing of recording. This bill amends current law relating to the recording and effective date of certain documents relating to nonjudicial foreclosure sales.

EFFECTIVE SEPT. 1, 2015
TLTA MONITORED



HB 2067 by Rep. Oliveira

Current law lacks a clear method for rescinding the accelerated maturity date of a loan once it has been accelerated. Borrowers, lenders, and loan servicers subsequently may be inhibited from exploring options for a borrower seeking loss mitigation and extended payment periods. This bill provides that if the maturity date of a note or obligation secured by a real property lien is accelerated and the accelerated maturity date is rescinded or waived before the limitations period expires, the acceleration is deemed rescinded and waived and the note or obligation is to be governed by statutory provisions relating to real property liens as if no acceleration had occurred.

EFFECTIVE IMMEDIATELY
TLTA MONITORED



HB 2207 by Rep. Keffer, Rep. Anchia, Rep. King, Rep. Phil, Rep Clardy, Rep. Longoria and Sen. Eltife

While the mineral estate is generally dominant in state law, in certain instances where the surface estate is severed from the mineral estate a foreclosure on a surface property can cause surface estate interests to supercede the mineral estate. In these instances, the lien holder of the surface estate can act to terminate a legal oil and natural gas lease for the mineral estate. This bill amends current law relating to the foreclosure sale of property subject to an oil or gas lease allowing for the lease to continue despite the foreclosure of the surface estate.

EFFECTIVE JAN. 1, 2016
TLTA MONITORED



SB 283 by Sen. West

This bill would have required a quasi-judicial foreclosure on real property in a manner similar to that required for a foreclosure under a home equity loan and would have required that there was not a loss mitigation application submitted to the mortgage servicer.

FAILED TO PASS
TLTA MONITORED



HB 685 by Rep. Sheets

The bill allows a political subdivision of the state to refer open records requestors to the political subdivision's website in response to the request when appropriate. As filed, this bill would have forced the title industry to seek more expensive and less efficient means to access and copy records. However, satisfactory amendments were secured to address title industry concerns.

EFFECTIVE SEPT. 1, 2015
TLTA MONITORED

Property Tax Lending



SB 525 by Sen. Birdwell

This bill preserves the property owner/lender relationship because it introduces a cooling off period for property owners interested in taking out tax lien loans. The bill requires the transferee to provide notice of the potential transfer to any mortgage lender/servicer not later than the 12th day before the property owner completes the transfer. This cooling off period is modeled after the Constitution's home equity 12-day pre-closing notice requirement, and allows a property owner necessary time to research other payment options that may be available. This bill also amends existing law and gives lenders the right to obtain payoff information on a tax lien loan as soon as the borrower defaults on the underlying mortgage. This saves delinquent property owners three months of unnecessary fees.

FAILED TO PASS
TLTA SUPPORTED



HB 1118 by Rep. Schofield

The bill would have limited access to public information to only residents of the state of Texas.

FAILED TO PASS
TLTA MONITORED



HB 1859 by Rep. Harless/ SB 567 by Sen. Bettencourt

Relating to the production of the index of the parties to all suits by the clerk of a district court.

FAILED TO PASS
TLTA SUPPORTED WITH AMENDMENTS



HB 3199 by Rep. Springer

The bill attempted to address use of public information for marketing purposes; creating a civil penalty.

FAILED TO PASS
TLTA MONITORED



HB 3222 by Rep. Walle

Relating to the priority of a transferred ad valorem tax lien, the bill would have removed the first lien priority of liens created by property tax loans.

FAILED TO PASS
TLTA MONITORED



HB 3210 by Rep. King

Relating to the production of public information on a publicly accessible website. Similar to earlier versions of HB 685, the bill would have increased the costs of obtaining and reproducing real property records.

FAILED TO PASS
TLTA MONITORED

Public Records



HB 394 by Rep. McClendon, Rep. Guillen, and Rep. Minjarez

This bill seeks to protect the privacy and personal safety of property owners by amending current law relating to the information in ad valorem tax appraisal records that may not be posted on the Internet by an appraisal district. There is concern regarding the ability to procure private citizens' personal or financial information and identifying information from property appraisal records and other information posted on appraisal district websites. This information could be used in determining a property owner's location, which could prove detrimental to the property owner's safety, especially in cases involving vulnerable populations such as the elderly.

EFFECTIVE SEPT. 1, 2015
TLTA MONITORED



HB 3309 by Rep. Sanford

The bill dealt with various aspects of an electronic notary public including allowing for remote webcam-based notarizations.

FAILED TO PASS
TLTA MONITORED



HB 3642 by Rep. Guillen

Relating to the provision by a notary public of certain services related to the closing of transactions. This bill would have allowed notaries to collect a fee as a "signing service."

FAILED TO PASS
TLTA MONITORED, AMENDMENT SOUGHT



HB 3997 by Rep. Elkins

Relating to prosecution of violations of the open meetings law and the open records law. This bill would have allowed local district attorneys to sue for performance when a governmental entity violated an open records law.

*FAILED TO PASS
TLTA MONITORED*

Land Use



HB 1886 by Rep. Martinez, “Mando”

Relating to the authority of certain counties to impose an assessment on landowners for the installation, operation, and maintenance of streetlights.

*FAILED TO PASS
TLTA MONITORED*



HB 2892 by Rep. Murr

Currently, determinations of whether a watercourse is considered a navigable stream, and therefore belonging to the people of the state, are completed with little to no input from owners of land adjacent to the watercourse. Local authorities determine if the watercourse is a navigable stream with assistance from state agencies. This bill seeks to address concerns regarding landowner input and the procedure by which a watercourse is considered navigable for certain purposes.

*FAILED TO PASS
TLTA MONITORED, AMENDMENT SOUGHT*



HB 2991 by Rep. Paddie and Rep. Keffer

Many municipalities in Texas have adopted local ordinances prescribing the manner in which mineral exploration and development activities may proceed within municipal jurisdictions, including a minimum setback requirement for such activities from residential use structures. As urban sprawl increasingly transitions rural Texas into urban and suburban landscapes, municipalities are permitting the development of surface property at shorter distances from mineral exploration and development activities than the buffer established by a setback requirement. Purchasers of such property are often unaware of the property's proximity to such activities. The bill seeks to address these issues.

*FAILED TO PASS
TLTA MONITORED, AMENDMENT SOUGHT AND
OBTAINED BY TLTA*



HB 4023 by Rep. Nevárez

Relating to the mineral use of land that has been subdivided for energy development resulting in the generation of electricity.

*FAILED TO PASS
TLTA SUPPORTED*

Franchise Tax



HB 32 by Rep. Bonnen et al

Reduces the franchise tax rate to 0.75 percent for most taxpayers and 0.375 percent for retailers and wholesalers, and makes those rate reductions permanent.

*EFFECTIVE JAN 1, 2016
TLTA SUPPORTED*



SB 8 by Sen. Schwertner et al

Also known as the Small Business Tax Relief Act, SB 8 exempts all businesses with \$4 million or less in total annual revenue from the franchise tax.

*FAILED TO PASS
TLTA SUPPORTED*

Property Taxes



HB 133 by Rep. Simpson, Rep Flynn et al/ SB 362 Sen. Estes

Relating to the repeal of the additional ad valorem taxes imposed as a result of certain changes in the use of open-space land appraised as agricultural land. This bill would have repealed “roll back taxes” when land use changed from an agricultural designation to another designation.

*FAILED TO PASS
TLTA SUPPORTED*



SB 1 by Sen. Nelson et al/ SJR 1 by Se. Nelson et al

This bill seeks to reduce the property tax burden on homeowners while holding school districts harmless for any local revenue lost as a result. The bill allows for increased homestead exemptions relative to school district ad valorem taxes.

*EFFECTIVE JAN. 1, 2016
TLTA SUPPORTED*

Thank You, Volunteers

We appreciate all of our volunteers who took time out of their busy schedule to provide extra analysis as Legislative Committee subcommittee volunteers, testified before the House and Senate Committees and helped educate lawmakers about our industry and the importance of title insurance in Texas.

- Ginny Abiassi
- Richard Black
- Chris Cangelosi
- Alladin Charania
- Marian Cones
- John DeLoach, CTIA
- Bruce Goldston
- Jim Gosdin
- Peter Graf
- Jerel Hill
- Denise Holmes, CTIA
- Merritt Hopson
- Guy Robert Jackson
- Heidi Junge
- Michael Knudsen
- Randy Lee
- Roland Love
- Michael Lucksinger
- Dawn Moore
- David Parnell
- Allen Place, Jr.
- John Rothermel
- Andy Salmon
- Mike Savas
- Jay Sibley
- Mabel Simpson
- Steve Streiff

Legislative Committee Thank You's

The TLTA lobby team would also like to thank the Legislative Committee for all their input and hard work. Committee members spent countless hours crafting legislation, reviewing bills to recommend positions of support or opposition and contacting their legislators.

- Chair, Michael Savas
- Ginny Abiassi
- Charles Badgett
- Daryl Bailey
- Melissa Ballard
- G. Tommy Bastian
- Richard Black
- Jason Bragg
- Chris Cangelosi
- Alladin Charania
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- Marian Cones
- Ashley Cook
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- Owen Girard
- Bruce Goldston
- Alex Gonzales
- Celia Goode-Haddock
- James Gosdin
- Peter Graf
- Erica Hallmark
- David Hays
- Jerel Hill
- Denise Holmes, CTIA
- Merritt Hopson
- Guy Robert Jackson
- Heidi Junge
- Michael Knudsen
- Evan Koymarios
- Randy Lee
- Byron Lewis
- G. Roland Love
- Michael Lucksinger
- Bert Massey
- Carolyn Monroe
- Robert Morris
- Ben Murphy
- Greg Nix
- David Parnell
- James Sibley
- Mabel Simpson
- Stephen Streiff
- Stephen Thompson
- John Updegraff
- Susan Valdez
- Ellen Wied

Thanks to Related Industry Associations

TLTA would like to thank these associations for working closely with us throughout the legislative session.

- Independent Bankers Association of Texas
- Real Estate, Probate and Trust Law Section of the State Bar of Texas
- Texas Apartment Association
- Texas Association of Builders
- Texas Association of Counties
- Texas Association of Realtors
- Texas Bankers Association
- Texas Conference of Urban Counties
- Texas Court Clerks Association
- Texas Manufactured Housing Association
- Texas Mortgage Bankers Association
- Texas Municipal League

Thanks to Our Industry Lobbyists

TLTA Lobby Team

- Allen Place, Jr.
- Brandon Aghamalian
- Snapper Carr
- Curt Seidlits

Stewart Title Guaranty's Lobby Team

- Jim Gosdin
- Mary Herrick
- Heidi Junge
- Randy Lee
- John Rothermel

Other Industry Lobbyists

- Nora del Bosque
- Nick Krajl

Thank You Key Legislators

- Sen. Joan Huffman
- Sen. José Rodríguez
- Sen. Carlos Uresti
- Rep. Terry Canales
- Rep. Drew Darby
- Rep. Jessica Farrar
- Rep. Doug Miller
- Rep. Ron Simmons
- Rep. Senfronia Thompson