By: Guillen, et al.

## A BILL TO BE ENTITLED

H.B. No. 1248

1 AN ACT

- 2 relating to the eligibility of social workers for the Homes for
- 3 Texas Heroes home loan program.
- 4 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:
- 5 SECTION 1. Section 2306.5621(a), Government Code, is
- 6 amended by amending Subdivision (2) and adding Subdivision (15-a)
- 7 to read as follows:
- 8 (2) "Home" means a dwelling in this state in which a
- 9 fire fighter, corrections officer, county jailer, public security
- 10 officer, peace officer, professional educator, social worker,
- 11 veteran, or person defined as emergency medical services personnel
- 12 under this section intends to reside as the borrower's principal
- 13 residence.
- 14 (15-a) "Social worker" has the meaning assigned by
- 15 Section 505.002, Occupations Code.
- 16 SECTION 2. Sections 2306.5621(b), (c), (d), (f), and (h-1),
- 17 Government Code, are amended to read as follows:
- 18 (b) The corporation shall establish a program to provide
- 19 eligible fire fighters, corrections officers, county jailers,
- 20 public security officers, peace officers, emergency medical
- 21 services personnel, professional educators, social workers, and
- 22 veterans with low-interest home mortgage loans.
- (c) To be eligible for a loan under this section, at the time
- 24 a person files an application for the loan, the person must:

- 1 (1) be a:
- 2 (A) fire fighter, corrections officer, county
- 3 jailer, public security officer, peace officer, social worker,
- 4 veteran, or person defined as emergency medical services personnel
- 5 under this section; or
- 6 (B) professional educator who is employed by a
- 7 school district or is an allied health or professional nursing
- 8 program faculty member in this state;
- 9 (2) reside in this state; and
- 10 (3) have an income of not more than 115 percent of area
- 11 median family income, adjusted for family size, or the maximum
- 12 amount permitted by Section 143(f), Internal Revenue Code of 1986,
- 13 whichever is greater.
- 14 (d) The corporation may contract with other agencies of the
- 15 state or with private entities to determine whether applicants
- 16 qualify as fire fighters, corrections officers, county jailers,
- 17 public security officers, peace officers, emergency medical
- 18 services personnel, professional educators, social workers, or
- 19 veterans under this section or otherwise to administer all or part
- 20 of this section.
- 21 (f) The board of directors of the corporation shall adopt
- 22 rules governing:
- 23 (1) the administration of the program;
- 24 (2) the making of loans under the program;
- 25 (3) the criteria for approving mortgage lenders;
- 26 (4) the use of insurance on the loans and the homes
- 27 financed under the program, as considered appropriate by the board

- 1 to provide additional security for the loans;
- 2 (5) the verification of occupancy of the home by the
- 3 fire fighter, corrections officer, county jailer, public security
- 4 officer, peace officer, professional educator, social worker,
- 5 veteran, or person defined as emergency medical services personnel
- 6 as the borrower's principal residence; and
- 7 (6) the terms of any contract made with any mortgage
- 8 lender for processing, originating, servicing, or administering
- 9 the loans.
- 10 (h-1) To fund home mortgage loans for eligible fire
- 11 fighters, corrections officers, county jailers, public security
- 12 officers, peace officers, emergency medical services personnel,
- 13 professional educators, social workers, and veterans under this
- 14 section, the corporation may use any proceeds received from the
- 15 sale of bonds, notes, or other obligations issued under the home
- 16 loan program provided by this section, regardless of any amendments
- 17 to the eligibility standards for loans made under the program and
- 18 regardless of when the corporation received the proceeds from those
- 19 bonds, notes, or other obligations issued under the program.
- 20 SECTION 3. This Act takes effect immediately if it receives
- 21 a vote of two-thirds of all the members elected to each house, as
- 22 provided by Section 39, Article III, Texas Constitution. If this
- 23 Act does not receive the vote necessary for immediate effect, this
- 24 Act takes effect September 1, 2023.