

By: Lopez of Cameron

H.B. No. 1129

A BILL TO BE ENTITLED

AN ACT

relating to the eligibility of mental health professionals for the Homes for Texas Heroes home loan program.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

SECTION 1. Section 2306.5621(a), Government Code, is amended by amending Subdivision (2) and adding Subdivision (15-a) to read as follows:

(2) "Home" means a dwelling in this state in which a fire fighter, corrections officer, county jailer, public security officer, peace officer, professional educator, mental health professional, veteran, or person defined as emergency medical services personnel under this section intends to reside as the borrower's principal residence.

(15-a) "metal health professional" means a licensed or certified provider as defined by:

- (A) Section 110.001(7), Occupations Code,
- (B) Section 502.002(4), Occupations Code,
- (C) Section 502.002(5), Occupations Code,
- (D) Section 503.002(4), Occupations Code,
- (E) Section 504.001(3), Occupations Code, and
- (F) Section 33.006, Education Code.

SECTION 2. Sections 2306.5621(b), (c), (d), (f), and (h-1), Government Code, are amended to read as follows:

(b) The corporation shall establish a program to provide

1 eligible fire fighters, corrections officers, county jailers,
2 public security officers, peace officers, emergency medical
3 services personnel, professional educators, mental health
4 professionals, and veterans with low-interest home mortgage loans.

5 (c) To be eligible for a loan under this section, at the time
6 a person files an application for the loan, the person must:

7 (1) be a:

8 (A) fire fighter, corrections officer, county
9 jailer, public security officer, peace officer, mental health
10 professionals, veteran, or person defined as emergency medical
11 services personnel under this section; or

12 (B) professional educator who is employed by a
13 school district or is an allied health or professional nursing
14 program faculty member in this state;

15 (2) reside in this state; and

16 (3) have an income of not more than 115 percent of area
17 median family income, adjusted for family size, or the maximum
18 amount permitted by Section 143(f), Internal Revenue Code of 1986,
19 whichever is greater.

20 (d) The corporation may contract with other agencies of the
21 state or with private entities to determine whether applicants
22 qualify as fire fighters, corrections officers, county jailers,
23 public security officers, peace officers, emergency medical
24 services personnel, professional educators, mental health
25 professionals, or veterans under this section or otherwise to
26 administer all or part of this section.

27 (f) The board of directors of the corporation shall adopt

1 rules governing:

2 (1) the administration of the program;

3 (2) the making of loans under the program;

4 (3) the criteria for approving mortgage lenders;

5 (4) the use of insurance on the loans and the homes
6 financed under the program, as considered appropriate by the board
7 to provide additional security for the loans;

8 (5) the verification of occupancy of the home by the
9 fire fighter, corrections officer, county jailer, public security
10 officer, peace officer, professional educator, mental health
11 professionals, veteran, or person defined as emergency medical
12 services personnel as the borrower's principal residence; and

13 (6) the terms of any contract made with any mortgage
14 lender for processing, originating, servicing, or administering
15 the loans.

16 (h-1) To fund home mortgage loans for eligible fire
17 fighters, corrections officers, county jailers, public security
18 officers, peace officers, emergency medical services personnel,
19 professional educators, mental health professionals, and veterans
20 under this section, the corporation may use any proceeds received
21 from the sale of bonds, notes, or other obligations issued under the
22 home loan program provided by this section, regardless of any
23 amendments to the eligibility standards for loans made under the
24 program and regardless of when the corporation received the
25 proceeds from those bonds, notes, or other obligations issued under
26 the program.

27 SECTION 3. This Act takes effect immediately if it receives

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1 a vote of two-thirds of all the members elected to each house, as
2 provided by Section 39, Article III, Texas Constitution. If this
3 Act does not receive the vote necessary for immediate effect, this
4 Act takes effect September 1, 2025.