By: Miles, et al.

S.B. No. 536

A BILL TO BE ENTITLED

1 AN ACT

- 2 relating to the eligibility of nurses for the Homes for Texas Heroes
- 3 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 (17) to
- 7 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, nurse, veteran, or
- 11 person defined as emergency medical services personnel under this
- 12 section intends to reside as the borrower's principal residence.
- 13 (17) "Nurse" means an individual licensed under
- 14 Chapter 301, Occupations Code, except that the term does not
- 15 include an advanced practice registered nurse, as defined by
- 16 Section 301.152 of that code.
- 17 SECTION 2. Sections 2306.5621(b), (c), (d), (f), and (h-1),
- 18 Government Code, are amended to read as follows:
- 19 (b) The corporation shall establish a program to provide
- 20 eligible fire fighters, corrections officers, county jailers,
- 21 public security officers, peace officers, emergency medical
- 22 services personnel, professional educators, <u>nurses</u>, and veterans
- 23 with low-interest home mortgage loans.
- (c) To be eligible for a loan under this section, at the time

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

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- 1 financed under the program, as considered appropriate by the board
- 2 to provide additional security for the loans;
- 3 (5) the verification of occupancy of the home by the
- 4 fire fighter, corrections officer, county jailer, public security
- 5 officer, peace officer, professional educator, nurse, veteran, or
- 6 person defined as emergency medical services personnel as the
- 7 borrower's principal residence; and
- 8 (6) the terms of any contract made with any mortgage
- 9 lender for processing, originating, servicing, or administering
- 10 the loans.
- 11 (h-1) To fund home mortgage loans for eligible fire
- 12 fighters, corrections officers, county jailers, public security
- 13 officers, peace officers, emergency medical services personnel,
- 14 professional educators, nurses, and veterans under this section,
- 15 the corporation may use any proceeds received from the sale of
- 16 bonds, notes, or other obligations issued under the home loan
- 17 program provided by this section, regardless of any amendments to
- 18 the eligibility standards for loans made under the program and
- 19 regardless of when the corporation received the proceeds from those
- 20 bonds, notes, or other obligations issued under the program.
- 21 SECTION 3. This Act takes effect September 1, 2025.