

**LEGISLATIVE BUDGET BOARD**  
**Austin, Texas**

**FISCAL NOTE, 81ST LEGISLATIVE REGULAR SESSION**

**April 24, 2009**

**TO:** Honorable Royce West, Chair, Senate Committee on Intergovernmental Relations

**FROM:** John S. O'Brien, Director, Legislative Budget Board

**IN RE: SB1375** by West (Relating to the establishment of the Texas savvy homeowner program.),  
**Committee Report 1st House, Substituted**

<b>No significant fiscal implication to the State is anticipated.</b>
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The bill would amend the Government Code relating to the establishment of the Texas savvy homeowner program. Based on the analysis of the Department of Housing and Community Affairs, the Department of Savings and Mortgage Lending, and the Office of Consumer Credit Commissioner, duties and responsibilities associated with implementing the provisions of the bill could be accomplished by utilizing existing resources.

**Local Government Impact**

No significant fiscal implication to units of local government is anticipated.

**Source Agencies:** 332 Department of Housing and Community Affairs, 450 Department of Savings and Mortgage Lending, 466 Office of Consumer Credit Commissioner

**LBB Staff:** JOB, TP, DB, NV