## **BILL ANALYSIS**

Senate Research Center 88R1442 JG-F H.B. 1248 By: Guillen (Zaffirini) Local Government 5/19/2023 Engrossed

## AUTHOR'S / SPONSOR'S STATEMENT OF INTENT

The Homes for Texas Heroes home loan program helps Texans in certain public service-oriented occupations become homeowners by providing down payment assistance and low-interest home mortgage loans. Under current law, social workers are not included in the program-eligible occupations and thus do not qualify for low-interest home mortgage loans under the program. Social workers play a vital role in the Texas communities they serve but may face difficulty securing housing due to low incomes and increasing real estate property values.

H.B. 1248 seeks to acknowledge the importance of social workers by making them eligible to apply for a home loan under the Homes for Texas Heroes home loan program.

H.B. 1248 amends current law relating to the eligibility of social workers for the Homes for Texas Heroes home loan program.

## **RULEMAKING AUTHORITY**

This bill does not expressly grant any additional rulemaking authority to a state officer, institution, or agency.

## SECTION BY SECTION ANALYSIS

SECTION 1. Amends Section 2306.5621(a), Government Code, by amending Subdivision (2) and adding Subdivision (15-a), to redefine "home" and define "social worker."

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

(b) Requires the Texas State Affordable Housing Corporation to establish a program to provide certain eligible persons, including social workers, with low-interest home mortgage loans.

(c) Makes a conforming change to this subsection.

(d) Makes a conforming change to this subsection.

- (f) Makes a conforming change to this subsection.
- (h-1) Makes a conforming change to this subsection.

SECTION 3. Effective date: upon passage or September 1, 2023.