

## **BILL ANALYSIS**

H.B. 1248  
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Urban Affairs  
Committee Report (Unamended)

### **BACKGROUND AND PURPOSE**

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.

### **CRIMINAL JUSTICE IMPACT**

It is the committee's opinion that this bill does not expressly create a criminal offense, increase the punishment for an existing criminal offense or category of offenses, or change the eligibility of a person for community supervision, parole, or mandatory supervision.

### **RULEMAKING AUTHORITY**

It is the committee's opinion that this bill does not expressly grant any additional rulemaking authority to a state officer, department, agency, or institution.

### **ANALYSIS**

H.B. 1248 amends the Government Code to make social workers residing in Texas eligible to receive low-interest home mortgage loans under the Homes for Texas Heroes home loan program, subject to established income limits.

### **EFFECTIVE DATE**

On passage, or, if the bill does not receive the necessary vote, September 1, 2023.