

## **BILL ANALYSIS**

Senate Research Center  
89R48 JG-F

S.B. 845  
By: Zaffirini  
Local Government  
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As Filed

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

Social workers are a crisis-ready workforce trained to support the health and well-being of all Texans and comprise a majority of the state's mental health workforce. Working in a variety of nonprofit and public service sectors, these licensed professionals help older adults create life-enhancing social connections; ensure students are healthy, safe and prepared to learn; support youth in foster care; and respond to the mental health needs of those in crisis. Although underpaid, social workers selflessly contribute to their communities.

The Homes for Texas Heroes Program provides down payment assistance as a grant or forgivable second lien loan to eligible professions and is available statewide to those with incomes at or below 115 percent of the area median family income. Professions currently eligible for the Homes for Texas Heroes Program include corrections officers, school librarians, school nurses, public school teachers, veterans, and peace officers. Licensed social workers are not included in the list of eligible professions.

S.B. 845 would address this issue by adding licensed social workers to the Homes for Texas Heroes Home Loan Program eligibility, assisting them in affording a home in the community in which they work.

As proposed, S.B. 845 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) to redefine "home" and adding Subdivision (15-a) to 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 persons, including social workers, with low-interest home mortgage loans.

(c) Requires a person, to be eligible for a loan under Section 2306.5621 (Homes for Texas Heroes Home Loan Program), at the time a person files an application for the loan, to meet certain criteria, including being a social worker.

(d)-(h-1) Makes conforming changes to these subsections.

SECTION 3. Effective date: upon passage or September 1, 2025.