

By: Lopez of Cameron, Rosenthal,
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H.B. No. 1630

A BILL TO BE ENTITLED

AN ACT

relating to the eligibility of social workers for the Homes for
Texas Heroes home loan program.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

SECTION 1. Section 2306.5621(a), Government Code, is
amended by amending Subdivision (2) and adding Subdivision (15-a)
to read as follows:

(2) "Home" means a dwelling in this state in which a
fire fighter, corrections officer, county jailer, public security
officer, peace officer, professional educator, social worker,
veteran, or person defined as emergency medical services personnel
under this section intends to reside as the borrower's principal
residence.

(15-a) "Social worker" has the meaning assigned by
Section 505.002, Occupations Code.

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

(b) The corporation shall establish a program to provide
eligible fire fighters, corrections officers, county jailers,
public security officers, peace officers, emergency medical
services personnel, professional educators, social workers, and
veterans with low-interest home mortgage loans.

(c) To be eligible for a loan under this section, at the time
a person files an application for the loan, the person must:

(1) be a:

(A) fire fighter, corrections officer, county jailer, public security officer, peace officer, social worker, veteran, or person defined as emergency medical services personnel under this section; or

(B) professional educator who is employed by a school district or is an allied health or professional nursing program faculty member in this state;

(2) reside in this state; and

(3) have an income of not more than 115 percent of area median family income, adjusted for family size, or the maximum amount permitted by Section 143(f), Internal Revenue Code of 1986, whichever is greater.

(d) The corporation may contract with other agencies of the state or with private entities to determine whether applicants qualify as fire fighters, corrections officers, county jailers, public security officers, peace officers, emergency medical services personnel, professional educators, social workers, or veterans under this section or otherwise to administer all or part of this section.

(f) The board of directors of the corporation shall adopt rules governing:

(1) the administration of the program;

(2) the making of loans under the program;

(3) the criteria for approving mortgage lenders;

(4) the use of insurance on the loans and the homes financed under the program, as considered appropriate by the board

1 to provide additional security for the loans;

2 (5) the verification of occupancy of the home by the
3 fire fighter, corrections officer, county jailer, public security
4 officer, peace officer, professional educator, social worker,
5 veteran, or person defined as emergency medical services personnel
6 as the borrower's principal residence; and

7 (6) the terms of any contract made with any mortgage
8 lender for processing, originating, servicing, or administering
9 the loans.

10 (h-1) To fund home mortgage loans for eligible fire
11 fighters, corrections officers, county jailers, public security
12 officers, peace officers, emergency medical services personnel,
13 professional educators, social workers, and veterans under this
14 section, the corporation may use any proceeds received from the
15 sale of bonds, notes, or other obligations issued under the home
16 loan program provided by this section, regardless of any amendments
17 to the eligibility standards for loans made under the program and
18 regardless of when the corporation received the proceeds from those
19 bonds, notes, or other obligations issued under the program.

20 SECTION 3. This Act takes effect immediately if it receives
21 a vote of two-thirds of all the members elected to each house, as
22 provided by Section 39, Article III, Texas Constitution. If this
23 Act does not receive the vote necessary for immediate effect, this
24 Act takes effect September 1, 2025.