

By: Zaffirini

S.B. No. 845

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 (1) be a:

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

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

9 (2) reside in this state; and

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

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

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

23 (1) the administration of the program;

24 (2) the making of loans under the program;

25 (3) the criteria for approving mortgage lenders;

26 (4) the use of insurance on the loans and the homes
27 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.