Add Licensed Social Workers to the Homes for Texas Heroes Program

SB 845 (Zaffirini) & HB 1630 (Janie Lopez)

NASW
National Association of Social Workers
TEXAS CHAPTER

Background

Social workers serve as a crisis-ready workforce, trained to support the health and well-being of all Texans. They constitute a majority of the state's mental health workforce and are found across the nonprofit and public service sector. These licensed and trained professionals helped older adults create life enhancing social connections during the pandemic, 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.

Social workers are vastly underpaid but can be found in various roles while selflessly choosing to give back to their communities. Adding social workers to the Homes for Texas Heroes Program will recognize the valiant work these professionals do for their communities by helping them afford a home in that same community.

The Texas State Affordable Housing Corporation (TSAHC), created by the Texas Legislature in 1995, has two homeownership programs with down payment assistance: Homes for Texas Heroes and Home Sweet Texas. **The Homes for Texas Heroes Program** provides down payment assistance (DPA) 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 (AMFI). **Licensed social workers are not currently included in the list of eligible professions**.

Quick Facts

- TSAHC was created by the Legislature but **does not use any state funding from General Revenue.**
- As a nonprofit, TSAHC leverages private donations with its authority to sell tax-exempt affordable housing bonds to fund its broad spectrum of housing programs.
- Per TSAHC, adding social workers to the program would neither deplete funds nor prevent other eligible professionals from accessing support.
- As of April 2025, there is no waiting list to participate in the program.
- Social workers work alongside many of the professions already eligible for this program – including but not limited to teachers and counselors, police officers, corrections officers, and veterans.
- During the 88th session, this bill passed out of the Texas House with bipartisan support and received a hearing in the Senate Local Government Committee but was not brought up for a vote despite no opposition.

Why add Licensed Social Workers?

Housing prices in Texas have dramatically increased in recent years – creating financial barriers for public service professionals like social workers. Adding licensed social workers to the Homes for Texas Heroes Program would incentivize community stability in the mental health workforce and grow a much-needed provider group by encouraging licensure pursuit. **Texas has the opportunity to expand, recruit, and retain the mental health workforce through this down payment assistance program at no cost to the state**.

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