

MAKE *Homeownership* A REALITY IN FLORIDA!

FLORIDA HOMETOWN HEROES PROGRAM 2025

Are you a
hero in your
community?

If you're a full-time (35+ hrs/week) **healthcare worker, school staff member, first responder, public safety or court employee, childcare worker, active military, or veteran** employed in Florida—you may qualify for powerful homeownership assistance!

PROGRAM BENEFITS



- ✓ **Up to \$35,000** in down payment & closing cost assistance
- ✓ **0% interest, deferred second mortgage**
- ✓ **No monthly payments**
- ✓ **Lower-than-market first mortgage rates**
- ✓ **No origination or discount points**
- ✓ **Conventional, FHA, VA, and USDA loans accepted**
- ✓ **Veteran-friendly exemptions**

WHO QUALIFIES?



- ✓ **Full-time employment** in an eligible role
- ✓ **First-time homebuyer** (unless a veteran or purchasing in targeted areas)
- ✓ **Income ≤150% of Area Median Income**
- ✓ **Minimum credit score: 640** (660 for manufactured homes)
- ✓ **Homebuyer education course** (unless exempt as a veteran)

Note: Occupation eligibility was updated for 2025. If your role was included last year, check this year's list carefully.



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