

HOMETOWN HEROES

Making homeownership
more affordable for frontline
community workers in Florida

The Florida Hometown Heroes Housing program provides down-payment and closing-cost assistance to income-qualified community workers so they can purchase a primary residence in the community in which they work and serve.

Eligible occupations include first responders, educators, medical personnel, veterans, active-duty military and more.

Eligible borrowers can receive up to **5% of their total loan amount** (maximum of \$25,000) in the form of a 30-year deferred 2nd mortgage (no monthly payments).

**Reach out today to take
advantage of this program!**

Hometown Heroes Highlights

- No origination fee
- First-time homebuyers only
(with the exception of veterans
and military personnel)
- Income limits apply
- Must be paired with one of
the following 1st mortgages:
 - FHA
 - VA
 - USDA-RD
 - HFA Fannie Mae Preferred
 - HFA Freddie Mac Advantage

For qualified buyers using an approved down payment assistance loan. It is important for you to know that the smaller your down payment percentage, typically, the higher your interest rate. Minimum credit score and debt-to-income (DTI) requirements, annual income limits and purchase price limits apply. First time home buyer education required. Not all applicants will be approved. Total loan amount is a maximum of up to \$25,000. Percentage of the total loan amount will vary. Rates, terms, and availability of programs subject to change without notice. Other limitations apply. (081922 764189v2)



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