

we make housing affordable™

**Florida Housing**  
Finance Corporation

# HOMETOWN HEROES



“Real heroes don’t wear capes. Real superheroes wear uniforms and badges and stethoscopes! Real superheroes are members of our military, law enforcement, and first responders. Pretend superheroes wear capes!”

—DEAN CAIN, ACTOR, SUPERMAN ON “LOIS AND CLARK”



# Florida Hometown Heroes

**Effective June 1st, 2022**

The Hometown Heroes (HTH) Housing Program makes housing affordable for eligible “frontline” workers, educators, police officers, healthcare providers, childcare, firefighters, nurses, military personnel, and others by providing down payment and closing cost assistance to qualified homebuyers. The Florida Hometown Heroes Loan Program offers a lower first mortgage rate AND additional special benefits to those who currently serve their communities and those who have served and continue to serve their country.





**50+**

**OCCUPATIONS ARE  
ELIGIBLE TO  
PARTICIPATE**

**(list at end of presentation)**

# # of Employees In Florida by Occupation

Occupation Title	# Employees
Protective Service Occupations (Law Enforcement, Firefighters, etc)	255,210
Educational Instruction	397,860
Childcare	44,700

Occupation Title	# Employees
Healthcare Practitioners (Physicians, Nurses, etc.)	563,590
Healthcare Support	285,180
Veterans	1,542,770
Total	3,089,310



# First Time Homebuyer Defined



Department of the Treasury  
Internal Revenue Service

Do not claim their mobile home as real property (it's on rented lot/land).

Must be able to permanently reside in the US

1

2

3

4

5

Do not own the home they currently live in

Have not owned AND occupied a primary residence within the past three (3) years.

Will occupy the property as a primary residence within 60 days of closing



Ex: Husband inherits property in North Carolina but has not lived in it as their primary residence any of the past three years.



## “Salute Our Soldiers” Eligible Participants Rolled In!

- Veterans whose discharge status is anything other than dishonorable
- Active-duty personnel from the military (Air Force, Army, Coast Guard, Marine Corps, Navy, National Guard, or the Reserves)
- Surviving spouse of deceased veteran who possesses a Certificate of Eligibility (VA loans only).
- Reminder: Veterans and their spouses are exempt from the first-time homebuyer requirement.





**DPA  
AVAILABLE  
ANYWHERE  
IN  
FLORIDA!**



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\$100 MILLION  
DOLLARS  
IN DP A FUNDS !





**5%**

**Downpayment**

**Assistance  
Of Total Loan Amount  
(Max \$25k)**

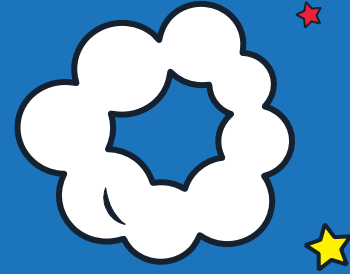


# TBA!

Hometown Heroes will be under the  
TBA (Non-Bond) “The Bond Alternative”  
Homebuyer Loan Program.



# MORTGAGE PRODUCTS AVAILABLE



## GOVERNMENT

FHA MORTGAGE

VA MORTGAGE

USDA-RD  
MORTGAGE

## GSE

HFA FNMA  
PREFERRED

HFA FREDDIE MAC  
ADVANTAGE





# HIGHER INCOME & MAXIMUM LOAN LIMITS

**150% AMI**  
**For ALL Counties!**  
Reminder (1003)  
Credit Income Only!  
**FHA &  
CONVENTIONAL  
LOAN LIMITS**



# HOMETOWN HEROES DOWN PAYMENT ASSISTANCE

**5% Of the  
Total Loan  
Amount  
Capped at  
\$25,000, Use  
Any Excess  
to reduce  
LTV.**

**30 Year Term,  
0%,  
Non-  
Amortizing,  
No Monthly  
Payments**

**REPAYABLE:  
WHEN BORROWER  
SELLS,  
REFINANCE'S,  
TRANSFERS DEED,  
OR VACATES AS  
THEIR PRIMARY  
RESIDENCE.**

# ADDITIONAL DOCUMENTATION REQUIRED!



**That's all!**

## **ONE**

Fully executed HTH  
Loan Program  
Attestation from  
borrower(s)-**Pre-closing  
Form**

## **TWO**

Copy of State of  
Florida License or  
Certification

## **THREE**

Copy of VOE

COPY OF LICENSE  
FROM FEDERAL, STATE,  
OR LOCAL AGENCIES  
only!

Must have this!





# HTH ATTESTATION



**Must have this too!**

## Florida Housing Finance Corporation's Florida Hometown Heroes Loan Program Borrower Attestation Form

Reference is hereby made to the Uniform Residential Loan Application (the "URLA") of the Borrower,

\_\_\_\_\_  
(PLEASE PRINT BORROWER'S FULL NAME)

dated as of \_\_\_\_\_ with respect to the property located at  
(PLEASE PRINT DATE)

\_\_\_\_\_  
(PLEASE PRINT PROPERTY ADDRESS)

Full-time employee at time of application:  YES  NO

License or certificate number: \_\_\_\_\_  
(PLEASE PRINT)

### !!! PLEASE INCLUDE A COPY OF LICENSE and/or CERTIFICATE. !!!

If applicable, please include the name of the governing agency responsible for issuance of licensing/certification for program eligible occupation. (Include website or phone number of the issuing agency for verification of licensing or certification)

Florida Housing is hereby entitled to rely on all information provided and representations made in such URLA as if provided in this Hometown Heroes DPA Program Certification, including, without limitation, the Acknowledgement and Agreement set forth in Section 1b and/or Section 1c, Current Employment/Self Employment and Income, of such URLA. Florida Housing is also hereby entitled to rely on Verification of Employment (VOE) provided by a third-party provider or Borrower(s) employer and/or a valid, current copy of Borrower(s) active Occupational Certification or License.

*I acknowledge that knowingly failing to disclose material information to Florida Housing Finance Corporation, or making or causing to be made a false, or fraudulent statement or representation of material fact in an application for use in determining eligibility for a payment under Florida Housing Finance Corporation's Hometown Heroes DPA Program, constitutes a crime punishable under Federal law. I, therefore, certify, under penalty of perjury that all information I have given on the URLA, other Program documents, and in any accompanying statements, is complete, true, and correct and I acknowledge that any material omission or false, fictitious, or fraudulent statement or representation or entry could be the basis for civil penalties and assessments under the False Claims Act, 31 U.S.C. & 3729-3733, the Program Fraud Civil Remedies Act, 31 U.S.C. & 3801-3812, and/or criminal penalties under 18 U.S.C. & 1001 or other Federal law.*

This Certificate is effective on the earlier of the date listed below or the date received by your Lender.

\_\_\_\_\_  
Borrower Signature Date

\_\_\_\_\_  
Co-Borrower Signature Date

YOUR



SUPPORT  
TEAM



**CHIP WHITE**

Homebuyer Loan Programs Director,  
CHARLES.WHITE@FLORIDAHOUSING.ORG

**SANDY SMITH**

Homebuyer Loan Programs Manager,  
SANDY.SMITH@FLORIDAHOUSING.ORG

**MARK PEASE**

Homebuyer Loan Programs  
Business Development Manager,  
MARK.PEASE@FLORIDAHOUSING.ORG





# Do you have any questions?

**THANK YOU FOR JOINING US!**

**DPA@FLORIDAHOUSING.ORG**<sub>new</sub>

**(850) 488-4197**

**WWW.FLORIDAHOUSING.ORG**



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[https://www.instagram.com/fl\\_housing/](https://www.instagram.com/fl_housing/)

# Occupations Eligible For Participation

- Sworn law enforcement Officer
  - Certified Correction Officer (Does not include any secretarial, clerical or professionally trained personnel.)
  - Correctional Probation Officer
- Firefighter (an individual who holds a current and valid Firefighter Certificate of Compliance or Special Certificate of Compliance from the division)
  - Certified Paramedic
  - Certified Emergency Medical Technician (EMT)
  - 911 Public Safety Telecommunicator

# Occupations Eligible For Participation

- Certified Educators
  - Classroom teachers
  - Certified School Counselors
  - Social Workers
  - Career Specialists
  - School Psychologists
  - Librarians
- Licensed Child Care Operators
- Childcare Instructors—Employed by a licensed childcare facility
- Registered Nurse



## Occupations Eligible For Participation

- LPN-Licensed Practical Nurse
- CNA-certified nursing assistant
- Home Health Aides—Not statutorily required for certification—works for a licensed-only agency
- Health Care Practitioner
  - Physicians
  - Physician Assistant
  - Anesthesiologist Assistants
  - Certified Medical Assistants
  - Acupuncturist
  - Osteopathic Physician
  - Chiropractic Physician

## Occupations Eligible For Participation

- Podiatric Physician
- Pharmacist
- Dentist
- Dental Hygienist
- Certified Nurse Midwife
- Speech-Language Pathologist/Audiologist
- Nursing Home Administrator
- Occupational Therapist or Assistant
- Certified Respiratory Therapist
- Licensed dietitian/nutritionist



## Occupations Eligible For Participation

- Licensed nutrition counselor
- Athletic trainer
- Prosthetist-Orthotist
- Electrologist
- Massage therapist
- Clinical laboratory personnel
- Licensed medical physicist (X-Ray)
- Optometrist
- Optician
- Hearing Aid specialist





## Occupations Eligible For Participation

- Physical therapist
- Physical therapist assistant
- Psychologist
- Clinical social worker
- Marriage and family therapist
- Mental health counselor

