

# Florida Hometown Heroes Housing Program

The Florida Hometown Heroes Housing Program makes homeownership affordable for eligible frontline community workers by providing down-payment and closing-cost assistance to first-time, income-qualified homebuyers so they can purchase a primary residence in their communities.

Eligible borrowers can receive up to 5% of the total loan amount (maximum of \$25,000) in the form of a 0%, non-amortizing, 30-year deferred second mortgage.

## HOW TO QUALIFY:

**STEP 1:** Are you a first-time homebuyer?

**STEP 2:** Are you currently employed full time in one of the eligible occupations? See the list at [tinyurl.com/FL-hometown-heroes](https://tinyurl.com/FL-hometown-heroes)

**STEP 3:** Contact a Realtor® to help secure your down-payment assistance.

**STEP 4:** Your Realtor will connect you with an approved loan officer.

Learn more about the Florida Hometown Heroes Housing Program at [floridahousing.org/hometownheroes](https://floridahousing.org/hometownheroes) *Source: Florida Housing*