HOMETOWN
HEROES

How Florida's essential workers can get up to $35,000 toward their first home.

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Why This Matters Right Now

Most Florida buyers have never heard of Hometown Heroes — and the ones who have usually assume it's just for police and firefighters.

It's not. The program covers a wide range of fulltime workers across healthcare, education, first response, law enforcement, childcare, courts, and the military — and it can hand you tens of thousands of dollars toward your down payment and closing costs.

The 2026 round relaunched with fresh funding, and history tells us exactly what happens next: it runs out. Fast. Previous rounds have been claimed within weeks of opening.

This guide breaks down:

- What the assistance actually is and how much you can get.
- Who qualifies - and the rules that trip people up.
- How to move before the funding is gone.

Austin's Tip: Don't wait to "see if you qualify" after you find a house. Check now, pre-approval is what puts you first in line when funds open.

What Hometown Heroes **Actually Is**

Hometown Heroes is a down payment and closing cost assistance program run by the Florida Housing Finance Corporation — not a private lender perk, a state program.

Eligible buyers can receive 5% of their first mortgage loan amount, with a cap of $35,000.

It comes as a second mortgage at 0% interest with no monthly payment — it just sits behind your main loan.

You don't repay it until you sell, refinance, transfer the deed, or pay off the first mortgage. It's not forgivable, and it's not free money — but it's about as close as it gets to a no-cost bridge into a home.

Austin's Tip: Think of it as borrowed breathing room, not a grant. The goal is to use it to get in the door — not to treat it as extra cash.

Who Actually Qualifies

Eligibility comes down to who employs you and where you work, not your job title.

- Healthcare workers, K-12 school employees, first responders, law enforcement, court and childcare workers, and military/veterans are the core groups.
- You must work full time at a Florida based employer with a physical location.
- Fully remote employees do not qualify. Hybrid workers qualify if on site at least 3 days a week.
- Generally must be a first time buyer or haven't owned a primary residence in 3 years.
- Minimum credit score is 640.
- Household income must fall under your county's limit.

Austin's Tip: Self-employed? You can still qualify, but only with one full-time 1099 employer at a fixed Florida location, plus a letter from your CPA or bookkeeper confirming it.

How to Move Before Funds Run Out

Funding is first come, first served. Here's the process:

- Confirm your occupation and employer meet the eligibility rules.
- Get pre-approved with a Florida Housing approved lender.
- Complete the required homebuyer education course.
- Your lender reserves your funds once you're eligible and the reservation is made through the program.
- Shop for a home within your county's price and income limits.
- Close - assistance is applied at the closing table, no separate application.

Hometown Heroes now provides:

- No origination points
- No discount points
- Lower first mortgage rates on qualifying loans

Austin's Tip: Get pre-approved even before you've picked out a house. When a new funding round opens, the buyers already in the pipeline are the ones who actually get the money.

Common Myths About Hometown Heroes

Myth: "It's only for police and firefighters."
Reality: It covers dozens of occupations across healthcare, education, childcare, courts, and military.

Myth: "It's free money."
Reality: It's a 0% deferred loan. You repay it when you sell, refinance, or pay off the first mortgage.

Myth: "Remote workers for Florida companies qualify."
Reality: Fully remote employees are not eligible, regardless of employer.

Myth: "I can combine it with other Florida DPA programs."
Reality: Hometown Heroes can't be stacked with other Florida Housing assistance programs.

Austin's Tip: Occupation and location rules are stricter than most people expect. ALWAYS check with a lender first.

Make Hometown Heroes
Work For YOU

Hometown Heroes won't last forever. Funding rounds have historically closed within weeks of opening.

Once we check your eligibility, you'll know:

- ✓ Whether your occupation and employer qualify.
- ✓ Which version best fits your income.
- ✓ Roughly how much assistance you could receive.

Ready to see where you stand?

Book a Hometown Heroes eligibility call and let's find out before the funding runs out.

Book Your Hometown Heroes Eligibility Call

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