

The Florida Hometown Heroes Housing Program: Assisting Florida's "Missing Middle" Workforce Population

Florida Housing Finance Corporation

Homeownership: Empowering New Buyers

HFA Staff Contact

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Responding to an Important State Housing Need

Florida's warm weather, beautiful beaches, and lack of state income tax make it a popular destination for individuals and businesses looking to relocate. In recent years, the state's population has been growing rapidly, putting tremendous pressure on the housing market. Businesses moving here want and need housing for their employees. These factors, while positive for the state, have made the dream of homeownership very challenging for some of Florida's most essential workers.

Law enforcement officers, teachers, nurses, active-duty military, firefighters and other front-line workers were unable to purchase a home or were commuting long hours to and from work because of the shortage of affordable housing options.

Many of these individuals, while critical to Florida's economy, were unable to qualify for existing Florida Housing Finance Corporation homeownership programs due to a higher annual income, yet were still not making enough to afford purchasing a home in Florida.

This led to a statewide need across Florida's communities to help hardworking individuals and essential workers achieve the dream of homeownership so they could live and work in the communities they love.

Florida Housing's Innovative Solution

In June 2022, Florida Housing launched the Florida Hometown Heroes Housing Program. Recognizing that the lump sum of money necessary for down payment and closing costs is often the largest barrier to homeownership for families, the Hometown Heroes program works to bridge that financial gap by offering up to \$25,000 in down payment and closing cost assistance in the form of a non-amortizing, zero-interest loan. Florida residents who earn less than 150% area median income (AMI) for their county and work in one of more than 100 eligible occupations may qualify for this program.



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Effective Use of Resources

The Hometown Heroes program was funded through a \$100 million allocation from the state Legislature. The program was established out of necessity to assist individuals who did not qualify for other state homeownership programs but were still unable to afford to purchase a home. The 150% AMI limitation ensures that funds are going to hardworking individuals and families truly in need of assistance. As an added benefit, since this is a revolving program, whenever one of these individuals sells, rents, or refinances a home that was purchased with Hometown Heroes funds, the loan will be repaid and the funds replenished to assist another essential worker.

Effectively Employing Partnerships

Florida Housing's Single Family Program staff continually offer training courses to lenders and realtors throughout the state.

Realtors:

We provide a 3-hour online course to realtors that is approved by the Florida Department of Business and Professional Regulation and counts toward the Realtor continuing education requirements. This course is coordinated through local realtor boards throughout the state. Realtors who attend these classes receive a general three-hour CE credit while learning about our Homebuyer Loan Programs, including Hometown Heroes. Florida Housing has permanent approval from DBPR to offer the class via webinar (online) format. We have found this format to be highly effective in attracting more realtors to the classes while eliminating travel costs entirely.

In 2022, Florida Housing conducted 63 online classes for 34 Board of Realtors Associations located throughout the State of Florida. These classes were attended by approximately 3,326 realtors. Additionally, we conducted 17 Hometown Heroes Product trainings, which were attended by 2,887 realtors.

Lenders:

Florida Housing periodically conducts telephonic and webinar trainings for lender partners throughout the state. Lender trainings generally consist of program requirements and recent updates, system training with our compliance administrator (eHousingPlus) and first mortgage and servicer requirements and updates with our master servicer, Lakeview. Together, Florida Housing, eHousingPlus and Lakeview will provide lenders with information to better assist with the origination, delivery and purchase of first and second mortgages originated through our Homebuyer Loan Program.

In 2022, Florida Housing conducted 39 Live Webinars and multiple On-Demand (available daily) Lender trainings. This resulted in more than 16,000 loan officers and their support staff receiving training just this year, which contributed to the record-breaking program production.

External Outreach:

While ensuring that lenders and realtors are trained to help their clients is a critical step, our team also decided it was important to provide information about the program directly to potential homebuyers. Florida Housing partnered with government agencies, statewide associations, and other organizations whose members may be eligible for the Hometown Heroes program. In total, Florida Housing partnered with more than 65 organizations throughout the state for this outreach.

Our External Affairs Team created a marketing toolkit, which included information on how to qualify for the program, a flyer, social media graphics, sample social media posts and eblasts. This tactic provided each entity with tools to easily share information about the program and was also effective in ensuring that any information shared about the program was consistent and in line with Florida Housing’s messaging. We also created a dedicated flyer for lenders and realtors to add their contact information for direct distribution to potential clients. These flyers were available in both English and Spanish.

Replicable Results

Since the program’s launch less than a year ago, more than \$86 million has been provided to 5,861 frontline workers throughout the state (as of May 5, 2023). The top occupations currently utilizing this program are veterans, nurses, teachers, active-duty military, and law enforcement officers. All critical occupations that would not have been able to afford to continue living and working in Florida’s communities without the Hometown Heroes program.

After seeing the results of this program, and the speed at which the assistance was used by frontline workers, Florida’s Legislature codified the Hometown Heroes Program in statute and appropriated an additional \$100 million for the next fiscal year, ensuring it will continue to be funded in the future.

By providing more hardworking Floridians with a place to call home, Florida Housing is proud to help facilitate healthier family environments, build stronger communities, and increase local economic impact. Even better, as individuals begin receiving financial assistance through the Hometown Heroes program, they will be vacating rental units throughout the state, opening them up for others in need.



Visual Aids

Effectively Employing Partnerships Marketing Toolkit



Florida Hometown Heroes Housing Program Marketing Toolkit

This toolkit includes the following resources:

1. Background on the Florida Hometown Heroes Housing Program
2. Eligibility and Income Requirements
3. Sample messaging and marketing materials for social media, email, print flyers, and graphics

Important Resources:

- Link to Program Webpage: [Hometown Heroes \(floridahousing.org\)](http://HometownHeroes.floridahousing.org)
- Hashtag: #FLHometownHeroes

1. Background on the Program:

The Florida Hometown Heroes Housing Program makes homeownership affordable for eligible frontline community workers such as police officers, firefighters, nurses, childcare workers, and active military or veterans. This program provides down payment and closing cost assistance to income-qualified homebuyers so they can purchase a primary residence in the community in which they work and serve. The Florida Hometown Heroes Loan Program also offers a lower first mortgage rate AND additional special benefits to those who have served and continue to serve their country.

- Eligible borrowers can receive up to 5% of their total loan amount (maximum of \$25,000) in down payment and closing cost assistance.
- Down payment and closing cost assistance is available in the form of a 0%, non-amortizing, 30-year deferred second mortgage. This second mortgage becomes due and payable, in full, upon sale of the property, refinancing of the first mortgage, transfer of deed or if the homeowner no longer occupies the property as his/her primary residence.
- To qualify for this program individuals must provide their certification for one of the eligible occupations and may not be above the program specific income threshold for their county.

Eligible homebuyers must connect with one of Florida Housing's participating lenders to access these resources. Please click [here](#) to search for one in your area.

2. Hometown Heroes Eligibility and Income Requirements:

- Please click [here](#) for a list of eligible occupations
- Please click [here](#) to view the income and purchase price limits

3. Messaging/Marketing Materials:

We hope you will use the following materials to help us spread the word about the Hometown Heroes program and ensure your members can take advantage of these resources.

- [Flyer](#)
- [Social Media Graphics](#)

We would appreciate if you followed Florida Housing on our social media channels and tagged us in your Hometown Heroes posts.

Facebook: facebook.com/floridahousing
 Twitter: [@Florida_Housing](https://twitter.com/Florida_Housing)
 Instagram: [@fl_housing](https://www.instagram.com/fl_housing)

If someone has a question about the program that you are unsure how to answer, please feel free to direct the user to message our page with their question. If we are tagged in the post, it will also notify us of the comment and allow us to respond if necessary.

Social Media Copy Examples:

With the new Hometown Heroes Housing program, Florida Housing Finance Corporation is offering up to 5% of your total loan amount (up to \$25,000) to help you purchase a home. These funds can be used for down payment and closing cost assistance so you can live in the communities you work hard to serve and protect! Learn more: <https://bit.ly/FLHometownHeroes> #FLHometownHeroes

Dreaming of homeownership? The Hometown Heroes Housing program has down payment and closing cost assistance up to \$25,000 for income-qualified workers! This 30-year, interest-free loan has no monthly payments and can help turn your dream into a reality. Ready to get started? Learn more: <https://bit.ly/FLHometownHeroes> #FLHometownHeroes

You deserve to live in the community you work so hard to serve and protect. With @Florida_Housing's new Hometown Heroes Housing Program you can receive up to \$25,000 in down payment and closing cost assistance to purchase a home. Learn more: <https://bit.ly/FLHometownHeroes> #FLHometownHeroes

Email Copy Example:

Dear (Name),

The Florida Housing Finance Corporation has recently announced a new program that will allow eligible frontline workers such as yourself to receive down payment and closing cost assistance on the purchase of a home. The Florida Hometown Heroes Housing program aims to make homeownership more affordable so you can live in the community you work hard to serve.

If you meet the income requirements for this program, you can receive up to 5% of your total loan amount (maximum of \$25,000) to help cover down payment and closing costs. This assistance is available in the form of a 30-year, interest-free second mortgage with no monthly payments.

To get started you must connect with one of Florida Housing's participating lenders. Click [here](#) to find one in your area.

For more information about the program, please visit [Hometown Heroes \(floridahousing.org\)](http://HometownHeroes.floridahousing.org) or call 844-247-6555.

Thank you,

Program Flyers

AT ANY GIVEN MOMENT IN FLORIDA... **HEROES**... WALK AMONGST US!



THE 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 income-qualified homebuyers so you can purchase a primary residence in the community in which you work and serve.

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

READY TO GET STARTED?

**STEP 1:
CHECK YOUR ELIGIBILITY**

- Are you a first time homebuyer?
- Are you currently employed in one of the eligible occupations?
- Do you satisfy income limits in your county?

**STEP 2:
GATHER YOUR DOCUMENTATION**

- Employment Certification
- Proof of Income

**STEP 3:
CONNECT WITH A LOAN OFFICER**

• Visit Florida Housing's website to connect with a loan officer in your area and get started!


TO LEARN MORE ABOUT THE FLORIDA HOMETOWN HEROES HOUSING PROGRAM AND CONNECT WITH A LOAN OFFICER IN YOUR AREA, PLEASE VISIT OUR WEBSITE: FLORIDAHOUSING.ORG

HOMETOWN HEROES

ADDITIONAL PROGRAM INFORMATION

227 North Bronough Street, Suite 5000 • Tallahassee, FL 32301 • 850.488.4197 • www.floridahousing.org

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FLORIDA HOMETOWN HEROES HOUSING PROGRAM

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

READY TO GET STARTED?

**STEP 1:
CHECK YOUR ELIGIBILITY**

- Are you a first time homebuyer?
- Are you currently employed full time in one of the eligible occupations?

Obtain Current Copy of Certification/License.

STEP 2: CONTACT ME TODAY TO SECURE YOUR DOWN PAYMENT ASSISTANCE

• Name
• Email
• Address
• Phone
• Number
• NMLS#
• Social Media Links

TO LEARN MORE ABOUT THE FLORIDA HOMETOWN HEROES HOUSING PROGRAM, PLEASE VISIT OUR WEBSITE: WWW.FLORIDAHOUSING.ORG/HOMETOWNHEROES

HOMETOWN HEROES

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Partner Organizations

Professional Entities Eligible for Hometown Heroes:

[Florida Fish and Wildlife Conservation Commission](#)

- Main Line: (850) 488-4676

[Florida Department of Health](#)

- Main Line: 850-245-4444

[Florida Board of Nursing](#)

- Main Line: (850) 245-4125

[Florida Board of Acupuncture](#)

- Main Line: (850) 245-4161

[Florida Board of Osteopathic Medicine](#)

- Main Line: 850-245-4111

[Florida Board of Chiropractic Medicine](#)

- Main Line: (850) 245-4355

[Florida Board of Podiatric Medicine](#)

- Main Line: (850) 245-4292

[Florida Board of Pharmacy](#)

- Main Line: (850) 245-4474

[Florida Board of Dentistry](#)

- Main Line (850) 245-4474

[Florida Board of Speech-Language Pathology](#)

- Main Line: (850) 245-4161

[Florida Board of Nursing Home Administration](#)

- Main Line: (850) 245-4355

[Florida Board of Occupational Therapy](#)

- Main Line: (850) 245-4373

[Florida Board of Respiratory Care](#)

- Main Line: (850) 245-4373

[Florida Board of Massage Therapy](#)

[Florida Board of Clinical Laboratory Personnel](#)

- Main Line: (850) 245-4355

[Florida Board of Optometry](#)

- Main Line: (850) 245-4355

[Florida Board of Opticianry](#)

- Main Line: (850) 245-4292

[Florida Board of Hearing Aid Specialists](#)

- Main Line: (850) 245-4292

[Florida Board of Physical Therapy](#)

- Main Line: (850) 245-4373

[Florida Board of Psychology](#)

- Main Line: (850) 245-4373

[Florida Board of Clinical Social Work, Marriage & Family Therapy, and Mental Health](#)

- Main Line: (850) 245-4292

[Florida Midwife](#)

- State Affiliate President: Mary Kay Miller CNM 407-716-9229 [lovecatchingb](#)

[Florida Department of Children and Families – social workers](#)

- Main Line: Phone: 850-487-1111

[Florida Department of Corrections](#)

Organizations Representing Eligible Professionals:

[About FSFA | FloridaDRT \(floridastatefirefightersassociation.com\)](#)

[Florida PBA – The Voice of Florida's Law Enforcement \(flpba.org\)](#)

[Florida Education Association \(feaweb.org\)](#)

[Florida Medical Association](#)

- Main Line: (850) 224-6496

[Florida Hospital Association](#)

[Florida Association of Community Corrections](#)

- Contact for directory: josh.fairbrother@uss.salvationarmy.org

[Florida Association of Professional EMT's and Paramedics](#)

- Main Line: (954) 757-5100

[Florida 911 Coordinators Association](#)

- President – Jody Kenyon, ENP, Pasco County Public Safety Technical Support Manager
o email: jkenyon@pascocountyfl.net, phone: 352-521-5148

[Florida Association for Child Care Management](#)

- Main Line: 1.800.322.2603
• info@faccm.org

[Florida Nurses Association](#)

- Main Line: 407.896.3261

[Home Care Association of Florida](#)

- Main Line: (850) 222-8967

[Florida Health Care Association](#) (Long Term Care Providers for Elders)

- Main Line: (850) 224-3907

[Florida Association of Nurse Anesthesiology](#)

- Main Line: 407-774-7880

[Florida Academy of Anesthesiologist Assistants](#)

- Main Line: 678-266-2034

[Florida Society of Medical Assistants](#)

[Florida Osteopathic Medical Association](#)

- Main Line: 850.878.7364

[Florida Chiropractic Society](#)

- Main Line: 305-833-7255

[Florida Chiropractic Physician Association](#)

- Main Line: 407-409-7291

[Florida Podiatric Medical Association](#)

- Main Line: (850) 224-4085

[Florida Pharmacy Association](#)

- Main Line: 850-222-2400

[Florida Dental Association](#)

- Main Line: 850.681.3629

[Florida Dental Hygienists' Association](#)

- Main Line: (407) 801-1535

[Midwives Association of Florida](#)

- Main Line: 1-(407) 212-7683

[Florida Association of Speech-Language Pathologists & Audiologists](#)

- Main Line: 844-427-8461

[Florida Occupational Therapy Association](#)

- GovAffairs@Flota.org

[Florida Society for Respiratory Care](#)

- Main Line 1-813-649-8942

[Florida State Massage Therapy Association](#)

- Main Line: 407-786-3307

[Florida Optometric Association](#)

- Main Line: 850-877-4697

[Professional Opticians of Florida](#)

[Florida Society of Hearing Healthcare Professionals](#)

- Main Line: 850.320.6129

[Florida Physical Therapy Association](#)

- Main Line: 850.222.1243

[Florida Psychological Association](#)

- Main Line: (850) 656-2222

[Florida Association of School Psychologists](#)

- FASP Secretary: Kelli Dari faspsecretary@outlook.com

[Florida Association of School Social Workers](#)

- FASSWpresident@gmail.com

[Florida Family Therapy Association](#)

- Main Line: 850-681-3639

[Florida Mental Health Counselors Association](#)

- Main Line: 561-228-6129

[Florida Counseling Association](#)

- fcaoffice@flacounseling.org

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Program Results (to date)

TOP 20 OCCUPATIONS	# Loans
Veteran	1,027
Registered Nurse (RN)	838
Classroom Teacher	473
Active Duty Military	410
Law Enforcement Officer	270
Firefighter	133
Nursing Assistant (CNA)	128
Practical Nurse (LPN)	104
Correction Officer	91
Medical Assistant	66
Pharmacy Technician	64
Childcare Instructor	60
Paramedic	44
Radiologic Technologist	42
Dental Assistant	40
Home Health Aide	40
Dental Hygienist	34
Mental Health Counselor	31
Clinical Nurse Specialist	29
Physician Assistant	27
TOP 20 TOTAL	3,951



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