NCSHA Program Awards 2026
Entry: **Florida's Hometown Heroes**
Category: Homeownership
Subcategory: Empowering New Buyers

Florida Housing Finance Corporation's (Florida Housing) Hometown Heroes Housing Program (HTH) represents an innovative, scalable solution to one of the state's most urgent challenges: enabling our hardworking families to achieve homeownership in an increasingly unaffordable housing market. By directly targeting income-qualified, first-time homebuyers in essential occupations, the HTH program aligns public investment with measurable community impact, empowering those who serve Florida's communities to live within them.

At its core, Hometown Heroes addresses a critical housing finance gap: the inability of moderate-income workers to accumulate sufficient funds for down payment and closing costs. The program's structure is both innovative and practical. Eligible borrowers receive up to 5 percent of their first mortgage loan amount—between $10,000 and $35,000—in assistance through a 0 percent, non-amortizing, 30-year deferred second mortgage. This design eliminates immediate repayment burdens while preserving long-term program stability, as funds are repaid upon sale, refinancing, or non-owner occupancy. Coupled with competitive first mortgage interest rates, reduced upfront fees, and no origination or discount points, the program lowers barriers to entry without compromising financial responsibility.

The Hometown Heroes program's replicability is a defining strength. By leveraging standard mortgage products—including FHA, VA, USDA-RD, and conventional loans—and partnering with private lenders, HTH integrates seamlessly into existing housing finance systems. This model allows other state housing finance agencies to adopt and adapt similar frameworks with minimal structural changes, ensuring broad applicability across diverse markets.

Hometown Heroes responds directly to Florida's pressing need for workforce housing. The program's targeted eligibility ensures that resources are directed to these underserved yet economically vital populations. In the 2025-2026 funding cycle alone, more than 80 percent of assistance supported essential service providers, including over 1,500 healthcare professionals, 500 first responders, and 400 school staff members. Additionally, more than 200 veterans and active-duty service members benefited from enhanced program features recognizing their service.

Data-driven results underscore the program's effectiveness and market success. Within just six months of its August 2025 launch, the program fully committed its $50 million allocation, helping more than 3,000 families achieve homeownership. The average first mortgage loan of approximately $320,000, paired with an average assistance amount of $16,000, demonstrates efficient leveraging of state funds to unlock private capital. Since the program's inception in 2022, Hometown Heroes has generated over $7.6 billion in first mortgage financing and provided more than $386 million in down payment assistance, supporting nearly 25,000 Floridians on their journey to homeownership.

This robust, measurable support of first-time homeownership demonstrates that the benefits of the Hometown Heroes program significantly outweigh the costs. By enabling homeownership for Florida's workforce, HTH fosters household wealth creation, strengthens local economies, and stabilizes communities. The deferred second mortgage structure ensures long-term cyclical use of funds, maximizing the return on public investment. Moreover, by helping our most essential workers reside in the communities they serve, Hometown Heroes reduces commute burdens and workforce shortages in critical sectors.

Strategic partnerships are also a defining characteristic of the success of Hometown Heroes. Collaboration among state leadership, private lenders, real estate professionals, and local employers ensures efficient delivery and broad outreach. Legislative support, including a $435 million housing appropriation with $50 million dedicated to Hometown Heroes, demonstrates strong alignment between policy objectives and program implementation. Continued executive support further reinforces the program's sustainability and growth potential.

Finally, the Florida Hometown Heroes Housing Program exemplifies the effective use of resources to achieve strategic housing objectives. Its rapid deployment, repeated allocation of funds, and measurable outcomes highlight both operational efficiency and responsiveness to the state's workforce housing needs. By combining innovation, data-driven performance, and a clear focus on underserved workforce populations, Hometown Heroes stands as a national model for a creative, adaptable way to empower new buyers and advance affordable homeownership opportunities.

we make housing affordable™
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FOR IMMEDIATE RELEASE:
February 27, 2026

Florida Hometown Heroes Program 2025 - Making Homeownership a Reality for Florida's Families

Tallahassee, FL – Florida Housing Finance Corporation (Florida Housing) is pleased to announce the Florida Hometown Heroes housing program has committed all available funding for the 2025-2026 fiscal year, making homeownership a reality for over 3,000 Florida families in just six months.

The 2025 Hometown Heroes program officially opened on August 18, 2025, with $50 million in available funding. This investment was made possible thanks to the Florida Legislature and Governor Ron DeSantis' support of first-time homebuyers. The Hometown Heroes allocation was part of a $435 million appropriation to Florida Housing, representing the state's ongoing commitment to ensuring all Floridians have a safe, affordable place to call home.

The Hometown Heroes program supports income-qualified, first-time homebuyers in eligible workforce occupations by offering down payment and closing cost assistance that empowers them to live in the communities they work hard to serve. The average first mortgage loan amount during this funding cycle was approximately $320,000, and the average down payment assistance amount per loan was around $16,000. More than 80 percent of the 2025 funding went to Floridians who provide the essential services necessary to keep our communities safe, healthy, and thriving, including:

- Over 500 first responders and public safety personnel
- More than 1,500 healthcare professionals
- Over 400 school staff members

The Hometown Heroes program also offers a competitive first mortgage interest rate and additional special benefits to those who have served and continue to serve our country. This year, Florida Housing leveraged Hometown Heroes program funding to help more than 200 military service members and veterans purchase a home, allowing them to take part in the American Dream they served to protect.

Since its first funding cycle in 2022-2023, the Hometown Heroes program has transformed the state's investment into life-changing impact for Florida's working families. To date, the program has generated over $7.6 billion in first mortgage financing and delivered more than $386 million in down payment assistance, helping nearly 25,000 Floridians purchase a home of their own. Those served reflect the very backbone of Florida's communities, including more than:

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- 5,200 veterans and military personnel
- 5,700 healthcare professionals
- 1,900 first responders and public safety personnel
- 2,000 teachers, school staff members, and childcare workers

Each year, Florida Housing has quickly and successfully committed all funds appropriated for Hometown Heroes, demonstrating both the efficiency of the program and the urgent need for workforce housing opportunities across the state. This swift and strong response highlights the critical role the Hometown Heroes program plays in meeting the housing needs of Florida's communities.

These outcomes prove that Florida Housing and its partners are turning the state's investment into measurable results for Floridians. Governor DeSantis' budget recommendation this year includes an additional $50 million for Hometown Heroes, underscoring his strong commitment for the program's continued success in advancing affordable housing opportunities for working families across our great state. Florida Housing is proud of this program's proven results and remains committed to expanding its reach. Continued investment in successful programs like Hometown Heroes will help more hardworking families achieve homeownership, boost our economy, and create lasting benefits for communities throughout the Sunshine State.

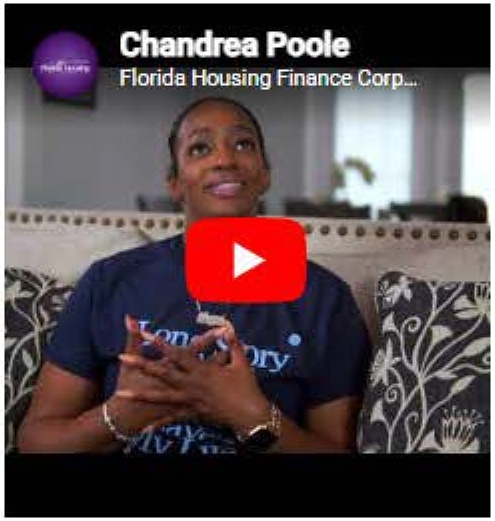
HOMETOWN HEROES

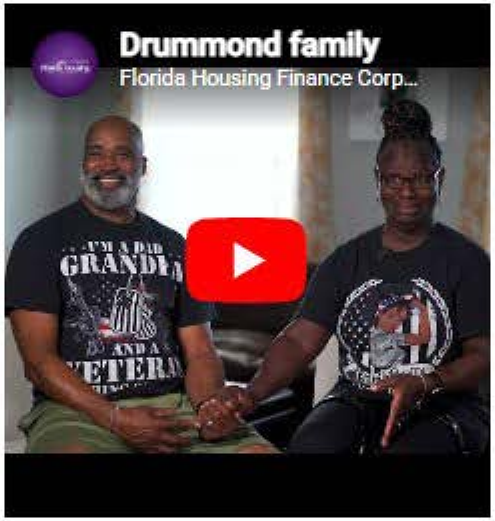
Hometown Heroes Testimonies

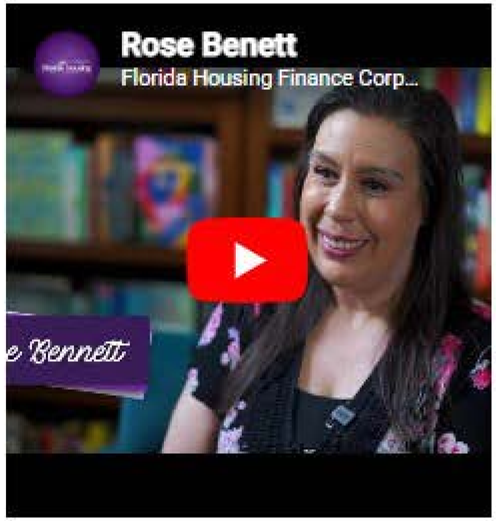
View Hometown Heroes testimonials here.

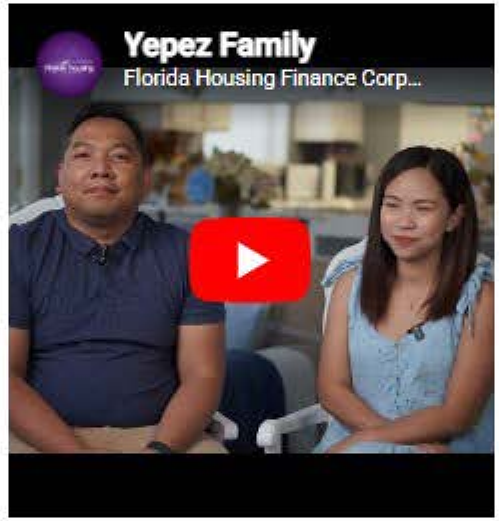
Florida Housing is proud to assist hardworking Floridians on the path to homeownership through a variety of assistance, including the Hometown Heroes program! This year, we are excited to share a new video series highlighting some of the families who have used this program to purchase their first home.

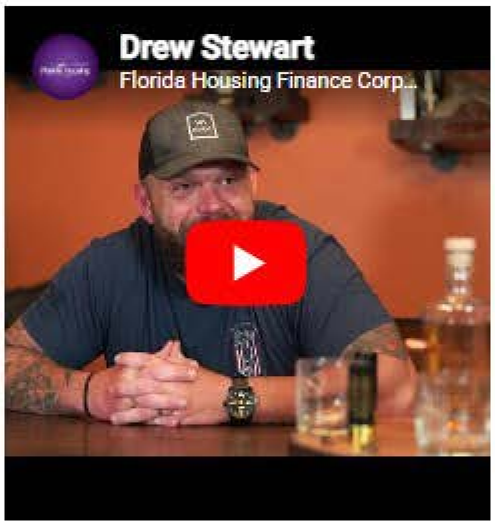
Click below to hear how Hometown Heroes down payment assistance has impacted many Floridians !

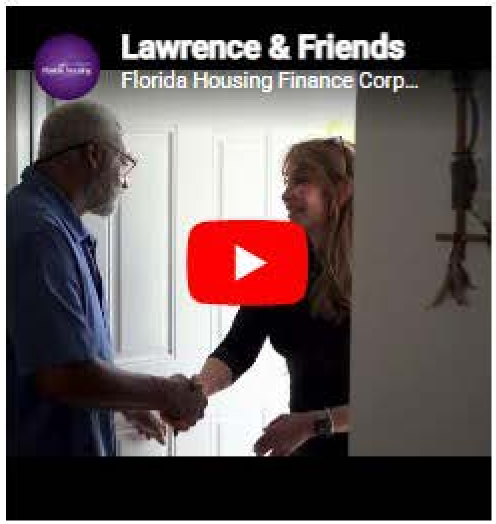


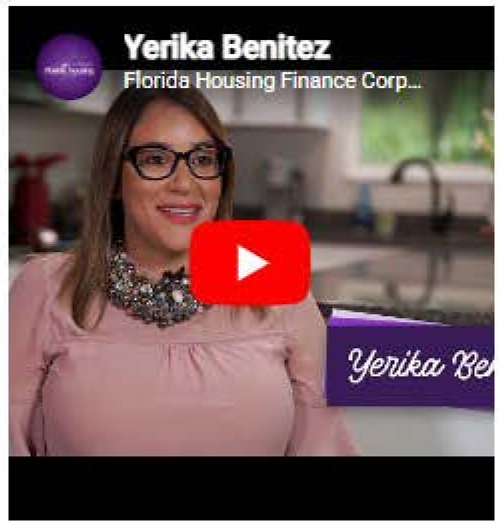












Hometown Heroes Program

Hometown Heroes Homebuyer Loan Program - **3,094** Families Served

(August 18, 2025 to February 20, 2026)

65 Counties Served / **$50,000,000** Down Payment Assistance Funds Provided / **36** Avg. Age of Borrower / **$319,979** Average Loan Amount / **$16,160** Average Down Payment Assistance Provided / **96%** Avg. LTV of Purchase

The Florida Hometown Heroes Housing (HTH) Program makes homeownership affordable for eligible workforce occupations. This program provides down payment and closing cost assistance to first-time, 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 interest rate and additional special benefits to those who have served and continue to serve their country.

Program Details:

- Eligible Borrowers who meet the occupational requirements, work full time, and are currently employed by a Florida-based employer can receive competitive market interest rates on an FHA, VA, RD, and Conventional first mortgage, reduced upfront fees, no origination points or discount points and down payment and closing cost assistance.
- HTH 2025 Program shall be limited to the following borrowers (Click Here for Example Eligible Occupations):
  - A person employed full-time by a Florida-based employer as a health care worker, school staff member, first responder, public safety or court employee, or child care worker;
  - A servicemember of the United States military or military reserves, the United States Coast Guard or its reserves, or the Florida National Guard; or
  - A veteran employed full-time by a Florida-based employer.
- Borrowers can receive up to 5% of the total first mortgage loan amount (maximum of $35,000/minimum of $10,000) in funds towards 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. The Florida Hometown Heroes loan is not forgivable.

Links:

Lender and Real Estate Agent Locator (please click here to connect with a loan officer in your area and get started.)

2025 Hometown Hero Program Income and Loan Limits

HOMETOWN HEROES ELIGIBLE OCCUPATIONS

HOMETOWN HEROES

Eligible Occupations for Florida Hometown Heroes Loan Program

Participants must be employed FULL-TIME and CURRENTLY employed by a Florida-based employer

Please note only ONE borrower must qualify with eligible occupation.

Healthcare Workers

Borrowers employed full-time by a Florida-based healthcare provider/ physician, hospital, assisted living facility, mental health facility or healthcare facility are eligible.

Nursing Examples include, but not limited to:	Advanced Practice Registered Nurse (APRN)
	Clinical Nurse Specialist
	Licensed Practical Nurse (LPN)
	Nurse Anesthetist
	Nurse Midwife
	Nursing Assistant (CNA)
	Nursing Technician
	Registered Nurse (RN)
Medical Technicians Examples include, but not limited to:	Anesthesia Support Technician
	Cardiology Technician
	Clinical Technician
	Computed Tomography (CT) Technician
	Emergency Room (ER) Technician
	Laboratory Technician (Including Phlebotomist)
	Music Technician
	Neurology Technician
	Nuclear Medicine Technician
	Monitor Technician
	Orthopedic (Ortho) Technician
	Pharmacy Technician
	Radiation Technician
	Rehabilitation (Rehab) Technician
	Sonographer
	Surgical Technicians
	Xray Technician
Medical Therapists Examples include, but not limited to:	Audiology Therapist
	Occupational Therapist
	Physical Therapist
	Respiratory Therapist
	Speech Therapist

HOMETOWN HEROES ELIGIBLE OCCUPATIONS

Eligible Occupations for Florida Hometown Heroes Loan Program

Participants must be employed FULL-TIME and CURRENTLY employed by a Florida-based employer

Healthcare Workers (continued)

Mental Health Workers **Examples include, but not limited to:**	Behavioral Health Specialist
	Behavioral Health Technician
	Behavioral Health Therapist
	Case Manager
	Mental Health Specialist
	Mental Health Technician
	Mental Health Therapist
	Psychiatrist
	Psychologist
	Social Worker
Doctors, Physicians & Pharmacists **Examples include, but not limited to:**	Anesthesiologist
	Anesthesiologist Assistant
	Dentist
	Nuclear Pharmacist
	Pharmacist
	Pharmacy Technician
	Physician
	Physician Assistant
Other Healthcare Workers **Examples include, but not limited to:**	Dental Assistant
	Dental Hygienist
	Medical Assistant (CMA or MA)
	Patient Care Assistant
	Patient Transporter (Orderly)
	Phlebotomist

School Staff Members

Borrowers employed full-time by a Florida-based K-12 public, private, charter or magnet school are eligible.

School Staff Members **Examples include, but not limited to:**	Assistant Principal
	Career Specialist (Guidance Counselor)
	Classroom Teacher
	Food Service / Cafeteria Staff
	Librarian/Media Specialist
	Maintenance / Janitorial Staff
	Principal
	School Counselor
	School Psychologist
	Social Worker
	Teacher Aide

HOMETOWN HEROES ELIGIBLE OCCUPATIONS

Eligible Occupations for Florida Hometown Heroes Loan Program

Participants must be employed FULL-TIME and CURRENTLY employed by a Florida-based employer

First Responders

Borrowers employed full-time by a Florida-based fire department, ambulance service or hospital are eligible.

First Responders Examples include, but not limited to:	Certified Emergency Medical Technician (EMT)
	Certified Paramedic
	Firefighter

Public Safety Workers

Borrowers employed full-time by a Florida-based local, county, state or federal law enforcement department, juvenile detention facility, correctional facility or emergency operations center are eligible.

Public Safety Workers Examples include, but not limited to:	911 Public Safety Communicator (911 Operator or Dispatcher)
	Correctional Officer
	Correctional Probation Officer
	Juvenile Detention Officer
	Juvenile Probation Officer
	Sworn Law Enforcement Officer (Local, State or Federal)

Court Employees

Borrowers employed full-time by a Florida-based county, state or federal court, court administrator's office, State Attorney's Office or Public Defender's Office are eligible.

Court Employees Examples include, but not limited to:	Assistant State Attorney
	Assistant Public Defender
	Attorney *If employed by the Florida Supreme Court, District Courts of Appeal, Circuit Courts or a county court in Florida.*
	Court Clerk
	Court Stenographer (Court Reporter) If employed by the Florida Supreme Court, District Courts of Appeal, Circuit Courts or a county court in Florida.

Childcare Workers

Borrowers employed full-time by a Florida-based licensed child care facility pursuant to S.402.301-402.305 or exempt from licensure pursuant to S.402.313 and 402.316 are eligible.

Child Care Workers Examples include, but not limited to:	Any worker at a licensed child care facility
	Any worker at a licensed or registered home day care

Eligible Occupations for Florida Hometown Heroes Loan Program

Participants must be employed FULL-TIME and CURRENTLY employed by a Florida-based employer

Military & Veterans

Service Members	All active duty or reserve service members of all branches of the United States Armed Forces, including the Florida National Guard.
	Veterans employed FULL TIME with a Florida-based employer who have been discharged under other than dishonorable conditions from one of the eligible military or reserve branches.

HOMETOWN HEROES

The Florida Hometown Heroes Housing Program makes homeownership attainable and affordable for eligible workforce occupations. Hometown Heroes provides down payment and closing cost assistance to income-qualified homebuyers to purchase a primary residence in the community in which they work and serve.

Eligible borrowers can receive up to $35,000 in down payment and closing cost assistance.

READY TO START?

Step 1: Check Your Eligibility

Are you a first-time homebuyer?

Are you currently employed in one of the eligible occupations?

Do you fall within the income threshold (less than 150% Area Median Income) for 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!

www.floridahousing.org/hometown-heroes

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HOMETOWN HEROES

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READY TO START?

Step 1: Check Your Eligibility

- Are you a first-time homebuyer?
- Are you currently employed in one of the eligible occupations?
- Do you fall within the income threshold (less than 150% AMI) for your county?

Step 2: CONTACT ME TODAY TO HELP YOU SECURE YOUR DOWN PAYMENT ASSISTANCE

NAME: ____________________

EMAIL: ____________________

ADDRESS ____________________

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PHONE NUMBER: ____________________

NMLS# ____________________

SOCIAL MEDIA LINKS: ____________________

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Florida Hometown Heroes
Promotional Material
Microfiber Cloth