



# Florida Hometown Heroes Homebuyer Guide

## Helping Florida Hometown Heroes Achieve Homeownership

If you are a Florida Hometown Hero, whether you are a teacher, nurse, first responder, veteran, or other essential community worker, you dedicate your life to supporting others. The Florida Hometown Heroes program recognizes your service by providing down payment and closing cost assistance, making homeownership more accessible. I am here to guide you through every step, helping you unlock these benefits and find a home that aligns with your goals.

## Who Qualifies

*You may qualify for the program if you:*

- Are employed full-time (35+ hours per week) by a Florida-based employer with a physical location in Florida
- Work in one of the eligible occupational categories, with additional roles potentially qualifying:
- First responders and public safety professionals, including EMTs, paramedics, firefighters, law enforcement, correctional officers, and 911 dispatchers
- Court system staff, such as attorneys, court clerks, court reporters, and public defenders
- Healthcare professionals, including RNs, LPNs, APRNs, therapists, pharmacists, physician assistants, psychologists, and many more
- K-12 education staff, including teachers, aides, counselors, and librarians
- Childcare workers, including licensed providers and daycare staff
- Military service members and veterans employed full-time by a Florida-based employer
- Are a first-time homebuyer, meaning you have not owned a primary residence in the past three years, unless a veteran exemption applies
- Meet county-specific income and purchase limits

The information in this guide is provided for general informational purposes only and is not legal, tax, investment or financial advice. Program rules, income limits, eligible occupations, and property requirements may change at any time. As a licensed real estate advisor, I strive to provide accurate and up-to-date guidance; however, eligibility and program details should always be confirmed with a participating lender or the Florida Housing Finance Corporation. Collaborating with other professionals, such as attorneys, tax advisors, and inspectors, can complement the expert guidance of a licensed real estate advisor throughout the transaction. This guide does not create a client relationship or replace professional advice. Real estate services are provided only upon execution of the required brokerage agreements as mandated under Florida law. Partnering with me ensures you receive personalized support, helping you make informed decisions and maximize available benefits. ( 2025-2026 Version)

- Are purchasing a primary residence, which can be a single-family home, townhouse, approved condominium, or a 2–4 unit property if you will occupy one unit

## **Program Benefits**

- Receive up to 5% of your first mortgage loan, with a maximum of \$35,000, to put toward your down payment and/or closing costs
- Assistance comes as a 0% interest deferred second mortgage, with repayment only required if you sell, refinance, transfer deed, or no longer occupy the home as your primary residence
- Program is compatible with FHA, VA, USDA, and conventional loans through approved lenders
- Available statewide in Florida

## **How the Program Works**

1. Confirm your eligibility by reviewing your occupation, employer status, and first-time buyer status
2. Get pre-approved for a first mortgage with a lender experienced in the Hometown Heroes program
3. Complete a homebuyer education course if required, noting that veteran exemptions may apply
4. Identify homes that meet both your needs and program requirements, with my guidance to maximize your benefit
5. Apply for the assistance through your lender and proceed to closing

## **Tips to Maximize Your Benefits**

- Apply early because funding is limited and distributed on a first-come, first-served basis
- Keep full documentation of your employment and occupation ready to streamline approval
- Work with a trusted real estate professional, like me, to navigate deadlines, documentation, and county-specific rules
- Understand that repayment of the deferred second mortgage is required only when you sell, refinance, or move; no monthly payments are due while you live in your home

## Why Work With Me

- I provide expert guidance through eligibility, income limits, and county-specific rules
- I have connections with lenders who specialize in the Hometown Heroes program
- I support you every step of the way, from pre-approval to closing
- My goal is to make your homebuying experience smooth, rewarding, and empowering

## Ready to Get Started?

Contact me for a complimentary consultation. Together, we can review your eligibility, connect you with approved lenders, and create a clear path to homeownership through the Hometown Heroes program.

## Dr. Jordan-Coutain | Licensed Real Estate Agent & Advisor

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