FAMILY

New Hometown Heroes Housing Program Helps Teachers & First Responders in Florida Buy Their First Home

By bestfolkmedicine · 31/05/2022 · 2 min read



Governor Ron DeSantis announced the launch of the Hometown Heroes Housing Program during his visit to Cape Coral.

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This program will allow first responders and teachers to get assistance and buy their first homes. The program officially starts on the 1st of June, 2022.

During a press conference, DeSantis said that he's excited about the program because he believes it's really going to make a difference for deputies and officers in Cape Coral and throughout Florida.

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Hometown Heroes Housing Program: Helping Teachers & First Responders Buy Homes

Thanks to this program, down payment and closing costs will be provided to those first-time and income-qualified buyers for a primary residence in the place where they live and work.

Moreover, the program offers up to 5 percent of the first mortgage loan or a maximum of $25K.

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The administering is done by the Florida Housing and Finance Corporation. It has high inclusive eligibility of all the programs for housing assistance in Florida.

Those who qualify for the $100 million program (which is part of the $363 million for inexpensive and workforce housing in the 2022-23 state budget) are firefighters, law enforcement officers, healthcare professionals, educators, childcare workers, firefighters, military, and veterans.

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Those who're eligible will need to contact a loan officer and have a 640 minimum credit score. They'll also need to provide certification for having one of the occupations considered eligible as well as meet the income threshold for the county.

Helping Middle-Class Families Is Crucial

According to the director of Florida Housing Finance Corporation, Trey Price, the program is created for middle-class families. It's also the highest income-eligible program which is offered by the Florida legislature.

The secretary of the state's Department of Economic Opportunity notes that people are leaving states like New York and therefore, this program will be of aid for the citizens of the working class.

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Two recipients of the program were presented-one is an officer in his 20s and the other is a teacher in her 60s. According to Melba Lugo, a 63-year-old second-grade teacher, she's happy to be part of this program and accomplish a dream of hers that seemed so distant.

Lugo is happy to have a new and fresh start in a home where she's already been living in for the past month.

She explains that the program helped her with the down payment. She only pays $1000 and then it also helped her with the closing costs. She paid only around $5680 as they gave her $10,000.

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