

Florida's Hometown Heroes Down Payment Program Reinstating Occupation Requirements

Local Experts Urge Eligible Buyers to Act Now

ORLANDO, FL, UNITED STATES, June 23, 2025 /EINPresswire.com/ -- Florida's popular Hometown Heroes Housing Program is set to undergo significant changes that could affect thousands of aspiring homebuyers across the state. The Florida Housing Finance Corporation has announced it will reinstate occupation-specific eligibility requirements for the down payment assistance program, reversing the temporary expansion that had allowed all full-time working Floridians to qualify. Additionally, Florida Housing confirmed that new program funds will not be immediately available on July 1, 2025 as previously expected. Updated guidelines – including a preliminary list of qualifying professions – are still being finalized and will be released in the coming week, meaning a brief delay before new applications can be accepted.



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Once the new funding does become available later in July, it is expected to disappear quickly. Last year, homebuyers claimed over \$30 million of Hometown Heroes assistance within the first week of the program's relaunch, and officials projected that the entire \$100 million allocation could be exhausted before the end of the month. The program's first-come, first-served funding model underscores the urgency for eligible buyers to be prepared – especially now, with a confirmed July 1, 2025 cutoff for the current open-eligibility period. After that date, only borrowers employed full-time in designated "hero" occupations (e.g. teachers, healthcare workers, first responders, military members, etc.) will be able to participate.

Benefits of the Hometown Heroes Program

Launched in 2022, the Florida Hometown Heroes Housing Program was created to thank those who serve their communities by lowering the financial barriers to homeownership. In its first six months, the program awarded over \$50 million in down payment and closing-cost assistance, helping nearly 3,500 frontline workers purchase their first homes. With additional funding approved in subsequent budgets, the program's impact has only grown. Key benefits of Hometown Heroes include:

Substantial Down Payment Aid: Eligible first-time homebuyers can receive up to 5% of the loan amount (capped at \$35,000) toward their down payment and closing costs. This assistance comes as a 0% interest, deferred second mortgage, meaning no monthly payments are required and repayment is only due if the homeowner sells, refinances, or moves out.

Improved Affordability: The average Hometown Heroes participant receives about \$15,000–\$18,000 in assistance, which is often enough to cover the entire down payment and a large portion of closing expenses. By covering these upfront costs, the program enables many buyers to purchase a home with minimal cash out-of-pocket, dramatically improving affordability and financial stability for Florida's working families.

Focus on Community Heroes: Under the program's original guidelines – to which it is now returning – over 100 professions have been eligible for Hometown Heroes assistance. This includes educators, nurses and healthcare staff, law enforcement officers, firefighters, military



Joseph Dionne



Learn More About Florida Hometown Heroes Program

service members, and other front-line public servants. By targeting those who keep communities safe, healthy, and strong, the program helps local heroes afford to live in the communities they serve, fostering stability and gratitude within the neighborhood fabric.

Expert Guidance for First-Time Homebuyers

Local real estate and mortgage experts are working together to ensure eligible buyers make the most of the Hometown Heroes opportunity before these changes take effect. Brenden Rendo, a Realtor with [The Homes in Orlando Team](#) of NextHome Neighborhood Realty, and Joseph "Joey" Dionne, Managing Partner at Appli Home Loans (NMLS #1361176), have assisted numerous Central Florida buyers in navigating the Hometown Heroes application process and securing funds. They emphasize that preparation and knowledgeable guidance are key, given the strict criteria and the rapid pace at which program funds can be claimed.



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"One of the biggest hurdles for first-time buyers is saving for that down payment," said Brenden Rendo, who has over 30 years of experience in Central Florida real estate. "I've seen teachers, nurses—people who serve our community every day—light up when they learn this program can cover that gap for them. It truly makes the dream of homeownership attainable for those who give so much to our towns."

"From the lending side, we guide clients through every step to ensure they meet all requirements and deadlines," added Joseph "Joey" Dionne of Appli Home Loans. "With up to \$35,000 on the table, it's critical for eligible buyers to know about it and move quickly—especially with the occupation rules tightening and a new funding cycle coming up. We're here to make sure no hero is left behind due to paperwork or timing."

Both experts note that many prospective buyers who thought homeownership was out of reach have been pleasantly surprised at what Hometown Heroes offers. The program's below-market interest rates on primary mortgages and zero-interest down payment aid combine to create an

unprecedented opportunity for those who qualify. "It's not just about money – it's about peace of mind," Rendo explained. "Buyers can focus on finding the right home without worrying about how to scrape together thousands for closing. That's a game-changer for a lot of families." Dionne concurred, "Our hometown heroes deserve a place to call their own. This program is the community's way of giving back to them, and I'm proud to help our clients claim that benefit."

How to Apply & Next Steps

With the Hometown Heroes Program's 2025 funding round approaching, eligible first-time buyers are encouraged to start preparing now. Prospective homebuyers should review the requirements, gather proof of employment in an eligible occupation, income documentation, and ensure their credit score is at least 640. Once the new application window opens (anticipated in July), having these documents ready will streamline the process. "If you're even thinking about using this program, now is the time to get your ducks in a row," Dionne advised. Florida Housing's income limits (capped at 150% of area median income) and other criteria still apply, so checking eligibility early is important.

Brenden Rendo and Joseph Dionne are offering free one-on-one consultations for anyone interested in the Hometown Heroes down payment program. They have even set up a dedicated online portal for this program to help buyers get pre-qualified and start the application process quickly. "The goal is to remove as many barriers as possible for our clients," said Rendo. "We'll walk you through it all – from verifying your occupation and income, to pairing you with the right lender, to finding a home that fits your budget. This is a team effort for our community."

For more information or to schedule a consultation, please contact:

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Prospective buyers who meet the criteria are urged to act swiftly. With occupation restrictions coming back and a finite pool of funds, the Florida Hometown Heroes Down Payment Assistance Program represents a limited-time opportunity to make homeownership affordable for those who dedicate their lives to serving Florida's communities. Book a consultation today to find out if you qualify, and take the first step toward owning your own home with the help of this transformative program

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