

Florida's \$50 Million Hometown Heroes Fund: What Essential Workers in Orange, Seminole, Lake, and Volusia Need to Know

ORLANDO, FL, UNITED STATES, July 17, 2026 /EINPresswire.com/ -- Florida Housing Finance Corporation reopened its [Hometown Heroes Homebuyer Loan Program](#) on July 13, 2026 with \$50 million in down payment assistance for essential workers purchasing a first home. According to program administrator rate sheets, more than \$45 million remained available as of July 16, indicating roughly 10 percent of the pool was reserved within the first three days.

The program provides eligible workers up to \$35,000 (5 percent of the total mortgage amount) toward down payment and closing costs, structured as a zero-interest deferred second mortgage with no monthly payments, repaid when the home is sold, refinanced, or no longer used as a primary residence.

"The two federally funded rounds in 2023 and 2024 were each fully reserved in under eight weeks," said Brenden Rendo, a Realtor with [The Homes In Orlando Team](#) at NextHome Neighborhood Realty serving Orange, Seminole, Lake, and Volusia counties. "Buyers who wait for the perfect moment tend to discover the fund is

A promotional graphic for the Florida Hometown Heroes 2026 program. It features a dark blue background on the left with white and orange text, and a photograph of a white house with palm trees on the right. The text includes: "FLORIDA HOMETOWN HEROES 2026", "\$35,000", "Down Payment Assistance", "0% interest · no monthly payment", "\$50M fund opened July 13", "GOING FAST: ~10% RESERVED IN 3 DAYS", and "homesinorlando.forsale".

FLORIDA HOMETOWN HEROES 2026

\$35,000

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homesinorlando.forsale

Hometown Heroes Program



Brenden Rendo, Realtor

already empty. Funds are reserved at contract, so the preparation has to happen now."

Eligible occupations include healthcare workers, K-12 school staff, first responders, public safety workers, court employees, licensed childcare workers, active duty and reserve military including the Florida National Guard, and veterans. Employment must be full-time at a Florida brick-and-mortar location, and only one borrower on the loan must qualify. 2026 qualifying income limits are \$175,350 in Orange County, \$172,350 in Seminole and Lake counties, and \$148,650 in Volusia County for FHA, VA, and HFA Advantage loans.

Since 2022 the program has funded 25,620 Florida home purchases with \$398.9 million in assistance, according to Florida Housing Finance Corporation data as of July 1, 2026.

A county-by-county eligibility guide is available at <https://www.homesinorlando.forsale/florida-hometown-heroes-central-florida/> and a weekly fund tracker at <https://www.homesinorlando.forsale/central-florida-housing-statistics/>

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