

Florida Hometown Heroes Housing Program



The Florida Hometown Heroes Housing Program makes homeownership affordable for eligible frontline community workers such as law enforcement officers, firefighters, educators, healthcare professionals, childcare employees, and active military or veterans.

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 rate and additional special benefits to those who have served and continue to serve their country.

Program Details:

- Eligible frontline workers can receive lower than market rates on an FHA, VA, RD, Fannie Mae or Freddie Mac first mortgage, reduced upfront fees, no origination points or discount points and down payment and closing cost assistance.
- Borrowers can receive up to 5% of the first mortgage loan amount (maximum of \$25,000) in 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.

Eligible Occupations for FL Hometown Heroes Loan Program

(Participants must be employed FULL-TIME and CURRENTLY employed in a position in which their license or certification is held.)

Please note that only one borrower must qualify with eligible occupation.

**Occupations (job position/job title) that DO NOT APPEAR on this list are
NOT eligible for FL Hometown Heroes.**

Occupations (Job Position/Job Title)	Governing Florida State Agency	Website of Governing Agency (for info on how to obtain a copy of license/certificate).	Governing FL Statute
		PLEASE NOTE: LICENSE OR CERTIFICATION MUST BE PROVIDED AS INDICATED BELOW OR BORROWER WILL BE DEEMED INELIGIBLE.	
(FLORIDA Officers) <ul style="list-style-type: none"> ●Sworn Law Enforcement Officer ●Certified Correction Officer ●Correctional Probation Officer 	FL Department of Corrections; FL Department of Law Enforcement <i>(for FL Officers)</i>	https://atms.fdle.state.fl.us/atms/officerProfile.jsf Provide copy of employee's Global Profile Sheet available through website above reflecting active full-time status.	<i>F.S. s 112.531 F.S. s 943.10</i>
Law Enforcement Officers eligible under the Law Enforcement Recruitment Bonus Payment Program	FL Department of Corrections; FL Department of Law Enforcement <i>(for FL Officers)</i>	<i>Law Enforcement Officers (LEOs) deemed eligible for the Law Enforcement Recruitment Bonus Payment Program are exempt from the first-time homebuyer requirement. The LEO should receive a certificate of eligibility signed by the Governor. Provide copy of certificate from Governor and include "N/A" in license and certification section of the Attestation Form.</i>	<i>F.S. s 112.531 F.S. s 943.10 (N/A)</i>
(FEDERAL Officers) <ul style="list-style-type: none"> ●Sworn Law Enforcement Officer ●Certified Correction Officer ●Correctional Probation Officer Examples of Federal Officers <ul style="list-style-type: none"> ●FBI ●US Dept. of Homeland Security ●US Marshals Service, 	Federal Agencies	Provide a copy of VOE validating position of Sworn Law Enforcement Officer, Certified Correction Officer or Correctional Probation Officer from one of the Federal Agencies provided. VOE must include full-time status. Include "N/A" in license and certification section of the Attestation Form.	<i>(N/A)</i>

<ul style="list-style-type: none"> ●US Drug Enforcement Administration ●Bureau of Alcohol, Tobacco & Firearms ●US Immigration & Customs Enforcement 			
<ul style="list-style-type: none"> ●Juvenile Detention Officer ●Juvenile Probation Officer 	FL Department of Juvenile Justice	https://www.djj.state.fl.us/services/department-support-services/office-of-staff-development-training/sd-t-teams/officer-certification	F.S. s 985.66
		Provide copy of VOE validating full-time employment. (<i>Juvenile Detention & Probation Officers are not required to hold license or certification.</i>) Include “N/A” in license and certification section of the Attestation Form.	
Firefighter	FL Division of State Fire Marshal within the Department of Financial Services	https://www.myfloridacfo.com/division/sfm/bfst/Standards/default.htm	F.S. s. 633.102 & F.S. s. 633.408
		Provide copy of Firefighter Certificate of Compliance or Special Certificate of Compliance issued by FL Division of State Fire Marshal.	
<ul style="list-style-type: none"> ●Certified Paramedic ●Certified Emergency Medical Technician (EMT) 	FL Department of Health	https://www.floridahealth.gov/licensing-and-regulation/emt-paramedics/index.html	F.S. s 112.1911
		Provide a copy of certification issued by FL Department of Health.	
911 Public Safety Communicator	FL Department of Health	https://www.floridahealth.gov/licensing-and-regulation/911-public-safety-telecommunicator-program/index.html	F.S. s 401.465
		Provide a copy of certification issued by FL Department of Health.	
Certified K-12 Educators (Public, Charter Schools) to include: <ul style="list-style-type: none"> ●Classroom Teacher ●Career Specialist ●Librarian/Media Specialist ●School Counselor ●Social Worker ●School Psychologist <i>(Private school educators, as reflected above, are eligible with certification from FL Department of Education.)</i>	FL Department of Education	https://www.fldoe.org/teaching/certification/	F.S. s 1012.01
		Provide a copy of temporary or professional certification issued by FL Department of Education.	
Licensed or Registered Childcare Operator <i>(Owner of Childcare Facility)</i>	FL Department of Children & Families	https://www.myflfamilies.com/service-programs/child-care/training.shtml	F.S. s 402.305
		Provide copy of license or registration issued by FL Department of Children & Families.	

Childcare Instructor <i>(employed by a LICENSED childcare facility or LICENSED or REGISTERED home childcare provider)</i>	FL Department of Children & Families	https://www.myflfamilies.com/service-programs/child-care/training.shtml	
		Provide copy of employer's license or registration issued by FL Department of Children & Families. <i>(Childcare Instructor is not required to hold license or certification.)</i> Include and indicate "Employer License/Registration" in license and certification section of the Attestation Form.	
<ul style="list-style-type: none"> ●Registered Nurse (RN) ●Licensed Practical Nurse (LPN) ●Advanced Practice Registered Nurse (APRN) ●Certified Registered Nurse Anesthetist ●Clinical Nurse Specialist ●Certified Nurse Midwife 	FL Board of Nursing	https://floridasnursing.gov/licensing/	<i>F.S. s 464.003</i> <i>F.S. s 464.008</i> <i>F.S. s 464.009</i>
		Provide copy of license issued by FL Board of Nursing.	
Certified Nursing Assistant (CNA)	FL Board of Nursing	https://floridasnursing.gov/renewals/certified-nursing-assistant/	<i>F.S. s 464.201 -</i>
		Provide copy of certification issued by FL Board of Nursing.	
Home Health Aide <i>(employed by a LICENSED home health agency)</i>	FL Agency for Health Care Administration	https://www.ahca.myflorida.com/MCHQ/index.shtml	N/A
		Provide copy of employer's license issued by FL Agency for Health Care Administration.	
Health Care Practitioner to include: <ul style="list-style-type: none"> ●Physician ●Physician Assistant ●Anesthesiologist 	FL Board of Medicine	https://flboardofmedicine.gov/licensing/	<i>F.S. s 458.305</i> <i>F.S. s 458.311</i> <i>F.S. s 458.314</i> <i>F.S. s 458.347</i>
		Provide a copy of license issued by FL Board of Medicine.	
Anesthesiologist Assistant	FL Board of Medicine	https://flboardofmedicine.gov/licensing/anesthesiologist-assistant-licensure/	<i>F.S. s 458.3475</i>
		Provide a copy of license issued by FL Board of Medicine.	
Psychiatrist	FL Board of Medicine	https://flboardofmedicine.gov/licensing/public-psychiatry-certificate/	<i>F.S. s 458.3165</i>
		Provide a copy of license issued by FL Board of Medicine.	
Certified Medical Assistant	FL Board of Nursing	https://floridasnursing.gov/	<i>F.S. s 458.3485</i> <i>F.S. s 458.307</i>
		Provide a copy of certificate issued by an accredited national or state medical association, Commission for Certifying Agencies (NCCA) or entity approved by Board (FL Board of Medicine.)	
Acupuncturist		https://floridasacupuncture.gov/licensing/	<i>F.S. s. 457.102</i>

	FL Board of Acupuncture	Provide a copy of license issued by FL Board of Acupuncture.	
Osteopathic Physician	FL Board of Osteopathic Medicine	https://floridasosteopathicmedicine.gov/licensing/	<i>F.S. s 459.003</i>
		Provide a copy of license issued by FL Board of Osteopathic Medicine.	
Chiropractic Physician	FL Board of Chiropractic Medicine	https://floridaschiropracticmedicine.gov/licensing/	<i>F.S. s 460.403</i>
		Provide a copy of license issued by the FL Board of Chiropractic Medicine.	
Certified Chiropractic Physician's Assistant		https://floridaschiropracticmedicine.gov/licensing/certified-chiropractic-physicians-assistant/	<i>F.S. s 460.4165</i>
		Provide a copy of certificate issued by FL Board of Chiropractic Medicine.	
Podiatric Physician	FL Board of Podiatric Medicine	https://floridaspodiatricmedicine.gov/licensing/	<i>F.S. s 461.003</i>
		Provide a copy of license issued by FL Board of Podiatric Medicine.	
Certified Podiatric X-Ray Assistant		https://floridaspodiatricmedicine.gov/licensing/certified-podiatric-x-ray-assistant/	<i>F.S. s 461.0135</i>
		Provide a copy of certificate issued by FL Board of Podiatric Medicine.	
Naturopathic Physician	FL Board of Medicine	https://flboardofmedicine.gov/help-center/do-you-have-to-be-licensed-in-florida-to-practice-alternative-medicine-such-as-naturopathy-or-homeopathy/	<i>F.S. s 462.01</i>
		Provide copy of license issued by FL Board of Medicine.	
● Pharmacist ● Nuclear Pharmacist	FL Board of Pharmacy	https://floridaspharmacy.gov/	<i>F.S. s 465.003</i> <i>F.S. s 465.0126</i> <i>F.S. s 465.014</i>
		Provide copy of license issued by FL Board of Pharmacy.	
Pharmacy Technician	FL Board of Pharmacy	FL Board of Pharmacy	
		Provide copy of registration issued by FL Board of Pharmacy.	
● Dentist ● Dental Hygienist	FL Board of Dentistry	https://floridasdentistry.gov/licensing/	<i>F.S. s 466.003</i>
		Provide copy of license issued by FL Board of Dentistry.	
Dental Assistant	FL Board of Dentistry	https://floridasdentistry.gov/licensing/	<i>F.S. s466.003</i>
		Provide copy of VOE or letter from employer validating supervisor is a licensed Dentist. (Dental Assistant is not required to hold license or certification.) <i>Include "N/A" in license and certification section of the Attestation Form.</i>	

Speech Language Pathologist or Audiologist	FL Department of Health; FL Board of Speech-Language Pathology & Audiology	https://floridasspeechaudiology.gov/licensing/	F.S. s 468.1105 F.S. s 468.1125 F.S. s 468.1185
		Provide copy of license issued by FL Board of Speech Language Pathology & Audiology.	
Speech-Language Pathology Assistant or Audiologist Assistant	FL Department of Health; FL Board of Speech-Language Pathology & Audiology	https://floridasspeechaudiology.gov/licensing/	
		Provide a copy of certification from FL Board of Speech Language Pathology & Audiology.	
Nursing Home Administrator	FL Board of Nursing Home Administrators	https://floridasnursinghomeadmin.gov/licensing/	F.S. s 468.1655
		Provide copy of license issued by FL Nursing Home Administrators.	
●Occupational Therapist ●Occupational Therapist Assistant	FL Board of Occupational Therapy Practice	https://floridasoccupationaltherapy.gov/licensing/	F.S. s 468.203
		Provide copy of license issued by FL Board of Occupational Therapy.	
Occupational Therapist Aide	FL Board of Occupational Therapy Practice	https://floridasoccupationaltherapy.gov/licensing/	F.S. s 468.203
		Provide copy of VOE or letter from employer validating supervisor is a licensed Occupational Therapist or Occupational Therapist Assistant. (Occupational Therapist Aide is not required to hold a license or certification.) Include "N/A" in the license and certification section of Attestation Form.	
●Certified Respiratory Therapist ●Registered Respiratory Therapist	FL Department of Health; FL Board of Respiratory Care	https://floridasrespiratorycare.gov/licensing/	F.S. s 458.358
		Provide copy of license issued by FL Board of Respiratory Care.	
●Licensed Dietician or Nutritionist ●Licensed Nutrition Counselor	FL Department of Health	https://www.floridahealth.gov/licensing-and-regulation/dietetic-nutrition/index.html	F.S. s 468.503 F.S. s.468.509 F.S. s 468.51
		Provide copy of license issued by FL Department of Health.	
Registered Dietician or Nutritionist	FL Department of Health; FL Commission on Dietetic Registration	https://www.floridahealth.gov/licensing-and-regulation/dietetic-nutrition/index.html	F.S. s 468.503 F.S. s.468.509 F.S. s 468.51
		Provide copy of registration issued by FL Commission on Dietetic Registration.	
Dietetic Technician	FL Department of Health	https://www.floridahealth.gov/licensing-and-regulation/dietetic-nutrition/index.html	

		Provide copy of VOE or letter from employer validating supervisor is a Licensed Practitioner, Licensed Dietician or Nutritionist or Licensed Nutrition Counselor. (Dietetic Technician is not required to hold a license or certification.) Include "N/A" in the license and certification section of Attestation Form.	
Athletic Trainer	FL Department of Health FL Board of Athletic Training	https://floridasathletictraining.gov/licensing/ Provide copy of license issued by FL Board of Athletic Training.	<i>F.S. s 468.701 F.S. s.468.707</i>
<ul style="list-style-type: none"> ●Prosthetist ●Orthotist ● Prosthetist Orthotist ●Pedorthist ●Prosthetist ●Orthotic Fitter ●Orthotic Fitter Assistant 	FL Board of Orthotists & Prosthetists	https://floridasorthotistsprosthetists.gov/licensing/ Provide copy of license issued by FL Board of Orthotists & Prosthetists.	<i>F.S. s 468.80</i>
Electrologist	FL Department of Health	https://www.floridahealth.gov/licensing-and-regulation/electrolysis/index.html Provide copy of license issued by FL Department of Health.	<i>F.S. s 478.42 F.S. s 478.45</i>
Massage Therapist	FL Board of Massage Therapy	https://floridasmassagetherapy.gov/licensing/ Provide copy of license issued by FL Board of Massage Therapy.	<i>F.S. s 480.033</i>
Clinical Laboratory Personnel to include: <ul style="list-style-type: none"> ● Laboratory Director ●Supervisor ●Technologist ●Blood-Gas Analyst ●Laboratory Testing Technician 	FL Board of Clinical Laboratory Personnel	https://floridasclinicallabs.gov/licensing/ Provide copy of license issued by FL Board of Clinical Laboratory Personnel.	<i>F.S. s 483.803 F.S. s 483.809</i>
Phlebotomist <i>(employed as a full-time phlebotomist and has successfully completed an accredited phlebotomy course)</i>	FL Board of Clinical Laboratory Personnel	https://floridasclinicallabs.gov/licensing/ Provide confirmation of CURRENT employment as a Phlebotomist and proof of COMPLETED ACCREDITED PHLEBOTOMY COURSE. (Phlebotomist is not required to hold a license or certification.) Include "N/A" in the license and certification section of Attestation Form.	<i>F.S. s 483.803 (N/A)</i>
Licensed Medical Physicist (Radiologic) which works with diagnostic application and safe use of x-rays, ultrasonic radiation or magnetic fields.	FL Department of Health	https://www.floridahealth.gov/licensing-and-regulation/medical-physicist/licensing/index.html Provide copy of license issued by FL Department of Health.	<i>F.S. s 483.901</i>

<ul style="list-style-type: none"> ● Certified Basic X-Ray Machine Operator ● Certified Radiologic Technologist ● Certified Radiology Assistant ● Certified General Radiographer ● Specialty Technologist (Radiologic) 	FL Department of Health	https://www.floridahealth.gov/licensing-and-regulation/radiologic-technology/licensing/index.html	<i>F.S. s 468.301</i> <i>F.S. s 468.302</i> <i>F.S. s 468.304</i>
		Provide copy of certificate issued by FL Department of Health.	
Genetic Counselor	FL Department of Health	https://www.floridahealth.gov/licensing-and-regulation/genetic-counseling/index.html	<i>F.S. s 483.913</i> <i>F.S. s 483.914</i>
		Provide copy of license issued by FL Department of Health.	
Optician	FL Board of Opticianry	https://floridasopticianry.gov/licensing/	<i>F.S. s 484.002</i>
		Provide copy of license issued by FL Board of Opticianry.	
Optician Apprentice	FL Board of Opticianry	https://floridasopticianry.gov/licensing/	
		Provide copy of registration issued by FL Board of Opticianry.	
Certified Optometrist	FL Board of Optometry	https://floridasoptometry.gov/licensing/	<i>F.S. s 463.002</i>
		Provide copy of license issued by FL Board of Optometry.	
Hearing Aid Specialist	FL Board of Hearing Aid Specialists	https://floridashearingaidspecialists.gov/licensing/	<i>F.S. s 484.041</i>
		Provide copy of license issued by FL Board of Hearing Aid Specialists.	
Hearing Aid Specialist Trainee	FL Board of Hearing Aid Specialists	https://floridashearingaidspecialists.gov/licensing/	
		Provide copy of VOE or letter from employer validating supervisor is a Licensed Hearing Aid Specialist. (Hearing Aid Specialist Trainee is not required to hold a license or certification.) Include "N/A" in the license and certification section of Attestation Form.	
<ul style="list-style-type: none"> ● Physical Therapist ● Physical Therapist Assistant 	FL Board of Physical Therapy	https://floridasphysicaltherapy.gov/licensing/	<i>F.S. s 486.021</i>
		Provide copy of license issued by FL Board of Physical Therapy.	
<ul style="list-style-type: none"> ● Psychologist ● School Psychologist 	FL Board of Psychology	https://floridaspsychology.gov/licensing/	<i>F.S. s 490.003</i>
		Provide copy of license issued by FL Board of Psychology.	
<ul style="list-style-type: none"> ● Clinical Social Worker ● Marriage & Family Therapist ● Mental Health Counselor 	FL Board of Clinical Social Work, Marriage & Family Therapy & Mental Health Counseling	https://floridasmentalhealthprofessions.gov/licensing/	<i>F.S. s 491.003</i>
		Provide copy of license issued by FL Board of Clinical Social Work; Marriage & Family Therapy & Mental Health Counseling.	
<ul style="list-style-type: none"> ● Child Protective Services' Enforcement ● Adult Protective Services' Enforcement 	FL Department of Children & Family Services	Provide copy of VOE or letter from employer validating employment with DCF. (Child Protective Services' Enforcement & Adult Protective Services' Enforcement employees	<i>F.S. s 402.402</i> <i>(N/A)</i> <i>F.S. s 415.102</i> <i>(N/A)</i>

		with DCF are not required to hold a State of FL license or certification.) Include “N/A” in the license and certification section of Attestation Form.	
Veterinarian	FL Board of Veterinary Medicine	https://www.myfloridalicense.com/intentions2.asp?chBoard=true&boardid=26&SID= Provide copy of license issued by FL Board of Veterinary Medicine.	F.S. s 474.202 F.S. s 474.207
Veterinarian Assistant or Technician <i>*(employed by a permanent or mobile veterinary practice)</i>	FL Board of Veterinary Medicine	https://www.myfloridalicense.com/intentions2.asp?chBoard=true&boardid=26&SID= Provide copy of VOE or letter from employer validating employment with a permanent or mobile veterinary practice. (Veterinarian Assistants and Technicians are not required to hold a State of FL license or certification.) Include “N/A” in the license and certification section of Attestation Form.	F.S. s 474.202 (N/A)
Assistant Public Defender	FL Justice Administration Commission	Provide copy of VOE or letter from employer validating employment. License/certification for Assistant Public Defender is not required. (Include “N/A” in the license and certification section of Attestation Form).	F.S. s. 27.53 (N/A) F.S. s 790.25 (N/A)
Assistant State Attorney	Attorney General	Provide copy of VOE or letter from employer validating employment. License/certification for Assistant State Attorney is not required. (Include “N/A” in the license and certification section of Attestation Form).	F.S. 27.18 (N/A) F.S. 27.181 (N/A)
Assisted Living Facility Administrator	Agency for Healthcare Administration	https://www.floridahealthfinder.gov/facilitylocator/facloc.aspx https://alfmacdonald-research.com/SuccessfulExamineesList.aspx Provide copy of verification of employer’s (Assisted Living Facility’s) registration confirming Administrator’s name through ACHA’s website above. Also provide confirmation of receipt of ALF Gold-Leaf Certificate of Achievement from The MacDonald Research Institute (TMRI) website above.	F.S. 429.02 F.S.429.07

Active Military Personnel & Veterans
(formerly the Salute Our Soldiers Program)

Active Military & Veterans are not required to qualify under one of the eligible occupations listed above.

Active Military Personnel	<ul style="list-style-type: none"> ●Active-duty personnel from the military (Air Force, Army, Coast Guard, Marine Corps, National Guard, Space Force or the Reserves) are exempt from the First Time Homebuyer Requirement. ●Must provide a copy of his/her LES or copy of their SRCA to validate eligibility. ●(Include “N/A” in the license and certification section of Attestation Form).
Veterans	<ul style="list-style-type: none"> ●Veterans are exempted from the First Time Homebuyer Requirement when they provide a valid DD-214 that reflects discharge status as other than dishonorable.

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| | <ul style="list-style-type: none">• Surviving spouse may participate in a VA mortgage ONLY when providing a valid Certificate of Eligibility (COE).• <i>(Include "N/A" in the license and certification section of Attestation Form).</i> |
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	2022 FL Hometown Heroes FHA & USDA Loan Limits	2022 FL Hometown Heroes Conventional and VA Loan Limits	2022 FL Hometown Heroes Income Limits
Alachua	\$420,680.00	\$647,200.00	\$122,850.00
Baker	\$432,400.00	\$647,200.00	\$121,800.00
Bay	\$420,680.00	\$647,200.00	\$118,950.00
Bradford	\$420,680.00	\$647,200.00	\$118,950.00
Brevard	\$420,680.00	\$647,200.00	\$121,800.00
Broward	\$460,000.00	\$647,200.00	\$136,050.00
Calhoun	\$420,680.00	\$647,200.00	\$118,950.00
Charlotte	\$420,680.00	\$647,200.00	\$118,950.00
Citrus	\$420,680.00	\$647,200.00	\$118,950.00
Clay	\$432,400.00	\$647,200.00	\$118,950.00
Collier	\$552,000.00	\$647,200.00	\$141,450.00
Columbia	\$420,680.00	\$647,200.00	\$118,950.00
De Soto	\$420,680.00	\$647,200.00	\$118,950.00
Dixie	\$420,680.00	\$647,200.00	\$118,950.00
Duval	\$432,400.00	\$647,200.00	\$118,950.00
Escambia	\$420,680.00	\$647,200.00	\$118,950.00
Flagler	\$420,680.00	\$647,200.00	\$118,950.00
Franklin	\$420,680.00	\$647,200.00	\$118,950.00
Gadsden	\$420,680.00	\$647,200.00	\$121,800.00
Gilchrist	\$420,680.00	\$647,200.00	\$122,850.00
Glades	\$420,680.00	\$647,200.00	\$118,950.00
Gulf	\$420,680.00	\$647,200.00	\$118,950.00
Hamilton	\$420,680.00	\$647,200.00	\$118,950.00
Hardee	\$420,680.00	\$647,200.00	\$118,950.00
Hendry	\$420,680.00	\$647,200.00	\$118,950.00
Hernando	\$420,680.00	\$647,200.00	\$123,150.00
Highlands	\$420,680.00	\$647,200.00	\$118,950.00
Hillsborough	\$420,680.00	\$647,200.00	\$123,150.00
Holmes	\$420,680.00	\$647,200.00	\$118,950.00
Indian River	\$420,680.00	\$647,200.00	\$119,850.00
Jackson	\$420,680.00	\$647,200.00	\$118,950.00
Jefferson	\$420,680.00	\$647,200.00	\$121,800.00
Lafayette	\$420,680.00	\$647,200.00	\$118,950.00
Lake	\$420,680.00	\$647,200.00	\$124,350.00
Lee	\$420,680.00	\$647,200.00	\$120,600.00
Leon	\$420,680.00	\$647,200.00	\$121,800.00
Levy	\$420,680.00	\$647,200.00	\$118,950.00
Liberty	\$420,680.00	\$647,200.00	\$118,950.00
Madison	\$420,680.00	\$647,200.00	\$118,950.00

	2022 FL Hometown Heroes FHA & USDA Loan Limits	2022 FL Hometown Heroes Conventional and VA Loan Limits	2022 FL Hometown Heroes Income Limits
Manatee	\$420,680.00	\$647,200.00	\$129,450.00
Marion	\$420,680.00	\$647,200.00	\$118,950.00
Martin	\$431,250.00	\$647,200.00	\$120,000.00
Miami-Dade	\$460,000.00	\$647,200.00	\$146,250.00
Monroe	\$710,700.00	\$710,700.00	\$153,750.00
Nassau	\$432,400.00	\$647,200.00	\$118,950.00
Okaloosa	\$539,350.00	\$647,200.00	\$131,850.00
Okeechobee	\$420,680.00	\$647,200.00	\$118,950.00
Orange	\$420,680.00	\$647,200.00	\$124,350.00
Osceola	\$420,680.00	\$647,200.00	\$124,350.00
Palm Beach	\$460,000.00	\$647,200.00	\$138,000.00
Pasco	\$420,680.00	\$647,200.00	\$123,150.00
Pinellas	\$420,680.00	\$647,200.00	\$123,150.00
Polk	\$420,680.00	\$647,200.00	\$118,950.00
Putnam	\$420,680.00	\$647,200.00	\$118,950.00
Santa Rosa	\$420,680.00	\$647,200.00	\$118,950.00
Sarasota	\$420,680.00	\$647,200.00	\$129,450.00
Seminole	\$420,680.00	\$647,200.00	\$124,350.00
St. Johns	\$432,400.00	\$647,200.00	\$118,950.00
St. Lucie	\$431,250.00	\$647,200.00	\$120,000.00
Sumter	\$420,680.00	\$647,200.00	\$118,950.00
Suwanee	\$420,680.00	\$647,200.00	\$118,950.00
Taylor	\$420,680.00	\$647,200.00	\$118,950.00
Union	\$420,680.00	\$647,200.00	\$118,950.00
Volusia	\$420,680.00	\$647,200.00	\$118,950.00
Wakulla	\$420,680.00	\$647,200.00	\$118,950.00
Walton	\$539,350.00	\$647,200.00	\$118,950.00
Washington	\$420,680.00	\$647,200.00	\$118,950.00