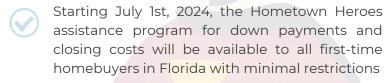
2024 UPDATED GUIDELINES FOR

HOMETOWN HEROES

PROGRAM DETAILS



Funds are expected to last only 2-3 months after July 1st, 2024!

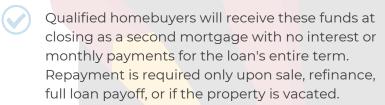
New guidelines permit up to \$35,000 for down payment and closing cost assistance.

Buyers can now purchase homes up to \$800,000 with little to no out-of-pocket funds.

Generally, estimate 5% of the purchase price for assistance (actual amounts may vary).

Estimated Assistance Amounts:

\$300,000 Purchase Price = \$15,000 assistance \$500,000 Purchase Price = \$25,000 assistance \$700,000 Purchase Price = \$35,000 assistance



Co-signers are permitted as long as the combined income is within the limit.

All traditional loan programs and property types throughout Florida are eligible!

WHO QUALIFIES

- Any worker based in Florida who hasn't owned a primary residence in the last 3 years.
 Must be employed full-time. Veterans are
- exempt.
 Self-employed buyers qualify with a valid
 Florida business license.
- Minimum credit score of 640.
 Income limits apply only to qualifying
- borrowers. The income of a non-borrowing spouse is excluded if they are not on the loan application. Refer to the income limits below.
 Veterans do not need to be first-time
- homebuyers

County	Annual Income
Palm Beach	\$160,650
Broward	\$158,400
St. Lucie / Martin	\$137,550
Miami-Dade	\$170,250
Orange / Osceola	\$144,750
Hillsborough / Pinellas	\$143,250

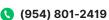
HOW TO SECURE YOUR FUNDS

- Call David Morrison at (954) 801-2419.
- Complete a quick application. After review,
- our team will discuss all details and qualifications with you. Secure your dream
- home and finalize the contract before the program expires!



David Morrison

Senior Mortgage Loan Officer, NMLS #352328



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