

By Senator Hooper

16-00850A-22

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1                                   A bill to be entitled  
2       An act relating to the Florida Hometown Hero Housing  
3       Program; creating s. 420.5096, F.S.; creating the  
4       Florida Hometown Hero Housing Program; providing the  
5       purpose of the program; specifying requirements for  
6       loans under the program; authorizing the Florida  
7       Housing Finance Corporation to underwrite and make  
8       such loans to specified borrowers; specifying  
9       ineligible employees; providing applicability;  
10      providing an effective date.

11  
12 Be It Enacted by the Legislature of the State of Florida:

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14       Section 1. Section 420.5096, Florida Statutes, is created  
15 to read:

16       420.5096 Florida Hometown Hero Housing Program.—

17       (1) There is created the Florida Hometown Hero Housing  
18 Program for the purpose of assisting frontline emergency  
19 workers, certain medical and health care personnel, and  
20 educators in purchasing a home as their primary residence. Under  
21 the program, the purchaser may reduce the amount of the down  
22 payment and closing costs he or she pays by a maximum of 5  
23 percent of the first mortgage loan or \$25,000, whichever is  
24 less. Loans must be made available at a 0 percent interest rate.  
25 The balance of any loan is due at closing if the property is  
26 sold, refinanced, rented, or transferred unless otherwise  
27 approved by the corporation.

28       (2) For loans made available pursuant to s.  
29 420.507(23)(a)1. or 2.:

16-00850A-22

2022788\_\_

30       (a) The corporation may underwrite and make those mortgage  
31 loans through the program to persons or families who have  
32 incomes that do not exceed 150 percent of the state median  
33 income or local median income, whichever is greater, and at the  
34 time of receiving the loan are employed full time as any of the  
35 following:

36       1. A sworn law enforcement officer as defined in s.  
37 112.531.

38       2. A certified correctional officer as defined in s.  
39 112.531 or correctional probation officer as defined in s.  
40 943.10(3).

41       3. A 911 public safety telecommunicator certified under s.  
42 401.465.

43       4. A firefighter certified under part IV of chapter 633.

44       5. An educator certified under s. 1012.56.

45       6. A certified paramedic or emergency medical technician as  
46 those terms are defined in s. 112.1911.

47       7. A licensed health care practitioner as defined in s.  
48 456.001.

49       8. A physician assistant as defined in s. 458.347(2) or a  
50 medical assistant as defined in s. 458.3485(1).

51       9. A home health aide as defined in s. 400.462.

52       (b) Employees classified as other-personnel-services  
53 employees or temporary employees are not eligible for the  
54 program.

55       (c) Loans must be made available for the term of the first  
56 mortgage.

57       (3) This section applies to qualifying home purchases on or  
58 after July 1, 2022.

16-00850A-22

2022788\_\_

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Section 2. This act shall take effect upon becoming a law.