

FLORIDA'S HOMETOWN HEROES PROGRAM

STARTS JULY 1ST, 2025
OPEN TO EVERYONE, REGARDLESS OF OCCUPATION!

HIGHLIGHTS

Eligibility	<ul style="list-style-type: none">• Full-time workforce employed by a Florida-based employer
Loan Types	<ul style="list-style-type: none">• Conventional, FHA, VA, USDA loans
Interest Rate	<ul style="list-style-type: none">• Minimum FICO score of 640
Fees	<ul style="list-style-type: none">• Reduced upfront fees; no origination or discount points
Assistance Amount	<ul style="list-style-type: none">• Up to 5% of the first mortgage loan amount (max \$35,000)
Usage of Assistance	<ul style="list-style-type: none">• For down payment and closing costs
Assistance Type	<ul style="list-style-type: none">• 0% interest, non-amortizing, 30-year deferred second mortgage
Repayment Terms	<ul style="list-style-type: none">• Full repayment due upon sale, refinance, deed transfer, or when the home is no longer the borrower's primary residence
Forgiveness	<ul style="list-style-type: none">• The second mortgage is not forgivable

THE PROGRAM IS BACK ON JULY 1ST, BUT DON'T WAIT. GET PRE-APPROVED BEFORE THEN!



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CALL TODAY FOR DETAILS!

TAG LENDING GROUP

NMLS No. 2329372

Office 305-503-8655

info@taglendinggroup.com

335 S Biscayne Blvd Suite | 2809

Miami, FL 33131.

SCAN NOW!



NEW 2025 INCOME LIMITS ANNOUNCED FOR FLORIDA'S HOMETOWN HEROES PROGRAM

MORE BUYERS NOW QUALIFY!

2025 Income Limits by County/Region		
REGION	COUNTY/AREA	MAX HOUSEHOLD INCOME
Miami	Miami-Dade	\$170,250
Key West / Key Largo	Monroe	\$178,950
West Palm Beach	Palm Beach	\$160,650
Fort Lauderdale	Broward	\$158,400
Naples	Collier	\$156,450
Sarasota	Sarasota	\$150,750
Manatee	Manatee	\$150,750
Jacksonville	Duval, St. Johns, Clay, Nassau	\$145,950
Orlando	Orange, Osceola, Seminole	\$144,750
Tampa	Hillsborough, Pinellas, Pasco	\$143,250
Gainesville	Alachua	\$142,950
Fort Myers-Cape Coral	Lee	\$140,400
Tallahassee	Leon	\$133,050
Pensacola	Escambia	\$134,850
Daytona Beach	Volusia	\$132,900
Ocala	Marion	\$132,900

💡 To qualify, household income must be at or below the county's limit listed above.

Buyers must have a household income under 140% of the area median, complete a homebuyer course, use the home as their primary residence, and be employed by a Florida-based employer (unless using a VA loan). They must also be first-time buyers or haven't owned a home in the past 3 years..