we make housing affordable™

Florida Housing

Finance Corporation

# FLORIDA HOUSING
# 2026 Hometown Heroes
# Live Webinar
# July 2026

The webinar will begin at 5 minutes past call start time.

eHOUSINGPLUS

Program Management Specialists

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# $50 MILLION HOMETOWN HEROES PROGRAM AVAILABLE JULY 13TH!

# STANDARD BOND & TBA PROGRAMS ARE CONTINUOUSLY FUNDED

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# Florida Housing Programs Are Available Statewide

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HOMETOWN HEROES

# Down Payment Assistance

- **0% interest, 30-year deferred, 2nd mortgage**
- **Never forgiven**
- **Must be repaid** in full upon the sale, refinance, transfer of deed, payoff of the first mortgage, or if the borrower no longer occupies the property as their primary residence.
- Funds recycled back into the program to support future first-time homebuyers.

**5% of the TOTAL loan amount capped at $35,000**

$300,000 total loan amount x 5% = $15,000 Assistance

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Programs
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Careers
HDS Cares
Homeownership
eHP Holiday Calendar
MCC Reissue Guidelines
HFA Docs
www.eHousingPlus.com
Affordable Homeownership Pr ration
and Compliance for Hou encies
Successfully Administered Over 560 Programs Nationwide
Experience
eHP has successfully managed Affordable Housing Programs for more than two decades.
Partnerships
We have a stellar reputation with HFAs, their team of professionals, and the lending community nationwide.
Innovation
We provide a role-based secure platform fully benefiting Agencies, Hedgers, and Lenders.

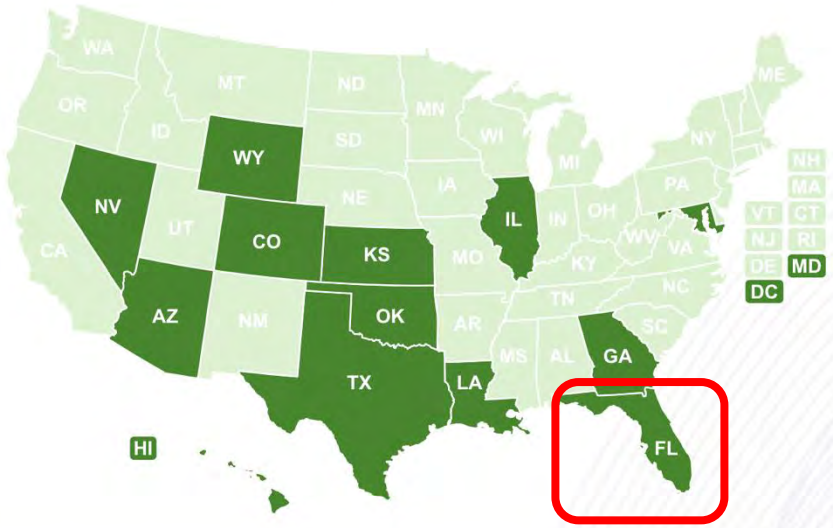
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# Homeownership Programs & Lender Resources

*Click State to Select a Program*




# Lender Toolkit & Training Resources

*To support lenders participating in homeownership programs, eHousingPlus offers essential tools and onboarding resources including:*

eHP ONBOARDING

eHOUSINGPLUS UNIVERSITY

Lunch and Learn

FFIEC Look-up

Reinstate
Clear Flags
Change
Request

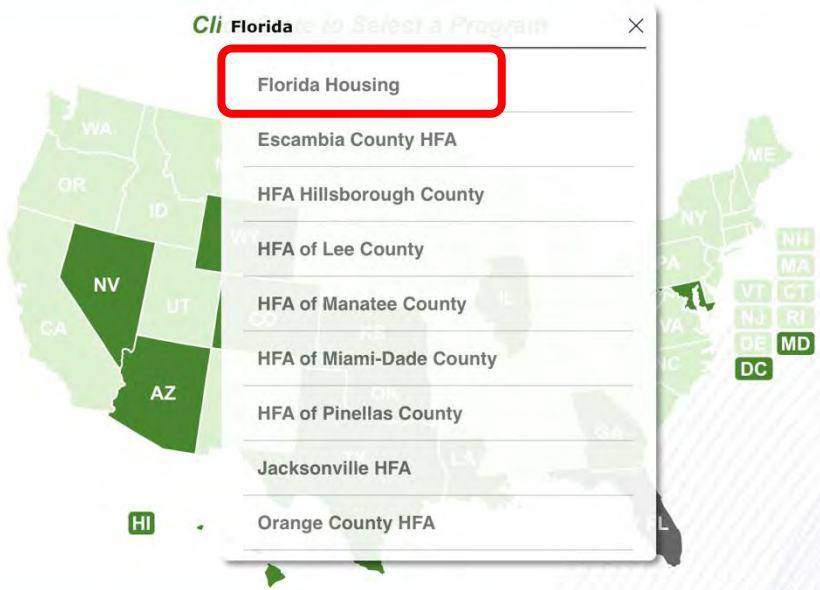
eHPay

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# Homeownership Programs & Lender Resources




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- eHPay

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# Florida Housing Finance Corporation

eHP ONBOARDING

HOMETOWN HEROES

eHPortal

eHOUSINGPLUS UNIVERSITY

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Finance Corporation

eHP FRONT PORCH

Lunch and Learn

View Rates, Offerings, and Lender Guidance

Program Administration Guidelines

# Florida Housing Finance Corporation Program Highlights

## Approved Programs

- STANDARD BOND
- STANDARD TBA
- PLUS TBA
- 2026 HOMETOWN HEROES

## Program Guidance

- **APPROVED PARTICIPATING LENDERS**
- BOND VS. TBA CHEAT SHEET
- BULLETINS
- eHP PROCESS ORIGINATION TO PURCHASE
- FOR BROKERS
- FOR CLOSERS
- FOR UNDERWRITERS
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- TERM SHEETS

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**Over $40 Million Available in Hometown Heroes 2026 DPA**
**You may not switch an existing reservation to HTH.**

### 2026 HOMETOWN HEROES PROGRAM - BOND

| Offering | FICO | DPA | Lock Rate |
|---|---|---|---|
| FHA, USDA-RD, VA | 640 | 5% (Max $35,000) | 6.500% |
| Fannie Mae (HFA Preferred) <= 80% AMI or OVER 80% AMI | | | 6.750% |
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### 2026 HOMETOWN HEROES PROGRAM - TBA

| Offering | FICO | DPA | Lock Rate |
|---|---|---|---|
| FHA, USDA-RD, VA | 640 | 5% (Max $35,000) | 6.625% |
| Freddie Mac (HFA Advantage) <= 80% AMI | | | 6.750% |
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### STANDARD BOND

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| Freddie Mac (HFA Advantage) <= 80% AMI or OVER 80% AMI | | | 7.250% |

CURRENT RATES FOUND ONLINE

eHOUSINGPLUS
Program Management Specialists

# HTH guidelines, cheat sheets, FAQ's and more

Programs | Services | About Us | News | Careers | HDS Cares

## Florida Ho[illegible] Finance Corporation Program Highlights

### Approved Programs

STAN[illegible]

STA[illegible]

P[illegible]

| | |
|---|---|
| AVAILABLE PROGRAMS | 202[illegible] |
| ELIGIBLE AREA | Entire sta[illegible] |
| RATES | See Chart |
| PROGRAM GUIDELINES | 2026 HTH Bond Guidelines |
| PROGRAM GUIDELINES | 2026 HTH TBA Guidelines |
| HTH Eligible Employers | 2026 HTH Eligible Employers & Checklist |
| HTH TBA vs. Bond Cheat Sheet | 2026 HTH TBA vs HTH Bond Cheat Sheet |
| HTH FAQ | 2026 HTH FAQ |
| BORROWER CERTIFICATION | 2026 HTH Borrower Certification |
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#### STANDARD TBA

CURRENT RATES FOUND ONLINE

# List of eligible employers

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Program Management Specialists

Programs | Services | About Us | News | Careers | HDS Cares

## Florida H ng Finance Corporation Program Highlights

### Approved Programs

| | |
|---|---|
| ST BOND | |
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| AVAILABLE PROGRAMS | *2026 N HEROES* |
| ELIGIBLE AREA | Entire |
| RATES | See C |
| PROGRAM GUIDELINES | 20 delines |
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#### STANDARD TBA

FLORIDA HOMETOWN HEROES (HTH) ELIGIBLE EMPLOYERS

# Eligible Employers for Florida Hometown Heroes (HTH) Loan Program

**Participants must be employed FULL-TIME and CURRENTLY employed by a Florida based employer**

**Please note only ONE borrower must qualify with eligible employer.**

## Healthcare Workers

**Borrowers employed full-time by a Florida based healthcare provider/ physician, hospital, assisted living facility, mental health facility or healthcare facility are eligible.**

| | |
|---|---|
| **Nursing**<br>**Examples include, but not limited to:** | Advanced Practice Registered Nurse (APRN) |
| | Clinical Nurse Specialist |
| | Licensed Practical Nurse (LPN) |
| | Nurse Anesthetist |
| | Nurse Midwife |
| | Nursing Assistant (CNA) |
| | Nursing Technician |
| | Registered Nurse (RN) |
| **Medical Technicians**<br>**Examples include, but not limited to:** | Anesthesia Support Technician |
| | Cardiology Technician |
| | Clinical Technician |
| | Computed Tomography (CT) Technician |
| | Emergency Room (ER) Technician |
| | Laboratory Technician (Including Phlebotomist) |
| | Music Technician |
| | Neurology Technician |
| | Nuclear Medicine Technician |
| | Monitor Technician |
| | Orthopedic (Ortho) Technician |
| | Pharmacy Technician |
| | Radiation Technician |
| | Rehabilitation (Rehab) Technician |
| | Sonographer |
| | Surgical Technicians |
| | Xray Technician |
| **Medical Therapists**<br>**Examples include, but not limited to:** | Audiology Therapist |
| | Occupational Therapist |
| | Physical Therapist |
| | Respiratory Therapist |
| | Speech Therapist |

FLORIDA HOMETOWN HEROES (HTH) ELIGIBLE EMPLOYERS

# Eligible Employers for Florida Hometown Heroes (HTH) Loan Program

**Participants must be employed FULL-TIME and CURRENTLY employed by a Florida based employer**

## Healthcare Workers (continued)

| | |
|---|---|
| **Mental Health Workers**<br>**Examples include, but not limited to:** | Behavioral Health Specialist |
| | Behavioral Health Technician |
| | Behavioral Health Therapist |
| | Case Manager |
| | Mental Health Specialist |
| | Mental Health Technician |
| | Mental Health Therapist |
| | Psychiatrist |
| | Psychologist |
| | Social Worker |
| **Doctors, Physicians & Pharmacists**<br>**Examples include, but not limited to:** | Anesthesiologist |
| | Anesthesiologist Assistant |
| | Dentist |
| | Nuclear Pharmacist |
| | Pharmacist |
| | Pharmacy Technician |
| | Physician |
| | Physician Assistant |
| **Other Healthcare Workers**<br>**Examples include, but not limited to:** | Dental Assistant |
| | Dental Hygienist |
| | Medical Assistant (CMA or MA) |
| | Patient Care Assistant |
| | Patient Transporter (Orderly) |
| | Phlebotomist |

## School Staff Members

**Borrowers employed full-time by a Florida based K-12 public, private, charter or magnet school are eligible.**

| | |
|---|---|
| **School Staff Members**<br>**Examples include, but not limited to:** | Assistant Principal |
| | Career Specialist (Guidance Counselor) |
| | Classroom Teacher |
| | Food Service / Cafeteria Staff |
| | Librarian/Media Specialist |
| | Maintenance / Janitorial Staff |
| | Principal |
| | School Counselor |
| | School Psychologist |
| | Social Worker |
| | Teacher Aide |

FLORIDA HOMETOWN HEROES (HTH) ELIGIBLE EMPLOYERS

# Eligible Employers for Florida Hometown Heroes (HTH) Loan Program

**Participants must be employed FULL-TIME and CURRENTLY employed by a Florida based employer**

## First Responders

**Borrowers employed full-time by a Florida based fire department, ambulance service or hospital are eligible.**

| | |
|---|---|
| **First Responders**<br>**Examples include, but not limited to:** | Certified Emergency Medical Technician (EMT) |
| | Certified Paramedic |
| | Firefighter |

## Public Safety Workers

**Borrowers employed full-time by a Florida based local, county, state or federal law enforcement department, juvenile detention facility, correctional facility or emergency operations center are eligible.**

| | |
|---|---|
| **Public Safety Workers**<br>**Examples include, but not limited to:** | 911 Public Safety Communicator (911 Operator or Dispatcher) |
| | Correctional Officer |
| | Correctional Probation Officer |
| | Juvenile Detention Officer |
| | Juvenile Probation Officer |
| | Sworn Law Enforcement Officer (Local, State or Federal) |

## Court Employees

**Borrowers employed full-time by a Florida based county, state or federal court, court administrator's office, State Attorney's Office or Public Defender's Office are eligible.**

| | |
|---|---|
| **Court Employees**<br>**Examples include, but not limited to:** | Assistant State Attorney |
| | Assistant Public Defender |
| | Attorney *If employed by the FL Supreme Court, District Courts of Appeal, Circuit Courts or a county court in Florida.* |
| | Court Clerk |
| | Court Stenographer (Court Reporter) If employed by the FL Supreme Court, District Courts of Appeal, Circuit Courts or a county court in Florida. |

## Childcare Workers

**Borrowers employed full-time by a Florida based licensed child care facility pursuant to S.402.301- 402.305 or exempt from licensure pursuant to S.402.313 and 402.316 are eligible.**

| | |
|---|---|
| **Child Care Workers**<br>**Examples include, but not limited to:** | Any worker at a licensed child care facility |
| | Any worker at a licensed or registered home day care |

FLORIDA HOMETOWN HEROES (HTH) ELIGIBLE EMPLOYERS

# Eligible Employers for Florida Hometown Heroes (HTH) Loan Program

**Participants must be employed FULL-TIME and CURRENTLY employed by a Florida based employer**

## Military & Veterans

| | |
|---|---|
| **Service Members** | All active duty or reserve service members of all branches of the United States Armed Forces, including the FL National Guard. |
| | Veterans employed FULL TIME with a FL based employer who have been discharged under other than dishonorable conditions from one of the eligible military or reserve branches. |

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# NEW! HTH FAQ's

Programs | Services | About Us | News | Careers | HDS Cares

## Florida Ho g Finance Corporation Program Highlights

### Approved Programs

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| P | |
| AVAILABLE PROGRAMS | *2026 HO EROES* |
| ELIGIBLE AREA | Entire st |
| RATES | See Char |
| PROGRAM GUIDELINES | 2026 HT delines |
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#### 2026 HOMETOWN HEROES PROGRAM - TBA

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#### STANDARD TBA

CURRENT RATES FOUND ONLINE

# Florida Housing Finance Corporation Program Highlights

## Approved Programs

- STANDARD BOND
- STANDARD TBA
- PLUS TBA
- 2026 HOMETOWN HEROES

## Program Guidance

- **APPROVED PARTICIPATING LENDERS**
- BOND VS. TBA CHEAT SHEET
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- FOR UNDERWRITERS
- TARGETED AREA CENSUS TRACTS AND MAPS

| | |
|---|---|
| **NEW – Self-Employment Documentation Checklist** | **Self-Employment Documentation Checklist** |
| **203k Term Sheets** | **203k Term Sheet** |
| **Co-Signor Term Sheet** | **Co-Signor Term Sheet** |
| **Manufactured Housing Term Sheet** | **Manufactured Housing Term Sheet** |
| **Master Term Sheet for Stand** | **Master Term Sheet** |
| **Homebuyer Education** | **Homebuyer Education Providers** |
| **80% AMI Conv. Loan Limits** | **80% AMI Limits** |

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### STANDARD TBA

| Offering | FICO | DPA | Lock Rate |
|---|---|---|---|
| FHA, USDA-RD, VA | | | 7.125% |
| Freddie Mac (HFA Advantage)<br><= 80% AMI | 640 | FL Assist $10k<br>or<br>FL HLP $12.5k | 7.250% |
| Freddie Mac (HFA Advantage) | | | |

CURRENT RATES FOUND ONLINE

# Florida Housing Finance Corporation
## Homebuyer Loan Programs
## SELF EMPLOYMENT CHECKLIST
Agency • Florida Housing • Master Servicer

### FLORIDA HOUSING SELF-EMPLOYMENT DOCUMENTATION CHECKLIST

Programs: ☐ Hometown Heroes (HTH) ☐ Standard Bond ☐ Standard TBA ☐ PLUS Programs
Borrower Name: _____
Loan Number: _____
Loan Type: ☐ FHA ☐ VA ☐ USDA ☐ Fannie Mae ☐ Freddie Mac

### SECTION 1 – FLORIDA HOUSING REQUIREMENTS

Documentation identified in this section must be included in the compliance file submitted to eHousingPlus for review and compliance approval.

**STANDARD TBA, STANDARD BOND, PLUS TBA SELF-EMPLOYMENT CREDIT INCOME REQUIREMENTS**

__ Most recent year's signed federal tax return(s) as required by Agency, Program and Lakeview.

__ Documentation supporting the self-employment income source (e.g., 1099(s), Schedule C, K-1(s), business tax returns).

**HOMETOWN HEROES (HTH) BOND or (HTH) TBA SELF-EMLOYMENT EMPLOYER & FULL-TIME REQUIREMENTS**

__ CPA, bookkeeper, or tax preparer letter confirming borrower is self-employed and paid as a 1099 employee or their business is paid directly and the borrower works full-time for **ONE** 1099 employer.

__ Most recent year's signed federal tax return(s) as required by Agency, Program and Lakeview.

__ Documentation supporting the borrower meets the applicable Hometown Heroes employment eligibility requirements (1099, paystub, VOE).

__ Documentation evidencing the borrower and/or business is connected to a qualifying Florida-based work location (1099, paystub, VOE).

**HTH FL-BASED, BRICK-AND-MORTAR REQUIREMENT:**

- CPA, bookkeeper, or tax preparer letter identifying the Florida work location;
- 1099(s) issued by a Florida-based company. If the1099 is issued directly to the borrower, the company issuing the1099 must maintain a physical Florida-based brick-and-mortar location the borrower reports to; or
- Business tax returns reflect a Florida business address. If the 1099 is issued to the borrower's business, the borrower's business must maintain a physical Florida-based brick-and-mortar location that meets one of the seven qualifying categories.

Documentation must support the borrower and/or business performs eligible work through a qualifying Florida-based work location. Home offices, virtual offices, mailing addresses, registered agent addresses, and business registration addresses alone are not sufficient to establish a qualifying Florida work location.

**NOTE**: Self-employment income alone does not establish Hometown Heroes eligibility. Documentation must support both full-time employment and the borrower's business meet current Hometown Heroes employment requirements. SE borrowers must work Full-Time in one of the seven qualifying categories.

# Florida Housing Finance Corporation
## Homebuyer Loan Programs
## SELF EMPLOYMENT CHECKLIST
Agency • Florida Housing • Master Servicer

## SECTION 2 – LAKEVIEW (INVESTOR) REQUIREMENTS

Documentation identified in this section must be included in the underwriting and delivery file submitted to Lakeview Loan Servicing for investor review and purchase eligibility.

### SELF-EMPLOYMENT REQUIREMENTS

☐ Verbal Verification of Employment (VOE) completed within 120 calendar days of Note Date.

☐ Income analysis completed for Self-Employed borrowers.

☐ Written income analysis retained in file.

☐ Written analysis supports qualifying credit income used for underwriting.

Additional documentation may be requested by Lakeview to support cash flow, income stability, or historical consistency of income upon loan delivery.

### TAX TRANSCRIPT REQUIREMENTS

☐ Form 4506-C or Form 8821 signed at closing.

☐ Tax return transcripts obtained when tax returns are used to qualify income.

☐ Personal and/or business tax transcripts obtained based on AUS findings.

☐ Record of Account transcripts obtained when amended tax returns are used.

Additional transcript documentation may be requested upon loan delivery.

## SECTION 3 – AGENCY REQUIREMENTS

**NOTE:** Lenders must comply with all current applicable Agency self-employment requirements, including income calculation, tax return analysis, income stability/continuance, and business documentation requirements. Supporting documentation must be retained in the loan file and provided upon request.

## FINAL REVIEW

☐ Florida Housing requirements satisfied for HTH.

☐ Lakeview requirements satisfied.

☐ Applicable Agency requirements satisfied.

☐ Applicable Investor overlays satisfied.

☐ Income analysis retained in file.

☐ All supporting documentation included in loan file.

**IMPORTANT:** Lenders must follow all applicable Florida Housing, Agency, Lakeview (Investor), and Master Servicer requirements. Florida Housing requirements are in addition to applicable Agency and Lakeview (Investor) requirements. In the event of conflicting requirements, the more restrictive requirement shall apply.

HOMETOWN HEROES

# Employer Eligibility

Employers must be physically located in Florida.

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HOMETOWN HEROES

# Documentation Needed to Validate FL Based Employer

- Copy of VOE & 1003 confirming FL employer address **OR**
- Copy of paystubs or letter from employer confirming borrower is assigned, or works from specific FL location.

The physical address must be included, not the city only.

A Google search supporting a FL location is not acceptable.

The employer must provide the actual physical/mailing address of where borrower works.

*Letter from employer may be provided in the form of an email but it cannot be provided through a personal email account; it must be provided from employer's work email and include a signature line including reflecting employer's name and contact information and job title.*

*Remote Employees are not eligible.*

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HOMETOWN HEROES

# Borrower Eligibility

Borrowers must work full-time at Florida-based employers listed as eligible, including healthcare providers, school staff, first responders, public safety workers, court employees, childcare workers, and military/veterans.

Evidenced by paystubs **or** VOE indicating 40 hours weekly.
Employer determines what constitutes full-time work.

Remote workers are ineligible. Hybrid employees are eligible so long as they visit the location three days weekly.

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HOMETOWN HEROES

# Documentation Needed to Confirm Full-time Employment

- Paystubs confirming 40 hours a week is acceptable.
- If paystubs do not reflect 40 hours, a written or verbal Verification of Employment (VOE), or a letter from employer verifying full-time will be required.

*The letter from employer may be provided as an email but cannot be provided through a personal email account; it must be provided from employer's work email and must include an email signature line reflecting borrower's employer name, contact info and job title of party sending email.*

- Please Note: Employment (Offer) Letter not acceptable.

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HOMETOWN HEROES

# Healthcare Workers
# Specific Occupation and Facility Requirements

Healthcare workers must be employed at a Florida based healthcare provider, physician, hospital, assisted living facility, mental health facility or healthcare facility.

Borrowers employed by non-patient care entities (e.g., medical billing offices, supply or manufacturing companies, or corporate headquarters) do not qualify. They must work at a Florida based healthcare facility that provides direct patient care.

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HOMETOWN HEROES

# School Staff Members
# Specific Occupation and Facility Requirements

School staff employed by a Florida based K-12, public, private, charter or magnet school.

A borrower employed by a school district administrative office or a college/university would not qualify. The borrower must work at a Florida-based K–12 public, private, charter, or magnet school to meet program eligibility.

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HOMETOWN HEROES

# First Responders
# Specific Occupation and Facility Requirements

First responders must be employed by a Florida based fire department, ambulance service or hospital.

Please note, lifeguards, safety or security personnel or emergency contractors would not qualify unless they are directly employed, paid by, and work at a Florida-based fire department, ambulance service or hospital to meet program eligibility.

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HOMETOWN HEROES

# Public Safety Workers
# Specific Occupation and Facility Requirements

Public Safety workers must be employed by a Florida based local, county. State of federal law enforcement department, juvenile detention facility, correctional facility or emergency operations center.

Borrowers such as TSA agents, private security staff, contractors or public works employees (e.g., water treatment workers) do not qualify. The borrower must work at a Florida based local, county, state or federal law enforcement department, juvenile detention facility, correctional facility or emergency operations center to meet program eligibility.

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HOMETOWN HEROES

# Court Employees
# Specific Occupation and Facility Requirements

Court employees must be employed by a Florida based county, state or federal court, court administrator's office, State Attorney's office, or Public Defender's office.

Please note, borrowers employed by private law firms, legal service providers, or contract offices do not qualify. The borrower must be employed full-time and work at a Florida-based county, state, or federal court, court administrator's office, State Attorney's Office, or Public Defender's Office to meet program eligibility.

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HOMETOWN HEROES

# Childcare Workers
# Specific Occupation and Facility Requirements

Childcare workers must be employed by a Florida based licensed child care facility pursuant to S.402.301 – 402,305 or be exempt from licensure pursuant to S.402.313 and 402.316.

The borrower must be employed full-time and work at a Florida-based licensed or license exempt childcare facility that holds a Gold Seal, VPK, Head Start, or School Readiness
designation to meet program eligibility. Facilities can be verified using the DCF Child Care Provider Search: https://caressearch.myflfamilies.com/PublicSearch. License-exempt facilities include religious, public school, or Head Start programs that are registered with DCF and meet state
exemption requirements under §§ 402.313 and 402.316, F.S

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HOMETOWN HEROES

# Military & Veterans
# Specific Occupation and Facility Requirements

Active Duty Military service members of all branches of the United States Armed Forces, including FL National Guard.

Veterans employed full-time with ANY Florida based employer who have been discharged under other than dishonorable conditions from one of the military or reserve branches.

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# Military & Veterans
# Specific Occupation and Facility Requirements

Please note, Veterans must be employed full-time and work for a Florida-based employer's physical location to meet program eligibility; they are not required to work for an eligible employer. Examples include retail or private sector employers such as Lowe's or Walmart. Active-duty service members are exempt from the eligible occupation requirement when providing a Leave and Earnings Statement (LES).

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HOMETOWN HEROES

# Essential Takeaways

## Program Timeline

60 calendar days from Reservation to Loan Purchase
60-day lock to purchase with ONE 30-day extension (.25 bps).
Loan will automatically cancel on day 91 if not PURCHASED.

New construction will cancel on day 91, no exceptions.

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HOMETOWN HEROES

# Essential Takeaways

Only ONE occupying borrower must satisfy the HTH requirement.

Co-Signors cannot qualify occupying borrowers by satisfying this requirement. Only those appearing on the first mortgage loan as an occupying borrower can satisfy this requirement.

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The signature on the Borrower Certification Form must be from the borrower you are using to qualify for HTH.

Example: Three borrower's are on the loan.
Only one qualifies for HTH.
THAT borrower should sign this document.

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**Florida Housing Finance Corporation's**
**Florida Hometown Heroes Loan Program**
**Borrower Certification Form**

Florida Housing
Homeownership Programs

Reference is hereby made to the Uniform Residential Loan Application (the "URLA') of the Borrower(s),

_____.
*(PLEASE PRINT BORROWERS' FULL NAME(S))*

dated as of _____ with respect the property located at
*(PLEASE PRINT DATE)*

_____.
*(PLEASE PRINT PROPERTY ADDRESS)*

I hereby certify that:

1) I am employed full-time by an eligible Florida-based employer. Veterans are not exempt from this requirement.

2) The property I am purchasing will be my primary residence and I will be a Florida resident.

3) I am a first-time homebuyer which means, a borrower(s) must have had no present ownership interest in a principal residence at any time during the three-year period prior to the date on which the Mortgage Loan is executed, unless exempt as designated in the Hometown Heroes Program Guide.

**BE AWARE: There is no cost to apply for Hometown Heroes Downpayment Assistance.**

Scammers often target homebuyers who are in need of assistance or trying to purchase a home. A common tactic scammers use is to require you to pay an upfront fee before providing any services. They may also try to charge you to apply for the program. Avoid any company or individual that does this and report them to the Inspector General's Office at the Florida Housing Finance Corporation 850-488-4197.

Florida Housing is hereby entitled to rely on all information provided and representations made in such URLA as if provided in this Certification Form, including, without limitation, the Acknowledgement and Agreement set forth in Section 1b and/or Section 1c., Current Employment/Self Employment and Income, of such URLA. Florida Housing is also hereby entitled to rely on Verification of Employment (VOE) provided by a third-party provider or Borrower(s)' employer.

*I acknowledge that knowingly failing to disclose material information to Florida Housing Finance Corporation, or making or causing to be made a false or fraudulent statement or representation of material fact in an application for use in determining eligibility for a payment under Florida Housing Finance Corporation's Hometown Heroes Loan Program, constitutes a crime punishable under Federal law. I, therefore, certify, under penalty of perjury that all information I have given on the loan application, Program documents, and in any accompanying statements, is complete, true, and correct and I acknowledge that any material omission or false, fictitious, or fraudulent statement or representation or entry could be the basis for civil penalties and assessment. Borrower(s) further certify that they have not been convicted of a sex offense against a minor, terms are defined in 34 U.S.C. § 20911.*

This Certification is effective on the earlier of the date listed below or the date received by your Lender.

_____ _____ _____
Signature of Borrower Qualifying for Hometown Heroes Date

SAMPLE - DO NOT USE
PRINTABLY FORMS by DocPro Forms

HOMETOWN HEROES

# If the HTH borrower certification and VOE are not in the file, as far as eHP compliance is concerned, the loan is not a HTH loan. Please be sure to include those documents.

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HOMETOWN HEROES

# Essential Takeaways

## Program Qualifying Income

- Use the income of all employed borrowers for Program qualifying.
- VOEs for all employed borrowers are required.
- Any income of an occupying employed borrower NOT considered in the AUS must be noted by the underwriter and underwriter must provide an LOX for why the income is not being used.

Example
If an occupying borrower's income cannot be considered because the Agencies will not permit it, an LOX must be provided by underwriting confirming it cannot be considered in the AUS.

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HOMETOWN HEROES

# Essential Takeaways

## Remote Workers

Are remote workers eligible? **No**, think frontline workforce.

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HOMETOWN HEROES

# Essential Takeaways

## Current Reservations in the Standard Bond and TBA Programs

Can a current reservation in the standard BOND or standard TBA be cancelled and moved to HTH Program ? **No**

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HOMETOWN HEROES

# Essential Takeaways

## Self-Employed Borrower

A  borrower who is a contracted 1099 employee or a borrower whose business is paid directly. For purposes of Hometown Heroes, Self-Employed Borrowers that are paid directly as a 1099 contracted employee must work full-time for one 1099 employer. The bor-rower must also report to or work from a specific FL location of the 1099 employer. If borrower's busi-ness is paid directly then the borrower must have a brick-and-mortar location in which the borrower provides services.

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HOMETOWN HEROES

# Essential Takeaways

## Self-Employed Borrower

- Paid directly as a 1099 contracted employee
- Work full-time for **one** 1099 employer.
- Report to or work from a specific FL location of the 1099 employer.
- If borrower's business is paid directly then the borrower must have a brick-and-mortar location in which the borrower provides services.

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# Interactive Scenario Exercise

We'll review actual scenarios.
Vote before the answer is revealed.
Focus on WHY each borrower qualifies or does not qualify.

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## Decision Process

Who employs the borrower?
Where does the borrower report?
Who pays the borrower?
Does the borrower work full-time?
Can income be documented?

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# Scenario #1 – Self-Employed Phlebotomist

CPA Letter, Schedule C, 1099
Provides mobile blood draws
Travels to homes/offices
Assigned appointments by company

**Does the borrower qualify for HTH?**

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# Scenario #1 – Self-Employed Phlebotomist

CPA Letter, Schedule C, 1099
Provides mobile blood draws
Travels to homes/offices
Assigned appointments by company

**Answer: Does NOT Qualify – no qualifying brick-and-mortar work location.**

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# Scenario #2 - Phlebotomist

Employed by Red Cross
Reports to Red Cross facility
Works on Give Blood bus

**Does the borrower qualify for HTH?**

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# Scenario #2 - Phlebotomist

Employed by Red Cross
Reports to Red Cross facility
Works on Give Blood bus

**Answer: YES – reports to a qualifying employer/facility.**

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# Scenario #3 - Occupational Therapist

CPA letter, Schedule C
Full-time
Provides services based on clients' needs in their homes, schools, daycare centers and clinics
They do not report to brick and mortar
Get paid through various sources.

**Does the borrower qualify for  HTH?**

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# Scenario #3 - Occupational Therapist

CPA letter, Schedule C
Full-time
Provides services based on clients' needs in their homes, schools, daycare centers and clinics
They do not report to brick and mortar
Get paid through various sources.

**Answer: Does NOT Qualify – no qualifying brick-and-mortar work location and payment from various sources.**

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# Scenario #4 - Occupational Therapist

Provides services for and at a medical facility
Full-time
Reports to brick and mortar location
One 1099 from the medical facility

**Does the borrower qualify for HTH?**

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# Scenario #4 - Occupational Therapist

Provides services for and at a medical facility
Full-time
Reports to brick and mortar location
One 1099 from the medical facility
Qualify??

**Answer: YES – reports to a qualifying employer/facility.**

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# Scenario #5 - Behavioral Therapist

Borrower #1
CPA letter, Schedule C and a letter from a company stating they work as a sub-contractor full-time but subcontracted to multiple locations.
Company working with is medical facility, but subcontractor is a pre-school.
Provided a 1099

Borrower # 2
CPA letter, Schedule C cannot provide 1099

**Do they qualify for HTH?**

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## Scenario #5 - Behavioral Therapist

Borrower #1
CPA letter, Schedule C and a letter from a company stating they work as a sub-contractor full-time but subcontracted to multiple locations.
Company working with is medical facility, but subcontractor is a pre-school.
Provided a 1099

Borrower # 2
CPA letter, Schedule C cannot provide 1099

**Answer: NO – Neither borrower met qualifying criteria.** Multiple work sites and inability to document one qualifying employer.

# Scenario #6 - Behavioral Therapist

Provided CPA letter, Schedule C and a letter from a company stating Borrower 1 works with them as a sub-contractor
Works full-time
Company is a medical facility
One 1099 from above company

**Does this borrower qualify for HTH?**

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# Scenario #6 - Behavioral Therapist

Provided CPA letter, Schedule C and a letter from a company stating they work directly with them as a sub-contractor
Works full-time
Company is a medical facility
One 1099 from above company

**Answer: Yes**

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# Scenario #7 – Home Health Aide

Provided CPA letter
The Company they work for is medical facility
employed there as an independent contractor
Not paid with 1099 – instead paid in cash.

**Does the borrower qualify for HTH?**

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# Scenario #7 – Home Health Aide

Provided CPA letter
The Company they work for is medical facility
employed there as an independent contractor
Not paid with 1099 – instead paid in cash.

**No, paid in cash and no 1099.**

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# Scenario #8 – Home Health Aide

Works at any medical, retirement home
Paid by the above
Full-time

**Does the borrower qualify for HTH?**

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# Scenario #8 – Home Health Aide

Works at any medical, retirement home
Paid by the above
Full-time

**Answer: Yes**

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# Rapid Fire Quiz

Teacher at College
Bus Driver (School Board employer)
Pharmacy Cashier
Pharmacist
Veteran working Part-Time

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# Common Mistakes

**Instead...**

- ✗ Assuming healthcare workers automatically qualify
- ✗ Assuming a 1099 automatically qualifies
- ✗ Looking only at the occupation
- ✗ Ignoring where the borrower actually reports to work

- ✓ Verify the employer
- ✓ Verify the reporting location
- ✓ Verify the documentation
- ✓ Verify full-time employment

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# QUESTIONS???

eHOUSINGPLUS
Program Management Specialists

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