we make housing affordable™

Florida Housing

Finance Corporation

FLORIDA HOUSING
Hometown Heroes
Live Webinar

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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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.

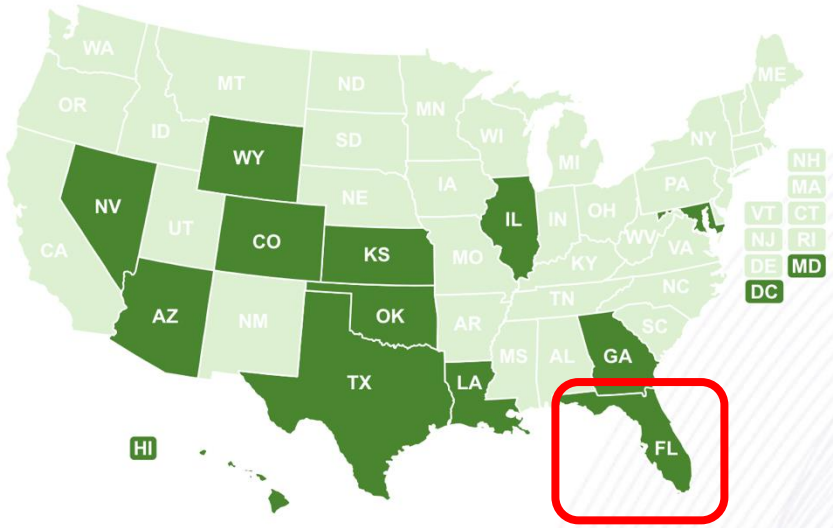
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Homeownership Programs & Lender Resources

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

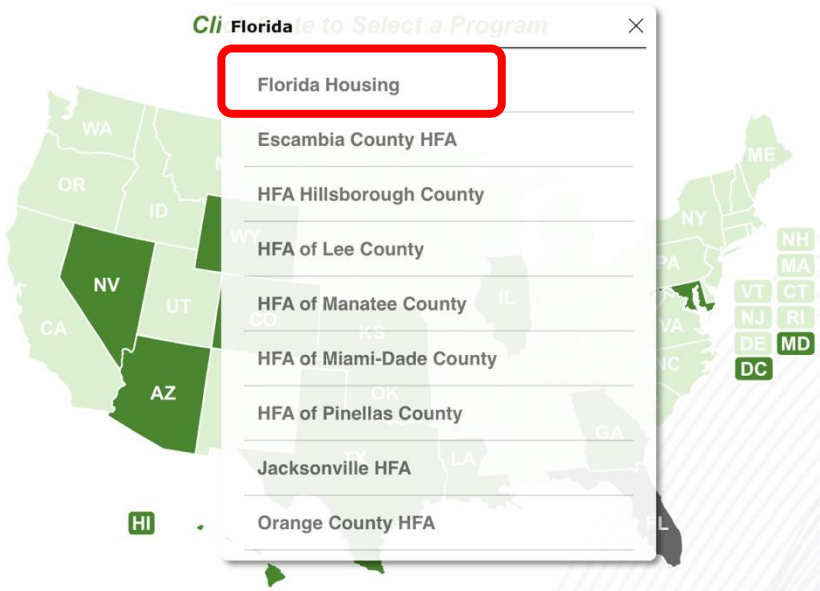
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Florida Housing Finance Corporation

eHP ONBOARDING

HOMETOWN HEROES

eHPortal

eHOUSINGPLUS UNIVERSITY

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Florida Housing
Finance Corporation

eHP FRONT PORCH

Lunch and Learn

View Rates, Offerings, and Lender Guidance

Program Administration Guidelines

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Today's Rates & Offerings

[Business Days 10am - 7pm ET] July 1, 2026

Reservation Timeline Requirements: All First and Second Mortgage Loans Must Adhere to a 60-Day Delivery Timeline from Reservation (In eHPortal) to Loan Purchase By Lakeview. More Information Can Be Found in the Program Guideline. NOTE: Prior to locking any loans, lender must have a FULLY EXECUTED Purchase Contract in hand, otherwise the loan will NOT be purchased.

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Hometown Heroes 2026 is anticipated to start on Monday, July 13. HTH rate postings will resume on July 7.

STANDARD BOND

Offering	FICO	DPA	Lock Rate
FHA, USDA-RD, VA	640	FL Assist $10k or FL HLP $12.5k	6.750%
Fannie Mae (HFA Preferred) <= 80% AMI or OVER 80% AMI			7.500%
Freddie Mac (HFA Advantage) <= 80% AMI or OVER 80% AMI			7.250%

STANDARD TBA

Offering	FICO	DPA	Lock Rate
FHA, USDA-RD, VA	640	FL Assist $10k or FL HLP $12.5k	7.125%
Freddie Mac (HFA Advantage) <= 80% AMI			7.250%
Freddie Mac (HFA Advantage) OVER 80% AMI			7.375%

PLUS TBA

Offering	FICO	DPA	Lock Rate
Freddie Mac (HFA Advantage) <= 80% AMI	640	3%	7.125%
		4%	7.375%
		5%	7.750%

Florida Housing Finance Corporation Program Highlights

Approved Programs

STANDARD BOND

STANDARD TBA

PLUS TBA

AVAILABLE PROGRAMS	***2026 HOMETOWN HEROES - Available July 13th!***
ELIGIBLE AREA	**Entire state of FL**
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**
BORROWER CERTIFICATION	**2026 HTH Borrower Certification**
HTH Marketing Flyer	**2026 HTH Marketing Flyer Coming Soon!**
2025 HTH Bond Guidelines	**2025 HTH Bond Guidelines**
2025 HTH TBA Guidelines	**2025 HTH TBA Guidelines**

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STANDARD BOND

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Offering	FICO	DPA	Lock Rate
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		4%	7.375%
		5%	7.750%

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 **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 **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 **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 **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 **Examples include, but not limited to:**	Anesthesiologist
	Anesthesiologist Assistant
	Dentist
	Nuclear Pharmacist
	Pharmacist
	Pharmacy Technician
	Physician
	Physician Assistant
Other Healthcare Workers **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 **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 **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 **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 **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 **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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STANDARD TBA

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Freddie Mac (HFA Advantage) <= 80% AMI			7.250%
Freddie Mac (HFA Advantage) OVER 80% AMI			7.375%

PLU TBA

<= AMI	640	5%	7.750%

PLUS TBA

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FOR BROKERS

FOR CLOSERS

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**

2025 HTH funds have been fully utilized.

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PLUS TBA

Offering	FICO	DPA	Lock Rate
[illegible]80% AMI	640	[illegible]%	[illegible]
		5%	7.750%
Freddie Mac (HFA Advantage) OVER 80% AMI		3%	7.250%
		4%	7.500%
		5%	7.875%

2026 HOMETOWN HEROES PROGRAM - BOND

Offering	FICO	DPA	Lock Rate

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 also works full-time.

__ 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 1099 Employer must maintain a physical Florida-based brick-and-mortar location.

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.

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.



Employer Eligibility

Employers must be physically located in Florida.

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.

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.

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.

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.

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.

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.

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



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.



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).

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.

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.

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 PRINT ONLY FORMS by DocPro Forms

Revised 7.13.2026

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.

HOMETOWN HEROES

Essential Takeaways

Remote Workers

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

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**

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.

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.

Interactive Scenario Exercise

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

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?

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?

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.

Scenario #2 - Phlebotomist

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

Does the borrower qualify for HTH?

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.

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?

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.

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?

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.

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?

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?

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

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?

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.

Scenario #8 – Home Health Aide

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

Does the borrower qualify for HTH?

Scenario #8 – Home Health Aide

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

Answer: Yes

Rapid Fire Quiz

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

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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