

By Senator Davis

5-01356-23

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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 to be  
5       administered by the Florida Housing Finance  
6       Corporation; providing the purpose of the program;  
7       specifying requirements for loans under the program;  
8       authorizing the corporation to underwrite and make  
9       such loans to specified borrowers; specifying  
10       borrowers who are ineligible for the program;  
11       specifying that the loans must be made available for a  
12       certain period of time; providing applicability;  
13       providing an effective date.

14  
15 Be It Enacted by the Legislature of the State of Florida:

16  
17       Section 1. Section 420.5096, Florida Statutes, is created  
18       to read:

19       420.5096 Florida Hometown Hero Housing Program.—

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

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30 otherwise approved by the corporation.

31 (2) For loans made available under s. 420.507(23)(a)1. or  
32 2.:

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

39 1. A law enforcement officer as defined in s. 112.531.

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

42 3. A 911 public safety telecommunicator certified under s.  
43 401.465.

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

45 5. An educator holding a certificate under s. 1012.56.

46 6. A paramedic or emergency medical technician as those  
47 terms are defined in s. 112.1911(1).

48 7. A health care practitioner as defined in s. 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 10. A prekindergarten instructor as defined in s.  
53 1002.51(6).

54 11. An employee of a public utility or an electric utility,  
55 as those terms are defined in s. 366.02, whose primary job  
56 responsibilities are to install or maintain systems for such  
57 utility.

58 12. An electric lineman.

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59       (b) Employees classified as other-personal-services  
60 employees or temporary employees are not eligible for the  
61 program.

62       (c) Loans must be made available for the term of the first  
63 mortgage.

64       (3) This section applies to qualifying home purchases on or  
65 after July 1, 2023.

66       Section 2. This act shall take effect July 1, 2023.