



FLORIDA HOMETOWN HERO HOUSING PROGRAM



Florida is facing a housing crisis, and more and more hometown heroes like police officers, firefighters, teachers, and nurses find themselves unable to buy a home. Florida Realtors has always advocated for affordable housing policies, and now we are advocating for two new programs that will provide critical housing relief to these essential members






of our communities. The Hometown Hero Housing Program would make housing affordable for these heroes by providing down payment and closing cost assistance to eligible workers and educators. And HJR 1/SJR 1746 would grant an additional property tax exemption for members of many Hometown Hero professions.

THE CHALLENGE

Since 2016, the median price of a home in Florida has climbed more than 58%. By December, it was \$373,990, up 21% from one year earlier. Yet household income isn't rising at nearly the same pace.

The challenge of affording a home is even greater for many workers and educators, whose salaries often fall well below the amount needed to buy a home.

To afford a median-priced home, Floridians would need to earn about \$62,000 per year. But average salaries for many Hometown Heroes fall short, for example:

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|  | Emergency Medical Technicians and Paramedics | \$33,660 |
|  | Licensed Practical Nurses | \$46,290 |
|  | Firefighters | \$49,870 |
|  | Elementary School Teachers | \$56,540 |
|  | Middle School Teachers | \$57,280 |

TWO SOLUTIONS

Florida Realtors is advocating for the Hometown Hero Housing Program, which would complement — not take away from — existing efforts to increase homeownership opportunities for low-income Floridians. We also support the Legislature’s HJR 1/SJR 1746, a proposed constitutional amendment that would help hometown heroes who already enjoy homeownership

The Hometown Hero Housing Program would parallel the existing Salute Our Soldiers Military Loan Program, which has successfully helped hundreds of veterans and active-duty military personnel buy a home. If approved

by lawmakers, the program would reduce the upfront costs for first-time home buyers by providing zero-interest loans to help with down payment and closing costs.

HJR 1/SJR 1746 would grant an additional homestead exemption for non-school taxes for homes owned by teachers, law enforcement and correctional officers, firefighters, child welfare services professionals, active-duty members of the U.S. military, and members of the Florida National Guard.

WHO BENEFITS?

The Hometown Hero Housing Program would be available to first-time home buying families who have income of no more than 150% of the state or local median income, at the time the loan is issued. Specifically, the program would be available to workers and educators employed full time as:

- Law enforcement officers
- Certified correctional officers
- Probation officers
- 911 operators
- Firefighters
- Paramedics
- Emergency medical technicians
- Teachers
- Education administrators
- Health care professionals



[Learn more at FloridaRealtors.org](https://www.floridarealtors.org)

The Hometown Heroes who keep us safe, care for our families, and educate our children deserve the opportunity to live in the communities where they work. We urge lawmakers to do everything they can to help the heroes who have done so much for us.