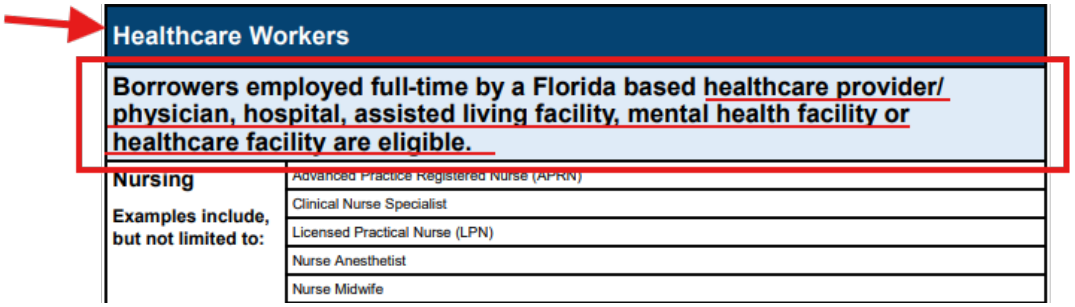
Determining Borrower Eligibility Under Hometown Heroes Occupation Requirements

1. **Check that the employer itself qualifies. See red markings below under each employment category.**
2. **Confirm borrower works full time at the physical location of the employer. Hybrid employees are eligible but remote workers are not eligible.**

Examples from the Eligible Occupations List

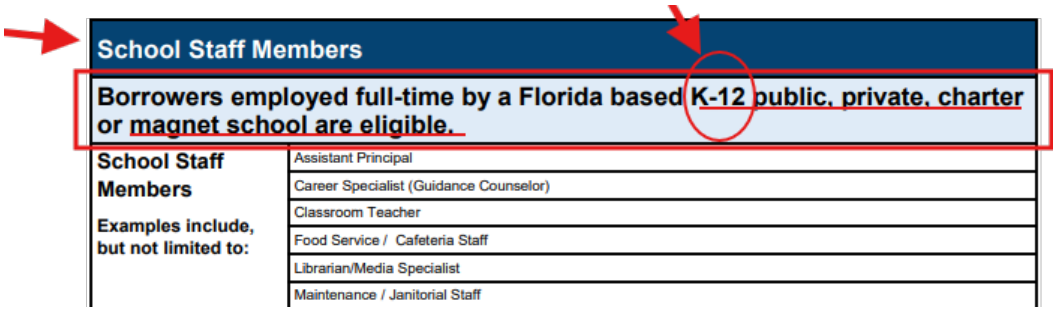
(Examples below are not all-inclusive — any full-time employee paid directly by a qualifying employer may be eligible.)



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

The borrower's paystub or VOE must explicitly state the specific medical facility where they are employed (the party that pays the borrower directly and where they physically work).

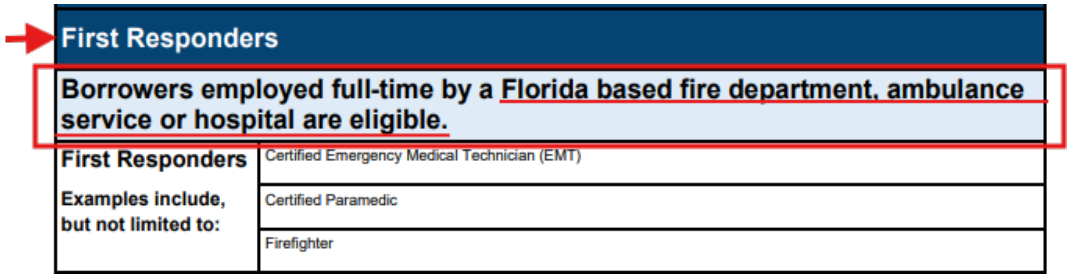
Please note, borrowers employed by **non-patient care entities** (e.g., medical billing offices, supply or manufacturing companies, or corporate headquarters) **do not qualify**. They **must work at** a **Florida-based healthcare facility** that provides **direct patient care**.



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

The borrower's paystub or VOE must explicitly state the specific K-12 public, private, charter or magnet school where they are employed (the party that pays the borrower directly and where they physically work).

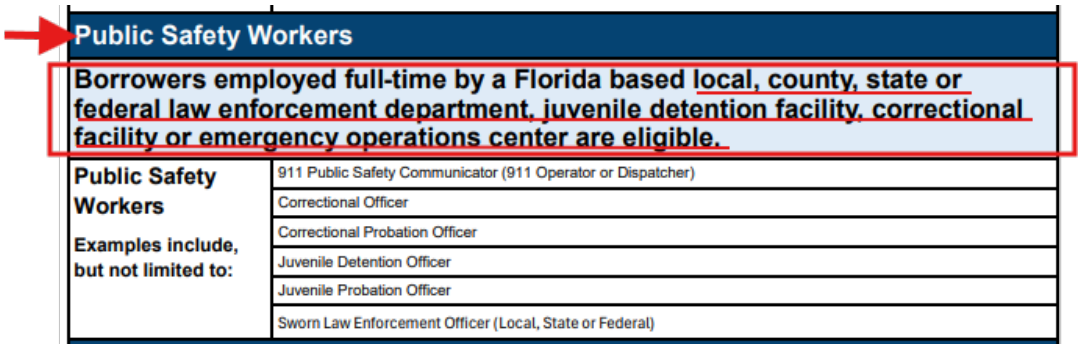
Please note, a borrower employed by a **school district administrative office or a college/university** would **not** qualify. The borrower **must work at a Florida-based K–12 public, private, charter, or magnet schoo**l to meet program eligibility.



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

The borrower's paystub or VOE must explicitly state the specific Florida based fire department, ambulance service or hospital that pays the borrower directly and where they physically work.

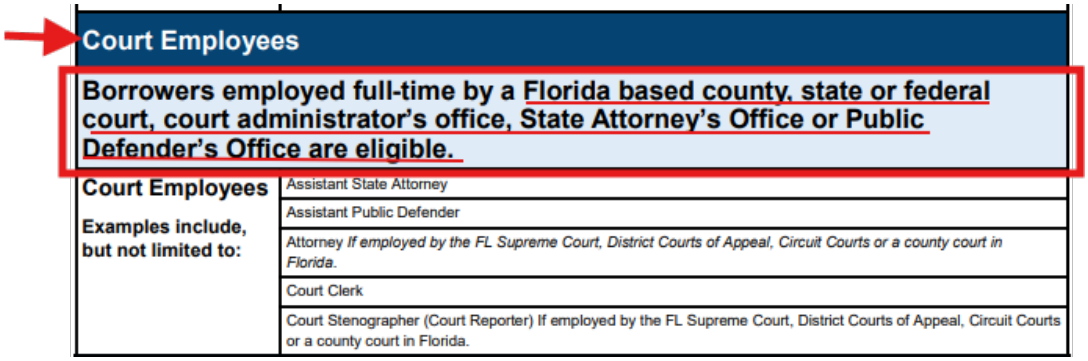
Please note, **lifeguards, safety or security personnel or emergency contractors** would **not** qualify unless they are **directly employed, paid by, and work at a Florida-based fire department, ambulance service or hospital** to meet program eligibility.



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)

The borrower's paystub or VOE must explicitly state the specific local, county, state, or federal law enforcement department, juvenile detention facility, correctional facility, or emergency operations center that pays the borrower directly and where they physically work.

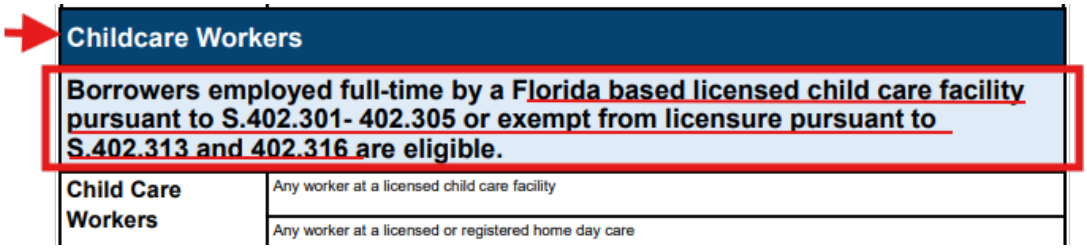
Please note, borrowers such as **TSA agents, private security staff, contractors or public works employees** (e.g., water treatment workers) do **not** qualify. The borrower **must work at** a **Florida-based local, county, state or federal law enforcement department, juvenile detention facility, correctional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



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.

The borrower's paystub or VOE must explicitly state the specific county, state, or federal court, court administrator's office, State Attorney's Office, or Public Defender's Office that pays the borrower directly and where they physically work.

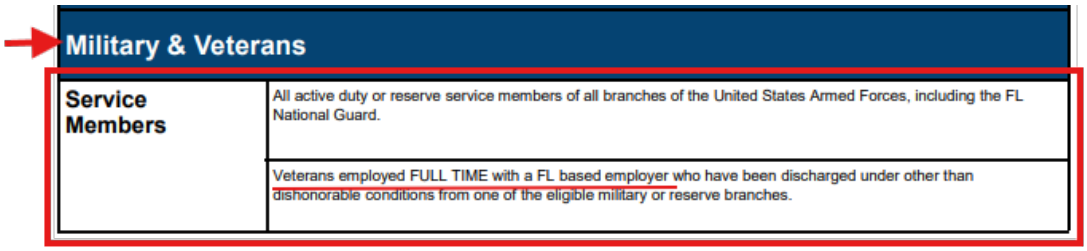
Please note, borrowers employed by **private law firms, legal service providers, or contract offices** do **not** qualify. The borrower must be employed full-time **and work at** a **Florida-based county, state, or federal court, court administrator's office, State Attorney's Office, or Public Defender's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



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	Any worker at a licensed child care facility
	Any worker at a licensed or registered home day care

The borrower's paystub or VOE must explicitly state the specific licensed childcare facility where they are employed (the entity that pays the borrower directly and where they physically work).

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	
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.

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 under one of the listed eligible occupations. 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)**.

The borrower's paystub or VOE must explicitly state the specific Florida-based employer where they are employed (the entity that pays the borrower directly and where they physically work)**.**
Active-duty service members are exempt when providing a Leave and Earnings Statement (LES).

HOMETOWN HEROES

BORROWER OCCUPATION ELIGIBLITY CHECKLIST

1. Does one occupying borrower work full-time? (VOE must indicate full-time.) ☐ **YES** ☐ NO, NOT ELIGIBLE

2. Do they work at a brick-and-mortar location in FL? (A FL-based employer.) ☐ **YES** ☐ NO, NOT ELIGIBLE
(Paystubs OR VOE AND 1003 reflect the brick-and-mortar location.)

3. Do they work in an ELIGIBLE OCCUPATIONAL CATEGORY? ☐ **YES** ☐ NO, NOT ELIGIBLE

IF THE ANSWER TO ALL THREE QUESTIONS ABOVE ARE "YES", YOUR BORROWER MAY QUALIFY.
SEND EMAIL TO DPA@FLORIDAHOUSING.ORG FOR CONFIRMATION

OCCUPATIONAL CATEGORIES

Healthcare Workers- Borrowers employed full-time by a FL based ☐ **YES** ☐ NO, NOT ELIGIBLE

☐ healthcare provider ☐ physician's office ☐ hospital
☐ mental health facility ☐ healthcare facility ☐ dental care center
☐ assisted living facility

School Staff Workers- Borrowers employed full-time by a FL-based **K-12** School (Colleges and Universities are not included). ☐ **YES** ☐ NO, NOT ELIGIBLE

☐ public school ☐ private school ☐ charter school ☐ magnet school.

First Responders- Borrowers employed full-time by a FL-based ☐ **YES** ☐ NO, NOT ELIGIBLE

☐ fire department ☐ ambulance service ☐ hospital.

Public Safety Workers- Borrowers employed full-time by a FL-based local, county, state or federal ☐ **YES** ☐ NO, NOT ELIGIBLE

☐ law enforcement department ☐ juvenile detention facility
☐ correctional facility ☐ emergency operations center.

Court Workers- Borrowers employed full-time by a FL-based ☐ **YES** ☐ NO, NOT ELIGIBLE

☐ county, state or federal court ☐ Court administrator's office
☐ State Attorney's Office ☐ Public Defender's Office.

Child Care Workers- Borrowers employed full-time by a FL-based licensed childcare facility Pursuant to FS 402.301-402.305 or exempt from licensure pursuant to FS 402.313 and 402.316. ☐ **YES** ☐ NO, NOT ELIGIBLE
Listed in https://caressearch.myflfamilies.com/PublicSearch with a

Gold Seal VPK logo Head Start Logo School Readiness
(w/proof address is a childcare facility)

Service Members

All active duty or reserve members of all branches of the United States Armed Forces, including the FL National Guard. ☐ **YES** ☐ NO, NOT ELIGIBLE

Veterans

Veterans employed full-time with a FL-based employer AND have a valid DD214. ☐ **YES** ☐ NO, NOT ELIGIBLE

FLORIDA HOMETOWN HEROES (HTH) ELIGIBLE OCCUPATIONS

Eligible Occupations 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 occupation.

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 OCCUPATIONS

Eligible Occupations 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 OCCUPATIONS

Eligible Occupations 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

Eligible Occupations 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.