

2026 INCOME & MAXIMUM LOAN LIMITS FOR TBA  
FHA, USDA-RD, VA, FREDDIE MAC HFA ADVANTAGE  
HOMETOWN HEROES **TBA** SECOND MORTGAGE INCOME LIMITS  
*Effective with reservations as of 5/06/2026*

| County       | FHA, VA, HFA<br>Advantage<br>Income Limits | USDA<br>Income<br>Limits ALL<br>HH Sizes | FHA Loan<br>Limits | HFA<br>Advantage<br>and VA<br>Loan Limits |
|--------------|--------------------------------------------|------------------------------------------|--------------------|-------------------------------------------|
| Alachua      | \$ 156,000                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Baker        | \$ 150,900                                 | \$ 119,850                               | \$ 580,750         | \$ 832,750                                |
| Bay          | \$ 148,350                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Bradford     | \$ 148,050                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Brevard      | \$ 149,400                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Broward      | \$ 190,200                                 | \$ 131,200                               | \$ 667,000         | \$ 832,750                                |
| Calhoun      | \$ 148,050                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Charlotte    | \$ 148,050                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Citrus       | \$ 148,050                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Clay         | \$ 163,050                                 | \$ 119,850                               | \$ 580,750         | \$ 832,750                                |
| Collier      | \$ 181,500                                 | \$ 132,150                               | \$ 764,750         | \$ 832,750                                |
| Columbia     | \$ 148,050                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| De Soto      | \$ 148,050                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Dixie        | \$ 148,050                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Duval        | \$ 163,050                                 | \$ 119,850                               | \$ 580,750         | \$ 832,750                                |
| Escambia     | \$ 148,050                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Flagler      | \$ 156,450                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Franklin     | \$ 148,050                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Gadsden      | \$ 149,250                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Gilchrist    | \$ 156,000                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Glades       | \$ 148,050                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Gulf         | \$ 148,050                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Hamilton     | \$ 148,050                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Hardee       | \$ 148,050                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Hendry       | \$ 148,050                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Hernando     | \$ 172,050                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Highlands    | \$ 148,050                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Hillsborough | \$ 172,050                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Holmes       | \$ 148,050                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Indian River | \$ 153,450                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Jackson      | \$ 148,050                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Jefferson    | \$ 149,250                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |

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| County     | FHA, VA, HFA<br>Advantage<br>Income Limits | USDA<br>Income<br>Limits ALL<br>HH Sizes | FHA Loan<br>Limits | HFA<br>Advantage<br>and VA<br>Loan Limits |
|------------|--------------------------------------------|------------------------------------------|--------------------|-------------------------------------------|
| Lafayette  | \$ 148,050                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Lake       | \$ 172,350                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Lee        | \$ 168,600                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Leon       | \$ 149,250                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Levy       | \$ 148,050                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Liberty    | \$ 148,050                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Madison    | \$ 148,050                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Manatee    | \$ 171,150                                 | \$ 119,850                               | \$ 547,400         | \$ 832,750                                |
| Marion     | \$ 148,050                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Martin     | \$ 153,600                                 | \$ 119,850                               | \$ 603,750         | \$ 832,750                                |
| Miami-Dade | \$ 204,300                                 | \$ 131,200                               | \$ 667,000         | \$ 832,750                                |
| Monroe     | \$ 214,950                                 | \$ 151,900                               | \$ 990,150         | \$ 990,150                                |
| Nassau     | \$ 163,050                                 | \$ 119,850                               | \$ 580,750         | \$ 832,750                                |
| Okaloosa   | \$ 160,050                                 | \$ 123,050                               | \$ 603,750         | \$ 832,750                                |
| Okeechobee | \$ 148,050                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Orange     | \$ 172,350                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Osceola    | \$ 172,350                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Palm Beach | \$ 192,750                                 | \$ 134,400                               | \$ 667,000         | \$ 832,750                                |
| Pasco      | \$ 172,050                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Pinellas   | \$ 172,050                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Polk       | \$ 148,050                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Putnam     | \$ 148,050                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Santa Rosa | \$ 148,050                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Sarasota   | \$ 171,150                                 | \$ 123,750                               | \$ 547,400         | \$ 832,750                                |
| Seminole   | \$ 172,350                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| St. Johns  | \$ 163,050                                 | \$ 119,850                               | \$ 580,750         | \$ 832,750                                |
| St. Lucie  | \$ 153,600                                 | \$ 119,850                               | \$ 603,750         | \$ 832,750                                |
| Sumter     | \$ 156,150                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Suwanee    | \$ 148,050                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Taylor     | \$ 148,050                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Union      | \$ 148,050                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Volusia    | \$ 148,650                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Wakulla    | \$ 150,600                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |
| Walton     | \$ 148,050                                 | \$ 119,850                               | \$ 603,750         | \$ 832,750                                |
| Washington | \$ 148,050                                 | \$ 119,850                               | \$ 541,287         | \$ 832,750                                |

## FL Housing Finance Corporation HTH TBA FIRST MORTGAGE PROGRAM TERM SHEET

Florida Housing's  
EIN 59-3451366

### GOVERNMENT AND CONVENTIONAL FINANCING OPTIONS

#### Eligible Borrowers

- Borrowers (**only one occupying borrower**) must qualify by **currently** working full-time for a eligible Florida-based employer at the time of closing. Offer letters do not meet this requirement because they do not document current full-time employment with a Florida-based employer.
  - Only **ONE occupying borrower** must meet this requirement (excluding a non-occupying co-signor).
  - Active-Duty service members are exempt from this requirement when providing a Leave and Earnings Statement (LES) .
  - Co-Signors cannot qualify occupying borrower(s) by satisfying this requirement. Only those appearing on the first mortgage loan as an occupying borrower can satisfy this requirement.
  - Veterans must be employed full time. Veterans are not exempt from the full-time requirement but they do not have to work for a eligible employer, just work full-time.
- The property the borrower(s) is purchasing will be their primary residence and they will be a Florida resident.
- ALL borrower(s) are first-time homebuyers 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. [See Exemptions to the First Time Homebuyer Requirement in this Guide.](#)
- Borrower(s) will certify that they have not been convicted of a sex offense against a minor, terms are defined 34 U.S.C. § 20911.
- Borrower(s) must not exceed the maximum Income Limit or Loan limits requirements for the county in which the property is being purchased. TBA considers the Credit Qualifying Income or AUS income.

#### Documentation Needed to Confirm Full-time Employment

- Paystubs confirming 40 hours a week is acceptable, but **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 letters are not acceptable for eligibility.**

#### 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. Also, a Google search supporting a FL location is not acceptable. The employer must provide the actual physical/mailling 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.*
- Hybrid employees are eligible. **Remote employees are not eligible** (See "Definitions").

#### Documentation Needed to confirm Self-Employed & Eligible Employers

- [Self-Employed \(SE\) borrower](#) (s) must provide letter from CPA, book keeper or tax preparer validating borrower works full-time. A Letter of Explanation (LOX) from the borrower attesting they are full-time is not acceptable.
- SE borrowers must provide the most recent year's tax filing.
- SE borrowers paid as 1099 contractors must work full-time for **ONE** 1099 employer and report to or work from a specific FL location of that employer.  
**Please note:** See [Self Employment Documentation Checklist](#) for full details.

## 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.**

|                                                                                |                                                |
|--------------------------------------------------------------------------------|------------------------------------------------|
| <b>Nursing</b><br><br><b>Examples include, but not limited to:</b>             | Advanced Practice Registered Nurse (APRN)      |
|                                                                                | Clinical Nurse Specialist                      |
|                                                                                | Licensed Practical Nurse (LPN)                 |
|                                                                                | Nurse Anesthetist                              |
|                                                                                | Nurse Midwife                                  |
|                                                                                | Nursing Assistant (CNA)                        |
|                                                                                | Nursing Technician                             |
|                                                                                | Registered Nurse (RN)                          |
| <b>Medical Technicians</b><br><br><b>Examples include, but not limited to:</b> | 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                                |
| <b>Medical Therapists</b><br><br><b>Examples include, but not limited to:</b>  | Audiology Therapist                            |
|                                                                                | Occupational Therapist                         |
|                                                                                | Physical Therapist                             |
|                                                                                | Respiratory Therapist                          |
|                                                                                | Speech Therapist                               |

## 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)

|                                                                                           |                               |
|-------------------------------------------------------------------------------------------|-------------------------------|
| <b>Mental Health Workers</b><br><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                 |
| <b>Doctors, Physicians &amp; Pharmacists</b><br><br>Examples include, but not limited to: | Anesthesiologist              |
|                                                                                           | Anesthesiologist Assistant    |
|                                                                                           | Dentist                       |
|                                                                                           | Nuclear Pharmacist            |
|                                                                                           | Pharmacist                    |
|                                                                                           | Pharmacy Technician           |
|                                                                                           | Physician                     |
|                                                                                           | Physician Assistant           |
| <b>Other Healthcare Workers</b><br><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.**

|                                                                          |                                                                                                     |
|--------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| <b>School Staff Members</b><br><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 Virtual School Teachers only (Paystubs/VOE must reflect paid directly by FL Virtual School) |

## 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.**

|                                              |                                              |
|----------------------------------------------|----------------------------------------------|
| <b>First Responders</b>                      | Certified Emergency Medical Technician (EMT) |
| <b>Examples include, but not limited to:</b> | 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.**

|                                              |                                                             |
|----------------------------------------------|-------------------------------------------------------------|
| <b>Public Safety Workers</b>                 | 911 Public Safety Communicator (911 Operator or Dispatcher) |
| <b>Examples include, but not limited to:</b> | 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.**

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

### 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.**

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

| 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. |