

THE HOMES FOR HEROES® GUIDE · NORTHEAST FLORIDA

YOU EARNED THIS.

How Homes for Heroes® works in Northeast Florida: who qualifies, how the Hero Rewards® check gets to you, and how it works alongside a VA loan or Florida Hometown Heroes.

FIREFIGHTERS

LAW ENFORCEMENT

MILITARY (ACTIVE, RESERVES & VETERANS)

HEALTHCARE WORKERS / EMS

TEACHERS

FROM GARRETT DECKER

Marine Corps veteran, former wildland firefighter, former sheriff's deputy. REALTOR® and Mortgage Loan Originator.



Average savings; Hero Rewards® may vary. The Decker Group Brokered by Navy To Navy Homes · Garrett Decker, Broker Associate BK 3466920 · Mortgage Loan Originator NMLS 2567934, FLO Mortgage · Navy To Navy Homes, Licensed Florida Real Estate Brokerage CQ1038170 · Equal Housing Opportunity.

BEFORE ANYTHING ELSE

THANK YOU.

YOU RUN TOWARD THE FIRE. YOU ANSWER THE CALL AT 2 A.M. YOU DEPLOY. YOU WORK THE DOUBLE SHIFT IN THE ER. YOU STAY LATE WITH THE KID WHO NEEDS IT.

Most of the time, nobody says thanks.

I know what that's like. I spent 8½ years in the Marine Corps, with deployments to Iraq and Africa. Then I fought wildland fire in Arizona. Then I was a sheriff's deputy in Colorado. Today I'm a REALTOR® and a Mortgage Loan Originator here in Northeast Florida.

That's why I work with Homes for Heroes®. It's a simple way to say thank you with something real: money back in your pocket when you buy or sell a home.

This guide covers how it works, who qualifies, what it's worth on average, and how it fits with the other benefits you may have earned. Read it once and you'll know more than most people who sign up.

— Garrett

8½ YEARS

U.S. Marine Corps · Iraq and Africa

WILDLAND FIRE

Firefighter, Arizona

SHERIFF'S DEPUTY

Law enforcement, Colorado

FIVE GROUPS

IF YOU SERVE, YOU PROBABLY QUALIFY.

Homes for Heroes® is open to five groups:

FIREFIGHTERS

Active, former and retired, including volunteer firefighters

LAW ENFORCEMENT

Including 911 dispatchers

MILITARY

Active, Reserves and Veterans

HEALTHCARE / EMS

Healthcare Workers / EMS

TEACHERS

K-12 and post-secondary

WHAT YOU DON'T NEED

FIRST-TIME BUYER?

You don't need to be one.

INCOME LIMIT?

There isn't one.

CREDIT REQUIREMENT?

There isn't one.

COST TO SIGN UP?

Free, with no obligation.

ONE THING TO KNOW UP FRONT. Hero Rewards® aren't available in every state. Florida isn't on the restricted list (the program lists Alaska, Kansas and Mississippi as limited or restricted), but if you're selling a home in another state while you buy here, ask me first.

READ THIS PAGE FIRST

FOUR STEPS. THE ORDER MATTERS.

1

ENROLL WITH HOMES FOR HEROES.

Sign up at homesforheroes.com, or I can enroll you. Do this **before** you close. A hero who isn't enrolled before closing can't get the reward after.

2

WORK WITH A HOMES FOR HEROES SPECIALIST.

To get Hero Rewards®, you must be represented at closing by a Homes for Heroes specialist. You'll get the official Hero Rewards® Disclosure when you enroll and again before closing. Read it. It's short.

3

BUY OR SELL YOUR HOME.

Everything else works like a normal purchase or sale: same contract, same inspection, same closing table.

4

GET YOUR HERO REWARDS® CHECK.

After closing, Homes for Heroes sends your reward as a check. It doesn't come off the price or get applied at the closing table. It comes to you, after closing, to use however you want.

THE #1 MISTAKE

Waiting until you're under contract to ask about it. Bring it up in your first conversation with any agent.

THE HONEST NUMBERS

WHAT IT'S WORTH, ON AVERAGE.

\$3,000 avg.

when you buy **or** sell with Homes for Heroes®

\$6,000 avg.

when you buy **and** sell with Homes for Heroes®

Those are averages. Your savings may vary.

Where the average comes from. Homes for Heroes has specialists in four areas. Each one you use adds to your total:

SPECIALIST	AVERAGE SAVINGS	HOW IT REACHES YOU
Real Estate Specialist	About \$2,300 per buy or sell	Hero Rewards® check after closing
Mortgage Specialist	About \$500	Reduced lender fees at closing
Title Specialist	About \$150	At closing
Home Inspection Specialist	About \$50	At closing

Source: homesforheroes.com, checked October 2026. Averages only. You don't have to use every specialist. Use the ones that fit your move.

WHAT CAN CHANGE YOUR NUMBER

- The price of the home
- Which specialists you use
- Special situations, such as new construction, a home sold by owner (FSBO), or a below-average commission

I can't promise you a dollar amount before closing, and no one honestly can. I *can* tell you, before you sign anything, what your situation looks like.

ONE AT A TIME

HOMES FOR HEROES® ISN'T YOUR ONLY BENEFIT.

Here's how the pieces fit. These are **separate programs** with separate rules. One doesn't qualify you for another.

PRIVATE COMPANY

HOMES FOR HEROES®

A private company, not a government program, a grant, or a nonprofit. It thanks heroes with savings when they buy or sell through its specialists. Rewards can sit on top of the financing you choose.

FEDERAL BENEFIT

VA HOME LOAN

A federal benefit earned through military service. It's a loan program, not a rebate. It often means no down payment, and some veterans with a service-connected disability rating are exempt from the VA funding fee. Eligibility is set by the VA.

STATE OF FLORIDA

FLORIDA HOMETOWN HEROES

A State of Florida down-payment and closing-cost assistance program for eligible Florida workers. It's a second mortgage, not a grant. It has income limits and purchase-price caps, and funding depends on availability. I offer it through FLO Mortgage; it is not part of Homes for Heroes.

FEDERAL · HUD

HUD GOOD NEIGHBOR NEXT DOOR

A federal HUD program that offers certain HUD homes at 50% off list price to law enforcement, teachers, and firefighters/EMTs who agree to live in the home for at least 3 years. Homes are limited and listed by HUD.

HOW THEY CAN WORK TOGETHER

A veteran might buy with a VA loan *and* receive a Hero Rewards® check after closing. A teacher or deputy might use Hometown Heroes assistance *and* Homes for Heroes. Whether you qualify for each one depends on that program and your situation. Let's find out together.

MYTH-BUSTING

SIX MYTHS I HEAR **EVERY MONTH.**

"IT'S A GOVERNMENT PROGRAM."

NO. Homes for Heroes® is a private company. It isn't connected to the VA, the State of Florida, or any department or district.

"IT'S ONLY FOR FIRST-TIME BUYERS."

NO. First-timers, move-up buyers, sellers, and buyers who are also selling all qualify.

"IT'S ONLY FOR MILITARY."

NO. Firefighters, law enforcement, healthcare workers / EMS, and teachers qualify too.

"I CAN SIGN UP AFTER I FIND A HOUSE."

CAREFUL. You can sign up any time before closing, but don't cut it close. Enroll first.

"THE MONEY COMES OFF MY PRICE AT CLOSING."

NO. Your Hero Rewards® check arrives after closing.

"I'LL GET EXACTLY \$3,000."

NO. \$3,000 is an average for buying or selling. Your number depends on your price, your specialists, and your situation. Savings may vary.

CHECKLIST

BEFORE YOU CALL ANYONE, HAVE THESE READY.

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|--------------------------|------------------------|--------------------------------------|
| ☐ | YOUR HERO GROUP | Which of the five do you fall under? |
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| ☐ | BUY, SELL, OR BOTH? | Both is where the \$6,000 average comes from. |
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| ☐ | YOUR TIMELINE | Orders, a new job, a lease ending, or just "sometime next year." Every timeline works. |
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| ☐ | HOW YOU PLAN TO PAY | VA, FHA, conventional, cash, or not sure yet. I'll lay out every route. |
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| ☐ | WHERE YOU'RE LOOKING | Palm Coast, Flagler, St. Johns, Volusia, Duval, Putnam, Jacksonville, or "help me decide." |
|--------------------------|-----------------------------|--|
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- THREE QUESTIONS TO ASK ANY AGENT**
 - 1 "Are you a Homes for Heroes® specialist, or are you affiliated with one?"
 - 2 "Will you enroll me before we write an offer?"
 - 3 "How will you explain my Hero Rewards® check before closing?"

If the answers are vague, keep looking.

THE DECKER GROUP

I'VE LIVED THREE OF THESE FIVE JOBS. I KNOW HOW MUCH YOU GIVE.

Here's what you get when you work with The Decker Group:

ENROLLMENT HANDLED UP FRONT

I make sure you're signed up and have your disclosure before we write a single offer.

ONE PERSON FOR THE HOUSE AND THE LOAN

If you want it. I'm a REALTOR® and a Mortgage Loan Originator with FLO Mortgage. The mortgage side is always your choice and never a condition.

SHIFT-FRIENDLY

Early mornings, late nights, off days. I answer calls, texts and emails after hours and on weekends.

THE TRUTH FIRST

Even when it costs me the deal.

#1
in Florida

#2
Nationwide

Our brokerage, Navy To Navy Homes, was named Homes for Heroes® 2026 Real Estate Specialist Team: **#1 in Florida and #2 Nationwide**. The Decker Group is part of that program.

START HERE

386.449.9248

Call or text

heroes.buyahomeatthebeach.com · 386heroes.com



WHEN YOU THINK ABOUT A REAL ESTATE EXPERT, THINK THE DECKER GROUP.

THE FINE PRINT

COMPLIANCE & DISCLOSURES

Average savings; Hero Rewards® may vary. Homes for Heroes® average savings: \$3,000 when buying or selling, \$6,000 when buying and selling. Savings depend on the services used, sale price, and special circumstances (e.g., new construction, FSBO, below-average commission). Hero must be enrolled with Homes for Heroes and represented at closing by a Homes for Heroes specialist. Hero Rewards are not available in all states. Homes for Heroes is a private company and is not a government program, grant, or nonprofit. VA loans, Florida Hometown Heroes, and HUD Good Neighbor Next Door are separate programs with their own eligibility rules; nothing in this guide guarantees eligibility or approval. No endorsement by the Department of Defense, any military branch, or any police, fire, school or hospital organization is implied. Using FLO Mortgage is optional and never a condition of working with The Decker Group.

THE DECKER GROUP BROKERED BY NAVY TO NAVY HOMES

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