

**County Of Volusia  
Community Assistance Division  
Foreclosure Prevention Program**

The County of Volusia is providing funds for qualified homeowners to avoid foreclosure and retain their homes. Funding for qualified applicants is limited to, and contingent upon the availability of State Housing Initiative Program (SHIP) funds. Funds will be provided to eligible homeowners to assist with bringing their mortgage payments current on a first ready, first served basis.

Eligible expenses include delinquent mortgage payments (principal, interest, taxes and insurance), attorney's fees, late fees, and other customary fees. Funds will be secured with a deferred subordinate loan with a term of 15 years at 0% interest.

The home must remain owner-occupied. If the homeowner fails to maintain the property as their primary residence, or if the property is transferred, refinanced without the consent of the County, or sold before the loan period ends, then the loan is in default and the full amount is due.

Restrictions of assistance:

- Assistance is limited to \$10,000 for each household.
- The home must be located in Volusia County, except within the city limits of Daytona Beach, Deltona and Port Orange.
  - Residents within these city limits must contact the respective municipalities to determine if assistance is available.
- Households with two mortgages may not qualify.
- Once the applicant receives Foreclosure Prevention Assistance, the applicant does not qualify for additional Foreclosure Prevention Assistance until the County's Foreclosure Prevention Mortgage Deed & Note has been satisfied.

Applicant income limits:

- The household income cannot exceed 120% of the area's median income (limits attached).

Other Requirements:

- The applicant must demonstrate an ability to continue to maintain mortgage payments after the assistance has been provided.
- The applicant must provide sufficient supporting documentation that nonpayment of mortgage was due to one of the following:
  - Involuntary loss of employment or income
  - Sudden medical expense
  - Sickness or injury
  - Divorce or separation
  - Death in family
  - Unforeseen home repair

Application Process:

- The applicant must contact Rosa Miro at Consumer Credit Counseling Services (CCCS).
  - Telephone 1-800-864-9481 X6233
  - E-mail [rosa.miro@cccsinc.org](mailto:rosa.miro@cccsinc.org)
- The applicant must complete an application and provide related documents for the file.
- CCCS will submit the complete file to Community Assistance for review.
- Community Assistance will review the file for :
  - Approval – applicant will be notified to sign security instrument
  - Denial – CCCS will be notified with denial reason

**Median Income Levels for FY 2009**  
**Median Income for Deltona-Daytona-Ormond Beach, FL MSA**  
**\$55,200**  
 (Effective March 2009)

Household Size	Extremely Low	Very – Low	Low	Moderate
1	\$11,600	\$19,300	\$30,900	\$46,320
2	\$13,250	\$22,100	\$35,300	\$53,040
3	\$14,900	\$24,850	\$39,750	\$59,640
4	\$16,550	\$27,600	\$44,150	\$66,240
5	\$17,850	\$29,800	\$47,700	\$71,520
6	\$19,200	\$32,000	\$51,200	\$76,800
7	\$20,500	\$34,200	\$54,750	\$82,080
8	\$21,850	\$36,450	\$58,300	\$87,480