

**County of Volusia
Community Assistance Division
Homebuyer Assistance Program**

The purpose of the Volusia County Community Assistance Division's Homebuyer Assistance Program (HBA) is to assist eligible households with the purchase of a home. The HBA program is funded by Volusia County through federal and state grants. Assistance is provided to "close the gap" of funds needed for purchase and closing costs. The gap funds will be loaned by the County of Volusia to the homebuyer with a 30-year deferred subordinate loan at 0% interest. Approved Affordable Housing Partners (AHP) and the Community Assistance Division administer the HBA program jointly.

Limitations on home purchase:

- Home location: The home must be located in Volusia County, except within the city limits of Daytona Beach, Deltona and Port Orange.
- Purchase price: The purchase price for a newly constructed or an existing home cannot exceed \$225,000. This includes the price of the lot if the home is being constructed.
- Due to federal grant restrictions, federal funds will not be used for new construction on vacant land.

Eligibility requirements:

- The applicant must not have owned a home within the last three years or defaulted on a mortgage within the last seven years
- The applicant's total gross income must not exceed the limits based on family size listed on the chart below:

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

NOTE: Funding for moderate-income households is limited.

- The applicant must secure a first mortgage in the maximum amount for which they can afford with a fixed interest rate and no pre-payment penalty.
- The applicant must contribute a minimum dollar amount towards the down payment of the home according to the following schedule:

Very low income	Low income	Moderate income
\$500	\$1,000	\$1,500

Loan requirements:

- The subordinate loan is secured by a deferred mortgage, with a 30-year term with 0% interest.
- The subordinate loan is a non-assumable subordinate mortgage.
- The subordinate loan cannot exceed the first mortgage or be more than 50% of the purchase price.
- The maximum subordinate loan amounts are as follows:

Income Level	Purchase Assistance	Closing Cost Assistance
Very Low	\$ 40,000.00	\$ 3,000.00
Low	\$ 30,000.00	\$ 3,000.00
Moderate	\$ 20,000.00	\$ 3,000.00

Application process:

- The applicant will contact an approved AHP directly to apply (list attached).
- The application process is a two-part process
 - Part 1 – Income eligibility
 - Part 2 – Home and mortgage eligibility
- The AHP will be the main contact person for communications between all interested parties throughout the application process.
- The AHP will verify that the household meets income and program guidelines.
- The AHP will submit a complete application and related documentation to the Community Assistance Division for review.
- Applications will be accepted beginning Monday, November 2, 2009.
- Applications will only be accepted only from approved AHPs.
- Applications will be processed and approved on a first-ready, first served basis.
- Funding is limited for moderate-income clients and for new construction on vacant land.

Agency	Agency Authorized Official	Address	City	Phone
Builders				
Avtec Homes, Inc.	Lawrence Sietsma	3101 Roland Drive	Deltona	386-479-6333
Gallery Homes of DeLand, Inc.	Michael DeAngelo	200 S. Spring Garden Avenue	DeLand	386-738-7000
HeartBlit Homes, Inc	Craig Olson	640 N. Volusia Avenue	Orange City	(386) 775-3879
Merrick Services, Inc.	James W. Merrick	103 Orange Avenue	Edgewater	386-423-1818
Premiere Homes Construction, Inc	John R. Merrick	PO Box 236	Oak Hill	(386) 428-1400
RSB Homes, Inc.	Robert S. Bailey	P. O. Box 2096	DeLand	386-527-8489
Specialty Contracting & Renovations, Inc.	Pam Johnston	PO Box 158	Deleon Springs	386-748-9501
Willie Wood Construction, Inc.	Willie G. Wood	931 S. Ridgewood Avenue	Edgewater	386-423-1200
Lenders				
Bank of America	Debora Crane	1025 International Speedway Blvd	Daytona Beach	386-944-7068
Contemporary Mortgage Services, Inc.	Howard Howland	498 Palm Springs Drive	Altamonte Springs	(407) 834-3377
DHI Mortgage	Scott McLaughlin	9456 Phillips Hwy	Jacksonville	904-538-3840
Enterprise Mortgage Group, LLC	Junior Simmonds	1850 Lee Road	Winter Park	(407) 951-8882
Federal Trust Bank	Leilani Cherico	312 W. First Street	Sanford	407-232-1121
First Mortgage Trust	Veronica McNeil	2110 Ocean Shore Blvd	Ormond Beach	386-441-0044
Global Realty Company, LLLP	Dean C. Price	329 N. Park Avenue	Winter Park	407-740-8540
Home Buyer Services, Inc.	Carey Clements	335 Debarry Avenue	Debary	386-668-5700
Intercoastal Mortgage Company & Associates, Inc	Brenda Register	1015 SR 436	Casselberry	(386) 740-8616 (407) 410-0222
Local Broker & Associates, Inc.	John Mastropierro	232 River Beach Drive	Ormond Beach	386-615-6225
My Mortgage Company	Cindy M. Scott	600 West New York Ave	DeLand	(386) 738-7765
National Mortgage, LLC	Fred Salivia	306 N. Sweetwater Blvd.	Longwood	(407) 435-5001
Riverside Bank	Michelina Bowman	140 S. Spring Garden Avenue	DeLand	386-736-3115
Sanford Mortgage Corporation	Julie Wallace	801 W. First Street	Sanford	407-323-0440
Selby Mortgage & Investment Corp.	Robbie Selby	312 S. Woodland Blvd	DeLand	386-734-8700
Shelter Mortgage Co LLC	Bryan D. Wenck	8240 Devereux Drive	Melbourne	(321) 757-6600
Spectrum International Mortgage Services, Inc.	Michelle Woodburn	2729 W. Fairbanks Avenue	Winter Park	407-869-8830 x 115
SunTrust Mortgage, Inc.	Kimberly J. May	1737 N. Clyde Morris Blvd	Daytona Beach	386-258-2040
Taylor Morrison Home Funding	Laura Kunzweiler	555 Winderley Place	Maitland	(407) 660-0090
Town & Country Mortgage Services, Inc	Kerri nickels	937 N. Magnolia Avenue	Orlando	407-841-6662
Trinity Mortgage Company	David Seilkop	216 E. New York Avenue	DeLand	386-734-0737
United First Mortgage	Carey Clements	435 Douglas Avenue	Altamonte Springs	386-668-9190
Watson Mortgage Corp.	Michele Campbell	6206 Atlantic blvd	Jacksonville	904-645-7111
Wells Fargo Home Mortgage	John Sherer	200 Colonial Center Pkwy	Lake Mary	(407) 942-1849
Non-Profits				
Central Florida Community Development Corp.	Gerald O. Chester	847 Orange Avenue	Daytona Beach	(386) 258-7520
Halfax Habitat for Humanity	Robyn Jarrett	826 White Street	Daytona Beach	386-257-9950
Mid-Florida Housing Partnership, Inc.	Francine Gordon	1834 Mason Avenue	Daytona Beach	386-274-4441 x301
Southeast Volusia Habitat for Humanity	Rosemary Walker	PO Box 1468	New Smyrna Beach	(386) 428-5010
Southwest Volusia Habitat for Humanity	Deborah Custer	PO Box 740166	Orange City	386-774-1553
USDA Rural Development	R.C. Quainton, II	2441 NE 3rd Street	Ocala	352-732-9796
West Volusia Habitat for Humanity	Peter L. deVos	604 S. Spring Garden Avenue	DeLand	(386) 734-7268
Real Estate Companies				
A.H. Stone & Assoc., Century 21	Raymond G. Rvela	483 S. Nova Road	Ormond Beach	386-673-3000
Adam Scott Realty, LLC	Adam Scott	1004 N. Woodland Blvd	DeLand	386-626-7355
Adams, Cameron & Co. - 202 S. Atlantic OB	Shirley S. West	202 S. Atlantic Ave	Ormond Beach	(386) 677-1442
Adams, Cameron & Co. - 54 S. Atlantic OB	Shirley S. West	54 S. Atlantic Ave	Ormond Beach	(386) 677-7966
Adams, Cameron & Co. - Daytona Beach	Shirley S. West	600 S. Atlantic Ave	Daytona Beach	(386) 258-5500
Adams, Cameron & Co. - DeLand	Marge Allison	422 S. Woodland Blvd	DeLand	(386) 738-1920
Adams, Cameron & Co. - Granada OB	Marge Allison	759 W. Granada Blvd	Ormond Beach	(386) 673-2100
Adams, Cameron & Co. - Port Orange	Marge Allison	1100 Dunlawton Ave	Port Orange	(386) 761-6100
Aparo-Griffin Properties, Inc	Kathy Aparo-Griffin	1409 E. New York Avenue	DeLand	(386) 738-2845
BJWalters Realty, Inc	Betty Jean Walters	2658 Oak Road	DeLand	386-873-2800
Blue Springs Realty, Inc	JoAnn Darling	1995 N. Volusia Avenue	Orange City	386-775-3227
CA Calnan Real Estate	Colleen Calnan	419 Ribault Avenue	Daytona Beach	386-239-6902
Century 21 Napolitano & Scaggs Realty	Mary Ellen Scaggs	1642 N. Volusia Avenue	Orange City	386-774-5300
Family Realty of Central Florida, Inc.	Robin Beckman	1801 S. Volusia Avenue	Orange City	(386) 717-3106
FirstTrust Realty, Inc.	Fred Hoffmann	882 East Coquina Dr	Daytona Beach	(386) 252-5500
Florida Home Buyers Realty, Inc	Melanie R. Whyte	1834 Mason Avenue	Daytona Beach	(386) 871-6060
Florida Homes & Land, Inc	Jean Haughwout	506 N. Ridgewood Avenue	Edgewater	(386) 428-1810
Gallery Homes and Land, Inc.	Geri Davis	200 S. Spring Garden Avenue	DeLand	386-738-7000
Merrick Realty	John R. Merrick	931 S. Ridgewood Avenue	Edgewater	(386) 423-1400
Pray & Associates Inc. Real Estate	Jacqueline Pray	1015 W. First Street	Sanford	407-936-1671
Prestige Property Specialists	Gerald F. Smith	2181 Glenwood Hammock Road	DeLand	(386) 738-0000
Prudential Transact Realty	Robert F. Daniels	730 S. Atlantic Avenue	Ormond Beach	386-677-1211
Re/Max Associates, Inc.	J.H. Lawrence	690 Deltona Blvd	Deltona	386-574-3339
ReMax Assured	Ken W. McGill	540 Horatio Avenue	Maitland	(407) 657-8600
Rene' Berg Realty, Inc.	Rene' Berg	2420 Northumbria Drive	Sanford	407-810-4905
Swann & Associates	J. Todd Swann	1205 S. Woodland Blvd	DeLand	386-738-3688
The Omni One Realty Group, Inc.	BJ Mitchell	160 International Parkway	Heathrow	407-333-9445
Total Realty Corp	Cynthia DeLuca	2683 S. Woodland Blvd	DeLand	(386) 734-5155
Weichert Realtors - Hallmark Properties	Lorie Natzel	404 S. Atlantic Avenue	Ormond Beach	386-944-1080
Xcellence Realty Inc	Cecil Sapp	947 N. Atmore Circle	Deltona	800-595-0185