

Homebuyer Assistance for new construction and existing homes

THE PROGRAM

The County of Volusia Homebuyer Assistance Program provides funds for flexible gap financing and closing costs associated with the purchase of newly constructed or existing homes.

The program is administered by Affordable Housing Partners (AHPs) located throughout Volusia County.

Applicants must contact one of the approved AHP's listed on the back of this brochure to begin the application process.

To purchase properties located in incorporated areas of Daytona Beach, Deltona and Port Orange, the respective cities must be contacted for Homebuyer Assistance.

GETTING STARTED

- Contact one of the approved AHPs listed on the back of this brochure.
- AHP will verify that you meet program criteria.
- If you are approved, AHP will help you find a home, process your applications and submit it to Volusia County Community Assistance.

LOAN INFORMATION

Assistance is provided for gap financing and closing costs secured with a 30-year soft second mortgage.

Maximum loan amounts are based on a number of factors including whether or not the property is located in a revitalization area.

The following chart may be used to estimate maximum loan amounts.

Maximum loan amounts/closing cost

Income Level	Countywide	Revitalization
Very Low	44,400/6,000	50,000/6,000
Low	38,400/5,400	45,000/5,400
Moderate	32,400/3,000	38,000/3,000

** Additional funds may be available for homes located in the Spring Hill Community Redevelopment Area.*

Minimum Family Contributions

Minimum contributions are required from applicants according to the following schedule:

Very low-Income	Low-Income	Moderate-Income
\$500	\$1,000	\$1,500

MAXIMUM PURCHASE PRICE

The maximum purchase price for new construction (including lot) or an existing home is \$225,000.

WHO IS ELIGIBLE?

- Applicants that have not owned a home in the past three (3) years nor have had a home foreclosure in the past seven (7) years.
- Applicants whose total gross household income does not exceed limits for family size based on chart below:

Very Low Income Range	
Family Size	Maximum Income
1	\$18,300
2	20,900
3	23,550
4	26,150
5	28,250
6	30,350
Low Income Range	
Family Size	Maximum Income
1	29,300
2	33,500
3	37,650
4	41,850
5	45,200
6	48,550
Moderate Income Range	
Family Size	Maximum Income
1	43,920
2	50,160
3	56,520
4	62,760
5	67,800
6	72,840

Affordable Housing Partners

100% Real Estate
Orlando (407) 299-1641

1st Heritage Mortgage
Longwood (407) 862-8777

Abraham Mortgage Group, LLC
DeLand (386) 822-4744

Adams Cameron & Co.
Daytona Beach (386) 253-8044

All-About-Mortgages.com
DeLand (386) 736-8983

Advanced Realty Connection, Inc.
Deltona (386) 574-7987

Aparo-Griffin Properties, Inc.
DeLand (386) 738-2845

Approved Mortgage Source
DeBary (386) 668-8000

Approved Realty Source
DeBary (386) 668-8000

Bank of America
Daytona Beach (386) 258-3633

Bestway Mortgage
Daytona Beach (386) 756-4819

Blue Spring Realty
Orange City (386) 775-3227

Central Florida Lending
Longwood (407) 389-8100

Century 21: Napolitano & Scaggs Realty
Orange City (386) 774-5300

CFCDC
Daytona Beach (386) 253-3232

Coldwell Banker Property Showcase
DeLand (386) 736-2066

Collado Real Estate
New Smyrna Beach (386) 427-0002

DHI Mortgage Company, LTC
Austin, Texas (512) 533-1338

Discom Realty, Inc.
DeBary (386) 668-9128

Enterprise Mortgage Company, LLC

Orlando (407) 649-7640
ERA Advantage Realty Prof. Inc.
Deltona (386) 860-1289

ERA Menu Realty
Daytona Beach (386) 258-5551

Exit Realty Central
Maitland (407) 539-3948

Exit Realty Home Team
DeLand (386) 734-2595

Family Realty of Central Florida, Inc.
Orange City (386) 775-8100

FD Pou Mortgage Investments
Orlando (407) 895-5565

Federal Trust Mortgage Company
Sanford (407) 324-1881

Fidelity Funding Mortgage Corp.
Altamonte Springs (407) 774-5800

Fidelity Mortgage Services, Inc.
Altamonte Springs (407) 786-9500

First Mortgage Trust, Inc.
Ormond Beach (386) 615-0888

FirstTrust Realty, Inc.
Holly Hill (386) 673-4003

Flagship Mortgage Banc
Daytona Beach (386) 254-7011

Florida Homes and Land
Edgewater (386) 428-1810

Florida Mortgage Affiliates
DeLand (386) 738-9633

Freedom Home Loans
Orange City (386) 456-1000

Gallery Homes & Land
DeLand (386) 738-7000

Global Realty Company
Winter Park (407) 643-2500

Halifax Habitat for Humanity
Daytona Beach (386) 257-9950

Integrity Mortgage
Maitland (407) 647-5626

Intercoastal Mortgage Company &
Associates

DeLand (386) 740-8616

Investors Real Estate, LLC
Lake Mary (407) 688-4355

ISI Financial Services
New Smyrna Beach (386) 428-4427

Kehle Construction
Palm Coast (386) 437-8488

Life Style Homes of America, Inc.
Daytona Beach (386) 226-2100

Local Broker & Associates, Inc.
Ormond Beach (386) 615-6225

Mainstreet Community Bank of Florida
DeLand (386) 734-5930

Mayer Mortgage
DeLand (386) 734-9992

Merrick Realty
Edgewater (386) 423-1400

Merrick Services
Edgewater (386) 423-1818

Mid Florida Housing Partnership
Daytona Beach (386) 274-4441

My Mortgage Company
DeLand (386) 738-7765

NACA
Jacksonville (904) 622-1693

National City Mortgage
Maitland (407) 389-3900

New York Real Estate
DeLand (386) 956-8118

NOAH Foundation Realty
Kissimmee (407) 518-9347

OmniOne Mortgage Group
Heathrow (407) 333-9445

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Opteum Financial Services
Sarasota (941) 256-8141

Paramount Financial, Inc.
Longwood (407) 862-3700

Portfolio Homes & Investments

Oviedo (407) 574-3336

Pray & Assoc. Inc. Real Estate
Sanford (407) 936-1671

Premiere Homes Construction, Inc.
Oak Hill (386) 423-1400

Premiere Mortgage Funding
Orange City (386) 774-6237

Prestige Team Realty
Sanford (407) 936-2525

Prime Real Estate, Inc.
DeBary (386) 668-8668

Prudential The Property Place
Orange City (386) 774-2266

Prudential Transact Realty
Ormond Beach (386) 677-1211

Re/Max at the Parks
Maitland (407) 681-9800

Re/Max Leading Edge Realty
DeLand (386) 736-7110

ReMax Realty
Daytona Beach (386) 257-0200

Re/Max Signature
Daytona Beach (386) 236-0760

Regions Bank
Hoover, Alabama (204) 560-7585

Rene Berg Realty
Sanford (407) 810-4905

RSB Homes, Inc.
DeLand (386) 527-8490

Sanford Mortgage Corp.
Sanford (407) 323-0440

Security One Mortgage
Maitland (407) 681-9800

Selby Mortgage
DeLand (386) 734-8700

Senez Real Estate
Orange City (386) 775-3000

Shelter Mortgage Company
Melbourne (321) 757-6600

Sloane Realty & Mortgage
Sanford (407) 324-9515

Willie Wood Construction, Inc.
Edgewater (386) 423-1200

Southeast Volusia Habitat for Humanity
New Smyrna Beach (386) 428-5010

World Properties International
Orlando (407) 856-1011

Spectrum International Mortgage Services
Winter Park (407) 869-8830

York Financial Group
Oviedo (407) 366-2360

Summit Homes, LLC
Jacksonville (386) 795-3640

SunTrust Mortgage
Daytona Beach (386) 258-2050

The Mortgage Firm, Inc.
Altamonte Springs (407) 539-3476

Titan Mortgage
Longwood (407) 260-6345

Today Homes Development
Debary (386) 668-8843

Total Realty
DeLand (386) 734-5155

Town & Country Mortgage Services
Orlando (407) 841-6662

Trinity Mortgage Company
DeLand (386) 734-0737

United First Mortgage
Orange City (386) 668-9190

Urban Trust Bank
Orlando (407) 293-7322

USDA Rural Development
Ocala (352) 732-9796 x6

Victory Lane Realty
Edgewater (386) 426-2533

Wachovia Bank
Orange City (386) 774-0960

Watson Mortgage Corp.
Jacksonville (904) 645-7111

Wells Fargo Home Mortgage
Lake Mary (407) 942-1849

West Volusia Habitat for Humanity
DeLand (386) 734-7268

West Volusia Properties
DeLand (386) 736-0323