



County of Volusia  
 Community Assistance  
 121 W. Rich Avenue  
 DeLand, FL 32720  
 (386) 736-5955



**Wind Hazard Mitigation Program Overview**

Community Assistance implements a wind hazard mitigation features program that may assist eligible homeowners with window and door coverings (hurricane shutters), gable-end tie-downs and upgraded garage doors within Volusia County’s service areas. The service areas are anywhere in Volusia County, except the city limits of Daytona Beach and Deltona. If you reside in one of these cities, you are not eligible. The program is funded by Volusia County through state grants and governed by guidelines and regulations as set forth in the Local Housing Assistance Plan (LHAP). Funds shall be provided to eligible households with a zero interest, deferred loan not to exceed \$15,000.

**Program Eligibility:**

- Applicants must have owned and occupied the housing unit for a minimum of one (1) year under a recorded instrument and have current homestead exemption status
- Property Taxes and existing mortgage(s) must be current
- The housing unit must be site built or be a manufactured home located on land owned by the applicant and built after June 1994
- The property’s just value cannot exceed \$321,100
- The applicant must be current on Volusia County taxes and be free of all liens
- The applicant must agree to execute all County forms, agreements, mortgage, etc.
- The applicant must consent to the placement of a mortgage for 100% of costs of wind hazard mitigation features on the property
- The applicant must agree to abide by all the terms of the mortgage
- **Please note:** Special consideration may apply to assist eligible households with persons with special needs as defined in s.420.004, Florida Statutes, has a disabling condition, or is elderly
- The household income cannot exceed the Area Median Income (AMI) requirements below:

Household Size →	1	2	3	4	5	6
80% AMI	\$46,400	\$53,000	\$59,650	\$66,250	\$71,550	\$76,850
80% - 120% AMI (Limited Funding)	\$69,600	\$79,560	\$89,520	\$99,360	\$107,400	\$115,320

**Application pre-screening process:**

1. All persons interested in the Wind Hazard Mitigation Program must request a phone interview by emailing [communityassistance@volusia.org](mailto:communityassistance@volusia.org). If you do not have access to a computer, please call 386-736-5955 to schedule a phone appointment. Applicants will need to provide their name, phone number, and time of availability.
2. Phone interviews will be reviewed to determine if the applicant and home meet the initial criteria.
3. If necessary, eligible applicants may be placed on a wait list.

Volusia County does not discriminate against applicants on the basis of their race, religion, sex, color, national origin, age, disability or familial status.

**Additional program eligibility requirements will apply.**

The intent of the screening and application process is to determine eligibility, it does not guarantee acceptance into the program. Therefore no commitment is made by either party.

## **Program Procedure:**

1. Application
  - a. An applicant is provided a Housing Wind Hazard Mitigation Program application package after the applicant has meet the initial program criteria.
  - b. A complete application and supporting documentation must be submitted within two weeks from the receipt of the application package.
  - c. Once the complete application package is received, the review process may take up to 30 days.
2. Determination of scope of work
  - a. Upon the completion of the review of the applicant's submitted application packet, a scope of work is prepared.
3. Approval
  - a. Applicants who are determined income and program eligible will be provided with a wind hazard mitigation agreement and income summary forms (additional forms may be applicable) for signature. A loan estimate will also be provided.
  - b. Upon receipt of the signed documents, approved applicants will be provided with a commitment letter and four (4) bid packages.
4. Bid and Contractor selection
  - a. Applicants are responsible for obtaining three (3) bids from licensed and insured contractors.
  - b. The selection of the contractor is at the County's sole discretion and is based on the lowest responsive and responsible bid.
  - c. The owner must use the contractor selected by the County in order to qualify for funding.
5. Loan Closing
  - a. All listed property owners must execute all closing documents including the mortgage, a promissory note and a closing disclosure.
  - b. All signatures must be witnessed and notarized
  - c. After loan closing documents are received, a notice to proceed will be sent to the awarded contractor
6. After Loan Closing
  - a. The owner is responsible for all utility payments during construction
7. Construction Underway
  - a. County staff may inspect the property to ensure the work is completed in compliance with the final scope of work.
  - b. All submitted contractor invoices are reviewed and if approved, paid pursuant to a draw schedule.
  - c. If there are any unforeseen conditions, his may result in a change order. The owner must agree to execute a change order and/or loan modification if applicable.
8. Completion of Work
  - a. The rehabilitation work is usually completed within 180 days.
  - b. Upon the completion of construction, the contractor will need to provide supporting documents showing that the work was completed.