



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



Homebuyer Assistance Program

The purpose of the Volusia County Community Assistance Division's Homebuyer Assistance Program (HBA) is to assist eligible households to purchase a home by providing a deferred payment loan needed for purchase assistance and closing costs. The HBA program is funded by Volusia County through federal and state grants. The Community Assistance Division implements the HBA program with the cooperation of Affordable Housing Partners (AHP).

Limitations on home purchase:

- Home location: The home must be located in Volusia County, except within the city limits of Daytona Beach, Deltona and Ponce Inlet. **NOTE:** Limited funds are available for purchases within the city limits of Port Orange and Oak Hill.
- Purchase price: The maximum purchase price is \$138,000 for households with income that do not exceed 80% of Area Median Income (AMI). The maximum purchase price for households with income between 81% and 125% AMI is \$225,000.

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.
- Total household annual gross income must not exceed the annual amounts, as determined by HUD and FHFC. Below is the limits for AMI 2015:

Household Size	30% of AMI	50% of AMI	80% of AMI	120% of AMI
1	\$11,770	\$18,400	\$29,400	\$44,160
2	\$15,930	\$21,000	\$33,600	\$50,400
3	\$20,090	\$23,650	\$37,800	\$56,760
4	\$24,250	\$26,250	\$42,000	\$63,000
5	\$28,350	\$28,350	\$45,400	\$68,040
6	\$30,450	\$30,450	\$48,750	\$73,080
Example: You are a household of four whose annual gross income is more than \$26,250.00 but less than \$42,000.00; your household would be considered 80% of AMI				

- 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 household income:

30% of AMI	50% of AMI	80% of AMI	120% of AMI
\$500	\$500	\$1,000	\$1,500

County Loan features:

- The County's funds are provided as a 0% interest, deferred second, non-assumable, mortgage with a 15-year term including a shared appreciation feature.
- The County's loan cannot exceed the first mortgage or be more than 50% of the purchase price.
- There can be no cash to the borrower.

The maximum loan amounts are as follows:

Income Level	Purchase Assistance	Closing Cost Assistance
30% of AMI	Not to exceed \$ 35,000.00	\$ 5,000.00
50% of AMI	20% of purchase price, not to exceed \$25,000.00	\$ 3,000.00
80% of AMI	20% of purchase price, not to exceed \$20,000.00	\$ 3,000.00
120% of AMI	20% of purchase price, not to exceed \$15,000.00	\$ 3,000.00

Funds are limited for households whose income is between 81% to 120% AMI

Application process:

- The applicant must contact an AHP from the table below to apply.
- 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 and approval.
- Applications will only be accepted only from approved AHPs.
- Applications will be processed and approved on a first-ready, first-served basis.

Affordable Housing Partner List				
Agency	Contact Person	City	E-mail	Phone
Lenders				
American Equity Mortgage. Inc.	Wendy Prater	Ormond Beach	wrossprater@americanequity.com	386-868-5364
Carrington Mortgage Services	Damon Van Dyke	Lake Mary	damon.vandyke@carringtonms.com	407-922-2383
	Patrick Hagan		patrick.hager@carringtonms.com	505-699-8944
Clifton Mortgage Services, LLC	Daniel F. Clifton	Maitland	dancifton@cliftonservices.com	888-681-0777
Christensen Financial, Inc	Elizabeth Wad	Longwood	ewade@cfimortgage.com	407-960-3808
Enter Mortgage Inc. dba Manhattan MTGE	Sandra Narvaez	Bradén	fastprocessor@cfl.rr.com	407-557-8842
	Lynn Jordan		ljordan@mmcloans.net	
Equity Loans, LLC	James Lyons	Atlanta, GA	jlyons@equityprime.com	877-255-3554
	Michael Manieri	Orlando	mmanieri@equityprime.com	407-455-6800
Fidelity Funding Mortgage	Gloria Payne	Maitland	Payne.gloria@msn.com	407-694-0125
Home Team Equity/Resmac DeLand	Manny Sarnes	DeLand	Manny.sarnes@hteloans.us	386-490-4514
	Stephanie Peel		Stephanie.peel@hteloans.us	386-490-9922
Wells Fargo Home Mortgage	Laura Caron	Palm Coast	Laura.R.Caron@wellsfargo.com	386-503-0537
	Abby Moore	South Daytona	abigail.t.moore@wellsfargo.com	386-756-6012
Non-Profits				
Mid-Florida Housing Partnership, Inc.	Joanna Maldonado	Daytona Beach	maldonadoj_mfhp@bellsouth.net	386-274-4441
	Lydia Gregg		lgregg_mfhp@bellsouth.net	x301 or 304
USDA Rural Development	Brenda Bryant	Ocala	brenda.bryant@fl.usda.gov	352-732-9796
Real Estate Companies				
Aparo-Griffin Properties, Inc	Kathy Aparo-Griffin	DeLand	kathyaparo@yahoo.com	386-738-2845
Merrick Realty	John R. Merrick	Edgewater	rojohn5@aol.com	386-423-1400
Berkshire Hathaway HomeServices – The Property Place	Donna Pough-Rivera	Orange City	Topteam4u@mail.com	386-774-2266
Merrick Realty	John Merrick	Edgewater	rojohn5@aol.com	386-423-1400
Prestige Property Specialists	Gerald Smith	DeLand	ppsappraisals@yahoo.com	386-738-0000
RE/MAX Signature	Shannon FitzPatrick	Daytona Beach	shannon@shannonsellsproperty.com	386-236-0760
Total Realty Corporation	Cynthia DeLuca	DeLand	Cynthia@totalrealtycorp.com	386-734-5155
Volusia Town & Country Realty, Inc	Deborah Anne Dunn	DeLand	debbie@townandcountryrealty.cc	386-734-8890
	Kathy Ambachtsheer		kathya1445@gmail.com	
Other				
Halifax Habitat for Humanity	Robyn Jarrett	Daytona Beach	robyn@halifaxhabitat.org	386-257-9950
Southeast Volusia Habitat for Humanity	Rosemary Walker	New Smyrna Beach	rosemary.walker@yahoo.com	386-428-5010
Gallery Homes of DeLand	Bob Fitzsimmons	DeLand	bobfitz@galleryhomesofdeland.com	386-738-7000