



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



Owner-Occupied Housing Rehabilitation Programs

Program Overview

Volusia County Community Assistance implements several owner-occupied rehabilitation programs that may assist eligible homeowners with necessary repairs. These programs are funded by Volusia County through federal and state grants.

In order to qualify for a program, applicants must meet certain income and program requirements.

The general program guidelines are as follows:

- Applicants must:
 - Income qualify (annual gross income cannot exceed the maximum income allowed based on household size – refer to chart)
 - Limited funds are available for households whose income are between 81% and 120% AMI
 - Be able to demonstrate legal ownership of the property for at least the last 12 months
 - Have current homestead exemption (the home must be owner-occupied)

- The housing unit must:
 - Be located in Volusia County, except in the city limits of Daytona Beach, Deltona and Ponce Inlet
 - Be current on property taxes
 - Be site built or a manufactured home located on land you own that meets the standards of Florida Chapter 553 as evidenced by an attached Florida certification or HUD certification on land you own. Manufactured homes built prior to 1994 are not eligible.

80% Area Median Income	
Household size	Maximum
1	\$30,100
2	\$34,400
3	\$38,700
4	\$42,950
5	\$46,400
120% Area Median Income	
Household size	Maximum
1	\$45,120
2	\$51,600
3	\$58,080
4	\$64,440
5	\$69,600

Further eligibility and program requirements apply.

Please note: Special consideration may apply to assist eligible households with persons with special needs as defined in s.420.0004, Florida Statutes, with a priority for persons with developmental disabilities as defined in s.393.063, Florida Statutes.

- Persons with *special needs* are defined as an adult person requiring independent living services in order to maintain housing or develop independent living skills and who has a disabling condition; a young adult formerly in foster care who is eligible for services under s. 409.1451(5); a survivor of domestic violence as defined in s. 741.28; or a person receiving benefits under the Social Security Disability Insurance (SSDI) program or the Supplemental Security Income (SSI) program or from veteran’s disability benefits.
- Persons with *developmental disability* are defined as a person with a disorder or syndrome that is attributable to intellectual disability, cerebral palsy, autism, spina bifida, or Prader-Willi syndrome; that manifests before the age of 18; and that constitutes a substantial handicap that can reasonably be expected to continue indefinitely.

Owner-Occupied Rehabilitation Programs

Please review the information for each program thoroughly before selecting the program choice on the pre-application.

Limited Repair
Program Description
Provides repairs to correct safety and health hazards to a primary structural system such as roof, heat/air, plumbing, well, septic or windows.
Additional Requirements
<ul style="list-style-type: none"> • Total project cost cannot exceed \$10,000 • The property must have a clear or insurable title sufficient to provide reasonable security for the mortgage to Volusia County • The property cannot have a just value over \$225,000 – Based on Volusia County Property Appraiser • Applicant must execute and abide by the terms of the rehabilitation agreement and mortgage
Important Repayment Terms
<ul style="list-style-type: none"> • Funds provided for repairs that total \$3,000 or less are provided as a grant • Funds provided for repairs that total \$3,001 but less than \$10,000 are provided as a zero percent, deferred payment loan for a five year term, and secured by a mortgage • Work will not begin until after a loan closing has been held (unless funds are provided as a grant)

Rehabilitation
Program Description
Provides repair or replacement of the housing unit to bring substandard housing units up to Community Assistance minimum rehabilitation standards and applicable state and housing codes.
Additional Requirements
<ul style="list-style-type: none"> • Total project cost cannot exceed \$100,000 • Applicants must be current on their mortgage(s) • Applicant must meet certain underwriting standards • Property must be economically and structurally feasible (replacement cost cannot exceed 60% of the adjusted replacement cost as determined by Community Assistance) • The property must have a clear or insurable title sufficient to provide reasonable security for mortgage to Volusia County • The property cannot have a just value over \$138,000 for households qualifying at or below 80% AMI or over \$225,000 for households qualifying between 81% and 120% - Based on Volusia County Property Appraiser • Applicant must execute and abide by the terms of the rehabilitation agreement and mortgage
Important Repayment Terms
<ul style="list-style-type: none"> • Funds provided for repairs that total over \$10,001, regardless of age, are required to be repaid • Funds are provided as a zero percent interest loan with a mortgage term not less than 5 years, but no more than 30 years • The term of the loan is based on applicant's ability to pay • Work will not begin until after a loan closing has been held

Basic Accessibility Improvements
Program Description
Provides assistance to housing units that need wheelchair ramps, door widening and/or grab bars.
Additional Requirements
<ul style="list-style-type: none"> • Total project cost cannot exceed \$5,000.00 • The property cannot have a just value over \$225,000 – Based on the Volusia County Property Appraiser • Applicant must execute and abide by an agreement
Important Repayment Terms
<ul style="list-style-type: none"> • Assistance is provided as a grant and not subject to repayment/recapture

Wind Hazard Mitigation
Program Description
Provides assistance to housing units with window and door coverings (hurricane shutters), gable-end tie-downs and/or upgrade garage doors.
Additional Requirements
<ul style="list-style-type: none"> • Total project cost cannot exceed \$10,000 • The property cannot have a just value over \$225,000 – Based on the Volusia County Property Appraiser • Applicant is required to obtain three written quotes from licensed, certified contractors after a commitment has been issued • Applicant must execute and abide by the terms of the wind hazard mitigation agreement and mortgage
Important Repayment Terms
<ul style="list-style-type: none"> • Funds shall be provided as a zero percent, deferred payment loan for a five year term, and secured by a mortgage • Work will not begin until after a loan closing has been held • Applicant is responsible to pay for all loan closing costs at the closing

Pre-applications can be mailed or hand-delivered to:

Community Assistance
110 W. Rich Avenue
DeLand, FL 32720

Only original pre-applications will be accepted.

Incomplete or illegible pre-applications will not be processed.

NOTE: Community Assistance will notify you once this pre-application has been processed.



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Pre-Application For Owner-Occupied Housing Rehabilitation Program

The intent of the pre-application is only to preview the applicant(s). It does not guarantee acceptance or approval. Therefore no commitment is made on the part of either party.

Name: _____ Mailing address: _____
 Address: _____
 Phone number: _____ Alternate contact: _____

List all household members (including applicant)

Legal Name	Relationship	Gross Monthly Income
	Applicant	

Property information

Do you own this home? Yes _____ No _____
 Have you owned longer than one year? Yes _____ No _____
 Is this a manufactured/modular home? Yes _____ No _____
 If yes, do you own the land? Yes _____ No _____
 Are the real property taxes current? Yes _____ No _____
 Is there homestead exemption on the property? Yes _____ No _____
 Is there a mortgage on the home/property? Yes _____ No _____
 Estimate remaining balance of mortgage: \$ _____

Special Needs (must meet definition of special needs)

Is there a household member who meets the definition of special needs? Yes _____ No _____

Applicant's Last Name: _____

Assistance Program Requested

Choose only one program which best meets your needs

Limited Repair (please check which primary structural system is in need of repair/replacement – if more than one system needs repair, please refer to Rehabilitation)- maximum assistance \$10,000

- Septic/Sewer Well Roof Windows Door(s) Plumbing
 Electric Ceilings Floors Kitchen Bathroom(s) Heat / Air
 Other system _____
-
-

Rehabilitation (please check all that apply & describe repairs needed) – maximum assistance \$100,000

- Septic/Sewer Well Roof Windows Door(s) Plumbing
 Windows Door(s) Plumbing Electric Ceilings Floors
 Kitchen Bathroom(s) Foundation Heat / Air Other system
-
-

Basic Accessibility (please check all that apply & describe where needed) – maximum assistance \$5,000

- Wheel chair ramps Door widening Grab bars
-
-

Wind Hazard Mitigation (please check all that apply) – maximum assistance \$10,000

- Window protection Door protection Gable-end tie-downs Upgrade garage door
-
-

I understand I can apply for only one rehabilitation program at a time. If I am denied for one program, I can apply for another program, however, assistance cannot be guaranteed.

Applicant Signature: _____ Date: _____

NOTE: Community Assistance will notify you within 30 days after the pre-application has been processed.