



COMMUNITY SERVICES DEPARTMENT

COMMUNITY ASSISTANCE

Homebuyer Assistance Program Overview

The Volusia County Community Assistance Division implements a down payment assistance program to assist eligible households with the purchase of a home. This program is implemented with the cooperation of Affordable Housing Partners (AHP).

Funds (**a zero-interest, 15-year deferred loan**) are currently available for:

- Assistance with down payment and closing cost towards the purchase of a home not exceeding \$327,750

Income Level	Down Payment Assistance	Closing Cost Assistance
1% - 50% AMI →	Up to \$44,000	Up to \$6,000
51% - 80% AMI →	Up to \$35,000	Up to \$5,000

- The applicant must contribute the minimum dollar amount towards the down payment of the home according to the following household annual income:

Income Level	Contribution
1% - 50% AMI →	\$500
51% - 80% AMI →	\$1,500

Eligibility Requirements for the Program

- The home must be located within Volusia County **except** the city limits of Daytona Beach or Deltona. Funds may be limited to homes purchased within the city limits of Edgewater, Oak Hill, Pierson and Port Orange
- The applicant cannot have previously received housing assistance from Volusia County
- The applicant cannot have owned a home within the last three years (additional restrictions may apply)
- The applicant must secure a first mortgage
- The household annual income cannot exceed the Area Median Income (AMI) income below:

Household Size →	1	2	3	4	5	6
1% - 50% AMI →	\$29,000	\$33,150	\$37,300	\$41,400	\$44,750	\$48,050
51% - 80% AMI →	\$46,400	\$53,000	\$59,650	\$66,250	\$71,550	\$76,850

How do I receive an application?

Applications are available through any of our Affordable Housing Partners.

What do I need to apply?

Application packages should include the following items:

- Completed and signed application
- Copies of the supporting documents listed on the application documentation checklist, that are applicable to your household

What happens after I apply?

You will be notified by the Affordable Housing Partner representative as to one of the following:

- That additional information or documents are necessary
- That you are ineligible for the program, including why
- That you are eligible for the program and what will happen next

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Affordable Housing Partners

Non-Profit

Agency	Representative	Email Address	Phone
Mid-Florida Housing Partnership, Inc	Joanna Maldonado	Joanna.Maldonado@mfhp.org	(386) 274-4441
Mid-Florida Housing Partnership, Inc	Lydia Gregg	Lydia.Gregg@mfhp.org	(386) 274-4441

Lenders

Agency	Representative	Email Address	Phone
Brown House Financial Services	Adrienne Brown	adrienne@brownhousefinancialservices.com	(321) 330-5799
Encompass Mortgage Services, Inc.	Dawn Calache	dcalache@encompassmtg.com	(321) 689-2525
Encompass Mortgage Services, Inc.	Aubrey Meeske	ameeske@encompassmtg.com	(386) 689-8987
Fidelity Mortgage Services, Inc.	Erica Usher	erica@fidelitymortgageservices.com	(407) 786-9500
Fidelity Mortgage Services, Inc.	Michael Trivelli	mike@fidelitymortgageservices.com	(407) 786-9500
Home Team Lending	Matt Gurnow	matt.gurnow@yourFloridaloan.com	(386) 216-4602
Mainstreet Community Bank of FL	Sandy Barker	sandy@bankonmainstreet.com	(386) 785-1160
Mortgage Equity Partners	Ryan Aceto	raceto@meploans.com	(407) 730-5944
Mortgage Equity Partners	Gloria Payne	gpayne@meploans.com	(407) 694-0125
Newkirk Investments, LLC	Kelly Forrester	kelly@newkirk-investments.com	(386) 290-5356
PNC Bank National Association	Stefania Ardelean	stefania.ardelean@pnc.com	(800) 822-5626
PNC Bank National Association	Vonda Harris	vonda.harris@pnc.com	(904) 728-0603
Self-Help Credit Union	Geannina Hiralal	geanninah@self-help.org	(407) 880-4300 x5260
Self-Help Credit Union	Ferndy Andujar	Ferndy.andujar@self-help.org	(407) 880-4300 x5264
Synovus Bank	Robin Holley	robinholley@synovus.com	(954) 984-3314

COMMUNITY ASSISTANCE



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COMMUNITY ASSISTANCE

Lenders - Continued

Agency	Representative	Email Address	Phone
Torres & Torres Financial Services, Inc.	Jameist Torres	jamie@tntfinsvcs.com	(407) 244-4915
Townsquare Mortgage	Melissa Martinez	mmartinez@tsmlending.com	(407) 593-0390
Truist Bank	Audra Shuster	audra.shuster@truist.com	(321) 436-2420
Truist Bank	Lynn Higley	lynn.higley@truist.com	(407) 923-3939
Xcell Mortgage Company, Inc.	Sandra Narvaez	snarvaez@excellmortgage.com	(407) 724-5270

Realtors

Agency	Representative	Email Address	Phone
Aparo-Griffin Properties	Kathy Aparo-Griffin	kathy@aparogriffinproperties.com	(386) 738-2845
Coldwell Banker Coast Realty	Cristy Finucane	cristyfinucane@gmail.com	(386) 248-5744
Platinum Key Realty, Inc.	Nikki Songie	nikipkr@gmail.com	(407) 260-2937
Platinum Key Realty, Inc.	Elizabeth Javier	info@platinimkeyrealtyinc.com	(407) 260-2937
Watson Realty Corp	Jane Figa Kennedy	jfk@watsonrealtycorp.com	(386) 740-5929
Watson Realty Corp	John Hilliard	johnhilliard@watsonrealtycorp.com	(386) 740-5975

Habitat for Humanity

Agency	Representative	Email Address	Phone
Habitat for Humanity of Greater Volusia County, Inc.	Darlene Wolfson	homeownerservices@habitatgvc.org	(386) 257-9950
Southeast Volusia Habitat for Humanity	Brittany Rider	brittany@habitatsev.org	(386) 878-4591 x101
West Volusia Habitat for Humanity	Yvonne Mathews	yvonne@wwhabitat.org	(386) 734-7268

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