



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



**Hurricane Housing Recovery Program - Housing Rehabilitation Program Overview**

Volusia County Community Assistance implements an owner-occupied housing rehabilitation program following a disaster as declared by an executive order by the President of the United States or the Governor of Florida which may provide funding to rehabilitate existing homes.

Maximum rehabilitation award amount

Income Category	Maximum Award Amount
1% - 50% AMI	\$100,000
51% - 80% AMI	\$75,000
81% - 120% AMI	\$50,000

The home must have damages from Hurricane Ian or Nicole resulting in at least one of the following conditions:

1. Housing code violation(s) as documented by local building authorities/code enforcement that impact safe and sanitary habitation;
2. In need of repair or replacement of one or more substandard housing structure component system or mechanical system such as roof, septic, electric, plumbing, etc.;
3. The home needs replacement of substandard systems to increase energy efficiency; or
4. Needs accessibility improvements to meet the needs of a household member with special needs as defined by s.420.0004, F.S., has a disabling condition or is elderly.

**To determine eligibility for the program:**

1. The applicant must have owned and occupied the home at the time of the disaster
2. The applicant must have homestead exemption status and owned the home for a minimum of one year
3. The home must be located in Volusia County **except** in the city limits of Daytona Beach or Deltona
4. The home must be site built or a post- 1994 manufactured home located on land that is owned by the applicant
5. The property’s just value cannot exceed \$321,100
6. If the applicant had homeowner’s insurance at the time of the disaster, a claim must have been filed with their insurance company
7. If the applicant applied for FEMA, SBA or received any other form of assistance, documentation must be provided
8. The applicant must be current on Volusia County taxes and be free of tax liens
9. The applicant must attend a home maintenance course prior to rehabilitation work beginning
10. The applicant must agree to execute all County forms, agreements, mortgage, etc.
11. The applicant must consent to the placement of a mortgage for 100% of the costs of rehabilitation on the property
12. The applicant must agree to abide by all the terms of the mortgage
13. The household income cannot exceed the Area Median Income (AMI) requirement 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
81% - 120% AMI (Limited funding available)	\$69,600	\$79,560	\$89,520	\$99,360	\$107,400	\$115,320

**Additional program eligibility requirements will apply.**

**Application pre-screening process:**

1. All persons interested in housing rehabilitation assistance must request a phone interview by contacting our office at (386) 736-5955 or [CommunityAssistance@volusia.org](mailto:CommunityAssistance@volusia.org). Applicants will need to provide their name, address, phone number, and time of availability.
2. Phone interviews will be assessed to determine if the applicant and home meet the initial criteria and does not guarantee acceptance into the program.
3. Eligible applicants may be placed on a wait list contingent upon funding availability.

Volusia County does not discriminate against applicants on the basis of their race, religion, sex, color, national origin, age, disability or familial status. In accordance with the requirements of Title II of the Americans with Disabilities Act of 1990 ("ADA"), the County of Volusia ("County") will not discriminate against qualified individuals with disabilities on the basis of disability in its services, programs, or activities. Please contact our office at 386-736-5955 or [communityassistance@volusia.org](mailto:communityassistance@volusia.org) if you are in need of an accommodation or would like more information.

Si usted necesita ayuda o copias de estos documentos en español, llame por favor a nuestra oficina al número 386-736-5955.

## Housing Rehabilitation Next Steps

### Program Procedure:

1. Application
  - a. An applicant is provided an application package after they have met the initial program criteria.
  - b. A complete application and supporting documentation must be submitted within two weeks from the initial screening appointment.
  - c. Once the application package is received, the review process can take up to 30 days.
  - d. For income eligible applicants, a whole house inspection will be conducted.
2. Determination of scope of work
  - a. Upon the completion of the home inspection, a scope of work is prepared.
  - b. Homes that are not financially feasible for rehabilitation may be provided additional resources.
3. Eligibility
  - a. Applicants who are determined income and program eligible are provided with a rehabilitation agreement, income summary forms, loan estimate, and the scope of work (additional forms may be applicable).
  - b. Applicants are required to attend a free of charge home maintenance course.
  - c. Applicants who sign all required documents will be issued a commitment letter.
    - i. Applicants who fail to sign all required documents will be disqualified.
4. Bid and Contractor selection
  - a. An invitation to bid is issued to the county's pool of 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.
  - d. The owner and awarded contractor must sign a construction agreement and a funding agreement.
  - e. If no reasonable bids are received, the county may not proceed with the project.
5. Loan amount
  - a. The loan amount is determined by the rehabilitation and project's cost.
    - i. If the homeowner has a repayment loan, the loan amount is repaid in equal monthly installments amortized over the loan term.
    - ii. Owners that are determined to not have the ability to fully repay for housing rehabilitation may be provided with a deferred payment loan secured by a mortgage.
  - b. The owner is responsible to maintain real property taxes and homeowner insurance during the loan term.
6. Loan closing
  - a. All listed property owners must attend a loan closing at a county office or an approved county title insurance company.
  - b. All owners must execute a mortgage for 100% of the eligible costs of rehabilitation.
  - c. The loan closing is held prior to any rehabilitation work beginning.
7. Pre-construction meeting
  - a. After the loan closing, all parties will attend a pre-construction meeting.
  - b. The owner may be provided the opportunity to select finishes and color choices when feasible.
  - c. The owner is responsible for all utility payments during construction.
  - d. The owner may be required to temporarily vacate the home during construction.
8. Rehabilitation work underway
  - a. County staff or a licensed home inspector 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, this may result in a change order. The owner must agree to execute a change order and/or loan modification if applicable.
9. Completion of work
  - a. The rehabilitation work is usually completed within 60 to 180 days.
  - b. Upon the completion of construction, a final walk through with the owner, contractor and county staff is conducted.
  - c. The contractor shall provide a full one-year warranty to the owner from the date of the final payment.