Volusia County Community Assistance implements an owner-occupied housing rehabilitation program which may provide funds to rehabilitate or reconstruct existing owner-occupied homes.

The home must have one or more 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 home must be owned and occupied for a minimum of one year by the applicant
2. The home must have homestead exemption status
3. The home must be located anywhere in Volusia County except in the city limits of Daytona Beach or Deltona
4. The home must be site built or a manufactured home built after June 1994 and located on land that is owned by the applicant
5. The home must need repairs/improvements as outlined above
6. The property’s just value cannot exceed $225,000
7. The applicant must be current on Volusia County taxes and be free of all liens
8. The applicant must attend a home maintenance course prior to rehabilitation work beginning
9. The applicant must agree to execute all County forms, agreements, mortgage, etc.
10. The applicant must consent to the placement of a mortgage for 100% of the costs of rehabilitation on the property
11. The applicant must agree to abide by all the terms of the mortgage during the repayment period
12. The household income cannot exceed the Area Median Income (AMI) requirement below:

<table>
<thead>
<tr>
<th>Household Size</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
</tr>
</thead>
<tbody>
<tr>
<td>1% - 50% AMI</td>
<td>$21,450</td>
<td>$24,500</td>
<td>$27,550</td>
<td>$30,600</td>
<td>$33,050</td>
<td>$35,500</td>
</tr>
<tr>
<td>51% - 80% AMI</td>
<td>$34,300</td>
<td>$39,200</td>
<td>$44,100</td>
<td>$48,950</td>
<td>$52,900</td>
<td>$56,800</td>
</tr>
<tr>
<td>81% – 120% AMI</td>
<td>$51,480</td>
<td>$58,800</td>
<td>$66,120</td>
<td>$73,440</td>
<td>$79,320</td>
<td>$85,200</td>
</tr>
</tbody>
</table>

Additional program eligibility requirements will apply.

The intent of the pre-application is only to pre-screen the applicant(s). It does not guarantee acceptance into the program. Therefore no commitment is made by either party.

**Pre-application process:**

1. All persons interested in housing rehabilitation must submit an original housing rehabilitation pre-application and acknowledgment form.
2. Original pre-applications can be mailed or hand delivered to the address listed on the pre-application.
3. All submitted pre-applications are reviewed to determine if the applicant and home meet the initial criteria.
4. All eligible applicants are placed on a wait list and will be notified by post card.
5. The wait time may exceed 18 months.

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

1. Application
   a. An applicant removed from the wait list is provided a housing rehabilitation application package after an approved initial site inspection.
   b. A complete application and supporting documentation must be submitted within two weeks from the initial inspection.
   c. Once the application package is received, the review process can take 30 to 45 days. During this time, a whole house inspection may be conducted by a licensed housing inspector.
   d. All eligible applicants are required to attend a home maintenance course.

2. Determination of scope of work
   a. Upon the completion of the home inspection, a scope of work is prepared using the detailed list of repairs and improvements from the inspection report.
   b. Homes that are not financially feasible for rehabilitation may be reconstructed on the same lot.

3. Approval
   a. Applicants who are determined income and program eligible are required to attend an eligibility appointment.
   b. At the eligibility appointment the applicant is required to sign a rehabilitation agreement, income summary forms and the scope of work (additional forms may be applicable).
   c. Eligible applicants are provided with information about the loan amount.
   d. The loan amount is based on the project cost and the applicant’s ability to repay.

4. Bid and Contractor selection
   a. An invitation to bid is issued to contractors who have been prequalified by the County for projects estimated to cost $25,000 or more.
   b. An applicant is responsible for obtaining bids from licensed and insured contractors for projects estimated to cost less than $25,000.
   c. The selection of the contractor is at the County’s sole discretion and is based on the lowest responsive and responsible bid.
   d. The owner must use the contractor selected by the County in order to qualify for funding.
   e. The owner and awarded contractor must sign a Construction Agreement and a Funding Agreement.

5. Loan amount
   a. The loan amount is determined by the rehabilitation and projects costs.
      i. Grants are provided for all projects that cost $5,000 or less.
      ii. Deferred payment loans are provided for all projects that cost between $5,001 and $10,000.
      iii. Repayment loans are provided for all projects in excess of $10,001. Some repayment loans may qualify for deferral.
   b. The owner is responsible to maintain real property taxes and homeowner insurance.
   c. All loans in excess of $5,001 are secured by a recorded mortgage and note which are signed at a loan closing.

6. Loan closing
   a. All listed property owners must attend a loan closing in person.
   b. The owners must execute all closing documents including the mortgage and note.
   c. The loan closing is held prior to any rehabilitation work beginning and usually at a title company.

7. Pre-construction meeting
   a. After the loan closing, all parties attend a pre-construction meeting.
   b. The owner is provided the opportunity to make choices regarding material selections 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 at their own expense.

8. Rehabilitation work 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, 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 30 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.
Pre-application for Housing Rehabilitation

Please complete the owner-occupied housing rehabilitation program acknowledgement in order for your pre-application to be considered.

<table>
<thead>
<tr>
<th>Property Owner Name:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Property Address:</td>
<td></td>
</tr>
<tr>
<td>Phone #: Cell/Alternate #:</td>
<td></td>
</tr>
<tr>
<td>E-mail address:</td>
<td></td>
</tr>
<tr>
<td>Mailing Address:</td>
<td></td>
</tr>
<tr>
<td>(If different from property address)</td>
<td></td>
</tr>
</tbody>
</table>

Number of household members: __________

<table>
<thead>
<tr>
<th>Do all owners listed on the deed reside at the residences?</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you have a 1st mortgage on the property?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>If yes, what is the balance $ __________________ And is it current?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Are the real property taxes current?</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

List all types of monthly income sources (gross amount)

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount: $</th>
</tr>
</thead>
<tbody>
<tr>
<td>Source</td>
<td>Amount: $</td>
</tr>
<tr>
<td>Source</td>
<td>Amount: $</td>
</tr>
</tbody>
</table>

Total Amount: $

Special consideration may apply for eligible households with at least one member meeting one of the following definitions. If so, please check the appropriate box.

- **Special Needs**
  - Per FS 420.0004, persons with special needs are defined as:
    1. An adult person requiring independent living services in order to maintain housing or develop independent living skills and who has a disabling condition or
    2. A young adult formerly in foster care who is eligible for services under FS 409.1451(5) or
    3. A survivor of domestic violence as defined in FS 741.28 or
    4. A person receiving benefits under
      a. Social Security Disability Insurance (SSDI) or
      b. Supplemental Security Income (SSI) or
      c. Veteran’s Disability

- **Developmental Disability**
  - Per FS 393.063, persons with development disabilities are defined as:
    1. Persons with a disorder or syndrome that
      a. Is attributable to intellectual disability, cerebral palsy, autism, spina bifida, or Prader-Willi syndrome and
      b. Manifest before the age of 18 and
      c. Constitutes a substantial handicap that can reasonably be expected to continue indefinitely

Work Requested: ___________________________
Acknowledgement for Housing Rehabilitation

1. Previous Assistance
I/We have not received previous owner-occupied rehabilitation and/or homebuyer assistance from Community Assistance. Initial __________ Initial ___________

2. Primary Residence Requirement
I/We have owned and occupied the home for a minimum of one year under a fee simple title and have homestead exemption status. Initial __________ Initial ___________

3. Application
I/We understand that an application and supporting documentation must be submitted to determine eligibility for the program and failure to do so may deny assistance. Initial __________ Initial ___________

4. Home Inspection
I/We understand that a full home inspection may be performed on the readily accessible areas of the housing unit to determine all minor and/or major system deficiencies in need of repair. Initial __________ Initial ___________

5. Homeowner Maintenance Course
I/We agree to attend the Volusia County Home Maintenance course prior to rehabilitation work beginning on the home. Initial __________ Initial ___________

6. Consent to Sign County Documents
I/We agree to consent to sign all County forms, such as a rehabilitation agreement, funding and construction agreements, scope of work, mortgage, promissory note, etc. Initial __________ Initial ___________

7. Costs for Housing Rehabilitation
I/We understand the costs for housing rehabilitation may be required to be repaid. Initial __________ Initial ___________

8. Loan Amount
I/We understand that the loan amount is determined by the rehabilitation and project costs and all loans in excess of $5,001 are secured by a mortgage and note. Some repayment loans may qualify for deferral. Initial __________ Initial ___________

9. Attend a Closing Prior to Work Beginning
I/We agree to attend a loan closing in person at the time and place designated by the County prior to rehabilitation work beginning. Initial __________ Initial ___________

10. Rehabilitation Work
I/We understand that the rehabilitation work on the home will comply with the County’s minimum standards and all applicable building codes and will be performed by a licensed and insured contractor. Initial __________ Initial ___________

11. Temporary Relocation
I/We understand that the costs for temporary relocation, if applicable, during rehabilitation are my/our responsibility. Initial __________ Initial ___________

12. Utilities
I/We understand that the costs for utilities during the rehabilitation period are my/our responsibility. Initial __________ Initial ___________

13. Real Property Taxes and Insurance
I/We understand that real property taxes and homeowner insurance must be current and maintained during the loan term. Initial __________ Initial ___________

14. County Policy and Program Procedure
I/We understand that the above mentioned requirements and/or County’s policy are subject to change. Initial __________ Initial ___________

By signing below I am certifying that I understand the following:
• Assistance cannot be guaranteed
• This is a one-time service
• There may be additional work required as determined by Community Assistance

Property Owner Signature _______________________________ Date ___________________________