



COMMUNITY SERVICES DEPARTMENT

COMMUNITY ASSISTANCE

Owner-Occupied Housing Rehabilitation Program Overview

The Volusia County Community Assistance Division implements an owner-occupied rehabilitation and demolition and reconstruction program by providing financial assistance to eligible homeowners.

Funds (**a zero-interest, 30-year deferred or repayment loan**) are currently available for:

- Homes that are experiencing life threatening health and safety defects and/or deficiencies as well as correct conditions so that the home is safe, healthy, affordable, energy efficient and habitable.

Income Level	Rehabilitation Assistance	Demolition and Reconstruction Assistance
1% - 50% AMI →	Up to \$100,000	Up to \$200,000
51% - 80% AMI →	Up to \$75,000	Up to \$200,000
81% - 120% AMI →	Up to \$50,000	N/A

Eligibility Requirements for the Program

- The home must be located in Volusia County **except** the city limits of Daytona Beach or Deltona
- The home must be owned and occupied for a minimum of one year by the applicant as documented by homestead exemption status
- The home must be a site built or a post-1994 manufactured home on land that is owned by the applicant
- The home must need repairs as outlined above
- Balconies, solar panels, and unpermitted structures are ineligible for the program
- The property's just value cannot exceed \$327,750
- The applicant must be current on Volusia County taxes and be free of all tax liens
- The applicant must attend a home maintenance course prior to rehabilitation work beginning
- The applicant must agree to execute and abide by all County forms, agreements, and mortgages during the repayment period
- The applicant must consent to the placement of a mortgage for cost on the project
- The annual household income cannot exceed the Area Median Income (AMI) limits below:

Household Size →	1	2	3	4	5	6
1% - 80% AMI →	\$50,650	\$57,850	\$65,100	\$72,300	\$78,100	\$83,900
81% - 120% AMI → (Limited Funding Available)	\$75,960	\$86,880	\$97,680	\$108,480	\$117,240	\$125,880

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**How do I receive an application?**

Residents interested in applying for assistance must request a prescreen by contacting the Community Assistance Division at (386) 736-5955 or communityassistance@volusia.org. Applicants will need to provide their name, phone number, and time of availability. Prescreens will be reviewed to determine if the applicant and home meet the initial criteria and does not guarantee assistance. If necessary, applicants may be placed on a wait list.

What do I need to apply?

Application packages should include the following items:

- 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 mail or email 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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Program Procedure:

1. Application
 - a. An applicant is provided with an Owner-Occupied Housing Rehabilitation Program application package after the applicant has met the initial program criteria.
 - b. A complete application and supporting documentation must be submitted within 90 days from the date of the Notice of Opportunity Letter.
 - c. Once the complete application package is received, the review process may take up to 30 days.
2. Determination of Scope of Work
 - a. Upon completing a review of the applicant's submitted application packet:
 - i. A lead-based paint inspection is conducted for homes built in 1978 and earlier.
 - ii. An asbestos inspection is conducted for homes built in 1984 and earlier.A home inspection is conducted by a licensed home inspector and a scope of work is prepared.
 - b. Homes that are determined to have 60% or more of the structural elements or 75% of all combined systems and components deficient may be reconstructed on the same lot.
3. Eligibility
 - a. Applicants who have been determined income and program eligible:
 - i. A request for credit report will be made to determine if the funds will be provided as a repayment or deferred loan.
 - b. Eligible applicants are provided with a rehabilitation agreement, income summary forms, loan estimate, and the scope of work (additional forms may be applicable) for signature.
 - c. Applicants may be required to attend a free home maintenance course.
 - d. 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 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.
 - b. The owner is responsible to maintain real property taxes and homeowner insurance during the loan term.

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6. Loan Closing

- a. All listed property owners must attend a loan closing at a county office or at an approved county title insurance company.
- b. All owners must consent to execute a mortgage for 100% of the eligible costs of rehabilitation.
 - i. Owners that are determined to not have the ability to fully repay for housing rehabilitation or demolition and reconstruction may be provided with a deferred payment loan secured by a mortgage.
- c. The loan closing is held prior to any rehabilitation work beginning.

7. Pre-Construction Meeting

- a. After the loan closing, all parties may be required to 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 at their own expense.

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.

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