



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



Homebuyer Assistance Program

The purpose of the Volusia County Community Assistance Division's Homebuyer Assistance Program (HBA) is to assist eligible households to purchase a home by providing a deferred payment loan needed for purchase assistance and closing costs. The HBA program is funded by Volusia County through federal and state grants. The Community Assistance Division implements the HBA program with the cooperation of Affordable Housing Partners (AHP).

Limitations on home purchase:

- **Home location:** The home must be located in Volusia County, except within the city limits of Daytona Beach and Deltona.
NOTE: Limited funds are available for purchases within the city limits of Port Orange and Oak Hill.
- **Purchase price:** The maximum purchase price for households with income at or below 80% of Area Median Income (AMI) is \$153,000. The maximum purchase price for households with income above 80%, but at or below 120% AMI is \$225,000.

Eligibility requirements*:

- The applicant(s) 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 be able to secure a first mortgage.
- Household income must fall into one of the Area Median Income (AMI) levels below:

Household Size	30% of AMI	50% of AMI	80% of AMI	120% of AMI
1	\$12,060	\$19,550	\$31,300	\$46,920
2	\$16,240	\$22,350	\$35,750	\$53,640
3	\$20,420	\$25,150	\$40,200	\$60,360
4	\$24,600	\$27,900	\$44,650	\$66,960
5	\$28,780	\$30,150	\$48,250	\$72,360
6	\$32,400	\$32,400	\$51,800	\$77,760
Example: You are a household of four whose annual gross income is more than \$27,900.00 but less than \$44,650.00; your household would be considered 80% of AMI				
Note: There are currently no funds available in the 120% category				

*Additional eligibility and program requirements will apply.

County Loan features:

- The County's funds are provided as a 0% interest, deferred second, non-assumable, mortgage with a 15-year term including a shared appreciation feature.
- The County's loan cannot exceed the first mortgage or be more than 50% of the purchase price.
- There can be no cash to the borrower.

The maximum loan amounts are as follows:

Income Level	Purchase Assistance	Closing Cost Assistance
1% - 50% of AMI	20% of purchase price, not to exceed \$30,000.00	\$ 6,000.00
51% - 80% of AMI	20% of purchase price, not to exceed \$25,000.00	\$ 5,000.00
81% - 120% of AMI	20% of purchase price, not to exceed \$18,000.00	\$ 4,000.00

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

30% of AMI	50% of AMI	80% of AMI	120% of AMI
\$500	\$500	\$1,000	\$1,500

Application process:

- The applicant must contact an AHP from the table below to apply.
- The AHP will be the main contact person for communications between all interested parties throughout the application process.
- The AHP will verify that the household meets income and program guidelines
- The AHP will submit a complete application and related documentation to the Community Assistance Division for review and approval.
- Applications will only be accepted only from approved AHPs.
- Applications will be processed and approved on a first-ready, first-served basis.



**County of Volusia
Community Assistance
Affordable Housing Partner List**



Agency	Contact Person	E-mail	Phone
Lenders			
Clifton Mortgage Services, LLC	Dan Clifton Scott Rona	dan@cliftonmortgageservices.com scott@cliftonmortgageservices.com	888-681-0777
Fidelity Funding Mortgage Company	Gloria Payne Evelyn Perkins	payne_gloria@msn.com evelyn@goffmc.com	407-694-0125 407-687-8681
Fidelity Mortgage Services, Inc.	Michael J. Trivelli Brenda M. Trivelli	mike@fidelitymortgageservices.com brenda@fidelitymortgageservices.com	407-786-9500
Home 1st Lending, LLC	Theresa Lentini-Lopez Todd Liberski	tlentini@myhome1st.com todd@myhome1st.com	888-466-3178 407-624-4617
Hometown Lenders, Inc.	Scott Parker Susan Breck	scott.parker@htlenders.com processorori@htlenders.com	407-478-2816
Inspire Mortgage, LLC	Carla Skuhrovec Christine Erick	carla@352mortgage.com christine@352mortgage.com	352-419-5653
Mercury Mortgage, Inc.	Robert J. Newbauer	mewbauer@mercurymortgage.biz	407-333-8585
NLC Loans and Nations Lending	Jeffrey Goshert Lindsey Bishop	jeff.goshert@nlcloans.com lindsey.bishop@nlcloans.com	877-816-1220
Paramount Residential Mortgage Group	Robert Holliday	rholliday@prmgroup.net	951-278-0000
Planet Home Lending, LLC (dba Home Team Equity)	Stephanie Peel Matt Gurnow	stephanie.peel@planethomelending.com joseph.gurnow@planethomelending.com	386-490-9922 386-490-4514
Sanford Mortgage Corporation	Julie Wallace Sharon Bateman	jwallace@sanfordmortgagecorp.com sbateman@sanfordmortgagecorp.com	407-323-0440
Self-Help Credit Union	Geannina Hiraldo Maria Pardo	ghiraldo@self-helpfcu.org mpardo@self-helpfcu.org	(386) 749-1718
Non-Profits			
Mid-Florida Housing Partnership, Inc.	Joanna Maldonado Lydia Gregg Monica Huber	maldonadoj_mfhp@bellsouth.net lgregg_mfhp@bellsouth.net mhuber_mfhp@bellsouth.net	386-274-4441
USDA Rural Development	Brenda Bryant	brenda.bryant@fi.usda.gov	386-279-2184
Real Estate Companies			
Bee Realty Corp.	Birgit Powell Barbara Bates	beepowellsells@gmail.com Barbie@beerealtycorp.com	(386) 279-7522
Florida Real Estate Properties, LLC	Joyce Sanders Linda Chislom	ladyj135@cfl.rr.com chislomlc@gmail.com	(407) 951-7810
Ocean Properties & Management, Inc.	Kelley Desoto Mariann Bradley	kdesoto@oceanprops.com mbradley@oceanprops.com	(386) 428-0975
ReMax Associates, Inc.	J. H. Lawrence Mike Williams	remaxassocs@cfl.rr.com peabodyi@aol.com	386-574-3339
Habitat for Humanity - Homebuyer Assistance Only			
Habitat for Humanity of Greater Volusia County	Lori Gillooly	ceo@habitatgvc.org	386-257-9950
Southeast Volusia Habitat for Humanity	Rosemary Walker	rosemary.walker@yahoo.com	386-428-5010
West Volusia Habitat for Humanity	Linnea Collier	lcollier@wwhatitat.org	386-734-6527