



UF/IFAS Central Florida Housing Education Network Professional Directory

2018

MEMBERS



UF | IFAS Extension

UNIVERSITY of FLORIDA



Thank You to Our Annual Program Supporters!

Diamond Supporters



Gold Supporters





US Veteran Contractors

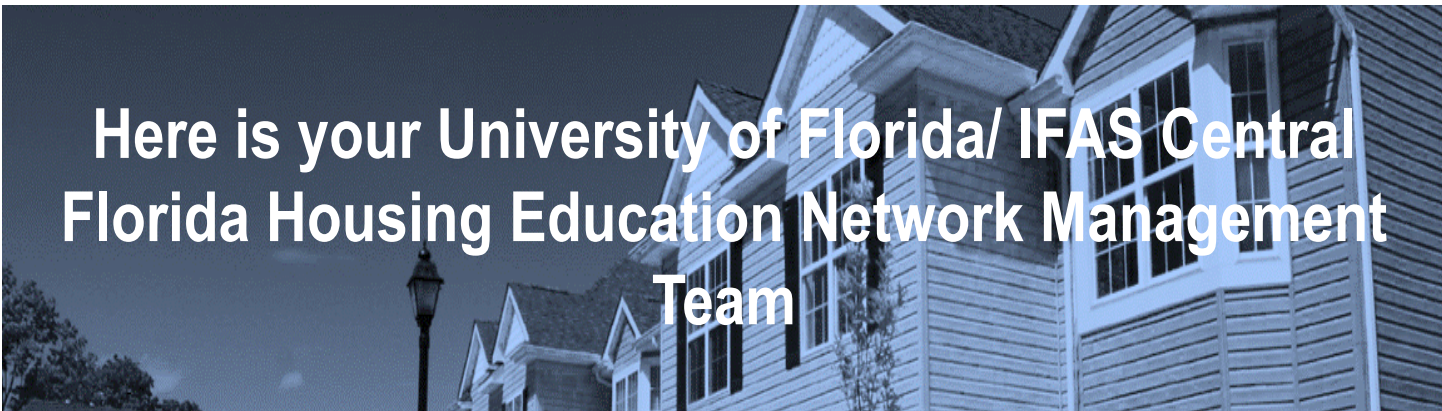


Orlando Chapter









Welcome to the University of Florida/ IFAS Seminole County Extension Housing Education Network Professional Directory! This directory is set up to be a year round tool that can be used by first time home buyers and professionals within the housing profession. Whether you are in search for a great Realtor or if you are a Realtor looking for a great Title company or Lender, you can find them here. Please take a moment to get familiar with a few designations:

1. **UF/IFAS Housing Education Network Member**  - Describes a professional that has gone through a UF/IFAS Housing Education Network first time home buyer guest speaker orientation and understands the Networks homeownership program expectations.
2. **Special Designation: G.E.M.**  - This designation stands for “Gator Education Member” and describes a professional that has completed a UF/ IFAS Housing Education Network certificate training that covered the different types of Down Payment Assistance Programs available throughout Central Florida and has the tools needed to help guide home buyers in the right direction.








Here is your University of Florida/ IFAS Central Florida Housing Education Network Management Team



Shanika-Renee Preston, MBA		
Organization/ Company Name: UF/IFAS Extension Seminole County		
Title: Housing Counseling Program Manager		
Shanika has been in the housing field for over twelve years. She teaches home buyer and financial literacy classes as well as National Train-the-Trainer courses.		
Direct: (407) 665-5559	Email: Spreston4@ufl.edu	
2018 Class Registration Link: www.8-hour-homebuyer-class.eventbrite.com	Special Designations:  	

Lisa Hamilton, AFC		
Organization/ Company Name: UF/IFAS Extension Volusia County		
Title: Family and Consumer Sciences Extension Agent		
Lisa has a passion for seeing individuals reach their housing and financial goals. She brings over 20 years of experience in housing to support homeownership.		
Direct: (386) 822-5778	Email: Hamiltonl@ufl.edu	
2018 Class Registration Link: https://uffas-central-fl-volusia.eventbrite.com	Special Designations:  	




University of Florida/ IFAS Extension Central Florida Housing Education Network Professional Directory




Odette Aliaga-Tua		
Organization/ Company Name: American Bancshares Mortgage, LLC		
Title: Branch Manager		
I will put all of my experience and knowledge to work for you. I will guide you every step of the process. Hablamos Español.		
Direct: (407) 529-4005	Email: Oaliaga@myabsm.com	
Special Designations:  		


Colleen Coke		
Organization/ Company Name: Coke Real Estate Group		
Title: Broker/Owner		
Short 2-line Bio Owner of a Boutique Brokerage assisting clients with the Purchase and Sale of Residential and Commercial Real Estate		
Direct: (407) 272-2403	Email: ColleenYourRealtor@Gmail.Com	
Gold Supporter	Special Designation: 	

Debora Crane		
Organization/ Company Name: Homebridge Financial Services, Inc.		
Title: Mortgage Loan Originator		
Experienced loan originator for over 30 years. Excels in first time buyer programs.		
Direct: (386) 690-7278	Email: Dcrane@homebridge.com	
Special Designations: 		

University of Florida/ IFAS Extension Central Florida Housing Education Network Professional Directory

Eliud Cruz		
Organization/ Company Name: New American Funding		
Title: Mortgage Loan Officer		
13 years in the Mortgage Industry from Retail to operations. Firm believer in excellent customer service.		
Direct: (321) 559-3069	Email: Eliud.Cruz@nafinc.com	
Diamond Supporter	Special Designations:  	

Vivienne Cunningham		
Organization/ Company Name: Preferred Real Estate Brokers		
Title: Realtor		
The Realtor that's cares my team and I help buyers and sellers to acquire the American dream finding a place to call home.		
Direct: (321) 231-8487	Email: Thecaribbeanteam@gmail.com	
Gold Supporter	Special Designations:  	

Greg Ersek		
Organization/ Company Name: Homebridge Financial		
Title: Mortgage loan originator MNLS 459751		
I have over 26 years in the mortgage business. Homebridge is a full service lender with products for everyone's needs		
Direct: (407) 592-7005	Email: Gersek@homebridge.com	

University of Florida/ IFAS Extension Central Florida Housing Education Network Professional Directory

Joseph Felder

Organization/ Company Name: U.S. Veteran Contractors

Title: Project Manager/ CEO

Affordable Home Builder that also specializes in Medium to Large Scale Home Renovations, and Roof Replacements

Direct: 407-620-4657

Email: usvcac@yahoo.com

Gold Supporter

Special Designation: 



Army Veteran
Thank you for your service

Danealle Marshall

Organization/ Company Name: First International Title (Altamonte)

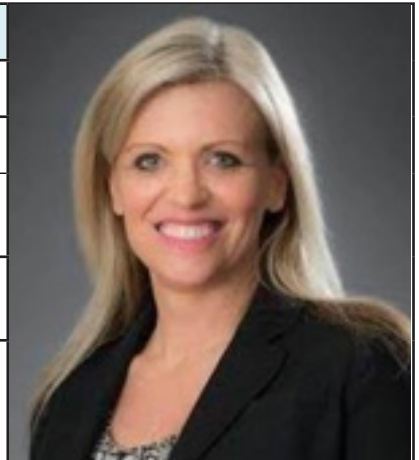
Title: Business Development Mgr./ Licensed Title Agent

2nd Generation title insurance agent with over 15 years' experience in the industry.

Direct: (407) 790-7028

Email: Danealle.Marshall@firstintitle.com

Special Designation: 



Angela Martinez

Organization/ Company Name: Fifth Third Bank

Title: Mortgage Loan Originator

I am very enthusiastic loan officer who provides excellent customer service throughout the loan origination process.

Direct: 407-724-7843



Email: Angela.martinez@53.com

Diamond Supporter



Special Designations:  








Vernon McQueen		
Organization/ Company Name: Duke Energy Florida		
Title: Low Income Weatherization Program Manager		
Program Manager - Duke Energy, former employee for the City of Sanford, and ordained Reverend @ Allen Chapel AME		
Direct: (321) 262-6564	Email: Vernon.mcqueen@duke-energy.com	
Gold Supporter	Special Designation: 	



Tara Corriveau Merritt		
Organization/ Company Name: Atlantic Home Loans, Inc.		
Title: Mortgage Loan Originator		
Born and raised in Orlando, FL, and UCF Alumni with 20 years of real estate experience. Learn more at LoansByTara.com		
Direct: (407) 388.5136	Email: Tara@LoansByTara.com	
	Special Designations:  	

Colleen Murphy		
Organization/ Company Name: AmeriCU Mortgage		
Sr. Loan Originator		
Serving the members of Credit Unions in Florida since 1986. You need not already belong to a Credit Union to qualify.		
Direct: (407) 761-4025	Email: Cmurphy@americu.com	
	Special Designation: 	




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Evelyn Perkins		
Organization/ Company Name: Fidelity Funding Mortgage Corp.		
Title: Mortgage Loan Originator		
I love meeting my clients and I am very passionate about my work. I am a problem solver and have helped so many individuals and families fulfill their dream as homeowners.		
Direct: (407) 687-8681	Email: Evelyn@goffmc.com	

Melvin Philpot		
Organization/ Company Name: Duke Energy		
Title: Program Manager		
Manager for the Neighborhood Energy Saver		
Direct:(407) 942-9332	Office: 407 942-9353	
Gold Supporter	Special Designation: 	

Ed Powell		
Organization/ Company Name: Fifth Third Bank		
Title: Area Sales Manager		
Full range of mortgage products to assist the first time homebuyer		
Direct:(828) 736 6190	Email: Edward.powell@53.com	
Diamond Supporter	Special Designation: 	


University of Florida/ IFAS Extension Central Florida Housing Education Network Professional Directory

Héctor M. Reyes, MBA		
Organization/ Company Name: New American Funding		
Title: Sales Manager Southeast Division		
Mortgage Top Producer, Bilingual, Management Experience, FHA, VA, USDA, Conventional loan proficient		
Direct: 407- 600- 9084	Email: hector.reyes@nafinc.com	
Diamond Supporter	Special Designations:  	

Todd Richards		
Organization/ Company Name: Waterstone Mortgage		
Title: Senior Mortgage Advisor		
Mortgage advisor since 2012 and going strong. UF grad of '03 and 2017 Florida Loan officer of the year for my company.		
Direct:407-645-6312	Email: Trichards@waterstonemortgage.com	
	Special Designation: 	

Joyce Sanders		
Organization/ Company Name: Florida Real Estate Properties, LLC		
Title: Broker/Owner		
Let 36 years' experience help you buy or sell your home. We are experts in First time home buyers & foreclosures.		
Direct:407-234-4680	Email: Ladyj135@cfl.rr.com	
	Special Designations: 	

University of Florida/ IFAS Extension Central Florida Housing Education Network Professional Directory

Timothy Sanders	
Organization/ Company Name: Credit Repair of Florida	
Title: Director of Operations	
A native Floridian and Graduate of the University of Central Florida I enjoy helping veterans and affordable housing candidates.	
Direct:(407)-734-FICO (3426)	Email: Tim@creditrepairofflorida.com
	Special Designation: 



Enter to Win A Room Make-Over!

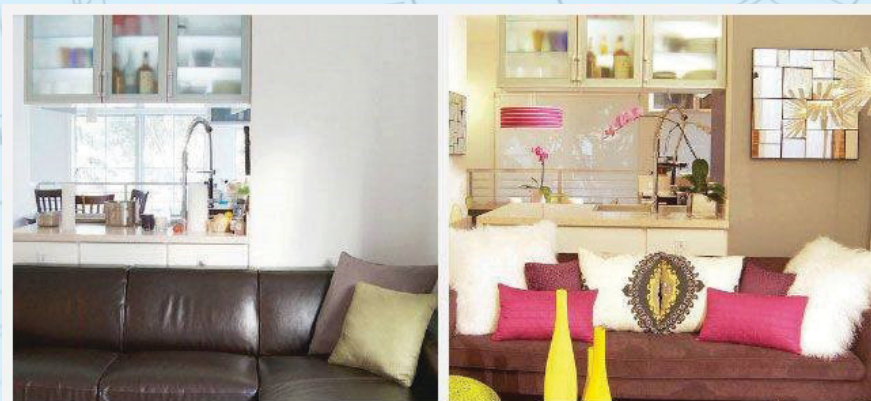
If you have attended one of UF/IFAS 8-Hour Pre-Purchase classes and you have purchased a home, we would love to hear from you! We will be choosing one make-over winner every quarter in 2018. One homeowner/family will receive a one room make-over in their home! We are so excited.



Please follow these instructions to be entered:

1. Complete a short 1-2 minute video or 1-2 paragraph letter stating your experience during the UF/IFAS Pre-Purchase class and your story of homeownership. (Picture- optional)
2. Send in a copy of your certificate and proof of homeownership.
3. Send to SPreston4@ufl.edu

We will be doing this every 3-4 months of 2018! Stay encouraged and look for the UF/IFAS Mini Make-over show!!



Before

After



UF UNIVERSITY of
FLORIDA
IFAS Extension

SEMINOLE COUNTY
FLORIDA'S NATURAL CHOICE

Leisure Services Department **Seminole County Extension Services**



Housing Education Classes

UF/IFAS Extension Seminole County is now offering Housing Education classes.

All household income must meet or be below the chart in order to participate.

Household Size	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
Max. Income	\$49,200	\$56,160	\$63,240	\$70,200	\$75,840	\$81,480	\$87,120	\$92,760

In order to participate in the class we must verify your income per the income chart. Please bring in a copy of your most recent tax returns. If you cannot provide your tax returns please bring in your last 2 pay stubs AND a recent bank statement. If you do not work please bring in the most updated proof of income that you have (Social Security, SSI, etc).

FREE HUD APPROVED PRE-PURCHASE HOME BUYER CLASS:

Come ready to learn while having lot's of fun! Guest speakers, games, door prizes, food, music and more! This HUD approved pre-purchase home buyer class meets the requirements to participate in the 1st Time Home Buyer program. The 8-hour class will go over the steps to homeownership, the different types of purchase assistance available to you and other beneficial information to help you in the home buying process. We are looking forward to seeing you all there. A light breakfast and snacks will be provided.

The following dates are in Spanish only! ¡ las siguientes fechas son en español solamente!
February 28, 2018, April 20, 2018, June 25, 2018, August 31, 2018, October 26, 2018.



DATES FOR PRE-PURCHASE HOME BUYER 2018 CLASSES:

Please note all classes are from 9 a.m. to 5 p.m. Classes in red are in Spanish.

Tuesday, January 16
Saturday, January 27
Saturday, February 10
Friday, February 23
Wednesday, February 28
Saturday, March 10

Monday, March 26
Thursday, April 12
Friday, April 20
Saturday, April 28
Saturday, May 19
Wednesday, May 30

Monday, June 11
Monday, June 25
Saturday, June 30
Saturday, July 14
Wednesday, July 25
Thursday, August 16

Saturday, August 25
Friday, August 31
Friday, September 7
Saturday, September 22
Friday, October 5
Saturday, October 20

Friday, October 26
Friday, November 2
Saturday, November 17
Saturday, December 1
Friday, December 14

Class Location: Extension Auditorium

250 W. County Home Rd. • Sanford, FL 32773

To Register for Upcoming Classes:

<https://8-hour-homebuyer-class.eventbrite.com/>

FOR MORE INFO, CONTACT: Shanika-Renee Preston, Housing Counseling Manager, UF/IFAS Seminole County Extension Services
250 West County Home Rd. • Sanford, FL • 407-665-5559 • e-mail: Spreston4@ufl.edu

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Purchase Assistance Program

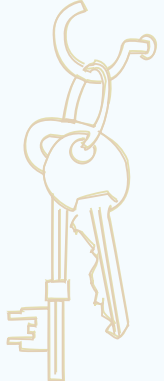


Purchase Assistance is for qualified very low, low and moderate income first time homebuyers in need of down payment, principal reduction, and closing cost assistance to purchase new or existing homes. The maximum assistance amounts are:

Very Low - \$50,000	Low Income - \$30,000	Moderate Income - \$10,000
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Applicants must, at a minimum, meet the following criteria:

- ✓ Depending on the funding source, the household must be at or below 80% or 120% of the median income level (see chart below);
- ✓ First time home buyer, the definition includes persons or households who have not owned a home or had an interest in a home during the three (3) year period immediately prior to applying for Purchase Assistance;
- ✓ Qualify for a 1st mortgage through a certified Seminole County Lender;
- ✓ Have a purchase contract on a home located within Seminole County that is either owner occupied or vacant;
- ✓ Effective March 1, 2017. Maximum Sales Price is determined on a per customer basis by customer's repayment ability. An applicant's maximum sales price may be at or below \$185,000 for existing housing and \$224,000 for new construction;
- ✓ Purchase a home that will be their primary residence;
- ✓ Must remain living in the home throughout the affordability period. The amount of assistance provided determines the length of the affordability period as follows:



Total Amount of Assistance	Affordability Period
Up to \$15,000	6 Years
\$15,001 - \$30,000	12 Years
\$30,001 - \$50,000	20 Years

Household Size	1	2	3	4	5	6	7	8
Very Low Income	\$20,450	\$23,400	\$26,300	\$29,200	\$31,550	\$33,900	\$36,250	\$38,550
Low Income	\$32,700	\$37,400	\$42,050	\$46,700	\$50,450	\$54,200	\$57,950	\$61,650
Moderate Income	\$49,080	\$56,160	\$63,120	\$70,080	\$75,720	\$81,360	\$87,000	\$92,520



If you are interested, please contact a Seminole County Certified Lender. The lender will assist applicants with the application process and submit the completed application to the Seminole County Community Development Division on the applicant's behalf.

**Seminole County Community Services Department
Community Development Division**

534 W. Lake Mary Blvd. • Sanford, FL 32773 • Phone (407) 665-2300 • www.seminolecountyfl.gov/comsrvs/commdev/



SHIP PURCHASE ASSISTANCE PROGRAM

The City of Deltona's Purchase Assistance, with Rehabilitation if applicable, is to assist eligible homebuyers with a needs based deferred payment loan to be applied as gap-financing towards down payment, closing costs, interest rate buy-down, and/or principal reduction and rehabilitation, if applicable, for the purchase of eligible housing. Eligible housing types under this strategy include existing and newly constructed homes; mobile homes are not eligible. The program is funded through federal and state grants and implemented by the Community Development Department.

Limitations on home purchase:

- Home location: The home must be located in Deltona.
- Purchase price: The maximum purchase price is \$138,000 for households with income that do not exceed 80% of **Area Median Income (AMI)**. The maximum purchase price for households with income between 81% and 120% AMI is \$225,000.

Eligibility requirements:

- Applicants must not have owned a home within the last (3) three years, filed for bankruptcy in the last 2 years or defaulted on a mortgage within the last (7) seven years preceding the application for SHIP Purchase Assistance.
- Total household annual gross income must not exceed the annual amounts, as determined by HUD and FHFC. Below are the limits for the 2016 AMI:

Household Size	Very Low	Low	Moderate
1	\$19,550	\$31,280	\$46,920
2	\$22,350	\$35,760	\$53,640
3	\$25,150	\$40,240	\$60,360
4	\$27,900	\$44,640	\$66,960
5	\$30,150	\$48,240	\$72,360
6	\$32,400	\$51,840	\$77,760

- Applicants must secure a first mortgage in the maximum amount for which they can afford with a fixed interest rate and no pre-payment penalty.
- Applicants must contribute a minimum dollar amount towards the down payment of the home according to the household income:

Very Low	Low	Moderate
\$1,000	\$1,500	\$2,000

Additional funds may be required at closing.

- Applicants must attend and complete a Homebuyer Education Counseling course provided by or approved by the City.
- Applicants who qualify for SHIP Purchase Assistance must contractually agree to all SHIP Program guidelines and the City of Deltona requirements, recapture provisions, and certify that the unit assisted will be their principal residence.





DOWN PAYMENT ASSISTANCE PROGRAM

The City of Orlando's Down Payment Assistance (DPA) Program provides assistance to qualified first-time home buyers for down payment and closing costs associated with purchasing a home. The home must be located within City limits. The amount of eligible assistance is based on the applicant's gross household income and need. All applicants must complete a pre-purchase homebuyer's HUD-approved education program and secure a first mortgage from one of our certified lenders.

APPLICANT ELIGIBILITY

- First time homebuyer (not owned a home in past three years) – exceptions are:
 - Displaced homemaker
 - Single parent
 - Former/future Parramore resident
 - City of Orlando employee
 - Teacher/school administrator
 - Public safety personnel
 (Some requirements apply to exception.)
- Able to obtain a loan commitment for a first mortgage with a fixed rate from a City of Orlando certified lender and meet the following underwriting criteria:
 - Housing expense ratio of 38% or less
 - Maximum debt-to-income ratio of 45%
 - Minimum credit score of 640
 (Exceptions may apply with strong compensating factors.)
- Complete a Home Buyer's Education Seminar by one of the City's housing counseling agencies, including a "One-On-One" session (telephone counseling is not acceptable)--see list at www.cityoforlando.net/housing.
- Provide a minimum of \$1,000 of household money (no gift or loan) toward down payment/closing costs.
- Have no more than \$7,500 of liquid assets.



HOW IT WORKS

How much income can my family make and qualify for assistance?

Income limits are based on the AVERAGE MEDIAN INCOME and are updated annually by the Florida Housing Finance Corporation, for the SHIP program, which provides funding.

2017 INCOME LIMITS

(Median Family Income: \$58,400)

HOUSEHOLD SIZE	VERY LOW 50%	LOW 80%	MODERATE* 120%
1 PERSON	\$20,450	\$32,700	\$49,080
2 PERSON	\$23,400	\$37,400	\$56,160
3 PERSON	\$26,300	\$42,050	\$63,120
4 PERSON	\$29,200	\$46,700	\$70,080
5 PERSON	\$31,550	\$50,450	\$75,720
6 PERSON	\$33,900	\$54,200	\$81,360
7 PERSON	\$36,250	\$57,950	\$87,000
8 PERSON	\$38,550	\$61,650	\$95,520

*Depending upon funding availability

Effective April 2017



PROPERTY ELIGIBILITY

- Located within the City limits of Orlando;
- New or existing single-family home (townhouse, condominium, mobile homes & trailers are not eligible);
- Property may be owner-occupied, vacant or occupied by applicant. Tenant-occupied property is not eligible;
- Homes must meet property standards for health and safety prior to release of funds;
- Size of residence must be consistent with the requirements for family size as established by local and federal codes;
- Property must have a useful life expectancy of at least 30 years;
- The sales price of new or existing eligible housing may not exceed 90% of the median area purchase price established by the U.S. Treasury Department;
- The maximum sales price (for new and existing homes) is \$259,157.

How much assistance is available?

The amount of assistance will be based on the actual need of the applicant and will be determined in consultation with the lender. The following chart shows the maximum that may be available.

INCOME LEVEL	% OF THE AREA MEDIAN INCOME	MAXIMUM SUBSIDY AMOUNT
VERY LOW	BELOW 51%	UP TO \$14,999
LOW	51% - 80%	UP TO \$10,000
MODERATE	81% - 120%	UP TO \$5,000
TEACHER PURCHASE HOME PROGRAM	81% - 120%	UP TO \$10,000
SAFETY 1ST PROGRAM	81% - 120%	UP TO \$10,000
EMPLOYER ASSISTED HOUSING	81% - 120%	UP TO \$10,000

If you are looking to buy a home through the DPA program, follow these steps:

- Complete a HUD-approved Home Buyer class, including a "One-on-One" session (telephone counseling is not acceptable);
- Contact one of the Certified Lenders listed on the City's web page: www.cityoforlando.net/housing;
- Locate a home within the City limits;
- Complete an application through the lender you have chosen and provide all required documentation;
- The lender will complete the information package and submit to the City for review and final approval;
- Applications will be processed in the order that they are received;
- Wait for the closing to be scheduled by the lender;
- Move into your new home;
- Maintain your home – mortgage payments, general upkeep, insurance, taxes and homestead exemption.

PLEASE REMEMBER:

- The home must remain the principal residence of the owner for a minimum period of 5 years (the affordability period);
- The home may not be rented or sold during the affordability period;
- The City's staff will monitor the ownership throughout the affordability period to verify up-to-date payment of homeowners insurance, mortgage and property taxes;
- A recorded mortgage and note will be placed on the property for a period of not less than five (5) years;
- All DPA packages must be submitted by the lender in person or by express mail.

The City's down payment assistance will become due and payable if the property is sold, rented, ceases to be owner-occupied, or the home is refinanced for cash-out or debt consolidation during the affordability period.

Housing and Community Development Department
 400 South Orange Avenue | P.O. Box 4990
 Orlando, FL 32802-4990
 Phone 407.246.2708 | Fax 407.246.3055
cityoforlando.net/housing

If You Believe Your Rights Have Been Violated...

- HUD or a State or local fair housing agency is ready to help you file a complaint.
- After your information is received, HUD or a State or local fair housing agency will contact you to discuss the concerns you raise.

Where to mail your form or inquire about your claim:

SEMINOLE COUNTY LOCAL OFFICE
Community Legal Services of Mid-Florida
315 Magnolia Ave.
Sanford, FL 32771
Phone (407) 322-6673 • Fax (407) 324-3868
Web site: www.clsmf.org

For Alabama, the Caribbean, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, and Tennessee:

SOUTHEAST/CARIBBEAN OFFICE
Fair Housing Hub • U.S. Dept. of Housing and Urban Development
Five Points Plaza
40 Marietta Street, 16th Floor
Atlanta, GA 30303-2808
Phone (404) 331-5140 or 1-800-440-8091
Fax (404) 331-1021 • TTY (404) 730-2654
E-mail: Complaints_office_04@hud.gov



COMMUNITY SERVICES DEPARTMENT

wants you to know that

FAIR HOUSING IS YOUR RIGHT!

IF YOU HAVE BEEN DENIED YOUR HOUSING RIGHTS...

YOU MAY HAVE EXPERIENCED UNLAWFUL DISCRIMINATION.



For More Information About
Seminole County's Community Services
Programs, Please Visit:

www.seminolecountyfl.gov/comsrvs/
or Call 407-665-2300



ARE YOU A VICTIM OF

HOUSING? DISCRIMINATION ?



INFORMATION PROVIDED BY:



COMMUNITY SERVICES DEPARTMENT



What is FAIR HOUSING?

Fair Housing refers to laws and regulations that make it illegal to discriminate on the basis of a protected class in many activities which relate to the sale, lease or rental of housing.

It is illegal to discriminate in housing based on the following:

- *Race*
- *Color*
- *National Origin*
- *Sex*
- *Religion*
- *Physical or mental disability*
- *Familial status (the presence of children under the age of 18 or a pregnant female)*

Federal and state laws protect you against housing discrimination and intimidation within the home. These laws apply to activities which include the following:

- *Renting*
- *Buying*
- *Advertising*
- *Financing*
- *Purchasing property*
- *Insurance*
- *Building accessible housing*

Harassment of a person enforcing fair housing rights is prohibited.

It may be housing discrimination if ...

- you are told the apartment is not available to inspect, but a “for rent” sign is displayed.
- the owner tells you that your children must have separate bedrooms.
- the manager takes your application and promises to call you, but your phone never rings.
- you have a service animal (such as a guide dog) and you are told “No pets allowed.”
- the landlord explains why another place would be better for you.
- the real estate agent steers you away from the neighborhood you requested.
- your condo or homeowners association won't let you make physical modifications to your unit to meet your disability.
- you are told that all first floor units are rented and children aren't allowed on upper floors.
- a lender imposes different terms and conditions on a mortgage loan (such as interest rates or application procedures).

What to do if you experience housing discrimination.

- Keep a written record of all attempted and actual contacts and conversations with the manager, landlord, owner, real estate agent, loan officer, mortgage officer, insurance agent and others involved.
- Keep all documents, including leases, receipts, applications, letters of denial and other materials related to the discrimination.
- You should contact the:
HUD Housing Discrimination Hotline
1-800-669-9777
For the hearing impaired, please call TTY 1-800-927-9275
e-mail: fheowebmanager@hud.gov

To file your complaint online, go to www.hud.gov/fairhousing



For more information, please visit the U.S. Department of Housing and Urban Development Web site: www.hud.gov/fairhousing



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 \$143,000. 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
30% of AMI	Not to exceed \$ 35,000.00	\$ 5,000.00
50% of AMI	20% of purchase price, not to exceed \$25,000.00	\$ 3,000.00
80% of AMI	20% of purchase price, not to exceed \$20,000.00	\$ 3,000.00
120% of AMI	20% of purchase price, not to exceed \$15,000.00	\$ 3,000.00

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.

Revised August 2017

WHAT IS THE DOWN PAYMENT ASSISTANCE PROGRAM?

The Down Payment Assistance Program provides funding to eligible first time homebuyers to purchase a new or existing home. Funding may be used for qualified closing costs and down payment associated with purchasing a home.

WHO QUALIFIES?

First Time Home Buyers:

A person who has not owned a home in the past three years. Exceptions are made for displaced homemakers.

Income cannot exceed program income limits (see Income Guidelines Chart).

Income Guidelines Chart

Your annual income must fall within the categories below:

HOUSEHOLD SIZE	VERY LOW	LOW	MODERATE
	(50% OF MEDIAN)	(80% OF MEDIAN)	(120% OF MEDIAN)
1	\$20,450	\$32,700	\$49,080
2	\$23,400	\$37,400	\$56,160
3	\$26,300	\$42,050	\$63,120
4	\$29,200	\$46,700	\$70,080
5	\$31,550	\$50,450	\$75,720
6	\$33,900	\$54,200	\$81,360
7	\$36,250	\$57,950	\$87,000
8	\$38,550	\$61,650	\$92,520

- Provide the greater of \$1,000 or 1.75% of sales price towards down payment and closing costs.
- Have a loan commitment for first mortgage.
- Have a minimum credit score of 640.
- Residency in Orlando Metropolitan Statistical Area (Orange, Osceola, Seminole or Lake County) within the last 12 months.
- Must have legal right to permanently reside in the United States.

Down Payment Assistance Program for First Time Homebuyers

You may be eligible for up to \$30,000 down payment assistance



ELIGIBLE PROPERTIES

- Single Family homes, condominiums, townhouses, modular homes located in Orange County, but outside the city limits of Orlando.
- Maximum sales price for new and existing is \$200,000.
- Mobile Homes are not eligible.

HOW DO I GET STARTED?

1. Attend an approved Homebuyers Educational Seminar.

To register contact one of the following agencies:

ClearPoint Counseling Solutions	1-866-916-9106	H.A.N.D.S. 407-447-5686 (OPTION 4) ENGLISH 407-447-5686 (OPTION 2) SPANISH Website: http://www.cflhands.org
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2. Contact a lending institution to obtain a loan commitment and be qualified for a first mortgage.
3. Find a home priced within the program sales price limits and within your pre-approved loan amount.
4. Have your lender complete your home purchase loan package and forward it to the Housing and Community Development Division.

LOAN CONDITIONS AND REPAYMENT

- Assistance up to \$30,000 may be provided.
- Homebuyers must attend a pre and post purchase homebuyer seminar.
- Orange County's Down Payment Assistance must be repaid if the property is sold, rented or refinanced without prior approval of Orange County or ceases to be occupied by the borrower during the lien period.
- 10 year deferred loan.

For additional information about the **Down Payment Assistance Program** contact Orange County Housing and Community Development Division:

525 East South Street, Orlando, Florida 32801

Telephone: 407-836-5150, Fax: 407-836-5197

Website: <http://www.orangecountyfl.net/NeighborsHousing/HomebuyerDownPaymentAssistance.aspx>





Florida Housing
 Homeownership Programs

Florida Housing's Homebuyer Programs

offer qualified homebuyers 30-year, fixed-rate first mortgage loans. The loans are originated by trained and approved participating lenders, and are available in all 67 counties throughout the state. The Program is offered to borrowers who are purchasing a primary residence, meet program income & purchase price limits, can qualify for a first mortgage loan, and who successfully complete a homebuyer education course. Downpayment assistance is only available to borrowers when using a Program first mortgage loan.

Florida First & Military Heroes Government Loan Programs

are government (FHA, VA, USDA-RD) first mortgage loans. Veterans and active duty military personnel utilizing the Military Heroes Loan qualify for a reduced first mortgage interest rate. Veterans do not have to be first time homebuyers.

Florida HFA Preferred & HFA Preferred PLUS Conventional Loan Programs

are conventional (Fannie Mae only) first mortgage loans. These programs offer greatly reduced mortgage insurance costs when compared to FHA loans.

The Florida Assist Loan Program is a downpayment assistance program that is provided in the form of a 0% percent interest second mortgage. There are no monthly payments made but the loan will become due when the first mortgage is satisfied or the borrowers no longer occupy the home as their primary residence.

The HFA Preferred PLUS Grant is a downpayment assistance program that provides qualified borrowers with a percentage of the purchase price of their home in the form of a non-repayable grant and is only available with a HFA Preferred PLUS Loan.

Mortgage Credit Certificate (MCC) Program provides qualified first time homebuyers with an Annual Federal Tax Credit that can be applied against their federal tax liability each year. With a MCC, the homeowner may claim a

dollar-for-dollar reduction of income tax liability thereby reducing the amount of federal taxes owed. The credit is capped at \$2,000 annually but can be taken each year the borrowers occupy the home as a primary residence and pay mortgage interest on the initial first mortgage loan. The MCC is generally paired with a participating lender's first mortgage loan and must be issued at the same time that the mortgage loan is closed.

For more information on income and purchase limits in your county or for a list of approved loan officers, please visit our website at www.floridahousing.org.

