



The City of Deltona's Home Owner Occupied Repair Program



What is the Owner Occupied Rehabilitation Program?

This program is implemented by the City of Deltona to assist eligible homeowners with necessary code, health and safety repairs. The Program is implemented by the City through federal & state grants.

Is your home in need of repairs for?

- ◆ Failing septic system?
- ◆ Plumbing Problems?
- ◆ Roof Leaks?
- ◆ Broken doors, windows or screens?
- ◆ Any other Code, health & safety issues?

Loan Terms

This is a second mortgage deferred payment, zero interest, forgivable loan for a term of up to 15 years. Applicants are only entitled to the least amount possible award for which they are qualified for.

The minimum affordability period is: 15 years assistance—\$0- \$40,000

The maximum award is \$40,000

You will be required to pay the loan back should you sell, rent, stop living in the house or obtain additional liens on the property prior to the end of the 15 years.

You are eligible if:

- ◆ You have reside in your home for over 1 year.
- ◆ You meet income requirements.
- ◆ You are a resident of the City of Deltona.
- ◆ You have clear title to your home.
- ◆ Your mortgage payment is current.
- ◆ Your property taxes are paid to date.
- ◆ You reside in your home year-round.

2019 Maximum Income Limits & Assistance

Household Size	Very Low	Low
1	\$21,450	\$34,300
2	\$24,500	\$39,200
3	\$27,550	\$44,100
4	\$30,600	\$48,950
5	\$33,050	\$52,900
6	\$35,500	\$56,800



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