



CITY OF DELTONA  
 PLANNING AND DEVELOPMENT SERVICES  
 COMMUNITY DEVELOPMENT  
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## OWNER OCCUPIED REPAIR PROGRAM

The City of Deltona's Housing Program has created the Owner Occupied Repair Program to assist low income homeowners with needed repairs.

If your household income is at or below the Annual Income Limit for your family size, and the value of the property, plus the cost of improvements does not exceed \$237,031; we may be able to help you with repairs to your home.

The Home Repair Program provides funding for repairs to eligible owner-occupied homes to correct code deficiencies and/or health and safety issues that pose an immediate threat to the safety of the residents.

The program focuses on worst-case needs, very-low-income households, seniors, and housing retrofit for the disabled.

Awards are limited to \$25,000 per household.

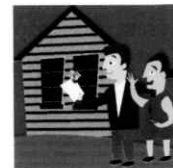
All applicants are required to comply with federal, state, and city regulations, including repayment of funds, if you sell your house within the required repayment period.

### Maximum Household Annual Income Limits

Household Size	Income Limit
1	\$30,900
2	\$35,300
3	\$39,750
4	\$44,150
5	\$47,700
6	\$51,200
7	\$54,750
8	\$58,300

### You are eligible if:

- ✚ You meet income requirements.
- ✚ You are a resident of the City of Deltona.
- ✚ You have clear title to your home.
- ✚ Your mortgage payment are paid to date, if applicable
- ✚ Your property taxes are paid to date.
- ✚ You reside in your home year-round.



### Is your home in need of repairs for:

- ✚ Failing septic system?
- ✚ Electrical problems?
- ✚ Plumbing problems?
- ✚ Roof leaks?
- ✚ Water damaged walls or floors?
- ✚ Structural deficiencies?
- ✚ Bathroom and kitchen damage?
- ✚ Broken doors, windows or screens?
- ✚ Improving accessibility for persons with disabilities?
- ✚ Any other health and safety issues?



*The City of Deltona's Housing Program may be able to help!*

### Loan Terms

Awards are provided in the form of a zero interest (0%) deferred payment loan for the following 5 and 10 year terms based on the amount of the loan:

- \$1.00 – \$14,999 = 5 year repayment term
- \$15,000 – \$25,000 = 10 year repayment term

The full amount of the loan or any remaining percentage becomes due and payable to the City if any of the following occurs:

- ✚ homeowner sells, transfers, or disposes of the property by any means, including bankruptcy;
- ✚ homeowner no longer occupies the home as their principle residence;
- ✚ homeowner dies, or survivor dies; or
- ✚ homeowner refinances first mortgage.

However, income eligible heirs may assume the outstanding debt.



This program is a first come, first complete served. There are limited funds and restrictions apply. This program is open to all without regard to race, color, sex, handicap, religion, familial or marital status, or national origin.