



DUNLAWTON SQUARE

3813 S. Nova Rd., Unit #103
Port Orange, FL 32127
386-257-9950
Contact ReStore for hours.

ReStores are home improvement outlets that provide additional funding for Habitat’s homebuilding program while offering incredibly priced items to the public and diverting usable items from our landfills.

By shopping at the ReStore, you not only help make a difference in our community, you just might find that perfect treasure to complete your “special project”. Donations of building materials, furniture, and household goods are always welcomed. Call to arrange for pickup.



Equal Housing Opportunity

We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, family status or national origin.

**Habitat for Humanity
of Greater Volusia County, Inc.**

ADMINISTRATIVE OFFICE
**1030 W. International Speedway
Blvd.**
2nd Floor
Daytona Beach, FL 32114
386-257-9950/Fax: 386-257-4980
www.habitatgvc.org

Darlene Wolfson

Director of Homeowner Services
Homeownerservices@habitatgvc.org

Lori M. Gillooly, Chief Executive Officer

Jeffrey P. Beck, President
HFH of GVC Board of Directors

Habitat for Humanity of GVC gratefully acknowledges the generous donation of office and meeting space provided by *Fifth Third Bank*. We **thank them for their** ongoing support of the Habitat for Humanity mission.



A Florida Affiliate of
Habitat for Humanity International
Since 1986

**AFFORDABLE
HOME OWNERSHIP
PROGRAM**



Serving the following communities:

**Daytona Beach, Debary, Deltona,
Enterprise, Holly Hill, Orange City,
Ormond Beach, Osteen, Port Orange and
South Daytona.**

Building Houses, Building Lives
Building Communities, Building Hope

Habitat for Humanity of Greater Volusia County, Inc. has been a locally run Florida affiliate of [Habitat for Humanity International](#), a nonprofit, ecumenical Christian housing organization, **since 1986**. Habitat for Humanity works to build or restore affordable homes in partnership with people who present need, ability to pay, and willingness to partner with the affiliate. The homes **are sold at no profit**.

Start your journey by first reviewing the **three criteria** for the HFH of GVC Home Ownership Program.

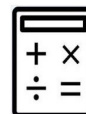
1. Need

You may be considered for a Habitat home if your present housing is not adequate, and if you are unable to obtain home ownership through other conventional means. Lack of adequate housing may include major structural problems with the present housing, overcrowding, housing meant to be temporary, or undue housing burden (more than 35% percent of your monthly income currently spent on housing).

Applicants must have been living in one of the following cities for the past 12 months: Daytona Beach, Daytona Beach Shores, Debary, Deltona, Enterprise, Holly Hill, Orange City, Ormond Beach, Osteen, Ponce Inlet, Port Orange or South Daytona .



2. Ability to Pay



Since you will **purchase** your home from Habitat, you must show a consistent pattern of meeting current financial obligations. This will demonstrate your ability to meet the monthly payment based on the cost of your house and your income. This payment will include the mortgage payment, the payment for real estate taxes, homeowner's insurance, and a termite bond. We will help you determine if this payment will allow you to meet all of your other financial obligations and expenses.

Your total income must be at least 40% (or slightly higher) but no more than 80% of the median family income adjusted for family size. The income requirements are adjusted annually to reflect HUD median income guidelines.

During the application process, you must be willing to openly discuss your financial situation with a member of Habitat Staff.

3. Willingness to Partner

If approved by the HFH of Greater Volusia County Homeowner Selection Committee and the Board of Directors, you will become a "Homeowner Candidate". A Homeowner Candidate must complete service hours or "sweat equity" **before** becoming a homeowner.

Sweat equity may include assisting at Habitat events, working in the Habitat ReStore, and helping build your home and the Habitat homes of others.



Construction tasks may include laying sod, painting, cleaning, basic construction and helping volunteers. Your family and friends may contribute hours by volunteering time put in on your behalf.

Homeowner Candidates maintain an on-going relationship with staff through case management support and classes. Classes are free and count toward your sweat equity hours. Class topics include financial literacy, credit counseling, home maintenance, community resource education, and various aspects of homeownership

Once you become a homeowner, you will be responsible for maintenance and repairs of your house.

Applicants must meet all 3 criteria.

To learn more about the HFH of GVC affordable Home Ownership Program, contact :

Director of Homeowner Services

**HABITAT FOR HUMANITY OF
GREATER VOLUSIA COUNTY, INC.**

Telephone: 386-257-9950 or email
homeownerservices@habitatgvc.org

