



The Florida Senate

Local Funding Initiative Request

Fiscal Year 2026-2027

LFIR # 2003

1. Project Title

Habitat for Humanity of Greater Volusia County - Legacy Woods Affordable Homeownership

2. Senate Sponsor

Tom Wright

3. Date of Request

12/10/2025

4. Project/Program Description

Habitat for Humanity of Greater Volusia County provides opportunity for affordable homeownership through construction and providing a zero-interest mortgage for each home built with local individuals and families who complete an objection application process. We have served the community since 1986 building homes and providing more than 200 families with zero-interest mortgages and well-constructed homes.

Legacy Woods is our first development and will provide 40 homes for affordable homeownership at build-out. This project request is for the funding of the foundation, block work, and roof trusses for twenty homes in Phase 2. The request is for \$400,000 for 20 homes. Local donations, grant monies and recycled mortgage payments will fund the match of \$3,600,000 which is the balance of the funds needed to fully build the twenty homes. Approximately 65 individuals will immediately be served by this request - however, their mortgage payments will be recycled to build more homes.

5. State Agency to receive requested funds

Department of Commerce

State Agency contacted?

No

6. Amount of the Nonrecurring Request for Fiscal Year 2026-2027

Type of Funding	Amount
Operating	0
Fixed Capital Outlay	400,000
Total State Funds Requested	400,000

7. Total Project Cost for Fiscal Year 2026-2027 (including matching funds available for this project)

Type of Funding	Amount	Percentage
Total State Funds Requested (from question #6)	400,000	10%
Matching Funds		
Federal	0	0%
State (excluding the amount of this request)	0	0%
Local	0	0%
Other	3,600,000	90%
Total Project Costs for Fiscal Year 2026-2027	4,000,000	100%

8. Has this project previously received state funding?

No

If yes, provide the most recent instance:

Fiscal Year (YYYY-YY)	Amount		Specific Appropriation #	Vetoed
	Recurring	Nonrecurring		

9. Is future-year funding likely to be requested?

No

a. If yes, indicate nonrecurring amount per year.



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b. Describe the source of funding that can be used in lieu of state funding.

Complete questions 10 and 11 for Fixed Capital Outlay Projects

10. Status of Construction

a. What is the current phase of the project?

☐ Planning ☐ Design ☒ Construction ☐ N/A

b. Is the project "shovel ready" (i.e permitted)?

Yes

c. What is the estimated start date of construction?

09/01/2026

d. What is the estimated completion date of construction?

12/31/2028

e. What funding stream will be used for ongoing operations and maintenance of the project?

Habitat has a steady stream of income from monthly donors and mortgage payments. All Homeowners are provided a Zero-Interest mortgage at the time of the house sale. Homeowners build equity as they pay their mortgage monthly, Habitat uses the payments to build more homes. We have also developed strong financial support in the form of donations and grants for the house construction and have those funds ready to match this appropriations request.

11. List the owners of the facility to receive, directly or indirectly, any fixed capital outlay funding. Include the relationship between the owners of the facility and the entity.

Habitat for Humanity of Greater Volusia County is both the owner and the entity. We are a 501 (c) (3) non-profit as defined by the Internal Revenue Service. Habitat for Humanity of Greater Volusia County is also the General Contractor and Bank providing a zero-interest mortgage to each new Habitat homeowner.

12. Details on how the requested state funds will be expended

Spending Category	Description	Amount
Administrative Costs:		
Executive Director/Project Head Salary and Benefits		0
Other Salary and Benefits		0
Expense/Equipment/Travel/Supplies/Other		0
Consultants/Contracted Services/Study		0
Operational Costs		
Salary and Benefits		0
Expense/Equipment/Travel/Supplies/Other		0
Consultants/Contracted Services/Study		0
Fixed Capital Construction/Major Renovation:		
Construction/Renovation/Land/Planning Engineering	Site Work, Slab Steel, Slab Concrete, Block-material Masonry, Casts & Steel Masonry, Lintel Masonry, and Roof Trusses	400,000
Total State Funds Requested (must equal total from question #6)		400,000



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13. Program Performance

a. What specific purpose or goal will be achieved by the funds requested?

The goal will be the completion of twenty (20) affordable, well-constructed, sustainable homes at HFH of GVC's first development, Legacy Woods. The local funding request will provide 10% of the costs - paying for the site work, foundation, block work, and roof trusses. Local donors, private grant funding, and the recycled mortgage payments (HFH of GVC provides a zero-interest mortgage for every home we build as the Homeowners pay their monthly mortgage including property taxes and homeowner's insurance HFH of GVC uses the revolving fund to build more homes) In essence, the State of FL Local Funding request will serve these initial citizens and those who follow.

b. What activities and services will be provided to meet the intended purpose of these funds?

All prospective Homeowners complete an objective application process. HFH of GVC serves those whose household income is between 40-80% of median income. Once approved for the affordable homeownership program, all Homeowner Candidates complete 300 sweat equity hours. Those hours are completed on the construction site of other homes, at our ReStore and at least 100 hours on the Homeowner Candidate's own home. All general contractor services will be provided. We are a proven affordable home builder who works with local subcontractors, local suppliers, and volunteers who help build our homes. Our construction staff consists of long-term employees with specific construction knowledge and clear understanding of our program. We build a quality-built home that will meet all Building Inspections and issued a C.O. at the finish.

c. What direct services will be provided to citizens by the appropriation project?

Program of Homeownership and Financial Literacy Classes - required to be completed prior to their taking ownership of their home.
Completed new construction with energy saving features. All appliances are included.
A zero-interest mortgage provided by HFH of GVC for no more than 30% of household income to ensure affordability for no more than 30 years.
On-going support as they transition into homeownership - a first of their extended family for most of our homeowners. An opportunity to break the cycle of generational poverty and have the stability and security of their own home. HFH of GVC also provides a scholarship program for Homeowners and their dependents living in the home. A number of our Homeowners have been able to take classes and complete education programs. A few have become Registered Nurses from their original position as a Certified Nursing Assistant.

d. Who is the target population served by this project? How many individuals are expected to be served?

Target population is individuals and families whose household income is between 40-80% of area median income. Typical employment of our Habitat Homeowners: medical field, including local hospitals, skilled nursing, and assisted living facilities. Others work in the hospitality field, manufacturing, and for the local school board in paraprofessional and school bus driver positions. These are hard-working individuals whose income and financial situation would not qualify for a conventional loan. When they apply, they are often paying between 50-70% of their income on housing. Anticipate serving an initial 65 individuals through the construction of these 20 homes, however, as they pay their mortgages HFH uses the funds to build more homes so the impact of who will be served is much higher.

e. What is the expected benefit or outcome of this project? What is the methodology by which this outcome will be measured?

A community of Habitat homes that lifts the surrounding neighborhood as Habitat homes usually do. The expected benefits to the Habitat Homeowners are stable and secure homeownership that helps them to be successful at self-sufficiency. The assurance of knowing that your mortgage payment is based on no more than 30% of household income provides for peace of mind, a reduction in stress and an opportunity for the family to improve their quality of life as well as the future of their children. Children can focus on schoolwork at home and achieve greater academic success. Homelessness is often an imminent concern when paying such a high percentage of income on housing - owning a Habitat home prevents homelessness. There is an impact to the larger community - stable workforce, more engaged citizen homeowners, property was an eyesore to the neighborhood. Those properties now maintained. Outcome is measured by the success of the mortgage, stability of the family, stability of the workforce.

f. What are the suggested penalties that the contracting agency may consider in addition to its standard penalties for failing to meet deliverables or performance measures provided for in the contract?



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HFH of GVC is committed to meeting all deliverables and performance measures. Building affordable homeownership and providing the Zero-interest mortgage are the goals of our mission. If something occurred that took the ability for us to complete this project out of our hands, we would pay the full amount back to the State of FL in addition to standard penalties we would be required to satisfy.

14. Is this project related to mitigation, response, or recovery from a natural disaster?

a. If Yes, what phase best describes the project?

- ☐ Mitigation (reducing or eliminating potential loss of life or property)
- ☐ Response (addressing the immediate and short-term effects of a natural disaster)
- ☐ Recovery (assisting communities return to normal operations, including rebuilding damaged infrastructure)

b. Name of the natural disaster (or Executive Order # for events not under a federal declaration):

15. Has the entity applied for or received federal assistance for this project?

- ☐ Yes, Applied
- ☐ Yes, Received
- ☐ No
- ☐ No, but intends to apply

a. If yes, provide the FEMA project worksheet ID#:

b. Provide the total project cost listed on the FEMA project worksheet:

16. Has the entity applied for or received state assistance for this project (other than this request)?

- ☐ Yes, Applied
- ☐ Yes, Received
- ☐ No
- ☐ No, but intends to apply

a. If yes, specify the program and state agency (ex. Local Government Emergency Bridge Loan, Department of Commerce):

17. Requester Contact Information

- a. First Name Last Name
- b. Organization
- c. E-mail Address



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d. Phone Number (386)257-9950

Ext.

18. Recipient Contact Information

a. Organization HABITAT FOR HUMANITY OF GREATER VOLUSIA COUNTY, INC.

b. Municipality and County Volusia

c. Organization Type

☐ For Profit Entity

☒ Non Profit 501(c)(3)

☐ Non Profit 501(c)(4)

☐ Local Entity

☐ University or College

☐ Other (please specify)

d. First Name LORI

Last Name GILLOOLY

e. E-mail Address LGILLOOLY@HABITATGVC.ORG

f. Phone Number (386)257-9950

Ext.

19. Lobbyist Contact Information

a. Name None

b. Firm Name

c. E-mail Address

d. Phone Number

The information provided will be posted to the Florida Senate website for public viewing if sponsored by a Senator.