

DELRAY BEACH COMMUNITY LAND TRUST OTHER PARTNERS AND AFFILIATES



Delray Beach Community Land Trust
145 SW 12th Avenue
Delray Beach, FL 33444

THE DELRAY BEACH COMMUNITY LAND TRUST NEWSLETTER



A Quarterly Newsletter of the Community Land Trust

APRIL 2022



DBCLT MISSION

CREATING HEALTHY
COMMUNITIES
THROUGH THE
PROVISION AND
PRESERVATION OF
AFFORDABLE
HOUSING FOR VERY-
LOW TO MODERATE
INCOME
HOUSEHOLDS

Delray Beach Community Land Trust
141 SW 12th Avenue
Delray Beach, FL 33444
561-243-7500 | delraybeachlandtrust.org

The City of Delray Beach and the Delray Beach Community Redevelopment Agency (CRA) are the primary sponsors of the DBCLT. Both the City and the CRA donates land to provide permanent affordable housing opportunities for very low to moderate income households.



BOARD OF DIRECTORS



Herman Stevens Jr.
President

Shelia Townsend
Vice President

Thais Sullivan
Treasurer

Nicole Elinski
Secretary

Marie Anderson

Gary Eliopoulos

Anthony Guy

Vicki Hill

Anthony Holiday, Jr.

Elton McGowan, Jr.

Dysonya Mitchell

Columbus Rollins

STAFF

Evelyn S Dobson
CEO

Gerecia Edmond
Housing Manager

Snevly Noel
Homebuyer Coordinator

Riche Blake
Administrative Assistant

ATTORNEY

David W. Schmidt, P.A.
Board Attorney

PRESERVING AFFORDABLE HOUSING

COMMUNITY FRIENDS, MEMBERS, PARTNERS AND AFFILIATES

The affordable housing crisis stems from an insufficient number of affordable housing units, despite the availability of government assisted units. Many families with low incomes in our county are cost burdened residents paying as much as \$2,400 monthly rent for a two-bedroom unit. The City of Delray and the Delray Beach CRA has developed and created initiatives such as public private partnerships and community land trust to expand housing options for very low to moderate income households.

Community redevelopment means undertaking activities or projects for the elimination and prevention of slum and blight, for the reduction or prevention of crime, and to provide affordable housing, whether for rent or sale, to low-moderate income households. The sources of funding and programs for affordable housing assistance include:

- **CDBG**-Community Development Block Grant
- **SHIP**-State Housing Initiatives Partnership Program
- **HOME**-Investment Partnership Program
- **TIF**-Tax Increment Financing Funds

All people are worthy of the provision of quality, affordable housing. Resident's value should not be measured by the amount of money they make or inherit. Value is a social construct, wherein everyone needs are addressed and everyone benefits when all groups interact with one another.

Affordable, workforce housing is hardly a new issue to Palm Beach County. The data firm Zumper-Zillow for apartments-said this month that rents rose by 37% from last year. Increases continue with no end in sight. Population growth increases demand for housing and that means property values go up and the county receives more tax revenue. It also means residents get priced out of the area.

Our ongoing stewardship goals are to:

- **Deliver** affordable housing opportunities for very low to moderate income households through ownership/lease purchase and rentals
- **Sustain** program services through collaboration to ensure access to quality housing options by expanding and retaining existing housing pool, leveraging public/private subsidies, and preventing displacement due to hardships or other economic events
- **Cultivate** affordable housing stability and Upward Mobility for the households we serve

Affordable Housing Projects (most recent and current):

- **Corey Jones Isle (Delray Beach Community Land Trust)** – produced 10 new single family 3- and 4-bedroom units, single and two-story units, priced at \$246,000-\$276,000, 1800-2300 square feet
- **Carver Square (Pulte Homes)** – will be producing 20 new single-family homes, with 5 workforce units, 3 and 4 bedrooms at \$166,110 to \$261,030, 1447-1822 square feet
- **Island Cove (Delray Beach Housing Authority)** – 60 new rental units



WE HAVE MOVED!

The CLT HAS RELOCATED TO:

141 SW 12TH AVENUE DELRAY BEACH, FL 33444



ACTIVITIES & EVENTS

COMMUNITY RESOURCE FAIR



On March 26th, The City of Delray Beach alongside multiple Partners, will be hosting a Community Resource Fair to inform residents of services available in the city.

10:00 AM - 2 PM
Location: Old School Square
51 N Swinton Ave, Delray Beach, FL 33444

****FOOD TRUCKS** available on-site
****FREE RAFFLE PRIZES**

CRAFTED ON THE AVE



THE DELRAY BEACH CRA brings to you, CRAFTED ON THE AVE! Crafted on the Ave. is a new open-air craft market created to highlight local Delray Beach small and microbusinesses that are merchants/creators of handmade products, art, and other crafts and goods.

April 2nd 1:00PM
Location: Libby Wesley Plaza
2 SW 5th Ave
Delray Beach, FL 33444

60TH DELRAY AFFAIR



Location: Atlantic Avenue in Downtown Delray Beach from NW 2nd Avenue east to the intracoastal waterway.

Dates / Times
Friday, April 8, 2022 (10:00 am – 6:00 pm)
Saturday, April 9, 2022 (10:00 am – 6:00 pm)
Sunday, April 10, 2022 (10:00 am – 5:00 pm)

Festival Features up to 500 artists and crafters featuring hand-crafted pieces of fine arts and crafts. Live music at the Old School Square beer garden and great food!

AUTHORS SPEAK



RSVP & Register at artsgarage.org

GENERATION MIXED GOES TO SCHOOL
Thu, 04/21/2022 7:00pm
Radically Listening to Multiracial Kids weaves together stories of mixed-race children and youth, teachers, and caregivers with perspectives and research from social and developmental psychology, Critical Mixed Race Studies, and education.

DARK MATTERS
by Simone Browne
Thu, 06/16/2022 7:00pm
Browne locates the conditions of blackness as a key site through which surveillance is practiced, narrated, and resisted.

SNAP AT THE GREENMARKET



The NEW Snap (Supplemental Nutrition Assistance Program) at the Delray Beach GreenMarket is the only GreenMarket in Palm Beach County that is part of this program!
Open from Oct-May
9:00 am - 2PM
Location Old School Park

ART & JAZZ ON THE AVE



May 25, 2022, From 6:00 PM – 9:00 PM
Stroll the SOFA neighborhood in a closed street style format, experience live music, art, culture, and special promotions by retailers and merchants. Location: (South of Atlantic Ave.)- SE 3rd Ave. From E Atlantic Ave. To SE 2nd St.
FREE AND FUN FOR ALL AGES

MANAGEMENT & PROJECTS



PALM MANOR APARTMENTS



WORKFORCE HOUSING DEVELOPMENT

DBCLT PORTFOLIO

92

Owned single family units and Townhomes

1

Under Construction (215 NW 8th Ave.)

2

In Permitting (246 & 248) NW 8th Ave.

6

Vacant Lots Future Single Family Homes

6

Owned Rental Units (0 Vacancy)

37

Non-owned Rental units managed (0 Vacancy)

HOUSING DEVELOPMENT



COREY JONES ISLE - Ten (10) units sold

Single Story Units - 3 Bedrooms, 2 Baths 1,833 total square feet
 Sale price \$246,500.00

Two-Story Units 4 Bedrooms, 2 1/2 Baths 2,333 total square feet
 Sale price \$278,700.00



OTHER DEVELOPMENT PROJECTS:

- 21 SW 13th Ave -Vacant lot, development not yet assigned
- 129 NW 4th Ave – Vacant lot, development not yet assigned
- 102 & 1311 NW 14th Ave—Vacant lots, development not yet assigned
- 215 NW 8th Ave – King III Model-3BR, 2Bath, 1 Car Garage, Covered Patio, 1890 square feet (Purchase & Sale contract executed)
- 246 NW 8th Ave – Commodore Model-4BR, 2Bath, feet (Purchase & Sale contract executed)
- 248 NW 8th Ave – Commodore, 3BR, 2Bath, feet (Purchase & Sale contract executed)
- Southridge Rd., Zeder—Vacant lot (not buildable) infrastructure improvements needed
- 308 SW 3rd Street—Vacant lot, development not yet assigned

COMING SOON:

- SW 13th Ave.
- NW 14th Ave.
- SW 3rd St.

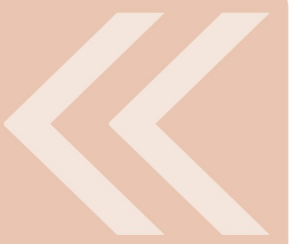
REGULAR MEETINGS



DELRAY BEACH COMMUNITY LAND TRUST REGULAR BOARD OF DIRECTORS MEETING

Third Thursday of every month at 6:00 pm
 More info: delraybeachlandtrust.org

Office Closed
 May, 30th
 Memorial Day



DELRAY BEACH CRA REGULAR BOARD MEETINGS

Fourth Tuesday of every month at 4:00 pm
 Arts Warehouse -In-person or online
 More info. delraycra.org



CITY OF DELRAY BEACH COMMISSION MEETING

First & Third Tuesday of every month at 4:00 pm
 In-person or online
 More info. delraybeachfl.gov



GROUND LEASE INFORMATION



ARTICLE 6: Taxes and Assessments

6.1 HOMEOWNER IS RESPONSIBLE FOR PAYING ALL TAXES AND ASSESSMENTS: Homeowner shall pay directly, when due, all taxes and governmental assessments that relate to the Home and the Leased Land (including any taxes relating to the CLT's interest in the Leased Land).

6.2 CLT WILL PASS ON ANY TAX BILLS IT RECEIVES TO HOMEOWNER: In the event that the local taxing authority bills CLT for any portion of the taxes on the Home or Leased Land, CLT shall pass the bill to Homeowner and Homeowner shall promptly pay this bill.

6.3 HOMEOWNER HAS A RIGHT TO CONTEST TAXES: Homeowner shall have the right to contest the amount or validity of any taxes relating to the Home and Leased Land. Upon receiving a reasonable request from Homeowner for assistance in this matter, CLT shall join in contesting such taxes. All costs of such proceedings shall be paid by Homeowner.

6.4 IF HOMEOWNER FAILS TO PAY TAXES, CLT MAY INCREASE LEASE FEE: In the event that Homeowner fails to pay the taxes or other charges described in Section 6.1 above, CLT may increase Homeowner's Lease Fee to offset the amount of taxes and other charges owed by Homeowner. Upon collecting any such amount, CLT shall pay the amount collected to the taxing authority in a timely manner.

6.5 PARTY THAT PAYS TAXES MUST SHOW PROOF: When either party pays taxes relating to the Home or Leased Land, that party shall furnish satisfactory evidence of the payment to the other party. A photocopy of a receipt shall be the usual method of furnishing such evidence.



HOME BUYER CORNER



HOME BUYER QUALIFICATIONS:

- Must be a 1st time Homebuyer or have not owned a home in three years
- Must meet mortgage lenders credit criteria score of (640) or better
- Down payment is required for purchase
- Must be a US citizen or Permanent Resident
- Must attend a 8 hour first time homebuyer course

Income caps as of 4/1/2021 for purchase based upon AMI (Area Median Income)

- 140% High Moderate (household size of 4, (\$119,840))
- 120% Moderate (household size of 4, (\$102,720))
- 80% Low (household size of 4, (\$68,500))
- 50% Very Low (household size of 4, (\$42,800))



First Time Homebuyer Course

Urban League of Palm Beach, www.ulpbc.org

Address: 1700 N. Australian Ave. West Palm Beach, FL 33407

Phone number: (561) 833-1461

When Classes Are Held: (Call to confirm dates and time)



Consolidated Credit
5701 W. Sunrise Blvd, Ft. Lauderdale, FL 33313
Phone number: 954-377-9077
Website: consolidatedcredit.org

Debt Helper
1325 N. Congress Ave. #201
West Palm Beach, FL 33401
Phone number: 561-472-8000
Website: debthelper.com



Assistance for families and individuals by providing financial solutions through counseling in the areas of budgeting, credit, and debt management.

INFORMATION CORNER



- Visit mydelraybeach.com or discover.pbcgov.org for updated information and other links for rental assistance.
- Please contact your mortgage lender, auto financing provider, and all other creditors regarding loss of income.
- Contact your landlord as soon as possible regarding loss of income.
- Stay in tune with what is happening with our local government-Visit mydelraybeach.com for schedule of commission meetings and other information.
- Visit delraycra.org for scheduled meetings and community information.



- Is the eye of a lender and/or company. Many use a credit score to determine your ability to pay off debt.
- Your credit reports contain information about your history with loans, credit cards and credit lines. A pattern of late or missed payments makes you less creditworthy.

MORTGAGE LOAN DOCUMENTS CHECKLIST:

- W2's—two years
- Pay check stubs and any other form of income
- Bank Statements—reflect spending and saving habits
- Disclosure and proof of account balances for IRA's and retirement accounts
- Tax Returns-last two years
- List of your assets
- List of your debts
- Credit Report-to determine credit score

OPENING DOORS TO AFFORDABLE HOUSING



NEWLY CONSTRUCTED HOME



215 NW 8TH AVENUE.

