

THE DELRAY BEACH COMMUNITY LAND TRUST



A Quarterly Report of the Community Land Trust

SEPTEMBER 30TH 2022

WHAT DOES HOME MEAN TO YOU?

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 donate land to provide permanent affordable housing opportunities for very low to moderate income households.



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PRESERVING AFFORDABLE HOUSING

COMMUNITY FRIENDS, MEMBERS, PARTNERS AND AFFILIATES

The word home means different things to different people.

To some, it's simply the place where you are living at any given time; to others, it embodies a deeper meaning, a place where you not only live and relax, but a place where you know you are comfortable and will be accepted by those around you.

Homes are more than financial assets. They have deep emotional meaning. For those fortunate enough to have grown up in houses, they were the backdrop for childhood memories — the place you played and argued and hung artwork and marked the door jamb with pencil lines as you grew taller.

"There is pretty strong evidence that the environment in which people live is closely linked to their well-being," says Graham Rowles, a gerontology professor at the University of Kentucky. "

"We have a need for a place that is called home," he adds.

Home provides security, control, belonging, identity, and privacy, among other things. "But most of all, it's a place that provides us with a centering—a place from which we leave each morning and to which we return each evening."

There's No Place Like Home



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



MANAGEMENT & PROJECTS



DBCLT PORTFOLIO

93

Owned single family
units and Townhomes

3

Under Construction
(246 & 248)
NW 8th Ave
21 SW 13th Ave.

5

Vacant Lots
Future Single
Family Homes

6

Owned Rental Units

40

Non-owned
Rental units managed
(No Vacancies)

AFFORDABLE HOUSING DEVELOPMENT



OTHER

DEVELOPMENT PROJECTS

Updates:

- 21 SW 13th Ave -Development assigned
- 129 NW 4th Ave – Vacant lot, development not yet assigned
- 102 & 1311 NW 14th Ave—Vacant lots, development not yet assigned
- Southridge Rd., Zeder—Vacant lot (not buildable) infrastructure improvements needed
- 308 SW 3rd Street—Vacant lot, development not yet assigned



HOMEBUYER CORNER



HOMEBUYER QUALIFICATIONS:

- Must be a 1st time Homebuyer or have not owned a home in three years
- Must meet mortgage lenders credit criteria
- 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 4/1/2022 for purchase based upon AMI (Area Median Income)
- 140% High Moderate (household size of 4, (\$128,800))
- 120% Moderate (household size of 4, (\$110,400))
- 80% Low (household size of 4, (\$73,600))
- 50% Very Low (household size of 4, (\$46,000))

First Time Homebuyer Course

Urban League of Palm Beach,
ulpb.org

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

(561) 833-1461

Call to confirm dates and time
when classes are held:

Credit Counseling

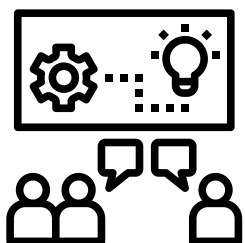
Assistance for families and individuals by providing financial solutions through counseling in the areas of budgeting, credit, and debt management.

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



INFORMATION CORNER



Consolidated Credit Workshops

Consolidated Credit is ready to welcome October with their interactive calendar, full of FREE and practical financial knowledge. Please feel free to share it with your family and friends.

Please reach out to Giovanna Gilliotti, Community Outreach Manager at ggilliotti@consolidatedcredit.org if you have any questions.

October 5th | 6:00 PM

Budgeting, Savings and Credit for Homeownership

October 12 | 1:00 PM

Give Yourself some Credit without Adding any Debt

October 26 | 6:00 PM

Pathway to Homeownership Orientation

Credit Worthiness

- 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



2022

Florida Housing Conference Highlights

Tuesday August 30th

Orlando



The Florida Housing Coalition's 2022 Annual Statewide Affordable Housing Conference



Wealth Building Through Community Land Trusts

Community Land Trusts for homeownership are an alternative to renting. One of the primary purposes of CLT for homeownership is to help the household to build wealth. But not everyone sees it that way. Evelyn Dobson CEO/ Founder of the Delray Beach Community Land Trust (DBCLT) was a keynote speaker and spoke on CLTs and actual CLT homeowners as to how CLT homeownership helps to build wealth. This is particularly true for historically marginalized households who have been denied the wealth building opportunities from homeownership that has been enjoyed by white households for generations.

Tyler Merritt
Book Signing
I Take My Coffee Black

Conference Opening
Speaker

GROUND LEASE INFORMATION



ARTICLE 7: The Home

7.1 HOMEOWNER OWNS THE HOUSE AND ALL OTHER IMPROVEMENTS ON THE LEASED LAND:

All structures, including the house, fixtures, and other improvements purchased, constructed, or installed by the Homeowner on any part of the Leased Land at any time during the term of this Lease (collectively, the “Home”) shall be property of the Homeowner. Title to the Home shall be and remain vested in the Homeowner. However, Homeowner’s rights of ownership are limited by certain provisions of this Lease, including provisions regarding the sale or leasing of the Home by the Homeowner and the CLT’s option to purchase the Home. In addition, Homeowner shall not remove any part of the Home from the Leased Land without CLT’s prior written consent.

7.2 HOMEOWNER PURCHASES HOME WHEN SIGNING LEASE: Upon the signing of this Lease, Homeowner is simultaneously purchasing the Home located at that time on the Leased Land, as described in the Deed, a copy of which is attached to this Lease as Exhibit: DEED.

7.4 HOMEOWNER MAY NOT ALLOW STATUTORY LIENS TO REMAIN AGAINST LEASED LAND OR HOME:

No lien of any type shall attach to the CLT’s title to the Leased Land. Homeowner shall not permit any statutory or similar lien to be filed against the Leased Land or the Home which remains more than 60 days after it has been filed. Homeowner shall take action to discharge such lien, whether by means of payment, deposit, bond, court order, or other means permitted by law. If Homeowner fails to discharge such lien within the 60-day period, then Homeowner shall immediately notify CLT of such failure. CLT shall have the right to discharge the lien by paying the amount in question. Homeowner may, at Homeowner’s expense, contest the validity of any such asserted lien, provided Homeowner has furnished a bond or other acceptable surety in an amount sufficient to release the Leased Land from such lien. Any amounts paid by CLT to discharge such liens shall be treated as an additional Lease Fee payable by Homeowner upon demand.

7.5 HOMEOWNER IS RESPONSIBLE FOR SERVICES, MAINTENANCE AND REPAIRS: Homeowner hereby assumes responsibility for furnishing all services or facilities on the Leased Land, including but not limited to heat, electricity, air conditioning and water. CLT shall not be required to furnish any services or facilities or to make any repairs to the Home. Homeowner shall maintain the Home and Leased Land as required by Section 4.2 above and shall see that all necessary repairs and replacements are accomplished when needed.



REGULAR MEETINGS



***Annual Meeting was held 9/15/2022
Celebrating the 17th year of the CLT**

Congratulations

DELRAY BEACH COMMUNITY LAND TRUST REGULAR BOARD OF DIRECTORS MEETING

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



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



HURRICANE SEASON

JUNE 1ST - NOVEMBER 30TH



OUR THOUGHTS
AND PRAYERS
ARE WITH THOSE
IMPACTED BY
HURRICANE IAN.

How You Can Help

If you want to help those impacted by Hurricane Ian, here are some available resources:

Florida Disaster Fund:

The state's official private relief fund was established to assist Florida's communities as they respond to and recover during times of emergency or disaster.

Donations to the Florida Disaster Fund are made to the Volunteer Florida Foundation, a 501(c)(3) charitable organization,

You can donate online or send a check or text "DISASTER" to 20222 to make a \$10 donation.

Volunteer Florida: This state agency has several volunteer positions available to assist with Hurricane Ian recovery efforts, such as volunteering with the Red Cross or assisting with mental health services. Apply online

The Red Cross:

The Red Cross helps operate shelters for those who evacuated Hurricane Ian and will continue to provide recovery support. You can donate online or text "IAN" to 90999 to make a \$10 donation. The group is also asking for blood donors.

Food & Water Emergency Supplies:

- Recommended water supply is one Gallon per day per person. Remember, plan for at least 3 days. Store water in sealed, unbreakable containers that you are able to handle. Identify the storage date and replace every 6 months.
- Non-perishable food supplies including any special foods you require. Choose foods that are easy to store and carry, nutritious and ready to eat. Be sure to rotate them regularly.
- Include a manual can-opener you are able to use
- Remember, non-perishable food for all pets

If You Need To Evacuate:

- Coordinate with your home care provider for evacuation procedures
- Try to carpool, if possible
- If you must have assistance for special transportation, call your local officials or 211
- Wear appropriate clothing and sturdy shoes
- Take your Disaster Supplies Kit
- Lock all windows and doors in your home
- Use the travel routes specified or special assistance provided by the local officials. Don't take any shortcuts, since they may be unsafe.
- Notify shelter authorities of any need you may have. They will do their best to accommodate you and make you comfortable.

For your Medical Needs:

- First Aid Kit
- Prescription medicines: list of medications including dosage, list of any allergies.
- Extra eyeglasses and hearing aid batteries
- Extra wheelchair batteries and oxygen
- List of the style and serial numbers of
- Medical devices such as pacemakers
- Medical insurance and Medicare cards
- List of doctors, and emergency contacts
- Other needed items

Emergency Contact Information:

Palm Beach Helpline 2-1-1
American Red Cross of
Palm Beach County (561) 833-7711
Delray Beach Emergency Municipality
(561) 243-7800
PBC Emergency Management
(561) 712-6400

Sheriff Department (561) 688-3400
Building Department (561) 233-5000
Animal Control (561) 233-1200
Victim Services (561) 355-2418
Hotline (866)-891-7273
FEMA (800)-621-3362
TDD Hearing
Impaired (800)-462-7585

ACTIVITIES & EVENTS

FALL 2022

OFFICE CLOSED:
NOVEMBER 11, 24, 25, 2022

DEC 23, 26, 2022
JAN 2, 2023

hello
FALL

BLACKMER'S MARKET

Blackmer's Market is Back!
Join us on the 3rd Sunday of the month
at the Spady Museum.

11:00 AM - 4:00 PM
Location: Spady Museum
170 NW 5th Ave, Delray Beach, FL 33444

For more info visit :
www.thepeachumbrella.com

DELRAY BEACH COMEDY CLUB LIVE AT ALOFT



SUCCESSFULLY START YOUR BUSINESS (WEBINAR)

Do you dream of being your own boss? Dive into the financial realities of starting-up your own business. Learn what it takes to own your own business and discover how you can succeed.

This workshop will:

- Provide realistic financial guidance of start-up business principles.
- Discuss the decision-making processes for capital investment.
- Demonstrate how a simple decision can have substantial consequences.
- Quantify the value of planning for future financial needs

Tuesday, October 11th - 12-1 pm
Register by visiting
palmbeachcounty.score.org/workshop

FREE CONCERTS AT OLD SCHOOL SQUARE PAVILION

October 14, 2022
The Resolvers – Reggae

November 26, 2022
The Long Run – Eagles Tribute

December 9, 2022
Turnstiles – Billy Joel Tribute

All concerts will begin at 7:30pm

KIDSFEST

Get ready for a spooky night of sweets and celebrations as Delray Beach hosts Halloween with Kidsfest on October 29. There will be multiple events, including Trick or Treating on the Ave., the 60th Annual Halloween Parade, and Kidsfest. To get more information, visit DelrayBeachFL.Gov/ParksAndRecreation.

DELRAY GREENMARKET

65 premier food vendors featuring farm-to-fork produce, artisan bakers, small batch food producers local seafood, eggs, dairy, live music, cooking demos, pet friendly, gluten-free, vegan, and organic products, fresh cut flowers, plants, and other unique gourmet fare along with live musical entertainment.

27th Season Opening
Location: Front Lawn of Cornell Museum
Saturdays, October 22, - May 20, 2023
9:00am - 2:00pm
Free parking in Old School Square parking garage till 2pm

CRAFTED ON THE AVE

Open-aired craft market created to highlight local Delray Beach small and microbusinesses that are merchants/creators of handmade products, art, and other crafts and goods.

Nov. 5th, Dec. 3rd
2:00PM - 6:00PM
Location: Libby Wesley Plaza
2 SW 5th Ave
Delray Beach, FL 33444



DELRAY BEACH COMMUNITY LAND TRUST

OTHER PARTNERS AND AFFILIATES



BANK OF AMERICA



Built with Integrity and Pride



GROUNDING SOLUTIONS
NETWORK



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