

THE DELRAY BEACH COMMUNITY LAND TRUST NEWSLETTER



A Quarterly Newsletter of the Community Land Trust

DECEMBER 30, 2021



**NO
INVENTORY
GENTRIFICATION
PRICED OUT**

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
145 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



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PRESERVING AFFORDABLE HOUSING

COMMUNITY FRIENDS, MEMBERS, PARTNERS AND AFFILIATES

Ongoing Challenges

The affordable housing crisis is rolling across the country with estimates that we are about 4 million housing units short of the need while new construction is concentrated toward the top incomes.

A shortage of affordable housing in any community is a social crisis, when families can't make rent or mortgage payments, it creates a domino effect. They are in the position to make choices between a roof over their heads, their health and personal welfare. Addressing the housing demand issue with meaningful action is crucial.

It is merely the second of one hand clapping if all we do is add new housing units to the system, but do not also provide the tools necessary to put homeownership into the hands of the people who need it the most: low-to-moderate income persons, who are disproportionately people of color.

Homeownership has proven to be among the most effective multi-generational wealth creation opportunities that families can pursue. The more people who can secure reliable affordable financing for homes, the more money they can save, which they can pass onto their children, their children's children, and give everyone a better life. Tapping into the equity of a home may provide a return on your investment but it also creates additional debt.



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

Street of Dreams



**ATLANTIC PARK
SQUARE PROJECT**

SW 14th AVENUE
25 SINGLE FAMILY HOMES



**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 – **Under Construction**
- 246 NW 8th Ave — **Development assigned**
- 248 NW 8th Ave — **Development 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 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)

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

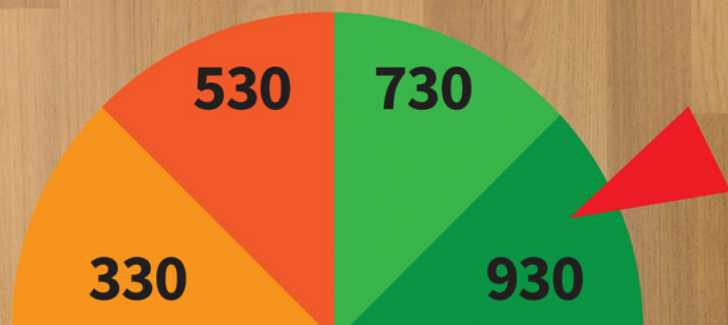
West Palm Beach, FL 33401

Phone number: 561-472-8000

Website: debthelper.com

INFORMATION CORNER

CREDIT SCORE



- 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

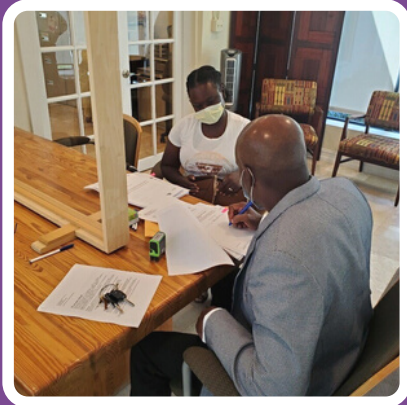


HOMEBUYER *Workshop*

Delray Beach Public Library
December 15, 2021



AT THE CLOSING TABLE



GROUND LEASE INFORMATION



ARTICLE 4: Use of Leased Land

4.1 HOMEOWNER MAY USE THE HOME ONLY FOR RESIDENTIAL AND RELATED PURPOSES: Homeowner shall use, and allow others to use, the Home and Leased Land only for residential purposes and any activities related to residential use that were permitted by local zoning law when the Lease was signed, as indicated in the attached Exhibit ZONING.

4.2 HOMEOWNER MUST USE THE HOME AND LEASED LAND RESPONSIBLY AND IN COMPLIANCE WITH THE LAW: Homeowner shall use the Home and Leased Land in a way that will not cause harm to others or create any public nuisance. Homeowner shall dispose of all waste in a safe and sanitary manner. Homeowner shall maintain all parts of the Home and Leased Land in safe, sound and habitable condition, in full compliance with all laws and regulations, and in the condition that is required to maintain the insurance coverage required by Section 9.4 of this Lease.

4.3 HOMEOWNER IS RESPONSIBLE FOR USE BY OTHERS: Homeowner shall be responsible for the use of the Home and Leased Land by all residents and visitors and anyone else using the Leased Land with Homeowner's permission and shall make all such people aware of the restrictions on use set forth in this Lease.

4.4 HOMEOWNER MUST OCCUPY THE HOME FOR AT LEAST 10 MONTHS EACH YEAR: Homeowner shall occupy the Home for at least 10 months of each year of this Lease, unless otherwise agreed by CLT. Occupancy by Homeowner's child, spouse, domestic partner or other persons approved by CLT shall be considered occupancy by Homeowner. Neither compliance with the occupancy requirement nor CLT's permission for an extended period of non-occupancy constitutes permission to sublease the Leased Land and Home, which is addressed in Section 4.5 below.

4.5 LEASED LAND MAY NOT BE SUBLEASED WITHOUT CLT'S PERMISSION. Except as otherwise provided in Article 8 and Article 10, Homeowner shall not sublease, sell or otherwise convey any of Homeowner's rights under this Lease, for any period of time, without the written permission of CLT. Homeowner agrees that CLT shall have the right to withhold such consent in order to further the purposes of this Lease.

If permission for subleasing is granted, the sublease shall be subject to the following conditions.

- a) Any sublease shall be subject to all of the terms of this Lease.
- b) The rental or occupancy fee charged the sub-lessee shall not be more than the amount of the Lease Fee charged the Homeowner by the CLT, plus an amount approved by CLT to cover Homeowner's costs in owning the Home, including but not limited to the cost of taxes, insurance and mortgage interest.

4.6 CLT HAS A RIGHT TO INSPECT THE LEASED LAND: The CLT may inspect any part of the Leased Land except the interiors of fully enclosed buildings, at any reasonable time, after notifying the Homeowner at least 24 hours before the planned inspection. No more than 2 regular inspections may be carried out in a single year, except in the case of an emergency. In an emergency, the CLT may inspect any part of the Leased Land including except the interiors of fully enclosed buildings, after making reasonable efforts to inform the Homeowner before the inspection. In the event of code violation or if the CLT has received an Intent-To-Sell Notice (as described in Section 10.4 below), then the CLT has the right to inspect the interiors of all fully enclosed buildings to determine their condition prior to the sale. The CLT must notify the Homeowner at least 24 hours before carrying out such inspection.

4.7 HOMEOWNER HAS A RIGHT TO QUIET ENJOYMENT: Homeowner has the right to quiet enjoyment of the Leased Land. The CLT has no desire or intention to interfere with the personal lives, associations, expressions, or actions of the Homeowner in any way not permitted by this Lease.

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 will be closed on:

**Martin Luther King Day
Monday, January 17th**

**Presidents Day
Monday, February 21st**



Delray Beach CRA Regular Board Meeting

**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**

ACTIVITIES & EVENTS

CRAFTED ON THE AVE



Future Market Dates:
February 5th, 2022
March 5th, 2022

The Delray Beach Community Redevelopment Agency (CRA) is kicking off Crafted on the Ave., A new open aired craft market with a Caribbean twist to be held at the Ida Elizabeth "Libby" Jackson Wesley Plaza. Featuring local and regional creators of handmade products, confections, art, and more; A Do It Yourself (DIY) station; and delicious local food and beverages.

SNAP AT THE DELRAY GREENMARKET



The NEW SNAP (Supplemental Nutrition Assistance Program) will be starting at the Greenmarket! The Delray Beach Greenmarket is the only greenmarket in Palm Beach County that is a part of this program! GreenMarket is open from Oct.- May

AUTHORS SPEAK



Authors Speak: The Impact of Race on American Society
February 10th @ 6:30 pm - 7:30pm
Free Register at
<https://artsgarage.org/event/authors-speak-the-impact-of-race-on-american-society-2/>

DELRAY BEACH FESTIVAL OF THE ARTS



Delray Beach Festival of the Arts
Saturday, January 15, 2022
10:00 AM - 5:00 PM
Sunday, January 16, 2022
10:00 AM - 5:00 PM

DELRAY BEACH OPEN



2022 DELRAY BEACH OPEN BY VITACOST.COM TICKETS NOW ON SALE
Fri, 02/11/2022 to Sun, 02/20/2022
2022 marks the 30th ANNIVERSARY of the Delray Beach Open!

ST. PATRICK'S DAY PARADE



The St. Patrick's Day Parade & Festival is coming back on
Saturday, March 12, 2022
12:00 noon - 9:00 pm



COVID-19 VACCINES AND BOOSTERS AVAILABLE!

Delray Beach Fire Rescue staff will be administering COVID-19 vaccines and boosters from 9:00 am to noon every Tuesday at Station 111, 501 W. Atlantic Ave, Delray Beach, FL. Appointments are not necessary. Vaccines and booster shots are free of charge. DBFR has Moderna and Johnson & Johnson vaccines and is currently out of Pfizer doses.

For information about COVID-19 vaccines or booster shots, such as when or which boosters are recommended, the efficacy and risks of booster shots, and related data, visit www.cdc.gov.



-HAPPY-
2022
New Year

***Wishing You A Healthy and
Prosperous New Year!
Stay Safe***



DELRAY BEACH COMMUNITY LAND TRUST

OTHER PARTNERS AND AFFILIATES



GROUNDING SOLUTIONS
NETWORK



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