

JUNE 30, 2021 | VOL. 7

# THE DELRAY BEACH COMMUNITY LAND TRUST NEWSLETTER



*A Quarterly Newsletter of the Community Land Trust.*

## WHY DOES HOME MATTER?

### 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 | [Delraylandtrust.org](http://Delraylandtrust.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 heart of our work is the creation of homes that remain affordable, providing successful homeownership opportunities for generations of low to moderate-income households. Ever-increasing housing cost has made the American Dream of homeownership unattainable for these households. As high earners from other states relocate to Palm Beach County, increased housing demand, coupled with limited inventory, are driving up costs. Locals are further being priced out of the housing market, forcing them to commute from other counties, double up with roommates or even move away.

Lasting affordability is implemented in both ownership and rental housing. It removes housing from the speculative market to provide households with stability through economic upswings and downturns. At the household level, parents with affordable, stable housing they can rely on—whether a rented or owned home—can focus on household income growth and educational success.

Stewardship, a term used by CLTs, encompasses taking care of both the buildings and the families who live there. Stewardship supports include counseling in financial literacy skills, wealth-building opportunities, and accommodations like rent and mortgage reductions in hard times.

Lasting affordability models also build in resilience at the neighborhood level by providing a safeguard against displacement caused by gentrification. The fragmentation of communities of color due to speculative investing and gentrification pressures weakens social networks and neighborhood resilience.

Land trust housing protects owners from downturns because households are not overextended; as a result, foreclosure rates for land trusts have been as much as 90 percent less than conventional home mortgages.



# MANAGEMENT & PROJECTS



PALM MANOR  
APARTMENTS

SINGLE FAMILY HOME  
DEVELOPMENT



## DBCLT PORTFOLIO

83

Owned single family  
units and Townhomes

1

Resale Unit  
203 NW 5th Ave

8

Closings Pending

8

Vacant Lots  
Future Single  
Family Homes

6

Owned Rental units  
( 1 vacancy)

37

Non-owned  
Rental units  
managed  
(3 vacancies)

# WORK FORCE HOUSING DEVELOPMENT

**COREY JONES ISLE – Ten (10) new units construction completed**

**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**



## UNITS CLOSED

1. 328 SW 7th Ave.
2. 324 SW 7th Ave.



## OTHER HOUSING DEVELOPMENT PROJECTS:

- 21 SW 13th Ave—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 – Development assigned
- 246 NW 8th Ave— Vacant lot, development not yet assigned
- Split lot for the development of Two (2) Units
- 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 and score (600 or better)
  - Require available funds equal to 5% of purchase price
  - Must be a US citizen or Permanent Resident
  - Must attend a 6 hour first time homebuyer course
- 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))
  - Income caps as of 4/1/2021 for purchase based upon AMI (Area Median Income)



### First Time Homebuyer Course

Urban League of Palm Beach,  
[www.ulpbc.org](http://www.ulpbc.org)

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

Telephone number: (561) 833-1461

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



### Consolidated Credit

5701 W. Sunrise Blvd, Ft. Lauderdale, FL 33313  
Direct: 954-377-9077

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

### Debt Helper

1325 N. Congress Ave. #201  
West Palm Beach, FL 33401



# INFORMATION



- Visit [mydelraybeach.com](http://mydelraybeach.com) or [discover.pbcgov.org](http://discover.pbcgov.org) for updated information and other links.
- Take necessary steps to stay in control of your life during the COVID-19 Pandemic recovery.
- 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](http://mydelraybeach.com) for schedule of commission meetings and other information.
- Visit [delraycra.org](http://delraycra.org) for scheduled meetings and community info.



## 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

# HURRICANE SEASON

## JUNE 1 - DECEMBER 1



In an effort to protect your safety and your property we are providing you with information that should be of assistance in the event a storm threatens our area. The information below will help you address key items that you should pay particular attention to. Following these instructions will ensure the safety of you, your family and your home.

### Food and 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

### 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

### 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.

### 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

# DELRAY BEACH COMMUNITY LAND TRUST

## OTHER PARTNERS AND AFFILIATES

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GROUNDED SOLUTIONS  
NETWORK



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