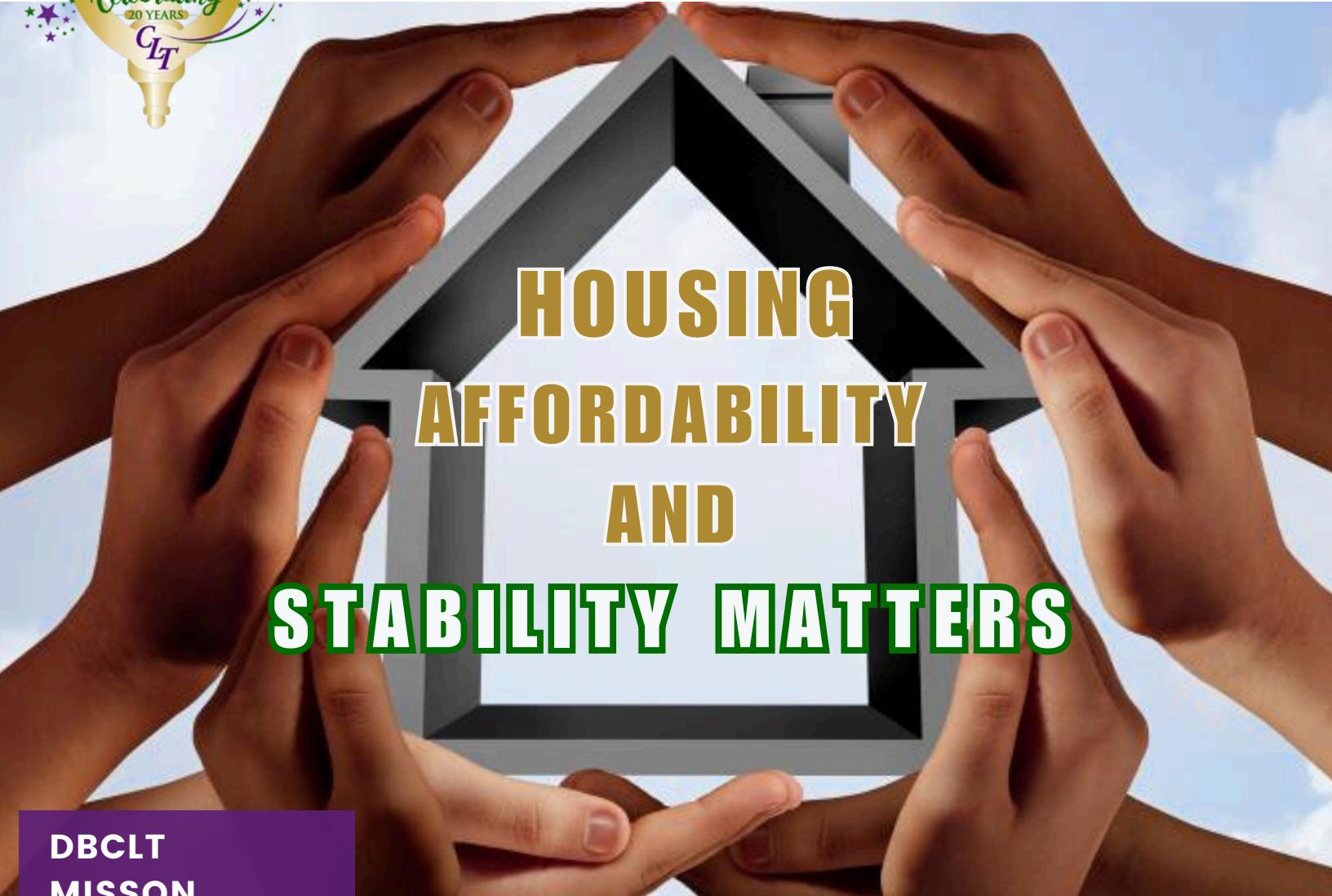




# THE DELRAY BEACH COMMUNITY LAND TRUST

*Quarterly Report, December 31<sup>st</sup> 2025*



## HOUSING AFFORDABILITY AND STABILITY MATTERS

### 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](http://delraybeachlandtrust.org)



## BOARD OF DIRECTORS



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**Gerecia Edmond**  
Housing Manager

**Snevely Noel**  
Homebuyer  
Coordinator

## ATTORNEY

**David W. Schmidt, P.A.**  
Board Attorney

# PRESERVING AFFORDABLE HOUSING

## COMMUNITY FRIENDS, MEMBERS, PARTNERS AND AFFILIATES

### **The Importance of Housing Affordability and Sustainability**

Affordable and sustainable housing is essential to the long-term stability, equity, and economic health of our communities. Community Land Trusts, Housing Authorities, Community Development Corporations (CDCs), Habitat for Humanity and all other affordable housing providers, play a critical and complementary role in ensuring that safe, quality housing remains accessible to individuals and families across a range of incomes.

**Community Land Trusts** provide a proven model for preserving long-term affordability by separating the ownership of land from the ownership of housing. This approach prevents displacement, protects public and philanthropic investment, and ensures that homes remain affordable for future generations. CLTs also promote responsible homeownership and long-term stewardship through education, resale controls, and ongoing homeowner support.

**Housing Authorities** serve as a vital safety net by providing affordable rental housing and housing assistance to low-income households, seniors, and individuals with disabilities. Through public housing, Housing Choice Vouchers, and mixed-income developments, Housing Authorities help stabilize families, reduce homelessness, and support workforce participation while maintaining compliance with federal and local housing standards.

**Community Development Corporations (CDCs)** strengthen neighborhoods by developing and rehabilitating affordable housing, revitalizing underinvested areas, and supporting economic development initiatives. CDCs address community needs holistically by combining housing with supportive services, job creation, and neighborhood improvement strategies that foster long-term community resilience.

**Habitat for Humanity** expands access to affordable homeownership by partnering with families, volunteers, and community stakeholders to build and rehabilitate homes. Through sweat equity, affordable financing, and homeowner education, Habitat empowers families to achieve stability and self-sufficiency while fostering strong community connections.

Together, these organizations advance housing sustainability by preserving affordability, maintaining housing quality, and promoting equitable community development. Sustainable housing reduces long-term costs, minimizes environmental impact, and ensures that residents can remain in their homes as neighborhoods grow and change. Stable housing also supports improved health outcomes, educational success, and economic upward mobility.

As housing costs continue to rise and supply remains constrained, the collaborative efforts of Community Land Trusts, Housing Authorities, Community Development Corporations, and Habitat for Humanity are more important than ever. Investment in these models is an investment in people, neighborhoods, and the long-term vitality of our communities.

Through strong partnerships with municipalities, counties, and state governments, these organizations help ensure that housing serves not merely as a market commodity, but as a critical foundation for community stability, economic opportunity, and inclusive growth.



# AFFORDABLE HOUSING PROGRAM IMPACT

## DBCLT PORTFOLIO

**96**

Owned single family  
units and Townhomes

**1**

Resale  
1012 NE 3<sup>rd</sup> Ave.

**1**

DBCLT Owned  
in Permitting

**4**

CRA Owned Properties  
in Permitting

**3**

Vacant Lots

**9**

Owned Rental Units  
(No Vacancies)

**40**

Non-owned  
Rental units  
(No Vacancies)

## ATLANTIC PARK SQUARE PROJECT

SW 14<sup>th</sup> Avenue  
25 Single Family Homes

*Street of Dreams*



## PALM MANOR APARTMENTS



## WORKFORCE HOUSING DEVELOPMENT



# CREATING AFFORDABLE HOUSING IN PERPETUITY



## PROJECT DEVELOPMENT UPDATES



- Southridge Rd., Zeder–Vacant lot
- 308 SW 3rd Street– Development pending, project assigned
- 129 NW 4th Ave - Vacant lot
- 124 SW 4th Ave - Vacant lot

## Four New Homes Coming Soon!

**DBCLT**  
*"Opening Doors to Affordable Housing"*

**FUTURE DEVELOPMENT:** 250/256 NW 8<sup>TH</sup>. PROJECT

**COMING SOON!**

**UPDATE**

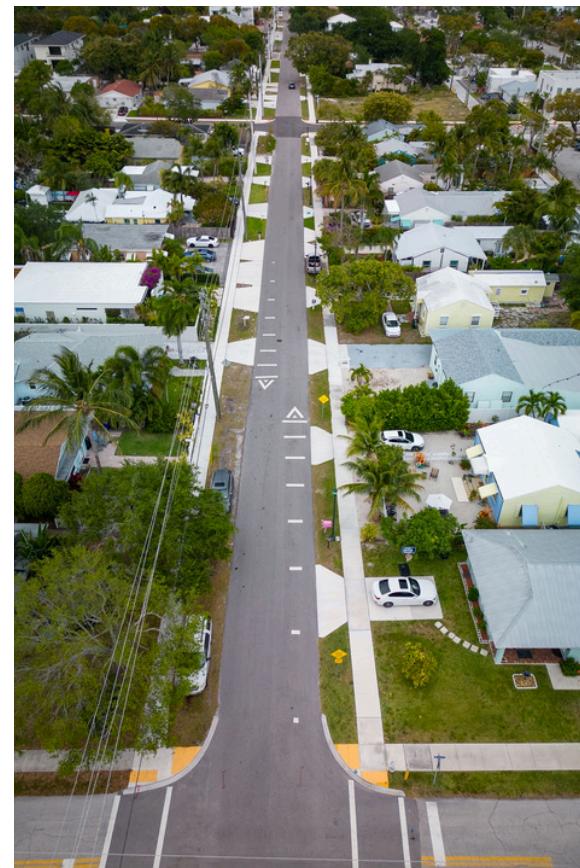
**The Royal Chateau**  
250 NW 8th Avenue, Lots 1 & 2, Dade County, Florida

**The Orchid**  
250 NW 8th Avenue, Lots 3 & 4, Dade County, Florida

**The Monarch VII**  
256 NW 8th Avenue, Lots 5 & 6, Dade County, Florida

**The Monarch VIII**  
256 NW 8th Avenue, Lots 7 & 8, Dade County, Florida

**Four New Homes  
Permit Approval Pending**



# 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 640 or higher
- 5% Down payment is required for purchase
- Must be a US citizen or Permanent Resident
- Must attend a 8 hour first time homebuyer course to secure Certificate of Completion

Effective April 1, 2025

- Palm Beach County Area Median Family Income \$111,800
- 50% Very Low household size of 4, (\$58,450)
- 80% Low household size of 4, (\$93,500)
- 120% Moderate household size of 4, (\$140,280)
- 140% High Moderate - AMI (Area Median Income) household size of 4, (\$163,660)

## First Time Home Buyer Course

Urban League of  
Palm Beach County  
ulpbc.org  
1700 Australian Ave.  
West Palm Beach, FL 33407  
(561) -833-1461

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

Call to confirm dates and times when classes are held.

## Credit Score

- 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.



## 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  
954-377-9077  
consolidatedcredit.org

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

# QUARTER HIGHLIGHTS



(Left) Evelyn Dobson DBCLT CEO - summit committee member, pictured with Mandy Bartel, of the South Florida Community Land Trust

## Florida Alliance For Community Solutions Annual Summit held Monday, October 27-29th 2025 at the Riviera Beach Marine Event Village



## CLT Partnership with Neighborhood and Community Services for the Annual Holiday Ham Event held on Thursday, December 18, 2025, from 5:30-7:00 pm

"The families we served truly benefited from the care and dedication poured into this effort. This positive impact would not have been possible without the strong partnership between our teams", said Terra Couzens, Neighborhood Planner, City of Delray Beach Neighborhood and Community Services.





*Thank You*  
For your ongoing  
support



# REGULAR MEETINGS



*\*Dates may be subject to change*



## DELRAY BEACH COMMUNITY LAND TRUST REGULAR BOARD OF DIRECTORS MEETING

Fourth Thursday Bi-Monthly (every 2 months)  
at 6:00 pm. More info: [delraybeachlandtrust.org](http://delraybeachlandtrust.org)



## DELRAY BEACH CRA REGULAR BOARD MEETINGS

Held Monthly at 4:00 pm | City Hall Chambers  
See [delraycra.org](http://delraycra.org) for dates. (subject to change)  
In-person or online



## CITY OF DELRAY BEACH COMMISSION MEETING

Held on the first and third Tuesday's at 5:00 pm  
City Hall Chambers | In-person or online.  
See [delraybeachfl.gov](http://delraybeachfl.gov)

# INFORMATION CORNER



**The Delray Beach Community Land Trust (DBCLT)** is a nonprofit organization that has consistently provided affordable housing options for very low, low, and moderate-income households since January 2006. Our housing programs offer individuals the opportunity to achieve the “American Dream” of homeownership, as well as options for rental and lease-purchase housing.

Our board of directors serves as responsible stewards, committed to ensuring accountability, transparency, and the continuous improvement of services that make a meaningful impact and address the community’s long-term housing needs.

**Community Land Trusts (CLTs)** are rooted in the communities they serve. Their foundation and success are defined by key principles:

- **Creation** is driven by local housing needs.
- **Strategy** is shaped through community stakeholder input.
- **Operations** are guided by the public interest.
- **Success** depends on the support of local and state government leaders and partners.

**CLTs** are long-term stewards of permanently affordable housing. Each CLT carries an ongoing responsibility for the properties it holds, with a strong focus on operational sustainability to ensure continued service to the populations in need.

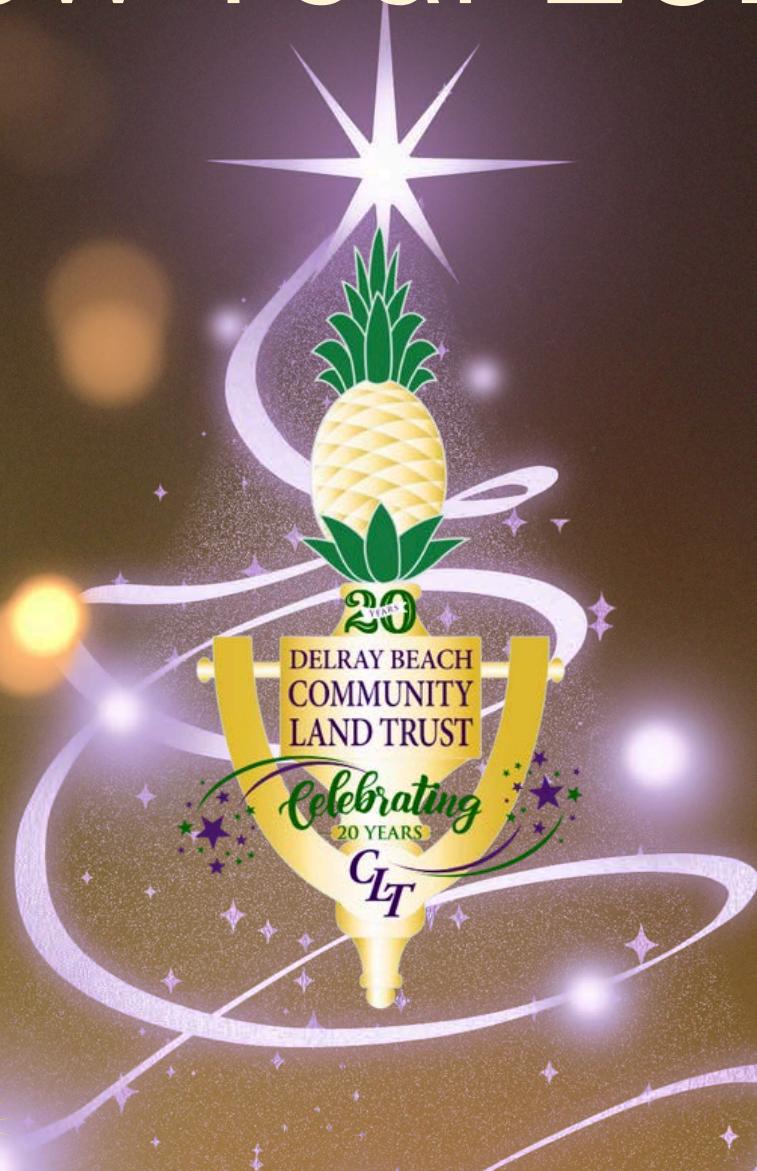
## **KEY BENEFITS**

- Price of the home is now more affordable
- Permanent stock of affordable housing is created
- Public Funds-subsidy retention
- A nonprofit is providing stewardship to backstop the homeowner as needed to be successful
- Reduces the rental crisis by moving renters into CLT homeownership
- Create a permanent sense of pride and place
- Financial stability – able to save without fear of rent increases or loss of housing
- Enhanced quality of life-individual wealth building
- Return of equity upon resale

## **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

# Happy New Year 2026



**We Hope The New Year Brings You A Sense of  
Renewal and Memorable Moments**

# Events

# CALENDAR



## OFFICE

*Closed*

New Year's Day  
January 1<sup>st</sup> 2026

MLK Day  
Monday, Jan 19, 2026

Presidents' Day  
February 16, 2026



## Recurring Events



**Yoga at the Museum**  
Every Wednesday and Thursday  
11AM on Wed. 12PM on Thurs.  
Cornell Art Museum  
\$8 Register at:  
[delrayoldschoolsquare.com](http://delrayoldschoolsquare.com)



**Delray GreenMarket**  
**Winter Season Oct-May**  
Every Saturday  
Old School Square  
9AM-2PM



**Coco Market**  
**Jan. 4th | Feb. 1st, | March 8<sup>th</sup> |**  
9AM-3PM  
Old School Square

## January

**ZETA PEARL FOUNDATION, INC**  
In Collaboration with Zeta Phi Beta Sorority, Inc.  
*Omicron Delta Zeta Chapter*

**2026 ZETA PEARL Scholarship**

**APPLICATION DEADLINE MARCH 6, 2026**

**ELIGIBILITY GUIDELINES:**

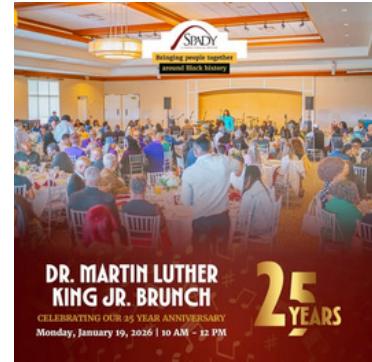
- Be on track to graduate high school by June 2026
- Reside in Delray Beach, Boynton Beach, Boca Raton, Lantana or Lake Worth
- Attend a Palm Beach County public high school
- Minimum cumulative GPA of 2.75 on a 4.0 scale

For questions or to request an application, send an email with the subject "SCHOLARSHIP" to [zetapearl@delray@gmail.com](mailto:zetapearl@delray@gmail.com)

**APPLY NOW**

<https://zetapearl.org/scholarship>

**ZETA PEARL FOUNDATION, INC.** Since 1920



**Dr. Martin Luther King Jr. Brunch**  
**25th Year Anniversary**  
**Monday, January 19, 2026 at 10:00am**  
Reserve Your Seat  
[www.spadymuseum.com/events/mlk-brunch/](http://www.spadymuseum.com/events/mlk-brunch/)

**THE BIG ONE**

**37th Anniversary**

**DOWNTOWN DELRAY BEACH FESTIVAL OF THE ARTS**

**THE ART FESTIVAL YOU'VE BEEN WAITING FOR!**

**JANUARY 10-11 104 W. ATLANTIC AVE.**  
Sat/Sun 10am-5pm Delray Beach, FL  
(From Swinton to NW 5th Ave)

**OUTDOOR ART FESTIVAL**

**SCAN ME TO LEARN MORE**

**FREE ADMISSION**

**ArtFestival.com** **DDA** **renuly** **FLORIDA** **FOX**

Celebrating the Life & Accomplishments of Dr. Martin Luther King Jr.

**MARTIN LUTHER KING JR Walk** AGAINST VIOLENCE & HATE

**MONDAY JANUARY 19**

**WALK ROUTE**  
Start at Community Center  
N. Ocean Ave. & 5th Ave  
N. Ocean Ave.  
S. Ocean St.  
E. Ocean St.  
End at Spady Museum

**ACTIVITIES**  
TO FOLLOW AT SPADY MUSEUM  
SPEAKERS  
LIVE PERFORMANCES  
MUSIC  
LIGHT REFRESHMENTS

**LINE UP STARTS AT 1:30 PM**  
**WALK BEGINS AT 2:00 PM**

**LET'S CELEBRATE:**

**MILK DAY**

**DELRAY BEACH Parks & Recreation** **CITY OF DELRAY BEACH** **SPADY**

**KOP** **THE ART** **SPADY**

For more information contact Priscilla Mobley at 561-243-7250

## February

**Delray Beach OPEN** FEB. 13 - 22, 2026

**EDIZ** **RUUD** **PAUL**

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

*Thank You and Happy New Year to Our  
Partners, Advocates & Affiliates*



*Built with Integrity and Pride*

