

THE DELRAY BEACH COMMUNITY LAND TRUST

*June 30th, 2026
Quarterly Report*



**BUILDING
A STRONGER
COMMUNITY**

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



BOARD OF DIRECTORS



*Thais Sullivan
President*

*Gary Eliopoulos
Vice President*

*Shelia Townsend
Treasurer*

*Pamela Brinson
Secretary*

Jakeleen Fernandez

Vicki Hill

Elton McGowan, Jr.

Columbus Rollins

Charles West

PRESERVING AFFORDABLE HOUSING

COMMUNITY FRIENDS, MEMBERS, PARTNERS AND AFFILIATES

Today, communities around the world face growing challenges related to housing attainability, resilience, infrastructure, and economic opportunity. These are not distant concerns; they are realities that directly affect families, workers, seniors, and future generations here in Delray Beach.

As housing costs continue to outpace incomes across many markets, the need for innovative, community-centered solutions has never been greater. The Delray Beach Community Land Trust remains steadfast in its commitment to expanding long-term housing affordability while strengthening the social and economic fabric of our community. Through strategic partnerships, responsible stewardship of land, and resident-focused initiatives, we are helping ensure that local families can continue to live, work, and thrive in the city they call home.

The Community Land Trust model provides a sustainable and proven approach to affordability. By separating land ownership from homeownership, the model preserves affordability for future generations while creating opportunities for residents to build stability, equity, and lasting connections within their neighborhoods.

During this quarter, the housing landscape continued to present both opportunities and challenges. Rising construction costs, limited land availability, and increasing demand for attainable housing underscore the urgency of preserving and expanding affordable housing options. At the same time, growing public awareness and support for innovative housing strategies have created momentum for meaningful progress and collaboration.

Our work extends beyond the development and preservation of affordable homes. Housing stability is closely connected to educational success, workforce retention, public health, and economic mobility. Every home created or preserved through the Community Land Trust represents an investment in a more resilient, equitable, and inclusive Delray Beach. By expanding access to affordable housing, we are also supporting the long-term vitality of local businesses, neighborhoods, and the broader economy.

Looking ahead, the Delray Beach Community Land Trust remains focused on strengthening partnerships, increasing housing opportunities, and advancing policies that promote equitable and sustainable growth. Together with residents, community organizations, public agencies, and private-sector partners, we are building a future where housing affordability serves as a foundation for prosperity, resilience, and opportunity for all.

We extend our sincere gratitude to our partners, supporters, and residents for their continued commitment to this mission. Your collaboration and dedication make this work possible, and we look forward to sharing our continued progress in the months ahead.

STAFF

*Evelyn S Dobson
CEO*

*Gerecia Edmond
Housing Manager*

*Snevly Noel
Homebuyer Coordinator*

ATTORNEY

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



AFFORDABLE HOUSING PROGRAM IMPACT

DBCLT PORTFOLIO

96

Owned single family units and Townhomes

1

DBCLT Owned Permit Approved Under Construction

4

CRA Owned Properties in Permitting

1

Purchase & Sale Contract Executed 1012 NE 3rd Ave.

3

Vacant Lots

9

Owned Rental Units (No Vacancies)

40

Non-owned Rental units (No Vacancies)

ATLANTIC PARK SQUARE PROJECT



SW 14th Avenue | 25 Single Family Homes



PALM MANOR APARTMENTS



WORKFORCE HOUSING DEVELOPMENT



QUARTER HIGHLIGHTS

HOUSING LEADERSHIP ANNUAL LUNCHEON | MAY 13, 2026



Attendees (from left): Housing Manager Gerecia Edmond, Secretary Pamela Brinson, Board Member Vicki Hill, CEO Evelyn Dobson, Vice President Gary Eliopoulos, and Board Member Columbus Rollins (with his wife, Carol).

CRAF Summit 26 - May 14, 2026 Community Reinvestment Alliance of Florida



DELRAY BEACH COMMUNITY LAND TRUST

Invites You To Attend A
PRE-POST PURCHASE Workshop
BUDGETING & SAVINGS





DISCUSSION & INSIGHTS

- * BUDGET BASICS
- * BUILDING A PERSONAL BUDGET
- * SAVING STRATEGIES & GOALS
- * TOOLS & RESOURCES



SPEAKER: LIDIA PENARANDA
PERSONAL BANKER II
NMLS# 2645713
FIFTH THIRD

THURSDAY, MAY 14, 2026
6:00 pm

DELRAY BEACH COMMUNITY CENTER
50 NW 1st Ave
Delray Beach, FL 33444

Personal Budget Books will be available






*From Left
President Thais Sullivan, Housing Manager
Gerecia Edmond, CEO Evelyn Dobson, and
Board Member Vicki Hill.*

HOMEBUYER INFORMATION



HOMEBUYER QUALIFICATIONS:

Criteria

- Must be a 1st time Homebuyer or have not owned a home in three years
- Must meet mortgage lenders credit criteria 620 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 May 1, 2026

- Palm Beach County Area Median Family Income \$107,600
- 50% Very Low household size of 4, (\$64,250)
- 80% Low household size of 4, (\$102,800)
- 120% Moderate household size of 4, (\$154,200)
- 140% High Moderate - AMI (Area Median Income) household size of 4, (\$179,900)



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

First Time Home Buyer Course

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

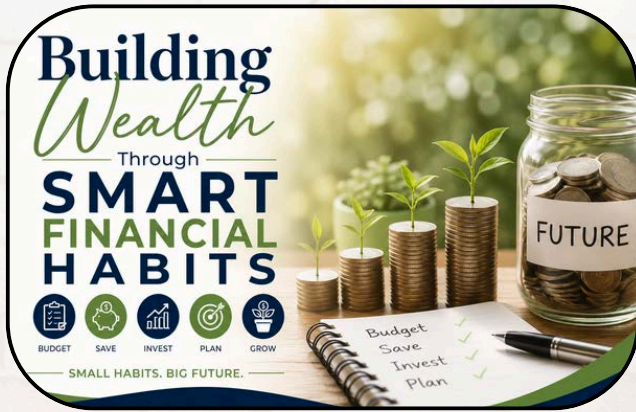
Debt Helper
1325 N. Congress Ave. #201
West Palm Beach, FL 33401
561-472-8000
debthelper.com

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.

DBCLT INFORMATION



Building Wealth Through Smart Financial Habits

Building wealth is not typically the result of a single financial decision, but rather a series of consistent actions taken over time. By combining responsible homeownership with disciplined saving, investing, budgeting, and debt management, homeowners can strengthen and better manage unexpected expenses, achieve future goals, and maximize the wealth-building benefits of owning a home.

Homeownership is an important milestone and one of the most effective ways many families build long-term wealth. However, creating lasting financial security requires a combination of smart homeownership decisions and consistent financial habits.

One of the most effective habits is to automate savings and investing. Setting up automatic transfers to savings, retirement, or investment accounts ensures that wealth-building becomes a regular part of your financial routine. Financial experts often recommend "paying yourself first," which means treating savings as a fixed monthly expense rather than saving only what is left over after spending.

As income grows through raises, promotions, or bonuses, homeowners should be mindful of lifestyle inflation—the tendency to increase spending as earnings rise. Instead, consider directing a portion of additional income toward savings, investments, debt reduction, or home improvement projects that may enhance your property's value.

Maintaining a budget and tracking expenses can help identify unnecessary spending and create opportunities to save more. Even small adjustments to recurring expenses can add up significantly over time.

Homeowners should also take advantage of tax-advantaged savings vehicles such as 401(k), IRA, and Health Savings Accounts (HSAs), when available. These accounts offer valuable tax benefits and can help accelerate wealth accumulation through long-term, compounded growth.

An emergency fund remains a critical component of financial wellness. Experts generally recommend maintaining three to six months of living expenses in a readily accessible account. For homeowners, an emergency fund can provide peace of mind when unexpected expenses arise, such as major home repairs, appliance replacements, or temporary income disruptions.

Managing debt is another important wealth-building strategy. Prioritizing the repayment of high-interest debt, such as credit card balances, can reduce interest costs and free up resources for savings and investments. At the same time, homeowners should continue making timely mortgage payments to build equity and maintain a strong credit profile.

Finally, homeowners can benefit from regularly tracking their net worth—the difference **between what they own and what they owe**. Monitoring net worth on a monthly or quarterly basis provides a clear picture of financial progress and helps reinforce positive financial habits

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

RESIDENTIAL IMPROVEMENT PROGRAM



THE CURB APPEAL RESIDENTIAL IMPROVEMENT PROGRAM

Eliminating slum and blight within its district is a top priority for the Delray Beach Community Redevelopment Agency. The Curb Appeal Residential Improvement Program is designated to help by providing grants to the owners of single-family residential properties located in the NW & SW neighborhoods of the CRA District. Grant funding for the Curb Appeal program is provided by the Delray Beach CRA to assist homeowners with the costs of minor structural and cosmetic property improvements.

Grants will be provided at two funding levels:

Full Grant: Covers all costs for improvements; up to \$15,000 per structure

Matching Grant: Covers 50% of costs for improvements; up to \$15,000 per structure.

(The applicant is responsible for paying the difference between the grant award and total improvement costs).

Items Addressed:

- Exterior painting
- Replacement of missing or rotten siding associated with exterior painting
- Pressure cleaning related to exterior painting
- Landscaping and irrigation for areas visible from the street
- Permanent driveway repairs/walkway
- Mailbox replacement
- Replacement of house numbers
- NOW including Fence installation

Improving the aesthetics of neighborhoods in the CRA District by enhancing the “curb appeal” of single-family residential properties.

**Contact 561-243-7280 for an application or email
communityneighborhood@mydelraybeach.com**



**Neighborhood Services Division
City of Delray Beach
100 NW 1st Avenue
Delray Beach, FL 33444**



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



DELRAY BEACH CRA REGULAR BOARD MEETINGS

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



CITY OF DELRAY BEACH COMMISSION MEETING

Held on the first and third Tuesdays at 5:00 pm
City Hall Chambers | In-person or online |
delraybeachfl.gov

2026 COMMUNITY HURRICANE PREPAREDNESS GUIDE

HURRICANE SEASON
JUNE 1ST – NOVEMBER 30TH

**BE PREPARED.
STAY SAFE.
RECOVER STRONG.**

PREPARE TODAY. PROTECT TOMORROW. RECOVER TOGETHER.



BEFORE THE STORM



CREATE A FAMILY PLAN

- Establish evacuation routes
- Identify emergency contacts
- Designate a meeting location



BUILD A HURRICANE KIT

- Water (1 gallon per person per day)
- Non-perishable food
- Medications and first aid supplies
- Flashlights and batteries
- Important documents



PROTECT YOUR PROPERTY

- Secure outdoor furniture and decorations
- Clear gutters and drains
- Trim trees early in the season
- Inspect windows, doors, and roofing



PREPARE YOUR PETS

- Stock food and medications
- Update identification tags
- Arrange travel carriers and records



REVIEW INSURANCE COVERAGE

- Verify homeowner and flood insurance coverage
- Photograph valuable belongings before a storm

DURING THE STORM



STAY INDOORS

Stay indoors and away from windows.



MONITOR OFFICIAL UPDATES

- Local News
- Palm Beach County Emergency Management
- National Hurricane Center



USE GENERATORS SAFELY

- Operate outdoors only
- Keep away from doors and windows



NEVER TOUCH DOWNED POWER LINES

- Stay at least 10 feet away
- Call 911 and report to FPL

AFTER THE STORM



Check for Damage Safely



Document Property Damage for Insurance Claims



Separate Storm Debris from Household Trash



Avoid Flooded Areas and Downed Power Lines



Watch for Mold and Water Intrusion



Continue Monitoring Local Emergency Updates

FOOD & WATER EMERGENCY SUPPLIES



- Water: 1 gallon per person per day. Plan for at least 3 days.
- Store in sealed, unbreakable containers and rotate every 6 months.
- Non-perishable food and manual can opener.
- Don't forget food for pets.

IF YOU NEED TO EVACUATE

- ✓ Coordinate with your home care provider.
- ✓ Try to carpool, if possible.
- ✓ If you must have 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.



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
- 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
Animal Control (561) 233-1200
FEMA (800)-621-3362
TDD Hearing Impaired (800)-462-7585

IMPORTANT EMERGENCY NUMBERS

- 911** 911 for life-threatening emergencies
- FPL Power Outage Reporting** 1-800-4-OUTAGE (1-800-468-8243) | FPL.com/Storm
- Palm Beach County Emergency Management** 561-712-6400
- National Hurricane Center** nhc.noaa.gov

- Waste Management Storm Updates** WMFloridaStorm.com
- City of Delray Beach** mydelraybeach.com
- Palm Beach County Tax Collector Hurricane Guide** pbctax.gov/resources/hurricane-guide-request/
- Plastridge Insurance Hurricane Resources** plastridge.com/hurricane-flood/

COMMUNITY RESOURCES AVAILABLE

Local Chamber member businesses are ready to help before, during, and after the storm.

- Home Protection & Roofing**
- Storm Cleanup & Restoration**
- HVAC & Air Conditioning**
- Emergency Accommodations**
- Medical & Dental Services**
- Veterinary Care**
- Insurance Guidance**
- Technology & Business Recovery**

Events

CALENDAR



OFFICE
Closed

4th of July

Observed
Friday, July 3, 2026

August, 24th-26th 2026
Florida Housing
Annual Conference



Labor Day
Monday, September 7th 2026



Recurring Events



Delray GreenMarket
"Summer Season" Through July 25th
Every Saturday
Old School Square
9AM-1PM



Coco Market
June 5th | Aug. 2nd | Sept. 6th
9AM-2PM
Old School Square

FLORIDA ATLANTIC UNIVERSITY
COMMUNITY QUALITY OF LIFE
SURVEY

Tell us what you think about life in your community

bit.ly/430EqkT

How do you feel about life in your community? Florida Atlantic University wants to hear from you! Take the 2026 Quality of Life Survey and share your thoughts on important issues such as housing, transportation, and health. Your feedback helps inform research and community planning efforts across our region. Questions? Contact shoermann@fau.edu or call (561) 222-5309

July



4th of July Festival & Fireworks
Downtown celebrations kick off at 5 p.m. with the opening of the 1976 Bicentennial Time Capsule at the Main Stage on A1A, followed by the 60-foot Flag Raising Ceremony and National Anthem at 6 p.m. at Atlantic Avenue and Seabreeze Boulevard.
Fireworks at 9pm
More info: downtowndelraybeach.com



Black Movie Experience (BMX)
Thursday, Jul 9, 2026 6PM - 8:30PM
Old School Square
educator@spadymuseum.org
(561) 279-8883



Bob Marley Tribute by Yvad & The Legal Roots
Saturday, Jul 11, 2026 | 8PM - 10PM
Tickets are \$53 - \$58 (Including Fees)
artsgarage.org



Community Resource Fair
Saturday, July 25th | 10AM - 2PM
Location: Old School Square



Delray in the Sky | Drone Show
Wednesday, Jul 29, 2026 6PM - 9PM
Show Starts at 8:30 PM

August



Delray's Hottest Party:
A Women's Wellness Celebration
Saturday, Aug 22, 2026 | 4PM - 6PM
Old School Square
Tickets: tickets.delrayoldschoolsquare.com



Sounds of The Set
Thursday, Aug 27, 2026
5:30PM - 8:30PM
Libby Wesley Plaza
2 SW 5th Ave

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

Thank You to Our Partners, Advocates & Affiliates

