

# THE DELRAY BEACH COMMUNITY LAND TRUST

*March 31, 2026  
Quarterly Report*



## SURVIVING OR THRIVING

### 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)



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# PRESERVING AFFORDABLE HOUSING

## COMMUNITY FRIENDS, MEMBERS, PARTNERS AND AFFILIATES

On behalf of the Delray Beach Community Land Trust (DBCLT), we are pleased to submit our Quarterly Report highlighting the continued impact of our work within the community we serve. This quarterly report demonstrates our continued commitment to expanding access to affordable housing, supporting first-time homebuyers, and fostering sustainable community development.

At DBCLT, we recognize that housing is more than shelter—it is the foundation upon which individuals move from simply surviving to truly thriving.

### What does it mean to survive?

From a psychological perspective, survival involves maintaining mental and emotional well-being in the face of challenges, trauma, or stressors. It is an active, ongoing act of courage—the daily decision to move forward despite hardship. Survival often appears in quiet, ordinary moments: having access to stable housing, paying bills, showing up to work despite exhaustion, asking for help, or holding onto hope in uncertain times. It is resilience in its most fundamental form, rooted in persistence and dignity.

### What does it mean to thrive?

To thrive is to move beyond survival into a life that allows for growth, stability, and opportunity. It is not the absence of struggle, but the presence of security strong enough to support aspirations. Thriving empowers individuals and families to plan for the future, build generational wealth through affordable homeownership and affordable rental housing, engage in meaningful employment, foster strong relationships, and invest in their communities. When individuals thrive, neighborhoods are strengthened by a shared sense of pride—and when neighborhoods thrive, entire communities transform.

The work of DBCLT is centered on bridging this gap. By providing permanently affordable homeownership opportunities, we help create the conditions where families are not only able to endure, but to flourish. Stable housing allows residents to shift their focus from immediate survival to long-term goals, contributing to stronger, more resilient communities.



# AFFORDABLE HOUSING PROGRAM IMPACT

## DBCLT PORTFOLIO

96

Owned single family units and Townhomes

1

DBCLT Owned in Permitting

4

CRA Owned Properties in Permitting

1

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

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



## 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** 

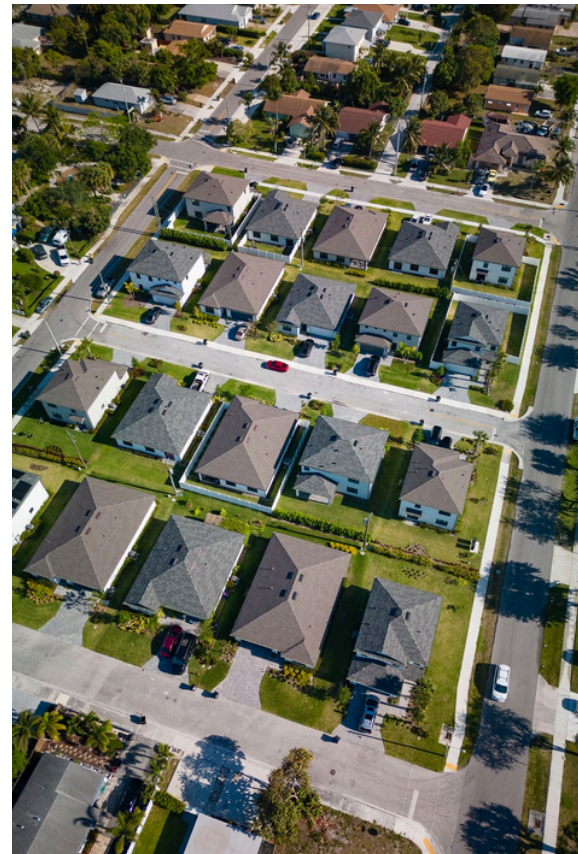
*"Opening Doors to Affordable Housing"*



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

 <p><b>The Royal Chateau</b> 1,100 sq. ft. 3 bedrooms, 2 bathrooms, 2-car garage</p>	 <p><b>The Orchid</b> 1,000 sq. ft. 3 bedrooms, 2 bathrooms, 2-car garage</p>	 <p><b>The Monarch VII</b> 1,100 sq. ft. 3 bedrooms, 2 bathrooms, 2-car garage</p>	 <p><b>The Monarch VIII</b> 1,100 sq. ft. 3 bedrooms, 2 bathrooms, 2-car garage</p>
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**Permit Approval Pending**



# QUARTER HIGHLIGHTS



## DELRAY BEACH COMMUNITY LAND TRUST


Invites You To Attend A  
**PRE-POST PURCHASE WORKSHOP**  
TOPIC: **THE FINANCIAL POWER OF CREDIT**

- Building Your Credit
- Importance of Your FICO/Credit Score
- Benefits of Maintaining Good Credit
- Negative Reporting on Credit

**Monday, March 23rd**  
6:00pm

Delray Beach Public Library  
100 W. Atlantic Avenue  
Delray Beach, FL 33444


Speaker: Gigi Pierre,  
Financial Center Manager-NMLS 745601



Pizza, and Raffles

561-243-7500  
delraybeachlandtrust.org

Personal Budget Books will be available



DBCLT Pre-Post Workshop was held on March 23rd 2026 with Gigi Pierre of Fifth Third Bank.



(All attendees received this planner for future workshops)

## Meeting held with Marcus Bright- Director of Business Development and Community engagement

“Self-Help’s mission is creating and protecting ownership and economic opportunity for all -- with a focus on under-resourced neighborhoods, low-wealth families, communities of color, women, and children – as well as on clean energy, affordable housing, faith-based organizations, and nonprofits. Self-Help has locations in 10 states, with 8 locations in Florida.



Marcus Bright, Director of Business Development and Community Engagement, Evelyn Dobson-DBCLT CEO, and Sam Chesser-Florida President

# 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 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)



## 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.

# COMMUNITY INFORMATION



## SCAM ALERT

### PROTECTING OUR COMMUNITY

#### SCAM AWARENESS FOR HOMEOWNERS AND RENTERS

At the Delray Beach Community Land Trust (DBCLT), we are committed not only to providing access to safe, affordable housing, but also to ensuring that residents are equipped with the knowledge and resources needed to protect themselves and their households. One growing concern impacting communities nationwide is the rise in fraudulent schemes targeting homeowners and renters.

#### Common Scams to Watch For

Scammers often use tactics that appear legitimate and create a sense of urgency. Some of the most common schemes include:

- Rental Listing Scams: Fraudulent listings that require deposits or application fees for properties that are not actually available or owned by the advertiser.
- Mortgage or Deed Fraud: Scammers posing as lenders or officials offering fake assistance with mortgage payments, refinancing, or deed transfers.
- Home Repair/Contractor Scams: Individuals offering home repairs or improvements who request upfront payments and fail to complete the work.
- Utility & Payment Scams: Calls or messages threatening immediate service disconnection unless payment is made.
- Loan Approval Scams: False promises of guaranteed loan approvals or financial assistance in exchange for upfront fees.
- Phone & Email Scams: Individuals posing as government agencies, banks, or even family members to gain trust.
- Phishing & Identity Theft: Emails, texts, or calls requesting personal or financial information under false pretenses.

### HOW TO PROTECT YOURSELF

Residents can take simple but effective steps to reduce their risk:

- Never feel pressured to act immediately, take your time and verify information
- Be cautious of urgent requests that demand immediate action
- Do not provide personal or financial information over the phone or online unless verified
- Always verify contractors, landlords, and service providers before making payments
- Never send money to unknown or unverified individuals or organizations
- Use secure payment methods and keep records of all transactions
- Consult with a trusted family member, advisor, or organization before making major decisions

#### What To Do If You Suspect a Scam

If you believe you have been targeted or affected by a scam:

- Do not engage further with the suspected individual or entity
- Report on the incident to local law enforcement and consumer protection agencies
- Notify your bank or financial institution immediately if financial information was shared
- Do not respond “yes” to unknown callers asking for personal identification (e.g., “Is this [your name]?”)

# DBCLT INFORMATION



**The Delray Beach Community Land Trust (DBCLT)** is a nonprofit organization that has consistently provided affordable housing opportunities to very low-, low-, and moderate-income households since January 2006. Through its housing programs, DBCLT creates pathways for individuals and families to achieve the “American Dream” of homeownership, while also offering affordable rental and lease-purchase options that support long-term housing stability.

DBCLT is governed by a dedicated Board of Directors that serves as responsible stewards of the organization’s mission. The Board remains committed to ensuring accountability, transparency, and the continuous improvement of programs and services that address the community’s evolving housing needs and create lasting impact.

## **Community Land Trust Model**

Community Land Trusts (CLTs) are deeply rooted in the communities they serve. Their structure and success are guided by core principles that ensure responsiveness, sustainability, and long-term affordability:

- Development is driven by identified local housing needs
- Operations are guided by the public interest
- Long-term success is supported through partnerships with local and state government leaders

As long-term stewards of permanently affordable housing, CLTs maintain ongoing responsibility for the properties within their portfolio. This stewardship model emphasizes operational sustainability, ensuring that affordable housing remains accessible for current and future generations.

## **Key Benefits of the CLT Model**

The CLT model provides meaningful and measurable benefits to both residents and the broader community:

- Increased housing affordability through reduced purchase prices
- Creation and preservation of a permanent stock of affordable housing
- Retention and protection of public investment through subsidy recapture
- Ongoing nonprofit stewardship to support homeowner success and stability
- Reduction in rental demand by transitioning renters into homeownership opportunities
- Strengthened sense of pride, place, and community belonging
- Improved financial stability, allowing families to save without the risk of rising rents or displacement
- Enhanced quality of life and opportunities for individual wealth-building
- Shared equity model that provides a return upon resale while preserving affordability

## **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](mailto: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](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.  
[delraybeachfl.gov](http://delraybeachfl.gov)


# Events

# CALENDAR



**OFFICE**

*Closed*

 Memorial Day  
May 25, 2026

*Juneteenth*  
Juneteenth National  
Independence Day  
June 19th, 2026

*4<sup>th</sup> of July*  
Observed  
Friday, July 3, 2026

## Recurring Events



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



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



**Coco Market**  
**(Resumes) June 7th**  
9AM-3PM  
Old School Square

## April



**Delray Affair**  
Atlantic Avenue in Downtown Delray Beach  
**Fri, Apr 10, 2026**  
**Sun, Apr 12, 2026**  
**10AM - 5PM**



**Spady Museum's Ride, Remember and Discover Bus Tour**  
**Saturday, Apr 18, 2026 10AM - 12PM**  
**Thursday, Apr 30, 2026 10AM - 12PM**  
Cost: \$40 per person  
More info: [spadymuseum.charityproud.org](http://spadymuseum.charityproud.org)



**Christian McBride & Ursa Major**  
**Saturday, Apr 18, 2026 10AM - 12PM**  
**Thursday, Apr 30, 2026 10AM - 12PM**  
Christian McBride is an eight-time GRAMMY-winning bassist, composer, and bandleader  
More info: [artsgarage.org/events](http://artsgarage.org/events)

## May / June



**Jean Caze Presents**  
**Haitian Jazz**  
**Friday, May 15, 2026 8PM**  
Arts Garage  
Tickets: [artsgarage.org](http://artsgarage.org)



**FREE Twilight Concert: Earth, Wind & Fire Tribute**  
**Friday, May 22, 2026 5PM - 9PM**  
**Music Starts at 6 PM**  
[Old School Square](#)  
51 N Swinton Ave



**East Atlantic Avenue Live Music**  
**Wednesday, May 27, 2026**  
**6 PM - 9:30 PM**  
Stage One on Gleason Street & Atlantic Avenue.  
Bands & Mural Artists

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

## ***Thank You to Our Partners, Advocates & Affiliates***

