HOMEOWNERSHIP ACHIEVED

Workforce Housing Sale 8/23/2017
- 1,800 Sq. ft.
- 3 bedrooms, 2 baths
- Porcelain tile floors
- Wood cabinets
- Impact windows and doors
- Window treatment
- Stainless Steel Appliances
- Washer/Dryer
- One car garage

DBCLT Re-Sale 9/27/2017
- 1,715 Sq. ft.
- 4 bedrooms, 2 baths
- Porcelain tile floors
- Wood cabinets
- Window treatment
- Energy Star Appliances
- Washer/Dryer
- Two car garage
Community Friends, Members, Partners and Affiliates

Congratulations
To Our Two (2) New Homeowners,
Rose Guervil and Rickenson Saintfort
(Lenders Florida Community Bank and Caliber Home Loans)

Quality of life is defined by some as the general well-being of individuals and societies, outlining negative and positive features of life. It observes life satisfaction, including everything from family, physical health, employment, education, wealth, religious beliefs, finance and the environment.

Quality of life should not be confused with the concept of standard living, which is based primarily on income. Affordable housing refers to housing units that are affordable by that section of society whose income is below the median household income. Affordable housing becomes a key issue especially in developing nations—states—cities where a majority of the population isn’t able to buy a home at the market price. Disposable income of people remains the primary factor in determining the affordability. As a result, it remains the increased responsibility of the government along with its partners to concentrate on the rising demand for affordable housing.

Community Land Trust homeownership is an alternative form of homeownership. Community land trusts are especially attractive in high cost housing markets, with tight rental markets and high market rate for sale units. The City of Delray Beach, the Community Redevelopment Agency (CRA), our County and State supports multiple housing opportunities for very-low to moderate income households.

Evelyn S. Dobson
Executive Director

FEMA Relief
www.fema.gov/disaster/4337
1-800-621-FEMA (3362)
FEMA’s Grant Program provides money to replace
• Damaged furniture
• Clothes
• Hotel rooms you used to evacuate
• Tree removal
• Damage to your car
• The list is extensive, but you must register first.

Information needed to register
• Social Security numbers for all family members

Financial Information
• Family’s total gross income at time of disaster

Contact Information
• Address and phone number of damaged dwelling
• Current mailing address and phone numbers where you can be contacted

Insurance Information
• Identify the types of insurance coverage you have

Registration Number
• You will need to record your Registration ID Number provided by FEMA

Electronic Funds Transfer/Direct Deposit Information
If you want Direct Deposit you will need to provide the following information
• Institution Name
• Account Type
• Routing and Account Number

What to expect after REGISTRATION is complete
After an individual registers with FEMA for assistance, FEMA will call to schedule a visit from an inspector (FEMA notes it will call within ten days, but that may take longer in the event of a catastrophic disaster). If an individual is approved, he/she will receive a check by mail or direct deposit with instructions noting how the funds should be spent (keep receipts for at least three years). Individuals who are not approved are given an opportunity to appeal.
COMMUNITY MEETINGS

October 17th
City Commission
Regular Meeting
6:00pm

October 19th & November 16th
DBCLT Board Meeting
6:00pm

October 26th
City Commission
Regular Meeting
6:00pm

November 4th
Chris Evert/Raymond James
Pro-Celebrity Tennis Classic
Tennis Center
11:00am

November 4th
City Commission
Regular Meeting
6:00pm

November 5th & 12th
City Commission
Regular Meeting
6:00pm

October 20th
4th Annual Halloween Fall Fest
Delray Beach Historical Society
6:00pm - 9:00pm

October 20th
Old School Square Free Friday Night Concerts
Old School Square
7:30pm

October 26th
Delray Beach Chamber Contacts & Cocktails
Old School Square
5:15pm - 7:00pm

October 27th
Volunteer Delray
Old School Square
5:00pm - 7:00 pm

October 28th
Delray Beach Greenmarket Opening Day
Old School Square
9:00am - 2:00pm

October 28th
KIdsfest of Delray Halloween Activities
11:30am - 1:00pm
(561) 276-0369

October 28th
Trick-or-Treat Along the Avenue & Halloween Parade
Atlantic Ave
11:30am - 1:00

November 4th
City Commission
Regular Meeting
6:00pm

November 4th
City Commission
Regular Meeting
6:00pm

November 11th
City Commission
Regular Meeting
6:00pm

ACTIVITIES IN DELRAY BEACH

November 7th
City Commission
Regular Meeting
6:00pm

November 7th
City Commission
Regular Meeting
6:00pm

November 7th
City Commission
Regular Meeting
6:00pm

November 7th
City Commission
Regular Meeting
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Properties Managed

Owner occupied single family units and Townhomes
Pending contracts for the purchase of newly constructed single family homes

Rental units managed (owned)

Coming soon
5 Newly Constructed single family homes

Vacant Lots For Future Development

Rental units managed (non-owned)
HOME BUYER INFORMATION

Homebuyer Qualification Criteria
- Must be a 1st time Homebuyer or have not owned a home in three years
- Meet the lenders minimum credit score requirement (600 or better)
- Area Median Income (AMI) not to exceed 140%
- Must attend the 6 hour first time homebuyer course

First Time Homebuyer Course
Urban League of Palm Beach
When: 3rd Wednesday and Thursday of the month (must attend both nights)
Where: 1700 N. Australian Ave., West Palm Beach, FL 33407
Time: 5:30PM – 9:30PM (Both nights)
Telephone number: (561) 833-1461

Consumer Credit Counseling Services of Palm Beach County
Helps families and individuals by providing financial solutions through counseling and Community outreach in the areas of housing, budgeting, credit and debt management.
Mission: Dedicated to delivering professional and confidential financial and housing counseling, debt management and consumer credit to all segments of the community regardless of ability to pay.
Telephone: 800-330-2227

HOME IMPROVEMENT AND MAINTENANCE TIPS

Heating System – If fall and winter do bring some chilly temperatures, you definitely don’t want to be left out in the cold. Before the temperatures drop, test your heating system to make sure it is in good working order. If there is a problem, now is the time to hire a repair person.

Painting – Quick fix-up is painting. Do it yourself or hire a professional. If you don’t paint, at least pressure clean walls and roof to get a clean look. If you do paint, only use two or three complementary colors — the basic field color, a trim color and an accent color. Paint the entire house the same color including a garage door. Use the trim color for the fascia. Use an accent color for the front door. Choose colors that are compatible with the roof color.

Checking your plumbing - It’s always advisable to routinely inspect your home’s plumbing for potential problems. Look for drips or damp spots around your home. If you find any problems, fix them right away, or enlist the help of a reliable plumber.

Test & replace batteries in Smoke Detectors – Keep your family safe by changing the batteries and testing all of the smoke detectors in your home. Replace batteries and test your carbon monoxide detectors as well.

Change the direction of ceiling fans – Change the direction of your ceiling fans to create an upward draft. In the fall and winter months, ceiling fans should turn in a clockwise or “reverse” direction to redistribute warm air that naturally rises toward the ceiling.

Kitchen Appliances - Schedule your annual service appointments for your kitchen’s appliances, such as the dishwasher, stove and refrigerator.

Faucets - The main cause of leaky faucets is worn out washers. The washers inside of the faucet handles are rubber and tend to wear out quickly. Replace them by turning off the main water supply, unscrewing the leaky handle that controls the flow of water to the spout, removing the old washer, and dropping in the new one.

HOME DEPOT WORKSHOPS

Thursday
October 19th
6:30PM - 8:00PM
LEARN HOW TO BUILD A GRAVESTONE CANDY HOLDER

Saturday
October 21st
10:00AM - 11:30AM
LEARN HOW TO MEASURE & INSTALL WINDOW TREATMENTS

Saturday
October 21st
10:00AM - 11:30AM
LEARN HOW TO INSTALL HOME SECURITY

IF YOU ARE INTERESTED IN ATTENDING A FREE HOME DEPOT WORKSHOP YOU CAN REGISTER AT
HOMEDEPOT.COM/WORKSHOP