

Community Development
Block Grant (CDBG)
FIVE YEAR CONSOLIDATED PLAN

Fiscal Year 2025-2026

Fiscal Year 2025-2026



Tom Carney, Mayor

Rob Long, Vice Mayor

Angela Burns, Deputy Vice-Mayor

Juli Casale, Commissioner

Tom Markert, Commissioner

City of Delray Beach
Neighborhood & Community Services Department
Neighborhood Services Division

Terrence R. Moore, City Manager

Jeff Oris, Assistant City Manager

Jeri Pryor Neighborhood Community Services Director

August 2025



561-243-7240

www.delraybeachfl.gov

100 NW 1st Avenue

Delray Beach, FL 33444



Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Delray Beach became an entitlement city in 1992 for Community Development Block Grant (CDBG) funding through the Department of Housing and Urban Development (HUD). The City of Delray Beach, FL is required to submit a Consolidated Plan under Federal Regulations at 24 CFR Part 91. The Consolidated Plan must be prepared every five years and must be updated annually, via the preparation of an Annual Action Plan for the use of the formula grant funds received from HUD. The formula grant programs guided by the Consolidated Plan include the Community Development Block Grant (CDBG).

The purpose of the City of Delray Beach's FY 2025-2029 Consolidated Plan is to assess the City's housing and community development needs; analyze the City's housing market; establish housing and community development priorities, goals and strategies to address the identified needs; identify the resources to address them; and to stipulate how funds will be allocated to housing and community development activities to develop viable communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally for low- to moderate-income persons.

Available resources from the CDBG entitlement grant will be combined with private sector and other public sector funding to address the needs and implement the strategies. The five-year period of the plan is from October 1, 2025, through September 30, 2029.

CDBG funds must be spent on projects that meet at least one of the three national objectives:

- Benefit low- to moderate-income people
- Removal of slum and blight
- Meeting an urgent (emergency) community development need

The City of Delray Beach Consolidated Plan is a planning document that guides funding strategies from FY2025 through FY2029 and applications for funding all Community Planning and Development formula grant programs.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

One key component of the CDBG Program is the Consolidated Plan, which is a planning document in which the city identifies and prioritizes the community's needs over a five-year period. The Consolidated Plan contains certain specific elements required by HUD – it must address the City's estimated housing needs, homeless needs, other special housing needs, public services, and non-housing community development needs. The Plan must also summarize the City's priority needs, describe the basis for

Consolidated Plan

assigning the priorities, set specific goals and objectives, and describe how it plans to allocate funds to meet these identified needs.

3. Evaluation of past performance

As a CDBG entitlement City, Delray Beach receives funding under a formula allocation from HUD. The City's annual allocation varies but has increased from \$408,124 in 2015 up to \$457,791 in 2025. On an annual basis, the city reports through its Consolidated Annual Performance and Evaluation Report (CAPER) accomplishments for the fiscal year that has just ended. This report highlights the different outcomes and progresses the city has made in meeting its goals in the areas of public service and the sustainability of affordable housing.

Through careful analysis of neighbor surveys, public meetings, market studies, and a review of the City's current and historic performance captured in the Integrated Disbursement and Information System (IDIS), the objectives outlined play a key role in developing a community that is sustainable, inclusive, decent, safe, and affordable for its residents.

The city will achieve its objective of developing and sustaining a community that is inclusive through a series of community partnerships and collaborations.

Partnerships with local General Contractors (GC) and the City's Neighborhood and Community Services (NCS) Department have successfully provided home repair/rehabilitation services to owner occupied eligible housing units. NCS will continue this partnership to restore the City's older housing stock for low to moderate-income individuals and families to a habitable standard.

Public Service partnerships in the areas of homelessness, senior care, childcare, employability services, internships, domestic violence shelter services, food pantries, and after-school programs have benefited over hundreds of eligible individuals over the past five years. NCS intends to continue to provide these need-based services to ensure that all eligible Delray Beach residents can access services that will provide stability in their daily lives.

During the last Consolidated Plan period, NCS partnered with various non-profit organizations to implement a successful first-time home buyers' program that has benefited low-income families. These families would not have been otherwise able to purchase a home. NCS has utilized the State Initiative Partnerships (SHIP) to make homes affordable to the very low, low, and moderate-income individuals and families in the city limits.

4. Summary of citizen participation process and consultation process

Appendix 1

The City of Delray Beach's City Commission has delegated responsibility for the preparation of the Consolidated Plan to the Neighborhood and Community Service Department/Neighborhood Services Division. The NCS Community Services division manages and administers the City's housing and neighborhood services programs, as well as developing and managing most contracts with outside agencies. The division also provide housing and social service programs to residents throughout the city.

Consolidated Plan

The city follows an adopted Citizen Participation Plan –“Citizen Participation Plan”.

For the development of the 2025-2029 Consolidated Plan, a series of Public Meetings, Advisory Board Meetings, and City Commission Planning meetings were held. Two community meetings were convened on July 17, 2025, July 24, and August 7, 2025 for input from residents, community partners, and other stakeholders in the development of the 2025-2029 consolidated plan. Meeting advertisements were published in the primary local newspaper the Sun-Sentinel, and on the City's public information display units. Email notifications were also sent out to advisory boards and non-profits for distribution to the citizens they serve.

Appendix - 2

In attendance at the meetings were residents, members of the Community Service advisory boards, Non-profit organizations, Fair Housing Partners and Advocates.

The meetings informed attendees about the eligible use of CDBG entitlement funding, explained the application process, expenditure guidelines, documentation process for each source of funding, and provided a forum for input from citizens on priority needs such as home rehabilitation, affordable housing, public services, economic development and neighborhood revitalization.

5. Summary of public comments

As required by HUD, a Needs Assessment Meeting was held on July 17, 2025 at City Hall, a community meeting was held on July 24, and August 7, 2025 at a local house of worship with a public hearing on August 12, 2025 to approve the Consolidated Plan at City Hall, 100 NW 1st Avenue, to obtain citizen input. In addition to advertising the public hearings, public and non-profit agencies and other interested parties were notified by flyer, website and email of the date, time, and location of the public hearing. The City also advertised that the plan was available for the required public comment period from July 17, 2025 – August 12, 2025 at City of Delray Beach Neighborhood Services Division and the City's website.

Speakers addressed the need for:

- Expanding services for seniors and mitigating the current backlog of housing rehabilitation projects.
- Providing services disabled individuals.
- Maintaining Current levels of CDBG services and work on creative ways to expand services with the limited financial resources available.
- Creating more affordable housing.
- Job creation through CDBG public services.

6. Summary of comments or views not accepted and the reasons for not accepting them

No comments have been rejected to date at the public meetings or the public hearing all comments

Consolidated Plan

received at public meetings prior to submittal of the Plan to HUD are included as an attachment to the Consolidated Plan.

7. Summary *APPENDIX 3*

Contingent upon entitlement funding levels the City's NCS – Community Services division will aim to utilize available funding to fulfill eligible community needs and national objectives. The eligible community needs will be addressed based on the priorities identified from public comments, and commission comments.

Discussions held during the public meetings and various other planning sessions have provided a clear path forward for identifying priorities that will be addressed by the City's entitlement funding

- Affordable Housing (new construction, rehabilitation, and down payment assistance)
- Public Services (senior care, child care, services for the disabled, food pantries, and other needs that arise during the planning cycle)
- Fair housing services
- Partnerships with the Community Redevelopment Agency (CRA)

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	DELRAY BEACH	Neighborhood & Community Services

Table 1 – Responsible Agencies

Narrative

As the Division that administers the Community Development Block Grant funds for the City of Delray Beach, Neighborhood Services prepares the Consolidated Plan. Staff interacted with affiliates of local and county government, non-profit housing providers; providers of social services, and non-housing community needs; public housing authorities and other representatives of various institutions that may have been able to provide information. Meetings were conducted to introduce and inform the public of the process and collect information necessary to determine the need for the Five-Year Consolidated Plan and Annual Action Plan. The meetings were advertised in the newspaper and available on the City's website and neighborhood association contacts and sources.

Consolidated Plan

Consolidated Plan Public Contact Information

Jeri Pryor, Director of Neighborhood Services Division can be reached in City Hall located at 100 NW 1st Avenue Delray Beach, FL 33444 or via phone 561-243-7240.

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

Neighborhood Services Division staff developed the Consolidated Plan through analysis of demographic data, consultation with community groups and concerned citizens, meetings with individual contacts, consultation with public and private agencies, and discussions with other governmental agencies. Representatives of the agencies either attended meetings or were contacted individually for input.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The Palm Beach County Continuum of Care is the countywide strategy (inclusive of Delray Beach) for meeting the needs of individuals and families who are homeless or at risk of becoming homeless. The Continuum of Care, known as the Homeless and Housing Alliance of Palm Beach County (HHA) is responsible for developing the homeless delivery system strategy based on information provided by the Continuum of Care members. The HHA Executive Committee serves as the decision-making body responsible for planning evaluation and coordination of HEARTH CoC resources and other relevant homeless funding.

The Executive Committee is responsible for managing community planning, coordination and evaluation to ensure that the system of homeless services and housing rapidly ends people's homelessness permanently. The Committee consists of community-based representatives from government, business, formerly homeless individuals, law enforcement, banking, housing, service providers, faith groups, education, veterans and health care. The HHA collaborates with community task forces to make sure crucial data is included in the Continuum planning process. The Homeless Coalition of Palm Beach County is responsible for developing the Continuum of Care strategy based on information provided by the Continuum of Care Planning Committee.

The Homeless Coalition of Palm Beach County's Board of Directors is a community-based Board with representatives from government, business, formerly homeless individuals, law enforcement, banking, housing, service providers, faith groups, education, veterans and health care. The Homeless Coalition oversees and coordinates the Continuum of Care Planning Committee and all its sub-committees. The Coalition collaborates with community task forces to make sure crucial data is included in the Continuum planning process.

The Delray Beach Housing Authority, Delray Beach Community Land Trust, Delray Beach Community

Consolidated Plan

Redevelopment Agency, CROS Ministries, Palm Beach Continuum of Care, and Habitat for Humanity were contacted and participated in a survey completed by non-profits/residents in helping to identify proposed needs within the City. The results of the survey reflected the most necessary needs as demolition and clearance of blighted structures, owner-occupied rehabilitation assistance and an increase in youth and teen services.

Further, to assure the Consolidated Plan is responsive to community needs, the City of Delray Beach continues to be diligent in the solicitation of citizen participation in the identification of community and economic development needs and in planning strategies to address those needs. The City has hosted several community forums / meetings to obtain input from residents, nonprofits, and for-profit entities for the development and redevelopment of the neighborhoods.

Additional planning meetings are conducted annually with citizens, nonprofits, and other stakeholders to assess if the City is meeting those needs and to identify other community and economic development needs as they become prevalent. Needs identified by City of Delray Beach staff, the Affordable Housing Assistance Committee members, service providers, as well as input from residents formed the foundation for this Consolidated Plan. The meetings and planning forums served dual purpose in fostering citizen participation and public input required for the development of the comprehensive plan as well as the HUD five-year consolidated plan. The comprehensive plan process is carried out following the approved Citizens Participation Plan.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless people (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and people at risk of homelessness

The Continuum of Care planning occurs through an inclusive process consisting of the following Committees: HHA Executive Committee, Homeless Management Information System (HMIS) Oversight Committee, Housing Inventory/Unmet Needs Committee, Financial Committee, Youth Focused Committee, Standard Policies and Procedures Committee, Membership Committee, Training Committee, Non-Conflict Grant Review Committee - as needed, PIT Committee- as needed, Task Specific Work Groups; Veterans Coalition. Several Not-For-Profits from Delray Beach are long-standing members of the Homeless and Housing Alliance and participate in the CoC and its Sub-Committees as well as all training events.

These Not-For-Profits also participate in the CoC's Homeless Management Information System and Coordinated Entry through the County's Homeless Resource Center. These agencies are also participating in the County's Collective Impact Forums which are being held to develop the County's next strategic plan to end homelessness.

The Continuum of Care planning occurs through an inclusive process consisting of the following Committees: HHA Executive Committee, HMIS Oversight Committee (Performance Measures Sub-Committee of HMIS), Housing Inventory/Unmet Needs Committee, Financial Committee, Youth Focused

Consolidated Plan

Committee, Standard Policies and Procedures Committee, Membership Committee, Training Committee, Non-Conflict Grant Review Committee - as needed, PIT Committee- as needed, Task Specific Work Groups (Homeless Resource Center Workgroup), and the Veterans Coalition.

The Continuum of Care planning occurs through an inclusive process consisting of the Continuum of Care Planning Committee and the following subcommittees: the Bed and Gaps Committee, the HMIS (technology) Steering Committee, the Standards of Care Committee, the Mainstream Resources Committee, the Glades Homeless Committee, the Service Provider Network, the Emergency Shelter Grant Program Board (ESG), Consolidated Plan Committee, Discharge Planning Committee and Family Empowerment Committee (FEC).

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The Continuum of Care system begins with the Homeless Management Information System or HMIS. Homeless Individuals are navigated through the system either by telephone or through direct contact during Outreach efforts. The CoC and community partners have been participating in the Delray Beach Homeless Task Force which is evaluating strategies specific to addressing homelessness in Delray Beach. Targeted outreach efforts have been conducted in Delray Beach through a Homeless Project Connect coordinated by the Homeless Coalition of Palm Beach County.

Over the past three years, members of the Delray Beach Homeless Task Force along with City of Delray Beach Staff have participated in the Point-In-Time Counts (PIT). The Point-In-Time count is generally conducted to identify the number of homeless individuals and families in the county. It also serves to measure the needs of the homeless as well as provide direction for future development of housing and services. During the 2025 PIT Count, 70 persons were counted as unsheltered individuals within Delray Beach (7% of the total Palm Beach County unsheltered).

The countywide PIT data represented a decrease of unsheltered individuals and families by 42% from 1580 individuals and families in 2024 to 914 in 2025. However, Delray Beach had the fourth highest number of unsheltered homeless individuals and families throughout the county with the City of West Palm Beach ranking the highest totaling 266

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction’s consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Delray Beach Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was consulted via email, survey, in-person and attendance needs assessment meeting.
2	Agency/Group/Organization	Delray Beach Community Land Trust
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeownership/Rental
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The city has an ongoing relationship with the Delray Beach Community Land Trust. The agency has participated in the Needs Assessment meeting and sent an assessment survey for completion.
3	Agency/Group/Organization	Habitat for Humanity of South Palm Beach County
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The city has an ongoing relationship with Habitat for Humanity of South Palm Beach County (Community Land Trust). The agency has participated in the Needs Assessment meeting and was sent an assessment survey for completion.

Identify any Agency Types not consulted and provide rationale for not consulting

All partnership agencies were contacted for the planning and preparation phase of the Consolidated Plan.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Palm Beach Department of Human Services	Strategic Plan goals do not overlap with that of the Department of Human Services.
Hunger Relief Plan	CROS Ministries	Provides for the service of food, emergency services (bus passes, Rx, clothing, hygiene items, phone calls, etc. including advocacy and self-sufficiency strategies.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Consolidated Plan

The City plans to further increase its partnerships with State and Local agencies that provide services to its residents. With the changes in housing needs, the economy, and the increase of population, it has become very important to maintain positive relationships with agencies to better assist or prevent a delay in necessary services that are needed within the City.

The City has had a continuous relationship with the Delray Beach Housing Authority (DBHA). The DBHA has been in operation since 1973 and has rental assistance programs; the Section 8 Choice Voucher Program and the Public Housing Program and a Family Self-Sufficiency Program as well.

The Delray Beach Community Land Trust was incorporated on January 17, 2006 under the laws of the State of Florida for the sole purpose of owning land and providing affordable housing opportunities for very-low to moderate income households within the Delray Beach CRA target area and City limits.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Appendix 1, 2, 3

The City of Delray Beach's City Commission delegates responsibility for the preparation of the Consolidated Plan to the Community Improvement Department/Neighborhood Services Division. The Neighborhood Services Division is responsible for administering the City's housing and neighborhood services programs and develops and manages most contracts with outside agencies and provides housing and social services to residents throughout the City. The City has adopted and follows a Citizen Participation Plan.

For the past several years the City has been engaged in strong and vital planning initiatives with citizens, non-profit organizations, and other community stakeholders to improve housing, economic development, and livability conditions throughout the City. Emphasis has been placed on involving residents within the CDBG target area in these planning processes. The City has worked very closely with neighborhood associations and other community organizations to ensure that the planning processes reflect the priorities of those most impacted. In addition, several grassroots planning bodies have been established to create opportunities for ongoing stakeholder involvement, including the City Commission appointed 11 member Affordable Housing Advisory Committee. Community representatives were provided the opportunity to review the plan and provide input. Specific recommendations offered by community stakeholders include:

- Continue to develop and nurture collaborative relationships among community stakeholders and provide coordinated support and technical assistance to residents, neighborhoods associations and other community groups;
- Develop mechanisms to keep the community informed about implementation progress, changes, or setbacks related to community revitalization initiatives;

Consolidated Plan

- Develop partnerships between the City, the County, the CRA, and the Delray Beach Housing Authority, and other appropriate community stakeholders to provide for maximum leveraging of public resources;
- Cultivate and coordinate resources for property acquisition and land banking to accommodate the infill development, and redevelopment strategies outlined in community revitalization strategic plans.
- Develop programs that minimize gentrification and displacement and give residents in areas slated for redevelopment priority when selecting potential tenants and/or homeowners for new and rehabilitated units; and
- Continue to work with local nonprofit partners and employ creative strategies such as the community land trust and inclusionary zoning to maintain the affordability of housing units.

As required by HUD, a needs assessment meeting was held on July 17, July 24, and August 7, 2025 at City Hall, First Floor Conference Room and a local house of worship including an advertised public hearing advertised on August 12, 2025 through City Commission at City Hall, 100 NW 1st Avenue, to obtain citizen input. In addition to advertising the public hearings, neighborhood associations, public agencies, and other interested parties were notified of the date, time, and location of the public hearing. The City also advertised that the plan was available for a public comment period from July 17, 2025 -to August 12, 2025 , . The plan was made available at City of Delray Beach Neighborhood Services Division and on the City's website. Although the meetings allowed groups and individuals the opportunity to identify community housing and non-housing needs and to express their views, only clarifying questions were posed as to the process but no comments were received at either public hearing.

Draft

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted & Reasons	URL (If applicable)
1	Needs Assessment Community Meetings	City Residents and Stakeholders	This meeting was held in City Hall on July 17, 2025.	Multiple comments received and outlined in attachment (x)	Not Applicable.	https://www.delraybeachfl.gov/home/showpublisheddocument/8483/637323052250870000
			Three community members were in attendance.			
			Two community meetings were held at a local house of worship on July 24 and August 6, 2025.			
			40 Community members and stakeholders were present.			
2	Public Hearing	City Residents and Stakeholders	The Public Hearing was held in City Hall and broadcast live on YouTube.	Multiple comments received and outlined in attachment (x)	Not Applicable.	
3	Newspaper Ad	City Residents and Stakeholders	A public notice was placed in the local newspaper, Sun Sentinel	No written comments were received	Not Applicable.	

Table 4 – Citizen Participation Outreach**Needs Assessment****NA-05 Overview****Needs Assessment Overview**

One key component of the CDBG Program is the Consolidated Plan, which is a planning document in which the City identifies and prioritizes the community's needs over a five-year period. The Consolidated Plan contains certain specific elements required by HUD – it must address the City's estimated housing needs, homeless needs, other special housing needs, and non-housing community development needs. The Plan must also summarize the City's priority needs, describe the basis for assigning the priorities, set specific goals and objectives and describe how it plans to allocate funds to meet these identified needs.

A housing and economic analysis provides a current market perspective on the key demand and supply factors impacting the production and availability of affordable housing in the City of Delray Beach. A basic premise of all housing markets is the need to create and maintain a “spectrum” of housing choices and opportunities for residents. This axiom establishes that housing choices and needs differ in most communities due to a variety of factors including household income, population age, proximity of employment, and mere preference. A spectrum of owner and rental housing choices and opportunities is particularly important in supporting the range of income groups that reside in the City.

An understanding of the shifting demands for housing is critical for the creation of effective housing policies and strategies. The increasing demand for worker housing has magnified the importance of providing a wide spectrum of owner and renter choices and opportunities with respect to affordability, location, and access to jobs.

Though the City's Comprehensive Planning process a set of principles have been defined that will become the driving force behind how the City addresses current and future housing needs. These principles are:

- The City shall strive to ensure that housing opportunities are available for people of all ages, incomes, and abilities, allowing everyone to live in quality neighborhoods regardless of circumstances and special needs;
- Promote a range of attainable housing types supportive of a variety of incomes, including very low, low, and moderate-income persons;
- Support quality development and revitalization that promotes energy efficient and climate adaptive design and construction methods; and
- Promote a live, work, play environment and accessibility to supporting services and amenities throughout all neighborhoods within Delray Beach.

Most of the data tables in the Needs Assessment are populated with data from the 2019-2023 American Community Survey 5-Year Average (ACS) and the 2017-2021 Comprehensive Housing Affordability Strategy (CHAS) datasets. CHAS datasets are developed for HUD by the U.S. Census Bureau based on the ACS. In addition to these data sources, the Needs Assessment is supplemented by additional data to highlight local population changes and needs. The 2017-2021 CHAS and 2019-2023 ACS datasets are the most recently published iteration of the datasets. The housing portion of the Needs Assessment focuses largely on households experiencing a housing problem. HUD defines housing problems as:

- Units lacking complete kitchen facilities; or
- Units lacking complete plumbing facilities; or
- Housing cost burden of more than 30 percent of the household income (for renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payments, taxes, insurance, and utilities); or
- Overcrowding, which is defined as more than one person per room, not including bathrooms, porches, foyers, halls, or half-rooms.

The City's housing and community development entitlement program, CDBG operate under federally established income limits. The program income limits are based on median family income, with adjustments based on family size. The family income is also geographically based, with West Palm Beach City included in the West Palm Beach-Boca Raton, FL HUD Metro FMR Area.

In general, "extremely low-income" refers to gross household incomes at or below 30 percent of the area median income (AMI); "very low-income" refers to incomes between 31 and 50 percent of AMI; "low-income" refers to incomes between 51 and 80 percent of AMI; all adjusted for family size. The CDBG programs target low- and moderate-income beneficiaries under 80 percent of AMI.

2025 HUD Income Limits for the West Palm Beach-Boca Raton, FL HUD Metro FMR Area

Income Limit Area	Median Income	Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
	\$111,300									
West Palm Beach-Boca	PROGRAM TYPES	Extremely Low (0 - 30%)	24,570	25,080	31,560	35,070	37,890	40,710	43,500	46,320
			40,950	46,800	52,600	58,450	63,150	67,850	72,500	77,200

Draft

Income Limit Area	Median Income	Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
	\$111,300									
West Palm Beach - Boca Raton, FL HUD Metro FMR Area	PROGRAM TYPES	Extremely Low (0 - 30%)	24,570	25,080	31,560	35,070	37,890	40,710	43,500	46,320
			40,950	46,800	52,600	58,450	63,150	67,850	72,500	77,200
	CDBG, CDBG-CV 0-80%	Low (51 - 80%)	65,450	74,800	84,150	93,500	101,000	108,500	115,950	123,450
	RCMP, NSP, WFH 0-120%	Moderate (81-120%)	98,280	112,320	126,240	140,280	151,560	162,840	174,000	185,280
	CURB APPEAL, CODA, CLT, UDAG SHIP 0-140%	High Moderate (121-140%)	114,660	131,040	147,280	163,660	176,820	189,980	203,000	216,160

Draft

NA-10 Housing Needs Assessment - 24 CFR 91.205 (albic)

Summary of Housing Needs

Summary of Housing Needs The NA-10 Housing Needs Assessment section of the Consolidated Plan explores the characteristics of households in Delray Beach, including demographics, total households, and housing problems. Data for this section comes from 2019–2023 ACS and 2017–2021 CHAS estimates, which were the most recent data sets available at the time of drafting the Consolidated Plan.

Delray Beach is part of the Miami-Fort Lauderdale-West Palm Beach, FL Metropolitan Statistical Area (MSA). The MSA, often referred to as “Greater Miami”, was the sixth largest MSA in the United States in according to 2024 census estimates. From 2013 to 2023, the population in Delray Beach grew by 5% percent, while the number of households grew by 10% percent.

The heart of Delray Beach’s commercial area runs from the Intracoastal Waterway to Swinton Avenue, an area of only about ½ mile. In the ¾’s of a mile between Swinton Avenue and interstate 95, the highest concentration of African-American and minority populations exists. The income and ethnic makeup of Delray Beach is typical of other Florida cities. The most affluent and least minority areas are at the beach and on either side of the Intracoastal Waterway. Moving westward the ethnicity becomes more diverse and income levels decrease.

Demographics	Base Year 2015	Most Recent Year 2020-2023	% Change	Data Source
Populations	63,940	66,846	5%	2020 Decenial Census
Households	27,360	30,118	10%	2021 Decenial Census
Median Income	50,136	76,803	53%	2023 American Community Survey 1-year Estimates

Table 5 - Housing Needs Assessment Demographics

Data Source: 2015 (Base Year), 2023ACS (Most Recent Year)

Draft

Number of Households Table

Delray Beach city, Florida	
Label	Estimate
▼ HOUSEHOLDS BY TYPE	
▼ Total households	30,118
▼ Married-couple household	9,583
With children of the householder under 18 years	1,992
▼ Cohabiting couple household	2,967
With children of the householder under 18 years	713
▼ Male householder, no spouse/partner present	6,859
With children of the householder under 18 years	0
▼ Householder living alone	6,110
65 years and over	1,575
▼ Female householder, no spouse/partner present	10,709
With children of the householder under 18 years	456
▼ Householder living alone	7,055
65 years and over	3,608
Households with one or more people under 18 years	4,196
Households with one or more people 65 years and over	12,733
Average household size	2.22
Average family size	3.25

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
--	------------------------	-----------------------------	-----------------------------	-----------------------------------	---------------------------

Draft

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	60	70	10	0	140	15	0	4	4	23
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	55	70	10	35	170	4	4	45	20	73
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	70	65	100	85	320	15	10	95	25	145
Housing cost burden greater than 50% of income (and none of the above problems)	1,399	840	284	20	2,543	1,260	875	620	154	2,909

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	140	370	1,025	350	1,885	255	524	720	354	1,853
Zero/negative Income (and none of the above problems)	225	0	0	0	225	300	0	0	0	300

Table 1 – Housing Problems Table

Data 2011-2015 CHAS

Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,584	1,040	399	140	3,163	1,295	890	765	210	3,160
Having none of four housing problems	254	515	1,495	850	3,114	420	1,199	2,039	1,475	5,133
Household has negative income, but none of the other housing problems	225	0	0	0	225	300	0	0	0	300

Table 2 – Housing Problems 2

Data 2011-2015 CHAS

Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

Severe Housing Problems Overview 2	Owner	Renter	Total
------------------------------------	-------	--------	-------

Household has at least 1 of 4 Severe Housing Problems	2,770	3,415	6,185
Household has none of 4 Severe Housing Problems OR cost burden not available no other problems	15,765	7,065	22,830
Total	18,535	10,480	29,015

1. The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%.
2. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.
3. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes.
2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,584	1,040	399	140	3,163	1,295	890	765	210	3,160
Having none of four housing problems	254	515	1,495	850	3,114	420	1,199	2,039	1,475	5,133
Household has negative income, but none of the other housing problems	225	0	0	0	225	300	0	0	0	300

Table 3 – Housing Problems 2

Data 2011-2015 CHAS

Source:

Table 9 - Cost**Burden > 30%***Draft*

1. The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%.
2. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.
3. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes.
3. Cost Burden > 50%

Table 10 - Cost Burden > 50%

Data 2011-2015
Sour CHAS
ce:

4. Crowding (More than one person per room)
5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	60	135	80	95	370	4	8	70	10	92
Multiple, unrelated family households	65	0	30	30	125	15	10	70	35	130
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	125	135	110	125	495	19	18	140	45	222

6. Table 6 - Crowding Information - 1/2**DataSource: 2011-2015 CHAS**

Draft

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 7 – Crowding Information – 2/2

Data Source

Comments:

Draft

Describe the number and type of single person households in need of housing assistance.

There are an estimated 13,165 single person households in Delray Beach, 5,183 of whom are over the age of 65.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Data on the prevalence of domestic violence, dating violence, sexual assault, stalking, and human trafficking is often limited due to confidentiality requirements under the Violence Against Women Act (VAWA) and the Family Violence Prevention and Services Act (FVPSA) program. In addition to legal requirements, organizations that serve victims limit data access to ensure client privacy and safety.

The Florida Department of Law Enforcement provides statistics on Domestic Violence offenses across the state and by county. In 2023, Palm Beach County recorded 527 counts of Domestic Violence. Over the past 5-year period, counts of Domestic Violence in the county have remained consistent, hovering between a rate of 32.7 and 35.4 per 100,000 people. When compared to the state, Palm Beach County is in the first quartile of Domestic Violence Offenses.

This means that offenses are higher in approximately three-quarters of Florida counties. It can be assumed that these statistics are an undercount, as some victims may not report their abuse out of fear of retaliation. It also is a lengthy and cumbersome process to go from reporting the abuse to charging and convicting the abuser.

What are the most common housing problems?

Per the data provided, small related household renters between 0-30% of the area median income were cost burdened greater than 50% of their income. There was an overall total of 12% cost burdened greater than 50% in the City. Due to the most properties having satisfied mortgages, another common occurrence is the lack of insurance coverage. Most families are on a limited or fixed income and thereby unable to obtain coverage as well as maintain the properties. It also causes the repair costs to be more than the program limits.

Are any populations/household types more affected than others by these problems?

Renters are more affected by the lack of affordability in the region. Available data indicate that a larger share of renter households are cost-burdened compared to owner households. 2021CHAS data indicates that renters comprised 74 percent of low- and moderate-income households experiencing housing cost burden and 65 percent of low- and moderate-income households experiencing severe housing cost burden.

Additionally, persons living on fixed incomes (particularly those who are elderly and/or living with disabilities) are increasingly affected by high housing costs and a reduction in quantity and quality of housing units. Low income seniors, large families, and singles are most affected. Seniors who are on a fixed income cannot afford market rate rent as the rental prices are higher than the national average. Large families with low income and cannot afford adequate housing. This results in overcrowding situations with larger families being forced to share a 1 or two bedroom unit.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly
Consolidated Plan DELRAY BEACH

Draft

Describe the number and type of single person households in need of housing assistance.

There are an estimated 13,165 single person households in Delray Beach, 5,183 of whom are over the age of 65.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Data on the prevalence of domestic violence, dating violence, sexual assault, stalking, and human trafficking is often limited due to confidentiality requirements under the Violence Against Women Act (VAWA) and the Family Violence Prevention and Services Act (FVPSA) program. In addition to legal requirements, organizations that serve victims limit data access to ensure client privacy and safety.

The Florida Department of Law Enforcement provides statistics on Domestic Violence offenses across the state and by county. In 2023, Palm Beach County recorded 527 counts of Domestic Violence. Over the past 5-year period, counts of Domestic Violence in the county have remained consistent, hovering between a rate of 32.7 and 35.4 per 100,000 people. When compared to the state, Palm Beach County is in the first quartile of Domestic Violence Offenses.

This means that offenses are higher in approximately three-quarters of Florida counties. It can be assumed that these statistics are an undercount, as some victims may not report their abuse out of fear of retaliation. It also is a lengthy and cumbersome process to go from reporting the abuse to charging and convicting the abuser.

What are the most common housing problems?

Per the data provided, small related household renters between 0-30% of the area median income were cost burdened greater than 50% of their income. There was a overall total of 12% cost burdened greater than 50% in the City. Due to the most properties having satisfied mortgages, another common occurrence is the lack of insurance coverage. Most families are on a limited or fixed income and thereby unable to obtain coverage as well as maintain the properties. It also causes the repair costs to be more than the program limits.

Are any populations/household types more affected than others by these problems?

Renters are more affected by the lack of affordability in the region. Available data indicate that a larger share of renter households are cost-burdened compared to owner households. 2021CHAS data indicates that renters comprised 74 percent of low- and moderate-income households experiencing housing cost burden and 65 percent of low- and moderate-income households experiencing severe housing cost burden.

Additionally, persons living on fixed incomes (particularly those who are elderly and/or living with disabilities) are increasingly affected by high housing costs and a reduction in quantity and quality of housing units. w income seniors, large families, and singles are most affected. Seniors who are on a fixed income cannot afford market rate rent as the rental prices are higher than the national average. Large families with low income and cannot afford adequate housing. This results in overcrowding situations with larger families being forced to share a 1 or two bedroom unit.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly Consolidated Plan

DELRAY BEACH

Deaft

homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Severe housing cost burden, when housing costs are above 50 percent of monthly income, makes low-income individuals and families more at risk to miss a rent payment when combined with household costs such as transportation, food, medical bills, and other necessities.

Households with 0-30 percent AMI are the most likely to have a high rent burden and are the most likely to become homeless due to eviction.

Failure to pay rent is one of the most common causes of eviction in the United States. If a household is evicted, it becomes difficult to find replacement housing, either due to cost and availability constraints or many landlords' unwillingness to rent to those with an eviction record. The household may then become homeless.

There are 1,865 low-income households in Delray Beach with a rental cost burden and 6,065 low-income households with a severe rental cost burden. 4,030 of these households make between 0-30 percent AMI.

Transitioning from rapid re-housing assistance to maintaining housing independently can be extremely difficult. With limited housing assistance available, households may resort to crowded housing, living in hotel/motel rooms, or in substandard housing. There is a high need for affordable housing to help these families but the pace of production for deeply subsidized units is slow and funding for these units is limited.

In-kind assistance from food banks and other public services is valuable, as are programs that may increase household income such as education, job training, and job creation.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

City of Delray Beach does not provide its own estimate of the at-risk population. However, several indicators may be used to estimate households and families at risk of homelessness. One indicator for households at risk of homelessness is the number of extremely low-income households (income less than 30% AMI) with severe housing cost burden (spending over half of their income on housing costs)

Specify housing characteristics that have been linked with instability and an increased risk of homelessness

Physical health issues, mental health problems, drug and alcohol abuse, involvement with the criminal justice system, and limited social assistance programs can all increase the risk of homelessness. Cost burden caused by the gap between housing costs and minimum- or low-wage employment also plays a part in housing instability and can cause housing instability.

Long-term housing assistance, particularly Housing Choice Vouchers and public housing, successfully reduces homelessness by keeping low-income individuals and families out of the shelter system. For chronically homeless people, permanent supportive housing creates long term housing stability by combining housing with needed health and social support.

In addition to those considered literally homeless, housing instability can be doubling up with friends or relatives due to economic hardship, living in a hotel or motel not paid for by a government or charitable organization, living in severely substandard housing, or being forced to move frequently due to financial or legal conditions.

Discussion

Draft

Housing represents the base solution to the homelessness problem. The lack of affordable housing has led to substandard housing with numerous problems for households between 0-30%, high cost burdens for household renters and elderly owners alike, causing overcrowding amongst that income level. This will either force or place many households at risk of becoming homeless. Increased funding and collaborative partnerships are necessary to alleviate the reality of what is happening. Within the private sector, single family homes and rentals are difficult to obtain with the increasing number of investors purchasing properties for profit.

Draft

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has a disproportionately greater need in comparison to the needs of that category of need.

Introduction

The assessment of needs across the City of Delray Beach compares housing problems across racial and ethnic groups within the jurisdiction to identify commonalities across the group. The assessment seeks to identify groups that are disproportionately cost burdened with housing expenses and other housing concerns that would impact members of the groups accessing safe decent, sanitary and affordable housing. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole.

The data provided below shows the housing problems that affect each racial or ethnic group that has none or one or more housing issues. It generalizes even households with none or negative income but none of the other housing problems. Comparing all income categories between the extremely-low (0- 30%) to low categories (50-80%), it is obvious that households within the low categories making up 13% of the jurisdiction lacked complete kitchen and plumbing facilities, had more than one person per room and had a cost burden which was greater than 30%.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,274	289	525
White	1,754	199	255
Black / African American	1,050	55	185
Asian	10	0	25
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	424	30	65

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015
Source: CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Draft

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,835	820	0
White	1,740	565	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	815	100	0
Asian	20	14	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	244	140	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,915	1,789	0
White	1,955	1,229	0
Black / African American	625	415	0
Asian	30	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	279	125	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,055	1,615	0
White	705	1,195	0
Black / African American	210	300	0
Asian	0	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	45	0	0
Hispanic	95	90	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

Draft

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

From an analysis of the available data, it is evident that there is a direct correlation between household income and household problems. The lower the income the greater the problems

In the 0%-30% of Area Median Income (AMI) 99.36% of the group has one or more of the four housing problems being measured. These include 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost burden greater than 30%

This supports the need for greater resources to address housing rehabilitation and produce more affordable housing. As the remaining cohorts are examined, the trend progresses in a similar manner At 30% -50% AMI group 98.46% of the population sampled has one or more of the four housing problems as identified in HUD definitions and stated above.

50%-80% AMI group reflects 97.73% of the group having one or more of the four housing problems.

80%-100% AMI group shows that 99.24% experience one or more of the four housing problems This data supports the need for the jurisdiction to focus not only on families in the extremely low-income group but also on families in the low to moderate group.

It supports the rationale for viewing affordable housing as a continuum. By doing so the city will be addressing the affordable housing crisis to meet the needs of all eligible income categories.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need.

Introduction

The data in this section shows the total of persons with housing problems that affect each racial or ethnic group that has one or more of four severe housing issues, none of the housing problems or has no/negative income but none of the other housing problems. HUD guidelines consider a disproportionately greater need exist when persons of a racial or ethnic experience several housing problems at a rate of at least 10 percentage points higher than the jurisdiction. This section compares the severity of housing problems amongst racial groups in comparison to the jurisdictions.

Again here, comparing each income category from extremely-low (0-30%) to low categories (50-80%), it is obvious that households within the low categories making up 9% of the jurisdiction lacked complete kitchen and plumbing facilities, had more than 1.5 persons per room and had a cost burden which was greater than 50%. Fifteen (15%) of households which make up the 50-80% category has none of the four housing problems.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,879	674	525
White	1,544	409	255
Black / African American	950	160	185
Asian	10	0	25
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	339	110	65

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015
Sour CHAS
ce:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

DRAFT

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,930	1,714	0
White	1,185	1,109	0
Black / African American	610	305	0
Asian	20	14	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	109	280	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015
Sour CHAS
ce:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,164	3,534	0
White	745	2,444	0
Black / African American	300	745	0
Asian	0	40	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	119	285	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015
Sour CHAS
ce:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,

DRAFT

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	350	2,325	0
White	220	1,685	0
Black / African American	85	425	0
Asian	0	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	45	0
Hispanic	40	140	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015
Sour CHAS
ce:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Delray Beach's largest group by race and ethnicity is white followed by black and Hispanics. The data shows that Black/ African American in the 0%-30% AMI range faced the greatest housing needs. The 0%-30% AMI category reflects minority groups (blacks/ African American, Asian, American Indian, Alaska Native, Pacific Islander and Hispanic) as having one or more of the four housing problem as being measured. This data supports a very low -low income strategy that will ensure that the population with greatest need will be served.

DRAFT

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need.

Introduction:

The data currently shows that households less than 30% of the area median income are affected greatly cost burdened, in some cases, three times higher than categories making more income.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	15,254	5,463	6,110	525
White	11,595	3,710	3,995	255
Black / African American	2,240	1,125	1,475	185
Asian	300	40	30	25
American Indian, Alaska Native	4	0	0	0
Pacific Islander	0	45	0	0
Hispanic	1,005	515	559	65

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2011-2015
Sour CHAS
ce:

Discussion:

There is a disproportionately greater need amongst the White households being at 45% compared to the American Indian, Alaska Native at less than 1% within the 0-30% area median income households. This figure is at least 10 percentage points higher than the percentage of persons in category.

Historically blacks have been disproportionally affected however based on the available Census data, all ethnic groups are facing the realities of high housing costs. Delray Beach's largest group by race and ethnicity is white followed by black and Hispanics. The data shows that Black/ African American in the 0%-30% AMI range faced the greatest housing needs. The 0%-30% AMI category reflects minority groups (blacks/ African American, Asian, American Indian, Alaska Native, Pacific Islander and Hispanic) as having one or more of the four housing problem as being measured. This data supports a very low -low income strategy that will ensure that the population with greatest need will be served.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Across the income categories, white households reflect a higher percentage as it compares to other racial categories who have one or more of four housing problems. However it's expected as white households represent 79% of the total population of the City. The white population is not concentrated in one area and most do not live in the geographical area of the CDBG target area. The concentration in this area is primarily Black/African American households.

If they have needs not identified above, what are those needs?

Other needs not identified, which greatly impact the households in terms of housing repair are installation of shutters, roof damage and window replacement. The City currently assists eligible households through its housing rehabilitation programs made possible with the allocation of Community Development Block Grant, State Housing Initiative Partnership, Community Redevelopment Agency Curb Appeal, and Residential Construction Mitigation Program funds.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The heart of Delray Beach's commercial area runs from the Intracoastal Waterway to Swinton Avenue, an area of only about ½ mile. In the ¾'s of a mile between Swinton Avenue and interstate 95 (encompasses the majority of the CDBG target area), the highest concentration of African-American and minority populations exists. The income and ethnic makeup of Delray Beach is typical of other Florida cities. The most affluent and least minority areas are at the beach and on either side of the Intracoastal Waterway. Moving westward the ethnicity becomes more diverse and income levels decrease. The demographic nature of the CDBG target area is changing because of investor and owner-occupied properties available after the foreclosure crisis. Per the American Fact Finder, data substantiates that there are 10,487 white households within the target area, 10% percent higher than black households.

DRAFT

NA-35 Public Housing – 91.205(b)

Introduction

The City works very closely with the Delray Beach Housing Authority (DBHA), which manages the public housing component in Delray Beach and the local Section 8 program. The DBHA is a public housing authority separately chartered under State law responsible to a Board of Directors.

The DBHA submits a Public Housing Agency Plan which details the housing authority's plans for the next five years and their priorities. HUD provides funds to the DBHA to provide different types of assistance. Project-based vouchers are a component of a public housing agencies (PHAs) housing choice voucher program. A PHA can attach up to 20 percent of its voucher assistance to specific housing units if the owner agrees to either rehabilitate or construct the units, or the owner agrees to set-aside a portion of the units in an existing development. Tenant-based vouchers increase affordable housing choices for very low-income families. Families with a tenant-based voucher choose and lease safe, decent, and affordable privately-owned rental housing. The family finds a unit that meets the housing quality standards, the rent is reasonable, and the unit meets other program requirements, the PHA executes a HAP contract with the property owner. This contract authorizes the PHA to make subsidy payments on behalf of the family.

Totals in Use

Program Type	Certificate	Mod-Rehab	Public Housing	Vouchers		Project-based	Tenant-based	Special Purpose Voucher		
				Total				Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	6	0	0	1,087		134	952	0	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Consolidated Plan

DELRAY BEACH

DRAFT

Characteristics of Residents

Program Type	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project based	Tenant based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	8,201	0	0	12,993	10,535	13,308	0	0	
Average length of stay	0	0	0	6	3	6	0	0	
Average Household size	1	0	0	2	1	2	0	0	
# Homeless at admission	0	0	0	1	0	1	0	0	
# of Elderly Program Participants (>62)	5	0	0	415	119	296	0	0	
# of Disabled Families	0	0	0	126	8	118	0	0	
# of Families requesting accessibility features	6	0	0	1,087	134	952	0	0	
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	
# of DV victims	0	0	0	0	0	0	0	0	

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Draft

Race of Residents

Program Type		Vouchers					Special Purpose Voucher		
Race	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	1	0	0	283	57	226	0	0	0
Black/African American	5	0	0	797	76	720	0	0	0
Asian	0	0	0	6	1	5	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type		Vouchers					Special Purpose Voucher		
Ethnicity	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	126	23	103	0	0	0

Consolidated Plan

DELRAY BEACH

Draft

Not Hispanic	6	0	0	0	961	111	849	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition										

Table 25 – Ethnicity of Public Housing Residents by Program Type

Draft

Housing Needs Summary Tables

The tables below outlines the number of households experiencing a housing problem by tenure (whether the household owns or rents their home) in Delray Beach in 2021. Of the housing problems identified in the table, housing cost burden and severe housing cost burden were the most common housing problems for renters and owners. Over 26% of total households experienced either form of income by cost burden 50% below AMI in 2021. Among renter households, 52% percent (2,775 renters below 50% AMI) experienced housing cost burden, while 24% (1,310 renters below 30% AMI) experienced severe housing cost burden. Similarly, among owner households, 51% percent (2,865 owners below 50% AMI) experienced housing income cost burden, while 24% percent (1,390 owners below 30% AMI) experienced severe housing cost burden. For both renter and owner households, the data indicate that housing cost burden was most prevalent among households earning 30%-50% percent AMI (extremely low-income households).

1. Housing Problems (Households with one of the listed needs)

Housing Problems Overview 1	Owner	Renter	Total
Household has at least 1 of 4 Housing Problems	5,800	5,690	11,490
Household has none of 4 Housing Problems OR cost burden not available no other problems	12,735	4,790	17,525
Total	18,535	10,480	29,015

1. The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%.
2. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.
3. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes.

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	4,090	3,650	4,705	2,675	12,245
Small Family Households	1,000	710	1,134	780	4,160
Large Family Households	210	200	370	180	315
Household contains at least one person 62-74 years of age	950	890	1,503	660	2,895
Household contains at least one person age 75 or older	1,084	1,380	1,075	484	2,000
Households with one or more children 6 years old or younger	524	384	615	230	774

Data 2011-2015 CHAS

Total Households Table

Source:

Consolidated Plan

DELRAY BEACH

OMB Control No: 2506-0117 (exp. 09/30/2021)

Draft

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

For current public housing tenants, accessible units are provided when required, and reasonable modifications are made to existing units as needed to accommodate specific accessibility needs.

For applicants, the DBHA does not request detailed information about specific accessibility needs at the time of application. However, when an applicant is selected from the waiting list and is either being offered a public housing unit or is issued a Housing Choice Voucher (HCV), the agency conducts an individualized assessment to determine if reasonable accommodation or unit modifications are necessary. Although specific unit needs are not collected at the time of application, DBHA does track the number of applicants who self-identify as having a disability.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

According to DBHA, recognizing that the public housing program is not sustainable over the long term, HUD's strategy is to transition public housing units with unmet capital needs to a more sustainable financing strategy using tools such as the Voluntarily Conversion and Declaration of Trust releases and provide the current resident switch Section 8 Project Based Sedation 8 option to remain in the unit. All residents have agreed to involuntary conversion to PBV. See attachment.

How do these needs compare to the housing needs of the population at large

Housing needs are representative of the need for affordable housing for families at 80% of AMI and high demand, low resources for the most vulnerable families that are extremely low income, families with children, elderly and disabled.

Youth and Senior homelessness as well. Discussion

The Annual average income of persons currently benefiting from affordable housing is 0-30% AMI. Without the subsidy this household would not be able to afford housing. There are currently over 3000 persons waiting to receive a similar benefit. The high cost of rent is unaffordable to person in 0-30% AMI range.

The DBHA will continue to use its strategy for extending the supply of assisted housing to include: (a) applying for additional rental vouchers; (b) reducing public housing vacancies; (c) leveraging private/other public funds to create additional housing opportunities, and to acquire or build additional units and developments.

Due to the size of the current waitlist for affordable housing units, there is a clear need for affordable units in Delray Beach. The housing authority that serves Delray Beach indicates that additional affordable units are needed, regardless of whether those are voucher units or private market units. Without additional federal funding, the housing authorities do not have the capacity to serve additional households.

NA-40 Homeless Needs Assessment – 91.205(c)

Appendix 4

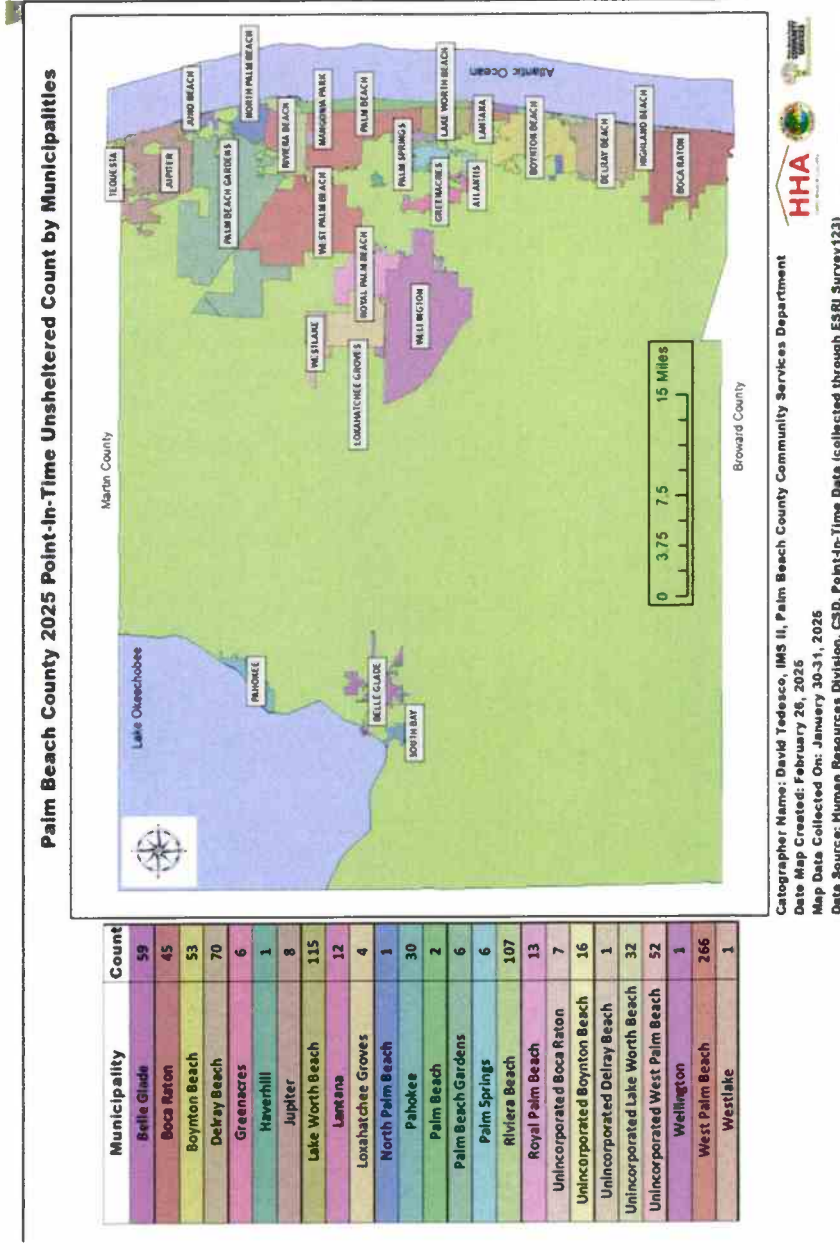
Introduction:

Consolidated Plan

DELRAY BEACH

Draft

Homelessness does not discriminate. Based on the Palm Beach County Point-in Time Count on January, 2025, there were a total of 70 unsheltered persons in Delray Beach. Of the 25 municipalities in Palm Beach County, Delray Beach ranked as the fourth highest number of unsheltered individuals and families.



If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Data is not available for number of persons becoming and exiting homelessness each year specifically for the Delray Beach CDBG target area. Therefore we are unable to describe these categories.

Draft

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

**Data
Source
Comments:**

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Per the data received, we are unable to estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

While homelessness affects all racial and ethnic groups, Individuals who identify as Black/African American seem to experience a higher incidence of homelessness. This is followed closely by persons who identify as white.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Based on the Palm Beach County Point-in Time Count, there were a total of 70 unsheltered persons in Delray Beach

The high number of unsheltered individuals points to the lack of shelter capacity and the great gap in housing affordability.

Discussion:

In Palm Beach County, including Delray Beach, homelessness has shown a notable decline, though challenges persist. The 2025 Point-in-Time Count identified 1,520 individuals experiencing homelessness, a 28.5% decrease from 2,126 in 2024 countywide. Among these, 914 were unsheltered, living in cars or on the streets, while 606 were in shelters or transitional housing.

The decrease in homelessness is attributed to several initiatives, including the opening of a 74-bed housing resource center, the establishment of 17 new cottage homes for families, and expanded support for medical

Draft

respite care and eviction prevention. Additionally, the launch of a new portal by Palm Beach County aims to assist unsheltered families and individuals by connecting them to resources and services.

However, challenges remain, particularly in addressing the needs of unsheltered individuals. The enactment of Florida's public camping law (HB 1365) has made it more difficult for outreach teams to locate and assist unsheltered individuals, potentially affecting the accuracy of homelessness counts.

Efforts to address homelessness continue through coordinated outreach, housing initiatives, and supportive services aimed at reducing both sheltered and unsheltered homelessness in the region.

Draft

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The NA-45 Non-Homeless Special Needs Assessment describes the housing and service needs of special needs populations. Special needs populations include people who may not be experiencing homelessness but have increased or distinct housing and supportive service needs, including:

- **Elderly:** Defined as aged 62 and older.
- **Frail elderly:** Defined as an elderly person who requires assistance with three or more activities of daily living such as bathing, walking, and performing light housework. CHAS data considers an individual aged 75 and over as frail elderly.
- **Persons with disabilities:** Defined as those with mental, physical, or developmental disabilities.
- **Persons with substance use disorders:** Defined as the recurrent use of alcohol or drugs that causes significant impairment such as health problems, disability, and the failure to meet major responsibilities at work, school, or home.
- **Victims of domestic violence:** Defined as persons fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking.
- **Persons with HIV/AIDS:** defined as people living with HIV/AIDS and their families.

Overall, special needs populations have low incomes and often face challenges in finding and securing affordable housing opportunities. Stakeholders and community members emphasize the need for increased housing and supportive services, especially those with low barriers, to provide for these populations.

Although the City will use relatively few, if any, Consolidated Plan resources to meet the needs of the Special Needs population over the next five years, the City hopes to meet some of those needs. Through its partnership with the DBHA, DBCLT and agencies such as CROS Ministries the City will continue to provide increased housing opportunities for families to purchase their first home, accessibility for the disabled will continue to be addressed as a component of the City's housing rehabilitation program, funding provided to small businesses for economic development activities will create job creation for low-income persons, and the City will continue to provide funding to non-profit and social service agencies for programs that benefit special needs residents.

Describe the characteristics of special needs populations in your community:

Within the past few years, there has been increased efforts to assist special needs households with necessary housing rehabilitation measures. Additionally, the priority is to serve homeowners with developmental disabilities by providing home modifications, including technological enhancements and devices which will allow homeowners to remain independent in their own homes and maintain their homeownership. Twenty (20%) percent of State Housing Initiatives Partnership (SHIP) funds is to be expended to meet this requirement. It has always been a priority to help a property become ADA accessible to its residents.

Draft

Information on the number of persons experiencing substance use disorder is not collected at the municipal level. The latest data from the National Survey on Drug Use and Health (NSDUH) in 2023 estimates that nearly 16 percent of individuals aged 12 and older living in Maine reported substance use disorder in the past year. This is compared to 17 percent nationally.

NSDUH also has some substate estimates available for the Palm Beach region; however, these estimates are older.

In 2018, 4.79 percent of individuals aged 12 and older reported alcohol use disorder in the region. 2.55 percent of individuals aged 12 and older reported cocaine use within the past year, and 0.4 percent reported heroin use in the past year.

Victims of Domestic Violence

Data on the prevalence of domestic violence, dating violence, sexual assault, stalking, and human trafficking is oftentimes limited due to confidentiality requirements under VAWA and the Family Violence Prevention and Services Act (FVPSA) program. In addition to legal requirements, organizations that serve victims limit data access to ensure client privacy and safety.

The Florida Department of Law Enforcement provides statistics on Domestic Violence offenses across the state and by county. In 2023, Palm Beach County recorded 527 offenses of Domestic Violence. Over the past 5-year period, the number of Domestic Violence offenses in the county has remained consistent, hovering between a rate of 32.7 and 35.4 per 100,000 people. When compared to the state, Palm Beach County is in the first quartile of Domestic

Violence Offenses, meaning that offenses are higher in approximately three-quarters of Florida counties.

It can be assumed that these statistics are an undercount, as some victims may not report their abuse out of fear or retaliation. It is also a lengthy and cumbersome process to go from reporting the abuse to charging and convicting the abuser.

What are the housing and supportive service needs of these populations and how are these needs determined?

The priority of these special needs funds must be used for persons with developmental disabilities with an emphasis on home modifications, including technological enhancements and devices, which will allow homeowners to remain independent in their own homes and maintain their homeownership.

Palm Beach County has established a Special Needs Program to provide for citizens with certain medical problems during a major emergency. The Special Needs Shelter is a facility with physicians and nurses on staff. It has auxiliary electrical power, is wind resistant, and not flood-prone.

Elderly and Frail Elderly

Elderly and Frail Elderly may need supportive services to maintain living independently, such as meal deliveries or home healthcare. These households may also need close, convenient access to transportation to assist them with running daily errands and participating in community activities and resources. Housing costs are also an issue for both senior renters and homeowners, as this population is often living on a fixed income despite facing the increasing costs of utilities, rent, maintenance, and property taxes.

DRAFT

Persons with Disabilities

Persons with disabilities may need supportive services to assist with daily living tasks, specialized housing modifications, and neighborhood amenities that facilitate participation in the community. It is noted that people living with special needs have a greater need for housing assistance or services than currently exists in the City.

Victims of Domestic Violence

Victims of Domestic Violence often need housing and legal resources along with supportive services delivered by organizations that specialize in working with this unique population.

The City of Delray Beach recognizes there is a substantial unmet need for services within these populations. Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

In 2016, the Miami-Fort Lauderdale-West Palm Beach MSA had the highest rate of new HIV infection diagnosis among adults and adolescents in the United States. The same year, the City of West Palm Beach was in the top ten cities in the U.S. for new HIV infections, with a rate of 23 new diagnoses for every 100,000 people. For comparison, the national average was 15. In Palm Beach County, there were 8,208 people living with HIV in 2017.

The Palm Beach County Department of Community Services contracts with local HIV/AIDS Service providers throughout Palm Beach County, funded in part by the Ryan White HIV/AIDS Program. These service providers address the healthcare and service needs of people living with HIV/AIDS. Pharmaceutical assistance, medical case management, housing, dental care, food services, transportation, legal services, substance abuse, and mental health counseling are all covered services.

Discussion:

It is important to consider the needs of non-homeless special needs populations in addition to individuals experiencing homelessness. In general, low-barrier housing options are needed to support special populations who may be unable to meet traditional rental application requirements. Additionally, Mental and behavioral health services are needed in tandem with affordable housing to help build the capacity of these special populations to maintain stable housing for themselves.

Draft

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

There are several excellent neighborhood/recreation facilities located within the CDBG Target area. The City has undertaken many renovations over the past 15 years to keep these facilities current. The City has included approximately \$838,000 in the 2014-2018 Capital Improvement Plan (CIP) for improvements to the redesign of the Pompey Park pool which is ADA accessible, Currie Commons Park renovations, and The Tennis Center rehabilitation.

How were these needs determined?

The needs are determined by Citizen input charettes and surveys through Parks and Recreation department which is then approved through City Commission and placed in the cities Capital Improvement Plan. Based on the necessity to improve the safety and livability of neighborhoods to include a full range of public facilities and utilities, that will meet the needs of low- to moderate-income residents of Delray Beach, particularly those residing within the CDBG target area.

Describe the jurisdiction's need for Public Improvements:

The City has included \$1,001,500 in the 2014-2018 Capital Improvement Plan (CIP) for improvements in the heart of the CDBG target area. In addition, funding is allocated in the CIP for Swinton and Atlantic intersection and the possible future anticipation of sidewalk/bike paths installation through a grant. The City provides funds to make infrastructure improvements, generally construction or installation (e.g., sidewalks, street improvements, water and sewer lines). CRA is allocating funds annually for sidewalk improvements identified in the SW Neighborhood Plan.

How were these needs determined?

The needs are determined by the Environmental Services Department of the City of Delray Beach. The City ranks its streets, water main upgrades plan in target area. It's been doing it for fifteen years. It was rated all pavement in coordination with the waterway plan to address needs based on the necessity to improve the safety and installation of infrastructure improvements that will meet the needs of low- to moderate-income residents of Delray Beach, particularly those residing within the CDBG target area. The Osceola Park area implemented some improvements to three (3) alleys a year as identified in the Plan.

Describe the jurisdiction's need for Public Services:

HUD allows for up to fifteen (15%) percent of its annual allocation to be expended on public service activities to protect and enhance the health, safety, and welfare of low- to moderate-income persons residing in Delray Beach and to further the stabilization of deteriorating neighborhoods. The City will spend \$398,291 over the next five years on this activity. The activities identified during the needs assessment meetings as being a priority include, but are not limited to: youth services, senior services, child care services, crime prevention services, fair housing, tenant/landlord counseling, employment training, and recreational services.

How were these needs determined?

DRAFT

The City held a needs assessment meeting on July 17 July 24, and August 12, 2025 and residents helped to complete a on line survey to identify the priority needs within the community.

MA-05 Overview**Housing Market Analysis Overview:**

The City's primary focus over the next few years will continue to be the development and maintenance of affordable housing within the jurisdiction. The City plans to accomplish approximately 8 substantial housing rehabilitation projects, at least three (3) of which will be committed to homeowners at or below 80% of the area median income. A combination of CDBG, SHIP, CRA, Workforce Housing and Urban Development Action Grant (UDAG) funds will be used to fund the City's housing objectives. Federal, State and Local resources will be utilized to provide direct assistance to eligible households, as well as to leverage private investment in the area.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)**Introduction**

Data from the 2011-2015 American Census Survey indicated 36,074 housing units in the City of Delray Beach, with 28,582 occupied and 7,492 vacant. Of the total occupied units, 17,687 or 62% were owner-occupied units and 10,895 or 38% were rental units.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	12,700	36%
1-unit, attached structure	3,915	11%
2-4 units	5,770	16%
5-19 units	5,960	17%
20 or more units	6,805	19%
Mobile Home, boat, RV, van, etc.	165	0%
Total	35,315	100%

Table 26 – Residential Properties by Unit Number**Data Source:** 2011-2015 ACS

Draft

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	55	0%	185	2%
1 bedroom	1,175	7%	2,195	21%
2 bedrooms	7,195	42%	5,415	53%
3 or more bedrooms	8,700	51%	2,439	24%
Total	17,125	100%	10,234	100%

Table 27 – Unit Size by Tenure

Data Source: 2011-2015 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Presently, the City receives funding from the U.S. Department of Housing and Urban Development (Community Development Block Grant), Florida Housing Finance Corporation (State Housing Initiatives Partnership and local agencies such as the Community Redevelopment Agency (Curb Appeal Program). All funds are allocated specifically to assist individuals/households that fall within the extremely low to moderate income per the area median income through housing rehabilitation efforts.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The Delray Beach Housing Authority (WPBHA) waiting lists reflect the broader community's urgent need for affordable, quality housing, as documented in the 2021 Palm Beach County Housing Needs Assessment. Delray Beach primarily serves families with "very low" and "extremely low" incomes. A significant portion of Palm Beach County's workforce—approximately 57 percent—is employed in low-wage, service-sector jobs, with hourly earnings that equate to just 40–60 percent of the County's median household income. These are the households most often seeking assistance from DBHA when the waiting lists are opened.

Does the availability of housing units meet the needs of the population?

Eliminating barriers to affordability has been the primary objective of the Delray Beach Community Land Trust (DBCLT) program since its inception in 2006. In July 2006 the City transitioned its First Time Homebuyer Program, which provided traditional down payment assistance, into a Sub-Recipient Partnership Program with the DBCLT for the purpose of creating affordable homeownership opportunities. Over the years, through our partnership with the Delray Beach Housing Authority, the city has been able to purchase and transfer five single family and one duplex for the purpose of facilitating housing assistance to renters at or below 50% of the area median income. The Delray Beach Community Land Trust has been donated one home under this strategy. All units under the NSP program are to remain affordable for twenty years secured by a land-use restriction agreement.

DRAFT

Under the Sub-recipient Housing Partnership Program, subsidy is awarded (based on occupants' income eligibility) to the DBCLT to be applied towards the principal reduction of construction costs of DBCLT units. This strategy enhances each unit's affordability by keeping the subsidy joined to the unit as opposed to the occupant and buys down the cost of each unit's affordability in perpetuity. Additionally the Neighborhood Stabilization Program, properties were purchased directly from lender(s) and rehabilitated through approved general contractors. They were then transferred to DBHA for the provision and continued affordability to renters at or below 50% of the area median income. The City currently utilizes its Workforce Housing ordinance to create additional affordable and workforce housing throughout the City.

Discussion

The City will continue to assist potential homebuyers through financial assistance to reduce the construction costs of DBCLT units. The City will also continue to assist potential homebuyers to purchase affordable market rate units.

Community feedback also indicated a need for more housing rehabilitation in the city, with consideration given to added housing rehabilitation benefits such as energy conservation and health.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Housing costs for homeowners in Delray Beach continues to be slightly lower than in Palm Beach County as a whole. According to the Florida Realtors, the median sale price of a home in Florida was \$178,000, a 5.3% increase from a year earlier.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	274,200	183,700	(33%)
Median Contract Rent	1,095	1,128	3%

Table 28 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,040	10.2%
\$500-999	3,445	33.7%
\$1,000-1,499	3,283	32.1%
\$1,500-1,999	1,415	13.8%
\$2,000 or more	1,050	10.3%
Total	10,233	99.9%

Table 29 - Rent Paid

Draft

Data Source: 2011-
2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	374	No Data
50% HAMFI	929	2,315
80% HAMFI	4,424	4,925
100% HAMFI	No Data	6,779
Total	5,727	14,019

Table 30 – Housing Affordability
Data Source: 2011-2015 CHAS

Draft

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 31 – Monthly Rent
Data Source Comments:

Is there sufficient housing for households at all income levels?

There is a deficit of housing for households at the extremely low and high moderate income levels as identified in the above tables.

The housing affordability analysis for owner units in the City shows significant gaps within all household income categories, including the “middle” household income category (101-120 percent of median). Affordability gaps within the “extremely” and “very low” household income categories are normal as ownership opportunities within these lower income levels are cost-prohibitive. However, large affordability gaps within the “moderate” and “middle” household income categories are significant and points to the general unavailability of owner units in the City to accommodate the price points of households earning less than 120 percent of the median.

The housing supply and demand analysis for renter units in the City shows a significant gap in the supply of affordable renter units for “extremely” low income households, but sizeable gaps also within the price ranges of “moderate” and “upper” household income categories.

The affordability analysis of renter units in the City indicates growing and substantial affordability gaps for “Extremely Low” (\$257,963) and “Very Low” (\$231,805) income households earning below 50 percent of the City’s median household income. A significant affordability gap (\$192,570) also exists for “Low” income renter households earning between 51-80 percent of the median household income. The affordability gap in the City is significant between 2013 and 2017 with the surplus having increased by an average of \$45,000 for almost all household income categories. Rent affordability in the City is like that of Palm Beach County though affordability gaps are significantly greater in the County in the household income categories.

How is affordability of housing likely to change considering changes to home values and/or rents?

According to the Palm Beach Post home values hit rock bottom in 2006, foreclosures at their peak in 2011. 2012 home prices are noted to be on the rise and continue through this year. On Zillow.com, it states home values have gone up 10.8% over the past years and the median rents have also increased. Using current trends as a baseline the affordability gap will increase as housing prices increase.

DRAFT

Housing costs have continued to grow during the last ten-year period. The Zillow data also shows that housing costs have continued to rise since 2023. Regardless of changes in income, housing costs will continue to rise without a marked effort toward increasing the availability of affordable housing.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

HOME/Fair Market rents are generally lower than the Area Median Rent. This creates a hardship on persons with lower incomes being able to occupy most units since they are not priced at a rate that is affordable.

Discussion

The affordability of housing will be a challenge as the housing market declines and price of real estate values increase due to demands. Another struggle that the City of Delray Beach is experiencing is companies purchasing apartment complexes and homes in the target area that are being converted to sober homes. Over the past several years, the City has seen a decrease in its affordable housing stock due to this issue.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The City of Delray Beach, through its Neighborhood Services Division, uses various funding sources to assist project area property owners in making needed improvements to their homes and properties. The program intends to improve the quality and standard of housing for very-low, low and moderate-income residents.

Definitions

The City's Housing Rehabilitation program addresses interior and exterior building/electrical/plumbing problems, health and safety issues, as well as, retrofit of items for those with special needs, upgrade major systems, and soft costs. Substandard condition is noted as when the structure has few or no significant standard deficiencies or needs only cosmetic repairs. Substandard condition but suitable for rehabilitation (Deteriorated/ Needs Rehabilitation as referenced in the Program Descriptions Manual) is identified as when the structure has significant standard deficiencies but can be substantially rehabilitated within the resources, conditions, and priorities of the program.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%

Draft

With one selected Condition	6,195	36%	5,425	53%
With two selected Conditions	119	1%	385	4%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	10,805	63%	4,430	43%
Total	17,119	100%	10,240	100%

Table 32 - Condition of Units

Data Source: 2011-
2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,880	11%	1,680	16%
1980-1999	6,240	36%	4,570	45%
1950-1979	8,315	49%	3,614	35%
Before 1950	679	4%	365	4%
Total	17,114	100%	10,229	100%

Table 33 - Year Unit Built

Data Source: 2011-2015 CHAS

Draft

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	8,994	53%	3,979	39%
Housing Units build before 1980 with children present	1,710	10%	825	8%

Table 34 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 35 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

A large portion of the homes located within the CDBG target area will require extensive rehabilitation at some point in time. Most properties are well over thirty years old and require the installation of roofs, electric upgrades, and window replacement. Annually, we received over fifteen applications requesting assistance with repair issues. We generally expend up to \$85,000 per home through our housing rehabilitation program.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

All the properties that are repaired through the program are tested for lead-based paint. There is a larger percentage of homes that do not have lead present due to previous maintenance that has addressed these issues.

Draft

Discussion

The City will continue to make funds available under its housing rehabilitation program and continues to address lead-based paint if necessary after inspection. As a national objective, it is the City's intent to continue to make homes sustainable.

Because lead was often a component of house paint until its national ban in 1978, addressing potential lead hazards in these units is an important public health strategy. The number of housing units that have the potential for lead-based paint hazards is equal to the number of housing units built before 1978. 1980 is used as a proxy for 1978 using Census data. 38% of owner-occupied units and 44% of renter-occupied units were built prior to 1980. These rental housing units have the highest potential of causing lead poisoning of children.

Of the rental housing built before 1980 in the City, 14 percent of the units (2800) have children present. In Palm Beach County, the Florida Department of Health Palm Beach County (DOH-Palm Beach) runs the Childhood Lead Poisoning Prevention Program.

DOH-Palm Beach conducts lead investigations in homes of children who have been identified by the Division of Communicable Disease and Epidemiology as at risk of or actively experiencing lead poisoning. The department currently offers the following services:

- Environment assessment - dust wipes and soil sampling
- Interpretation of test results
- Lead Consultation
- Comprehensive environmental investigation
- Recommendations for lead mitigation and abatement, and
- Public education through community Outreach/MA-25 Public and Assisted Housing - 91.210(b)

Introduction

The City works very closely with the Delray Beach Housing Authority (DBHA) which currently manages the City's Section 8 program. The DBHA is a public housing authority separately chartered under State law responsible to a Board of Directors. The Authority is governed by seven Commissioners, each appointed by the City Commission for a term of four years. The DBHA Board hires its own executive director, who is responsible for hiring, contracting and procurement, provision of services, review of proposed development sites, and comprehensive planning of the public housing authority. The DBHA submits a Public Housing Agency Five-Year and Annual Plan which details the housing authority's plans for the next five years and their priorities (incorporated in this plan by reference).

The City Commission has supported the DBHA in the past by providing funds for infrastructure improvements within the DBHA complex and providing funds to assist with the acquisition of property adjacent to the DBHA property for future expansion. Construction or demolition

Consolidated Plan

DELRAY BEACH

projects initiated by the DBHA are subject to the City's permitting and inspection process. One of the strengths of the DHBA is the longevity of its administrative personnel of more than 20 years and operations since 1973. The agency provides rental assistance programs; the Section 8 Choice Voucher Program and the Public Housing Program and a Family Self-Sufficiency Program as well. This reflects program continuity and stability.

Totals Number of Units

Program Type	Certificate	Mod-Rehab	Public Housing	Vouchers		Project based	Tenant based	Special Purpose Voucher		
				Total				Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	6	0	0	1,111		171	940	0	0	0
# of accessible units										
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition										

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Draft

Describe the supply of public housing developments:**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

Through the Section 8 Voucher Program, DBHA continues to provide housing subsidies to 1148 families including 52 families from other Housing Authority jurisdictions who utilized the portability aspect of the Voucher Program. Additionally, support services are provided to 45 families through the Families Self-Sufficiency program, a case management effort designed to reduce participants reliance upon public assistance, including housing subsidy.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 37 - Public Housing Condition**Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

The Delray Beach Housing Authority (DBHA) owned and operated Carver Estates, the only Public Housing complex comprising of 200 units of low rent housing to a population of 600 persons. The complex was demolished due to the devastation of Hurricane Wilma in 2005. A report by MEP Structural Engineering and Inspection, Inc. found the structures were essentially obsolete and in need of demolition. The site has a land mass of 15 acres and is in the City's CDBG target area. The DBHA acquired a 3-acre lot of vacant land just south of the previous property in 2004.

A three-phased redevelopment plan is currently underway at the former public housing site. This plan includes the recently completed Phase I, Villas at Village Square, (a 144-unit family development) and Phase II, an 84-unit elderly phase to be completed by November 2015 known as the Courts at Village Square. Phase III is expected to begin in 2016. Financing was made possible by 9% and 4% Low Income Housing Tax Credit (LIHTC) program, along with bonds and local Delray Beach Community Redevelopment Agency (CRA) grants and loans. The elderly housing phase will include a Project Based Section 8 contract. DBHA is utilizing its first of two 5-year allocations of Replacement Housing Factor funds to acquire and rehabilitate units scattered throughout its jurisdiction. Five units, including two donated by the CRA have been acquired and rehabilitated to house extremely-low income families as part of the program.

DBHA also purchased six (6) single family units and one (1) duplex at \$10/unit under the Neighborhood Stabilization Program to house families at or below 50% of the median income. Five are currently occupied. The Delray Beach Housing Authority (DBHA) owned and operated Carver Estates, the only Public Housing complex comprising of 200 units of low rent housing to a population of 600 persons. The complex was demolished due to the devastation of Hurricane Wilma in 2005.

A report by MEP Structural Engineering and Inspection, Inc. found the structures were essentially obsolete and in need of demolition. The site has a land mass of 15 acres and is in the City's CDBG target area. The DBHA acquired a 3-acre lot of vacant land just south of the previous property in 2004. Presently, DBHA has already begun to manage a 144-unit family development, now known as Village Square, a commitment to rebuild a

three- phase development including 84-unit Senior Housing community and 25 single-family homes.

Phase Three is anticipated to begin in 2016. Financing is possible by 9% tax credit for the housing development, 4% tax credit on the senior housing, bonds and local Delray Beach Community Redevelopment Agency (CRA) grants and loans as well as Project Based Section 8 funds. DBHA is utilizing its first of two 5-year allocations of Replacement Housing Factor funds to acquire and rehabilitate units scattered throughout its jurisdiction. Five units, including two donated by the CRA have been acquired and rehabilitated to house extremely-low-income families as part of the program. DBHA also purchased six (6) single family units and one (1) duplex at \$10/Nite under the

Neighborhood Stabilization Program to house families at or below 50% of the median income. Five are currently occupied.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The tenants of Carver Estates have successfully been relocated within and outside the jurisdictional boundaries of the City. Rent is based at 30% of the resident's monthly income, with a target income group of those earning at or below 30% of the Area Median Income. The unit size varies from one to four bedrooms, with a corresponding maximum occupancy of one to eight people. Approximately 95% of their households are families with a female head of household.

Discussion:

There is a definite need for additional public housing units in Delray Beach for all housing categories, including Section 8 vouchers. The DBHA's strategy for extending the supply of assisted housing include (a) applying for additional rental vouchers; (b) reducing public housing vacancies; (c) leveraging private/other public funds to create additional housing opportunities, and to acquire or build additional units and developments.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The Continuum of Care (CoC) lead agency is the Palm Beach County government who is responsible for the planning and coordination of all homeless facilities and services in Palm Beach County, including within the City of West Palm Beach. West Palm Beach plays a supportive role. The CoC is steadily improving the scope and coordination of its homeless service delivery system and uses a “housing first” or “rapid rehousing” approach.

The CoC is continually improving coordination among homeless services and mainstream services, allowing homeless assistance dollars to be stretched as far as possible. Medical and mental health providers, employment agencies, early childhood development agencies, and many other mainstream service providers in the public and private sectors have played an integral role in developing the CoC’s coordinated intake and assessment system, conducting outreach to the most vulnerable homeless populations, and providing support for individuals and families moving back into housing.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds	Transition al Housing Beds	Permanent Supportive Housing Beds

Draft

	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Develop ent
Households with Adult(s) and Child(ren)	150	0	20	832	0
Households with Only Adults	361	0	136	221	0
Chronically Homeless Households	0	0	0	406	0
Veterans	20	0	16	623	0
Unaccompanied Youth	0	0	0	0	0

Facilities and Housing Targeted to Homeless Households

Draft

Total Year Round Beds by Program Type

Source: HIC

Year Round Beds by Type	2019	2020	2021	2022	2023	2024
Emergency Shelter	415	412	546	552	693	511
Transitional Housing	127	128	145	162	178	156
Permanent Supportive Housing	1009	1111	1202	1236	1315	1053
Rapid Re-Housing	519	588	666	420	635	582
Other Permanent Housing	111	109	111	152	116	119

Current Unit/Bed Inventory

Source: HIC - 2024

Beds/Units in Inventory	For Adults and Children		For Adults Only		For Children Only		Veterans		Victims of DV
	# of Beds	# of Units	# of Beds	# of Units	# of Beds	# of Units	# of Beds	# of Beds	# of Beds
Emergency Shelter	150	76	361	361	0	0	20		102
Transitional Housing	20	15	136	136	0	0	16		21
Permanent Supportive Housing	832	690	221	221	0	0	623		0
Rapid Re-Housing	232	76	350	350	0	0	124		0
Other Permanent Housing	71	22	48	48	0	0	0		0

Draft

11. Adopt A Family of the Palm Beaches

This organization focuses on providing permanent supportive housing for chronically homeless families with documented disabilities, linking them to essential services to promote long-term stability.

These services and facilities are integral to addressing the diverse needs of homeless populations in the community. They are designed to provide not only immediate relief but also long-term solutions that promote stability and independence. Through coordinated efforts, these programs aim to reduce homelessness and support individuals and families in achieving self-sufficiency.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Presently the City of Delray Beach has priority preference measures within the housing rehabilitation program to aid households with one or more members with special needs. A minimum of 20 percent of the annual State Housing Initiatives Partnership (SHIP) fund allocation is to serve persons with special needs as defined in s. 420.0004, Florida Statutes. The priority of these special needs funds must be to use them for persons with developmental disabilities. Within the CDBG program, special attention is given to address special needs households by addressing ADA accessibility measures i.e., bathroom fixtures; high toilets, lower sinks, roll-in showers, and grab bars. As well as outside wheelchair ramps and widening of doors. Most handicapped accessibility needs are addressed within the bathroom repairs, kitchen and for inside and outside accessibility of the home.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Services requiring the supportive housing needs of the elderly (frail elderly), persons with disabilities and persons with alcohol and other drug addictions would be referred to the appropriate agencies under the health and housing sector. The City does not directly have supporting housing measures to assist this population currently.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The City has a current partnership with Healthier Delray, an initiative to assist persons with behavioral health issues. Through this partnership, the City hopes to identify more agencies that provides other services.

DRAFT

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Currently, the City does not receive HOME funds nor does it have a program that addresses tenant-based assistance. We do plan to continue our relationships with agencies like the Urban League of Palm Beach County and Palm Beach County Community Action program as feeders to the necessary services to persons with special needs.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The City through its housing rehabilitation program can address many ADA accessibility measures in the home if necessary however all other services would be referred to outside agencies based on the need required.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

In recent years the City of Delray Beach has explored mechanisms to maintain and encourage production of affordable housing in recognition of quickly escalating real estate values. The most recent efforts is the passage of the Family Workforce Housing Ordinance. The Ordinance provides regulations and incentives to encourage developers to build housing within the City's CDBG target area; and includes and preserves Family/Workforce housing along with market rate housing. The City has also continued to partner with the Delray Beach Community Land Trust to maintain affordable housing, primarily within the CDBG target area and in the next year, plans to evaluate its effectiveness in meeting all income categories through its programs. MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Economic Development Market Analysis Business

Activity

Business by Sector	Number of Workers	Number of Jobs	ofShare Workers %	ofShare of Jobs %	Jobs workers %	less
Agriculture, Mining, Oil & Gas Extraction	412	24	2	0	-2	

Consolidated Plan DELRAY BEACH

Draft

Arts, Entertainment, Accommodations	4,510	5,858	20	20	0
Construction	1,052	2,048	5	7	2
Education and Health Care Services	4,301	7,289	19	25	6
Finance, Insurance, and Real Estate	1,858	1,726	8	6	-2
Information	547	811	2	3	1
Manufacturing	670	911	3	3	0
Other Services	1,157	1,264	5	4	-1
Professional, Scientific, Management Services	2,534	2,601	11	9	-2
Public Administration	0	0	0	0	0
Retail Trade	3,456	5,388	16	18	2
Transportation and Warehousing	539	362	2	1	-1
Wholesale Trade	1,161	1,015	5	3	-2
Total	22,197	29,297	--	--	--

Table 39 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Draft

Labor Force

Total Population in the Civilian Labor Force	33,719
Civilian Employed Population 16 years and over	30,125
Unemployment Rate	10.70
Unemployment Rate for Ages 16-24	47.89
Unemployment Rate for Ages 25-65	6.94

Table 40 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	7,665
Farming, fisheries and forestry occupations	1,039
Service	4,005
Sales and office	7,310
Construction, extraction, maintenance and repair	1,668
Production, transportation and material moving	1,245

Table 41 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	19,713	72%
30-59 Minutes	6,259	23%
60 or More Minutes	1,520	6%
Total	27,492	100%

Data Source: 2011-2015 ACS

Education:

Draft

Table 42 - Travel Time

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,71	440	1,365

Table 43 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	4,925	480	1,935
Some college or Associate's degree	6,800	975	1,880
Bachelor's degree or higher	9,795	429	1,740

Draft

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	115	240	405	1,225	1,535
9th to 12th grade, no diploma	1,000	945	430	1,269	1,094
High school graduate, GED, or alternative	1,240	1,720	1,670	3,950	4,095
Some college, no degree	1,835	1,955	1,505	3,225	3,105
Associate's degree	270	805	519	1,652	879
Bachelor's degree	409	2,200	1,720	3,885	2,655
Graduate or professional degree	24	893	970	2,295	2,450

Table 44 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	15,992
High school graduate (includes equivalency)	45,420
Some college or Associate's degree	55,726
Bachelor's degree	103,639
Graduate or professional degree	201,639

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Delray Beach's top 5 sectors of Healthcare/Social Assistance, Accommodation and Food Services, Wholesale-Retail Trade, Finance, Insurance and Real Estate and Other Services supports Delray Beach's reputation as a pedestrian-friendly shopping and dining destination in South Palm Beach County for residents, visitors and tourists. With more than 250,000 SF of office space developed and/or under construction since 2017 the City anticipates growth in the Professional, Scientific and Technical Services sector along with a possible ± 1,000 new jobs to our community.

Describe the workforce and infrastructure needs of the business community:

At the heart of Delray Beach's local economy are small and entrepreneurial businesses. In fact, it is

Draft

pedestrian-friendly shopping and dining destination in South Palm Beach County for residents, visitors and tourists. With more than 250,000 SF of office space developed and/or under construction since 2017 the City anticipates growth in the Professional, Scientific and Technical Services sector along with a possible \pm 1,000 new jobs to our community.

Describe the workforce and infrastructure needs of the business community:

At the heart of Delray Beach's local economy are small and entrepreneurial businesses. In fact, it is estimated that 93% of businesses in Delray Beach are small business which are defined as enterprises employing less than 30 workers. The average firm size is 10 employees paying an average annual wage of \$42,093. As such, our business community requires a more systematic approach to small business and entrepreneurial development. Local businesses need technical business development assistance (capacity-building) and easy to access funding programs to grow their business.

In 2015, Delray Beach piloted a Microenterprise Loan Program (a partnership of HUD, City and CRA) which is expected to fund 4 – 5 businesses by year-end and during its first funding round. Additionally, Delray Beach is growing a partnership with CareerSource Palm Beach County to expand employer services, job seeker services, work-readiness programs and job fairs in our community to ensure our small businesses have the talent they need to succeed

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Delray Beach is experiencing the next wave of development and anticipates the following impacts since 2017: \$750+ million private capital investment. The City has created many new incentives i.e., workforce housing ordinance and due to this many new developments particularly in the West Atlantic Redevelopment corridor have incorporated not only the workforce housing incentive but also the creation of jobs.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Per the data, forty (40%) percent or 9,368 persons of the population have attained bachelors degrees and are currently in the labor force. Twenty-five (25%) percent are nearing retirement in the next two to twenty years.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Currently, as part of the City's economic development strategy in support of direct financing to businesses, it requires that businesses connect with Career Source of Palm Beach County (Workforce Consolidated Plan

DELRAY BEACH

Draft

Alliance) to find skilled trainees to fill any newly created positions in their business.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes, the City is part of the Comprehensive Economic Development Strategy (CEDS) as developed by the Treasure Coast Regional Planning Council which includes the counties of Indian River, St. Lucie, Martin, and Palm Beach.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The 2022-2027 CEDS goals were to:

1. Promote innovation and competitiveness, preparing the Region for growth and success in the worldwide economy.
 2. Create a business climate supportive of existing industries and welcoming of new ones.
 3. Build and maintain a man-made and natural network of infrastructure that supports
 4. sustainable growth and economic diversity while maintaining a high quality of life.
 5. Provide the best Pre-K to 12 and vocational high school programs in the State of Florida, providing relevant curriculum that addresses the talent needs of local businesses and emerging industries.
 7. Establish a regional network of cooperative, collaborative, and committed local governments with a consensus vision arrived at through broad and effective public engagement.
 8. Establish a diverse regional economy with financially sound businesses and local governments able to withstand, prevent, and quickly recover from major disruptions and effectively deal with natural and manmade disasters.
7. Preserve and enhance the Region's quality of life.

Further, Delray Beach is one of the historic mainland cities that make up the population within the region. Emphasis has been directed at the creation of jobs through economic development activities and providing decent standard infrastructures throughout the designated target area.

Discussion

The City's diverse business community remains one of the key foundations of the City's financial stability. Ninety-three (93%) of the businesses are small or micro-enterprises. Several incentives are available in the forms of grants or loans to assist with the growth of the business. Delray Beach actively enlists the help of existing businesses to attract new firms.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The Southwest Area Neighborhood Redevelopment Plan was initiated as part of an on-going effort by community leaders and the City of Delray Beach to revitalize the City's neighborhoods and commercial districts. The plan seeks to identify core strengths and assets that will move the Southwest neighborhoods Consolidated Plan

DELRAY BEACH

Draft

towards stability and stimulate private sector investment in the area. The plan links housing development and economic development efforts to create positive synergy and take advantage of current development opportunities centered around the West Atlantic Avenue business district.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The CDBG target area's mixture of owner and renter housing is an issue for future redevelopment. Except for the area's one housing developments (Auburn Trace) and the future site of Village Square, are the area's two larger multi-family complexes, the area's rental market is mixed throughout single-family neighborhoods/blocks. Rental units take the form of single and duplex single family residence as well as small apartment complexes. Village Square will includes three phases; an apartment, family and elderly complex.

What are the characteristics of the market in these areas/neighborhoods?

The characteristics of the market in the area do not necessarily mirror that as the City as a whole, market values are increasing.

Are there any community assets in these areas/neighborhoods?

Yes, within the Community Development Block Grant target area sits the Spady Museum in the historic West Settlers District of Delray Beach, and is dedicated to discovering, collecting and sharing the African-American history and heritage of Florida. Located in the former home of the late Solomon D. Spady, the most prominent African American educator and community leader in Delray Beach from 1922 to 1957, the museum opened in July 2001 and is the only African American Cultural Heritage museum of its kind in Palm Beach County. The Cason Cottage Museum serves as a archive for the City's history. Focus is on the years 1915 to 1935, and this historic house is furnished as if a family lived there in that period. A Native Florida Plant Garden has also been planted on site.

Are there other strategic opportunities in any of these areas?

As a rule, a mix of this type of rental housing within an otherwise single-family ownership neighborhood tends to destabilize the land values of ownership housing. This is usually since renters do not have the same investment level in the unit or neighborhood as a homeowner. A renter is less likely to maintain the presence of the home and lawn, which can in turn impact the overall appearance of the neighborhood. A major effort has been made with Village Square where a property management company will handle all the day-to-day management of the development. This will ensure an increase in stabilizing the areas that currently remains 90% or greater in home ownership.

More focus should be given in transitional areas were ownership has fallen to between 70%-89%. To stabilize these "ownership" areas, care needs to be taken to ensure a range of housing product. Most newer developments in the area have offered a mix of ownership and rental opportunities. This will help mis-

Draft

labeling an area as “lower income housing” area but rather a moderate- income housing area.

Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

The City of Delray Beach has been included in a Municipality Wi-Fi Project that was generated through a partnership between local municipalities, Palm Beach County, The Education Foundation of Palm Beach County, and The School District of Palm Beach County (SDPBC). The project is focused on Wi-Fi__33 hardware being mounted on poles, around densely populated areas where families have indicated they do not

have internet access. The infrastructure being installed is called a “Wi-Fi__33 Mesh Network” which is a simple radio that connects broadband service to residences using Wi-Fi Extenders This project is being funded in part by Federal Cares Act dollars and is currently being installed in the City.

The Wi-Fi Mesh Network is not 5G technology. It is a simple radio that connects

The location of installation of the Mesh Network was identified by the School District through a heat map which showed the areas in the County that had the least amount of connectivity. To receive a Wi-Fi extender and receive free internet connectivity the child must be on the Free and Reduced Lunch program. In Delray Beach, the Mesh Network is being installed in the area with the highest concentration of low and moderate income households and will provide 770 households with free internet connections. Free Wi-Fi not only helps the child with school work but the family with connectivity to jobs and other services. There is still a need for broadband wiring to a few other geographical areas in the City that are not covered by this Mesh Network which includes a large senior population.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

There is a decreased need to provide competition by having more than one broadband Internet Service provider in the City of Delray Beach. This is based on a collaborative partnership for a digital inclusion project that was funded by the Federal Cares Act dollars. The digital project is for the installation of a Wi-Fi mesh network system that will provide free internet access to a large geographical area where a majority of our low and moderate income households are located.

Describe the jurisdiction’s increased natural hazard risks associated with climate change.

Due to increasing severity of rainfall events and sea level rise, the city is vulnerable to high flood risks such as but not limited to:

- Shoreline areas of the city are vulnerable to storm surge events, future sea level rise, and high tide flooding
- Shoreline restoration efforts could greatly enhance the city’s response to current and future storm events
- Inland areas of the city are impacted by a wide array of rainfall events, from 25-year storms to 500-year storms

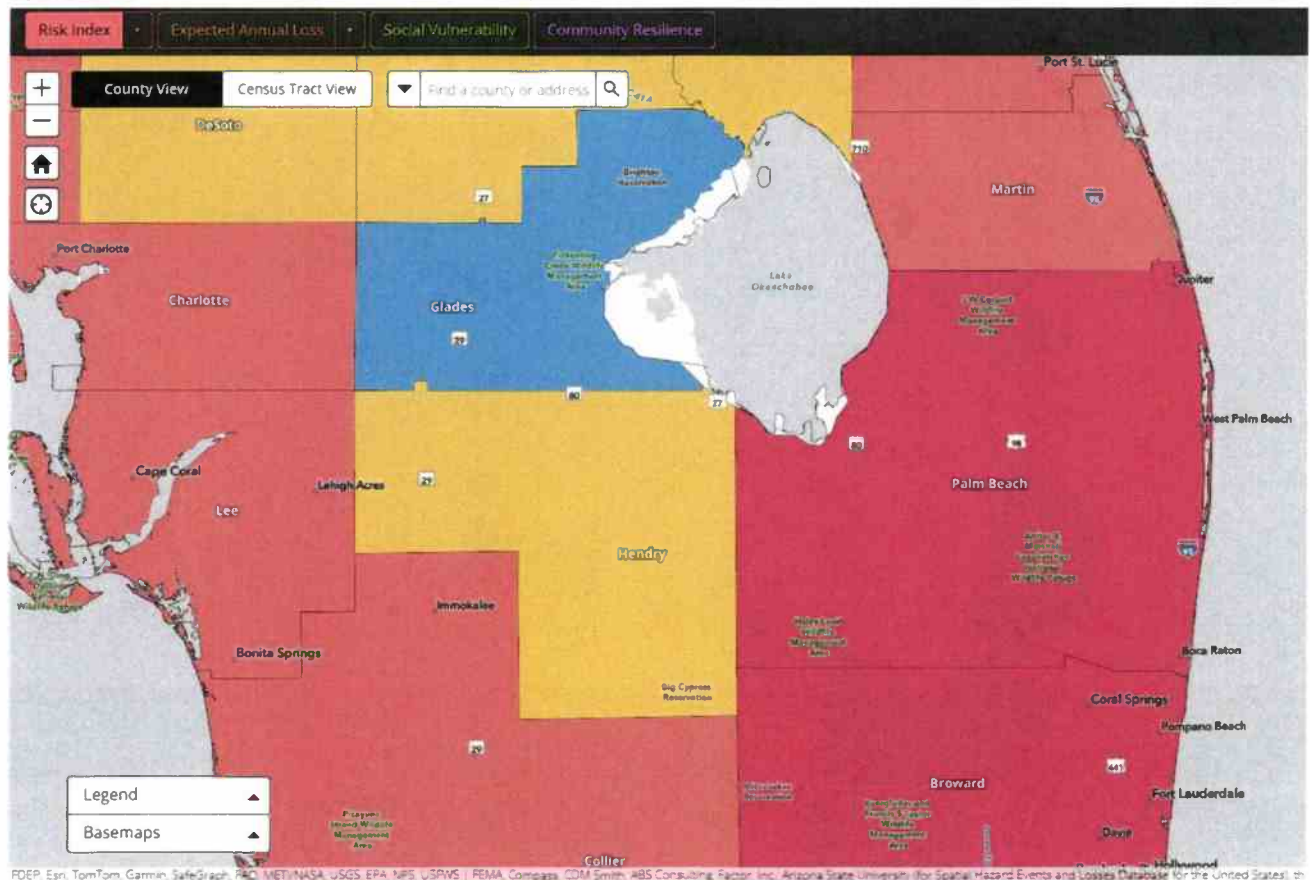
DRAFT

- Implementation of adaptation strategies is crucial for the city to become more prepared

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The City acknowledges that those low- and moderate-income households are disproportionately impacted by disaster events. It is more likely that these households have fewer available resources to directly deal with the events and obtain a level of stability like pre-disaster status. According to FEMA's National Risk Index, Palm Beach County rank 99.71, or very high. Compared to the nation, Palm Beach is in the 99th percentile for vulnerability.

FEMA's risk index score made up of a composite of all 18 hazard types. The score is calculated by using an equation that combines scores for Expected Annual Loss due to natural hazards, Social Vulnerability, and Community Resilience. The National Risk Index also rates Palm Beach as relatively high on the social vulnerability index. Based on the NRI rating, low and moderate-income households in Palm Beach are highly vulnerable to hazards and natural disasters.



According to the Palm Beach Climate Resiliency Plan from 2021, most parts of Palm Beach have a large proportion of assets that are highly vulnerable to flooding. Vulnerable populations are at risk for heat-related issues.

Strategic Plan

Consolidated Plan

DELRAY BEACH

OMB Control No: 2506-0117 (exp. 09/30/2021)

Draft

SP-05 Overview

Strategic Plan Overview

The City has been engaged in extensive strategic planning activities such as the Center for the Arts, Vision 2020, Pompey Park Needs Assessment, Campaign for Grade Level Reading and Delray Beach Full Service Center -Adult Education with community stakeholders over the past several years to identify comprehensive community needs. Residents throughout the City, especially the CDBG target area, have participated in these ongoing efforts to plan for the revitalization and maintenance of the City's civic, social, and physical infrastructure, as well as its economic systems and institutions. As a result, several neighborhood and redevelopment plans i.e., SW Redevelopment Plan, West Atlantic Redevelopment Plan, and the Osceola Park Redevelopment Plan have been formalized to revitalize distressed and transitional neighborhoods; improve local schools and service networks through Campaign for Grade Level Reading to help with educational attainment and Healthier Delray Initiative; rebuild the downtown area and create additional jobs and commerce; and, improve the relationship among the City's diverse ethnic and cultural groups.

Draft

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 46 - Geographic Priority Areas

1	Area Name:	CDBG TARGET AREA
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	Citywide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	

Draft

What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The heart of Delray Beach's commercial area runs from the Intracoastal Waterway to Swinton Avenue, an area of only about one-half mile. In the three-quarter of a mile between Swinton Avenue and interstate 95 (encompasses the majority of the CDBG target area), the highest concentration of African- American and minority populations exists. The boundaries in which CDBG funds can be used are identified by these data sets as estimates of the number of low- and moderate-income individuals (LMISD) by block group based on the 2011-2015 American Community Survey (ACS) which is attached.

LMISD by Block Group, Based on 2011-2015 ACS for the FY2020 Entitlement CDBG Grantees

CDBGUOIGID	CDBGNAME	STUSAB	CDBGTY	STATE	COUNTY	COUNTYNAME	TRACT	BLKGRP	LOWMOD	LOWMODUNIV	Lowmod_pct	MOE_LowmodPct	GEOID
120732	Delray Beach	FL	51	12	099	Palm Beach County	006802	1	1130	1270	88.96%	+/-27.56	15000US120990068021
120732	Delray Beach	FL	51	12	099	Palm Beach County	006801	2	1680	2150	78.14%	+/-20.42	15000US120990068012
120732	Delray Beach	FL	51	12	099	Palm Beach County	006801	1	1550	2075	74.70%	+/-20.72	15000US120990068011
120732	Delray Beach	FL	51	12	099	Palm Beach County	006906	1	740	1000	74.00%	+/-25.90	15000US120990069061
120732	Delray Beach	FL	51	12	099	Palm Beach County	006802	2	1750	2405	72.77%	+/-15.76	15000US120990068022
120732	Delray Beach	FL	51	12	099	Palm Beach County	006902	8	700	980	71.43%	+/-29.90	15000US120990069028
120732	Delray Beach	FL	51	12	099	Palm Beach County	006502	1	785	1115	68.61%	+/-31.12	15000US120990065021
120732	Delray Beach	FL	51	12	099	Palm Beach County	006906	3	480	710	67.61%	+/-35.49	15000US120990069063
120732	Delray Beach	FL	51	12	099	Palm Beach County	006700	1	1145	1695	67.55%	+/-17.58	15000US120990067001
120732	Delray Beach	FL	51	12	099	Palm Beach County	006605	1	880	1310	67.18%	+/-21.22	15000US120990066051
120732	Delray Beach	FL	51	12	099	Palm Beach County	005936	2	1105	1670	66.17%	+/-21.98	15000US120990059362
120732	Delray Beach	FL	51	12	099	Palm Beach County	006603	1	510	795	64.15%	+/-22.64	15000US120990066031
120732	Delray Beach	FL	51	12	099	Palm Beach County	006908	3	580	920	63.04%	+/-24.02	15000US120990069083
120732	Delray Beach	FL	51	12	099	Palm Beach County	006700	2	565	955	59.16%	+/-24.82	15000US120990067002
120732	Delray Beach	FL	51	12	099	Palm Beach County	006911	1	920	1565	58.79%	+/-15.27	15000US120990069111
120732	Delray Beach	FL	51	12	099	Palm Beach County	006801	3	785	1345	58.36%	+/-21.34	15000US120990068013
120732	Delray Beach	FL	51	12	099	Palm Beach County	006911	2	860	1510	56.95%	+/-19.01	15000US120990069112
120732	Delray Beach	FL	51	12	099	Palm Beach County	006908	2	645	1145	56.33%	+/-30.48	15000US120990069082
120732	Delray Beach	FL	51	12	099	Palm Beach County	006402	3	665	1185	56.12%	+/-29.45	15000US120990064023
120732	Delray Beach	FL	51	12	099	Palm Beach County	006909	1	750	1360	55.15%	+/-18.97	15000US120990069091
120732	Delray Beach	FL	51	12	099	Palm Beach County	006910	2	460	860	53.49%	+/-41.40	15000US120990069102
120732	Delray Beach	FL	51	12	099	Palm Beach County	006901	1	405	760	53.29%	+/-20.92	15000US120990069011
120732	Delray Beach	FL	51	12	099	Palm Beach County	006604	2	1415	2675	52.90%	+/-15.93	15000US120990066042
120732	Delray Beach	FL	51	12	099	Palm Beach County	006901	2	985	1180	52.67%	+/-16.37	15000US120990069012
120732	Delray Beach	FL	51	12	099	Palm Beach County	006907	3	625	1220	51.23%	+/-21.89	15000US120990069073
120732	Delray Beach	FL	51	12	099	Palm Beach County	006906	4	335	655	51.15%	+/-27.63	15000US120990069064

LMISD by Block Group

Draft

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 47 – Priority Needs Summary

1	Priority Need Name	Owner-Occupied Rehabilitation
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Elderly Frail Elderly Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	
	Associated Goals	Owner-Occupied Rehabilitation Public Facilities/Infrastructure
	Description	Single-family residential rehabilitation to preserve and enhance the supply of safe, sanitary, adequate, affordable housing that will meet the needs of the extremely low- low-, and moderate- income residents of Delray Beach; increase the supply of supportive housing for persons with special needs; and to provide affordable housing that is accessible to job opportunities.
	Basis for Relative Priority	Single-family residential rehabilitation to preserve and enhance the supply of safe, sanitary, adequate, affordable housing that will meet the needs of the extremely low- low-, and moderate- income residents of Delray Beach; increase the supply of supportive housing for persons with special needs; and to provide affordable housing that is accessible to job opportunities.
2	Priority Need Name	Economic Development
	Priority Level	Low
	Population	Extremely Low Low Non-housing Community Development

Draft

	Geographic Areas Affected	
	Associated Goals	Economic Development
	Description	Technical/Direct Financial Assistance provided to small or micro-enterprises in order to obtain loan funds for the growth/expansion of the business. Helps to establish, stabilize, and expand small businesses.
	Basis for Relative Priority	Through this strategy the City can help businesses create or retain jobs within the City.
3	Priority Need Name	Demolition and Clearance
	Priority Level	Low
	Population	Extremely Low Low
	Geographic Areas Affected	
	Associated Goals	Demolition and Clearance
	Description	Demolition of unsafe and dilapidated housing.
	Basis for Relative Priority	To eliminate slum and blight, this strategy helps to demolish unsafe and dilapidated housing.
4	Priority Need Name	Public Service
	Priority Level	High

Draft

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Public Service
	Description	The objective of the current five-year period is to improve and expand public services that address senior services, crime prevention, child care, youth services, fair housing counseling, recreational services, tenant/landlord counseling and employment training.
	Basis for Relative Priority	This increases the availability and accessibility of services to the community residents to meet public service needs.
5	Priority Need Name	Planning and Administration
	Priority Level	Low
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	
	Associated Goals	Program Administration

Draft

Description	These funds will be used for program management, coordination, monitoring, and evaluation of the CDBG program and the overall administration of the Neighborhood Services Division.
Basis for Relative Priority	To effectively manage, coordinate, monitor, and evaluate compliance of the CDBG program and its rules and regulations.

Narrative (Optional)

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	
TBRA for Non-Homeless Special Needs	
New Unit Production	
Rehabilitation	The City will continue to fund owner occupied residential rehabilitation
Acquisition, including preservation	

Table 48 – Influence of Market Conditions

Draft

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

During the 2025-2026 program year, the City of Delray Beach will begin to administer its 2025-2029 Five-Year Consolidated Plan. The entitlement program rule is that a grantee cannot have more than 1.5 times its annual allocation in its line of credit 60 days prior to the end of the program. The City makes every effort to administer CDBG activities for the timely expenditure of funds.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
CDBG	public - federal	Acquisition and Admin Planning Economic Development Housing Public Improvements Public Services	\$513,098	0	0	\$68,668.605	

Draft

Other	public - state	Admin and Planning Housing	\$474,360	0	0	\$474,360	0	Fund received can be used for the use of purchase assistance subsidy for costs/closing payment assistance; owner-occupied housing rehabilitation, disaster assistance, community land trust homeownership, foreclosure assistance and rental assistance.
-------	----------------	----------------------------	-----------	---	---	-----------	---	--

DRAFT

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
Other	public - local	Other	\$600,000	0	0	\$600,000	Funds received to aid single-family residential units for exterior improvements.

Table 49 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

It is always the intent of the City to leverage funds whenever possible. Federal, State and Local resources will be utilized to provide direct assistance to eligible households, as well as to leverage private investment in the area. The City expects to receive funds for housing objectives from several sources.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

In conjunction with the CRA, property has been set aside, either by City or CRA, for the construction of affordable housing in partnership with the School Board of Palm Beach County through the Atlantic Community High School's Construction Academy. The Academy is designed for the students in the program to design and construct a single-family residence (the "Eagle Nest House") to be sold to an eligible first-time homebuyer through the homebuyer program. To date, three homes have been built.

Discussion

The City's primary focus over the next year will continue to be the development and maintenance of affordable housing within the jurisdiction. The City plans to accomplish approximately 7 substantial housing rehabilitation projects, at least two (2) of which will be committed to

homeowners at or below 50% of the area median income. A combination of CDBG, SHIP, and CRA funds will be used to fund the City's housing objectives and assist up to 15 properties.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
DELRAY BEACH	Government	Economic Development Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Other
Delray Beach Housing Authority	PHA	Public Housing	Other
Delray Beach Community Land Trust	Non-profit organizations	Ownership Rental	Jurisdiction
Habitat for Humanity of South Palm Beach County	Non-profit organizations	Non-homeless special needs neighborhood improvements	Jurisdiction
URBAN LEAGUE OF PALM BEACH COUNTY, INC.	Non-profit organizations	Non-homeless special needs	Jurisdiction

Table 50 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System

Measurable strengths of the delivery system of housing and community development programs include the number of foundations and non-profit agencies in the community actively participating in a variety of activities benefiting the community including the increase in the number of financial institutions participating in the various programs. A gap in the institutional delivery system would be the number of agencies available to assist families at or below 50% attain affordable homeownership or rental units.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Draft

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	X
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X	X	X
HIV/AIDS			X
Life Skills	X		
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			

Table 51 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Services targeted to homeless persons with HIV and all other mainstream services would be referred to Palm Beach County Department of Health and Human Services. The City however does have a Homeless Task Force which is made up of various non-profit and faith-based agencies that meet monthly to discuss the needs and services that are necessary. The City has a Service Population advocate which directly works with homeless persons in finding housing and mainstream services that could be available to everyone.

However, A relatively recent report developed by the Palm Beach County Homeless and Housing Alliance, Leading the Way Home: Palm Beach County's Plan to End the Cycle of Homelessness, outlined six key focus areas to address homelessness:

1. Engage Healthcare/Primary Care/Behavioral Health entities in Homelessness Efforts
2. Expand Support Services

3. Increase Access to Permanent Supportive and Other Permanent Housing
4. Expand Engagement and Advocacy
5. Align Funding and Investments
6. Enhance Homeless System of Care

These six key focus areas combined provide a framework for the service delivery system to meet the needs of homeless persons.

The City of Delray Beach works closely with the Homeless and Housing Alliance (HHA) of Palm Beach County (the Continuum of Care lead agency) whose main function is to deliver a comprehensive and coordinated continuum of services for homeless individuals and families, families with children, veterans, and unaccompanied youth. This system's fundamental components include homeless prevention, outreach and assessment, emergency shelter, transitional housing, supportive services, permanent housing, and permanent supportive housing. The HHA includes community-based membership with representatives from government, business, formerly homeless individuals, law enforcement, banking, housing service providers, faith groups, education, veterans, health care, and concerned individuals. Palm Beach County Division of Human Services and Community Action (HSCA) continues its role as the lead entity for the HHA.

The City supports the efforts of the HHA through direct delivery of programs for the homeless, including providing permanent housing, rapid rehousing, the Homeward Bound Program, which assists with relocation, and through referrals to support service providers. The Housing Stabilization Program is designed to provide one-time financial assistance to families and individuals who are residing or homeless in the city limits of West Palm Beach, to gain or maintain housing stability. This program targets two populations of persons facing housing instability:

- Families or individuals who are still housed within City limits but are at imminent risk of becoming homeless and;
- Homeless families or individuals in the city limits of Delray Beach and seeking housing to remain within city boundaries

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Through the Neighborhood Resource Center assistance can be provided to help homeless persons through our partnership with CROS Ministries however not directly by the City of Delray Beach. The South County Health Department is located on Congress Avenue and is easily accessible from the neighboring community.

Additionally the service delivery system in Palm Beach for special needs populations and persons experiencing homelessness demonstrates several strengths alongside notable gaps. One of its key strengths lies in the coordinated network of agencies and programs that offer comprehensive support, including housing, healthcare, mental health services, employment assistance, and case management. Facilities like the Senator Philip D. Lewis Center provide centralized access points that streamline outreach and connect individuals to appropriate resources quickly. Additionally, targeted programs for veterans, families, youth, and those living with HIV reflect a commitment to addressing the diverse needs of vulnerable groups.

Draft

Collaboration between mainstream service providers and homeless-specific organizations enhances the ability to offer integrated care, which is crucial for individuals with complex needs. However, significant gaps remain. Limited affordable housing availability continues to be a major barrier, often resulting in long waitlists and delayed placements. Capacity constraints in emergency shelters and transitional housing limit options for those seeking immediate refuge, especially for unsheltered individuals. Mental health and substance use treatment services, while available, face high demand that can exceed resources, causing delays in access to care.

There are also challenges in effectively reaching and engaging unsheltered homeless individuals, partly due to legal restrictions like public camping laws that hinder outreach efforts. Furthermore, data sharing and coordination among service providers can be inconsistent, which affects the continuity of care. Finally, some specialized populations, such as victims of domestic violence and youth aging out of foster care, require more tailored interventions and long-term support to prevent homelessness from recurring. Addressing these gaps will require expanding affordable housing options, increasing shelter and treatment capacity, enhancing outreach strategies, and improving coordination across systems to create a more responsive and effective service delivery system for West Palm Beach's most vulnerable residents.

During the process of developing the "Leading the Way Home: Palm Beach County's Plan to End the Cycle of Homelessness" report, focus groups came together to look at the current system and identify gaps. The gaps fell within six categories:

1. Permanent Housing Supply including supportive housing, affordable housing for persons who are categorized as extremely low income, very low income and low income
2. Support Services including behavioral health services, employment, and eviction prevention
3. Access to and Provision of Primary Care and Behavioral Healthcare including access to substance abuse beds and mental health services
4. Community Engagement
5. Funding Alignment ensuring that funding is consistent and cohesive
6. Systems Level Coordination, including cross-sector collaboration, homeless prevention, and coordinated entry
7. Advocacy for legislation impacting homeless and very low-income families and individuals such as Sadowski funding, VASH funding, Florida Homeless Coalition priorities,

Palm Beach County Delegation priorities, National Priorities as communicated by the National Alliance to End Homelessness, The Enterprise Foundation, the National Low Income Housing Coalition, CSH, and other national organizations targeting homelessness.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City will continue to partner with agencies like CROS Ministries to assist in furthering its mission to serve the hungry in Palm Beach County through community collaborations. The City continues to provide office and pantry space at the Neighborhood Resource Center to CROS Ministries to provide the services referenced above. Through this partnership, an increase in service is anticipated. Finding ways to connect with increased local services is another measure to overcome any gap in the institutional structure.

Draft

Delray Beach supports the recent 2025-2029 Homeless Coalition of Palm Beach County Strategic Plan outlined below:

Goals and Tactics

Goal 1: Launch New Initiatives

Objective: Develop and implement new programs to address unmet needs and prevent homelessness among vulnerable populations.

Tactics:

- Conduct needs assessments to identify gaps in services:
 - Collaborate with community partners, service providers, and stakeholders to perform comprehensive needs assessments.
 - Utilize surveys, focus groups, and data analysis to identify underserved populations and service gaps.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information – \$\$ amounts are estimates per year of 5-year plan

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Owner-Occupied Rehabilitation	2025	2029	Affordable Housing		Owner-Occupied Rehabilitation	CDBG: \$297,564.15 State Housing Initiative Partnership: \$47,436	Homeowner Housing Rehabilitated: 24 Household Housing Unit (during 5 year period)
2	Public Service	2025	2029	Non-Housing Community Development		Public Service	CDBG: \$68,668.654	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted (during 5 year period)
3	Economic Development	2025	2029	Non-Housing Community Development		Economic Development	CDBG: \$0	
4	Program Administration	2025	2029	Non-Housing Community Development Program Administration		Planning and Administration	CDBG: \$91,558.20 State Housing Initiative Partnership: \$44,285	Other:
5	Demolition and Clearance	2025	2029	Non-Housing Community Development		Demolition and Clearance	CDBG: \$0	Buildings Demolished: 0 Buildings

Consolidated Plan

DELRAY BEACH

Draft

Dr 217

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Public Facilities/Infrastructure	2025	2029	Non-Housing Community Development		Owner-Occupied Rehabilitation	CDBG: \$0	Public Infrastructure for Low/Moderate Income Housing Benefit: 0 Households Assisted

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Owner-Occupied Rehabilitation						
	Goal Description	Forgivable loans are provided to qualified owner-occupied households to maintain their properties in a decent, safe, and sanitary condition. Funds are provided as a deferred, no-interest forgivable loan. Amounts are limited to \$85,000 per unit (subject to change per program guidelines). Funds are provided for rehabilitation administration as an activity delivery cost (Housing Rehab. Specialist and Housing Rehab. Inspector).						
2	Goal Name	Public Service						
	Goal Description	Provision of public service assistance to households in a manner that coincides with the City's Comprehensive Plan in meeting policy goals. Services could include the following: Subsidized childcare services and extended daycare services for youth; grant funds for a portion of the staffing costs; provision of housing counseling and emergency intervention programs; health, housing counseling, job training as well as fair housing outreach and education, etc.						
3	Goal Name	Economic Development						
	Goal Description	Utilize CDBG funds to provide financial and technical assistance to eligible for-profit businesses to carry out an economic development activity and/or direct financial assistance to eligible for-profit businesses located, or will be located within the established City limits, in conjunction with the various redevelopment plans.						

Consolidated Plan DELRAY BEACH

Draft

4	Goal Name	Program Administration
	Goal Description	Funds to be used for program management, coordination, monitoring, and evaluation of the CDBG program and the overall administration of the Neighborhood Services Division.
5	Goal Name	Demolition and Clearance
	Goal Description	Funds are provided for the demolition of unsafe and dilapidated housing structures. Demolition and Clearance activity includes the removal of dilapidated structures, junk vehicles, scrap materials, junk, debris and other hazard or nuisance items from the property to make it a safe and sanitary condition.
6	Goal Name	Public Facilities/Infrastructure
	Goal Description	Funds are provided for the construction of infrastructure improvements not limited to bike paths/sidewalks. Infrastructure needs are diverse and encompass a wide range of improvements such as renovating or upgrading existing buildings to make them ADA compliant; the improvement of streets and sidewalks.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City through its provision of affordable housing anticipated helping twenty-four (24) households under its housing rehabilitation strategy funded by CDBG and its State Housing Initiatives Partnership rehabilitation strategy, fifty (50) exterior improvement projects and up to seven (7) households under its purchase assistance strategy. This program is expected to keep an average of 15 units per year from becoming dilapidated and eventually lost to demolition. Unfortunately, the City does not receive HOME funds. The HOME program is available through Palm Beach County.

Draft

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Presently, any home which includes an individual with disabilities (any person who has a physical or mental impairment that substantially limits one or more major life activities) address Section 504 compliance. We ensure through all housing rehabilitation projects during inspection for repair that the accessibility items are included and that the property is substantially rehabilitated. We also provide ADA accessibility repairs to be included under the purchase assistance strategy.

Activities to Increase Resident Involvements

Within the Neighborhood Services Division is a Neighborhood Planner which continually invigorates the community through neighborhood association meetings and ensuring that information is disseminated throughout the City. The marketing of resources to the residents of the various programs available is a daily responsibility. The Planner manages and oversees the Neighborhood Resource Center which currently houses up to four agencies: the Delray Beach Community Land Trust, CROS Ministries, Legal Aid of Palm Beach County, Inc., and Urban League of Palm Beach County.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

The Delray Beach Housing Authority is not a troubled agency.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The declining supply of affordable housing, primarily for lower and moderate-income households, continues to affect communities nationwide. The City of Delray Beach is not exempt from this housing epidemic. Due to current market conditions, many City residents are forced to pay a significant percentage of their income for housing. This leads to crowded or shared apartments, sub-standard housing units, or affordable housing located in distant suburbs that require long commutes. To support the production of affordable housing, the City is committed to strengthening partnerships and initiatives amongst all levels of government and the private sector.

A recent Palm Beach County Housing Equity Study (2023) provides a current and detailed analysis on the state of housing equity in Palm Beach County and its municipalities, including Delray Beach. Housing equity incorporates the values of inclusion, equal access to opportunity, and diversity in communities ensuring that all people—regardless of race, ethnicity, family status or disability—have a range of choices for where to live now and in the future. The availability of quality affordable housing is critical in creating diverse and inclusive cities and

Draft

counties. Affordable, safe, quality housing can provide the anchor for nearby jobs, education, transportation, and health care. This should matter to cities and counties, not just on equity grounds, but because healthier and more educated residents benefit the local economy by forming a more robust and productive workforce.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City continues to partner with the Delray Beach Community Redevelopment Agency to provide affordable housing for families in Delray Beach through the development of scattered development projects. The City relies on the Delray Beach Housing Authority to provide units for renters at or below 50% of the area median income through properties that were purchased under its previously received Neighborhood Stabilization Program funds and its current oversight of affordable rental communities i.e., Village Square and the Delray Beach Community Land Trust to build affordable housing on scattered sites, primarily within the CDBG target area which beneficiaries can qualify for purchase assistance funds. In the next year, staff will continue to evaluate its effectiveness in meeting all income categories through its programs. No public policies have been identified as a barrier or as having a negative effect upon the availability of affordable housing. However, the Affordable Housing Advisory Committee (AHAC) has begun to review the incentives currently within the Local Housing Assistance Plan (LHAP) to recommend any modifications it deems necessary.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

CROS Ministries has operated the Caring Kitchen over twenty years. While locally housed at the Neighborhood Resource Center the agency provides food, emergency services, advocacy, and long-term self-sufficiency. Palm Beach County also houses the Senator Philip D. Lewis Center to assist individuals who are homeless in Palm Beach County through outreach, assessment, and housing. Homeless Services staff assess individuals at the Lewis Center for Housing Focused Services and provide Case Management to homeless individuals in Transition. Services are prioritized to the most vulnerable homeless persons. Palm Beach County is transitioning services towards a Housing First philosophy in its practices. Individuals who are homeless in Palm Beach County. Services are prioritized utilizing the Service Prioritization Decision Assistance Tool (SPDAT).

Additionally, Palm Beach County identified one of the seven goals and activities achieved within the last Ten-Year Plan was the development of a universal system for intake/assessment and enhancement of the Homeless Information Management System (HMIS) to enhance outreach to homeless persons including those residing in Delray Beach.

Through the coordinated entry process, the Homeless and Housing Alliance (HHA) is creating an assessment tool that prioritizes individuals who are in need. Each year, DHS provides eviction prevention services to more than 1000 households. The average household served has received between \$1,400 and \$1,700 over the past three years. DHS also provides support services to help individuals and families stabilize financially. Other members of the Homeless and Housing Alliance also provide eviction prevention services, and there is an

intentional effort to leverage support services across the continuum of care to move families towards greater housing stability. HHA is intended to deliver a comprehensive and coordinated continuum of services for homeless individuals and families. The system's fundamental components include homeless prevention, outreach and assessment, emergency shelter, transitional housing, supportive services, permanent housing, and permanent supportive housing.

Addressing the emergency and transitional housing needs of homeless persons

Addressing the emergency shelter and transitional housing needs of homeless persons in Delray Beach involves a combination of immediate access to safe, temporary shelter and supportive programs that facilitate the transition to permanent housing. Emergency shelters provide essential overnight accommodation, meals, and basic services, offering a critical safety net for individuals and families who lack stable housing. These shelters often prioritize vulnerable populations, including families with children, veterans, and individuals with disabilities.

Transitional housing programs serve as an important bridge between emergency shelter and permanent housing. These programs typically offer longer-term stays, ranging from several months to a couple of years, along with supportive services such as case management, life skills training, mental health counseling, and employment assistance. The goal is to help residents achieve stability, build self-sufficiency, and successfully move into permanent housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Helping homeless persons in Delray Beach, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth, transition to permanent housing and independent living involves a coordinated approach focused on rapid rehousing, supportive services, and prevention strategies. Programs emphasize shortening the time individuals and families spend homeless by quickly connecting them to affordable housing options paired with tailored support, such as case management, employment assistance, mental health and substance use counseling, and life skills training.

Rapid Rehousing initiatives prioritize finding stable housing as soon as possible, often providing short- to medium-term rental assistance and support to help clients regain housing stability. For chronically homeless individuals, permanent supportive housing combines affordable housing with ongoing services to address complex health and social needs. Specialized programs for veterans connect them with VA resources, healthcare, and housing vouchers, while unaccompanied youth benefit from targeted transitional housing and independent living programs that focus on education, job readiness, and emotional support.

Efforts also include preventing recidivism into homelessness by linking individuals and families to mainstream benefits, financial literacy education, and eviction prevention services. Collaboration among housing providers, social service agencies, healthcare systems, and community organizations enhances access to affordable housing units and ensures that

supportive networks are in place. These comprehensive strategies work to not only house people quickly but also sustain their housing long-term, reducing the likelihood of returning to homelessness.

Draft

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Delray Beach employs a comprehensive approach to help low-income individuals and families, especially those with extremely low incomes, avoid homelessness. Referrals to Short-term rental and utility assistance programs play a crucial role in preventing eviction and utility shutoffs for households facing sudden financial crises. Tenants benefit from housing counseling and legal aid services that inform them of their rights and provide support to avoid wrongful evictions. Access to public benefits such as SNAP, Medicaid, TANF, and SSI further stabilizes household finances, reducing the risk of housing loss.

Palm Beach service providers pay particular attention to individuals being discharged from publicly funded institutions,

including hospitals, mental health facilities, foster care agencies, and correctional institutions. Palm Beach has established coordinated discharge planning protocols designed to identify those at risk of homelessness well before discharge. Individualized plans are developed to ensure that stable housing arrangements are in place, along with connections to community-based services that support long-term stability. Partnerships between housing providers and

systems of care facilitate access to transitional or permanent housing options, while specialized support programs target youth aging out of foster care and formerly incarcerated individuals, providing life skills training, employment assistance, and housing placement to reduce their vulnerability to homelessness.

Public and private agencies that address housing, health, social services, employment, education, and youth needs often integrate housing stability goals into their case management plans. These integrated services work holistically to address the underlying causes of housing instability. Prevention-focused programs offer eviction mediation and emergency financial aid funded by local, state, and federal grants, keeping many individuals housed. Additionally, connections to job training, education, and employment services enhance income potential and long-term housing security. Proactive outreach and early intervention efforts help identify vulnerable populations at risk of homelessness, allowing for the timely delivery of prevention services.

Awareness of these combined coordinated efforts, Delray Beach aims to reduce both the incidence and recurrence of homelessness by addressing financial crises, supporting vulnerable populations during critical transitions, and ensuring that housing stability is a central component of the community's broader social support network.

SP-65 Lead based paint Hazards – 91.215(l)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City of Delray Beach has implemented the following measures to reduce Lead-Based Paint Hazards:

- Abating or removing the lead-based paint hazards found in existing housing, built prior to 1978;
- Education of the public regarding the hazards of lead-based paint and precautions that can be taken by parents to protect their children; and
- Developing new affordable housing to provide healthy alternatives for families.

The Residential Lead-Based Paint Hazard Reduction Act of 1992, also known as Title X of the Housing and Community Development Act of 1992, amended the Lead-Based Paint Poisoning Prevention Act of 1971 (Lead Act), which established the current Federal lead-based paint requirements. The lead-based paint regulation implements sections 1012 and 1013 of the Act. The regulation appears within Title 24 of the Code of Federal Regulations as Part 35 (24 CFR

35.105). HUD has issued regulations to protect young children from the poisoning hazards of lead –based paint in housing that is financially assisted with Federal government resources. Participant property owners are notified of the hazard of lead-based paint and of the symptoms associated with lead-based contamination. The City further prohibits the use of lead-based paint in any federally funded construction or rehabilitation project.

How are the actions listed above related to the extent of lead poisoning and hazards?

The number of housing units that have the potential for lead-based paint hazards is equal to the number of housing units built before 1978. 1980 is used as a proxy for 1978 using Census data. 38% of owner-occupied units and 44% of renter occupied units were built prior to 1980. These rental housing units have the highest potential of causing lead poisoning of children.

In Palm Beach County, the Florida Department of Health Palm Beach County (DOH-Palm Beach) runs the Childhood Lead Poisoning Prevention Program. DOH-Palm Beach conducts lead investigation in homes of children that have been identified by the Division of Communicable Disease and Epidemiology as at risk of or actively experiencing lead poisoning. The department currently offers the following services:

- Environment assessment - dust wipes and soil sampling
- Interpretation of test results
- Lead Consultation
- Comprehensive environmental investigation
- Recommendations for lead mitigation and abatement, and
- Public education through community Outreach

How are the actions listed above integrated into housing policies and procedures?

Consolidated Plan

DELRAY BEACH

Draft

Policies and procedures for the abatement of lead hazards have been established for use in the City of Delray Beach. The City shall either perform paint testing on the painted surfaces to be disturbed or replaced during rehabilitation activities or presume that all these painted surfaces are coated with lead-based paint.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The goals, objectives and actions outlined in the 2025-2029 Consolidated Plan and in the Action Plan are intended, in all cases, to assist those currently living in poverty by providing them with resources to move out of poverty, or to assist those in danger of moving into poverty to remain out of poverty. The City's approach to community development provides various programming efforts and initiatives aimed at reducing the number of poverty level families. Numerous partnerships with area social service and housing provider agencies greatly increase the effectiveness and efficiency of our commitment.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The Local Housing Assistance Plan (LHAP) includes local housing assistance strategies for utilizing SHIP funds, and local housing incentive strategies for affordable housing development. The City also has a Workforce Housing Plan which further helps to make funds available for housing measures. The strategies are used to assist extremely-low to moderate income families through affordable housing. The Affordable Housing Advisory Committee is to discuss the extent to which current housing policies and programs could further assist increasing homeownership opportunities, sustainability of owner-occupied units. The City continues to make a concerted effort to partner with agencies that can assist individuals/households by offering office space to social service and housing provider agencies at its Neighborhood Resource Center. Through these efforts the City can reach out to persons within this area. The DBHA's Family Self-Sufficiency (FSS) Program serves as an anti-poverty tool. The program provides service delivery that includes homeownership, adult education, vocational training, social and economic counseling, employment counseling and placement, medical screenings, and transportation assistance.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Consolidated Plan

DELRAY BEACH

Draft

The City's NCS – Neighborhood Services Division is responsible for ensuring that the Federal funds spent on activities to benefit low-and moderate-income households comply with Federal guidelines. Monitoring activities performed by the Department include routine subrecipient monitoring and technical assistance. Improvements to the monitoring systems and processes occur on an ongoing basis. All subrecipients enter into contractual agreements with the City of Delray Beach. These agreements include a detailed scope of services with measurable objectives. The Federal general provisions, along with the appropriate references in 2 CFR Part 200, are also included in contractual agreements to ensure compliance and are included as part of the City's monitoring reviews for compliance. The City will continue to monitor its grant programs in accordance with local program policies and procedures and Federal regulations.

The NCS staff will continue to monitor all subrecipients of Federal CDBG funds. The monitoring process will include on-site reviews of the subrecipient's performance to ensure compliance with the goals and objectives of the program and Federal regulations. The City's NCS staff also monitors agencies through desk reviews of their monthly or quarterly performance reports, requests for payments, and their annual audit reports. The City's Finance Department has a dedicated staff member assigned to coordinate Finance Department and HCD accounting. The Finance Department also reviews compliance with HUD regulations with HCD staff during the program year. The Internal Auditors Office reviews all annual single audit reports the city receives from its federal grant subrecipients. Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

During the 2025-2026 program year, the City of Delray Beach will begin to administer its 2025-2029 Five-Year Consolidated Plan. The entitlement program rule is that a grantee cannot have more than 1.5 times its annual allocation in its line of credit 60 days prior to the end of the program. The City makes every effort in administering CDBG activities for the timely expenditure of funds.

Consolidated Plan

DELRAY BEACH

Draft +

Draft

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainder of ConPlan \$
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$513,098	0	0	\$68,668.65 0

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
Other	public - state	Admin and Planning Housing	\$474,360	0	0	\$474,360 0	Fund received can be used for the use of purchase assistance subsidy for costs/closing payment assistance; owner-occupied housing rehabilitation, disaster assistance, community land trust homeownership, foreclosure assistance and rental assistance.
Other	public - local	Other	\$600,000	0	0	\$600, 0	Funds received to aid single-family residential units for exterior improvements.

Table 53 - Expected Resources - Priority Table

Consolidated Plan

DELRAY BEACH

Draft

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

It is always the intent of the City to leverage funds whenever possible. Federal, State and Local resources will be utilized to provide direct assistance to eligible households, as well as to leverage private investment in the area. The City expects to receive funds for housing objectives from several sources.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

In conjunction with the CRA, property has been set aside, either by City or CRA, for the construction of affordable housing in partnership with the School Board of Palm Beach County through the Atlantic Community High School's Construction Academy. The Academy is designed for the students in the program to design and construct a single-family residence (the "Eagle Nest House") to be sold to an eligible first-time homebuyer through the homebuyer program. To date, three homes have been built.

Discussion

The City's primary focus over the next year will continue to be the development and maintenance of affordable housing within the jurisdiction. The City plans to accomplish approximately 7 substantial housing rehabilitation projects, at least two (2) of which will be committed to homeowners at or below 50% of the area median income. A combination of CDBG, SHIP, and CRA funds will be used to fund the City's housing objectives and assist up to 15 properties.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Owner-Occupied Rehabilitation
	Goal Description	
2	Goal Name	Public Service
	Goal Description	
3	Goal Name	Program Administration
	Goal Description	

Draft

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Delray Beach's priority needs objectives are as follows:

Projects

#	Project Name
1	PROGRAM ADMINISTRATION
2	HOUSING REHABILITATION
3	PUBLIC SERVICE

Table 55 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The City of Delray Beach is considered an Entitlement City and our entitlement is directly linked to the City’s demographic profile. The City intends to use the CDBG funds citywide to qualified families based on the desire to direct resources and services to areas with the highest concentration of poverty, blighted conditions, and economic problems.

AP-38 Project Summary

Project Summary Information

Draft

Draft

1	Project Name	PROGRAM ADMINISTRATION
	Target Area	CDBG TARGET AREA
	Goals Supported	Program Administration
	Needs Addressed	Planning and Administration
	Funding	CDBG: \$91,558
	Description	This project provides for the eligible costs associated with the administration of the City of Delray Beach CDBG program and Neighborhood Services Division. Eligible administration costs include staff and related costs required for program management, coordination, monitoring, reporting, evaluation and oversight. These costs are subject to a statutory limitation of not more than 20% of the annual grant funds plus program income.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	In the next five (5) years, the City anticipates the assistance of forty (40) households through the owner-occupied housing rehabilitation program including other funding sources. All families are expected to be at or below eighty (80%) percent of the area median income as required by program guidelines. The City expects to assist up to eight (8) non-profit agencies with public service initiatives and up to ten (10) businesses through economic development.
2	Location Description	All projects/activities assisted through the CDBG program to be used Citywide to qualified families. Unable to provide addresses currently. Locations are identified once applications have been deemed eligible for repair and projects have been approved.
	Planned Activities	Funds used for program management, coordination, monitoring, and evaluation of the CDBG program in 2025-2029 and the overall administration of the Neighborhood Services Division.
	Project Name	HOUSING REHABILITATION
	Target Area	Citywide CDBG TARGET AREA
	Goals Supported	Owner-Occupied Rehabilitation
	Needs Addressed	Owner-Occupied Rehabilitation
	Funding	CDBG: \$297,564

DRAFT

	Description	This project addresses building and code violations, interior and exterior building, electrical and plumbing problems, health and safety issues, and the retrofit of special items for those with special needs. This project also provides for staff costs and related expenses required for outreach efforts for marketing the program, rehabilitation counseling, screening potential applicant households and structures, preparing work specifications and bid packages, inspections, eligibility determinations and other services related to assisting owners, contractors and other entities who are participating in eligible rehabilitation activities.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	A proposal has been made to assist four (4) homes through the single-family owner occupied housing rehabilitation program.
	Location Description	Homes are to be located citywide to qualified families. Properties are identified as applications are deemed eligible according to rehabilitation needs.
	Planned Activities	Applications are accepted year-round. Inspectors routinely advise homeowners of programs and communication is maintained with homeowners associations of current programs offered to the residents. Applications are evaluated for eligibility and repair needs.
3	Project Name	PUBLIC SERVICE
	Target Area	CDBG TARGET AREA
	Goals Supported	Public Service
	Needs Addressed	Public Service
	Funding	CDBG: \$68,668
	Description	The objective of the project is to improve and expand public service that address senior services, crime prevention, child care, youth services, fair housing counseling, recreational services, tenant/landlord counseling and employment training.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Anticipated outreach up to fifty (50) families.

DRAFT

AP-85 Other Actions – 91.220(k)

Introduction:

	Location Description	
	Planned Activities	Funds are provided to public services agencies for meeting the needs of individuals and families at or below 80% of the area median income.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Activities and programs funded focus citywide to families at or below 80% of the area median income. Measures will be taken to focus on the areas as identified within the census tract list. The boundaries of the CDBG target area extend from Lake Ida Road (north) to Linton Boulevard (south), and from Interstate 95 (west) to U. S. 1 (east) and certain western communities.

However, activities are generally carried out in areas of low- and moderate-income concentration consisting of qualified Census Tracts and Block Groups. The qualified census tracts, based on the 2016-2020 American Community Survey (ACS), are shown on a map and listed in a table in the appendices of this Plan. The qualified census tracts are subject to change as the census data is updated.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	
CDBG TARGET AREA	

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Funding for housing and community development programs will generally be utilized citywide. This includes eligible Census Tracts and Block Groups which will allow for maximum flexibility and take advantage of potential leveraging opportunities.

Data analysis, public input, and historical patterns of income disparity indicate a need to target areas within the City that face greater economic challenges and require additional investments in infrastructure and social services.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

DRAFT

AP-85 Other Actions – 91.220(k)

Introduction:

Neighborhood Services staff developed the Action Plan through analysis of demographic data, consultation with residents, meeting with individual contacts, consultations with public and private agencies, and discussions with other governmental agencies. Representatives of the following agencies either attended meetings or were contacted individually for input: The Delray Beach Housing Authority, The Delray Beach Community Redevelopment Agency, CROS Ministries, The Palm Beach County Department of Housing and Community Development, Delray Beach Community Land Trust, Legal Aid Society of Palm Beach County. All neighborhood association presidents from areas with minority concentration were encouraged to attend meetings and participate in the Action Plan process.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	3
Special-Needs	1
Total	4

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	4
Acquisition of Existing Units	0
Total	4

Table 58 - One Year Goals for Affordable Housing by Support Type
Discussion

The City will continue to have working relationships in place with all the partners listed above. Joint planning activities occur on an on-going basis to develop collaborative projects and initiatives consistent with the community's objectives. The City provides direct funding for many of the programs and services provided by partner agencies and are directly involved in the monitoring and oversight of those programs and activities.

The City works very closely with the Delray Beach Housing Authority (DBHA) which currently manages the City's Section 8 program. The DBHA is a public housing authority separately chartered under State law responsible to a Board of Directors. The Authority is governed by seven Commissioners, each appointed by the City Commission for a term of four years. The DBHA Board hires its own executive director, who is responsible for hiring, contracting and procurement, provision of services, review of proposed development sites, and comprehensive planning of the public housing authority. The DBHA submits a Public Housing Agency Five -Year and Annual Plan which details the housing authority's plans

Draft

AP-85 Other Actions – 91.220(k)

Introduction:

for the next five years and their priorities (incorporated in this plan by reference).

The City Commission has supported the DBHA in the past by providing funds for infrastructure improvements within the DBHA complex and providing funds to assist with the acquisition of property adjacent to the DBHA property for future expansion. Construction or demolition projects initiated by the DBHA are subject to the City's permitting and inspection process. One of the strengths of the DHBA is the longevity of its administrative personnel of more than 20 years and operations since 1973.

The City will continue to remain receptive to assisting the Delray Beach Housing Authority upon request, with its housing programs and will continue to provide information on homeownership opportunities along with other housing programs that the City offers. The City is open to future, possible housing collaborations that benefit City residents.

Actions planned during the next year to address the needs to public housing

The agency provides rental assistance programs; the Section 8 Choice Voucher Program and the Public Housing Program and a Family Self-Sufficiency Program as well. This reflects program continuity and stability.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The DBHA's Family Self-Sufficiency Program promotes employment and increased savings for families served through the Section 8 subsidized housing program. It also helps them to become economically independent, get jobs, further their education and eventually purchase a home.

If the PHA is designated as troubled, describe the way financial assistance will be provided or other assistance

The Delray Beach Housing Authority is not considered a troubled agency.

Discussion

The Delray Beach Housing Authority is an organization dedicated to improving the quality of life for low and moderate income families, and providing the opportunity for self-sufficiency by guaranteeing safe, quality housing.

CROS Ministries operates the food pantry, located at the Neighborhood Resource Center in the City's CDBG NW neighborhood. In 2020 CROS reported serving an estimated 4,282 meals to the homeless, seniors and people of low income. The data on meals served is not recorded as unduplicated individuals; i.e., the same individual may be served on multiple days and be counted once for each meal. The facility

Draft

AP-85 Other Actions – 91.220(k)

Introduction:

also provided support in the way of basic needs and services or referrals to 7,350 individuals. The food pantry also provides groceries for homeless and low-income individuals while they are pending food stamps or in other crises. Of the total 4,282 persons who received food from this pantry location in 2020, 357 of them were children.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City continues to provide office and pantry space to CROS Ministries to provide the services referenced above. Through this partnership, an increase in service is anticipated. Outreach to homeless persons, particularly those who are unsheltered, in Delray Beach involves dedicated teams of outreach workers and case managers who actively engage individuals where they live, whether on the streets, in encampments, vehicles, or other places not meant for habitation. These outreach efforts are critical for building trust, providing immediate basic needs such as food, clothing, and hygiene supplies, and encouraging individuals to access shelter and services.

Assessment of individual needs is conducted through structured interviews and tools like the Vulnerability Index-Service Prioritization Decision Assistance Tool (VI-SPDAT), which help identify health conditions, mental health status, substance use issues, and housing history. These assessments inform personalized service plans that connect individuals to appropriate resources such as medical care, mental health counseling, substance use treatment, employment assistance, and housing programs. Outreach teams often work closely with local shelters, health providers, and social service agencies to coordinate care and ensure continuity.

Addressing the emergency shelter and transitional housing needs of homeless persons

Addressing the emergency shelter and transitional housing needs of homeless persons Delray Beach refers homeless persons to a combination of immediate access to safe, temporary shelter and supportive programs that facilitate the transition to permanent housing. Emergency shelters provide essential overnight accommodations, meals, and basic services, offering a critical safety net for individuals and families who lack stable housing. These shelters often prioritize vulnerable populations, including families with children, veterans, and individuals with disabilities.

Transitional housing programs serve as an important bridge between emergency shelter and permanent housing. These programs typically offer longer-term stays, ranging from several months to a couple of years, along with supportive services such as case management, life skills training, mental health counseling, and employment assistance. The goal is to help residents achieve stability, build self-sufficiency, and successfully move into permanent housing.

However, demand often exceeds available capacity in both emergency and transitional housing, which can result in waiting lists and unmet needs, especially for unsheltered individuals. Efforts to expand shelter beds, increase transitional housing units, and develop rapid rehousing programs are ongoing to better meet

DRAFT

AP-85 Other Actions – 91.220(k)

Introduction:

community needs. Collaboration among nonprofits, government agencies, and faith-based organizations plays a crucial role in maintaining and enhancing these housing options, ensuring that individuals experiencing homelessness receive timely shelter and the supportive services needed to progress toward permanent housing stability.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Persons are referred to social service agencies that have active programs to support the transition to permanent housing. Helping homeless persons in Delray Beach, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth, transition to permanent housing and independent living involves a coordinated approach focused on rapid rehousing, supportive services, and prevention strategies. Programs emphasize shortening the time individuals and families spend homeless by quickly connecting them to affordable housing options paired with tailored support, such as case management, employment assistance, mental health and substance use counseling, and life skills training.

Rapid Rehousing initiatives prioritize finding stable housing as soon as possible, often providing short- to medium-term rental assistance and support to help clients regain housing stability. For chronically homeless individuals, permanent supportive housing combines affordable housing with ongoing services to address complex health and social needs. Specialized programs for veterans connect them with VA resources, healthcare, and housing vouchers, while unaccompanied youth benefit from targeted transitional housing and independent living programs that focus on education, job readiness, and emotional support.

Efforts also include preventing recidivism into homelessness by linking individuals and families to mainstream benefits, financial literacy education, and eviction prevention services. Collaboration among housing providers, social service agencies, healthcare systems, and community organizations enhances access to affordable housing units and ensures that

supportive networks are in place. These comprehensive strategies work to not only house people quickly but also sustain their housing long-term, reducing the likelihood of returning to homelessness.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Persons are referred to social service agencies that have active programs to support the prevention of becoming homeless and other related services. Delray Beach employs a comprehensive approach to help low-income individuals and families, especially those with extremely low incomes, avoid homelessness through referrals. Short-term rental and utility assistance programs play a crucial role in preventing eviction and utility shutoffs for

AP-85 Other Actions – 91.220(k)

Draft

Introduction:

households facing sudden financial crises. Tenants benefit from housing counseling and legal aid services that inform them of their rights and provide support to avoid wrongful evictions. Access to public benefits such as SNAP, Medicaid, TANF, and SSI further stabilizes household finances, reducing the risk of housing loss.

Particular attention is given to individuals being discharged from publicly funded institutions, including hospitals, mental health facilities, foster care agencies, and correctional institutions. Palm Beach has established coordinated discharge planning protocols designed to identify those at risk of homelessness well before discharge. Individualized plans are developed to ensure that stable housing arrangements are in place, along with connections to communitybased services that support long-term stability. Partnerships between housing providers and systems of care facilitate access to transitional or permanent housing options, while specialized support programs target youth aging out of foster care and formerly incarcerated individuals, providing life skills training, employment assistance, and housing placement to reduce their vulnerability to homelessness.

Public and private agencies that address housing, health, social services, employment, education, and youth needs often integrate housing stability goals into their case management plans. These integrated services work holistically to address the underlying causes of housing instability. Prevention-focused programs offer eviction mediation and emergency financial aid funded by local, state, and federal grants, keeping many individuals housed. Additionally, connections to job training, education, and employment services enhance income potential and long-term housing security. Proactive outreach and early intervention efforts help identify vulnerable populations at risk of homelessness, allowing for the timely delivery of prevention services.

Through these combined efforts, Delray Beach aims to reduce both the incidence and recurrence of homelessness by addressing financial crises, supporting vulnerable populations during critical transitions, and ensuring that housing stability is a central component of the community's broader social support network.

Discussion

The City will continue to refer persons requiring emergency shelter and transitional housing to the Senator Philip D. Lewis Center and Palm Beach service providers.

The declining supply of affordable housing, primarily for lower and moderate-income households, continues to affect communities nationwide. The City of Delray Beach is not exempt from this housing epidemic. Due to current market conditions, many City residents are forced to pay a significant percentage of their income for housing. This leads to crowded or shared apartments, sub-standard housing units, or affordable housing located in distant suburbs that require long commutes. To support the production of affordable housing, the City

is committed to strengthening partnerships and initiatives amongst all levels of government and the private sector.

A recent Palm Beach County Housing Equity Study (2023) provides a current and detailed analysis on the state of housing equity in Palm Beach County and its municipalities, including Delray Beach. Housing equity incorporates the values of inclusion, equal access to opportunity, and diversity in communities ensuring that all people—regardless of race, ethnicity, family status, or disability—have a range of choices for where to live now and in the future. The availability of quality affordable housing is critical in creating diverse and inclusive cities

Consolidated Plan
DELRAY BEACH

Draft

AP-85 Other Actions – 91.220(k)

Introduction:

s. Affordable, safe, quality housing can provide the anchor for nearby jobs, education, transportation, and health care. This should matter to cities and counties, not just on equity grounds, but because healthier and more educated residents benefit the local economy by forming a more robust and productive workforce.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Discussion:

The Action Plan is to be carried out through a network of public, private, and non-profit organizations, many of which participated in the public participation process. The City's Neighborhood and Community Services Neighborhood Services Division has been working with these agencies to construct affordable housing, improve neighborhoods, and establish services for all segments of the City's populations.

Actions planned to address obstacles to meeting underserved needs

The City of Delray Beach will continue providing funding for a variety of housing and community development projects and programs designed to meet the diverse needs of its citizens. On an on-going basis the City is involved with numerous initiatives and has forged successful partnerships with key agencies to provide a wide array of services to residents in need.

Actions planned to foster and maintain affordable housing

A variety of affordable housing units have come online within the City. There are currently eight (8) developments that consist of workforce housing units, thirty (30) affordable, single-family units to be constructed on lots owned by the Community Redevelopment Agency (CRA); 54 multi-family rental units through the Delray Beach Housing Authority (DBHA) and site scattered single family units built by the Delray Beach Community Land Trust and Habitat for Humanity of South Palm Beach County.

The purpose of the City's Housing Element is to analyze local housing and neighborhood conditions, local housing trends and housing issues, identify existing and projected deficits in the supply of housing to meet the needs of the city's population, and develop policies to improve the livability of neighborhoods, provide a range of housing choices, improve the equity of the housing market and increase efficiency of the housing delivery system.

Actions planned to reduce lead-based paint hazards

HUD lead based paint regulations are applicable to rehabilitation activities that are funded under the CDBG

Draft

completed in such units, a clearance test is performed to ensure the home is lead-free.

Actions planned to reduce the number of poverty-level families

The goals, objectives and actions outlined in the 2025-2029 Consolidated Plan and in this 2025-2026 Action Plan are intended, in all cases, to assist those currently living in poverty by providing them with resources to move out of poverty, or to assist those in danger of moving into poverty to remain out of poverty. The City's holistic approach to community development provides various programming efforts and initiatives aimed at reducing the number of poverty level families. Various partnerships with area social service and housing provider agencies greatly increase the effectiveness and efficiency of our commitment.

The Local Housing Assistance Plan (LHAP) plan is prepared by the City's Neighborhood Services Division alongside the Affordable Housing Advisory Committee. The LHAP includes local housing assistance strategies for utilizing SHIP funds, and local housing incentive strategies for affordable housing development. The City is unable to assess the extent to which its current housing policies and programs might assist in reducing the number of households with incomes below the poverty level. The Delray Beach Housing Authority's Family Self-Sufficiency (FSS) Program serves as an anti-poverty tool. The program provides a holistic approach to service delivery that includes homeownership, adult education, vocational training, social and economic counseling, employment counseling and placement, medical screenings, and transportation assistance. A family- centered approach is utilized as well, so that the needs of each family are addressed. In addition, the DBHA applies for Section 8 rental assistance whenever HUD makes funds available.

Both the City and the DBHA follow HUD guidelines pertaining to Section 3, which require contractors working on projects funded with HUD dollars to be diligent in attempting to hire low-income persons. This has the potential of reducing poverty.

Actions planned to develop institutional structure

Measurable strengths of the delivery system of housing and community development programs include the number of lenders and financial institutions participating in the Community Land Trust/ Purchase Assistance Program, as well as the number of foundations and non-profit agencies in the community actively participating in a variety of activities benefiting the community.

Actions planned to enhance coordination between public and private housing and social service agencies

The Neighborhood Resource Center continues to uphold its mission by enriching the quality of life of City residents and promoting a sense of community through the delivery and connection of services that educate, develop financial management skills, and promote productive lifestyles. During program year 2025-2029 the NRC office space will continue to serve as home to agencies such as the Delray Beach

Draft

Community Land Trust, CROS Ministries/Caring Kitchen, Legal Aid of Palm Beach County, and Urban League of Palm Beach County. The City will continue to utilize its unique network of neighborhood associations to foster communication between the City and the neighborhoods at the resident level. In doing so the Neighborhood Services Division can gain important feedback and citizen input from the residents themselves and overcome obstacles as they present themselves.

Discussion:

During the 2025-2026 program year, the City of Delray Beach will continue to conduct random on-site monitoring visits to selected housing rehabilitation projects from the past 12-24 months. Additionally, the Division conducts on site visits to each public service subrecipient to ensure compliance with all federal regulations and City policies. In addition, all documentation pertaining to subrecipient activities and monitoring is retained at the Neighborhood Services Division. Files include site visit reporting, before and after condition assessments and evaluations of measurable results.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

The City under section AP-20 "Annual Goals and Objectives" have identified its targeted activities planned with respect to all CDBG funds expected to be available during the program year (including program income that will have been received before the start of the next program year). Unfortunately, the City does receive HOME/American Dream Downpayment Initiative (ADDI) or Emergency Shelter Grant (ESG) funds?

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.
3. The amount of surplus funds from urban renewal settlements
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan
5. The amount of income from float-funded activities

Total Program Income:

Consolidated Plan

DELRAY BEACH

Draft

Other CDBG Requirements

1. The amount of urgent need activities

2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.

0.00%

One hundred percent of activities funded under the Annual Action Plan focus on the City of Delray Beach's low to moderate population (at or below 80% of the area median income). The City does not anticipate the receipt of any program income.

Attachments