



**Habitat**  
for Humanity®  
South Palm Beach County

**every  
one**

deserves a decent  
place to live.

**Habitat for Humanity SPBC in partnership with  
Delray Beach CRA**

**May 25, 2021**

# Habitat for Humanity

**Mission Statement:** Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.

**Vision Statement:** A world where everyone has a decent place to live.

**Principles:**

- Demonstrate the love for God
- Focus on Shelter
- Advocate for affordable housing
- Promote dignity and hope
- Support sustainable and transformative development







**Volunteers and homeowners work side by side to build and repair homes.**

# Habitat Homeownership Overview

We empower low-income individuals and families to be able to purchase a Habitat built home and pay an affordable, interest-free mortgage. Individuals and families must work in partnership with Habitat and community organizations to build strength, stability, self-reliance and shelter for themselves and for their community. ***Since April 2010, all homes built and mortgaged are subject to a ground lease with restrictions requiring perpetual affordable housing availability.***

## Homeownership Program Qualifications

- Need for housing
  - Current housing inadequate (unaffordable, overcrowding, etc.)
  - Unable to obtain adequate housing through other conventional means
  - Household income between 30% – 80% AMI
- Ability to pay mortgage
  - Demonstrate stable and sufficient income in order to pay minimum mortgage
  - Proof of stable income (at least two years)
  - History of paying bills on time
  - No accounts in collections, charge-offs or unsatisfied public records history
  - Save and contribute at least \$2,000 toward escrow
  - Pay additional closing costs up to \$3,000
- Willingness to partner
  - Ongoing partnership with HFHSPBC after purchasing home
  - Minimum of 300 tracked sweat equity hours per applicant



# Build History

## 155 Habitat South Palm Beach homes sold

### *Boca Raton*

- 14 homes

### *Delray Beach*

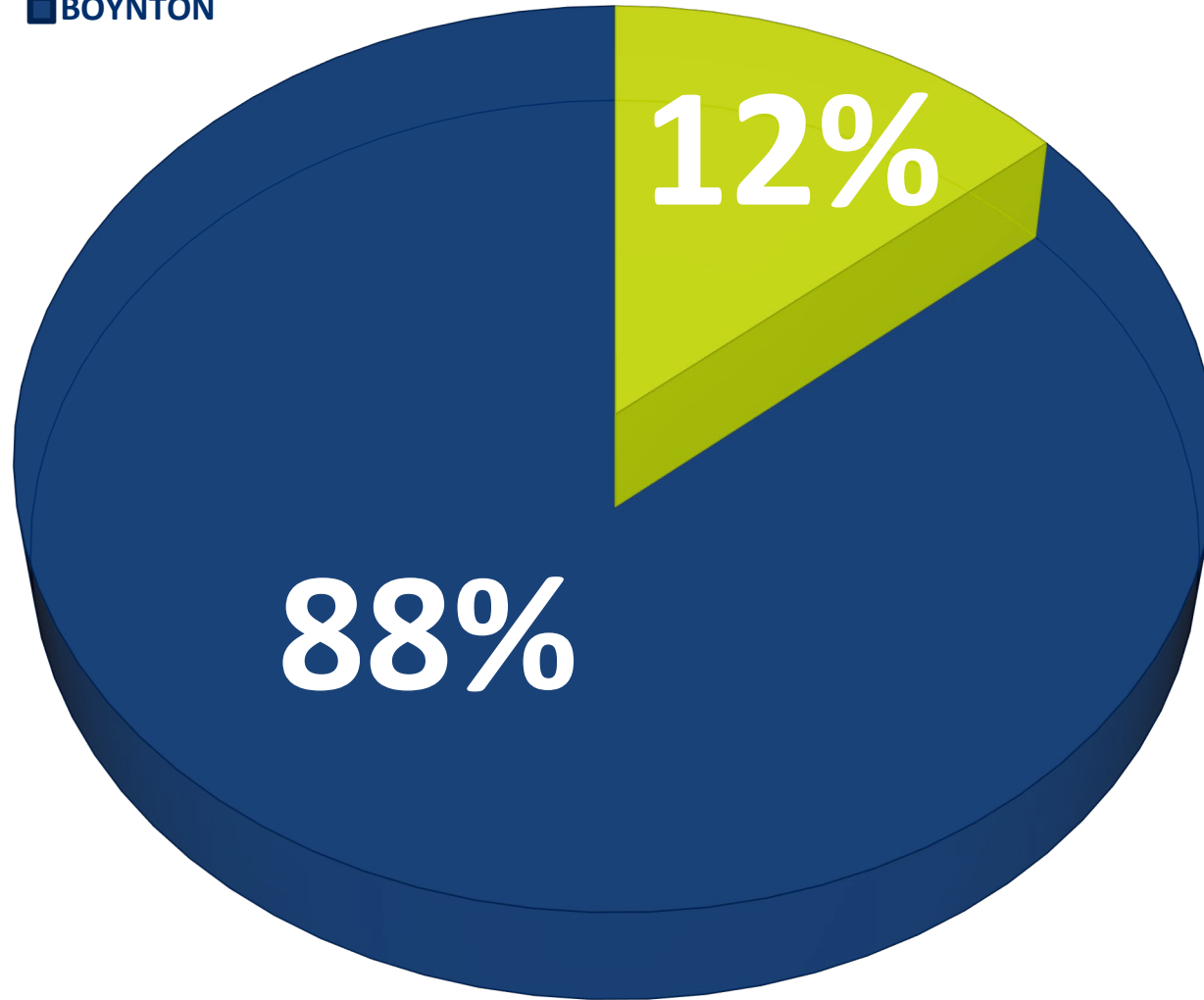
- 57 homes
- Future builds
  - 242 NW 6<sup>th</sup> Ave (replat request in progress)
  - 238 SW 14<sup>th</sup> Ave (litigation for judgement lien; CRA owns, HFHSPBC buying)

### *Boynton Beach*

- 84 homes
- Future builds
  - 3 homes under construction
  - 3 homes (city provided lots) in permitting
- Vacant Lots
  - 1 CRA lot
  - 1 County lot
  - 2 Unincorporated granted by county

# 5YR LOT COMPARISON

- DELRAY
- BOYNTON



## Delray Beach

1. 125 SW 5<sup>th</sup> Ave
2. 138 SW 11<sup>th</sup> Ave
3. 101 SW 13<sup>th</sup> Ave
4. 110 SW 12<sup>th</sup> Ave
5. 242 NW 6<sup>th</sup> Ave

## Boynton Beach

1. 503 N Seacrest Blvd
2. 141 W. Martin Luther King Jr Blvd
3. 137 W. Martin Luther King Jr Blvd
4. 609 SW 1st Ave
5. 228 NW 6th Ave
6. 310 NE 11th Ave
7. 1018 Highland Rd
8. 607 SW 1st St
9. 605 SW 1st St
10. 203 SW 6th Ave
11. 2041 NW 1st St
12. 603 SW 1st St
13. 731 NW 2nd St
14. 741 NW 2nd St
15. 224 NE 11th Ave
16. 1118 NE 2nd St
17. 1120 NE 2nd St
18. 117 W. Martin Luther King Jr Blvd
19. 127 NE 12th Ave
20. 129 NE 12th Ave
21. 112 NW 11th Ave
22. 116 NW 11th Ave
23. 120 NW 11th Ave
24. 148 NW 11th Ave
25. 152 NW 11th Ave
26. 110 NW 6th Ave
27. 560 NW 11<sup>th</sup> Ave
28. 213 NW 4<sup>th</sup> Ave (City)
29. 221 NW 4<sup>th</sup> Ave (City)
30. 220 NW 5<sup>th</sup> Ave (City)
31. 1033 Peak Rd
32. 1094 Highview Rd
33. 570 W Ocean (County)



# Affordable Housing Challenges

## Land Acquisition

- The ability to build homes is driven by access to affordable land

## Rising Costs

- Land
- Construction materials
- Property taxes
- Homeowner's insurance

## Income Instability

- Stagnant wages while rent and homeownership skyrocket
- COVID19
- Spending too much to cover rent or cost of home

# 110 SW 12<sup>th</sup> AVE, DELRAY BEACH



Appraised Value: 310,000



# 125 SW 5<sup>th</sup> AVE, DELRAY BEACH



Appraised Value: 296,000



# 138 SW 11<sup>th</sup> AVE, DELRAY BEACH

Appraised Value: 295,000





# What is Neighborhood Revitalization (NR)?

NR is a holistic approach that expands Habitat's traditional partnership with new homeowners and volunteers to include neighbors and local organizations for a far greater impact in the communities served.

- A Brush With Kindness (ABWK) Program: Exterior maintenance to homes i.e., Painting, Landscaping
- Critical Repair (CR) Program: Projects that ensure safety of homeowners i.e., Roofs, Impact Windows and Doors
- Community Asset Projects: Sims Center, Boys & Girls Club, Wayne Barton Center, YMCA, Florence Fuller Center
- Platform for Veteran's Build & Rock The Block: Mass community transformation projects throughout HFHSPBC region
- ***Safe At Home – An Aging In Place (AIP) Program: Provides resources to low-income senior homeowners in Boca Raton, Delray Beach, and Boynton Beach to improve their homes; and quality of living***
- Mass Volunteer Engagement: (Pre-Pandemic) Opportunity for hundreds of volunteers to engage daily including young teens the opportunity to have initial contact with Habitat for Humanity

# Neighborhood Revitalization History

- **Habitat for Humanity International Designations:**
  - Neighborhood Revitalization Affiliate in 2011
  - Veteran's Build affiliate in 2014
  - Aging in Place affiliate in 2017
- **Impact**
  - Completed 313+ projects since 2011
  - Worked in 8 focused neighborhoods for community transformations.
- **73% of Neighborhood Revitalization Homeowners are 65 years of age or older**
  - Contributes to our enhanced focus on Aging-In-Place





# Neighborhood Revitalization Qualifications

- Habitat for Humanity International Guidelines
  - Income Qualification: Under 80% AMI
  - Sweat equity on all workdays
  - Owner occupied homes
- Critical Repair
  - Sliding scale repayment agreement based on project cost and homeowner's AMI
  - A no-interest payment plan is available
- A Brush with Kindness (ABWK)
  - \$200 flat fee
  - Sweat equity on all workdays
- Safe At Home – Aging In Place
  - Safe at Home Grant at no cost to qualified low-income senior homeowners

# Aging In Place (AIP)

## Initial Steps:

- A home repair evaluation by a Certified Aging in Place Specialist.
- An assessment by a certified occupational therapist to identify and address older adult's needs holistically, improving the likelihood they can age in place.
- Application process which includes verification of homeownership, age, and income.
- Home must be in one of Habitat's Focused Area Neighborhoods.

## Examples of Repairs and Improvements:

- Install smoke alarms throughout the home.
- Install door hardware with lever handles over knobs.
- Install proper lighting.
- Install grab bars where needed.
- Install anti-slip surfaces where needed.

We have multiple, qualified and approved applicants awaiting AIP enhancements, and more in processing, including seven (7) 2019 Rock The Block homeowners.



# NR Projects FY19/20

Our goal for 19/20 was to complete 75 projects. COVID19 caused us to shut down for 3 months. However, we were still able to complete 53 projects impacting many families in our focus areas.

- A Brush with Kindness (ABWK): 31
- Critical Repair (CR): 12
- Community Asset Project: 10
- Fundraiser: 2
- Safe At Home – Aging In Place (AIP): Of our 53 projects completed, 60% were qualified AIP



# 625 SW 4<sup>th</sup> Street Before Critical Repair





# 625 SW 4<sup>th</sup> Street After Critical Repair





# 1319 Prospect Street 2020 Rock the Block – Before ABWK





# 1319 Prospect Street 2020 Rock the Block – After ABWK





# Community Asset: Girls Go Build at Milagro Teen Center





# Community Asset: Girls Go Build at Milagro Teen Center (After)



# Opportunities in Delray Beach



**DELRAY BEACH** CRA  
COMMUNITY REDEVELOPMENT AGENCY

Further collaborate to improve the quality-of-life for our residents in Delray Beach offering low-income individuals who already live and work in Delray the opportunity to purchase a Habitat built home as well as help those in owner-occupied homes the opportunity to maintain pride of homeownership through Critical Repairs and enhancements to Age In Place with safety and dignity.

Currently identified opportunities:

- Assistance with 6th Avenue lots
- 238 SW 14th Avenue (in litigation)
- Roadmap of lot opportunities through CRA or city
- Enhance “Rock the Block”
- Partnership opportunities for Critical Repairs and AIP



# Thank you!

