



HOUSING

LIVE



DATA, INVENTORY, AND ANALYSIS

WORK



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INTRODUCTION

Delray Beach remains a highly desired place to live due to its natural resources of the Atlantic Ocean and waterways, recreational and cultural facilities, economic opportunities, diverse neighborhoods, and thriving and unique downtown.

A wide range of high quality housing is one of the most integral components for any city to thrive. Delray Beach's economic viability must have available housing options for a growing population with a workforce of various income levels. The quality of available housing has significant correlations for the health and well-being of Delray Beach's residents.

The City of Delray Beach Housing Element provides principles, guidelines, and strategies to ensure that a sufficient supply of quality housing is provided for a growing and socio-economically diverse population. The Housing Element is distinguished from other elements, mainly because housing is primarily provided by the private sector and market demand largely dictates the type and location of housing developments. As a place to live is an essential human need, the public sector has the responsibility to ensure that safe, healthy, and diverse housing opportunities are provided for all residents of all income levels in the city. The purpose of the Housing Element is to analyze local housing and neighborhood conditions, housing trends, and housing issues to identify existing and projected deficits in the supply of housing needed to meet the needs of the city's population. This Element also addresses 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.

The state of the city's neighborhoods is a critical aspect of the Housing Element. Neighborhood revitalization of deteriorated areas and the preservation of positive characteristics are a major policy emphasis, because they have a direct impact on the quality of life for Delray Beach's residents. Neighborhood quality includes many factors,

including the condition of the housing supply, the quality of the environment, and the provision of facilities and services, such as parks, street improvements, fire and police protection, and health and education.

The ultimate goal is to provide housing in Delray Beach through complete, stable, and attractive neighborhoods that contain quality, affordable, and accessible housing choices that serve all income levels and age groups and that preserve and reinforce the livability, character and the special sense of place of Delray Beach.

Historic Housing Trends

The residential housing development pattern in Delray Beach has changed substantially over time. What is now considered downtown Delray Beach is the area that was developed through the 1940s. The original street grid system in the downtown area was extended into residential areas such as The Set, Osceola Park, Palm Trail and Lake Ida. These traditional neighborhoods near the downtown have historically provide a variety of housing types. Lot sizes vary in these neighborhoods, resulting in a mix of housing sizes to meet the needs of families in these areas. While these neighborhoods are predominantly residential, they are located within close proximity to the Downtown, affording access to shopping, services, and employment.

As automobile ownership became more common in the mid-twentieth century, people moved further away from the Downtown area. National housing trends were also reflected in Delray Beach with the development of more typical suburban developments comprised of solely single-family detached homes. Like many post-war communities, Delray Beach adopted a zoning code that encouraged the strict separation of land uses. This separation resulted in the development of single-use subdivisions that became more prevalent in the area that developed west of I-95.

Another significant housing shift began in the early to mid 2000's, with Delray Beach's participation in the 'Eastward Ho' initiative.



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“Eastward Ho! is intended to be the engine to promote mixed-use development, help governments fund new and expanded infrastructure, stimulate infill development/redevelopment, encourage moderately higher urban densities, increase varieties of housing and improve housing affordability in the tri-county region.” [South Florida Regional Planning Council. *Updated on Jan. 10, 1997*].

Within the same timeframe, a national trend was clearly demonstrating the increasing desirability of traditional American neighborhoods. Traditional neighborhoods are walkable and provide a mix of uses and a variety of housing types. In Delray Beach concurrent with the continued development of large suburban planned residential developments in the western area of the city, including Bexley Park, Sabal Lakes and The Colony, a new trend in residential developments within Downtown Delray was evolving.

The revitalization of Downtown Delray, coupled with the desire of residents to live within Downtown and the provision of higher land use densities, resulted in new higher density multi-family and mixed-use developments. Since 2000, over 1540 new multiple-family residential units were constructed within the Downtown.

With limited vacant land area and the continued growing population, intense pressure to maintain an adequate, affordable housing supply is being experienced. Creative ways must be explored to expand the city's housing stock while maintaining the highest standard of quality housing within stable neighborhoods.

HOUSING DATA INVENTORY & ANALYSIS

This section provides data and analysis of population and housing trends, the general characteristics of the city's housing stock, housing affordability, conditions of existing housing units, and special housing types. This section is based on several sources, including the US Census, City of Delray Beach Housing Assessment Study, Metro Study, July 20, 2016, the Florida Housing Data Clearinghouse (FHDC), which is jointly funded by the Florida Housing Finance Corporation (Florida Housing Trust Fund) and the Shimberg Center for Housing Studies at the University of Florida and managed by the Shimberg Center.

The Florida Housing Data Clearinghouse data sources are the U.S. Census, other federal population and housing surveys, the U.S. Department of Housing and Urban Development, the U.S. Department of Agriculture Rural Housing Service, Florida Housing Finance Corporation, local housing finance authorities, Public Housing Agencies, the Florida Association of Realtors, the Florida Department of Revenue, the Florida Agency of Workforce Innovation, and the Bureau of Economic and Business Research at the University of Florida, and 2015 Palm Beach County Population Allocation Model.

The Palm Beach County Population Allocation model is based on data from the 2010 US Census; the 2014 population projections from Office of Economic and Demographic Research; land use density changes, approved and expired residential projects, annexations, and 2014 municipal population estimates.

The plan uses population data and projections from multiple sources to analyze the population growth trends through 2040 (See Table NDC-B). It is important to note, the population projections in the 2018 Lower East Coast Water Supply Plan Update are the official population projection for the plan.



TABLE NDC-B Delray Beach Population Projections						
Year	US Census	PBC	LECWSP	Shimberg	BEBR	2015 WSP
2010	60,522				60,522	
2015	68,749		67,272		63,175	64,054
2020	69,283	67,643	70,520	65,493		67,573
2025	71,576	70,519	74,188	67,184		70,441
2030	73,870	73,433	77,079	68,578		73,349
2035		76,054	79,597	70,187		75,964
2040			81,874	71,433		78,243

PBC = Palm Beach County Population Allocation Model; LECSWP = 2018 Lower East Coast Water Supply Plan Update (includes 1,000+ residents in the Town of Gulf Stream); Shimberg = Shimberg, Center for Urban Studies; BEBR = Bureau of Economics and Business Research; 2015 WSP = City of Delray Beach 10-Year Water Supply Facilities Work Plan (Work Plan), prepared by Kimley Horn and Associates, Inc., dated February 2015.]

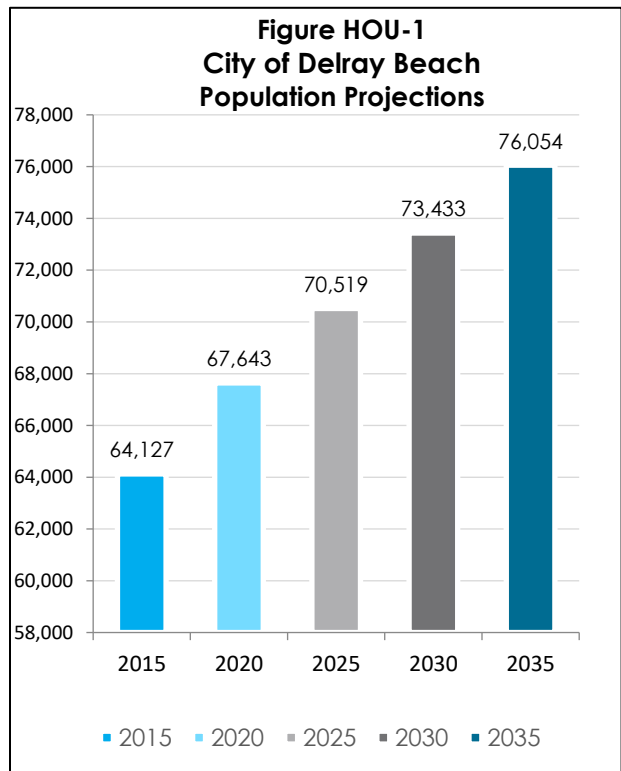
Population Projections, Changing Demographics, and Housing Preferences

Housing choice is impacted by several factors, including demographics, personal preference, financial limitation, value and cost. Various projections are utilized in this element because they incorporate local-level data and evaluate the population characteristics at a detailed level that is most appropriate for determining housing needs and trends. This type of projection provides insight into the type of housing product demand the City can anticipate.

Population projections show that Delray Beach's population is expected to grow by 11,927 residents, an increase of 18.6% between 2015 and 2035, which is less than the projected countywide growth rate of 21.9% [Figure HOU - 1 City of Delray Beach Population Projections and Figure HOU-2 Palm Beach County Population Projections]. Some of this growth will occur through annexation of unincorporated areas, but with limited unincorporated and undeveloped land available, much of the growth will need to be accommodated through development and redevelopment within the city.

Table HOU-A, City of Delray Beach Population Projections by Age, shows population projections by age ranges through 2035 and reveals that the greatest increases will occur within the number of older residents, aged 65 and above. This aging population will generate greater demand for services and different housing options such as multi-generational housing accommodation,

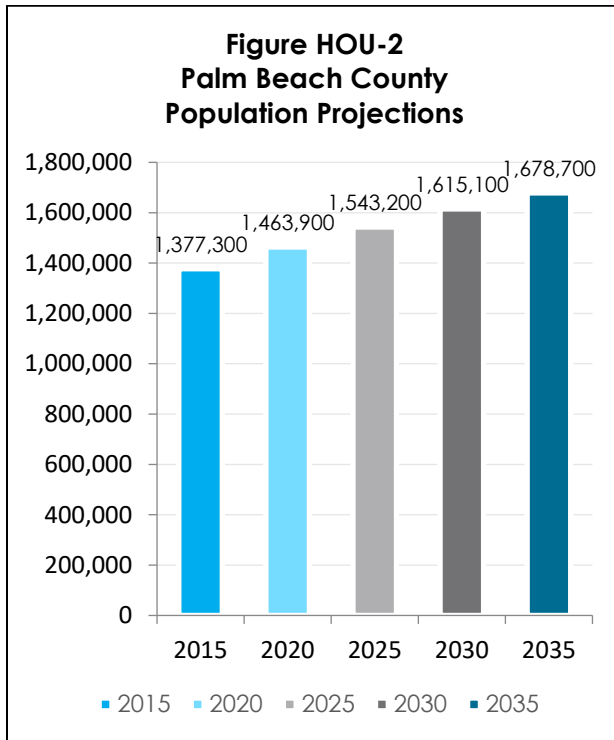
smaller detached single-family units, institutional or group living facilities.



Source: Palm Beach County Population Allocation model



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Source: Palm Beach County Population Allocation model

Projections also indicate a decrease in the number of residents within the 20 to 54 age group. However, the changing demographic composition of this age group, which increasingly includes non-traditional family, married couples without children, and single-person households, may signal increasing demand for housing other than single-family detached units.



SOFA Apartment Complex – South of Atlantic Avenue

TABLE HOU-A City of Delray Beach Population Projections by Age						
Age	2016	2020	2025	2030	2035	% Change:
0-4	2836	2761	2820	2814	2765	-2.5%
5-9	2707	2826	2780	2828	2815	3.9%
10-14	2549	2522	2473	2364	2424	-4.9%
15-19	2748	2578	2693	2833	2799	1.8%
20-24	3600	3369	3253	3227	3202	11%
25-29	4014	4146	3827	3536	3714	7.4%
30-34	3718	4365	4597	4634	4256	14.4%
35-39	3652	4015	4119	4283	3968	8.6%
40-44	3531	3468	3909	4145	4208	19.1%
45-49	3874	3654	3520	3956	4093	5.65%
50-54	4447	3958	3729	3644	4147	-6.74%
55-59	4636	4610	4194	3894	3771	-18.6%
60-64	4628	5137	5103	4418	4170	-9.8%
65-69	4230	4547	5052	5036	4621	9.2%
70-74	3487	4012	4400	5090	5140	47.4%
75+	8668	9293	10678	12254	14233	64.2%
Total	63972	65493	67184	68578	70187	9.7%

Source: Shimberg Center for Housing Studies, based on 2000 and 2010 Census data and population projections by the Bureau of Economic and Business Research, University of Florida.



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Households Trends and Housing Types

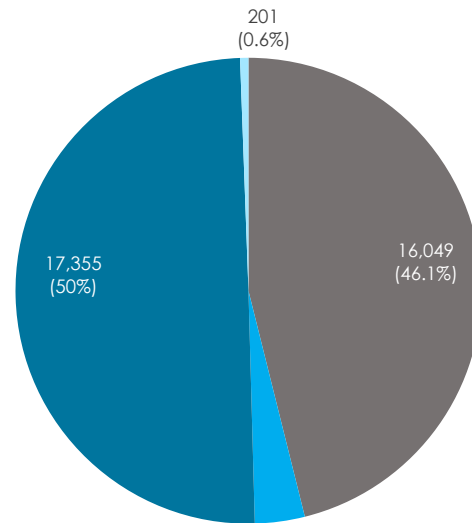
Similar to the national trend, the average number of persons per household in Delray Beach has declined between 2000 and 2010 from 2.22 to 2.18 respectively. A declining average household size creates a greater demand for additional housing units than a larger household size, as more units are needed to absorb population growth. This change, coupled with the noted changes in

As presented in Figures HOU-3, Housing Units by Type, City of Delray Beach and HOU-4, Housing Units by Type, Palm Beach County, multi-family housing of three or more units comprised approximately 50% percent of the total units, while single-family (attached and detached) units accounted for 46.1% percent. Two family dwellings (such as duplexes) accounted for 3.5% and mobile and boat, RV, van etc. accounted for 0.4% and 0.2% respectively.

By comparison, Palm Beach County has 9.9% more attached and detached single-family units than Delray Beach, while the percentage of multi-family units (3 or more) in the city is higher at 50%, compared to the county at 38.2%.

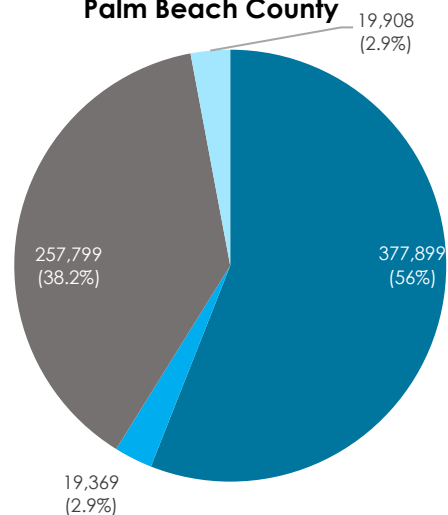
Quick Fact: According to the U.S. Census, American Community Survey, the 2016 estimated total number of housing units within Delray Beach is 34,809.

**Figure HOU-3
Housing Units by Type
City of Delray Beach**



Source: American Community Survey (2012-2016)

**Figure HOU-4
Housing Units by Type
Palm Beach County**



Source: American Community Survey (2012-2016)

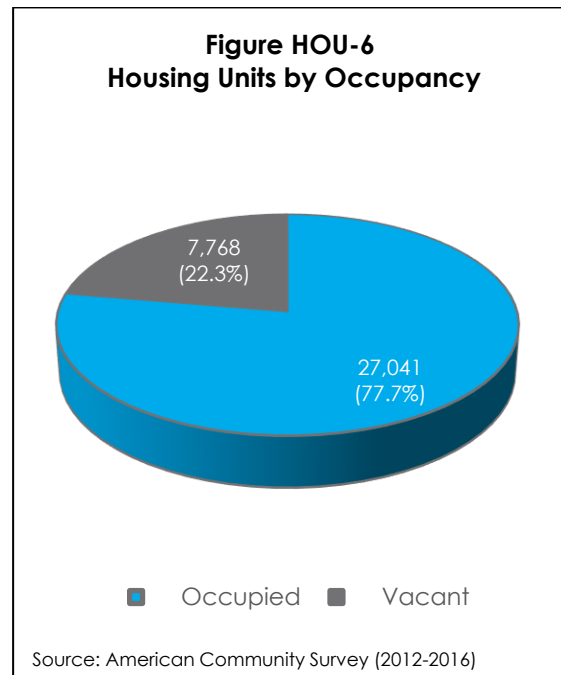
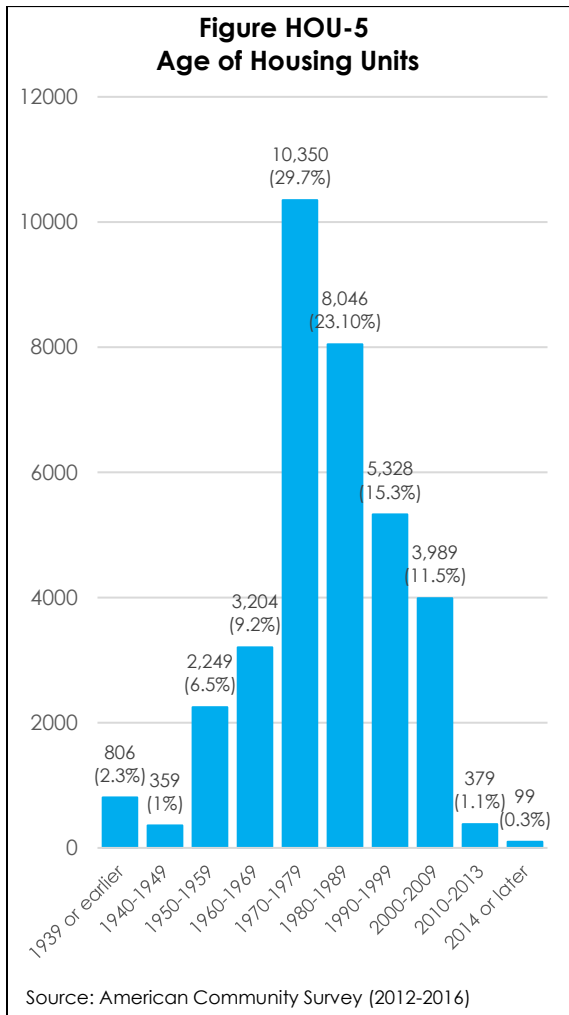


Age of the Housing Stock

Figure HOU-5, Age of Housing Units, demonstrates the age of the city's housing stock, which indicates that close to 50% of the housing units are 38 years or older (constructed prior to 1980). Housing units that are older than 50 years comprises almost 10% of the housing stock while slightly over 1% of housing within the city was built in the last eight years.

Housing Occupancy

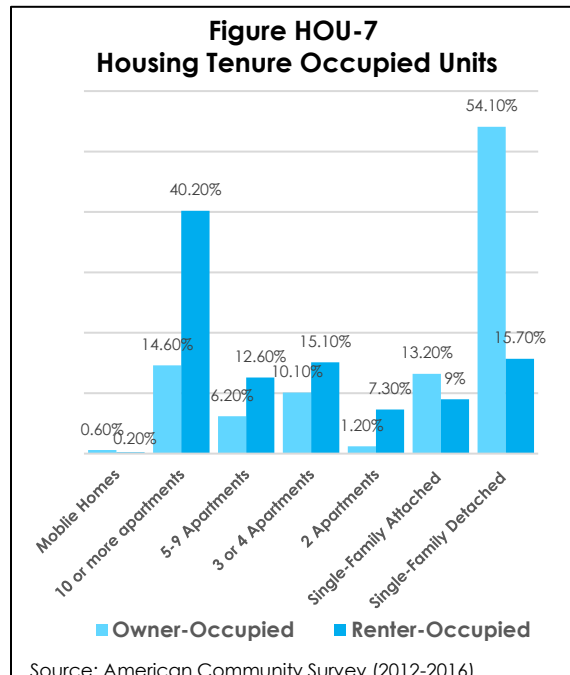
Based on the data from the US Census, American Community Survey, the occupancy rate in 2016 was 77% which was accommodated within 27,041 units [Figure HOU-6, Housing Units by Occupancy]. The US Census categorized vacancy status as housing listed for rent or sale, rented or sold but not occupied, for seasonal, recreational or occasional use, migratory workers and other vacant.



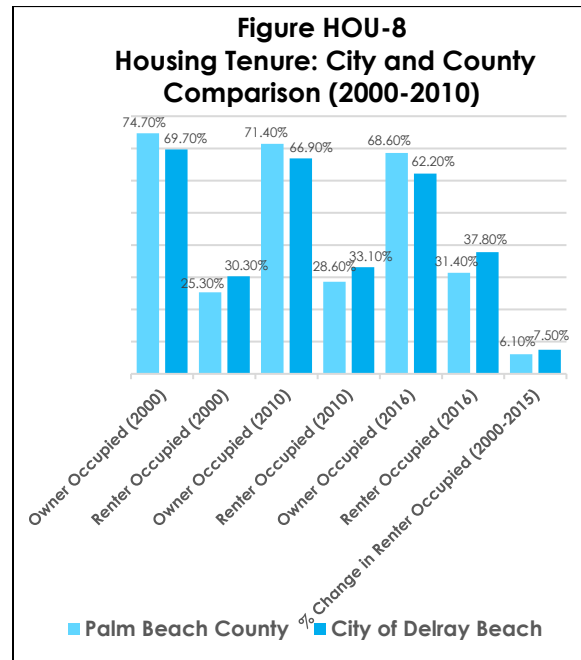


Housing Tenure

Based on the data from the US Census, American Community Survey, 2016 estimated home ownership data indicates that 62.2 % of Delray Beach households are owner-occupied. Renter-occupied units totals 37.8% of the city's housing stock. The greatest percentage of owner-occupied units (54.1%) are single family detached units. The highest percentage of renter-occupied units 40.2% are accommodated in multi-family structures having 10 or more units. Figure HOU-7, Housing Tenure Occupied Units, presents a comparison of the owner occupied units and renter occupied units within the various housing types.



In the past two decades, Delray Beach has provided a higher percentage of rental housing than Palm Beach County [Figure HOU-8, Housing Tenure: City and County Comparison (2000-2010)]. From 2000 to 2016, increases in renter occupied housing were seen in both the county and the city; however, the percentage of rental housing grew at a faster rate in the City of Delray Beach.





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Housing Values, Costs, and Affordability

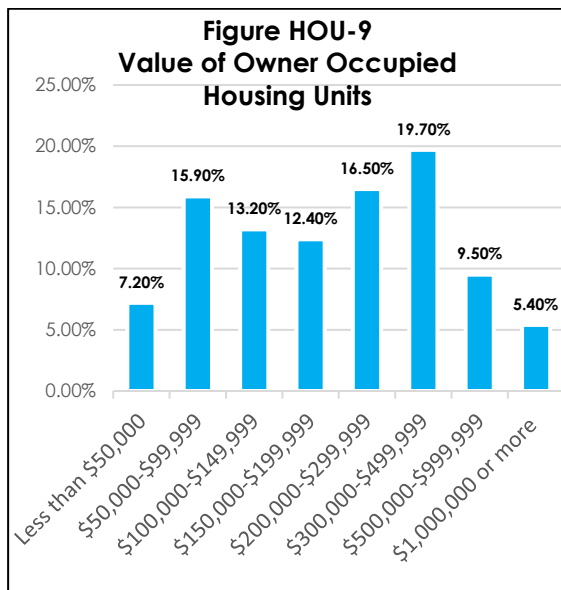
This section provides data on housing values, monthly housing costs paid by households in 2016 (including both owner-occupied and rental housing options), and affordability.

Housing Values of Owner Occupied Units

The US Census defines the value of a home as “the owner’s estimate of what the house and lot would sell for if it were on the market”. The median value of owner-occupied dwelling units in the city in 2016 was \$207,100, lower than that for Palm Beach County’s figure of \$222,700.

Quick Fact: Median Value of an Owner-Occupied dwelling unit in Delray Beach is \$207,100

Figure HOU-9, Value of Owner Occupied Housing, shows the number of homes in a given value range.

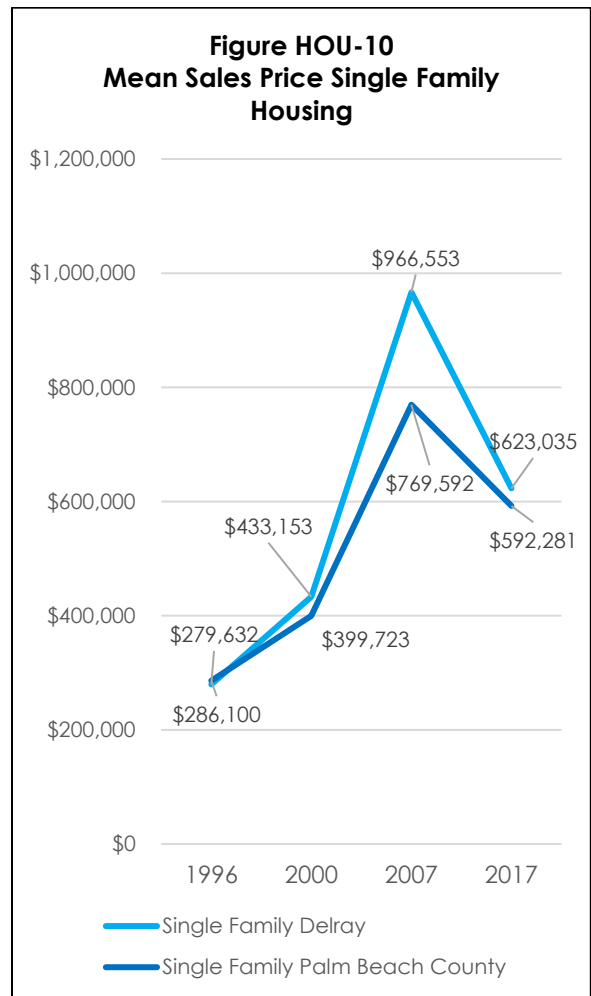


Source: American Community Survey (2012-2016)

In 2000, approximately 37% of the owner-occupied housing citywide was valued under \$100,000 while 15.1% was valued at \$300,000 or more. Currently, 23.1% is valued under \$100,000 while approximately 35% is valued over \$300,000. A breakdown of geographic areas by zip codes [City of Delray Beach Housing Assessment Study, July 2016, Metro

Study] further reveals 33483 has the highest median housing value at \$440,694 while 33445 has the lowest with \$146,732.

Map DIA-4 (Owner Occupied Housing Values) shows that the largest percentage of land area lies accommodates housing values within the \$100,000 to \$249,999 range. Single family home prices (mean real price) followed a growth trend from the mid-1990 until the Great Recession of 2007 that saw significant decreases in home values. Since 2009, home values have been recovering. By 2017, the mean single family sales price for new homes in Delray Beach grew to \$623,035. [Figure HOU-10, Mean Sales Price-Single Family Housing). By comparison, new single family housing prices are lower in Palm Beach County.



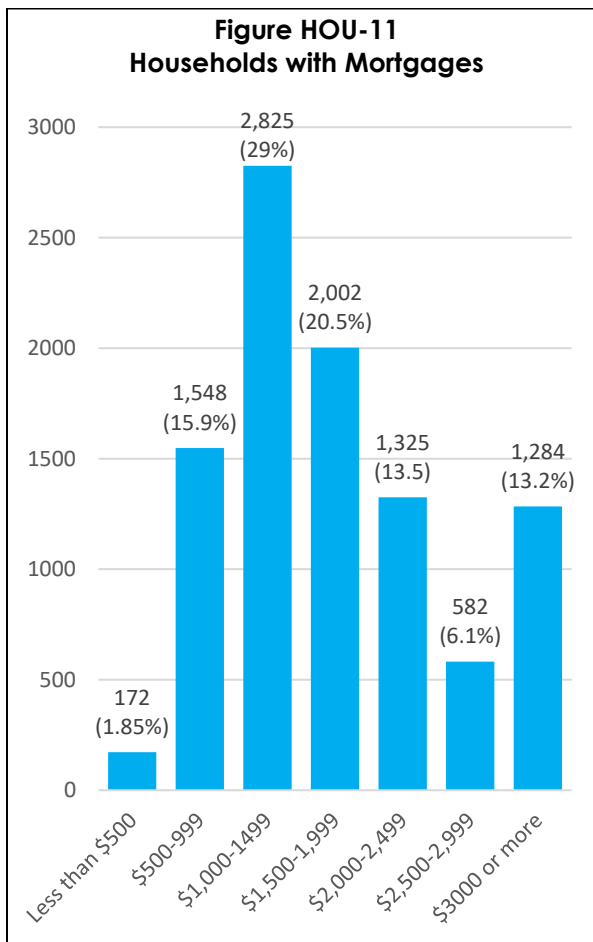
Source: Shimberg Center for Housing Studies



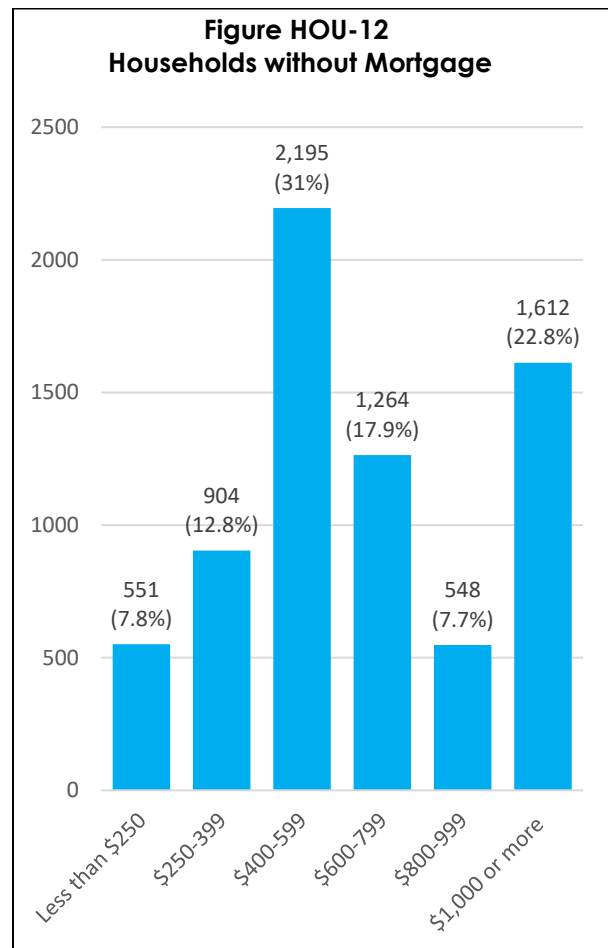
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Monthly Cost of Owner Occupied Units

Sales prices combined with other housing related costs such as taxes and insurance, translate to monthly costs for homeowners. In 2016, the most common range of monthly housing costs was \$1,000 to \$1,499 (29%). According to the US Bureau of the Census, the American Fact Finder estimated the 2016 monthly median costs for occupied mortgage and nonmortgage units were respectively \$1,572 and \$590 [Figures HOU-11, Households with Mortgages and Figure HOU 12, Households with Mortgages]



Source: American Community Survey (2012-2016)



Source: American Community Survey (2012-2016)



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Housing Affordability Housing is generally considered to be affordable if the cost requires no more than 30% of household income. The federal standard for affordability states that no more than 30 percent of a household's gross income should be spent on housing costs, which include rent and utilities. A household spending more than 30% of its gross income on housing is considered to be cost burdened, while those households spending more than 50 percent of their gross income on housing costs are considered to be severely cost burden, with very limited resources left to spend on other needs, such as food, child care, health care, and transportation.

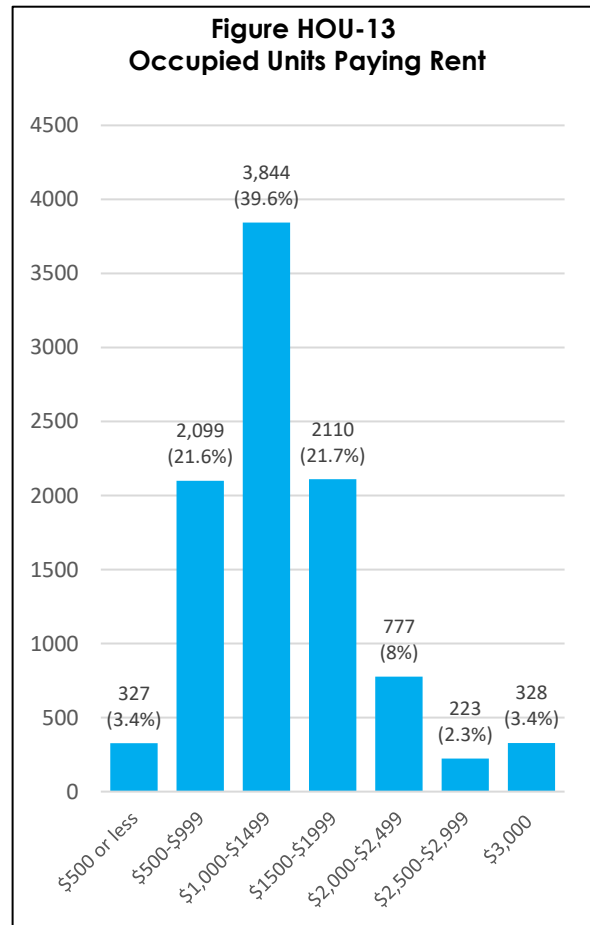
Quick Fact: Delray Beach's median household income is \$51,829.

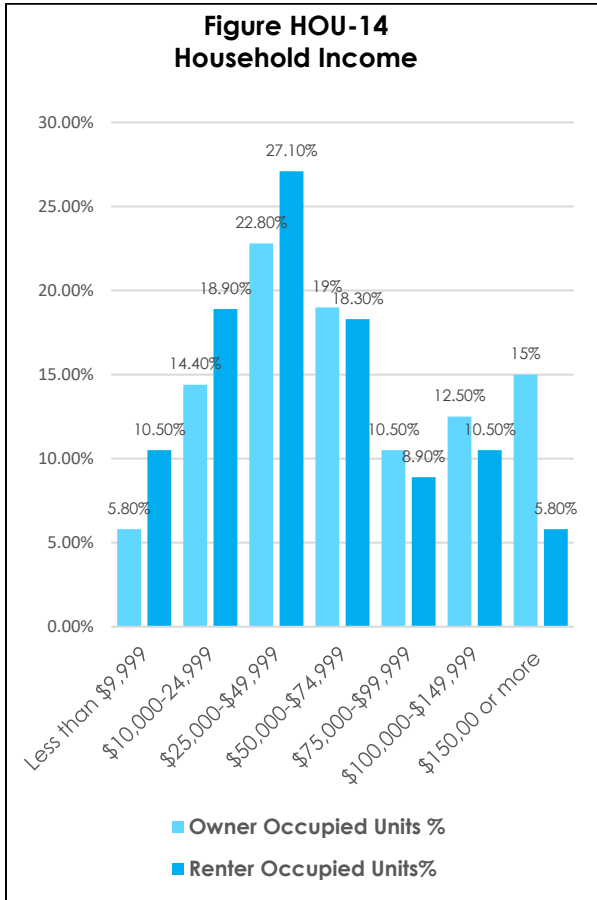
Source: American Community Survey (2012-2016)

Monthly Rental Cost

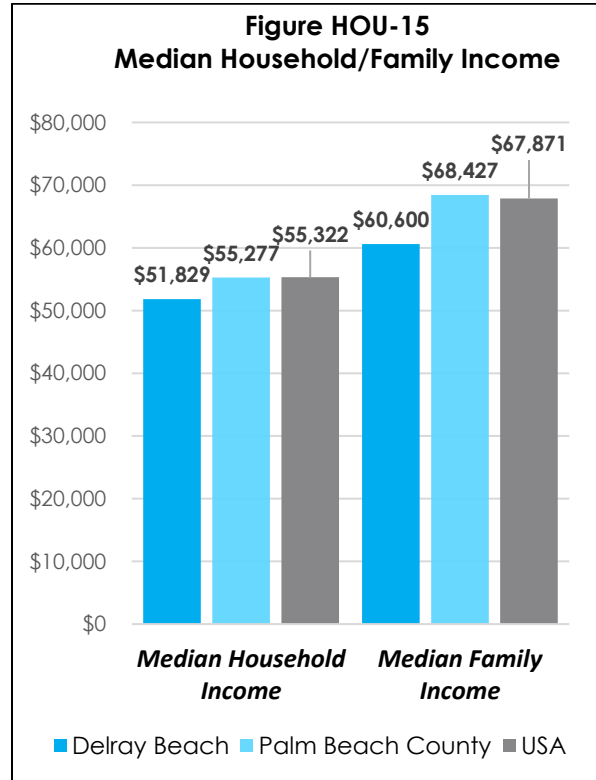
The range of monthly gross rents paid by households in 2016 is presented in Figure HOU-13, Occupied Units paying Rents. Gross rent is represented as the contracted rent, including the monthly cost for utilities. In 2016, the median monthly gross rent in the City of Delray Beach was \$1,332, a 60.5 % increase from 2000. Of the 9,708 units tabulated, 3,844 units representing 39.6% fell within the \$1,000 to \$1,499 rental range. Only 3.4% of the rental stock had rental levels below \$500. Map DIA-5 (Median Gross Rent), shows that the highest median rent (\$1,800-\$3,500) are within the geographic area located east of I-95, and includes the Lake Ida neighborhood and the area located between the Federal Highway pairs extending from NE 4th Street to SE 10th Street.

Figure HOU-14, Household Income shows the breakdown of the household incomes among city residents, including both renters and homeowners. Overall, the data shows that 56.5% of renters' income is less than \$50,000 per year compared to 43% for homeowners.





Source: American Community Survey (2012-2016)
Household income in the past 12 months (in 2016 inflation-adjusted dollars)



Household Cost Burden

Rising housing prices impose higher monthly costs on Delray Beach's households.

The Area Median Income (AMI) provides an indicator of cost burden and is used to determine eligibility for US Department of Housing and Urban Development (HUD) housing programs. The area median household income for the City of Delray Beach is \$51,829. For Palm Beach County (the comparison geography), the AMI is \$55,277.

Table HOU-B, Household Income and Cost Burden, describes the cost burden by household income range. The table indicates that, of all households in Delray Beach, 6,039 households are cost burdened, while an additional 6,330 households are severely cost burdened. It should be noted that 38% of severely cost-burdened households fall within the lowest income earners, earning less than \$24,300. If the number of cost burdened and severely cost burdened households are considered, 61% of households earning 50-80% AMI pay too much toward basic housing costs.



TABLE HOU-B 2016 Households by Income & Cost Burden							
Based on 2016 Palm Beach County Area Median Income (AMI) of \$65,400							
AMI	Income	Cost Burden					
		0-30%		30.1%-50%		More than 50%	
		Total	Percent	Total	Percent	Total	Percent
30% or Less	\$24,300 or Less	264	2%	273	5%	2,403	38%
30.1 - 50%	\$24,301 - \$33,600	776	5%	576	10%	1,597	25%
50.1 - 80%	\$33,601 - \$53,750	1,890	11%	2,123	35%	1,650	26%
80.1% - 120%	\$53,751 - \$80,640	1,888	11%	985	16%	261	4%
More than 120%	\$80,641 - \$94,080	12,170	72%	2,082	34%	419	7%
Households By Category		16,988	100%	6,039	100%	6,330	100%
Total Households		29,357					

In 2016, 42% percent of homeowners paid more than 30 percent of their incomes in housing costs compared to 42.4% of renters as represented in Table HOU-C, 2016 Housing Tenure and Cost Burden.

TABLE HOU-C 2016 Housing Tenure And Cost Burden		
Owner-Occupied		
Cost Burden	Households	Percent
0-30%	11,480	58.0%
30.1% - 50%	4,081	20.6%
50.1% or more	4,238	21.4%
19,799		100.0%
Renter-Occupied		
Cost Burden	Households	Percent
0-30%	5,508	57.6%
30.1% - 50%	1,958	20.5%
50.1% or more	2,092	21.9%
9,558		100.0%
Total Households		29,357
Sources: Estimates and projections by Shimberg Center for Housing Studies, based on 2000 and 2010 U.S. Census		



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Delray Beach's renter population is particularly affected by rising housing costs. In 2016, 42.4% percent of renter households were paying more than 30% of their incomes in rent, with 21.9% of households paying more than 50% of their incomes in rent.

The elderly population experiences housing cost burden to a slightly greater degree than other households. Table HOU-D, Cost Burden for those Aged 65 and Above, indicates that 44.4% of those over the age of 65 are cost burdened. It noted that some low-income elderly might be living on a very limited monthly income, which further impacts their ability to pay more for housing, as rental and ownership costs continue to rise. This statistic is important for the City when developing housing programs, particularly given the projected demographic increase in older residents projected for the city. Low-income senior housing should be an important priority in pursuing new housing development and pursuing federal and state housing assistance programs for the populations most cost burdened

The "*Out of Reach: The High Cost of Housing (2018)*" report by the National Low Income Housing Coalition is an annual publication that evaluates housing affordability in terms of the gap between renter wages and the cost of housing. In Palm Beach County, renters would need to earn \$27.35 per hour (3.3 full time minimum-wage jobs) or \$56,800 per year to afford a two-bedroom apartment at fair market rent (\$1,422) without spending more than 30% of their income on housing. In Delray Beach, the estimated median rent is \$1,238 per month (American Community Survey, 2012-2016). Although the current median rent is lower than the fair market rent of Palm Beach County, as development and redevelopment continue to take place, it is likely that rent prices within the city will increase. The City will need to focus on creating housing opportunities at all price points, to reduce cost burden and preserve affordability for all residents.

Although the majority of Delray Beach residents (62.2%) own their own home (compared to 68.6% in Palm Beach County), homeowners and renters have a statistically insignificant difference in the share of cost burden, as shown in Table HE-6A. More specifically, 42% of homeowners pay more than 30% of their income for housing, compared to 42.4% of renters.

TABLE HOU-D
Cost Burden for those Aged 65 and Above
(2016)

Owner	Number	Percent
0-30%	6,024	55.6
30-50%	2,195	20.3
50% or more	2,605	24.1

Source: Shimberg Center for Housing Studies

INVENTORY OF HISTORIC HOUSING, HOUSING CONDITIONS, SPECIAL NEEDS & SUBSIDIZED HOUSING

Historic Housing

In 2018, Delray Beach celebrated the 91st Anniversary of the incorporation of the Town of Delray Beach and the City of Delray on May 11, 1927. Delray Beach's rich cultural, architectural, and developmental history is evident in the buildings, sites, and neighborhoods. Designated historic resources and archaeological sites are protected through the City's Historic Preservation Ordinance. Table HOU-E, Inventory of Historic Resources, illustrates the City's concerted efforts to preserve its historic resources, as there are 42 historic districts, sites and /or buildings listed on the Local Register of Historic Places and 7 districts, sites and/or buildings listed on the National Register of Historic Places. The City's designated historic resources are primarily located east of Interstate 95 with the exception of the Seaboard Air Line Railroad Station which is located north of West Atlantic Avenue along the CSX railroad and the Sundry Feed Store which has been relocated to Yesteryear Village at the South Florida Fairgrounds.



HOUSING ELEMENT

Within the designated historic districts, and for all individually listed properties, the Historic Preservation Board must issue a Certificate of Appropriateness for changes in use, new construction, demolitions, and exterior building modifications. The City regularly evaluates and re-evaluates its older building stock and potential archaeological sites to determine if the age and historical, architectural or archaeological character of the property warrants the creation of new districts or an individually listed property or supports modification to an existing designation. The City also promotes the preservation of historic structures through the Historic Property Ad Valorem Tax Exemption program, which allows for the exemption of ad-valorem property taxes associated with approved improvements to qualified historic properties for a ten-year period. (Historic districts and facilities is discussed in further detail in the Historic Preservation Element.)

TABLE HOU-E Inventory of Historic Resources	
Type of Listings	Number of Properties
National Register of Historic Places (Historic District and Individual Properties)	7
Local Register of Historic Places (Individual Sites or Buildings)	35
Local Register of Historic Places (Historic Districts)	5
Source: City of Delray Beach	

Much of Delray Beach's historically significant housing stock is located within the designated historic districts; however, historic resource surveys have indicated that significant concentrations of historically significant housing stock remain in other non-designated areas, as well. The City's zoning regulations highlight the preservation of the historic stock

by providing incentives for historic buildings if they are relocated so they can be saved and reused.

Substandard Housing

Housing condition is subjective, and as a result, difficult to measure. Information regarding the condition of housing in the city is less reliable than other more tangible housing characteristics. One measure of housing condition is the number of substandard housing units located in an area. The indicators of substandard housing conditions employed by the U.S. Bureau of the Census are the lack of complete plumbing facilities, lack of complete kitchen facilities, absence of a heating system, and/or overcrowding, which commonly means having more than one person per room. Substandard is defined as a unit that has deteriorated but can be brought up to standard conditions with reasonable rehabilitation. Deteriorated is defined as a structure that has deteriorated to where rehabilitation would exceed 50% of replacement value.

As demonstrated in Table HOU-F, Condition of Occupied Housing Units Substandard Indicators, the city does not have a serious problem with substandard structures and overcrowding, as only a small percentage of the housing units have one or more of the identified characteristics.

TABLE HOU-F Condition of Occupied Housing Units Substandard Indicators		
Condition	# of Units	% of Units
Lacking Complete Plumbing Facilities	227	0.7
Lacking Complete Kitchen Facilities	114	0.3
No Heating System	658	2.4
1.01 or More Persons Per Room (Overcrowded)	858	3.2
Source: Shimberg Center for Housing Studies, from American Community Survey (2012-2016)		

The City enforces the Florida Building Code for rehabilitation of existing buildings and



HOUSING ELEMENT

construction of new buildings which requires all units to have complete kitchens and plumbing fixtures prior to receiving a certificate of occupancy which limits the number of substandard structures based on these criteria. However, Delray Beach having an older housing stock where 50% of the housing units were constructed 38 years or greater when building codes were less demanding, some deterioration is noticeable. Overall, homeowners have largely maintained a high degree of quality, however pockets of blight are scattered throughout the city and concentrated efforts through the City's Code Enforcement Division and the City of Delray Beach Housing Task Force are being made to stop further deterioration and improve neighborhoods.

Special Needs Housing

Special Needs Housing addresses the unique housing needs for certain populations including the elderly, youths aging out of the foster care system, homeless, and persons with disabilities. According to data from the U.S. Census Bureau, Delray Beach has 8,072 (12.5%) disabled residents in Delray Beach (U.S. Census Bureau, 2016 ACS 5-year estimates). While the disabilities reported include hearing, vision, and cognitive disabilities, as well as limitations that impact self-care and independent living, those with ambulatory disabilities (e.g., the inability to walk up stairs without assistance) are the most common disabilities reported. Persons with a disability who are also under age 65 accounts for 6% of the city's population indicating the issue is not limited to the elderly.

Homes built using universal design principles (or those that can be easily retrofitted) address the needs of disabled persons and allow residents to remain in their homes as they age or become more physically limited. Some of the elements incorporated into a universally designed home include no-step entries, doors wide enough for wheelchair access, easy-grasp door handles, and knee space beneath sinks.

Multi-generational housing, or homes that have an accessory dwelling unit, is another

housing option for populations with special needs. This type of housing helps adult children take care of aging parents and accommodates relatives with special needs who may be unable to live alone who do not want to live in an institutional or group home facility. With the trend toward an older population, multi-generational housing could become a needed housing choice. Almost one-fifth (20%) of Delray Beach residents are expected to be aged 75 or older by 2035. {Source: Shimberg Center for Housing Studies, based on 2000 and 2010 Census data and population projections by the Bureau of Economic and Business Research, University of Florida}.

Special needs housing, such as foster homes and group homes, is accommodated within the city. Community residences and other group housing arrangements, such as nursing homes and assisted living facilities are allowed as permitted or conditional uses in the various zoning districts. Table HOU-G and Table HOU-H provide an inventory of all assisted living facilities and nursing homes. Presently, the City of Delray Beach has priority preference measures within the housing rehabilitation program to provide assistance to households with one or more members with special needs.

A minimum of 20% of the annual State Housing Initiatives Partnership fund allocation is to serve persons with special needs as defined in s. 420.0004, Florida Statutes. Within the Housing Rehabilitation Program, special attention is also given to address special needs households by addressing American Disability Act accessibility measures such as bathroom fixtures including high toilets, lower sinks, roll-in showers, grab bars; and outside wheelchair ramps and widening of doors.



HOUSING ELEMENT



Abbey Delray Health Center

TABLE HOU-G Inventory of Assisted Living Facilities		
Facility Name	Facility Type	Occupancy
Assisted Living Facilities (ALFs)		
A Bella Vita Place Assisted Living LLC 2143 Dorson Way	Assisted Living	5
Abbey Delray Health Center 2105 SW 11 th Court	Assisted Living	14
Ashley Manor, Inc 3815 NW 10 th Street	Assisted Living	6
Villa of Kings & Queens of Delray, Inc. 13415 Barwick Road	Assisted Living	10
South County Mental Health Center, Inc. 16158 South Military Trail	Assisted Living	18
Total Assisted Living Facility Beds		53
Source: FloridaHealthFinder.gov, ahca.myflorida.com August 29, 2018		

TABLE HOU-H Inventory of Nursing Homes		
Facility Name	Facility Type	Occupancy
Abbey Delray	Nursing Home	100
Abbey Delray South 1717 Homewood Boulevard	Nursing Home	90
Harbour's Edge 401 East Linton Boulevard	Nursing Home	54
Lake View Care Center at Delray 5430 Linton Boulevard	Nursing Home	120
Manor Care Health Services	Nursing Home	120
Total Nursing Home Facility Beds		484



Homelessness

More Americans are homeless now than at any other time since the recession (2010), despite the growing awareness of this complex problem. During a one-night count in January, 553,742 people were found living outside or in shelters across the country, a 0.7 percent increase from the year before, according to data released by the Department of Housing and Urban Development on December 6, 2017. In order to ease the plight of the homeless, most experts agree that emergency, transitional, and special family centers as well as permanent, low-cost housing. One major difficulty in providing shelters for the homeless is trying to project the size of the homeless population. The difficulty is that the homeless population changes constantly in response to the economy and unemployment.

Within Palm Beach County, the Homeless and Housing Alliance of Palm Beach County (formerly the Continuum of Care) provides 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. The Homeless and Housing Alliance 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.

The Homeless and Housing Alliance along with community partners participates on 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. Members of the Delray Beach Homeless Task Force along with City of Delray Beach Staff participated in the 2017 and 2018

Point-In-Time Counts. 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 2018 Point-In-Time counts, 110 or 10.2% of the county's unsheltered individuals surveyed were found within Delray Beach. The City of Delray Beach continues to provide administrative support in complementing the outreach programs of the Delray Beach Homeless Task Force.

Subsidized Housing

Delray Beach recognizes the need to provide opportunities for lower income residents to obtain housing. Emergency rental assistance can help residents who require immediate aid to prevent homelessness, while long-term assistance can help residents who may have special needs and are unable to attain housing on their own. Assistance to qualified home buyers, such as down payment assistance, is also available.

Subsidized housing is provided by the Delray Beach Housing Authority, which offers rental assistance programs, the Section 8 Choice Voucher Program for the Elderly, the Public Housing Program and a Family Self-Sufficiency Program. The areas covered by the Delray Beach Housing Authority extend 10 miles beyond the municipal boundaries of the City of Delray Beach. Eligibility for affordable housing is based on the annual income and family size although limited to U. S. citizens and certain categories of non-citizens.

The rental voucher program allows residents to select a unit from the private rental market. Rental assistance makes market rate housing affordable. Program participants normally pay no more than 30% of monthly adjusted income towards rent and utilities. The Housing Assistance Payment subsidizes the balance of the rent to the property owner. The Section 8 Program serves a total number of 1,111 families and includes a project-based component which serves 287 families, aged 62 and over.



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The Family Self-Sufficiency Program promotes employment and increased savings for families served through the Section 8 subsidized housing program with the goal to assist residents to become economically independent, obtain employment, further their education and eventually purchase a home.

Seven developments within the City of Delray Beach received subsidies or assistance from the Department of Housing and Urban Development assistance, the Florida Housing Finance Corporation, and/or from Local Housing Finance Authorities. These subsidized developments are located east of I-95 and south of Atlantic Avenue. These developments are listed in Table HOU-I Renter Housing Units Using Federal, State, or Local Subsidies and provide a total of 1,091 housing units. Development of future subsidized units should be integrated within communities to prevent over concentration within a specific geographic area.

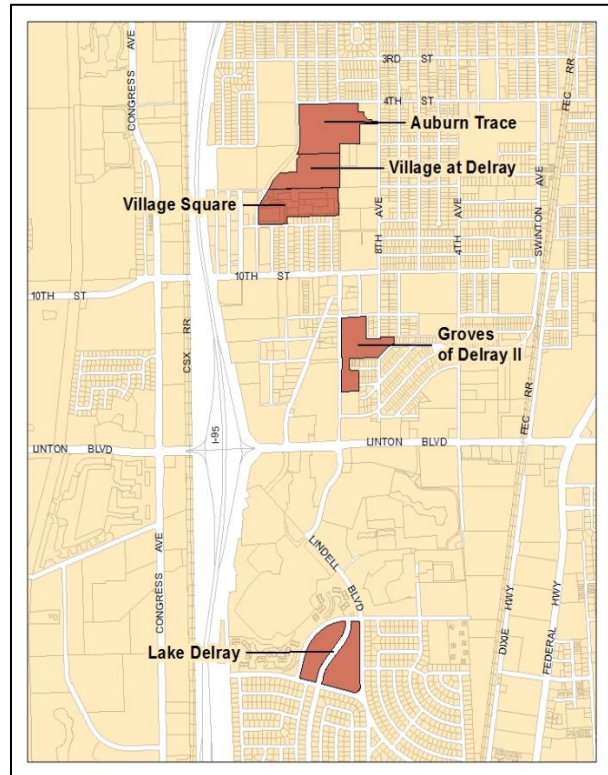




TABLE HOU-I Renter Housing Units Using Federal, State, or Local Subsidies			
Development Name / Location	Assisted Units	Housing Program	Target Population
Auburn Trace 625 Auburn Circle West	152	FHFC Funded	Family
Courts at Village Square 733 SW 12th Avenue	84	FHFC Funded; LHFA Funded	Elderly;
Groves of Delray II 1301 SW 10th Avenue	158	FHFC Funded, HUD Multifamily	Elderly; Family
Lake Delray 700 Lindell Boulevard	404	FHFC Funded	Elderly
Scattered Sites Various Locations	5	HUD Public Housing Funded	0-80% AMI
Village at Delray 695 Auburn Avenue	144	FHFC Funded	Family
Villas at Village Square 737 Village Square Circle	144	FHFC Funded	Family
Total Assisted Housing Units	1,091		

Source: American Fact Finder (2012-2016)
Key: FHFC = Florida Housing Finance Corporation, LHFA = Local Housing Finance Authority

CREATION & PRESERVATION OF AFFORDABLE HOUSING

As a result of Delray Beach's revitalization and growth, the value of real property began to increase dramatically. According to the Shimberg Center for Housing Studies the mean (real) price of a single-family home was \$623,035 in 2017. As housing prices begin to rise again and incomes and wages are not keeping pace, the issue of housing affordability for the residents of Delray Beach becomes more critical.

The supply of affordable housing is further impacted as neighborhoods increasing face the risk of gentrification. Gentrification is the process that occurs when a neighborhood has attractive qualities, for example, location or historic architecture, but remains relatively low in value until the area becomes desirable to higher-income households and/or investors. As demand rises for the neighborhood, higher-income households are able to outbid low-income residents for housing, and new

development and economic activity begins to cater to higher-income tastes. Lower-income households and/or minority households migrate out of the neighborhood and new in-migrants change the demographics of the neighborhood. Gentrification is a growing concern for low and moderate income households as housing and rent prices escalate. Gentrification significantly impacts the elderly who would like to possibly transition from a larger dwelling unit to a smaller unit within their neighborhood and cannot due to the exorbitant increases in current home prices.

In Home Matters, a 2015 report from the Florida Housing Coalition, the lack of affordable housing for lower income families has numerous harmful effects on residents' physical and mental health, as well as their job and educational performance. Economic development of the region is also negatively impacted when the workforce, or potential workforce, does not have access to housing.



HOUSING ELEMENT

Table HOU-J, Projected Growth of Severely Cost-Burdened Households by Income Range summarizes the data provided by the Shimberg Center for Housing Studies and demonstrates that the number of severely cost burdened households (defined as those spending 50% or more on housing) is expected to continue to increase to 2035.

TABLE HOU-J					
Projected Growth of Severely Cost-Burdened Households					
By Income Range					
Owner Occupied Households					
Household Income as a % of AMI	2015	2020	2025	2030	2035
30% AMI or less	1,546	1,631	1,717	1,802	1,884
30.1-50% AMI	1,003	1,062	1,121	1,177	1,229
50.1-80% AMI	983	1,032	1,077	1,120	1,165
Total Below 80% AMI	3,532	3,725	3,915	4,099	4,278
Renter Occupied Households					
30% AMI or less	817	852	889	919	948
30.1-50% AMI	566	589	607	622	637
50.1-80% AMI	643	653	651	644	650
Total Below 80% AMI	2,026	2,094	2,147	2,185	2,235

Source: Shimberg Center for Housing Studies

Since housing provided by private sector new construction is anticipated to continue to be primarily affordable for households in upper-income ranges, the City will continue to focus on providing housing options for very low, low, and moderate households. Housing needs for lower-income groups will continue to be provided through government-sponsored programs for homeownership utilizing the Family Workforce Housing Program, Community Development Block Grants and State Housing Initiatives Partnership Program funds provided by the State. These funds are used in conjunction with reduced rates and costs as provided by local lenders in their efforts to meet their loan requirements. This joint effort allows an otherwise lower-income household the opportunity to become homeowners. For the lower income groups not ready for homeownership, rental housing needs will continue to be met by private sector investors and other rental subsidies.

In the past, the City's efforts to create and

maintain an adequate supply of housing for persons of very low, low, and moderate-income levels concentrated primarily on working with Strategic Partners on the construction of new owner-occupied homes on available vacant lots and on the rehabilitation and preservation of existing affordable housing. Since the percentage of vacant land is limited for the development of affordable housing in the city, this strategy is no longer adequate to meet future demands. Additionally, most of the remaining vacant tracts are valued at a range that makes their feasibility for development as affordable housing extremely unlikely.

To help grow an adequate supply of housing for very low, low, and moderate-income households, the City adopted a family workforce housing ordinance in 2004. The Family Workforce Housing Program offered increased residential densities and building height as an incentive for developers to provide affordable housing. The ordinance



HOUSING ELEMENT

includes provisions for both owner-occupied and rental housing as well as on-site, off-site and in lieu payment options. Units developed under the program are required to remain affordable for a period of 40 years. The City's density bonus program has resulted in the construction of 393 on-site workforce housing units and in-lieu payments of over \$2.5 million for 17 required workforce dwelling units, as reflected in Table HOU-K Developments with or Contributed to Workforce Housing. The funding received through the in lieu payments is used to help fund other housing programs, such as down payment assistance and rehabilitation funding. This program has helped the City expand and diversify the supply of affordable housing stock with no public expenditure.



Alta Congress

TABLE HOU-K Development with or Contributed to Workforce Housing					
Project Name	Number of Units			Unit Type	Incentive/Funding
	Total Units	Workforce Units			
		On-Site	In Lieu		
Alta Congress	369	74	-	Moderate Multi-family Rental	Mixed, Residential, Office and Commercial Zoning (Required)
Atlantic Crossing*	343	19	6	Moderate Multi-family Rental + \$960,000	Central Business District - Core Density/Height Bonus
Coda	52	8	2	Low/Moderate Multi-family For Sale + \$120,000 In Lieu	Southwest Neighborhood Overlay District Density Bonus
Delray Preserve/Windsor	188	43	-	Moderate Multi-family Rental	General Commercial (Density Bonus)
Depot Square Apts./Delray Station	284	71	-	Moderate Multi-family Rental	Mixed, Residential, Office and Commercial Zoning (Required)
Franklin at Delray	180	36	-	Moderate Multi-family Rental	General Commercial (Density Bonus)
Midtown Delray (West)	116	32	-	Moderate Multi-family Rental	
SofA #1	117	13	-	Moderate Multi-family Rental	Central Business District- Core Density/Height Bonus
SofA #2	55	6	-	Moderate Multi-family Rental	Central Business District – Core Density/Height Bonus



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SofA District Lofts	70		9	\$1.44 Million In Lieu	Central Business District – Core Density/Height Bonus
The Strand	198	21	-	Moderate Multi-family	Central Business District – Core Density/Height Bonus
Uptown Delray/Caspian	146	17	-	Moderate Multi-family Rental	Central Business District – Core Density/Height Bonus
Village at Delray (Auburn)	192	15	-	Low/Moderate Multi-family Rental	Tax Credit Assistance Program w PBC
Village Square	253	18	-	Low/Moderate Multifamily Rental	DB Housing Authority
Village at Swinton Square	100	20	-	Moderate Multi-family Condominiums	Southwest 10 th Street Overlay District Density Bonus
Total Units	2,669	393	17	\$2.52 Million In Lieu	

Administration of the various City housing assistance programs is accommodated through the Neighborhood and Community Services Department. The City's Neighborhood and Community Services Department continually strives to create and implement new housing programs, working with various nonprofit groups such as Habitat for Humanity of South Palm Beach, Delray Beach Housing Authority and the Delray Beach Community Land Trust, Delray Housing Group and Delray Beach Community Development Corporation.

In addition to the federal funding available through the Community Development Block Grant, funding is also received through the State Housing Initiatives Partnership Program, Delray Beach Community Redevelopment Agency-Residential Construction Mitigation Program, Workforce Housing Trust, Solid Waste Authority of Palm Beach County and the City of Delray Beach.

The Housing Rehabilitation Program undertaken by the City's Neighborhood Services Division, provides deferred payment loans to eligible very low, low- and moderate-income households for the renovation or repair of existing substandard homes. The program 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. Once eligibility is established, the City's Neighborhood Services Division administers the rehabilitation program, following the City's Purchasing Policies and procedures Manual for the rehabilitation improvements from licensed contractors, inspects the work performed in accordance with the City's Building Codes, and issues payment directly to the contractors upon satisfactory completion of the work that has been approved by the Building Division.

The provision of affordable housing has been aided through the efforts and funding of other quasi-public and private sector organizations including the Delray Beach Community Redevelopment Agency, the Delray Beach Community Land Trust, Habitat for Humanity of South Palm Beach, and the Delray Beach Community Development Corporation and the Delray Beach Housing Group.



Single Family Home constructed by Habitat for Humanity of South Palm Beach



HOUSING ELEMENT

Table HOU-L Affordable Housing Programs, presents the affordable housing programs provided through the Neighborhood and Community Services Department.

TABLE HOU-L Affordable Housing Programs				
Name of Program	Type of Assistance	Area Availability	Units Per Year	Income Range
CDBG Rehab	Housing Rehab	Target Area	10	VL, L
SHIP Rehab	Housing Rehab, Purchase, Foreclosure, and Rental Assistance, Community Land Trust	Citywide	35-40	VL, L, M
CRA Curb Appeal Program	Housing Rehab	West Atlantic SW and NW Neighborhoods	5	VL, L, M
Key: VL= Very Low, L=Low, M= Moderate				
Source: City of Delray Beach				

Delray Beach Community Redevelopment Agency (CRA)

The provision of affordable housing has been aided through the efforts and funding of other quasi-public, not-for-profit and private sector organizations including the Delray Beach Community Redevelopment Agency, the Delray Beach Housing Authority, the Delray Beach Community Land Trust, Habitat for Humanity of South Palm Beach County, and the Delray Beach Community Development Corporation.

The Delray Beach Community Redevelopment Agency plays an important role in the creation and preservation of affordable housing. Under the authority of Community Redevelopment Act of 1969 (Florida Statute 163, Part III), the Delray Beach Community Redevelopment Agency was created in 1985 in recognition of the need to prevent and eliminate slum and blighted conditions within the community. Affordable housing is a stated objective of the Delray Beach Community Redevelopment Plan, most recently amended in 2014. The Delray Beach Community Redevelopment Agency focuses its efforts to preserve and

create affordable housing throughout the Community Redevelopment Agency District with the primary focus on the West Atlantic Avenue corridor, and the Northwest and Southwest Neighborhoods.

The following are the objectives of the Delray Beach Community Redevelopment Agency's Affordable Housing Program:

- Stabilize and preserve neighborhoods through redevelopment and the elimination of blight.
- Provide decent, affordable/workforce housing for residents who are of very low to moderate income level.
- Assist homeowners in relocating as a result of the Delray Beach Community Redevelopment Agency redevelopment projects and land acquisition.
- Create housing opportunities for a mix of ages and income levels within the Community Redevelopment Agency district.
- Encourage the creation of affordable housing by the private sector.



HOUSING ELEMENT

The Delray Beach Community Redevelopment Agency began to address the issue of affordable housing in 1992, focusing on the development of infill housing on the numerous vacant lots located in the neighborhoods north and south of West Atlantic Avenue. In 1995, the Delray Beach Community Redevelopment Agency became a partner in the Renaissance Program, which provided single family homes for first time home buyers. This program was extremely successful, resulting in the delivery of more than 170 homes to low and moderate income families. However, land values escalated significantly because of redevelopment activity in the neighborhoods and surrounding areas, making it increasingly difficult to deliver affordable housing to eligible families through this program.

To provide and maintain an adequate supply of permanently affordable housing for families that work within our community, the Delray Beach Community Redevelopment Agency collaborated with the City and the Housing Authority to create the Delray Beach Community Land Trust in 2006.

The Delray Beach Community Redevelopment Agency has also purchased a number of deteriorated multi-family buildings with the intent of redeveloping and upgrading them for affordable housing purposes. Construction and renovation of several buildings have been completed (Carolyn Quince Court – 9 units, Palm Manor Apartments – 25 units, West Settlers Building - 4 units (mixed-use), Courtyards on Twelfth - 6 duplexes, and La France Apartments – 14 units, which provides affordable housing for elderly residents (60 years and older).

Most recently, the Delray Beach Community Redevelopment Agency has proposed the redevelopment of a two-block residential subdivision known as Carver Square located south of West Atlantic Avenue between SW 7th and 8th Avenues. Due to its previous uses as a drainage pond and informal dump site, homes built on the property in the 1960's through the 1980's experienced severe structural damage due to the settling of the land. After acquiring the properties in 2005, relocating residents,

successfully obtaining brownfield designation, the Delray Beach Community Redevelopment Agency conducted an extensive soil remediation/ mitigation program. In 2014, the Delray Beach Community Redevelopment Agency received a “No Further Action” letter from the Florida Department of Environmental Protection, which enabled the project to move forward with the preparation of plans to provide 20 affordable single-family homes on the site, in the Southwest Neighborhood. The Delray Beach Community Redevelopment Agency is also preparing plans to construct 10 additional affordable homes one block south of the Carver Square subdivision,

The Delray Beach Community Redevelopment Agency also provided funding to the Delray Beach Housing Authority to purchase property for the redevelopment of the Carver Estates, a public housing project (now known as Village Square). In 2010, the Delray Beach Community Redevelopment Agency provided a \$100,000 grant for Phase I (Village Square Family) and in 2011, approved \$2.7 million loan as gap funding for Phase II (Village Square Elderly), which was completed in 2018.

The acquisition of infill single family lots to provide affordable housing is ongoing. The majority of these lots have been recently redeveloped with single family homes through partnerships with the Delray Beach Community Land Trust and Habitat for Humanity.

Quick Fact: Delray Beach Community Redevelopment Agency has provided 234 affordable units.

Delray Beach Community Land Trust

The Delray Beach Community Land Trust was formed in 2006 based on a partnership agreement between the Delray Beach Community Redevelopment Agency, the City, and the Delray Beach Housing Authority. The mission of the Delray Beach Community Land Trust is to create, preserve and protect the housing stock within the City of Delray Beach through the provision of affordable housing for low to moderate income households.



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The Delray Beach Community Land Trust provides a middle ground where both individual families and the community at large can share in the long-term affordability and wealth creation that results from the investment of public money in privately owned housing. One of the significant benefits for the homeowner is the ability for the homeowner to sell their home to the Land Trust. A land lease agreement gives the Land Trust the right to buy each home for an amount determined by a resale formula that gives the homeowner a fair return on investment while keeping the price affordable for other low-income households.

The Delray Beach Community Land Trust is funded by both the City of Delray Beach and the Delray Beach Community Redevelopment Agency. Featured in the Florida Redevelopment Awards 2017 Best Book, 2016 marked the completion of the Courtyards on 12th workforce housing development consisting of six duplexes in the city through a ground lease-management agreement with the Land Trust. This partnership agreement provided the ability for the Community Redevelopment Agency to maintain ownership of the units, allow redevelopment without displacement, to stabilize the neighborhood, and prevent gentrification.

Quick Fact: The Delray Beach Community Land Trust has constructed over 70 affordable units

The Delray Beach Land Trust is actively working to complete the Atlantic Park Square Project which will consist of 21 single family homes which are affordably priced. These three and four-bedroom models are designed in the traditional neighborhood style with rear and side loaded garages, large elevated porches, and "Floribbean" architectural design. Sixteen homes have been completed and sold. Currently there are five lots remaining to complete project.

Delray Beach Housing Authority

The City continues to work with the Delray Beach Housing Authority to facilitate the provision of subsidized housing. Most recently,

the Village Square development received approval to construct 253 units consisting of elderly housing, multi-family housing, and single-family market rate units on an 18 acre vacant site in southwest Delray Beach.

Habitat for Humanity of South Palm Beach

The City also continues to work with the Habitat for Humanity of South Palm Beach by donating vacant lots through the Community Land Trust for the construction of affordable, owner-occupied single-family housing. Habitat for Humanity of South Palm Beach has constructed 58 single family residential units within the city. Most of the infill housing that has been constructed to date is in either Community Development Block Grant or the Community Redevelopment Agency the target area, which is due, in part, to the fact that most of the remaining affordable vacant lots are located in these areas.

Quick Fact: 58 single family residential units were constructed within Delray Beach by the Habitat for Humanity of South Palm Beach

Delray Beach Community Development Corporation

Delray Beach Community Development Corporation is a nonprofit organization that provides housing counseling and assisting first time home buyers to purchase home. Within Delray Beach, the Delray Beach Community Development Corporation has worked in concert with the private sector on Atlantic Grove, a mixed-use development comprising of 75 condominium units.



Single Family Home located in the SET



FORECASTED HOUSING NEEDS

Availability of Land to Meet the Housing Need

Delray Beach is 98% developed with few remaining large parcels available for residential development. As presented in Table HOU-M, Projected Number of Households, based on estimated population growth of 11,927 between 2015 and 2035, and the current average household size of 2.18, an estimated 5,471 additional housing units will be needed to accommodate the anticipated population growth.

TABLE HOU-M					
Projected Number of Households					
	2015	2020	2025	2030	2035
Projected Population	64,127	67,643	70,519	73,433	76,054
Projected Households	29,416	31,028	32,348	33,684	34,887
Source: Palm Beach County					

The city has approximately 217 acres of vacant residential and mixed-use designated parcels that could potentially be used for residential development providing a total of approximately 3,753 housing units as featured in Map DIA-19 (Underutilized Land).

Since the 2010 United States Census, approximately 2,458 residential housing units have been permitted in the City. The construction of 378 units are anticipated of the next few years in projects that have already received approvals and/or are currently under construction (Table HOU-N).

TABLE HOU-N		
Residential Projects Under Construction or Permitting		
Projects	Types	Units
Atlantic Crossing	Apartments/ Condominiums	343
Aloft Condos	Condominium	35
Sofa District Loft	Condominium	70
301 Building	Condominium	45
Bahia Delray	Townhomes	37
Seaglass Cottages	Townhomes	5
Seagate Villas	Townhomes	3
917 Bucida	Condominium	4
52 Modern	Townhomes	12
344 Venetian Drive	Condominium	4
1020 Langer Way	Townhomes	3
Delray 7	Townhomes	7
Total Units		568

Source: City of Delray Beach September 2018

Potential options to expand the housing supply include redevelopment of underutilized parcels where the potential to obtain higher densities exists, the utilization of infill parcels, and the accommodation of accessory dwelling units.

As early as 2004, the City Commission undertook a review of the lagging housing supply to meet the city's housing needs and established an affordable housing incentive program with density bonuses. Higher densities were allocated within Overlay districts, Infill districts east of Interstate-95, and within the Downtown where density bonuses were allowed for residential or mixed-use developments which provided or contributed to the provision workforce housing units. Over time expansion of the overlay districts included properties west of Interstate-95 with the inclusion of the Four Corners, I-95/CSR Railroad Corridor and the Congress Avenue Mixed Used area.



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The utilization of higher densities will continue to result in the provision of a higher proportion of multifamily and mixed-use developments versus the development of detached single family dwellings. Higher density developments will be most beneficial to its residents and the city when located near job centers, commuter rail service, and existing and planned transit corridors.

Traditionally, infill housing has occurred in areas which are close to residential build-out, where vacant parcels were bypassed due to odd parcel shapes and sizes, poor access, ownership problems, changes in zoning and subdivision regulations requirements. Delray Beach has numerous properties that can accommodate infill development. Development of these parcels have been restricted due to their size. Additional flexibility must be considered in allowing their utilization. The Infill housing strategies and programs are part of the Goals, Objectives, and Policies of the Housing Element.

The utilization of accessory dwelling units will be necessary for Delray Beach to meet the needs of anticipated growth. Accessory dwelling units are completely independent living units constructed on land occupied by a single-family residence. Accessory dwelling units allow seniors and persons with special needs an independent living arrangement with family or others in close proximity for support, create housing opportunities for students and young adults, and increase the affordability of the principal house by creating additional income. A carefully crafted ordinance permitting accessory dwelling units can assist the city by increasing density to keep pace with anticipated population growth, providing small, affordable rental units in select areas of the city. This housing strategy is also included in the Goals, Objectives, and Policies of the Housing Element.

The use of both zoning and incentives are important tools to guide land use, but it is best used in combination with other tools and a realistic understanding of market forces. New

approaches that utilize both zoning and incentives are needed to implement this plan.

By offering incentives in the form of grants, loans, infrastructure investments, or innovative regulatory approaches, Delray Beach can encourage superior projects that deliver numerous community benefits. These benefits can include affordable housing, great design that beautifies our city and creates lively public places, more transportation options, increased open space areas, low-impact development, new jobs, and an expanded tax base. Incentives matter to people who want to improve our community, and they can generate goodwill while helping us reach our goals.

Adequacy of the Housing Delivery System

This section of this Element analyzes the administrative processes and other factors that influence the supply and affordability of housing.

The production of housing involves the coordination of land owners, homebuilders, building material suppliers, and financial institutions, as well as City government. Primary forces such as efficiency of the development review and permitting processing, land costs and financing impact the housing delivery system.

The City has a “One Stop Shop” permitting process for a coordinated review and approval of all developmental applications submitted through the Building Division. The system features a fully automated application tracking software package that provides the opportunity to readily identify delays in review time from various departments within the permit process. Applications submitted for affordable housing projects receive a label marking it as such and prioritize it for review. Applications received are processed by designated persons under the approved expedited permitting process developed for this program. In addition, it is the policy of the City of Delray Beach Development Services Department to implement an expedited permit process for affordable housing



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subdivisions. An affordable housing subdivision is one that contains at least 10 affordable units. Pre-application meetings are conducted and include the preparation of a time table for project completion. These projects receive priority at every phase and project review include face to face meetings to facilitate the expediting process.

Ongoing review processes are being undertaken to improve the efficiency of the plan review and permitting process, new technological advances are planned to facilitate the electronic submittal of development applications and permits which will result in reduced costs for homebuilders.

Land availability and land cost play paramount roles with respect to the supply of housing. The supply and location of vacant land, in addition to its price, has a significant impact on the production and distribution of residential development. The supply of land that is available for residential development is almost always controlled by private land owners who may not wish to sell or develop their property, thereby, effectively reducing the supply of land.

One of the major constraints for many families is securing the financing to purchase a home. One major drawback for many households is saving for the down payment and closing costs associated with buying a home. Public assistance with down payment requirements has helped to reduce the upfront cash burden for some potential buyers.

Short-Term Housing Needs: Through 2025

The most critical housing needs over the short-term (the present through 2025) are for the provision of affordable housing units in low to moderate income groups. These groups are most likely to experience severe housing cost burden. Thus, addressing this need in both the short and long term is particularly important. Additionally, reduction of Federal and State funding and increased construction costs present serious challenges to the short term supply of affordable housing.

Long-Term Housing Needs: 2025-2035

Home purchase and rents for properties in good condition are also out of reach for many residents and continues to be a critical issue for residents. As close to 50% of the city's housing stock was built prior to 1980, many of these homes may be in need of rehabilitation at some level in the near future. Maintenance of the existing housing stock while simultaneously providing quality affordable housing opportunities for existing and new residents at all income levels will be of primary importance for the City of Delray Beach in fulfilling its goals regarding community and quality of life.

NEIGHBORHOOD IMPROVEMENT

Many factors contribute to the quality of life within Delray Beach but one that is easily recognizable by the majority of residents is neighborhood condition. The City of Delray Beach is committed to efforts to encourage the maintenance, rehabilitation and improvement of existing housing and promote sustainable, livable neighborhoods with engaged citizens.

A common desire in neighborhoods is the maintenance and appearance of the condition of homes. The City addresses the condition of housing through the Building Division's to ensure compliance with building codes; the Code Enforcement Division to proactively require community clean-ups and to enforce codes; and through the Neighborhood Services Division of the Neighborhood and Community Services Department to administer housing rehab programs for income-eligible homeowners.

The City is committed to continuing and enhancing all of these programs in order to improve its neighborhoods, eliminate substandard housing, and enhance the overall value of the housing stock. The degree to which these programs are implemented in the various neighborhoods will depend upon the level of need, which was determined by the City's Housing Task Team in the creation and updating of this Element. Neighborhoods were classified by their overall appearance and condition of



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the structures and infrastructure. The neighborhood categories and their applicable descriptions are as follows and indicated on Maps DIA-3 (2008 Neighborhood Stabilization Category) and AD-5 (2018 Neighborhood Stabilization Category).

- ❁ **Stable**--No apparent signs of physical or other decline; no improvement needed.
- ❁ **Needing Stabilization**--Appearance of minor code violations and maintenance problems; some improvement desired.
- ❁ **Needing Revitalization**--Evidence of decline in condition of structures and yards; increase in crime; property values stagnant or declining.
- ❁ **Needing Rehabilitation**--Numerous code violations; deteriorated and non-maintained structures; high level of absentee ownership; significant crime problems; large number of vacant lots.

Comparison of the state of the neighborhoods between 2008 and 2018 revealed that while several pockets of the city have changed, the overall stable quality of the city neighborhoods has remained unchanged. Neighborhood improvements were seen in areas just east of Swinton Avenue, north of Atlantic; and on the west side of Seacrest Boulevard, north of George Bush Boulevard, between NE 22nd Avenue and George Bush Boulevard. Pockets of deterioration were limited to certain blocks within Country Club Acres, Silver Terrace, Southridge, Seacrest (adjacent to the FEC Railway) and Osceola Park neighborhoods. Severe deterioration was seen within the Rainberry Woods subdivision. The City has established a Strategic Task Team Neighborhood Action Plan to implement improvements within this subdivision to improve the quality of life of its residents.

The Set and the Viscaya Subdivision

experienced both areas of improvement and deterioration. Areas of improvement were found in conjunction with the City's streetscape improvements, the construction of new dwelling units by the Delray Beach Community Land Trust and the Delray Beach Housing Authority and the City's housing rehabilitation efforts.

To ensure quality and safety within the City's housing stock, the Residential Neighborhood Categorization Map shall be evaluated every two years to determine the level of need in residential areas that are categorized as either stable, needing stabilization, needing revitalization, or needing rehabilitation.

- ❁ Areas that are identified as "Needing Rehabilitation" and "Needing Revitalization" must continue to receive first priority in conducting neighborhood assessments. Indicators such as, number of police calls for service, percentage of home ownership, change in property value, number of code violations, and quality of life surveys will be used to analyze the issues facing the neighborhood and strategies developed to support the transition to a "Stable Neighborhood".
- ❁ The City continues to encourage community improvement by promoting community and neighborhood engagement through several programs including the **Neighborhood Association Program** provides assistance in the creation of neighborhood associations to enhance communication among residents and build organizational capacity to address problems in their own neighborhoods. Through the Neighborhood Association Program, more than 100 such associations have been organized to address crime prevention, beautification, recreational programming, community gardening, and other issues that are relevant in their neighborhoods. Other aspects of the Neighborhood Association Program, which are intended to stabilize and improve the appearance and condition of the city's neighborhoods,



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include the annual Curb Appeal by the Block program that provides free exterior paint jobs and minor to approximately 10 low-income households each year, the Adopt-A-Tree program (that provides free street trees), and the Adopt-A-Street and Anti-Litter programs (that improves community appearance through litter control).

To ensure that residents are informed of land use activities that are occurring within their neighborhoods, the City consistently provides neighborhoods with updates of land use actions and development projects which may be of interest.

Enhancement of neighborhoods begins with an engaged community. Participation by residents is paramount in improving and providing an identity for their neighborhoods. The City continues to encourage community improvement by promoting the development of neighborhood associations, neighborhood events and community capacity building. Strategies for enhancing and improving the city's neighborhoods are identified in the Goals, Objectives and Policies of the Housing Element.

HOUSING FRAMEWORK

Housing is the foundation of any community and is one of the strongest indicators of the health of a community. The City's Housing Framework is based on the principles of providing incentives to developers, focusing on public participation, community improvement programs, and financial investments geared towards ensuring the provision of safe, affordable, and quality housing that meets the current and future needs of Delray Beach citizens.

1. Public Participation – Workshops, charrettes, and other community outreach initiatives are the platform for constructive citizen engagement with policy makers. Through public participation, an exchange of views promotes decision-making policies that are influenced by current and prospective residents which seek new

provisions for housing within the community.

2. Community Improvement – Revitalizing neighborhoods and empowering residents to improve their quality of life involves the City committing to the development of a community through rehabilitation, homeowner and renter assistance, and neighborhood infrastructure enhancement to provide safe and quality housing.

3. Incentives – To promote and offset the costs of providing affordable housing, incentives are used to allow developers the ability to do so. Density bonuses, expedited processing, fee waivers, and parking reductions are the most common to meet affordable housing requirements provided by the private sector.

4. Financial Investments – Funding for affordable and attainable housing for current and future residents requires municipal funds set aside for land acquisition, rental and purchase assistance, and soft cost home improvements. Programs such as the Community Development Block Grant and State Housing Initiatives Partnership provides funds to the local government to promote and preserve affordable homeownership and multifamily housing.

Using the strategic approach cited above, the City has successfully developed long-lasting partnerships covering housing issues such as affordability, quality, and safety. Continued cooperation between the City of Delray Beach, Delray Beach Community Redevelopment Agency, adjacent municipalities, Palm Beach County, and regional and state housing agencies will be necessary to ensure coordination of housing plans, programs, and policies. Such coordination informs the goals, objectives and policies of the Delray Beach Housing Element.



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Single Family Home North Swinton Avenue



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BEST MANAGEMENT PRACTICES IN HOUSING

The following review of best management practices is organized around the three pressing housing issues identified through public workshops, survey responses, public comments, the Always Delray Steering Committee, and community workshop comments:

Affordability Housing Through Innovation/Diversity of Housing Types

Affordable housing and diverse housing are closely interrelated. Diverse housing typology is valuable in itself because it gives residents in all seasons and circumstances housing choices. It is also a component of an effective affordable housing delivery system when housing options are available in a range of prices, which is more likely when a range of diverse housing choices are available.

New Housing Concepts

To meet the demands of future housing supply and to increase the provision of different housing types to reflect the needs of all residents, a variety of new housing options must be encouraged. The feasibility to provide flexible zoning regulations and development standards which promote innovative housing designs and development concepts, such as cottage housing, micro-units, accessory dwelling units, and modular homes shall be considered.

Cottage Housing

Cottage Housing is a new concept for Delray Beach. Cottage housing developments are a group of small homes oriented around an open space that are pedestrian-oriented and minimize the visibility of off-street parking by providing a consolidated parking area. Cottage housing is considered an innovative housing type that provides opportunities for creative, diverse, and high-quality infill development that preserves the scale and character of existing single-family neighborhoods. Cottage housing offers a choice for those needing moderately priced home ownership opportunities within units that are of a size and function suitable for a single person or small families. Cottage housing is

generally considered more affordable because of substantially smaller unit and lot sizes.



Source: City of Ashland, Oregon

Tiny Homes

Opportunities to diversify the housing stock with small, resource-efficient dwelling units are scattered throughout the city. Several vacant parcels within the city do not meet the minimum lot dimension requirements per the zoning district. Utilization of these parcels to accommodate small, resource efficient dwelling units provides the potential for not only adding to the housing stock units but also would eliminate unmaintained sites. The development of these smaller units would require changes to the Land Development Regulations to allow the smaller unit and to ensure their design elements are in keeping with the character of the neighborhood.



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Accessory Dwelling Units

The benefits of incorporating accessory dwelling units have been discussed in many areas of housing:

- To provide an affordable unit
- To increase the affordability of the main house
- To allow seniors to age with extended family members
- To provide an assisted living arrangement for persons with special needs

The US Department of Housing and Urban Development describes accessory dwelling units as “an additional living quarters on single family lots that are independent of the primary dwelling unit.”

Adaptive Reuse

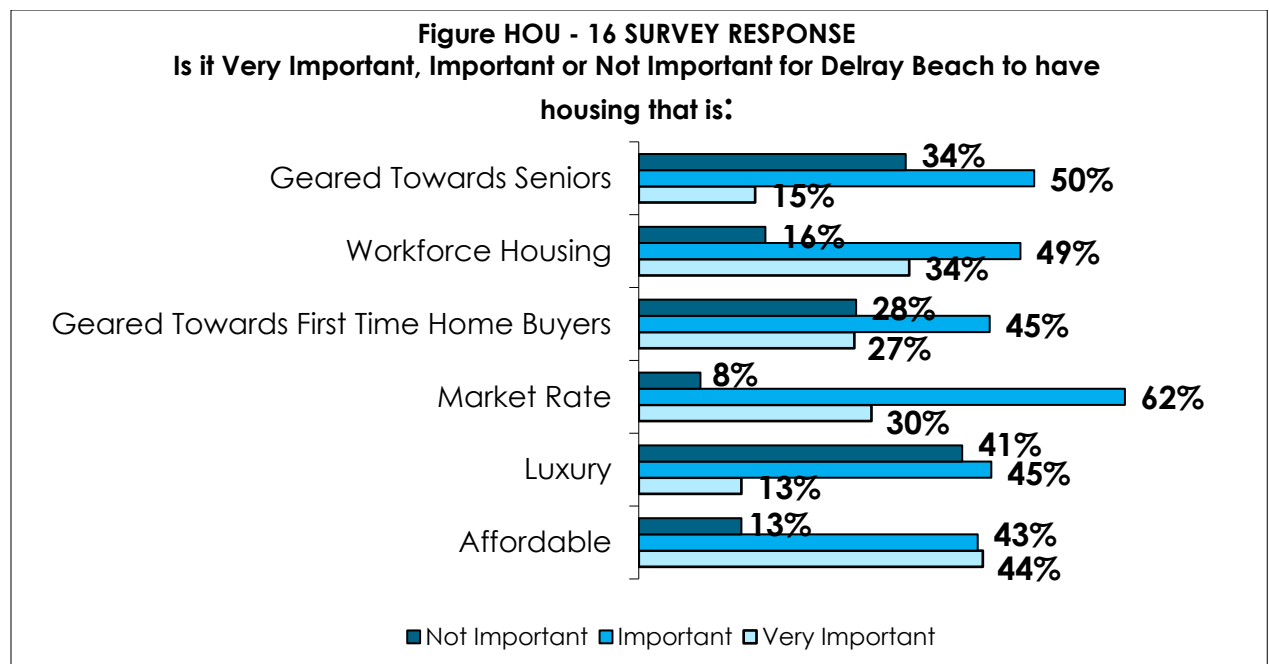
Adaptive reuse projects can create new housing in existing buildings that were once used for commercial, public, or industrial purposes. Such housing is more affordable than new market rate developments since the infrastructure is present at the site already. In Bloomington, Indiana the Department of Housing and Neighborhood Development partnered with owners of a motel to

rehabilitate the rooms into 40 studio apartments and four one-bedroom units. The City invested over \$150,000 from federal HOME Investment Partnerships Program funds that the property owner must pay back if, after five years, the rents are increased to market-rate.

PUBLIC INPUT

The Always Delray comprehensive plan reflects the needs and desires of the community collected through a variety of public input initiatives. The City posted an on-line survey, hosted booths during public events, and conducted a series of public workshops in 2017. One of those workshops, held on March 15, 2017, focused on the topics of Housing and Historic Preservation.

The on-line survey had 478 responses. Respondents to the survey prioritize to whom the focus for the provision of housing should be directed. As demonstrated in Figures HOU 16 and HOU -17 below, the provision of affordable housing was important to the community, as well as the provision of housing for young professionals, young families and, specifically, housing for teachers.

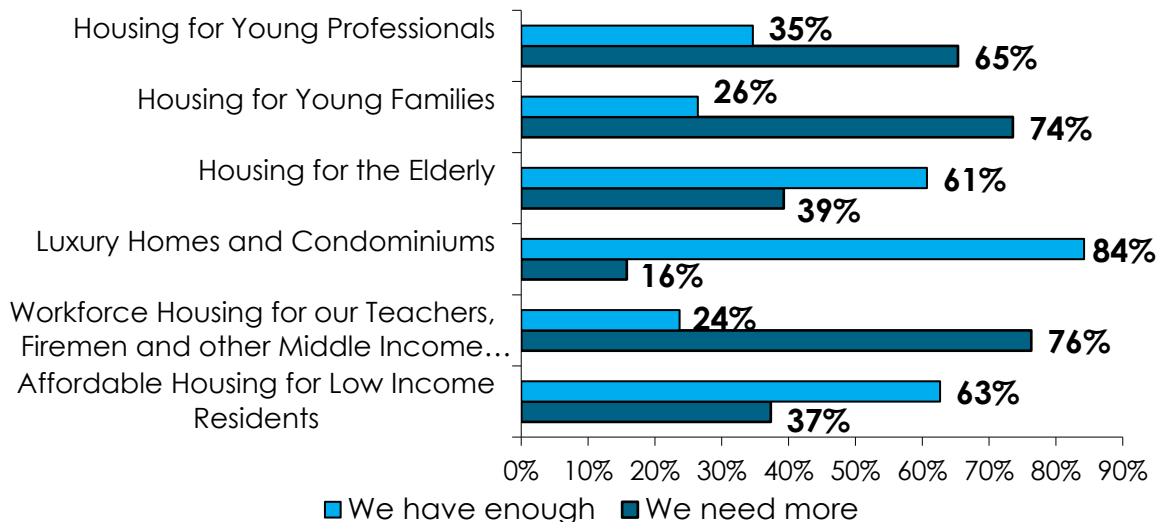




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Figure HOU-17 SURVEY RESPONSE

Housing can have a major impact on a community:



During the several community meetings held in 2017, public comments related to housing were provided as follows:

Homelessness

- Find permanent home for Caring Kitchen (Train Depot)
- Build homes for homeless with a set of regulations/rules (e.g. shelter with privacy) focused on families.
- Lot next to Neighborhood Resource Center to expand food pantry.
- Ask Boca Helping Hands for ideas/work with them.

Housing Diversity

- Tiny Homes
 - Fix the minimum square footage in the Comprehensive plan to allow Tiny Homes OR add a section to the Comprehensive Plan to allow certain exceptions to the minimum square footage requirement, allowing Tiny Homes.
 - Make these homes out of material resistant to hurricane damage (e.g. storage unit material?).
 - Make them small with smart landscaping.

- Create tiny home communities (look at Oregon).
- Make them environmentally friendly homes >how can we make them resistant/resilient to climate change?
- Can they have accessory housing?

Affordable Housing

- Affordable housing is not just "low income". Fix the market gap between affordable housing and housing starting in the high \$600s (increase housing that falls within \$150-\$300K range.
- Provide incentives:
 - Density bonuses
 - Incentives for beautification
 - Architecture guidelines
- Research other Cities' approach to affordable housing
- Make those homes smaller (e.g. micro units, tiny homes, cottage homes)
- Increase height on buildings west of I-95
 - Trade density > height, to reduce housing cost
- Floating communities
- Seek additional grant funding for improvement.



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NEEDS AND RECOMMENDATIONS

The Needs and Recommendations have been formulated using both statistical trends and community's vision. The Needs were identified from the analysis of existing housing, housing programs, and other data. The Recommendations to address those needs are crafted using the community's input received through public workshops, survey responses, public comments, and the Always Delray Steering Committee meetings.

Affordable Housing Recommendations:

- Continue to collaborate with Strategic Partners in providing affordable housing in the city.
- Maintain adequate sites for affordable housing to all residents by continuing and expanding the Workforce Housing Program and affordable housing initiatives.
- Provide incentives and requirements to limit the risk to existing and proposed affordable units from being converted to market rate, maintaining its affordability for low income residents.
- Partner with owners of existing properties that could potentially be successful sites for the inclusion of affordable housing.
- Continue to promote mixed use and mixed income development
- Focus future long-term development on the redevelopment of underutilized properties and provide support through the provision of any needed neighborhood master planning, and/or changes to the City's Land Development Regulations.

Diversity of Housing Stock Recommendations:

- Adjust current zoning regulations and determining which areas of Delray Beach would most benefit and could accommodate this unique and great opportunity in resolving homelessness and affordability for current and prospective permanent residents.
- Expand the permissibility of accessory dwelling units.
- Revise minimum dwelling unit size to allow for smaller residential units.
- Reduce minimum lot sizes and setback requirements to promote higher density of single-family attached and detached units in certain locations.
- Promote higher density detached and attached housing with usable private yard space.
- Incorporate innovative housing solutions for those with physical limitations to allow greater choices for individuals with special needs and decreased mobility and to allow seniors to age in place.
- Encourage development that focuses on wellness and facilitates aging in place to provide options for the 55+ population.



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Accessory Dwelling Units Recommendations:

- Assess neighborhoods that could accommodate accessory dwelling units, based on existing development and lot sizes.
- .
- Support residents and neighborhood associations to establish neighborhood-specific zoning regulations to accommodate accessory dwelling units.
- Promote the development of accessory dwelling units as a wealth building tool for low, moderate, and high moderate income homeowners
- Support aging in place initiatives for residents to remain in their own neighborhoods as their needs change by allowing shared housing options, accessory dwelling units.

Expansion of Public Funding Recommendations:

- Explore new sources of grant funding to meet housing goals.
- Partner with private sector and nonprofits organizations and quasi-public agencies to leverage resources including funding opportunities to meet housing goals.

Homelessness Recommendations:

- Continue coordination with its strategic partners for the creation of solutions to facilitate rapid re-housing of individuals who are homeless or who have the potential to become homeless.

Gentrification Recommendations:

- Seek funding to assist senior homeowners with home repairs.
- Provide incentives to increase the supply of affordable housing within at risk neighborhoods
- Promote the development of accessory dwelling units as an additional income source thereby improving wealth building as well as allowing seniors to age in place