

NEIGHBORHOOD SERVICES DIVISION

HOUSING PROGRAMS

The City of Delray Beach is committed to neighborhood revitalization and improving the condition of existing housing for its residents.

Housing Rehabilitation (Forgivable Loan)

- Addresses building and code violations, interior and exterior, electrical and plumbing
- Health and safety issues and the retrofit of special items for those with special needs
- Must be a single family or duplex residential; Excludes condos and villas
- Maximum of \$85,000 secured by agreement

Purchase Assistance (First-Time Homebuyer)

- Down-payment and closing costs assistance for the purchase/rehabilitation of a residential home within the City limits of Delray Beach
- Must have not owned a home in the past three (3) years
- Must meet lender credit standards
- Attend at least six-hour classroom/virtual homebuyer education class
- Must contribute minimum 2% of the purchase price
- Housing expenses cannot exceed 40% of gross monthly income
- Subsidy is provided in the form of a mortgage as gap financing

Rental Assistance

- Assist renter household with first, last and security deposit payments at initial occupancy
- Eviction prevention not to exceed 6 months' rent (*SHIP Program ONLY)

Curb Appeal (Applies to NW and SW neighborhoods)

- Grant funding provided by the Delray Beach Community Redevelopment Agency (CRA)
- Addresses only exterior items including exterior painting, landscaping, driveways, ramp, minor structural and other cosmetic property improvements to a single-family or duplex
- Roof repair (non-insured properties only)
- Existing fence replacement (must be tied to structural repair)
- Grant maximum of \$15,000
- *50% match of funds required if household exceeds 140% area median income limit or if an investment property



ALL PROGRAMS REQUIRE INCOME ELIGIBILITY, ARE LIMITED TO SPECIFIC BOUNDARIES AND FUNDING AVAILABILITY.



It is Illegal to Discriminate Against Any Person Because of Race, Color, Religion, Sex, Handicap, Family Status, or National Origin



Please call for more information about the
Neighborhood Services Housing Programs

Call: (561) 243-7280

Or visit:

The City of Delray Beach
Neighborhood Services Division

100 NW 1st Ave

Delray Beach, FL 33444

www.delraybeachfl.gov

communityneighborhood@mydelraybeach.com

Legend - Program Types

CDBG-Community Development Block Grant

CDBG-CV - Community Development Block
Grant -Coronavirus

CRA- Curb Appeal

RCMP- Residential Construction Mitigation Program

NSP- Neighborhood Stabilization Program

WFH- Workforce Housing

CLT- Community Land Trust

SHIP- State Housing Initiatives Partnership

| Income Limit Area | Median Income | Income Limit Category | 1 Person | 2 Person | 3 Person | 4 Person | 5 Person | 6 Person | 7 Person | 8 Person | 9 Person | 10 Person |
|---|--|----------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|--------------|--------------|
| West Palm Beach-Boca Raton, FL HUD Metro FMR Area | \$104,000 | <u>Extremely Low (0 - 30%)</u> | 22,550 | 25,750 | 28,950 | 32,150 | 36,580 | 41,960 | 47,340 | 52,720 | Refer to HUD | Refer to HUD |
| | | <u>Very Low (31 - 50%)</u> | 37,500 | 42,850 | 48,200 | 53,550 | 57,850 | 62,150 | 66,400 | 70,700 | 74,970 | 79,254 |
| | CDBG, CDBG-CV 0-80% | <u>Low (51 - 80%)</u> | 60,000 | 68,550 | 77,100 | 85,650 | 92,550 | 99,400 | 106,250 | 113,100 | 119,952 | 126,806 |
| | RCMP, NSP, WFH 0-120% | <u>Moderate (81- 120%)</u> | 90,000 | 102,840 | 115,680 | 128,520 | 138,840 | 149,160 | 159,360 | 169,680 | 179,928 | 190,210 |
| | CURB APPEAL, CODA, CLT, UDAG SHIP 0-140% | <u>High Moderate (121- 140%)</u> | 105,000 | 119,980 | 134,960 | 149,940 | 161,980 | 174,020 | 185,920 | 197,960 | 209,916 | 221,911 |



NEIGHBORHOOD and
COMMUNITY SERVICES