

The City of
DELRAY BEACH

**SILVER TERRACE
REDEVELOPMENT PLAN**



**SILVER TERRACE SUBDIVISION
REDEVELOPMENT AREA #4**

March, 1996

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INTRODUCTION



INTRODUCTION



BACKGROUND

SETTLEMENT OF DELRAY BEACH

The City of Delray Beach was created in 1927 by the merger of two existing municipalities, the Town of Delray and the Town of Delray Beach. The Town of Delray Beach was a seaside community that developed around the Orange Grove House of Refuge. The House of Refuge was established in 1876 near the location of the current public beach to assist shipwrecked sailors and serve as a resting place for the barefoot mailmen.

Development of the Town of Delray was prompted by the arrival of Henry Flagler's F.E.C. Railroad in 1896. In 1894 William Linton of Saginaw, Michigan purchased 160 acres of land in the area we know as Delray Beach. He returned a year later with a small group of settlers. At that time, Linton's property, along with approximately 800 acres of land adjacent to the railroad owned by the Model Land Company were subdivided as the Town of Linton. After Linton's mortgages were foreclosed in 1898 the town became known as Delray, after the city in Michigan from which many of the settlers had come.

HISTORY OF REDEVELOPMENT AREA #4

The Silver Terrace subdivision was platted in 1925 under Palm Beach County jurisdiction. No water or sewer facilities were installed at that time and only limited sewer service has been installed subsequently. Likewise, the roads in the subdivision have not been paved. The plat specified some lots at the interior and south end of the subdivision as residential only. The remaining lots, primarily adjacent to Germantown Road (SE 10th Street) and Dixie Highway, were not restricted as to the permitted uses. Through the years, the subdivision has been partially developed with a mixture of single family, multi-family, commercial, and industrial structures. A number of structures in the area are vacant and/or in poor repair. A reduction of the Silver Terrace plat is included as Figure 1 (page 4).

The Floranda (formerly Lambert) trailer park was platted and established in 1948, also in unincorporated Palm Beach County. The 93 trailer homes and five single family residences in the park have some paved roads. The trailers are served by City water and a private sanitary sewer system connecting to the City's system.

Two parcels in the redevelopment area (Miracle Mile Motors, 1981 and 15 Collins Avenue, 1978) voluntarily annexed into the City. The remainder of the Silver Terrace

1161

SILVER TERRACE

SECTION 21, T.W. 46 S. R. 43 E

DELRAY, FLORIDA

BROUGHTON WILKINSON OWNER & DEVELOPER

Scale: 1" = 60'

March 1925

H.C. Fugate Eng. Co.

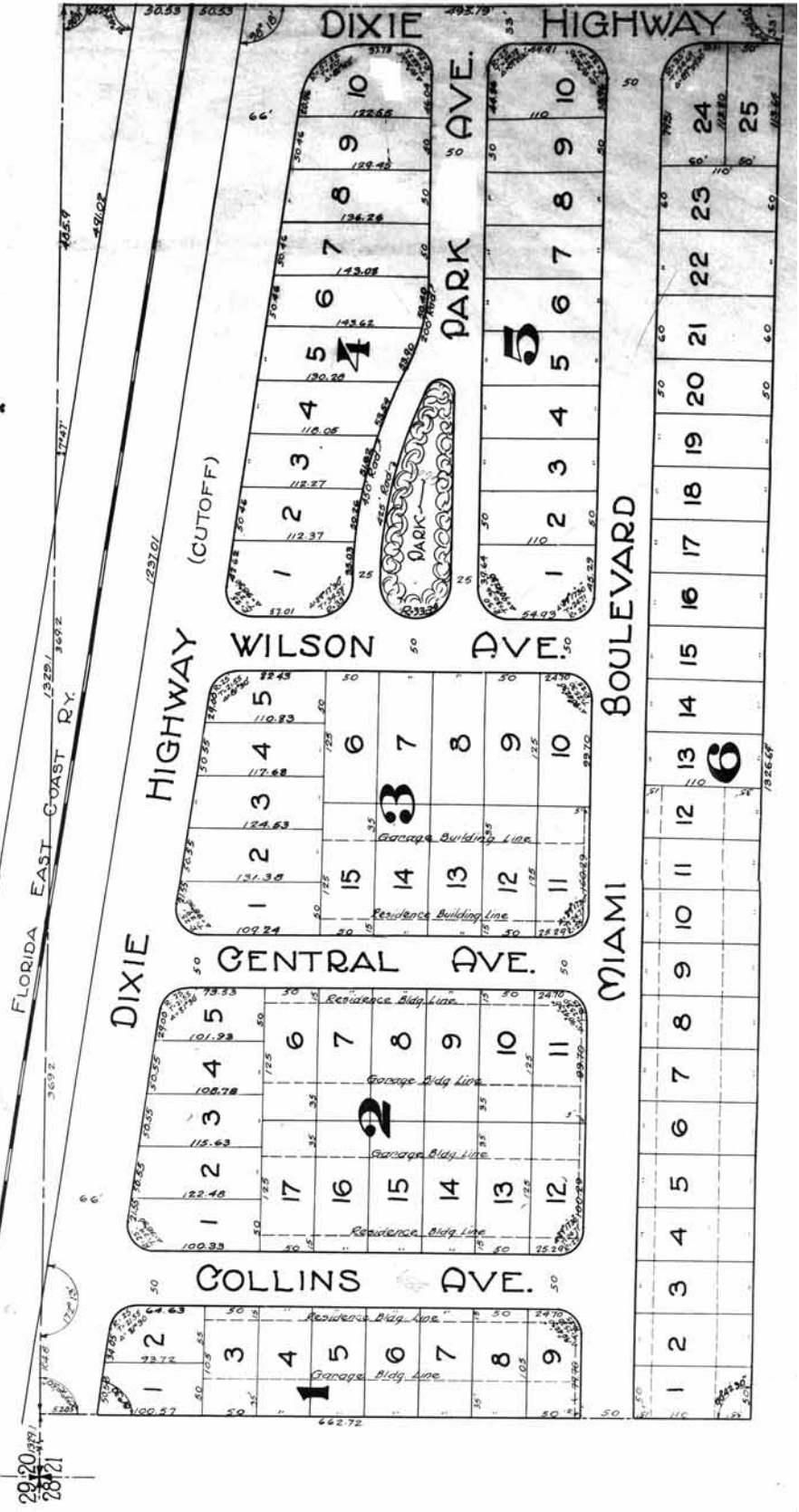


Figure 1 - Silver Terrace Subdivision Plat (Not to Scale)

subdivision and the adjacent trailer court were annexed into the City in 1988, as a part of the Enclave Annexations. With the Adoption of the Comprehensive Plan in 1989, the area was designated as Redevelopment Area #4 on the Future Land Use Map. The implications of that FLUM designation are discussed in the following section.

SILVER TERRACE REDEVELOPMENT PLAN

COMPREHENSIVE PLAN BACKGROUND

The City of Delray Beach is now approximately 87% built-out in terms of population. The City, therefore, has a limited area available for future growth of its population and tax base. The City now focuses greater attention on the revitalization and rehabilitation of declining or deteriorating areas as sources of growth.

In 1989, as part of the preparation of the Housing Element of the City of Delray Beach Comprehensive Plan, a citizen's committee evaluated neighborhoods throughout the City. The Committee categorized residential areas according to the prevailing condition of private property. The citizen's committee provided direction to the City as to the degree of governmental involvement required to assist each category of neighborhood.

The City designated several neighborhoods as "redevelopment areas." redevelopment areas are those neighborhoods that require direct public sector involvement and assistance in renewal due to either a state of decline or the absence of owner occupied housing. Recognizing the need for specific redevelopment strategies, the City of Delray Beach Comprehensive Plan designates certain areas as ones for which a neighborhood or "redevelopment plan" is to be written. The Silver Terrace subdivision and Floranda trailer park, known as Redevelopment Area #4, is the second of such neighborhoods to be studied.

Policy C-2.7 of the Future Land Use Element (see Appendix "A") of the City's adopted Comprehensive Plan provides direction for Redevelopment Area #4. Redevelopment Area #4 was originally envisioned to focus on providing viable commercial uses of the "destination" type, or residential development of medium to high density.

For the past several years, the City has been proceeding with the Silver Terrace redevelopment effort. City staff and outside consultants prepared several reports documenting existing physical, social, and economic characteristics of the redevelopment area.

The consultant prepared a market and feasibility analysis for the redevelopment area to help the City make a sound economic judgment on potential land uses. That analysis concluded that there was some development potential for either a rental

apartment development or commercial development. The current market would most likely not support a highly specialized commercial use of the "destination" type.

In addition to the above activities numerous meetings, workshops, and hearings were held with the Planning and Zoning Board, the City Commission, and property owners regarding the redevelopment effort. The participants reached the following conclusions:

- That from a land use and market perspective, it is appropriate that the redevelopment area contain a multi-family development with a small neighborhood commercial component. A recommended ratio of residential to non-residential uses was 85% to 15%;
- That the properties located within the Silver Terrace subdivision should be aggregated and developed as a unified development;
- That high densities may be allowed (up to 25 units per acre) to make the project financially feasible;
- That the infrastructure improvements programmed for the Silver Terrace area should coincide with the adoption of a redevelopment plan;
- That the City may contribute programmed infrastructure funds as incentives for the redevelopment;
- That conventional zoning on the subject property would not be appropriate given the increased density and mixed use. Thus, upon completion of the redevelopment plan, the property should be rezoned to SAD (Special Activities District); and
- That the Silver Terrace subdivision and Floranda trailer park be annexed into the existing CRA boundaries or that a "pocket CRA" be created to help facilitate the redevelopment.

With Comprehensive Plan Amendment 94-2, which the City Commission adopted on December 6, 1994, the Commission amended the description of Redevelopment Area #4 to incorporate the above mentioned conclusions. The current language is found in Appendix A.

FINDING OF NECESSITY

CRA legislation requires the preparation of a "Finding of Necessity" (FON) that establishes the existence of slum and blighting conditions for property to be included within a CRA. The Finding of Necessity is a critical step in designating a CRA, as it is often the subject of a challenge in eminent domain proceedings.

In order to complete the FON, staff conducted a detailed inventory of the Silver Terrace subdivision, the Floranda trailer park, and the surrounding properties to document the existence of blighting conditions. Based upon the age and condition of a number of the structures, the lack of adequate infrastructure, and the presence of many vacant or underdeveloped lots, sufficient basis exists to include the area in a CRA.

Subsequent to the completion of the FON, City staff had several meetings with CRA staff and counsel to discuss the process of including the area in the existing CRA. During those discussions, there were a number of questions raised as to the feasibility of the proposed redevelopment, given the costs and time involved in assembling the property. Staff determined that, prior to including the area in the CRA, they should contact developers to assess the level of interest in the plan.

REQUEST FOR LETTERS OF INTEREST

In May 1995, the City released a Request for Letters of Interest (RFI) with a submission deadline of June 30, 1995. The request was published in the *Palm Beach Post*, the *Sun-Sentinel*, and the *Florida Construction Bulletin*. The request was also mailed to a number of area developers of multiple family residential projects. Staff received several developer responses by the deadline. Staff contacted the interested developers and conducted interviews with those individuals to gain more insight into the possibility of a developer initiated redevelopment of the area.

Although the Delray Mall redevelopment proposal has spurred some interest in the area, none of the developers that responded to the RFI were willing to aggregate the property for redevelopment of the Silver Terrace area. The City would be required to aggregate the property to entice a developer into the area.

The preliminary development proposals received indicated that the most likely development of the area would consist of multi-family rentals in 2-3 story structures, either townhouse or garden apartments. The density of the development would be up to 25 units per acre and rents would range from \$500-\$700 a month.

The City/CRA would be the lead agency in aggregating the property for any redevelopment. The highest price for the property would be generated by inclusion of the trailer park, which is unlikely due to statutory requirements regarding the elimination of trailer parks. Based on the rents supported by the area, the price paid by a developer for the property would be from a maximum of \$600,000-\$800,000 for Silver Terrace alone to approximately \$1,000,000 for Silver Terrace and Floranda trailer park.

Aggregation of the properties would most certainly cost more than those figures. Based on assessed valuation, plus allowances for fair market value, costs for surveys,

appraisals, legal costs, etc., aggregation would cost approximately \$1.8 million for Silver Terrace alone and \$3.9 million including the trailer court. As previously noted, aggregation of the trailer park with Silver Terrace would be difficult and expensive due to statutory requirements.

Because of the expenses associated with the aggregation of the property for redevelopment of the area, staff investigated the possibility of a more cost effective approach to the revitalization of the area. The outcome of those efforts was the beginnings of an alternative redevelopment scenario. The following section describes the alternative scenario, which consists of the development of a redevelopment plan for the area that expands on the currently programmed infrastructure improvements.

ALTERNATIVE REDEVELOPMENT SCENARIO

The Planning and Zoning Department developed a preliminary outline of what could be a redevelopment plan for the stabilization of the area. The alternative redevelopment scenario consists of a number of improvements, beyond installation of the programmed infrastructure, to the Silver Terrace subdivision. The proposed improvements to the area could include:

- Identification and application of appropriate Future Land Use and zoning designations for parcels in the area;
- Realignment and/or elimination of some streets in the area to create a traffic pattern more conducive to a stable neighborhood;
- Concentration of non-conforming commercial uses to the north end of the subdivision;
- Demolition of other non-conforming commercial structures;
- Creation of a pocket park in the subdivision;
- Addition of sidewalks in the neighborhood;
- Creation of a neighborhood association;
- Addition of street trees;
- Creation of a landscape buffer adjacent to Dixie Highway;
- Development of design guidelines for the neighborhood;
- City participation in acquisition of parcels for development of owner-occupied, affordable, single-family housing units

A more cost effective approach to redevelopment of the area may be to generate a redevelopment plan to help stabilize the area, improve its appearance, and eliminate non-conforming uses and structures. A neighborhood stabilization strategy, including some or all of the approaches outlined above, could be implemented over a period of several years, using a number of funding sources. Possible funding sources could include SHIP (State Housing Initiative Partnership) funding, CDBG (Community Development Block Grant) funding, water and sewer repair and replacement budgets, and the possible establishment of a special assessment district.

A final alternative would be a status-quo approach. As the City has plans, permits, and funding for infrastructure improvements (water, sewer, paving, and, drainage), the improvements could be installed immediately. The existing non-conforming structures and uses would remain in their current status. Redevelopment of the area would then occur on a parcel-by-parcel basis as dictated by market forces.

CITY COMMISSION DIRECTION

At its workshop meeting of September 11, 1995, the City Commission reviewed the developer proposals and the alternative redevelopment scenario. The Commission expressed disappointment that large scale redevelopment of the area would not be financially feasible, but that the alternative redevelopment scenario would be the most appropriate action for the City to take. The Commission then directed staff to proceed with preparation of a redevelopment plan for the area.

NEIGHBORHOOD MEETINGS

Following the City Commission direction to prepare a redevelopment plan, staff conducted a series of neighborhood meetings to ascertain the priorities of residents and property owners in the redevelopment area. The first meeting was held on October 5, 1995. At that time the property owners who attended the meeting expressed a consensus that installation of infrastructure was preferable to waiting for a developer to aggregate the property. The property owners were generally supportive of the idea of neighborhood stabilization through development of a neighborhood oriented redevelopment plan, rather than large scale redevelopment of the area. They also concurred with the revised street layout proposed by staff as a part of the redevelopment plan.

A number of additional meetings were held with residents and property owners to keep them apprised of the progress of the redevelopment plan and to obtain continued input. At the meetings, the area residents identified their concerns and priorities for the neighborhood. Staff incorporated many of those ideas into the redevelopment plan.



EXISTING CONDITIONS



EXISTING CONDITIONS



DEFINITION OF AREA AND MAP

Redevelopment Area #4 is located south of SE 10th Street, west of U.S. Highway No 1, east of Dixie Highway, and immediately north of the Delray Mall. More particularly, the redevelopment area includes the Silver Terrace subdivision and the Lambert (Floranda) trailer park. The redevelopment area encompasses approximately 20 acres. A location map is shown in Figure 2 on page 14. The legal descriptions for the parcels in the area are:

Silver Terrace Subdivision:

Lots 1 thru 17 inclusive, all in Block 2;
Lots 1 thru 15 inclusive, all in Block 3;
Lots 1 thru 10 inclusive, all in Block 4;
Lots 1 thru 10 inclusive, all in Block 5;
Lots 7 thru 25 inclusive, all in Block 6; and
the parcel labeled "Park" (intersection of Wilson Avenue and Park Avenue;
as recorded in Plat Book 11 Page 61, of the Public Records of Palm Beach
County, Florida.

Together With:

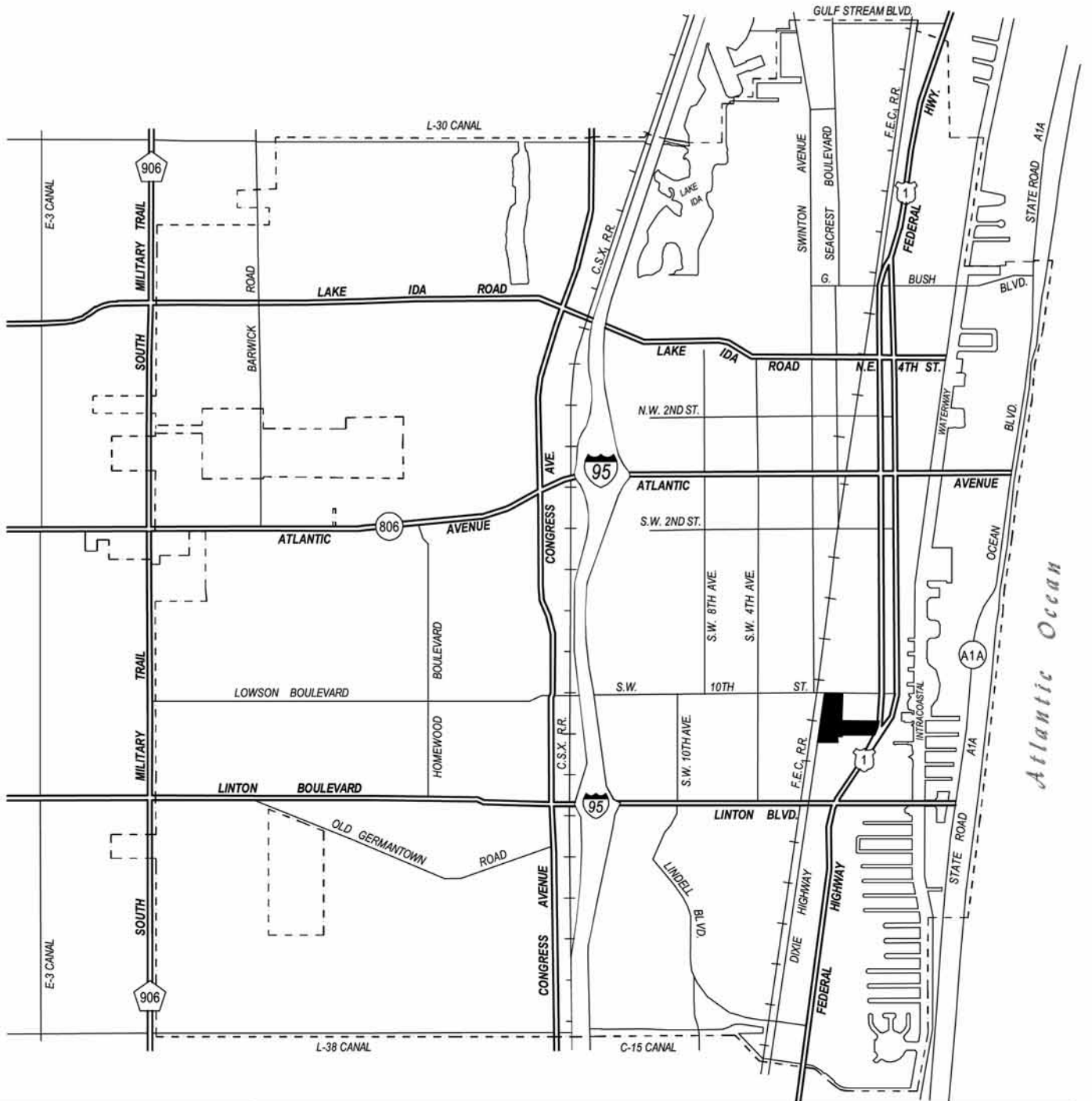
Lambert Trailer Court:

All of the Plat, as recorded in Plat Book 22 Page 41 of the Public Records of Palm Beach County, Florida, less State Route #5 (Federal Highway) right-of-way and that portion of Lots 1 and 2 located between State Route #5 northbound and State Route #5 southbound.

EXISTING LAND USES

The redevelopment area contains a mix of residential, commercial, office, and industrial land uses. The area also contains many vacant parcels and structures. The principal land uses in the area are single family residences and mobile homes. Twenty-nine single family uses take up 20.7% of the land area and the two parcels containing a total of 93 mobile homes take up 28.5%. Other major land uses in the area include the 12 vacant parcels (17.3%) and road right-of-way (17.5%). Table 1, on page 15, lists the total number of parcels in the redevelopment area in various land uses and the total area taken up by each land use.

CITY OF DELRAY BEACH, FLORIDA



CITY LIMITS - - - -



CITY OF DELRAY BEACH, FL.
 PLANNING & ZONING DEPARTMENT
 -- DIGITAL BASE MAP SYSTEM --

SILVER TERRACE REDEVELOPMENT AREA # 4

TABLE 1 LAND USE SUMMARY TABLE				
Land Use	Acres	%	# of Parcels	%
SF Residential	4.07	20.7	29	50.8
MF Residential	1.11	5.6	5	8.8
Mobile Homes	5.60	28.5	2	3.5
Office	0.30	1.5	1	1.8
Industrial	0.29	1.5	1	1.8
Vacant Industrial	0.19	1.0	2	3.5
Commercial	0.68	3.5	2	3.5
Vacant Commercial	0.58	2.9	2	3.5
Vacant	3.41	17.3	12	21.0
Roadways	3.44	17.5	1	1.8
TOTAL	19.67	100.0	57	100.0

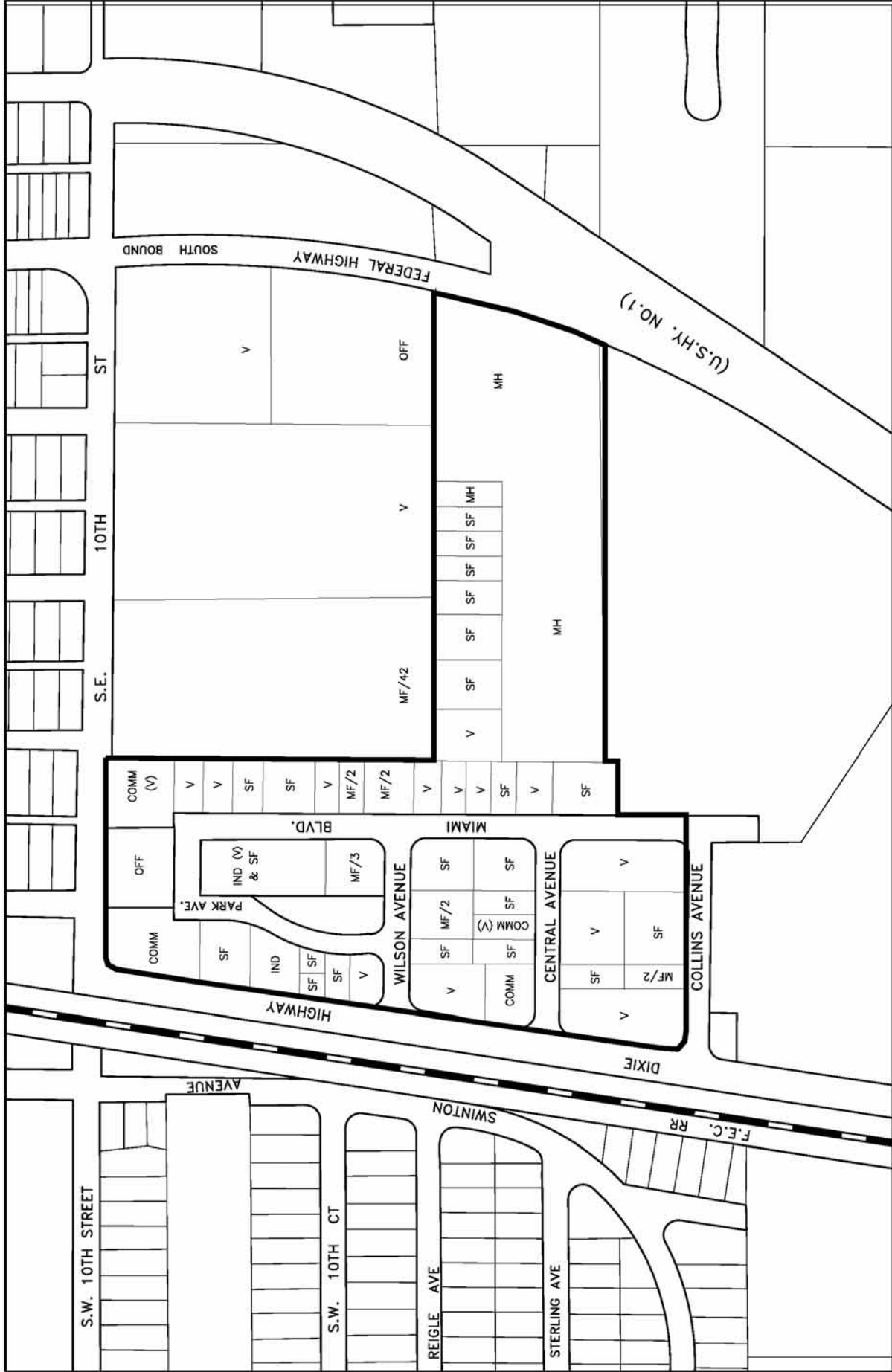
INCOMPATIBLE LAND USES

Regardless of the relatively small portion of the redevelopment area occupied by commercial and industrial land uses, the non-residential uses have a major impact on residential properties. There is little or no relationship between the lots and the buildings in type or use of property within the neighborhood (see Figure 2 - Existing Land Use Map on page 16). Commercial and industrial structures are scattered among the residential properties and often accessed from residential streets. Little buffering is provided where residential and commercial properties abut.

The diversity of land uses and incompatibility is evident when viewed on a block by block basis:

- **Block 2** land uses include 12 vacant lots, a duplex, and two single family dwellings.
- **Block 3** land uses are three vacant lots, a plumbing contractor's office, five single family dwellings, a duplex, and a vacant commercial building.

The plumbing contractor's office is a non-conforming use. The parking associated with the business backs-out onto the adjacent residential street (Central Avenue) and lacks adequate screening of the vehicular use area. The dumpster is located at the east end of the site adjacent to a single family dwelling, and is not enclosed.



PLANNING DEPARTMENT
CITY OF DELRAY BEACH, FL

EXISTING LAND USE MAP SILVER TERRACE REDEVELOPMENT AREA #4

FIGURE 3
LEGEND:
V - VACANT LOT
SF - SINGLE FAMILY
MF/X - MULTI-FAMILY/
OF UNITS
COMM - COMMERCIAL
OFF - OFFICE
IND - INDUSTRIAL
ACLF - ADULT CONGREGATE
LIVING FACILITY
MH - MOBILE HOME

The vacant commercial building is also non-conforming. The structure has been vacant for several years and is in poor repair.

- **Block 4** land uses involve a vacant lot, four single family residences - two of which share one substandard lot, an industrial building which is currently in use as a residence, an auto body repair shop, and a vacant industrial structure formerly used as an artist's studio, dental laboratory, and a honey packaging plant.

The auto body shop is a non-conforming use and is situated on approximately a quarter of an acre. Cars waiting to be repaired spill over into the adjacent right-of-way, and there is little or no buffering provided to the adjacent single family dwelling to the south. The use is incompatible due to the small size of the parcel, the intensity of the use, and its proximity to surrounding residential uses.

- **Block 5** land uses include three vacant lots, an office, a vacant warehouse, a single family residence, and a triplex.
- **Block 6** land uses are six vacant lots, a vacant building last used for lawn mower repair, five single family dwellings, and two duplexes.

The random land use pattern and lack of buffering between commercial and residential uses negatively affect residential development in the area. Part of the redevelopment plan should be provisions to create a more logical land use pattern and to provide for separation of residential and non-residential uses and provision of greater buffering.

PRESENCE OF VACANT LOTS

The predominance of vacant platted building lots indicates unproductive land use, which limits tax revenues. Vacant lots often become dumping grounds for trash and unsightly and unsafe debris. Overgrowth of vacant lots also often becomes an ongoing maintenance problem. There are 31 lots, or portions thereof, within the Silver Terrace subdivision that are currently vacant. This figure equates to 45% of the total number of lots in the subdivision. Additionally, the park site has never been landscaped or developed for recreational use.

PRESENCE OF VACANT BUILDINGS

Vacant buildings indicate economic disuse and obsolescence that creates a blighting influence on adjacent property and the surrounding neighborhood. A windshield survey of building conditions (see page 23) identified four vacant commercial or industrial buildings in the Silver Terrace Subdivision, and one single family structure in the Floranda trailer park. The structures are at the following addresses:

- 200 SE 10th Street (Sunshine Equipment)
- 111 Central Avenue
- 1000 S. Dixie Highway

- 1030 Miami Boulevard
- 207 SE 12th Road

OWNER OCCUPIED STRUCTURES

The redevelopment area contains 11 multiple family residential units, 23 single family units, and 93 mobile homes for a total of 127 residential units. Although the mobile homes may be owner occupied, the lots are leased. Of the 127 units, only 13 are occupied by the property owner. The lack of owner occupied structures contributes to the lack of stability in the neighborhood. Encouragement of the construction of owner-occupied housing should be a feature of the redevelopment plan.

FUTURE LAND USE MAP AND ZONING

FUTURE LAND USE MAP

The entirety of the redevelopment area is currently designated as Redevelopment Area #4 on the Future Land Use Map. The area is surrounded by a variety of land use designations: Transitional, General Commercial, Community Facilities - Public Buildings, and Low Density Residential to the north, Transitional and General Commercial to the east; Low Density Residential and Redevelopment Area #3 to the west; and General Commercial to the south. The City's Future Land Use Map for the redevelopment area and surrounding parcels is included as Figure 4, located on page 19.

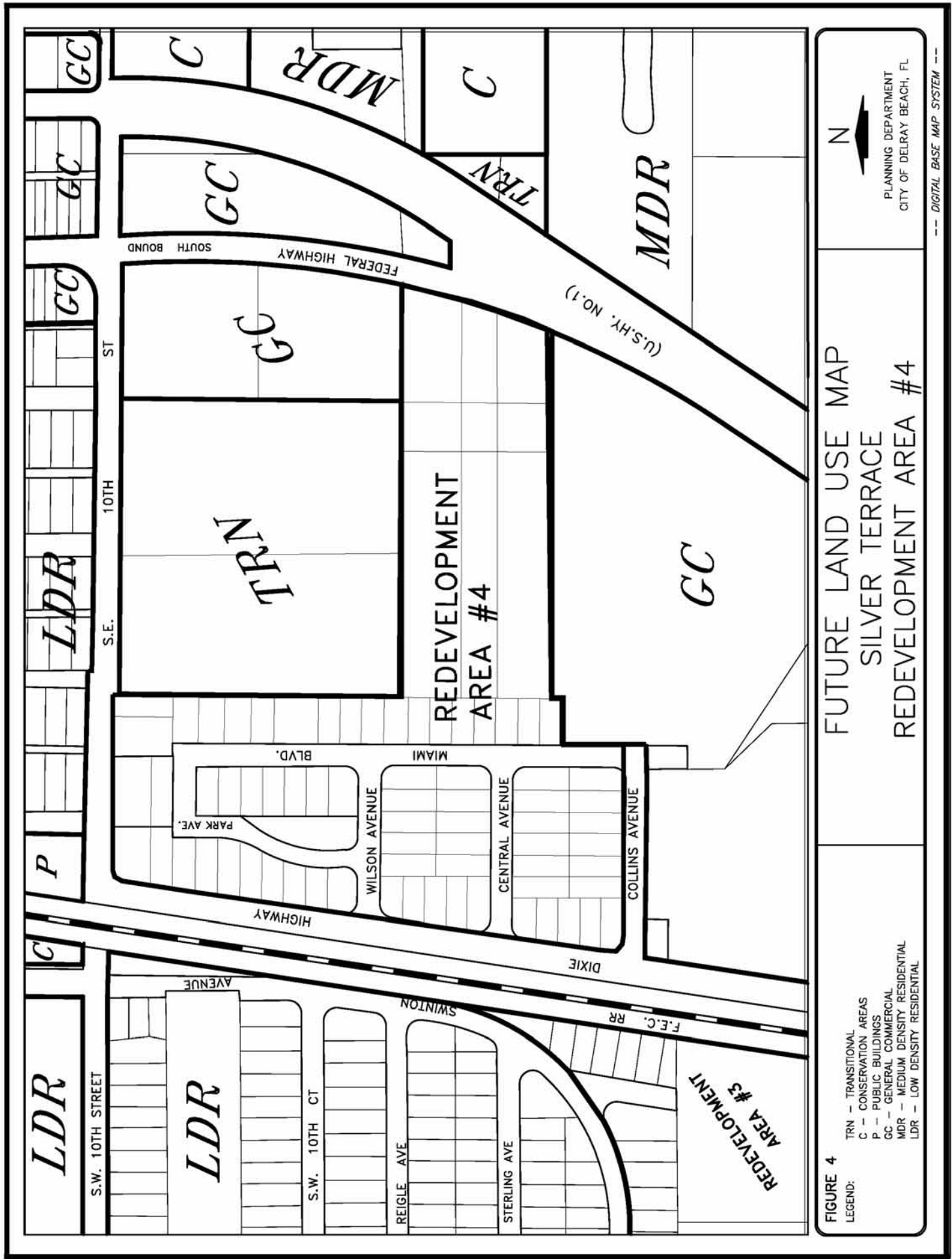
ZONING

The zoning designation assigned to a parcel is an important factor in its development potential. The zoning establishes the uses permitted as well as setbacks, height limits, and other development standards for structures on the parcel. Figure 5 (page 20) is the current zoning map for the redevelopment area and adjoining properties.

The following paragraphs briefly describe the zoning districts that are currently applied within the area, currently applied on nearby properties, or may be applied within the redevelopment area.

MH (Mobile Home)

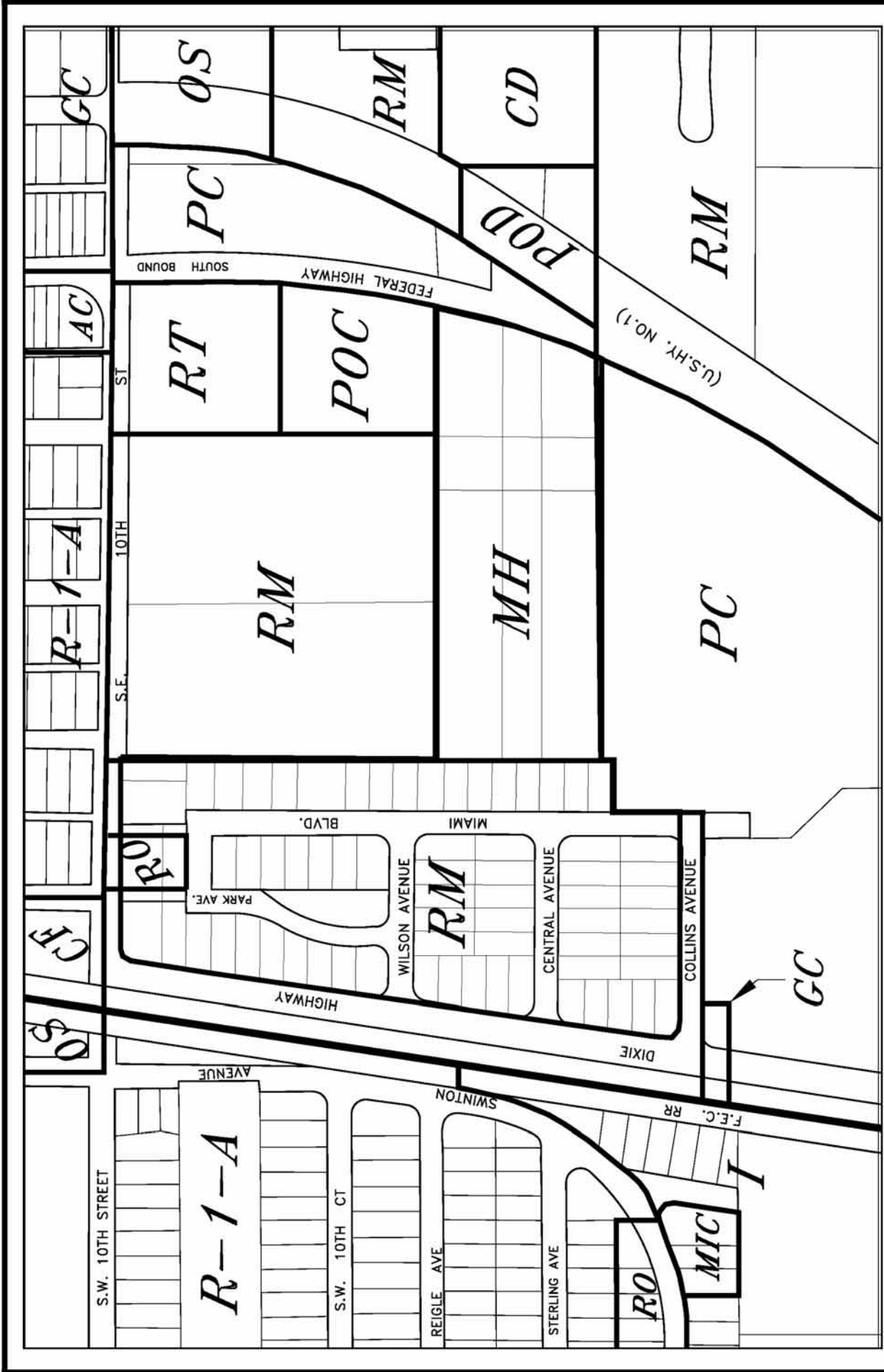
The MH zoning district is applied to existing mobile home parks in the city. The district is intended only to allow those existing parks as conforming. The MH district is not to be applied to vacant parcels. In the redevelopment area, the MH district is applied to the Floranda trailer park.



PLANNING DEPARTMENT
CITY OF DELRAY BEACH, FL

**FUTURE LAND USE MAP
SILVER TERRACE
REDEVELOPMENT AREA #4**

FIGURE 4
LEGEND:
TRN -- TRANSITIONAL
C -- CONSERVATION AREAS
P -- PUBLIC BUILDINGS
GC -- GENERAL COMMERCIAL
MDR -- MEDIUM DENSITY RESIDENTIAL
LDR -- LOW DENSITY RESIDENTIAL



PLANNING DEPARTMENT
CITY OF DELRAY BEACH, FL

**CURRENT ZONING MAP
SILVER TERRACE
REDEVELOPMENT AREA #4**

- FIGURE 5 LEGEND:**
- AC-AUTOMOTIVE COMMERCIAL
 - CD-CONSERVATION DISTRICT
 - CF-COMMUNITY FACILITY
 - GC-GENERAL COMMERCIAL
 - I-INDUSTRIAL
 - MIC-MIXED INDUSTRIAL & COMMERCIAL
 - MH-MOBILE HOME
 - PC-PLANNED COMMERCIAL
 - POC-PLANNED OFFICE CENTER DISTRICT
 - POD-PROFESSIONAL OFFICE DISTRICT
 - OS-OPEN SPACE
 - R-1-A - SINGLE FAMILY RESIDENTIAL
 - RM-RESORT/TOURISM
 - RO-RESIDENTIAL OFFICE CENTER
 - RT-MEDIUM DENSITY RESIDENTIAL

RM (Multiple Family Residential - Medium Density)

The RM district permits a variety of housing types at densities of 6 to 12 units per acre. The district furthers the goals of Goal Area "C" of the Housing Element of the Comprehensive Plan. Those include; provision of a variety of housing types, provision of affordable housing for moderate and middle income families, particularly first time home buyers, and meeting the housing needs of low and moderate income families. However, development of small parcels in the multiple family zoned portions of redevelopment areas with multiple family structures having substandard parking, landscaping and other facilities. Absentee ownership of those properties has often contributed to the creation of blighted conditions. The RM district is applied to all of the Silver Terrace subdivision, except one parcel, 112 SE 10th Street, which is zoned RO (Residential Office).

RO (Residential Office)

The RO district permits mixed use development of small scale offices and residential uses. The district can be used in older residential areas that are in need of revitalization. This circumstance is appropriate to the Silver Terrace subdivision. One parcel in the subdivision is currently zoned RO.

GC (General Commercial)

The GC district is intended for small parcels of land that are suited to small scale retail, service, and office uses. The GC district is not currently applied to any parcels in the redevelopment area. One adjacent parcel (Old Dixie BBQ) is currently zoned GC. While the GC district may be appropriate for the commercial parcels adjacent to SE 10th Street, the district may permit development that is too intense in such close proximity to existing residential areas.

NC (Neighborhood Commercial)

The NC district is intended to permit very limited commercial uses on small parcels of land that are suited to small scale retail, service, and office uses. The NC district encourages only commercial uses that serve primarily the adjacent residential area and provide for increased buffering between residential and commercial land uses. The NC district is not currently applied to any parcels in the redevelopment area, but may be more appropriate than GC for the commercial parcels adjacent to SE 10th Street.

R-1 (Single Family Residential)

The R-1 zoning districts were created to provide areas of single family detached residential and to protect those areas from the intrusion of inappropriate uses. The R-1-A designation is applied to the residential areas directly to the north and west of the redevelopment area. The R-1-A district permits single family residential units with a minimum lot area of 7,500 square feet. Although the R-1-A district is not applied to

any properties in the redevelopment area, future rezonings of some parcels from RM to R-1-A may be appropriate in order to help encourage the development of owner occupied single family residential housing.

I (Industrial)

The I (Industrial) zoning district is applied to areas developed with heavy industrial land uses and vacant parcels where such uses may be appropriate. Although there are several existing industrial uses and structures in the redevelopment area, application of the district is not appropriate in such close proximity to residential properties. The industrial area to the west of the redevelopment area, adjacent to Dixie Highway, is currently zoned I.

CF (Community Facilities)

The CF district accommodates public or semi-public uses. Those uses include governmental, religious, educational, health care, and social service uses. The F.P.L. facility to the north of the redevelopment area is currently zoned CF.

POC (Planned Office Center)

The POC (Planned Office Center) zoning district is applied to large scale office developments that are under unified control and vacant parcels where such uses may be appropriate. The POC District is not applied within the redevelopment area. The office structure adjacent to and to the north of the trailer park is zoned POC.

RT (Resort Tourism)

The RT district accommodates residential uses with short term rentals, such as hotels, motels and time share units. The district also permits a variety of other tourism related uses such as recreational facilities and convention centers. The RT district is not applied in the redevelopment area and probably will not be under the provisions of the redevelopment plan. The RT district is currently applied to the vacant property at the corner of SE 10th Street and Federal Highway.

CONDITION OF STRUCTURES

METHODOLOGY

Public Records

The City of Delray Beach and Palm Beach County property records and building permit files were used as a source of information to determine property control numbers, ownership, age of buildings, type of building construction, number and type of repairs made, zoning, and current use.

The City annexed properties in the area in 1988. Information regarding development activity that occurred prior to that date was obtained from Palm Beach County building permit files. Those files date back to 1957. Development activity prior to that date is not available.

Mapping

Maps were prepared to provide a visual understanding of land use and ownership patterns.

Field Surveys

A windshield survey was conducted on November 2, 1994, January 26, 1995, and July 6, 1995 to determine existing physical conditions and to identify slum and blighted conditions as defined in the Community Redevelopment Act. Buildings were examined to assess physical conditions and were rated as being in good, fair or poor condition. Each lot within the redevelopment area was identified, recorded and photographed.

Florida Statutes Evaluation Criteria

The information collected from the field survey and field observations were then categorized by the following criteria as defined in Florida Statutes Chapter 163.340 in the determination of the existence of slum and blight:

1. Building conditions;
2. Age of buildings;
3. Site deterioration or site deficiencies;
4. Excessive diversity of ownership;
5. Presence of vacant lots;
6. Presence of vacant buildings;
7. Building and property maintenance code violations;
8. Incompatible land uses;
9. Inadequate street layout; and
10. Inadequate infrastructure (water/sewer/paving/drainage/street lights).

A windshield survey of all the structures in the Silver Terrace subdivision and the single family structures located along the northern boundary of the Floranda trailer park was conducted on November 2, 1994, and January 26, 1995. A windshield survey of Park Place Condominiums and Dean Witter Executive Quarters was conducted on July 6, 1995. The mobile home structures were not surveyed for the purpose of this report (see note at end of the section).

A City of Delray Beach Building Inspector examined the exterior conditions of the structures and property. In addition, building permit records obtained from Palm Beach County and the City were reviewed to determine the age of the roofs, date of

construction, and the type of construction of the structure. Based on the visual observations and building permit records, the condition of the roof, walls, windows, and exterior paint was rated as being in good, fair, or poor condition. The ratings are further defined below.

A rating of good indicated that no obvious work was needed (*i.e.*, the walls and windows appeared to be structurally sound and the roof had been replaced in the past eight years). A fair rating was given if the structure was neglected but repairable within reason (*e.g.*, the walls and windows needed minor repair work and the roof had been replaced in the past 15 years). A poor rating was given if major repair work was needed (*e.g.*, foundations needed replacing, walls needed to be re-stuccoed or wood siding replaced, and the roof had not been replaced in the past 15 years).

If all four components (roof, walls, windows and paint) were rated as needing no repair, the structure was designated as **good**. If two of the four items were found to be neglected but repairable within reason, the structure was designated as **fair**. When two or more of the four surveyed conditions were found to need major repair work the structure was given a designation of **poor**.

At the date of the survey there were 27 structures within the Silver Terrace subdivision and five single family structures in the Floranda trailer park. Seventy-two percent (72%) of the structures were rated as being in either fair or poor condition.

NOTE: Floranda trailer park is owned by one property owner, and the lots for the mobile homes are leased. Mobile homes are licensed by Florida Department of Motor Vehicles, and the City does not regulate or keep records on this type of structure.

Age of Buildings

A criterion to determine the need for rehabilitation is the age of the structures. The Silver Terrace subdivision was platted in 1925, and one structure dates back to that year (1015 Miami Boulevard). The last structure built was in 1984 (warehouse located at 1026 S. Dixie Highway). Of the existing 27 structures within the Silver Terrace subdivision seventy-seven percent (77%) were more than 35 years old.

The Floranda trailer park was platted in 1945. One of the structures was built in 1939, four in 1945 and one in 1948. Thus, all of the structures were built over 46 years ago.

Given the age of most of the structures, it is unlikely that they meet current life safety regulations with respect to smoke detectors, emergency egress escape windows, hurricane anchorage, electrical wiring, etc.

Site Deficiencies

The condition of the sites was examined for deficiencies with respect to meeting today's code requirements, and overall condition of the property. The sites were

surveyed for such items as deteriorated parking lots, driveway condition, meeting minimum parking standards and landscape compliance.

Most of the lots with uses other than single family homes, were found to be deficient with respect to number of parking spaces and parking lot design. Two of the commercial sites contain parking spaces which back-out into the adjacent right-of-way (Sunshine Equipment and Rusty Plumbing). In some instances no parking lot or driveways exist for the use nor can they be accommodated given the size of the parcels. Most of the single family home sites do not contain paved driveways, and residents park vehicles on unpaved surfaces.

Almost all of the sites had deficiencies with respect to meeting minimum landscape code requirements, appropriate buffering, dumpsters, and dumpster enclosures.

LDR Section 4.6.9 requires two parking spaces for each mobile home structure located within the mobile home park. Currently, only one parking space is provided and most of those are not paved. The park contains insufficient guest parking spaces for the leasing office and recreational uses. In addition, no buffering has been provided between the mobile home park and the single family homes situated along the northern boundary of the park.

CODE ENFORCEMENT VIOLATIONS

Staff examined City records for the period of January 1991 to December of 1994 to determine the presence of building and property code violations that would constitute a blighting influence. The violations included conditions such as: the presence of debris, overgrowth, abandoned vehicles, non-compliance with landscape codes, and uses being conducted on the property that are not permitted. During that period, all but fourteen of the properties, were cited for one or more of the above conditions.

Code Enforcement records also indicated that there were two single family structures and an adult day care center that were demolished since the area was annexed into the City. The City required demolition of these structures due to uninhabitable conditions.

The addresses of the demolished structures are:

- 1011 Miami Boulevard (11/17/92)
- S.E. 12th Road (8/2/89)
- 1205 S. Dixie Highway - Golden Paradise Adult Day Care (12/14/92)

In addition to the above, the structure located at 1105 1/2 Miami Boulevard was scheduled for demolition, however, the property owner rehabilitated the structure and the citation was revoked.

PROPERTY VALUES

SILVER TERRACE

Based on the most recent property appraiser's information, the assessed value of the property in the Silver Terrace Subdivision is \$1,197,136. While this provides some idea of the value of the parcels, the assessed value is generally about 75% of the market value. Thus, the total market value of the subdivision can be estimated as approximately \$1,600,000, excluding rights-of-way.

FLORANDA TRAILER PARK

Based on the most recent property appraiser's information, the assessed value of the Floranda trailer park is \$1,167,892. The assessed value of the nine parcels on 12th Rd. is \$234,610. Allowing for an assessed value of 75% of the market value, the total market value of the mobile home park and 12th Road is approximately \$1,870,000.

INFRASTRUCTURE

TRAFFIC

Within the Silver Terrace subdivision the streets are laid out in a traditional grid pattern with right-of-way widths of 50'. All of the rights-of-way are currently unimproved. The existing street layout includes five access points from collector roads into a relatively small neighborhood. In response to the residents' concerns regarding excessive traffic cutting through the neighborhood, one-way signs have been posted at two of the intersections into the subdivision. The one-way signs create confusion for a person who is not familiar with the area and force vehicles to use the perimeter road system (Dixie Highway and S.E. 10th Street) for internal circulation of the neighborhood. This creates a hazardous vehicular circulation pattern.

The mobile home park takes access from southbound Federal Highway, which is a high volume street. There are four ingress/egress points into the park, which are not interconnected. Vehicles are, therefore, forced to utilize Federal Highway for on-site circulation. In addition to Federal Highway being one-way in front of the park, the road curves to the west creating a sight visibility problem for on-coming traffic. To further complicate matters, the third entrance to the north is a 12' access easement (SE 12th Road) which services the seven single family homes located within the trailer park. SE 12th Road is unpaved and dead-ends without a proper terminus.

Figure 6 (Page 27) shows the existing street layout in and around the redevelopment area.

Currently, within the Silver Terrace subdivision the streets are shellrock and no sidewalks and few street lights exist. While the streets are paved within the mobile

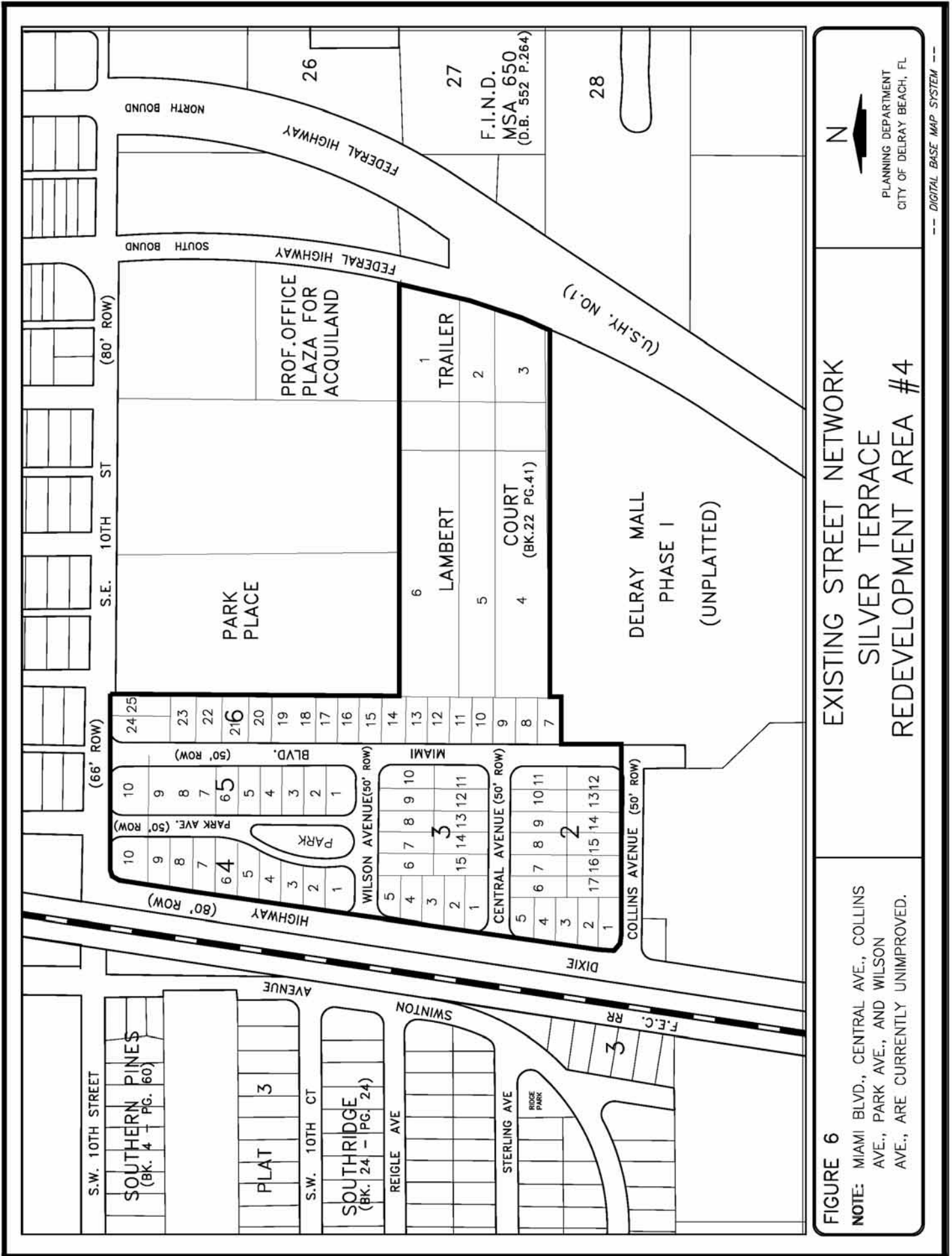


FIGURE 6
NOTE: MIAMI BLVD., CENTRAL AVE., COLLINS AVE., PARK AVE., AND WILSON AVE., ARE CURRENTLY UNIMPROVED.

**EXISTING STREET NETWORK
 SILVER TERRACE
 REDEVELOPMENT AREA #4**

home park, they are not constructed per City standards, nor are sufficient right-of-way widths present.

WATER DISTRIBUTION

City water service is currently unavailable in most of the Silver Terrace subdivision. Most developed parcels obtain water through private wells on the individual lots. Floranda trailer park is served by a private water system that was formerly fed by a well on the site. The system was recently connected to the City's water system via a master meter. The trailer park thus receives adequate service.

See Figure 7 (Page 29) for a map depicting existing water service in the Silver Terrace Redevelopment Area.

SEWER COLLECTION

Most of the units within the Silver Terrace Subdivision are on septic tank systems. A 36" interceptor for sewer runs along the south side of S.E. 10th Street and extends the length of Miami Boulevard. Several of the dwellings have tied directly into the 36" main, however this main was never intended to accommodate individual sewer service given its size and function. Use of this main for individual service has caused many problems (odors, back-ups) for area residents. The interceptor is old, and needs to be evaluated for upgrading as a part of the proposed infrastructure improvements. Several manholes accessing the main may also require upgrading and or repairs. The mobile home park was formerly served by a private sewer system. That system was recently connected to the City's sewer system.

Figure 8 (Page 30) depicts existing sewer service in the area.

STORM SEWER COLLECTION

Drainage is another existing problem in Redevelopment Area #4. Storm sewer systems were never installed, nor are there swales within the rights-of-way. After heavy rains, the streets flood and wash-out, creating an uneven driving surface.

Figure 9 (Page 31) depicts existing storm sewer facilities in the area.

TELEPHONE AND ELECTRICAL DISTRIBUTION

Telephone and electric services are provided to all residents of the redevelopment area. No deficiencies are noted at this time. Despite the presence of adequate electrical service in the area, only limited street lighting is provided in the area.

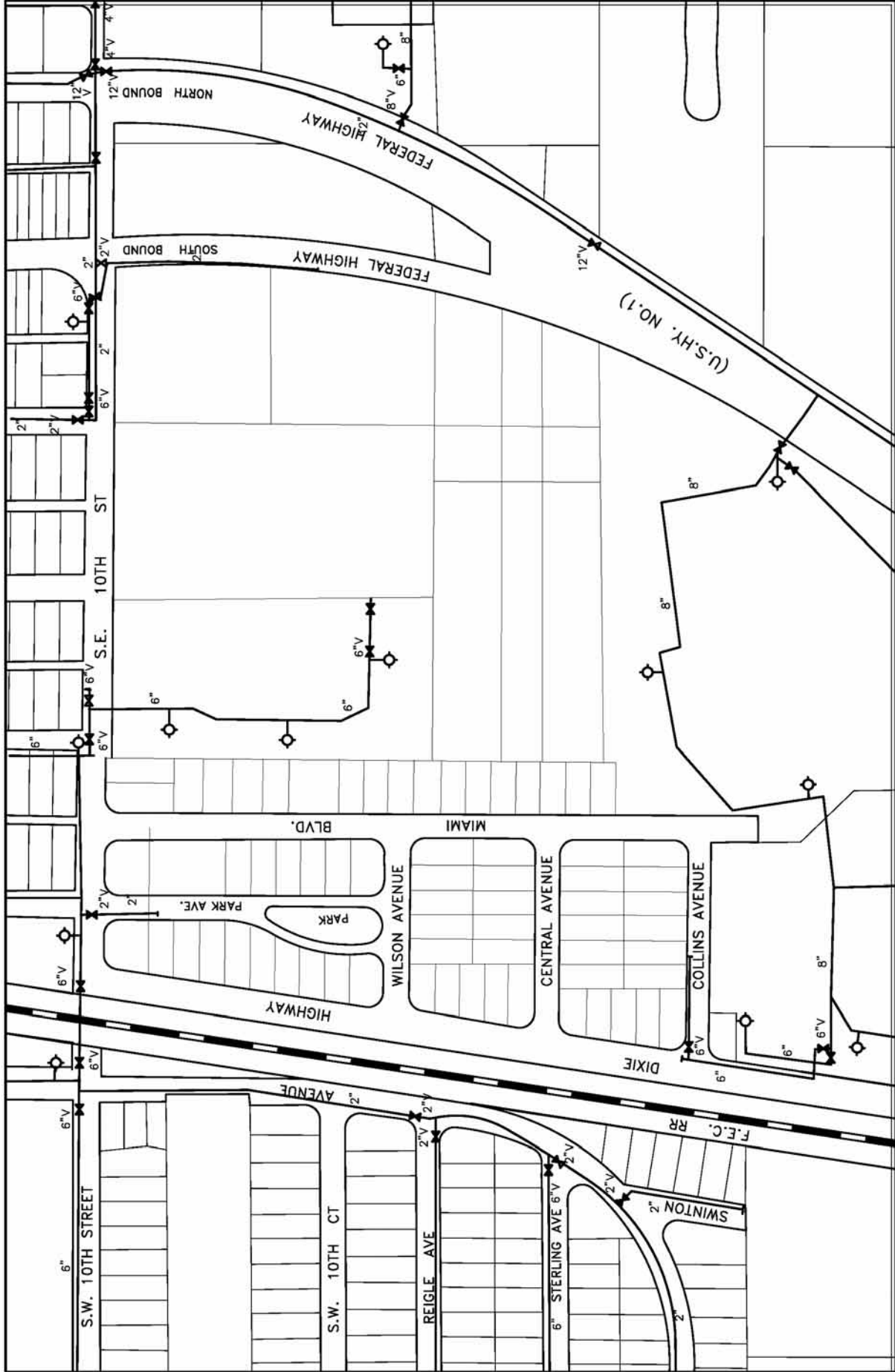


FIGURE 7

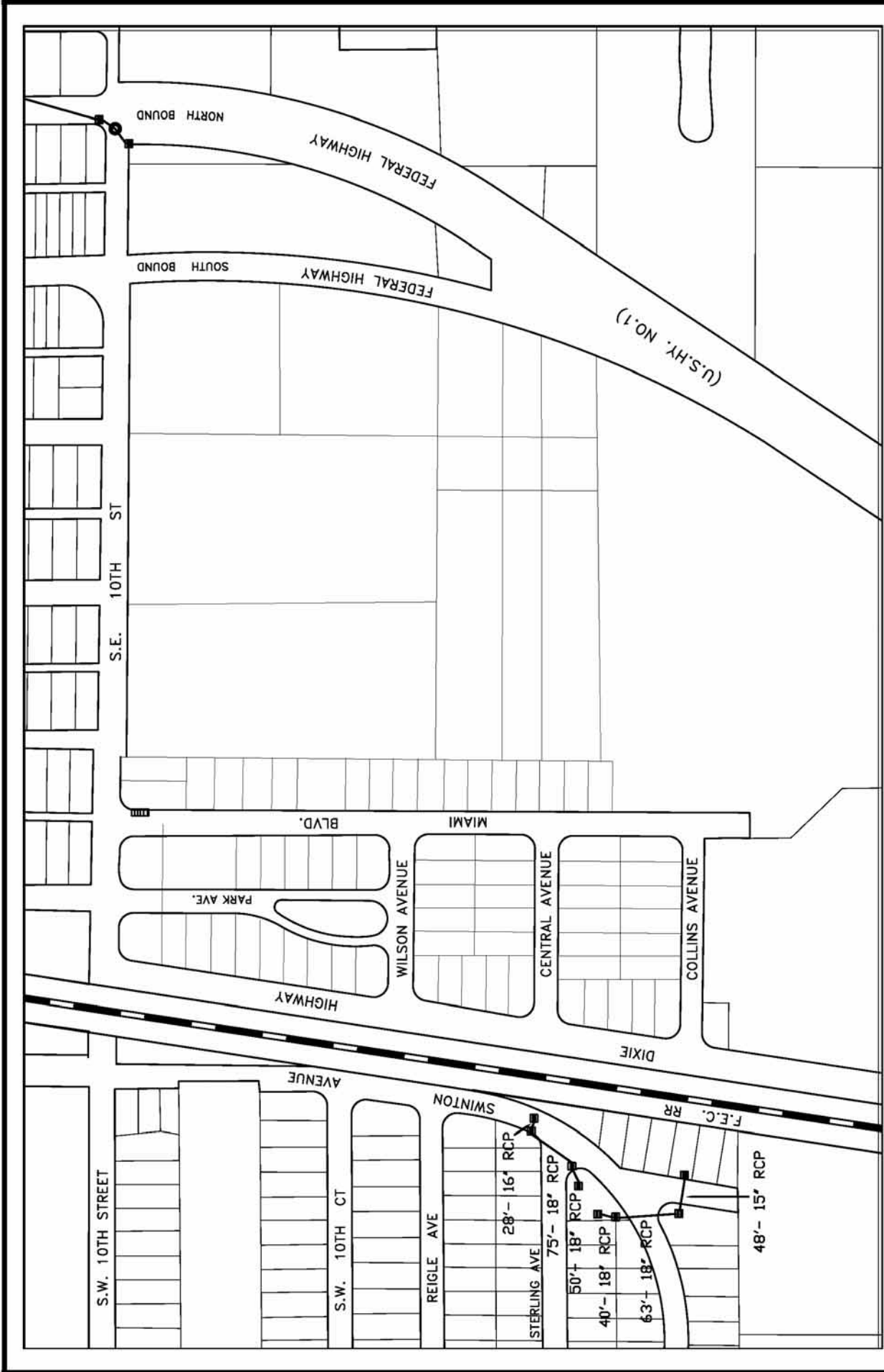
LEGEND:

- ⊠ — WATER VALVES
- ⊙ — FIRE HYDRANTS

EXISTING WATER SERVICE
SILVER TERRACE
REDEVELOPMENT AREA #4



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**EXISTING STORM SEWER FACILITIES
SILVER TERRACE
REDEVELOPMENT AREA #4**

FIGURE 9
LEGEND:

- STORM DRAINS
- MANHOLES

Installation of additional street lighting can be accomplished by Florida Power and Light at no cost to the City. The City would, however, assume responsibility for the costs of operating the lights.

Locations of existing street lights are identified in Figure 10 on page 33.

FIRE PROTECTION

As there is no water service in the Silver Terrace subdivision, fire protection is inadequate in the area. Fire hydrants are available in the Dixie Highway and SE 10th Street rights-of-way, across the street from the Silver Terrace subdivision.

Locations of existing fire hydrants appear on the water service map on page 29.

DIVERSITY OF OWNERSHIP

Chapter 163.340 F.S. lists excessive diversity of ownership as a condition that complicates the assembly of land for redevelopment. Redevelopment powers are necessary to facilitate the assembly of adequately sized land parcels in order to encourage private sector investment and involvement in the area. The Silver Terrace subdivision was created in 1925 when approximately 13 acres of the Model Land Company's subdivision was replatted. The property was subdivided into six blocks with a total of 86 lots along with a small park site that is located between Park Avenue rights-of-way (see Figure 1 Silver Terrace subdivision plat). Block 1, Lots 1-9, and Block 6, Lots 1-6 were acquired by the Delray Mall and developed as such. Through the years, some of the lots have been re-subdivided, leaving 71 lots with 33 owners and the City owned park site. All of the blocks are held by multiple owners. The abundance of single lot owners and small lots (approximately 50' x 125') make large scale redevelopment in the area difficult without public participation in acquisition. These conditions impair the sound growth of the area.

As stated earlier in this report, the Floranda trailer park was platted in 1948 as the Lambert trailer court, and contains approximately seven acres. Today, the mobile home park leases sites to 93 mobile home owners, and the park is operated as a unit. Along the northern boundary of the park, there are eight privately owned lots that take access through the park, but have not been platted. An access easement divides the park into two separate parcels of land. Aggregation of the property and relocation of the mobile home residents would virtually be impossible without public participation.

PROXIMITY TO NUISANCES

The Silver Terrace subdivision is adjacent to a number of properties and transportation facilities that affect the stability of the neighborhood. These include proximity to industrial uses, the rear of the Delray Mall, and auto and train traffic along

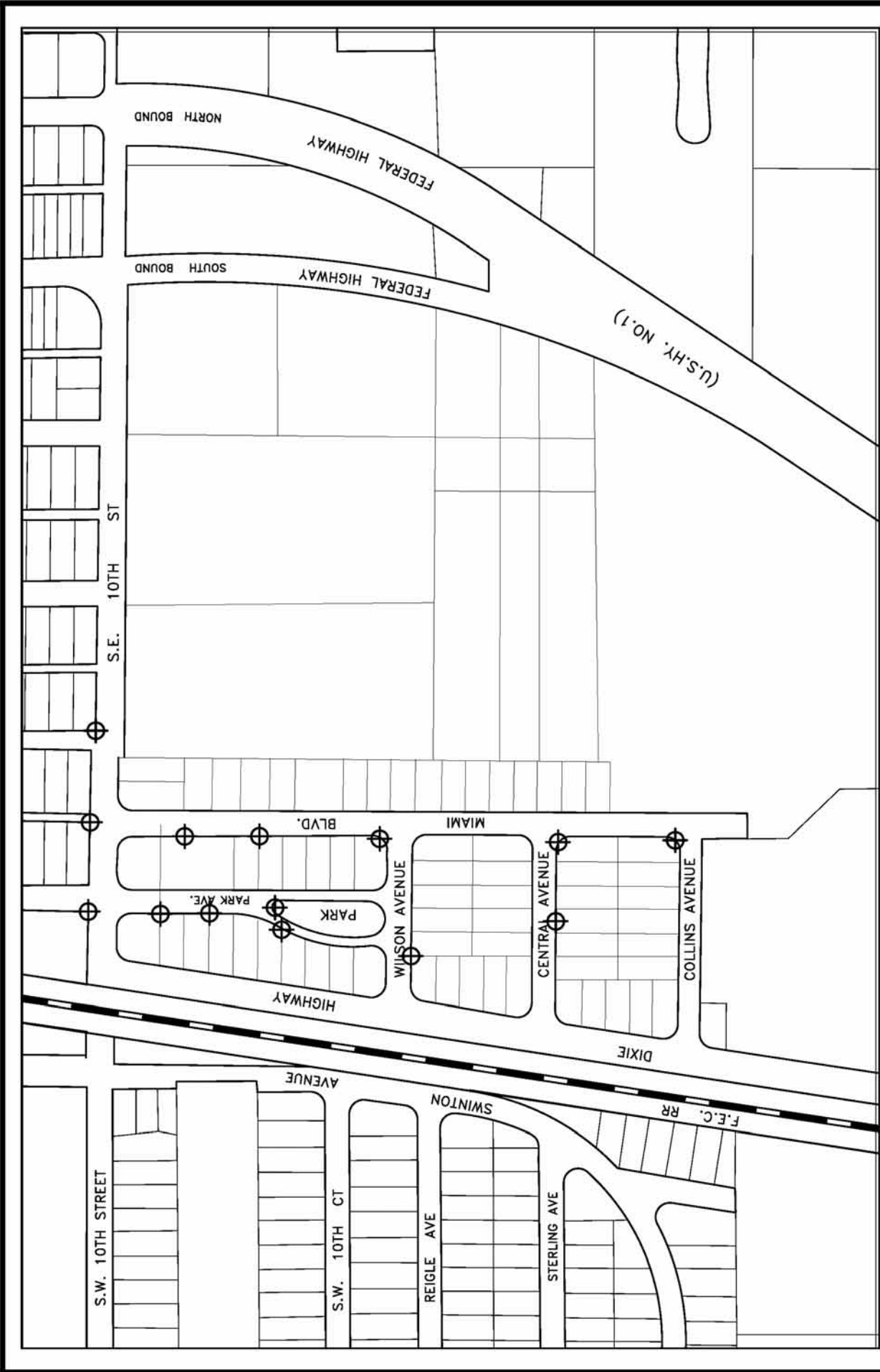


FIGURE 10

LEGEND:



— STREET LIGHTS

EXISTING STREET LIGHTING
SILVER TERRACE
REDEVELOPMENT AREA #4



PLANNING DEPARTMENT
CITY OF DELRAY BEACH, FL

the F.E.C. Railroad/Dixie Highway transportation corridor. As most of these are permanent fixtures, buffering the area from these uses may be appropriate.

INDUSTRIAL USES

Directly to the west of the Silver Terrace subdivision is an existing heavy industrial area. The uses in the industrial area include a concrete plant and a dispatching and maintenance facility for garbage trucks and dumpsters. These areas are unsightly and generate significant noise and dust. Buffering the subdivision from these uses by means of a landscape area or other provisions could be a worthwhile strategy to help stabilize the neighborhood.

Additionally, a number of industrial uses and vacant industrial structures are located within the subdivision itself. These uses and structures are often located directly adjacent to residences with little separation and no buffering. Elimination of some or all of these uses and structures from the residential area may be appropriate. At a minimum, those uses should be buffered from residential areas as much as possible.

TRANSPORTATION CORRIDOR

In addition to the heavy industrial uses to the west of the subdivision, an existing transportation corridor to the west contributes to the deterioration of the neighborhood. The corridor, consisting of the Florida East Coast railroad tracks and Dixie Highway, generates considerable noise and traffic in the neighborhood.

REAR OF DELRAY MALL

The south perimeter of the subdivision and trailer park is a shared property line with the Delray Mall. While some buffering is provided in this area, residents have had a continuing problem with pedestrian traffic utilizing a hole cut in the chain link fence to access the mall through the subdivision. The residents of the subdivision have consistently requested construction of a masonry wall in place of the fence. With a proposal to remodel the existing mall, the City's Site Plan Review and Appearance Board approved a reinforced chain-link fence with Bougainvillea and a hedge. Although pedestrian access to the shopping opportunities in the mall (grocery store, drug store, *etc.*) could be considered beneficial to the neighborhood, the residents have remained opposed to allowing such access.



THE REDEVELOPMENT PLAN



THE REDEVELOPMENT PLAN



FUTURE LAND USE

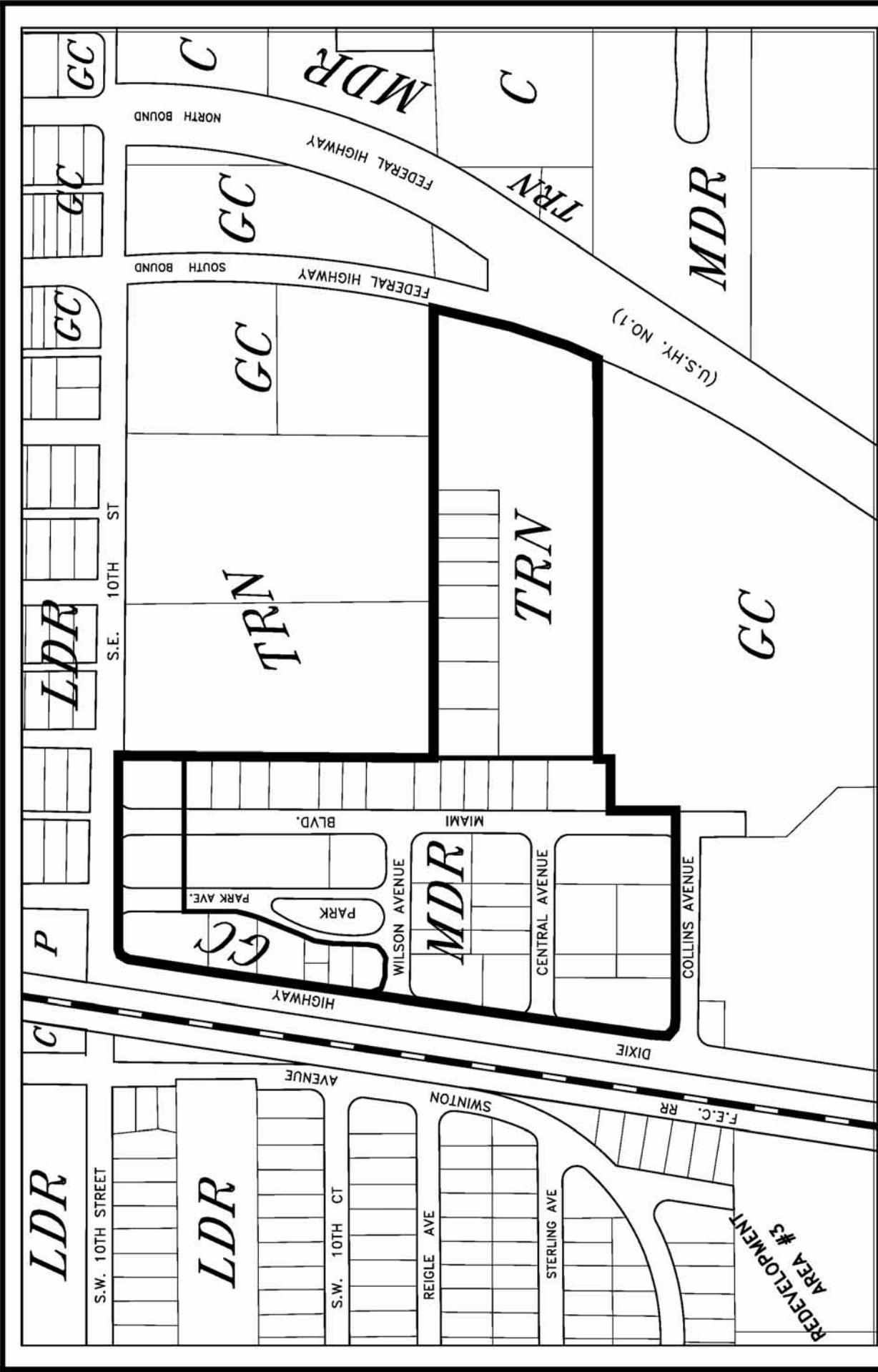
The Silver Terrace Redevelopment Area is currently designated as “Redevelopment Area #4 on the City of Delray Beach Future Land Use Map (FLUM). This designation is intended to serve as a temporary "holding" category, until the completion of a redevelopment plan and the associated assignment of permanent FLUM designations. As a part of Comprehensive Plan Amendment 96-1, FLUM amendments will be processed to eliminate the Redevelopment Area #4 designation from the map and establish appropriate designations for all parcels in the area.

A number of different FLUM designations will be applied in the redevelopment area. The existing trailer park serves as a part of a zone of intermediate intensity between the commercial development to the south and the single family residential to the north. Thus, the Transitional FLUM designation is appropriate for the area. The existing commercial area at the north end of the Silver Terrace subdivision will receive a General Commercial FLUM to allow for the continuation of some existing uses and structures. The remainder of the Silver Terrace subdivision will receive a Medium Density Residential FLUM to allow for flexibility in the type of infill residential development that may occur in the area. The proposed Future Land Use Map for the Silver Terrace Redevelopment Area and vicinity is attached as Figure 11 (page 38).

In addition to the above changes, amendments to the Comprehensive Plan text must be made to accommodate the provisions of the redevelopment plan. Those changes will also be made as a part of Comprehensive Plan Amendment 96-1.

ZONING

Given the location of the Silver Terrace subdivision (adjacent to Delray Mall and industrial development), a zoning designation that will accommodate a mix of multiple family residential and some commercial development is appropriate. Comprehensive Plan Future Land Use Element Policy C-2.7 also calls for mixed use development in the area with the SAD (Special Activities District) zoning district. The SAD district accommodates mixed use developments with special zoning requirements for the subject property. The district will be applied to the entire Silver Terrace subdivision. The following section identifies the rationale for and the specific provisions of the proposed SAD ordinance. Processing of rezonings required to implement the plan will be processed concurrently with the Future Land Use Map Amendments for the area.



PLANNING DEPARTMENT
CITY OF DELRAY BEACH, FL

PROPOSED FUTURE LAND USE MAP
SILVER TERRACE
REDEVELOPMENT AREA #4

FIGURE 11
LEGEND:
TRN - TRANSITIONAL AREAS
C - CONSERVATION AREAS
P - PUBLIC BUILDINGS
GC - GENERAL COMMERCIAL
MDR - MEDIUM DENSITY RESIDENTIAL
LDR - LOW DENSITY RESIDENTIAL

The Floranda trailer park will remain in the MH district. MH zoning is inappropriate, however, for the single family structures and lots along 12th Road. Those parcels will be rezoned to R-1-A (Single Family Residential) to reflect current conditions.

The proposed zoning map for the area is attached as Figure 12 (page 40).

SILVER TERRACE SAD ORDINANCE

One of the most important problems facing the area is a number of non-conforming and unsightly commercial uses and structures. Many area residents feel that the existing businesses (Rusty Plumbing and Miracle Mile Motors) are good neighbors and that their poor appearance is principally caused by limitations placed on maintenance and improvement of the properties due to their non-conforming status. The residents would prefer to see those uses conforming so that the owners can carry out repairs and expansions to improve the appearance of their properties. The standard zoning districts which would accommodate both of these uses are MIC and I, which are clearly inappropriate in close proximity to residential property.

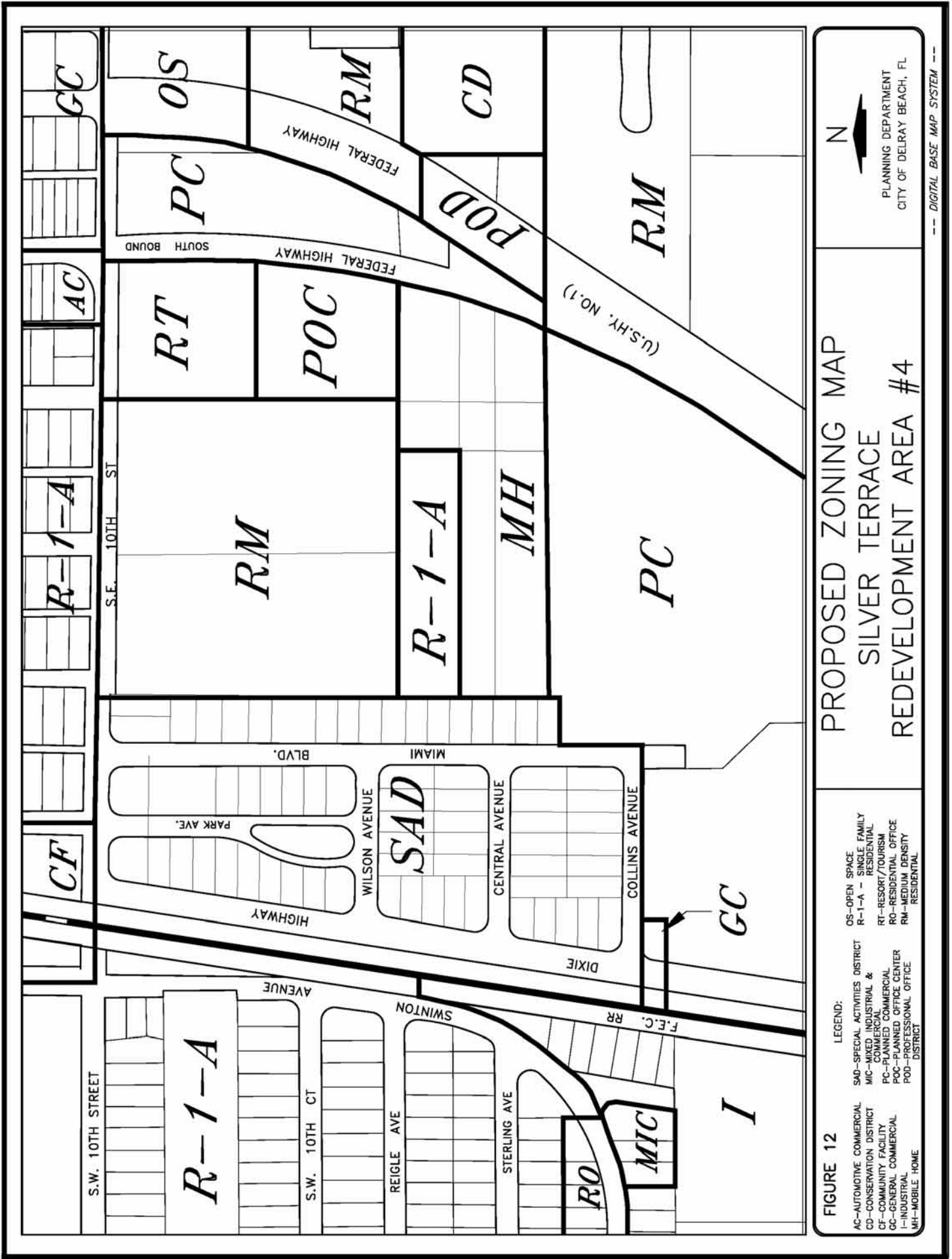
The most appropriate standard zoning districts in this location are NC, which is consistent with the General Commercial FLUM designation proposed adjacent to the corner of Dixie Highway and SE 10th Street and RO. In order to make the existing auto repair use conforming and limit future uses to more appropriate NC uses, staff and area residents agree that application of a flexible zoning district that is responsive to the particular conditions of the area is appropriate.

The proposed SAD district will accommodate most existing uses as conforming while limiting future uses and development in the area to the character identified in this plan. The SAD will create three use areas in the subdivision: a neighborhood commercial area, a residential office area, and a residential area.

The neighborhood commercial portion of the subdivision will consist of those parcels along Dixie Highway, from the "Green Warehouse," north and the former Sunshine Tool Repair site. Uses in this area will be as permitted by the NC district. The existing auto repair facility (Miracle Mile Motors) will also be identified as a permitted use in the area. The use will be limited as to the area in which future expansion can take place and a deadline by which time a minimum standard of improvements must be installed. If that deadline is not met, the use will revert back to its current non-conforming status.

For the parcels along Dixie Highway, south of the "Green Warehouse" to Wilson Avenue, and for the existing RO parcel, the permitted uses will be those listed in the RO district.

Staff previously investigated the possibility of relocating the existing plumbing business (Rusty Plumbing) to the former Sunshine Tools building. Plumbing contractor's offices would have been included in the permitted commercial uses.



Review of the cost of the Sunshine Tools site and the costs of renovating the site for use by Rusty Plumbing indicated a total cost of \$330,000. The site is also a subject of ongoing litigation that makes obtaining clear title to the property difficult. Because of those problems, the City Commission declined to pursue acquisition of the property. As the existing Rusty Plumbing site is isolated from the other commercial uses, the site was not included in the commercial portion of the SAD. The use will retain in its current non-conforming status. The use will be permitted to continue in its current state, subject to the limitations of LDR Article 1.3.

The interior of the Silver Terrace subdivision and all parcels south of Wilson Avenue will retain most of the permitted uses and structures identified in their current RM zoning. The RM (Medium Density Residential) zoning designation, which is currently applied to all but one parcel in the Silver Terrace Subdivision, is appropriate for those parcels. Although multiple family residential development is clearly appropriate in this location, many people have expressed concerns regarding the RM district in this area. Among the potential problems identified are:

1. an inappropriate mix of single family, duplex and multiple family uses;
2. frontage of residential units on Dixie Highway;
3. introduction of rental development; and
4. small parcel duplex development with inadequate parking and landscaping.

In order to reduce the possible impacts of those problems, the residential parcels in the subdivision are included in the SAD district, rather than in their current RM. Inclusion in the SAD allows the City to place special regulations to ensure the quality of multiple family development in the area. The existing regulations will prevent problems such as the construction of duplex units on the existing 50 foot lots-of-record. However the redevelopment plan also includes special regulations and design guidelines for multiple family development in the area. Duplexes and residential units taking access from Dixie Highway will be prohibited. Multiple family development in the area will be required to have a minimum development area of one acre. All units in a multiple family development in the area will be required to allow for occupancy of units by owners, either through creation of fee-simple lots or a condominium. Other provisions include restrictions on chain link fences in the area, and authorization of the counting of tandem parking for required parking for townhouse units.

INFRASTRUCTURE IMPROVEMENT PLAN

TRAFFIC CIRCULATION

Vehicular Circulation

The streets in the Silver Terrace subdivision are currently unimproved. The City has plans to improve the streets in their current configuration and funding available for

those improvements. However, the current street layout creates some problems for the stability of the area. First the current layout encourages mixing of residential traffic and traffic from the commercial uses in the area. The layout also permits the use of the neighborhood's street network as a short cut to avoid the traffic light at Dixie Highway and SE 10th Street. Both of those problems would be exacerbated by paving the streets, as paving would promote the use of those streets by through traffic.

Rather than simply paving the existing streets, City staff, in cooperation with the residents, identified a revised street layout that will provide the necessary access for all parcels, while minimizing the above mentioned problems. The points of access to SE 10th Street from Miami Boulevard and Park Avenue will be eliminated and the north 110 feet of the rights-of way of those streets abandoned. The abandoned rights-of-way will be replaced with a new right-of-way connecting the two streets to create a loop. The proposed right-of-way is currently a vacant lot (Lot 8, Block 5, Silver Terrace). The property should be purchased by the City from the property owner. If a purchase cannot be arranged, eminent domain may be utilized to obtain the right-of way. In addition to those changes, the park property will be relocated to the east to allow for a conventional alignment of Park Avenue. Figure 13 (page 43) shows the street layout that will exist after the proposed road improvements are completed.

Pedestrian Circulation

Sidewalks in the neighborhood are limited to existing walks along Dixie Highway, SE 10th Street, and Federal Highway. Installation of sidewalks internal to the Silver Terrace neighborhood could be accomplished with the paving of the roads in the subdivision. Approximately 6,000 linear feet of sidewalk would be required to provide sidewalks on both sides of the streets. At a cost of \$14 per linear foot for a five foot sidewalk, the total cost would be approximately \$84,000. That cost would be cut in half by providing sidewalks on one side of the street only. At neighborhood meetings the residents and property owners in the Silver Terrace subdivision expressed no desire for the installation of sidewalks in the area. Given the lack of neighborhood interest and the considerable expense of sidewalks, installation of sidewalks in the area should be deferred indefinitely.

The roadways in Floranda trailer park consist of 15 foot wide asphalt roads without dedicated rights-of-way. Given the very narrow, privately owned and maintained, streets in the trailer court, installation of sidewalks is not possible.

WATER DISTRIBUTION

Plans for provision of water to the Silver Terrace subdivision are completed and funded. The improvements consist of the installation of eight inch water mains in Miami Boulevard, Collins Avenue, Central Avenue, and Wilson Avenue. An existing eight inch main in Dixie Highway will also be extended north past the subdivision.

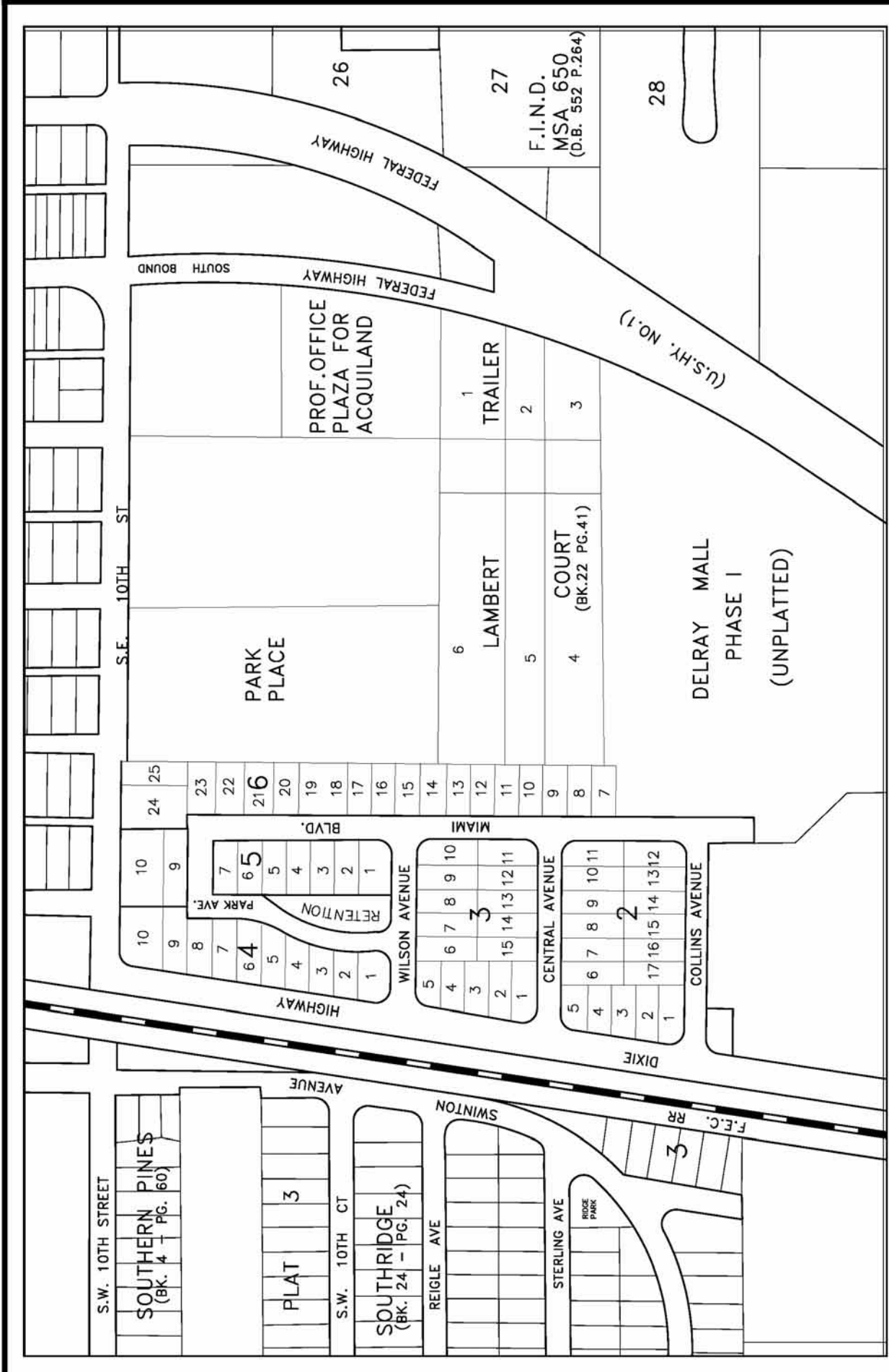


FIGURE 13

PROPOSED STREET LAYOUT
SILVER TERRACE
REDEVELOPMENT AREA #4

N
PLANNING DEPARTMENT
CITY OF DELRAY BEACH, FL

With those improvements all properties in the subdivision will have access to City water service.

Most of the area of the Floranda trailer park is currently served by City water. The existing mains serving the trailer park are a private system connected to the City's system via a master meter for the park. The seven single family lots on 12th Road do not currently receive City water service. Provision of water service to those properties should be a part of the utility plans for the Silver Terrace subdivision. An eight inch main can be extended from the proposed eight inch main in Miami Boulevard to serve the properties along 12th Rd. This will necessitate looping of that line with an existing main, either in Floranda trailer park or the Park Place condominium to the north. The new main will require dedication of easements over one or more properties on the east side of Miami Boulevard. The cost of this main would be approximately \$15,000, in addition to the already programmed improvements. The additional expense can be funded out of water and sewer renewal and replacement funds.

In accordance with a previously approved agreement, developed properties will have the opportunity to hook up to the water system within 90 days of completion at the connection fee that applied at the time of annexation in 1988. After the 90 day period, the current connection fee will apply. Connection to City water service is optional for existing structures. Vacant properties will be required to hook up to the system at the time that they are developed. The property owner will also be responsible for all on-site costs associated with the hook-up.

Figure 14 (page 45) shows proposed water system improvements for the redevelopment area.

SANITARY SEWER SERVICE

As previously discussed, most of the parcels in the Silver Terrace subdivision do not receive City sewer service and those that do receive inadequate service. The majority of the Floranda trailer park is served by a private system connected to the City's sanitary sewer system. However, the seven single family lots on 12th Road are currently on septic tanks. Plans for the provision of sanitary sewer service to the Silver Terrace subdivision are completed and funded. A series of eight inch gravity sewer mains will be installed in Miami Boulevard, Central Avenue, Collins Avenue, Wilson Avenue, and Dixie Highway. The plans do not include 12th Road. The plans should be revised to include a main serving that area. The cost of this main would be approximately \$5,000 in addition to the already programmed improvements. The additional expense can be funded out of water and sewer renewal and replacement funds. With the completion of those improvements, all properties in the redevelopment area will have access to sewer service.

Developed properties will be required to connect up to the sewer system after completion. If the property owner installs the connection within 90 days of completion

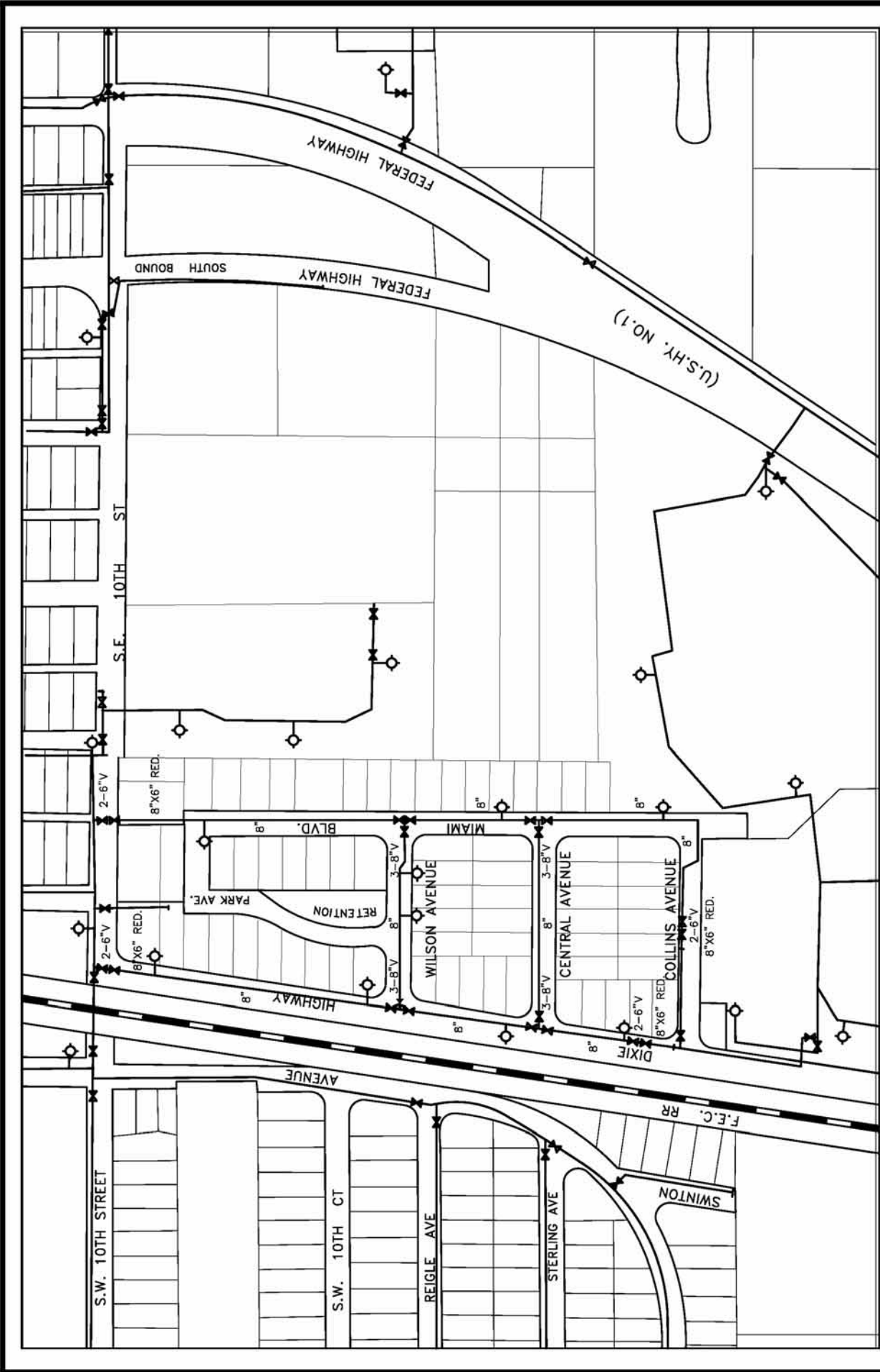


FIGURE 14

LEGEND:

- X — WATER VALVES
- — FIRE HYDRANTS

PROPOSED WATER SERVICE
SILVER TERRACE
REDEVELOPMENT AREA #4



PLANNING DEPARTMENT
CITY OF DELRAY BEACH, FL

of the sewer system, the cost for the hook-up will be the connection fee that was in effect at the time of annexation. After that time, the City will collect the connection fee currently in effect. The property owner will also be responsible for all on-site costs associated with the hook-up.

Figure 15 (page 47) shows proposed sanitary sewer system improvements for the redevelopment area.

STORM SEWER COLLECTION

Associated with road paving for the redevelopment area the City will install storm drainage facilities for that new pavement. The storm drainage for the area will mainly consist of a series of swales in the existing rights-of-way. Overflow from those swales will flow into catch basins feeding into 36 inch storm sewers in Miami Boulevard. The entire drainage system for the subdivision will outfall into a retention area created in an unimproved alley right-of-way on the north side of SE 10th Street. The former park parcel will also serve as a retention area. The proposed improvements have been designed and are funded.

Figure 15 (page 48) shows the storm sewer facilities proposed for the redevelopment area.

ELECTRICAL AND TELEPHONE DISTRIBUTION

Electrical and telephone service is provided to the area via overhead lines. As adequate services are provided to the area, no improvements are proposed. The appearance of the neighborhood could be improved by undergrounding the existing utility lines. Undergrounding of the utility lines is, however, cost prohibitive.

STREET LIGHTING

Lighting is currently provided in the neighborhood. Street lights are existing in 14 locations in, and adjacent to, the Silver Terrace subdivision. Installation of additional street lights, if necessary, can be accomplished by Florida Power and Light upon request. The lighting improvements would be accomplished without cost to the City, but the City would assume responsibility of the costs of operating the lights. Installation of any additional street lighting will be accomplished following the roadway improvements. Lighting is currently provided within the trailer park's private rights-of-way. Thus no lighting improvements are proposed in the trailer park.

ENCOURAGEMENT OF INFILL HOUSING

The City is actively pursuing the construction of infill housing for low/moderate income families in the City. The City's Community Development Department, Community

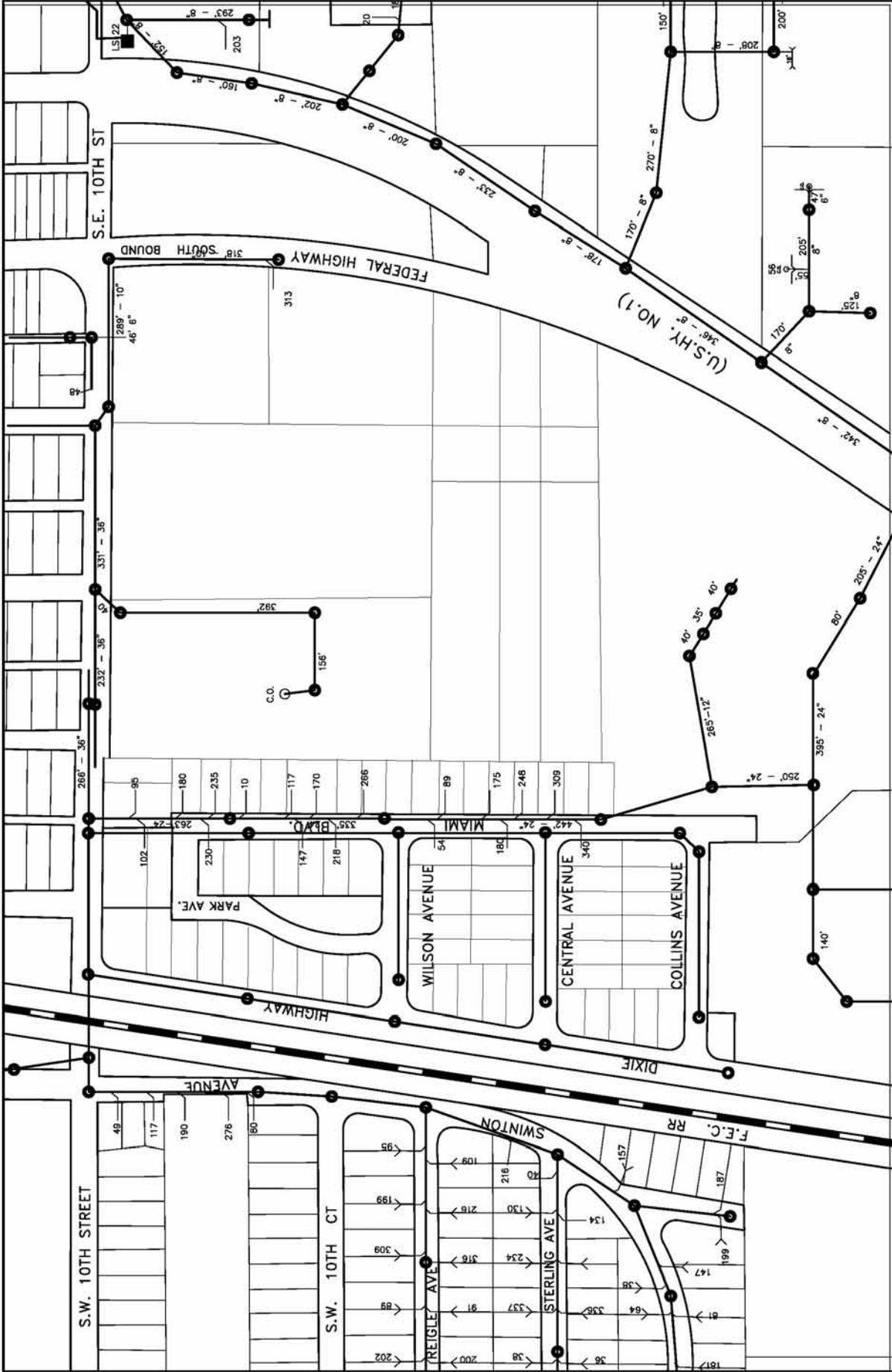


FIGURE 15
LEGEND:

● — MANHOLES

**PROPOSED SANITARY SEWER SERVICE
SILVER TERRACE
REDEVELOPMENT AREA #4**



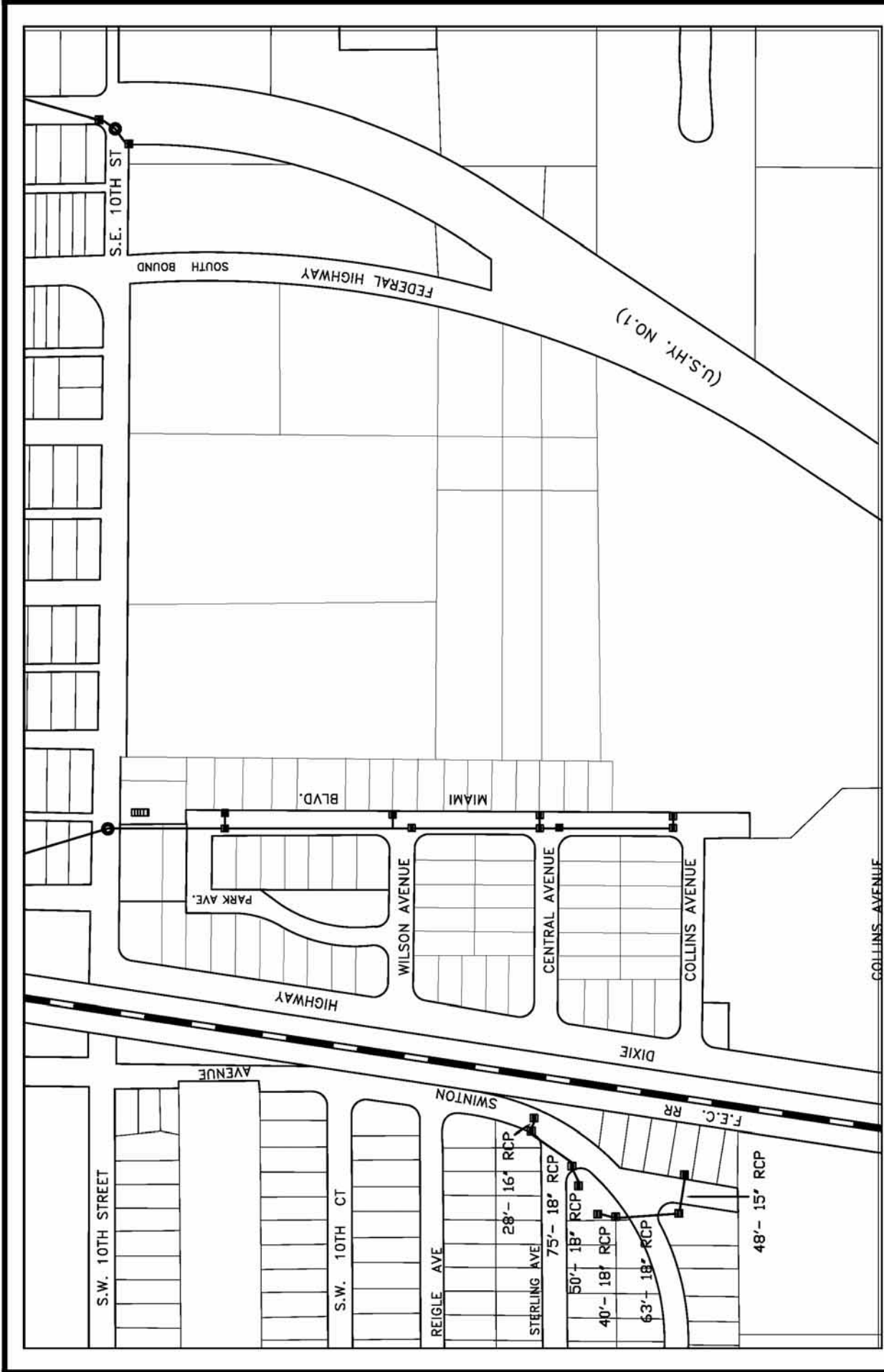


FIGURE 16
LEGEND:

-  - STORM DRAINS
-  - MANHOLES

PROPOSED STORM SEWER FACILITIES
SILVER TERRACE
REDEVELOPMENT AREA #4

N
PLANNING DEPARTMENT
CITY OF DELRAY BEACH, FL

Redevelopment Agency, the Delray Beach Center for Technology, Enterprise, and Development, Inc. (TED Center), the Community Financing Consortium, Inc., and the Delray Beach Housing Authority have formed a public/private partnership called the Delray Beach Renaissance Program. The program is designed to promote the development of affordable, infill housing within the City's Community Development Block Grant Area, in which the Silver Terrace subdivision is located. A Memorandum of Understanding between the groups participating in the partnership is included as Appendix "E." Individuals interested in the Renaissance program should contact Dorothy Ellington, Community Development Program Coordinator at 243-7280.

DESIGN GUIDELINES

Future development in the Silver Terrace area will consist of small parcel infill residential development. Given that fact, the small area to be developed, and the low visibility the area, specific design guidelines regarding issues such as architectural style, height limits, and special setbacks are not appropriate in the neighborhood. This section focuses on the type of development that both the City and area residents prefer.

SITE DESIGN ISSUES

The stabilization of the neighborhood is partially dependent on the separation of residential and non residential traffic. Currently, some of the streets in the subdivision carry a mix of residential and non-residential trips and also serve as unapproved parking areas for the non-residential uses. The revised street alignment will alleviate some of those problems. However, to further separate residential and non-residential traffic, no new accesses to the residential streets will be permitted from commercial uses. Wherever possible, existing accesses should be eliminated.

Buffering requirements between commercial and residential areas are another key factor in neighborhood improvement. Where commercial properties directly abut residential properties, special landscape provisions are required by LDR Section 4.6.5. Those requirements will apply here. However, a number of commercially zoned parcels will be separated from residential by the Park Avenue right-of-way. These parcels do not have any specific buffering requirements. Given the compatibility problems that exist in the area, the provision of the buffering requirements outlined in Section 4.6.5 is appropriate for these parcels. Compatibility of any proposed commercial development should be carefully considered by the Site Plan Review and Appearance Board when reviewing site and development plans.

RESIDENTIAL LOTS ALONG DIXIE HIGHWAY

Several lots on which residential uses will be permitted under the provisions of the plan currently have frontage only on Dixie Highway. Residential lots fronting on Dixie

Highway are not conducive to encouraging residential development and could potentially create traffic problems. In order to avoid those problems, the SAD ordinance will require residential developments to take access from local streets. That provision will prevent construction of new residential units fronting on Dixie Highway.

RESIDENTIAL STRUCTURES AND PARCELS

The intent of this plan is that new development in the Silver Terrace subdivision will be primarily single family detached housing. However, the permitted uses will remain those of the RM (Medium Density Residential) zoning district for most of the subdivision. The RM zoning district permits some flexibility in the type of units to be constructed. All multiple family development in the subdivision must be approved pursuant to a site and development plan approved by the Site Plan Review and Appearance Board. The Board will take into account the provisions of these design guidelines when reaching a decision.

A major concern of residents and City officials alike is the development of the area with an inappropriate mix of small parcel duplex and multiple family developments with single family residences. In order to prevent that situation, two special provisions will be included in the SAD ordinance. The first will prohibit the construction of new duplexes. The second will place a minimum development area of 1 acre for any multiple family development in the area. Those provisions will limit new multiple family structures to unified developments and prevent the area from becoming a patchwork of single family structures and duplexes.

A final concern of the residents and the City is the lack of owner occupied housing in the area. The SAD ordinance will require that all multiple family units in the area be developed to allow for owner occupancy. All new multiple family units will be required to be in the form of fee simple townhouses or part of a legally established condominium. While they do not prohibit rental units, those provisions will allow for owner occupancy of all new units developed in the area.

NON-CONFORMING STRUCTURES

Several vacant non-conforming structures exist in the portion of the Silver Terrace neighborhood that will remain in residential zoning after approval of the redevelopment plan. As these structures have been abandoned for more than 180 consecutive days, they cannot be reoccupied by commercial or industrial uses. Repairs and renovations to the buildings are also limited by LDR requirements. The structures continue to deteriorate with age and lack of maintenance. While it is theoretically possible that the structures could be converted to conforming residential structures, the conversions would most likely be cost prohibitive. Demolition of the non-conforming structures is, therefore, encouraged to make way for appropriate residential development.

STREETSCAPE AND BEAUTIFICATION

Street Trees

Provision of street trees in the Silver Terrace subdivision is not currently a part of the improvement plan for the neighborhood. Provision of appropriate street trees will be a requirement of any new multiple family developments in the area. Builders of new single family structures are not currently required to provide trees in the right-of-way, however they are required to provide trees in the front yards, which will enhance the streetscape in the area. Developers of single family residential units in the Silver Terrace will also be required to provide street trees to further enhance the area.

On-Site Requirements - Commercial

The NC zoning district requires special landscape setbacks with respect to the front property line but none to the rear or side setback areas. The RO district provides for no special landscape requirements. The compatibility of commercial developments with residential properties is a critical concern in the Silver Terrace neighborhood. The SAD ordinance that will permit commercial uses on some parcels in the area will include the provision of special landscape setbacks where commercial structures are adjacent to residentially zoned properties. The SAD will provide for a minimum 10' landscape setback to the rear of all commercial structures.

On-Site Requirements - Residential

Section 4.6.16 of the LDRs establishes landscape requirements for residential properties. As the compatibility of residential properties is not a major concern for the area, special landscape buffers will not be required.

Park Parcel And Maintenance

The original plat of Silver Terrace included a small park parcel located within the Park Avenue right-of-way. The parcel has never been developed as a park and has not been well maintained. As the parcel is too small to function well as a park and is needed for the proposed drainage improvements in the area, the parcel will be used as a drainage retention area. The area will be sodded with the rest of the swale areas in the area and maintained by the City.

FENCES

Chain link fences often contribute to blighting conditions in residential areas. Use of chain link fencing will be prohibited in the front setback areas for all parcels in the neighborhood. When used, chain link fences are to be black or green vinyl system and landscaped to screen them from view from any public right-of-way.

REHABILITATION

Remodeling of existing structures will meet the requirements of these design guidelines as much as possible. Existing structures with non-conformities to LDR requirements will be brought into compliance with those requirements with any proposed renovations.

IMPLEMENTATION

Immediately following the adoption of this redevelopment plan, implementation of its provisions will begin. Implementation will include processing of Comprehensive Plan amendments, Future Land Use amendments, rezonings, and completion of the scheduled infrastructure improvements. Additional improvements or changes to the area will be accomplished as opportunities arise and funding becomes available.

PROCESSING OF LAND USE PLAN AMENDMENTS

Implementation of the redevelopment plan will require a number of amendments to the City's Future Land Use Map and Comprehensive Plan. Those amendments will be adopted as a portion of Comprehensive Plan Amendment 96-1. Amendments to the text of the Comprehensive Plan will consist of the replacement of Future Land Use Element Policy 2-4.7, requiring the completion of this plan, with a policy requiring development in the redevelopment area to take place according to the provisions of this plan. Figure 11 (page 38) shows the proposed FLUM designations for Silver Terrace area and vicinity.

PROCESSING OF REZONINGS

Implementation of the redevelopment plan will require rezoning of some parcels in the area. The proposed rezonings are described at the beginning of The Redevelopment Plan section of this report and Figure 12 (page 40) shows the proposed zoning designations for the area.

INFRASTRUCTURE IMPROVEMENT SCHEDULE AND FUNDING

The majority of the proposed infrastructure improvements are funded and designed. However, modifications included in the redevelopment plan will require some revisions. Any costs associated with those changes to be funded through Water and Sewer Renewal and Replacement or New Capital Outlay funds will require City Commission prior to commencement of construction. The Engineering Department is currently revising plans for the area. Advertisements for bids will be requested when the plans are finalized and permits received, approximately August 1996. Construction should begin by September 1996 and will be completed early in 1997.



APPENDICES



APPENDIX A:



FUTURE LAND USE POLICY C-2.7

Policy C-2.7 The following pertains to the redevelopment of the Silver Terrace Area:

This area involves the old Silver Terrace Subdivision which is zoned RM and contains some mixed use but is primarily single family. It also involves the adjacent land use of the Floranda Mobile Home Park which is a well maintained land use but which may, in the future, be inappropriate for its location along Federal Highway adjacent to a regional shopping mall. Redevelopment of this area should complement the natural scrub habitat to its north which should be preserved to the greatest extent possible.

Data and analysis pertaining to a redevelopment plan for this area have been completed. While not conclusive, the results indicate that the most appropriate course of action for this area is to provide for a "pocket CRA" or its annexation into the CRA boundaries, and completion of a redevelopment plan which provides for the following:

- ◆ Aggregation of the properties to allow for a unified development that is a minimum of 10 acres in size. While the most desirable plan would include both the Silver Terrace subdivision and the mobile home park, it is understood that the cost of relocating mobile home residents may make its inclusion impractical.
- ◆ A mix of residential and nonresidential uses, provided however, that the nonresidential uses are of a type and scale that will primarily serve residents of the redevelopment area; and that such uses do not comprise more than 15% of the total land area.
- ◆ Residential densities of up to 25 dwelling units per acre; subject to the provision of adequate open space, common areas and recreational amenities; and the appropriate spacing and massing of structures.
- ◆ The lead agency for completion and implementation of the plan rests with the City.
- ◆ Upon completion of the redevelopment plan, rezoning of the property to SAD (Special Activities District).

In order to ensure the financial feasibility of the redevelopment plan, the City may contribute funding to the extent permitted by law, and in a manner that is consistent with the goals, objectives, and policies of the Comprehensive Plan.

This redevelopment plan shall be completed in FY 94/95 should the redevelopment plan for the area not be substantially in process by October, 1995, the City shall proceed to install programmed infrastructure.

APPENDIX B:

SECTION 4.4.11 NEIGHBORHOOD COMMERCIAL (NC) DISTRICT

(A) **Purpose and Intent**: The Neighborhood Commercial (NC) District provides the opportunity to locate limited retail and service uses in a manner convenient to and yet not disruptive to residential areas. The NC District may be located in areas designated as Transitional on the Future Land Use Map when a nonresidential use is appropriate for the location.

(B) **Principal Uses and Structures Permitted**: The following types of use are allowed within the NC District as a permitted use:

(1) Retail sales such as: convenience foods; household supplies; garden and lawn supplies; drugs and medicine; small appliance sales and repairs; baked goods; delicatessen goods.

(2) Provision of services such as: barber and beauty shops; dry cleaning limited to on-site processing for customer pickup only; dry cleaning and laundry pickup stations; financing e.g. banks and similar institutions excluding drive-through facilities; laundromats limited to self-service facilities; dining at sit down restaurants including takeout and ice cream parlors but excluding drive-in, drive-through facilities; equipment rental; newsstands.

(3) Business and Professional Offices which provide direct services to customers such as: travel agencies; outpatient medical offices; real estate; finance and accounting; community service (outreach) offices. With limitations per Subsection (H).

(C) **Accessory Uses and Structures Permitted**: The following uses are allowed when a part of, or accessory to, the principal use:

- (1) Parking areas for employees and customers
- (2) Refuse and storage areas

(D) **Conditional Uses and Structures Allowed**: The following uses are allowed as conditional uses within the NC District:

- (1) Child care and adult day care
- (2) Display and sale of lawn furniture, playground equipment, sheds and accessories **[Amd. Ord. 65-93 12/07/93]**

(3) Veterinary clinics [**Amd. Ord. 65-93 12/07/93**]

(E) **Review and Approval Process:**

(1) In established structures, uses shall be allowed therein upon application to, and approval by, the Chief Building Official for a certificate of occupancy.

(2) For any new development, approval must be granted by the Site Plan Review and Appearance Board pursuant to Sections 2.4.5(F), (G), and (I).

(3) Conditional uses must be approved pursuant to the provisions of Section 2.4.5(E).

(F) **Development Standards:** In addition to the development standards set forth in Section 4.3.4, the following shall apply:

(1) Maximum site area of two (2) acres [**Amd. Ord. 65-93 12/07/93**]

(2) Special Landscape Area: Within the first ten feet (10') of the front yard setback area (abutting the property line) full landscaping shall be provided. Driveways and sidewalks shall be accommodated only when generally perpendicular to the property line.

(3) Any free-standing structure which accommodates a principal or conditional use shall have a minimum floor area of 4,000 square feet.

(G) **Supplemental District Regulations:** The supplemental district regulations as set forth in Article 4.6 shall apply.

(H) **Special Regulations:**

(1) The maximum area devoted to a single tenant for office or service uses shall not exceed 2,000 sq. ft. in floor area. The intent of these restrictions is to maintain the center at the neighborhood scale. [**Amd. Ord. 65-93 12/07/93**]

(2) The maximum floor area which can be allocated to a single retail use, or groups of similar (retail, office, services) principal uses, shall not exceed 10,000 square feet. [**Amd. Ord. 65-93 12/07/93**]

APPENDIX C:

SECTION 4.4.17 RESIDENTIAL OFFICE (RO) DISTRICT

(A) **Purpose and Intent:** The Residential Office (RO) District provides for mixed use of a neighborhood office and residential nature. The RO District is appropriate as:

- (1) a transitional land use between a commercial or industrial area and a residential area;
- (2) an incentive zoning in older residential areas which are in the need of redevelopment or revitalization or are in a state of transition;
- (3) to accommodate professional offices which will meet needs of nearby neighborhoods.

(B) **Principal Uses and Structures Permitted:** The following types of use are allowed within the RO District as a permitted use:

- (1) Single family detached dwelling units
- (2) Duplex structures and dwelling units
- (3) Business and Professional Offices
- (4) Abused Spouse Residence limited to forty (40) or fewer residents.
- (5) Funeral Parlors, Funeral Homes

(C) **Accessory Uses and Structures Permitted:** The following uses are allowed when a part of, or accessory to, the principal use:

- (1) Parking lots
- (2) Refuse and Service Areas
- (3) Uses and structures normally associated with residences such as: bird aviaries, boat docks, dog houses and dog runs, garages, greenhouses, guest cottages, playhouses, pool houses and covers, pump houses, slat houses, storage sheds, tennis courts, workshops, swimming pools, and home occupations.

(4) Family Day Care pursuant to restrictions set forth in 4.3.3(T) (Child Care, up to five children).

(5) Foster Homes pursuant to 4.3.3(I).

(D) **Conditional Uses and Structures Allowed:** The following uses are allowed as conditional uses:

- (1) Child Care and Adult Day Care
- (2) Alcohol and Drug Abuse Treatment Facilities
- (3) Bed and Breakfast Establishments

(E) **Review and Approval Process:**

(1) All residential uses allowed as a principal use or accessory use thereto shall be allowed upon application to and approval by the Chief Building Official for structures which require a building permit and which otherwise comply with applicable use restrictions.

(2) For new development or the first time establishment of nonresidential approval must be granted by the Site Plan Review and Appearance Board pursuant to Sections 2.4.5(F), (H) and (I).

(3) Conditional uses must be approved pursuant to the provisions of Section 2.4.5(E).

(4) The creation of a new lot for the purpose of building a single family residence or establishing a principal use on its own parcel required platting pursuant to Section 2.4.5(J) or (K), as applicable.

(F) **Development Standards:** The development standards as set forth in Section 4.3.4 shall apply.

(G) **Supplemental District Regulations:** The supplemental district regulations as set forth in Article 4.6 shall apply except as modified and added pursuant to the following:

(1) All uses shall be in completely enclosed buildings and any outdoor storage is expressly prohibited.

(2) Parking required for business and professional offices shall be at the standard of one space per three hundred square feet of total floor area (1/300). However, this requirement may be reduced to 1/400, or at least by one parking space, when there is a mix of residential and office use in the same structure.

(H) **Special Regulations:**

(1) All buildings and structures shall appear to be residential in character regardless of the actual use therein, shall be kept in a sound and attractive condition, and in established neighborhoods shall be generally compatible in architectural style and scale with the surrounding area.

(2) A building or structure in the RO District may contain either a residential use, an office use, or a mix of uses.

(3) All parking for nonresidential principal uses and conditional uses shall be located in the side or rear yard or adjacent to a rear alley. No parking shall be located in the area between any street and the structure (building). Where there are existing buildings, administrative relief [Section 2.4.7(D)] may be sought from this subsection (3) provided it is determined that compliance with these provisions is not feasible and that the residential character of the area will be maintained and that such parking area shall be substantially screened from off-premises view by, at least, a four-foot high hedge.

APPENDIX D:

REFERENCES

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APPENDIX E:



The Delray Beach Renaissance Program - Policies and Procedures

I. Purpose

The Delray Beach Renaissance Program is a coordinated approach to housing delivery that utilizes the expertise and resources of all the City's Affordable Housing Providers. The Program is designed to provide homeownership opportunities to 80 home buyers through new construction and acquisition/rehab beginning October 1, 1995 through September 30, 1997.

Specifically, the program has as its purpose:

- Revitalization of deteriorated conditions within the CDBG and CRA target areas.
- Creation of opportunities to provide viable economic mixes of income levels within the target areas.
- Provision of decent, safe, affordable housing for low and moderate income households.
- Through various incentives, encouragement of private builders to construct affordable housing within the target areas.
- Provision of construction financing opportunities for participating builders and non profits through a consortium of lenders called the Community Financing Consortium, Inc.
- Creation of a mix of affordable housing units with sale prices ranging between \$60,000 and \$113,000.
- Job training opportunities for area residents.
- Coordination of housing delivery that provides for maximizing the ability to leverage available affordable housing funds.

II. Approval

These policies and procedures require approval by the Delray Beach City Commission, Delray Beach Housing Authority, The Community Redevelopment Agency, The Community Financing Consortium, Inc., and the governing boards of the Delray Beach Community Development Corporation (CDC) and the Delray Beach Center of Technology, Enterprise and Development, Inc. (TED Center).

III. Administration

Overall administration of this program shall be in accordance with the Memorandum of Understanding entered into between the Delray Beach Affordable Housing Partners:

The City of Delray Beach, The CRA, The Delray Beach Housing Authority, The TED Center, The Delray Beach CDC and the Community Financing Consortium, Inc.

Implementation of these policies and procedures shall be the responsibility of the City of Delray Beach Director of Community Improvement, the Executive Directors of the Housing Authority, the CRA, and the TED Center, and the President of the Delray Beach CDC.

IV. Program Description

The following is a summary description, homebuyer eligibility criteria and overall procedures for implementation of the of the various components of the Delray Beach Renaissance Program.

A. Homebuilding

This component involves the construction of 70 new single family units and the acquisition and rehabilitation of 10 additional single family units to be sold to the very low, low and moderate income home buyers. Subsidy is available for eligible homebuyers from the City's SHIP, HOME and Bootstrap Rehab Program, the Community Redevelopment Agency's Affordable Housing Program, the Delray Beach Housing Authority, the Federal Home Loan Bank Affordable Housing Program and other public and private sources which may be made available in the future. The amount of subsidy combined from all sources shall not exceed \$20,000 per household. Subsidy shall be awarded to homebuyers on a first come, first served basis, with no preferential consideration being provided to either Non Profit agency.

1. Eligibility and Priority Considerations

Program administrators shall provide assistance in consideration of the following:

- a) **Family Status** - Parental households with dependent children shall receive primary consideration.
- b) **Residency** - families who are current residents or who are employed within the City of Delray Beach.
- c) **Income** - Families whose income levels do not exceed 80% of the Median Family Income (MFI) adjusted for family size (following HUD Section 8 guidelines). Those families with incomes below 50% shall be targeted for 64 of the 80 units with those whose incomes not exceeding 65% of MFI targeted for 16 of the units. Income will be verified by contacting employers, Income Tax records and/or three pay periods of check stubs.

- d) **Credit Worthiness** - A credit report will be requested and reviewed with the participating lender. Only those households meeting the lenders credit standards will be processed further.
- e) **Debt Ratio (Affordability)** - Applicants will be screened on the lenders income to housing debt ratios. Housing expenses (PITI) may exceed 30% of the households' income; however, this amount shall not exceed 30% of the area median income limits adjusted for family size for the income category.
- f) **Public Housing/Section 8 Tenants** - Some preference will be given to those eligible families that are presently residing at Carver Estates Public Housing Complex or are currently receiving Section 8 rental assistance.
- g) **First Time Homebuyers** - In accordance with Federal Regulations at 24 CFR 92.2, first time homebuyers include displaced homemakers, single parents and families who have not owned a home within 3 years prior to application for housing assistance.

2. Homebuyer Assistance

- a) **Assistance with Construction Financing** - Low or no-interest loans up to \$20,000, averaging approximately \$15,000, may be made for principal reduction; the payment of closing costs and payment of impact fees (ordinances adopted by Palm Beach County and the City of Delray Beach do not allow the waiver of impact fees). Principal Reduction will be secured as a second mortgage on the property and run for 15 years with a 0% interest rate. For each year the household lives in the property as their principal residence 1/15 of the assistance amount will be forgiven. Subsidy assistance provided with Federal Home Loan Bank dollars will be secured by a third position mortgage.
- b) **Lot Acquisition for New Construction** - Assistance with the purchase of vacant, single family lots within the boundaries of the CDBG Target Area may be given to eligible sponsors or the very low and low income households needing to subsidize a portion of the cost of the home or mortgage to reduce the end price. Lots acquired and provided to eligible sponsors and/or families will be conditioned on construction beginning within twelve months of closing or assignment of the lot, and the condition that the new unit must be completed within 24 months of the fiscal year in which it was acquired.

- c) Families receiving this form of assistance must be approved for a mortgage. Lots shall be provided on a first come/first served basis.
- d) **Acquisition/Rehabilitation Assistance** - Assistance to very low and low income households to purchase existing homes which may need repair and will be used as their principal home may be provided. The assistance provided will be in the form of a deferred loan up to \$15,000, with the average assistance per unit being approximately \$8,000. This assistance will be secured as a second mortgage on the property and run for 15 years with a 0% interest rate. For each year the household lives in the property as their principal residence 1/15 of the assistance amount will be forgiven.

3. **Recapture Provisions**

Families assisted under this program shall be contractually subject to Recapture Provisions as set forth in the Palm Beach County/City of Delray Beach HOME Consortium Program Description and the City of Delray Beach SHIP Housing Assistance Plan. These provisions require that purchasers must occupy the unit assisted as the principal residence for a period of 15 years. Any subsequent low income purchaser must also retain the house as principal residence for the balance of the period. If the unit is subsequently sold to a non low income buyer, then the initial assistance, less mortgage amortization, shall be payable in full. These provisions shall be secured by a mortgage note which shall be recorded in the Public Records of Palm Beach County.

4. **Application Process/Loan Processing**

Applications for Affordable Housing assistance may be obtained from either participating agency (City of Delray Beach, CRA, Delray Beach Housing Authority, The TED Center or The Delray Beach CDC). Each application for assistance shall be processed by either the TED Center or the Delray Beach CDC.

Upon receipt of application, the Non-Profit agency shall determine eligibility of applicant, provide pre-qualification services, credit counseling, housing unit and lot selection and building contractor assistance.

Upon the completion of the pre-qualification, eligibility and other applicant processing, the non-profit shall notify the City of Delray Community Development Coordinator of the estimated amount of required subsidy. The non profit shall consult with the Community Financing Consortium to obtain a valid pre-qualification amount.

The following shall be considered a formal notification:

1. A Standard Form of Agreement Between Owner and Contractor
2. Detailed Construction Costs including all hard and soft costs including detailed developer's fees if any.
3. Specification Sheets
4. Income Certification Form
5. Lot Acquisition Contract

Upon receipt of the applicant packet from the non profit, the CD Coordinator shall verify eligibility in accordance with Federal, State and Local regulations. Once this information has been verified, the applicant shall be referred to the Community Financing Consortium for underwriting and mortgage approval.

5. Contractor Pre-qualification and Selection Process

The participating nonprofit agencies, the TED Center and the Delray Beach CDC shall be responsible for pre-certifying and selecting builders for the development of housing. The nonprofit agencies shall advertise an invitation for contractors to participate and shall develop a list of a minimum of 5 and a maximum of 7 general contractors who meet the following general criteria:

1. Proof of license and insurance
2. Demonstrative Financial Soundness
3. Ability provide a 10-year Home Owners Warranty Program
4. Ability to provide a minimum of three different floor plans
5. Ability to provide an affordable product
6. Possesses a proven track record in the Single Family Affordable market as attested to by governmental agencies, nonprofits, homebuyers, banks and suppliers.
7. Ability and willingness to invest \$200 annually upon acceptance as a participant contractor and \$50 for each unit contracted to build. These funds are to be used for marketing the Renaissance Program

6. Mortgage Financing

Upon receipt of the above described packet, the Community Financing Consortium shall proceed with its underwriting and loan processing. Within one week of loan closing, verification of subsidy needs and a formal request for funds shall be provided to the City of Delray Beach.

7. Mandatory Homebuyer Seminars

Homebuyers shall be required to attend at least one 4-hour training session. The City of Delray Beach, each non-profit agency and the Community Financing Consortium shall jointly coordinate each session.

These sessions shall at a minimum include the following topics:

1. Personal Finance and Planning
2. Credit and Borrowing
3. Fair Housing Issues
4. Maintenance and Upkeep
5. Underwriting Criteria
6. Property Tax Information
7. Other information as required by participants and federal/State regulations.

B. Credit Incubator

We project that there will be applicants whose credit history will deter them from purchasing a home during the first years of the Renaissance program. This component provides for the acquisition of four units to be owned and managed by the participating non profits for the purpose of leasing to applicants with less than desirable credit histories. These applicants would be required to attend seminars and other ongoing programs designed to repair damaged credit. At the end of their incubation period, the applicant would be given the opportunity to purchase the unit occupied. Subsidy would be provided at closing as in the Homebuilding component.

C. Title Repair

There are a number of vacant lots within the City of Delray Beach that, due to many reasons, have faulty titles. Many of the lots have been demolished over a period of 10 years by the City (eliminating blight) or owned by heirs of persons who died with no Will, or merely were never recorded properly in County records. This component involves the purchase of and/or the contracting and assignment of contracts for lots through the Community Redevelopment Agency. The CRA shall provide title clearance for subsequent sale to a purchaser.

D. Community Stabilization

This component incorporates the City of Delray Beach's existing CDBG-funded housing rehabilitation program, the locally funded Neighborhood Programs and Community Oriented Code Enforcement programs in order to enhance the construction efforts. The City currently provides CDBG grants to low income homeowners for substantial rehabilitation. Additionally, local funds are provided to improve the exterior of owner-occupied housing units. Also, with the adoption of the 1990 Comprehensive Plan, the City committed to provide technical assistance to organizing neighborhood associations throughout the City. These programs along with our Community Oriented Code Enforcement have already created a visually improved community since 1990.

Approved Policies and Procedures of the CDBG program and Code Enforcement shall govern this component.

E. Cabinet Construction Apprenticeship

This component shall take its lead from the private builders, who in cooperation with local vocational schools shall provide on-the-job training opportunities to persons enrolled in cabinet making programs. These apprentices shall provide the cabinets for the new construction component of the Delray Beach Renaissance.