

Pathways Home: Neighborhood Housing Solutions
for Palm Beach County



Opportunity Number: FR-6700-N-98
Pathways to Removing Obstacles to Housing (PRO Housing)

**Draft Grant Application
For Public Comment
October 11, 2023**

Lake Worth Beach Community Redevelopment Agency
In partnership with: City of Riviera Beach, Florida

TABLE OF CONTENTS

Section 1: Narrative Exhibits	Page Number
Exhibit A Executive Summary	3
Exhibit B Threshold Requirements and Other Submission Requirements	4
Exhibit C Need	5
Exhibit D Soundness of Approach	16
Exhibit E Capacity	33
Exhibit F Leverage	38
Exhibit G Long-term Effect	39
Section 2: Attachments	
Attachment A: Summary of Comments Received on Published Application	
Attachment B: Executed Memorandum of Understanding Agreements	
Attachment C: Signed Leverage Commitment Letters	
Attachment D: Letters of Support	

Exhibit A Executive Summary

The Lake Worth Beach Community Redevelopment Agency (CRA), in partnership with the City of Riviera Beach, is pleased to submit this grant application to the U.S. Department of Housing and Urban Development for the Pathways to Removing Obstacles to Housing (PRO Housing) Grant Program (FR-6700-N-98) for the implementation of the *Pathways Home – Neighborhood Housing Solutions for Palm Beach County (Pathways Home)* project. *Pathways Home* is a multi-jurisdictional collaboration between the Lake Worth Beach Community Redevelopment Agency (Fiscal Agent, DRGR Reporting, Project Implementation) and the City of Riviera Beach (Sub-Awardee, Project Implementation) that intends to utilize Federal grant funds to grow and expand established housing development and supportive housing services programs within both governmental agencies to: 1) address the lack of affordable housing by increasing production of affordable housing units, 2) expanding availability of financial and fair housing education to potential homeowners, 3) increasing community resilience and quality of life by investing in infrastructure and community development improvements in low- to moderate-income neighborhoods, 4) fostering the preservation of affordable housing units in high poverty neighborhoods with the goal to eliminate disparities to opportunity between residents, and 5) create or expand on current policies and plans that would incentivize the development of mixed-use developments to promote the inclusion of affordable housing units in market-rate properties.

The idea for *Pathways Home* is to build on the success of the Palm Beach County *Housing for All* Plan. Published in 2022, the *Housing for All* Plan acts as a blueprint for how the County plans to achieve a significant increase in workforce and affordable housing opportunities, increase sustainability of affordable housing opportunities for the broad range of incomes that reflect the workforce and community, and sets a goal to produce, rehabilitate and preserve 20,000 workforce and affordable housing units by 2032. The Lake Worth Beach CRA and the City of Riviera Beach, with support from the Riviera Beach Community Redevelopment Agency (CRA) and Community Development Corporation (CDC), have adopted these visions and goals with the intent to identify and remove existing barriers to affordable housing in our low- to moderate-income communities and neighborhoods, with a special emphasis of areas of high poverty and minority concentrations, and increase workforce and affordable housing opportunities for all families within our most vulnerable census tracts.

Exhibit B Threshold Requirements and Other Submission Requirements

Section III(D)(1) Resolution of Civil Rights Matters

Narrative Response: The Lake Worth Beach CRA and the City of Riviera Beach can both certify that there are no current or pending charges, cause determinations, lawsuits, or letters of findings referenced in subparagraphs (1) – (5) either before or on the application deadline date of this NOFO.

Section III(D)(2) Timely Submission of Applications

Narrative Response: The Lake Worth Beach CRA and the City of Riviera Beach understand that applications submitted after the deadline stated within this NOFO (October 30, 2023) that do not meet the requirements of the grace period policy will be deemed ineligible and will not be considered for funding.

Section III(D)(3) Eligible Applicant

Narrative Response: The Lake Worth Beach CRA (Applicant) and the City of Riviera Beach (Co-Applicant) are applying for this funding as 25 (*Others – Multijurisdictional Entities*) in accordance with the guidance provided in *Section III(A) Eligible Applicants* within this NOFO. The Lake Worth Beach CRA and the City of Riviera Beach have entered a Memorandum of Understanding (MOU), that has been adopted by both executive Boards, to implement any awarded funding towards the completion of the goals and objectives of the *Pathways Home* project. A copy of the MOU has been included in the submission of this grant application.

Section III(D)(4) Number of Applications

Narrative Response: The Lake Worth Beach CRA and the City of Riviera Beach understand that only one (1) application may be submitted by an eligible applicant, and that in the event multiple versions are submitted via Grants.gov, only the last version received will be reviewed by HUD and if any modifications are necessary, the grant application must be amended by resubmission of the entire application, prior to the submission deadline (October 30, 2023) in this NOFO.

Section IV(G)(1)and(2)(a-g) Other Submission Requirements

Narrative Response: The Lake Worth Beach CRA and the City of Riviera Beach have reviewed the requirements referenced in Section IV(G) of this NOFO and will submit all of the required forms as instructed. Furthermore, both applicants have written and adopted Code of Conduct policies that meet the requirements stated within this NOFO.

Exhibit C Need

Describe your efforts so far to identify, address, mitigate, or remove barriers to affordable housing production and preservation

According to the Palm Beach County *Housing for All Plan*, the most common barrier to affordable housing production and preservation in our local municipalities is the lack of planning and regulatory reform that supports the increase of residential production. One of the encouraged planning and regulatory reform objectives to increase residential production is to increase density and expand the developable footprint, while enhancing quality-of-life through the incentivization of high-quality design and increase speed and efficiency of approvals and permitting. The Lake Worth Beach CRA and the City of Riviera Beach support this effort within our current housing programs and intend to further this objective throughout the implementation of the *Pathways Home* project through the promotion of policy and code changes that allow for faster approvals of innovative land use to allow for greater production and increased, lower-cost, residential capacity in our communities.

Lake Worth Beach CRA Accomplishments

Since 2010, the Lake Worth Beach CRA has created over 400 new or rehabilitated affordable units in Lake Worth Beach. We specifically built 20 live/work, home-ownership units to house local artists to help alleviate a need in the community. These units allow artists to work downstairs and live upstairs in their unit saving them money. These units also added, substantially, to the mixed-use, mixed-income built environment on local corridor roads. The CRA also helped finance over 150 home buyers in Lake Worth Beach with soft-second or zero interest mortgages. We started a Home Buyers Club that provides down-payment assistance and closing costs grants with Community Partners of South Florida. We have over 20 properties that have been land-banked that we will pass along to our non-profit community partners for the development of new affordable units. The CRA budgeted \$1.4M for affordable housing efforts this next fiscal year and is seeking leverage for maximum impact. We also have two programs in concert with Habitat for Humanity. One is a rehabilitation paint program for older homes with households making less than 120% of AMI and an Age in Place grant that helps older Lake Worthians stay in their homes with small resiliency grants and volunteer labor. With additional seed money from the *HUD PRO Housing Program*, we intend to attract more developers who want to build affordable housing projects through incentivization of including affordable housing within market rental properties with desirable amenities near areas of economic opportunity.

In addition, the *Pathways Home* project will seek to increase the affordability periods on all newly constructed owner-occupied and rental housing units in an effort to increase the preservation of the unit and its affordable status. The Lake Worth Beach CRA recently purchased a multi-family property that will be rehabilitated and managed by one of our long-term partners, Community Partners of South Florida, for families with household incomes of 120% or below the area median income. The Lake Worth Beach CRA recently committed \$640k in match funding towards a Low-Income Housing Tax Credit (LIHTC) project for persons 55 and older, and making less than 60% of the area median income, but more money is needed for infrastructure to support this project.

In regards to infrastructure improvements to support affordable housing production, the Lake Worth Beach CRA recently partnered with the City of Lake Worth Beach on a program to improve and expand roadways and sidewalks in our targeted census tracts. The Lake Worth Beach CRA provided \$600k in matching funds out of our 2023/2024 Capital Project budget to support this program. We are requesting *HUD PRO Housing Program* funds to continue these efforts with our partners who are constructing new affordable housing. In November 2016, Lake Worth Beach voters approved a \$40 million roadway infrastructure bond that paved 116 miles of roadway, which provided a much needed boost following decades of deferred maintenance, but there are still numerous City roadway needs in excess of the available funding.

City of Riviera Beach and Riviera Beach CRA Accomplishments

Over the past decade, Riviera Beach has achieved a series of accomplishments. The Riviera Beach Community Development Corporation (RBCDC), under the umbrella of the Riviera Beach Community Redevelopment Agency (RBCRA) secured \$2.0 million in housing grants from Palm Beach County and \$20,000 in neighborhood-focused grants from the Palm Beach County Office of Community Revitalization REAP Program. The RBCDC has leveraged over \$750,000 in funding from area banks and secured over \$1,500,000 in grants and loans in both cash and in-kind from area banks and corporations. The agency has partnered with Palm Beach County and the City to assist homeowners with \$1,650,000 in housing repairs, primarily for elderly disabled residents at or below 60% of the area median income. In partnership with the RBCRA, RBCDC has developed and operationalized its Riviera Beach Heights Community Garden. The Community Garden and Linear Park project won the South Florida Business Journal's 2016 Community Impact Award. The agency has led over 50 community outreach, volunteer, and service days, harnessing more than 5,000 volunteer hours to support the community. The agency, in collaboration with the Riviera Beach CDC, has developed sixteen homes with an additional home under contract and secured site plan approval and ownership for two major townhouse/mixed-use developments, totaling more than 52 for sale townhomes, 42 apartments, and 4,000 SF of commercial space. Additionally, the RBCDC has seven homes in predevelopment/closing for seven infill homes initially, in partnership with Community Partners of South Florida and HBR Group, having received a \$1 million grant from Florida Housing Finance Corporation. This pilot project will eventually lead to the development of fifteen (15) infill homes for homeownership.

Since 2017, the Riviera Beach CDC has partnered with the Housing Leadership Council of Palm Beach County, Inc., Palm Beach County, the City of Riviera Beach, the Riviera Beach CRA, and Palm Beach County in a Housing Steering Committee, culminating in a 2023 Housing Action Plan focused on funding/financing, planning /regulatory reform, neighborhood revitalization/ community development, and racial equity. Its vision is sustainable access to financially feasible and diverse housing options for a broad range of incomes representing its workforce and community. Its goal is to produce, rehabilitate, and preserve 20,000 workforce and affordable housing units by 2032.

On January 25, 2023, the City of Riviera Beach and the Riviera Beach CRA entered into an interlocal agreement to implement \$500,000 in funding for the Neighborhood RECLAIM and Riviera Beach Renaissance Programs in areas of the city not designated in the Riviera Beach Community Redevelopment Plan for the purpose of furthering mutual goals of the City and the

Community Redevelopment Area. The Riviera Beach Renaissance Program has leveraged more than \$2 million in grants provided by Palm Beach County to build affordable housing for qualified families on vacant lots in the Park Manor and Riviera Beach Heights neighborhoods. This homeownership program provides low-to-moderate income households, families, veterans, and the elderly opportunities to purchase newly constructed or rehabbed two-, three-, or four-bedroom homes. Eligible homebuyers can receive down payment, closing cost assistance, and gap financing up to \$50,000 to make home purchasing affordable. Home features in these state-of-the-art new homes reduce environmental impact, reducing energy and water service costs. The Neighborhood RECLAIM Program is a new neighborhood revitalization effort that provides up to \$50,000 in subsidy for exterior repairs and limited interior repairs that affect health and safety. So far this year, we have assisted 6 households, have ten in the inspection phase and have a wait list of 76 household. The City of Riviera Beach and the Riviera Beach CRA have allocated amounts of \$1,675,000 for FY2023 and \$1,700,000 for FY2024. Additionally, Riviera Beach CRA has allocated \$640,000 as local match for the Berkeley Landing Project, a 9% tax credit project that will deliver 112 units of housing for those at 30%, 60%, and 80% AMI. This project is innovative in that it will include 2 live/work lofts to assist two, small, disadvantaged woman-owned businesses. It is also innovative in that the developer has committed to set aside 5% of rental payments for down payment assistance if the tenant decides to pursue homeownership as well as support access to first time homebuyer education and credit counseling. These efforts will be coordinated by the CDC in partnership with Community Partners of South Florida. The project will also add to the aesthetics of the community by installing two significant pieces of art. Construction is slated to be completed in Winter 2023-2024, with occupancy in early Spring 2024. Riviera Beach CRA has also committed \$640,000 in local match funds for the Residences at the Marina, a 138 unit elderly affordable/workforce project that has applied for 9% tax credits. The developers of this project have an executed ground lease with the CRA to deliver 400 units of mixed income rental units at the Marina.

Riviera Beach intends to build off of this success of these programs by utilizing *PRO Housing Grant Program* funds for similar purposes in an effort to further affordable housing production and preservation. Dollars from the *PRO Housing Grant Program* will support our first-time homebuyer efforts, including education and counseling, down payment assistance, rehabilitation efforts, as well as provide for neighborhood infrastructure improvements to support this activity.

In August 2023, Riviera Beach hosted its 10th *Homebuyers Club* workshop to help residents navigate purchasing a first home, including credit reports and scores, home loans, debt reduction, down payment assistance, and title services. The program also supports a matched savings initiative. The Riviera Beach Homebuyers Club is managed in collaboration with Community Partners of South Florida. It is important to our housing development, preservation and sustainability goals. Riviera Beach CDC is in closing and has site plan and zoning approval for the Villas of Solana Project, which will deliver 28 units for sale homeownership for first-time buyers. Groundbreaking is slated for December 2023. This Program will assist with critical first-time buyer assistance to close the gap in affordability for low-mod buyers. Riviera Beach CRA and Riviera Beach CDC have an approved site plan for the 12-unit townhome project, Vill L'Onze, Phase I and will be submitting for site plan approval for Phase II. The CRA has also allocated \$2 million for this project, which will include 24 for sale townhomes, 42 apartments and 5,000 SF of commercial/retail space in Census Tract 15.00, which has a low rate of homeownership, major

disinvestment, and is a crime target. Program dollars will assist with neighborhood infrastructure improvements as well as project development support.

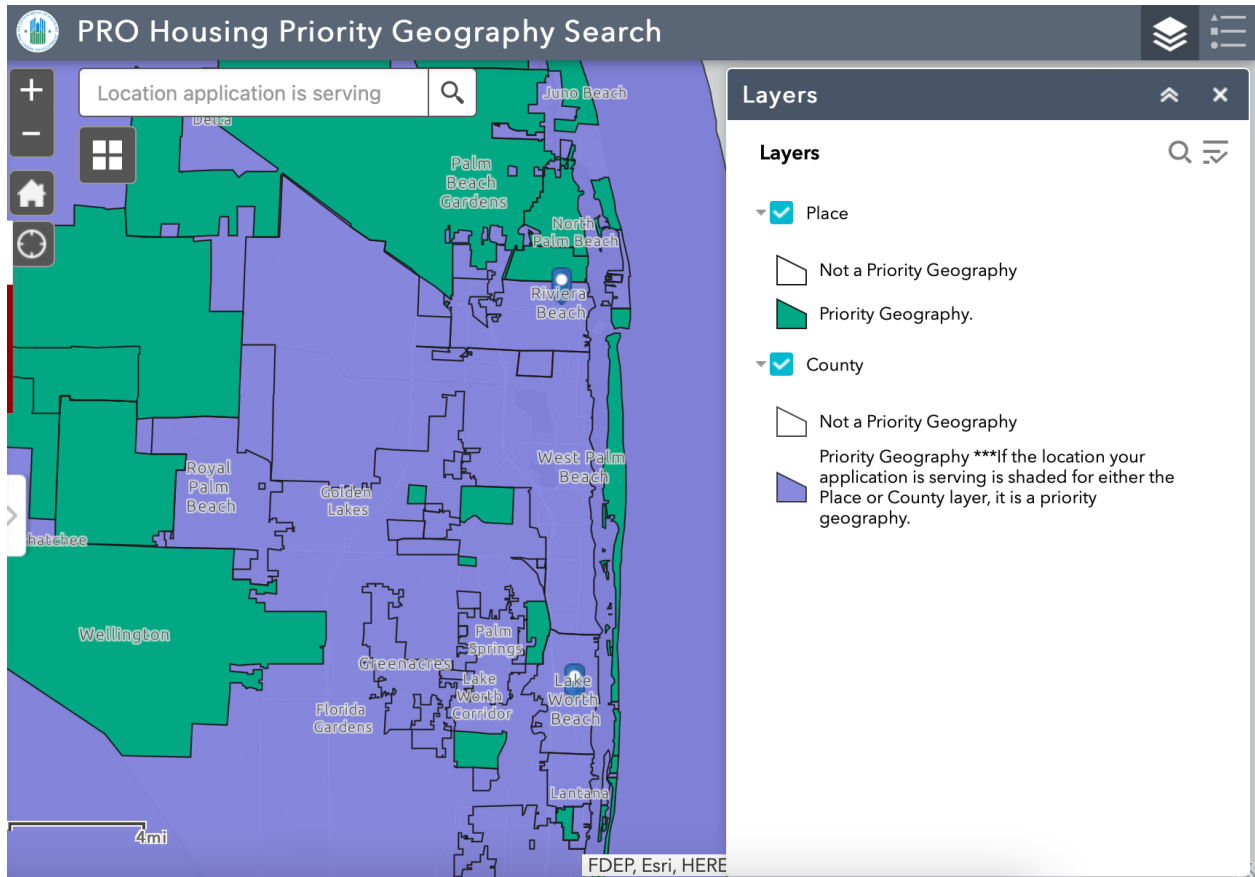
Riviera Beach is also working to improve wayfinding and public spaces through beautification efforts of the Linear Park and Health trail which includes the planting of shade trees and flowers and the installation of lighting and paved pathways to improve the perception of public safety among residents. This project also included sewer system repairs to 35+ homes and transformed an unattractive utility easement into an attractive asset for Riviera Beach Heights neighborhood residents.

Riviera Beach intends to build off of this success of these programs and initiatives by utilizing *PRO Housing Grant Program* funds for similar purposes in an effort to further affordable housing production and preservation. The creation of this Linear Park and health trail serves as the blueprint for additional pathways throughout the low-wealth neighborhoods of Riviera Beach Heights, Monroe Heights, and Park Manor. These efforts will make affordable housing development more attractive to new buyers and improve values in neighborhoods often suffering from delayed improvements and maintenance of infrastructure.

Do you have acute demand for affordable housing?

Yes. According to the HUD *PRO Housing Mapping Tool*, both City of Lake Worth Beach and the City of Riviera Beach have been designated as “priority geographies” which means a county or place that has an affordable housing need greater than a threshold calculation for one of the three (3) following measures:

1. **Affordable housing not keeping pace**, measured as (change in population 2019-2009 divided by 2009 population) – (change in number of units affordable and available to households at 80% HUD Area Median Family Income (HAMFI) 2019-2009 divided by units affordable and available at 80% HAMFI 2009) (Offpace Factor)
2. **Insufficient affordable housing**, measured as number of households at 80% HAMFI divided by number of affordable and available units for households at 80% HAMFI. (Housing Affordability Factor)
3. **Widespread housing cost burden or substandard housing**, measured as number of households with housing problems at 100% HAMFI divided by number of households at 100% HAMFI. Housing problems is defined as: cost burden of at least 50%, overcrowding, or substandard housing. (Housing Problems Factor)



In addition to the priority geography designation provided by the HUD *PRO Housing Mapping Tool*, it is important to focus on local housing demographics to better illustrate the affordable housing needs of low- to moderate income families in Lake Worth Beach and Riviera Beach. The following tables provide current housing data that describe *housing stock conditions, age of housing stock, homelessness, and median home price vs. area median income* by selected, target census tracts for the *Pathways Home* project.

Jurisdiction	Census Tract/Blckgrp	LMI Percentage	% Housing Units in Need of Repair/Replacement (Substandard)
Lake Worth Beach	44.02/1	72.88	67-80
Lake Worth Beach	45/3	97.26	67-80
Lake Worth Beach	50/3	83.76	38-53
Lake Worth Beach	51.01/1	72.44	53-67
Lake Worth Beach	51.01/2	98.58	53-67
Lake Worth Beach	51.02/1	86.68	53-67
Lake Worth Beach	51.02/2	69.96	53-67
Lake Worth Beach	52.02/1	66.67	53-67
Lake Worth Beach	52.02/2	83.17	53-67
Lake Worth Beach	52.03/1	58.48	53-67
Lake Worth Beach	52.03/2	63.89	53-67

Lake Worth Beach	52.04/2	69.06	67-80
Lake Worth Beach	52.04/3	67.14	67-80
Lake Worth Beach	53/1	72.26	67-80
Lake Worth Beach	53/3	65.61	67-80
Riviera Beach	12/1	64.52	38-53
Riviera Beach	12/2	61.3	38-53
Riviera Beach	12/4	76.97	38-53
Riviera Beach	13.01/1	75.62	53-67
Riviera Beach	13.01/3	90.55	53-67
Riviera Beach	13.02/1	77.69	38-53
Riviera Beach	13.02/2	77.05	38-53
Riviera Beach	13.02/3	73.42	38-53
Riviera Beach	14.02/1	82.5	38-53
Riviera Beach	14.03/1	100	38-53
Riviera Beach	14.03/2	61.97	38-53
Riviera Beach	14.04/1	80.21	38-53
Riviera Beach	14.04/2	74.17	38-53
Riviera Beach	14.04/3	74.33	38-53
Riviera Beach	15/2	98.08	38-53
Riviera Beach	15/3	61.32	38-53

*Table 1: Housing Stock Conditions
Source: HUD CPD Mapping Tool, 9/26/2023*

Jurisdiction	Census Tract/Blckgrp	LMI Percentage	% Housing Units Built Before 1980
Lake Worth Beach	44.02/1	72.88	64-81
Lake Worth Beach	45/3	97.26	0-23
Lake Worth Beach	50/3	83.76	>81
Lake Worth Beach	51.01/1	72.44	45-64
Lake Worth Beach	51.01/2	98.58	45-64
Lake Worth Beach	51.02/1	86.68	45-64
Lake Worth Beach	51.02/2	69.96	45-64
Lake Worth Beach	52.02/1	66.67	>81
Lake Worth Beach	52.02/2	83.17	>81
Lake Worth Beach	52.03/1	58.48	>81
Lake Worth Beach	52.03/2	63.89	>81
Lake Worth Beach	52.04/2	69.06	>81
Lake Worth Beach	52.04/3	67.14	>81
Lake Worth Beach	53/1	72.26	64-81
Lake Worth Beach	53/3	65.61	64-81
Riviera Beach	12/1	64.52	64-81
Riviera Beach	12/2	61.3	64-81
Riviera Beach	12/4	76.97	64-81
Riviera Beach	13.01/1	75.62	0-23
Riviera Beach	13.01/3	90.55	0-23

Riviera Beach	13.02/1	77.69	>81
Riviera Beach	13.02/2	77.05	>81
Riviera Beach	13.02/3	73.42	>81
Riviera Beach	14.02/1	82.5	45-64
Riviera Beach	14.03/1	100	64-81
Riviera Beach	14.03/2	61.97	64-81
Riviera Beach	14.04/1	80.21	23-45
Riviera Beach	14.04/2	74.17	23-45
Riviera Beach	14.04/3	74.33	23-45
Riviera Beach	15/2	98.08	64-81
Riviera Beach	15/3	61.32	64-81

*Table 2: Age of Housing Stock
Source: HUD CPD Mapping Tool, 9/26/2023*

Jurisdiction	Census Tract/Blckgrp	% Poverty Rate (at-risk of homelessness)
Lake Worth Beach	44.02/1	28-43
Lake Worth Beach	45/3	17-28
Lake Worth Beach	50/3	9-17
Lake Worth Beach	51.01/1	28-43
Lake Worth Beach	51.01/2	28-43
Lake Worth Beach	51.02/1	28-43
Lake Worth Beach	51.02/2	28-43
Lake Worth Beach	52.02/1	28-43
Lake Worth Beach	52.02/2	28-43
Lake Worth Beach	52.03/1	28-43
Lake Worth Beach	52.03/2	28-43
Lake Worth Beach	52.04/2	17-28
Lake Worth Beach	52.04/3	17-28
Lake Worth Beach	53/1	17-28
Lake Worth Beach	53/3	17-28
Riviera Beach	12/1	9-17
Riviera Beach	12/2	9-17
Riviera Beach	12/4	9-17
Riviera Beach	13.01/1	17-28
Riviera Beach	13.01/3	17-28
Riviera Beach	13.02/1	28-43
Riviera Beach	13.02/2	28-43
Riviera Beach	13.02/3	28-43
Riviera Beach	14.02/1	28-43
Riviera Beach	14.03/1	17-28
Riviera Beach	14.03/2	17-28
Riviera Beach	14.04/1	17-28
Riviera Beach	14.04/2	17-28
Riviera Beach	14.04/3	17-28

Riviera Beach	15/2	17-28
Riviera Beach	15/3	17-28

Table 3: Percent of Households in Poverty (at-risk of homelessness)

Source: HUD CPD Mapping Tool, 9/26/2023

Jurisdiction	Area Median Income	Median Home Price
Lake Worth Beach	\$51,134	\$246,000
Riviera Beach	\$51,118	\$237,600

Table 4: Area Median Income vs. Median Home Price

Source: U.S. Census Bureau 2017-2021 5-Year Estimates

Jurisdiction	Area Median Income			Median Gross Rent
Lake Worth Beach	\$51,134			\$1,242
	Very Low	Low	Moderate	
	\$15,340	\$25,567	\$40,907	
Riviera Beach	\$51,118			\$1,275
	Very Low	Low	Moderate	
	\$15,335	\$25,559	\$40,894	

Table 5: Area Median Income vs. Median Gross Rent

Source: U.S. Census Bureau 2017-2021 5-Year Estimates

What are your remaining affordable housing needs and how do you know?

Based on the demographical data provided above in *Tables 1* and *2*, there is a clear need for housing repair and replacement based on the substandard conditions and age of the homes in some of our most vulnerable census tracts, in both Lake Worth Beach and Riviera Beach. However, our housing stock conditions and availability of affordable housing are not the only types of needs facing our communities.

Remaining Affordable Housing Needs – Lake Worth Beach

Not shown in recent, and available demographical is the growing problem of overcrowding. There are documented cases of housing units being divided up amongst several families with only a lock on the bedroom door to divide them. That, coupled with fact, that neither the City of Lake Worth Beach, nor the City of Riviera Beach, are entitlement communities which receive direct Federal funding or have dedicated housing departments to address these types of substandard housing conditions, creates a barrier to production and preservation of affordable housing on its own.

In addition, the City’s aging water and roadway infrastructure cannot support the demand for additional affordable housing until significant improvements are made. The water distribution and sewer system has grown in recent years, but some parts installed in the 1940s, 1950s, and 1960s remain. Although it is adequate now, ongoing development will require additional water/sewer lines and sanitary lift stations to support these efforts. Despite the success of the \$40 million roadway infrastructure bond program, which paved 116 of road within the City, only a third of the City was addressed when it was exhausted leaving unpaved streets, areas with no fire hydrants, and areas that are subject to severe flooding. Furthermore, the City-owned electric utility service,

which provides service to over 27,500 homes and businesses in Lake Worth Beach, and portions of Village of Palm Springs and unincorporated Palm Beach County, needs significant investment aimed at modernizing and upgrading infrastructure critical to the health, safety, well-being, and economic security of residents. Much of the electric utility's infrastructure dates to the 1960s and 1970s, leaving many portions of the population disadvantaged in terms of electric reliability and resilience to climate change. The majority of the electric lines in the City are above ground and easily taken down by strong winds and storms.

In regards to zoning and land use issues, because Lake Worth Beach was platted mostly as single-family, there are not enough large parcels available for multi-family, dense or intense projects. The City has a 60-foot height limit restriction meaning that mixed-use projects on our main thoroughfare, Dixie Highway, can only go up five (5) stories at the most. It is our intent to address these land use patterns and zoning restrictions through the *Pathways Home* project in an effort to allow more density, height and possible Accessory Dwelling Units (ADUs).

Our existing homebuyer education program, *Lake Worth Beach CRA Homebuyers Club*, in partnership with Community Partners of Palm Beach County, has shown great success with providing housing and financial counseling, down payment assistance, and assistance with closing costs, but more funding is needed to continue these efforts. As construction prices continue to rise in our community, a two-bedroom, two-bath single family home on a 25-footlot cannot be built for less than \$400k, deeming the home unaffordable to our low- to moderate-income population.

Lastly, due to the soaring costs of rental prices in our communities (\$2,000 per month for units in old, blighted buildings), and homes being purchased by investors, the demand for affordable owner-occupied units is at an all-time high. Although the promotion of homeownership opportunities has been a central focus in our communities in recent years, we hope to address the need for affordable rental housing through the *Pathways Home* project with the production of new, long-term affordable rental housing for our low- to moderate-income residents.

Remaining Affordable Housing Needs – Riviera Beach

Like in most U.S. metropolitan areas, Palm Beach County median household and per capita incomes have not kept pace with sharp increases in housing costs exacerbated by decades of stagnant wages. The median household income of Black or African American households is only 68% of White households, while Hispanic households are 79% of White households, creating disparity among residents. Most residents in Riviera Beach, even those making 40% more than the median wage, cannot afford to buy a home. In addition, the poverty rates of Black households (18.5%) and Hispanic households (16.2%) are significantly higher than White households (9.2%) and Florida households (13.1%), demonstrating a disproportionately higher number of families living in poverty in or around Riviera Beach. The COVID-19 pandemic profoundly affected Palm Beach County's unemployment rates with acute job losses in the Black and Hispanic communities, where disproportionately higher rates of workers are employed in the service sector. Over half (57%) of low-wage service sector occupations have hourly wages, translating to 40-60% of the County's median household income. While the County's overall unemployment rate hovers at around 2.6%, the unemployment rate for Black and Hispanic households is significantly higher at 9% and 6.2%, respectively. With homeownership rates in Palm Beach County at a historic low,

renter-occupied households now represent 37.9% of the overall population and even renters who make 40% or more of the median wage are on average \$400 short of what they can afford for an average monthly rent. Even with the recent efforts of replating lots to build more affordable housing units, the need and demand for production and preservation of affordable housing units significantly outweighs the availability in our community.

The City of Riviera Beach is challenged by rampant investor-owned activity, with code violations and few resources to address issues. The housing stock tends to be very old, with much delayed maintenance, exacerbated by hurricanes and tornadoes that left compromised roofs, growing mold, and rotting window frames. Elderly homeowners especially, lack sufficient insurance for repairs over time. The City's water and sewer network is more than fifty years old, with older homes having crumbling sanitary sewer pipes. The City is positioning now to convince voters to go out for a \$150 million bond issue for a new water plant. Boil water notices are frequent. Program funds will allow us to assist the most vulnerable properties.

The 2023 Housing Action Plan outlines 64 action items to address, including infrastructure improvements and neighborhood revitalization. To achieve neighborhood revitalization, the Plan focuses on eastern neighborhoods in a north-south corridor parallel to I95 and the FEC railroad tracks. These neighborhoods have lower incomes and higher proportions of minority residents with existing housing stock for rehab, land for new housing, abundant redevelopment opportunities, and easy access to employment, shopping, schools, and transportation. Existing physical infrastructure, including roads, utilities, and drainage, provides the best opportunity for significantly scaling homeownership. The first step is identifying communities through low-income census tracts, income/crime levels, and poverty rates. Second is prioritizing neighborhood(s) for targeted public/private investment based on neighborhood organizations, like neighborhood associations, nonprofits, churches, and business associations. Neighborhood revitalization efforts will then rest on a secure foundation. Third is a pilot in select neighborhoods to channel resources and measure progress and results effectively. Successful neighborhood revitalization requires private investment to build on public investment. Community infrastructure must be upgraded. School districts must invest in target neighborhoods. Local law enforcement must partner with the community to improve public safety.

Upon an evaluation of the current gaps in supply vs. demand for our targeted census tracts, the following is a list of remaining affordable housing needs to be addressed by the *Pathways Home* project for both Lake Worth Beach and Riviera Beach:

- Production of long-term affordable rentals
- Production of affordable for-sale housing units
- Preservation of aging housing stock that are not up to code or in flood prone areas
- Increase resiliency of existing affordable housing stock to combat climate change and aging infrastructure
- Increase education and promotion of homeownership opportunities for minority households

What key barriers still exist and need to be addressed to produce and preserve more affordable housing?

As mentioned previously, the Palm Beach County *Housing for All* Plan has been adopted by both the Lake Worth Beach CRA and the City of Riviera Beach and serves as the blueprint for identifying and removing barriers that hinder the production and preservation of affordable housing in our communities and neighborhoods. Based on the key barriers included in the Plan, as well as our own internal evaluation of housing needs, the following is a list of key barriers that still exist and need to be addressed to produce and preserve more affordable housing:

- Permitting procedures and approval timing and predictability
- Zoning and land use controls
- Infrastructure constraints
- Availability of financing and subsidies for affordable housing
- Availability of Federal direct funding to non-entitlement communities to address affordable housing needs
- Availability of education on the benefits of homeownership for minority populations

Exhibit D Soundness of Approach

Our Vision

The *Pathways Home* project has one overall arching goal in mind: to improve the overall quality of life of Lake Worth Beach and Riviera Beach low- to moderate-income residents through the increase of affordable housing opportunities including production, preservation, education, infrastructure improvements, and the promotion of homeownership benefits, especially for our minority family populations. Our *Approach* is simple, we plan to build off of the success of our established housing programs by utilizing Federal funds to expand program objectives in an effort to further reduce or eliminate the barriers to affordable housing production and preservation that exist in our communities. We intend to carry out our *Approach* through an institutional delivery system that includes both direct delivery of services by the Lake Worth Beach CRA and City of Riviera Beach, and implementation of project activities by local housing and supportive service providers, known as *Project Collaborators*, in an effort to increase community outreach and encourage participation and benefit from our most vulnerable resident populations (i.e., very-low, low-income, persons with special needs, homeless persons and families, etc.).

Pathways Home Project Collaborators

The Lake Worth Beach CRA and City of Riviera Beach intend to partner with local, established housing and supportive services providers in the region, on a contract basis, to implement *PRO Housing* grant funded projects and activities throughout the performance period and beyond. The following is a list of *Project Collaborators*, who have existing relationships and a proven track record for success with the Lake Worth Beach CRA or the City of Riviera Beach, and have agreed to assist us with achieving the goals, objectives and outcomes required by the *PRO Housing* Grant Program through *Letters of Support* included in this grant application submission.

- **City of Lake Worth Beach**
- **Riviera Beach Community Redevelopment Agency (CRA)**
- **Riviera Beach Community Development Corporation (CDC)**
- **Adopt a Family of the Palm Beaches**
- **Community Partners of South Florida**
- **Habitat for Humanity of Greater Palm Beach**
- **Neighborhood Renaissance**
- **The Community Land Trust of Palm Beach and the Treasure Coast**
- **Palm Beach County Housing Authority**
- **Housing Leadership Council of Palm Beach County, Inc.**

In addition, Palm Beach County has agreed to support the *Pathways Home* project by providing access to informational data and additional resources to the Lake Worth Beach CRA and City of Riviera Beach when needed and available.

Pathways Home Proposed Activities

In an effort to best demonstrate our intended purposes for the *Pathways Home* project, we developed a list of *PRO Housing* Program eligible activities, and linked them to HUD National Objectives and identified key barriers to affordable housing production and preservation in order to create a roadmap for the types of activities we want to implement with PRO Housing Program funds. The following table represents the eligible project activities we want to address during the anticipated grant performance period of 1/31/2024 – 9/30/2029:

Program Priority Activity Category	Eligible Project Activity	HUD National Objective(s)	Key Barrier(s) Addressed
Development Activities	1.1 Finance the construction and rehabilitation of affordable housing units	Benefit to low- and moderate-income (LMI) persons	Availability of financing and subsidies for affordable housing
	1.2 Acquisition or disposition of land for affordable housing	Benefit to low- and moderate-income (LMI) persons Aid in the prevention or elimination of slums and blight	Availability of financing and subsidies for affordable housing
Infrastructure Activities	2.1 Installing new utilities and/or infrastructure improvements necessary for the development or preservation of affordable housing (extending affordability after restriction period)	Benefit to low- and moderate-income (LMI) persons Meeting a need having a particular urgency (urgent need)	Infrastructure constraints
	2.2 Upgrading existing utilities or improvements to increase an area's overall capacity for new housing	Benefit to low- and moderate-income (LMI) persons Meeting a need having a particular urgency (urgent need)	Infrastructure constraints
	2.3 Increasing community resilience by investing in infrastructure improvements and	Benefit to low- and moderate-income (LMI) persons	Infrastructure constraints

	nature-based solutions to mitigate the impacts of disasters, natural hazards and extreme weather for the preservation of affordable housing areas and to make areas suitable for new housing investment	Meeting a need having a particular urgency (urgent need)	
	2.4 Invest in neighborhood amenities that benefit low- and moderate-income residents such as parks, community centers, bike lanes, and improvements to the physical environment that increase public safety (streets lights or sidewalks)	Benefit to low- and moderate-income (LMI) persons	Infrastructure constraints
Preservation Activities	3.1 Providing homebuyer education, assistance and other educational programs for LMI residents	Benefit to low- and moderate-income (LMI) persons	Availability of financing and subsidies for affordable housing Availability of education on the benefits of homeownership for minority populations
	3.2 Preserving affordable housing in segregated, high poverty neighborhoods as part of a larger revitalization plan which improves conditions and eliminates disparities in access to opportunity between residents	Benefit to low- and moderate-income (LMI) persons	Availability of financing and subsidies for affordable housing Availability of education on the benefits of homeownership

			for minority populations
	3.3 Establish an affordable housing preservation seed fund	Benefit to low- and moderate-income (LMI) persons Meeting a need having a particular urgency (urgent need)	Availability of financing and subsidies for affordable housing
Planning Activities	4.1 Developing proposals for policies that incentivize mixed-use development, such as the inclusion of affordable units in market rate properties	Benefit to low- and moderate-income (LMI) persons	Permitting procedures and approval timing and predictability Availability of financing and subsidies for affordable housing
	4.2 Establish incentive programs, designing pre-approved floorplans or introducing more flexible zoning to enable and promote ADU's	Benefit to low- and moderate-income (LMI) persons	Permitting procedures and approval timing and predictability Zoning and land use controls Availability of financing and subsidies for affordable housing
	4.3 Developing proposals to update zoning or incentives to facilitate affordable housing on land owned by non-profits	Benefit to low- and moderate-income (LMI) persons	Zoning and land use controls

	4.4 Developing regional planning models that enhance location efficiency by focusing on connecting housing, transportation and economic growth	Benefit to low- and moderate-income (LMI) persons	Zoning and land use controls
--	--	---	------------------------------

Table 6: Pathways Home Proposed Activities

Pathways Home Proposed Project Activity Descriptions

Project Activity 1.1: Finance the construction and rehabilitation of affordable housing units

Anticipated Budget:

Project Collaborators: Riviera Beach CRA/CDC, Adopt a Family of the Palm Beaches and Habitat for Humanity of Greater Palm Beach

Project Activity Description: The *Pathways Home* project will use Federal grant funds to create an internal program that finances the construction of new, affordable owner-occupied and rental housing units for households at 100% or below the area median income, with extended affordability requirements past the standard 20 years for new construction and 15 years for rehabilitation projects. The plan is to transfer the affordable housing units to our *Project Collaborators* who will match income eligible households with the unit and provide monitoring and management of the properties to ensure affordability for 30 years or more. In addition, the Lake Worth Beach CRA and City of Riviera Beach are considering a set-aside of new or rehabilitated affordable rental housing units to be designated as “live/work” units for our local workforce of artists and/or teachers, and other small, neighborhood-based businesses, due to the success of this objectives during the implementation of Neighborhood Stabilization Program (NSP2) activities.

Project Activity 1.2: Acquisition or disposition of land for affordable housing

Anticipated Budget:

Project Collaborators: Riviera Beach CRA/CDC, Habitat for Humanity of Greater Palm Beach, Neighborhood Renaissance, Community Partners of Palm Beach County and the Community Land Trust of Palm Beach and the Treasure Coast

Project Activity Description: The *Pathways Home* project will use Federal grant funds to create an internal program for the acquisition or disposition of land for transfer to our *Project Collaborators* to produce new, affordable owner-occupied and rental housing units for households at 100% or below the area median income, with extended affordability requirements past the standard 20 years for new construction and 15 years for rehabilitation projects.

Project Activity 2.1: Installing new utilities and/or infrastructure improvements necessary for the development or preservation of affordable housing (extending affordability after restriction period)

Anticipated Budget:

Project Collaborators: City of Riviera Beach, City of Lake Worth Beach (Utilities), and Riviera Beach CRA/CDC

Project Activity Description: The *Pathways Home* project will use Federal grant funds to create an internal program to finance the planning and construction costs for the installation of new,

underground utilities and other infrastructure improvements in an effort to incentivize housing developers to construct new, affordable housing projects.

Project Activity 2.2: Upgrading existing utilities or improvements to increase an area's overall capacity for new housing

Anticipated Budget:

Project Collaborators: City of Riviera Beach, City of Lake Worth Beach (Utilities), and Riviera Beach CRA/CDC

Project Activity Description: The *Pathways Home* project will use Federal grant funds to create an internal program to finance the planning and construction costs for upgrading existing utilities, water and roadway infrastructure projects in areas targeted for affordable housing production or preservation.

Project Activity 2.3: Increasing community resilience by investing in infrastructure improvements and nature-based solutions to mitigate the impacts of disasters, natural hazards and extreme weather for the preservation of affordable housing areas and to make areas suitable for new housing investment

Anticipated Budget:

Project Collaborators: Riviera Beach CRA/CDC, private developers

Project Activity Description: The *Pathways Home* project will use Federal grant funds to create an internal program to finance the planning and construction costs for infrastructure improvement projects that will increase community resilience by reducing flooding and other negative impacts caused by natural disasters, natural hazards and extreme weather that make areas suitable and more desirable for future affordable housing production and preservation.

Project Activity 2.4: Invest in neighborhood amenities that benefit low- and moderate-income residents such as parks, community centers, bike lanes, and improvements to the physical environment that increase public safety (streets lights or sidewalks)

Anticipated Budget:

Project Collaborators: Riviera Beach CRA, CDC

Project Activity Description: The *Pathways Home* project will use Federal grant funds to create an internal program to finance the planning and construction costs to add neighborhood amenities to benefit low- and moderate-income residents in areas targeted for affordable housing production and preservation to increase public safety and access to outdoor recreation and improve the appearance of neighborhoods to increase desirability for affordable housing development.

Project Activity 3.1: Providing homebuyer education, assistance and other educational programs for LMI residents

Anticipated Budget:

Project Collaborators: Riviera Beach CRA and Community Partners of South Florida

Project Activity Description: The *Pathways Home* project will use Federal grant funds to continue and expand the existing homebuyer education program, in partnership with our *Project Collaborators*, that provides financial counseling, down payment assistance and closing costs to income eligible homebuyers in an effort to promote homeownership opportunities, especially to our minority populations.

Project Activity 3.2: Preserving affordable housing in segregated, high poverty neighborhoods as part of a larger revitalization plan which improves conditions and eliminates disparities in access to opportunity between residents

Anticipated Budget:

Project Collaborators: Riviera Beach CRA, Adopt a Family of the Palm Beaches and Habitat for Humanity of Greater Palm Beach, and Community Partners of South Florida

Project Activity Description: The *Pathways Home* project will use a portion Federal grant funds designated for affordable housing preservation, infrastructure improvements and neighborhood revitalization activities towards targeted neighborhoods with high poverty concentrations in an effort to achieve our goal of encouraging the inclusion of more affordable housing in market rate properties and areas of economic opportunity.

Project Activity 3.3: Establish an affordable housing preservation seed fund

Anticipated Budget:

Project Collaborators: Riviera Beach CRA/CDC, Adopt a Family of the Palm Beaches, Habitat for Humanity of Greater Palm Beach, and Community Land Trust of Palm Beach and the Treasure Coast

Project Activity Description: The *Pathways Home* project will use Federal grant funds to create an affordable housing preservation seed fund to continue and expand preservation efforts, specifically for smaller preservation projects that target special needs populations, such as elderly homeowners, in need of roof repairs, electrical and plumbing upgrades, driveway repairs, impact windows and other minor repairs through our existing housing rehabilitation programs and *Project Collaborator* partnerships.

Combined Project Activities 4.1 – 4.4:

- Developing proposals for policies that incentivize mixed-use development, such as the inclusion of affordable units in market rate properties;
- Establish incentive programs, designing pre-approved floorplans or introducing more flexible zoning to enable and promote ADU's;
- Developing proposals to update zoning or incentives to facilitate affordable housing on land owned by non-profits; and
- Developing regional planning models that enhance location efficiency by focusing on connecting housing, transportation and economic growth.

Anticipated Budget:

Project Collaborators: All

Project Activity Description: The *Pathways Home* project, overseen by the Lake Worth Beach CRA and City of Riviera Beach and all *Project Collaborators* and *Project Supporters* will come together to form a coalition to promote the development of proposals for policies that effect change for land use and zoning restrictions that currently hinder affordable housing production and preservation and create incentive programs with Federal grant funds that will encourage housing developers to consider mixed-use development to reduce the disparities in access to opportunity for residents of all incomes.

Pathways Home Targeted Census Tracts

Pathways Home projects will take place in targeted census tracts of Lake Worth Beach and Riviera Beach, as determined by neighborhood demographics and areas with the most need for affordable housing opportunities. The following table lists the census tracts and block-groups that have been selected to benefit from PRO Housing grant funding, as well as the percentage of low- to moderate-income households and racial composition of households within each of the targeted census tracts and block-groups.

Jurisdiction	Census Tract/Blckgrp	% of LMI Households	% Racial Composition by Census Tract/Blckgrp	
Lake Worth Beach	44.02/1	72.88	White only	38-58
			Black/AA*	4-13
			AI/AN**	0-2
			Asian	0-6
			NH/PI***	0-2
			Hispanic	47-71
	45/3	97.26	White only	17-38
			Black/AA*	27-53
			AI/AN**	0-2
			Asian	0-6
			NH/PI***	0-2
			Hispanic	47-71
	50/3	83.76	White only	38-58
			Black/AA*	13-27
			AI/AN**	0-2
			Asian	0-6
			NH/PI***	0-2
			Hispanic	28-47
	51.01/1	72.44	White only	0-17
			Black/AA*	27-53
			AI/AN**	0-2
			Asian	0-6
			NH/PI***	0-2
			Hispanic	>71
	51.01/2	98.58	White only	0-17
			Black/AA*	27-53
			AI/AN**	0-2
			Asian	0-6
			NH/PI***	0-2
			Hispanic	>71
	51.02/1	86.68	White only	0-17
			Black/AA*	27-53
			AI/AN**	0-2
			Asian	0-6

			NH/PI***	0-2
			Hispanic	47-71
	51.02/2	69.96	White only	0-17
			Black/AA*	27-53
			AI/AN**	0-2
			Asian	0-6
			NH/PI***	0-2
			Hispanic	47-71
	52.02/1	66.67	White only	17-38
			Black/AA*	13-27
			AI/AN**	0-2
			Asian	0-6
			NH/PI***	0-2
			Hispanic	28-47
	52.02/2	83.17	White only	17-38
			Black/AA*	13-27
			AI/AN**	0-2
			Asian	0-6
			NH/PI***	0-2
			Hispanic	28-47
	52.03/1	58.48	White only	17-38
			Black/AA*	13-27
			AI/AN**	0-2
			Asian	0-6
			NH/PI***	0-2
			Hispanic	28-47
	52.03/2	63.89	White only	17-38
			Black/AA*	13-27
			AI/AN**	0-2
			Asian	0-6
			NH/PI***	0-2
			Hispanic	28-47
	52.04/2	69.06	White only	17-38
			Black/AA*	13-27
			AI/AN**	0-2
			Asian	0-6
			NH/PI***	0-2
			Hispanic	47-71
	52.04/3	67.14	White only	17-38
			Black/AA*	13-27
			AI/AN**	0-2
			Asian	0-6
			NH/PI***	0-2
			Hispanic	47-71
	53/1	72.26	White only	58-76

			Black/AA*	4-13
			AI/AN**	0-2
			Asian	0-6
			NH/PI***	0-2
			Hispanic	0-13
	53/3	65.61	White only	58-76
			Black/AA*	4-13
			AI/AN**	0-2
			Asian	0-6
			NH/PI***	0-2
			Hispanic	0-13
Riviera Beach	12/1	64.52	White only	17-38
			Black/AA*	>53
			AI/AN**	0-2
			Asian	0-6
			NH/PI***	0-2
			Hispanic	0-13
	12/2	61.3	White only	17-38
			Black/AA*	>53
			AI/AN**	0-2
			Asian	0-6
			NH/PI***	0-2
			Hispanic	0-13
	12/4	76.97	White only	17-38
			Black/AA*	>53
			AI/AN**	0-2
			Asian	0-6
			NH/PI***	0-2
			Hispanic	0-13
	13.01/1	75.62	White only	0-17
			Black/AA*	>53
			AI/AN**	0-2
			Asian	0-6
			NH/PI***	0-2
			Hispanic	13-28
	13.01/3	90.55	White only	0-17
			Black/AA*	>53
			AI/AN**	0-2
			Asian	0-6
			NH/PI***	0-2
			Hispanic	13-28
	13.02/1	77.69	White only	0-17
			Black/AA*	>53
			AI/AN**	0-2
			Asian	0-6

			NH/PI***	0-2
			Hispanic	0-13
	13.02/2	77.05	White only	0-17
			Black/AA*	>53
			AI/AN**	0-2
			Asian	0-6
			NH/PI***	0-2
			Hispanic	0-13
	13.02/3	73.42	White only	0-17
			Black/AA*	>53
			AI/AN**	0-2
			Asian	0-6
			NH/PI***	0-2
			Hispanic	0-13
	14.02/1	82.5	White only	0-17
			Black/AA*	>53
			AI/AN**	0-2
			Asian	0-6
			NH/PI***	0-2
			Hispanic	0-13
	14.03/1	100	White only	0-17
			Black/AA*	>53
			AI/AN**	0-2
			Asian	0-6
			NH/PI***	0-2
			Hispanic	0-13
	14.03/2	61.97	White only	0-17
			Black/AA*	>53
			AI/AN**	0-2
			Asian	0-6
			NH/PI***	0-2
			Hispanic	0-13
	14.04/1	80.21	White only	0-17
			Black/AA*	>53
			AI/AN**	0-2
			Asian	0-6
			NH/PI***	0-2
			Hispanic	0-13
	14.04/2	74.17	White only	0-17
			Black/AA*	>53
			AI/AN**	0-2
			Asian	0-6
			NH/PI***	0-2
			Hispanic	0-13
	14.04/3	74.33	White only	0-17

			Black/AA*	>53
			AI/AN**	0-2
			Asian	0-6
			NH/PI***	0-2
			Hispanic	0-13
	15/2	98.08	White only	0-17
			Black/AA*	>53
			AI/AN**	0-2
			Asian	0-6
			NH/PI***	0-2
			Hispanic	0-13
	15/3	61.32	White only	0-17
			Black/AA*	>53
			AI/AN**	0-2
			Asian	0-6
			NH/PI***	0-2
			Hispanic	0-13

Table 7: Pathways Home Project Targeted Census Tracts
Source: HUD CPD Mapping Tool, 10/4/2023

**AA – African American*

***AI/AN – American Indian/Alaska Native*

****NH/PI – Native Hawaiian/Pacific Islander*

Pathways Home Key Stakeholders and Community Outreach

Our key stakeholders for the *Pathways Home* project include, but are not limited, to our *Project Collaborators* and *Project Supporters* listed above, as well as the City of Lake Worth Beach and local private housing developers who have established working relationships with the Lake Worth Beach CRA and the City of Riviera Beach on previous or current projects and programs related to affordable housing production and preservation. Prior to the development of this grant application proposal, we conducted e-mail and teleconference correspondence notifying our key stakeholders of the intent to apply for *HUD PRO Housing Grant Program* funding and requested their support and participation in the implementation of project activities by submission of a *Letter of Support* to be included in the submission of the final grant application proposal. It is our intent to continue outreach to new key stakeholders throughout the entirety of the period of performance via public notices, public meetings, and community workshops conducted by both the Lake Worth Beach CRA and the City of Riviera Beach, in partnership with the Riviera Beach CRA, and our *Project Collaborators* in an effort to achieve widespread outreach on a local and regional level. Furthermore, our outreach strategy will rely heavily on our *Project Collaborators* established clientele lists to bring forth eligible households to participate in the housing program services provided by the *Pathways Home* project.

Affirmatively Furthering Fair Housing through the Pathways Home Project

According to the *Palm Beach County Florida 2020-2024 Analysis of Impediments to Fair Housing Choice Plan*, two of the most common impediments, or barriers, to fair housing choice throughout the county are:

- 1) Fear or lack of education to report cases of rental housing discrimination to the Office of Equal Opportunity; and
- 2) Disparity in the percentage of loan approvals for White Americans compared to the percentage approved for other racial categories.

Many of the County's disparities date back to historic patterns of residential segregation and decades of racially biased housing policies. Housing discrimination and residential segregation have severely hindered the ability of Blacks to become homebuyers and build equity. African Americans and Latinos continue to be denied mortgages at higher rates than Whites. Denial rates for Black (18.1%) and Hispanic (12.5%) home-purchase applications were significantly higher than for White applicants (6.9%). Home improvement loan applications also showed a similar pattern, with Black (63.0%) and Hispanic (56.6%) experiencing higher denial rates for home improvement repairs compared to Whites (38.8%). As a result, African-American homebuyers are more likely to use "nonconventional" loans. According to Federal Financial Institutions Examination Council (FFIEC) 2020 reporting for Palm Beach County, 52.5% of Black and 56.6% of Hispanic loan purchase applications were denied compared to 27.4% of White loan applicants. Evictions affect Blacks and Hispanics at much higher rates in the same metropolitan areas. A single unexpected health expense can throw a family into foreclosure or eviction.

Florida International University issued a 2023 Housing Equity Study. Housing instability links to poor social determinants of health outcomes, adversely affecting education outcomes, food insecurity, access to healthcare services, and community engagement. When adequately and comprehensively addressed, local economies are more resilient to macroeconomic cycles. Households are cost-burdened if 30+% of income is spent on housing and severely cost-burdened at 50+%. Cost-burdened households struggle to pay for food, clothing, utilities, and healthcare. Black and Hispanic households are twice as likely to be cost-burdened and extremely low-income renters. 20% of Black households are extremely low-income renters (6% of White households), experiencing higher risks of eviction and homelessness, linked to negative life outcomes like food insecurity, poorer health, and lower academic achievements/economic mobility. Nearly a quarter (24.8%) of Riviera Beach and Lake Worth Beach households pay 30+% income for housing versus 19.9% in Palm Beach County. For renter households, nearly two-thirds (63.5%) of Riviera Beach and Lake Worth Beach households pay 30+%, versus 59.7% Palm Beach County. Riviera Beach's median income (\$51,118) and Lake Worth Beach's median income (\$51,134) is 27% versus \$70,002 in the County. Housing units are substandard if they lack complete resident housing or kitchens, central heating, or overcrowding. Nearly all (95.8%) of Riviera Beach's and nearly three-quarters (67%) Lake Worth Beach's housing units were statistically or severely overcrowded.

It is the intent of the *Pathways Home* project to address these impediments to fair housing choice in the following ways:

- 1) Promotion and education on Fair Housing Law and safe reporting practices of fair housing abuse and discrimination by landlords through workshops conducted by the Lake Worth Beach CRA, City of Riviera Beach, in partnership with the Riviera Beach CRA and local housing and supportive service providers;
- 2) Promotion and education of homeownership benefits and opportunities, especially for minority resident populations through workshops conducted by the Lake Worth Beach CRA, City of Riviera Beach, in partnership with the Riviera Beach CRA and local housing and supportive service providers;
- 3) Production of new or preservation of existing affordable rental single-family units or multi-family developments in areas of high poverty and minority concentration through monitoring and management by local housing and supportive service providers;
- 4) Production of new or preservation of existing single-family homes for homeownership in areas of high poverty and minority concentration; and
- 5) Direct financial assistance in the form of down-payment and closing costs for income eligible homebuyers.

Due to the fact that neither the City of Lake Worth Beach, nor the City of Riviera Beach, have dedicated housing departments or receive Federal direct funding, such as Community Development Block Grant or HOME Investment Partnerships Program funding, our communities rely heavily on the partnerships with our *Community Redevelopment Agencies (CRAs)* and our *Project Collaborators* to provide education on fair housing law to our most vulnerable resident populations. One way we currently offer educational services on fair housing is through our *Homebuyer Club* programs. Both the Lake Worth Beach CRA and Riviera Beach CRA created *Homebuyer Club* programs that sponsor and conduct a series of both in-person and virtual workshops that promote homeownership opportunities to first-time homebuyers that include such topics as: how to improve your credit score, budgeting and money management, community and civic engagement, Federal tax return education, looking for a suitable home, and the Fair Housing Act. It is our intent to build off of the success of our existing *Homebuyer Club* programs through the *Pathways Home* project activities and utilize *HUD PRO Housing Grant Program* funds to continue and expand community outreach to first-time homebuyers throughout Palm Beach County.

Pathways Home Proposed Budget and Implementation Timeline

In addition to the detailed budgetary information provided in *Attachment 1* of this grant application proposal, the following table provides an overview of the requested budget allocation of *HUD PRO Housing Grant Program* funds to implement the proposed activities of the *Pathways Home* project.

Proposed Project Activity	Federal Dollars Requested	Non-Federal Match/Leverage	Proposed Implementation Timeline
1.1 Finance the construction and rehabilitation of affordable housing units	\$4,000,000	\$8,599,000	2024-2029

1.2 Acquisition or disposition of land for affordable housing	\$2,000,000	\$2,460,000	2024-2029
2.1 Installing new utilities and/or infrastructure improvements necessary for the development or preservation of affordable housing (extending affordability after restriction period)	\$600,000	\$8,200,000	2027-2029
2.2 Upgrading existing utilities or improvements to increase an area's overall capacity for new housing	\$500,000	\$4,500,000	2026-2028
2.3 Increasing community resilience by investing in infrastructure improvements and nature-based solutions to mitigate the impacts of disasters, natural hazards and extreme weather for the preservation of affordable housing areas and to make areas suitable for new housing investment	\$100,000	\$8,950,000	2025-2028
2.4 Invest in neighborhood amenities that benefit low- and moderate-income residents such as parks, community centers, bike lanes, and improvements to the physical environment that increase public safety (streets lights or sidewalks)	\$350,000	\$150,000	2025-2028

3.1 Providing homebuyer education, assistance and other educational programs for LMI residents	\$275,000	\$600,000	2025-2030
3.2 Preserving affordable housing in segregated, high poverty neighborhoods as part of a larger revitalization plan which improves conditions and eliminates disparities in access to opportunity between residents	\$595,000	\$100,000	2024-2028
3.3 Establish an affordable housing preservation seed fund	\$1,000,000	\$200,000	2027
4.1 Developing proposals for policies that incentivize mixed-use development, such as the inclusion of affordable units in market rate properties	\$270,000	\$20,000	2024-2026
4.2 Establish incentive programs, designing pre-approved floorplans or introducing more flexible zoning to enable and promote ADU's	\$120,000	\$20,000	2024-2026
4.3 Developing proposals to update zoning or incentives to facilitate affordable housing on land owned by non-profits	\$70,000	\$20,000	2024-2026
4.4 Developing regional planning models that enhance location efficiency by focusing on connecting housing,	\$120,000	\$250,000	2024-2026

transportation and economic growth			
Totals:	\$10,000,000	\$34,319,000	

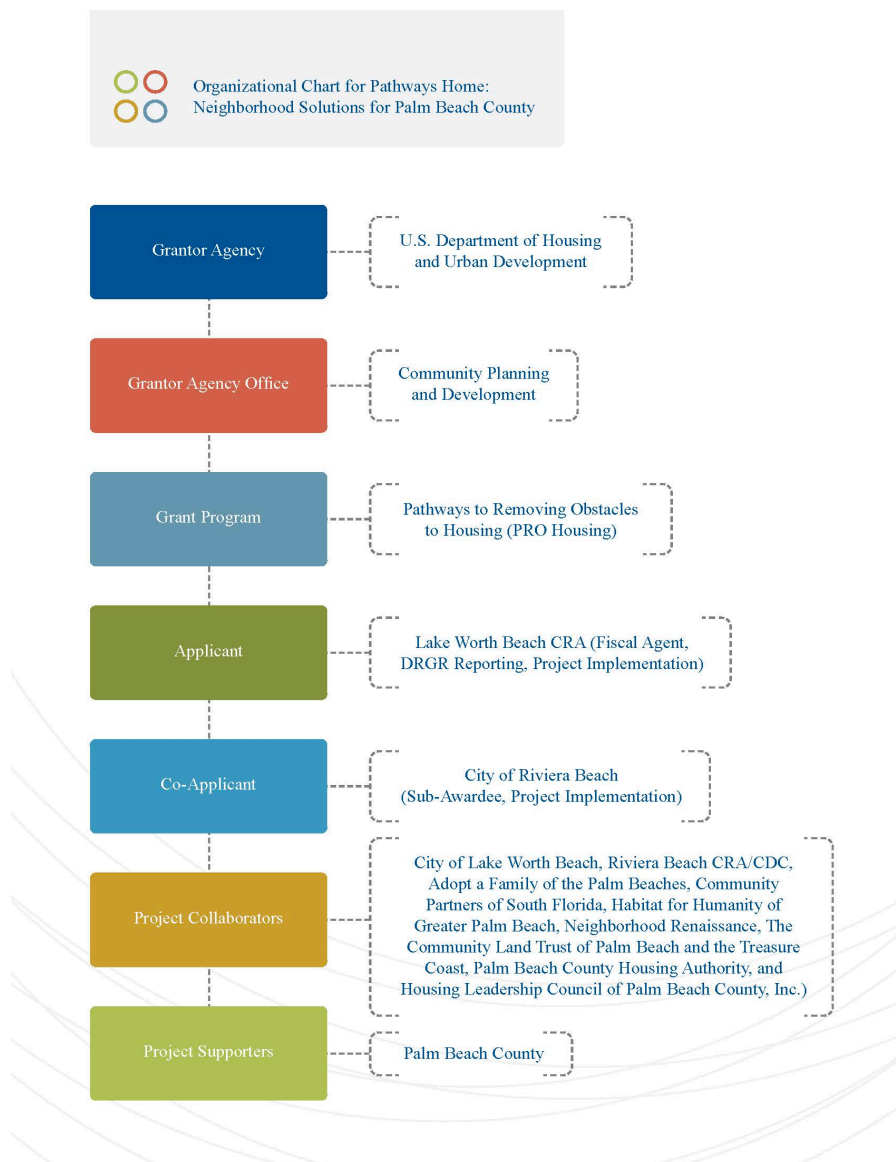
Table 8: Pathways Home Project Proposed Budget and Implementation Timeline

Exhibit E Capacity

In an effort to prove our capacity for managing a Federal grant of this size and scope, the Lake Worth Beach CRA and the City of Riviera Beach have developed a *Staffing Plan* that clearly illustrates the organizational structure of the *Pathway Home* project and the anticipated roles and responsibilities of the *Applicant*, *Co-Applicant* and *Project Collaborators* involved in the implementation of project activities, in compliance with 2 C.F.R. Part 200 and *HUD PRO Housing Grant Program* guidelines.

Organizational Structure of the Pathways Home Project

Below is an Organizational Chart that best illustrates the relationships between the *Applicant*, *Co-Applicant*, *Project Collaborators* and *Project Supporters* that will be involved in the daily implementation of the *Pathways Home* project activities.



Roles and Responsibilities of Applicant, Co-Applicant and Project Collaborators

Role	Organization	Primary Function	Project Activities involved in	Description of Role
Applicant	Lake Worth Beach CRA	Lead Agency responsible for DRGR and other reporting, finance and monitoring	Buying properties, offering subsidies, buying down units and helping to implement infrastructure improvements and leverage dollars for infrastructure improvements to allow for more density	Disbursement of funds, monitoring partners, collaborating with non-profit and for-profit partners
Co-Applicant	City of Riviera Beach	Agency providing leverage, assistance with monitoring,	Buying properties, offering subsidies, buying down units and helping to implement infrastructure improvements and leverage dollars for infrastructure improvements to allow for more density	Creating walking trails, wayfinding signage, donating land to nonprofits, monitoring, providing GIS and planning assistance
Project Collaborators	City of Lake Worth Beach	Providing policy support in an effort to assist with the building of more affordable housing in a quick and clear manner	Re-writing land use and/or zoning regulations, creating incentives for more dense affordable projects and	Assist with infrastructure needs for new development and creating policy changes that help ensure more

			including ADU's in single-family neighborhoods	affordable housing is created
	Riviera Beach CRA	Agency providing leverage, assistance with monitoring,	Buying properties, offering subsidies, buying down units and helping to implement infrastructure improvements and leverage dollars for infrastructure improvements to allow for more density	Home buyers' club, donating land to nonprofits, providing incentives to for profit developers
	Riviera Beach CDC	Non-profit developer	Income qualify households, receive transferred lots from the City/CRA to build new housing; buying properties, developing projects and infill lots.	Manage land bank, Build and maintain low-mod income housing, manage rental units.
	Housing Leadership Council of Palm Beach County, Inc.	Assistance with Monitoring	Monitor partners and collaborators	Ensure all HUD rules and proper procedures are followed
	Adopt a Family of the Palm Beaches	Homeless Prevention	Assist local households with immediate needs and recommend housing units that need rehabilitation	A provider of wrap-around services such as child-care, utility assistance and other social

				service programs
	Community Partners of South Florida	Owning and managing affordable, rental portfolio ensuring long-term affordability,	Manage low-income rental units, Partner in Home Buyer Classes and Down Payment Assistance Program	Income qualify and manage long term-rental housing, continue with home buyer and down payment assistance programs
	Habitat for Humanity of Greater Palm Beach	Non-profit developer	Income qualify households, receive transferred lots from the CRA to build new housing	Rehab. on older homes to ensure safety and affordability especially for those 55 and older
	Neighborhood Renaissance	Non-profit developer	Income qualify households and build or rehabilitate existing units	With leverage from other sources, help build and maintain low-income housing
	The Community Land Trust of Palm Beach and the Treasure Coast	Non-profit developer	Income qualify households, receive transferred lots from the CRA to build new housing	Manage land trust and ensure long-term affordability
	Palm Beach County Housing Authority			
Project Supporters	Palm Beach County		Provide assistance with intake, land acquisition and leverage	Provide support and leverage

Table 9: Pathways Home Project Staffing Plan

Design and Development of the Pathways Home Project and PRO Housing Grant Program Application

The Lake Worth Beach CRA and City of Riviera Beach contracted with a professional grant writing and consulting firm, Langton Associates, Inc., to assist with the design of the *Pathways Home* project and the development of the *HUD PRO Housing Grant Program* application. Senior Public Affairs Consultant, Heather Pullen, worked with Lake Worth Beach CRA, City of Riviera Beach, and Riviera Beach CRA staff to collect vital demographical and anecdotal data from credible resources and online HUD-sponsored mapping tools, as well as gain a thorough understanding of the Program's guidance and requirements to develop a successful grant application. The relationship between the Applicant, Co-Applicant and Langton Associates, Inc. is intended to end upon submission of this grant application, but any longer-term relationship with regards to assistance with project administration and implementation would be determined after award of this grant application and would involve a formal procurement for consulting services, in accordance with 2 C.F.R. Part 200.320 formal procurement methods to be followed.

Are you leveraging other funding or non-financial contributions?

In order to maximum the benefit of the Federal dollars allocated towards Pathways Home project proposed activities, the Lake Worth Beach CRA, City of Riviera Beach, and nearly all of the *Project Collaborators* who will be implementing the proposed activities have been asked to commit leverage in the form of financial and non-financial contributions. The following table describes the *Applicant, Co-Applicant* and *Project Collaborators'* leverage commitments by amount and leverage type. Official, signed Leverage Commitment Letters can be reviewed as *Attachment 2* of and will be included in the final submission of this grant application proposal.

Organization Providing Leverage	Leverage Type (Financial or Non-Financial)	Amount of Leverage Committed (if applicable)	Firmly Committed? (Y/N)
Lake Worth Beach CRA	Financial	\$ 3,910,000	Y
	Non-Financial	\$ 484,000	Y
City of Lake Worth Beach	Non-Financial (Infrastructure)	\$20,000,000	Y
City of Riviera Beach	Financial	\$ 2,450,000	Y
Riviera Beach CRA	Financial	\$ 2,325,000	
Riviera Beach CDC	Financial	\$ 750,000	Y
Community Partners of South Florida	Financial	\$ 750,000	Y
Habitat for Humanity of Greater Palm Beach Inc.	Financial	\$ 1,650,000	Y
Neighborhood Renaissance	Financial	\$ 500,000	Y
Community Land Trust of Palm Beach County and the Treasure Coast	Financial	\$ 900,000	Y
Adopt-A-Family	Non-Financial (Wrap-around Social Services)		Y
Housing Leadership Council of Palm Beach County	Non-Financial (Admin & Oversight)	\$ 600,000	Y
Total:		\$34,319,000	

Table 10: Pathways Home Project Leveraging Chart

Exhibit G Long-Term Effect

What permanent, long-term effect will your proposal have? What outcomes do you expect?

The overall goal of the *Pathways Home* project is to build upon the success of our established internal programs, projects and community partnerships to ultimately produce, preserve and maintain 20,000 affordable housing units by 2032. Prior to the end of the anticipated grant performance period of September 30, 2029, we plan to achieve the following outcomes with the completion of grant-funded activities:

- Produce 200 new affordable housing units for rental or homeownership with extended affordability restrictions
Permanent, long-term effect: Increasing affordability restrictions for a minimum of 30-years through monitoring and management by local housing and supportive service providers.
- Preserve up to 100 existing housing units for rental or homeownership through replacement or rehabilitation with extended affordability restrictions
Permanent, long-term effect: Increasing affordability restrictions for a minimum of 30-years through monitoring and management by local housing and supportive service providers.
- Installation of new or improvement of existing utilities to combat climate change, severe weather or natural disasters in areas targeted for affordable housing development
Permanent, long-term effect: Upgrading utilities from above ground to below ground will increase the estimated useful life for up to an additional 60-70 years and will help prevent catastrophic failure of utility systems during hurricanes or other extreme weather events. It will also help improve the quality of life for residents and extend the desirability of neighborhoods targeted for affordable housing development long after the grant performance period ends.
- Completion of infrastructure improvements and neighborhood revitalization projects including roadways, water/sewer, community parks, tree planting, and other eligible amenities in areas targeted for affordable housing development
Permanent, long-term effect: Infrastructure improvements and neighborhood revitalization projects will help improve the quality of life for residents and extend the desirability of neighborhoods targeted for affordable housing development long after the grant performance period ends. They will also provide the required support for future affordable housing development and extend the life of the existing, aging infrastructure in our most vulnerable communities.
- Provide homebuyer education and direct financial assistance up to 200 low-to moderate-income residents, especially for minority households in order to eliminate disparities among residents and promote the benefits of homeownership versus rental housing.
Permanent, long-term effect: Homeownership offers more stability since a homeowner remains in the housing unit for an average of 25-30 years. Also, a monthly mortgage

payment on an affordable housing unit is traditionally much lower than rent and is not subject to price fluctuations that can happen in an unpredictable rental housing market. Ongoing support through our local housing and supportive service provider partners will also provide benefit via this activity long after the grant performance period ends.

- Develop a program that seeks to implement incentivization of affordable housing opportunities that include the inclusion of affordable housing units within market properties and enacts the change of zoning and land use regulations to enable and promote attached dwelling units (ADUs)

Permanent, long-term effect: Clear and understandable policies will be developed and incorporated into land development regulations. These policies will increase the number of workforce and affordable units produced by public sector developers in exchange for more height and/or density. These new units will be deed restricted and offer more choices for low to moderate income households.

- Develop regional planning models in partnership with our Project Collaborators and Project Supporters that enhance the connection between housing, transportation and economic growth in both municipalities.

Permanent, long-term effect: Private and non-profit developers and home owners will be able to produce ADU's at minimal cost and both City Administrations will be able to approve quickly. Additional density and quick approvals will also be given to TOD projects and/or projects located near a transit stop. More mixed-use developments will cause people to drive less and spend locally. More transportation choices will be implemented to cause less traffic and more walkable communities. This will also bring jobs to the areas of the City's that both need opportunities. A regional approach to best practices that allow for seamless implementation across jurisdictions and allow renters to go to homeownership, for example. This approach will also improve the overall quality of life for residences lending itself to increased economic growth, neighborhood stability, and improved resiliency.

Due to our communities' close proximity to the Atlantic Ocean, climate-related natural hazard risks such as sea level rise, and storm surge from extreme weather events are in every day concern for our jurisdictions. Enhancing the resilience of housing, infrastructure, and residents to those hazards are on the forefront of our priorities when proposing affordable housing production and preservation, and general improvements and upgrades to our existing water, roadway and utility infrastructure. According to the National Oceanic and Atmospheric Administration, *2022 Climate Change Vulnerability Assessment Update*, Palm Beach County experienced an estimated 0.5 feet in sea level rise between 1977 and 2020. The measurement was conducted at the Lake Worth Beach Pier and recorded a 3.81 millimeter (mm/year) (0.0125 ft/year) rise over the 43-year period. The latest major hurricane to affect Palm Beach County was Hurricane Ian (Category 5) in 2022, causing significant damage to residential properties due to tornadic activity. In 2017, Palm Beach County communities sustained an estimated \$303 million in damages from Hurricane Irma (Category 3) due to extreme wind gusts measuring up to 91 mph causing wide-spread power outages to over 566,970 electric customers, and \$3.6 million in damages to rental properties in Riviera Beach alone.

In an effort to promote resiliency and better protection of our housing and infrastructure assets, the *Pathways Home* project intends to incorporate resilient and/or energy-efficient features such as planting native vegetation, installing underground utilities, paving or re-paving roads, improving drainage capabilities and lift station capacity, and using sustainable materials to construct or preserve affordable housing.

What do you consider success to look like at the end of the period of performance or beyond?

In an effort to illustrate how the *Pathways Home* project will measure success, we have developed a list of proposed metrics and targeted outcomes to best describe how our proposed grant activities will address affordable housing needs and/or barriers identified in *Exhibit C Need* section of this grant application proposal.

#	Proposed Metric	Targeted Outcome	Barrier Addressed
1	Affordability	<ul style="list-style-type: none"> Reducing housing cost burden by producing or preserving affordable housing with rent/mortgage prices 30% or less of the area median income for renters and 25% or less for homeowners. 	<p>Availability of financing and subsidies for affordable housing</p> <p>Availability of Federal direct funding to non-entitlement communities to address affordable housing needs</p>
2	Accessibility	<ul style="list-style-type: none"> Reducing overcrowding by producing or preserving affordable housing that is larger than the traditional one-story, two bed-room, two bathroom model; Providing financing that reduces the cost of the affordable housing unit for low- to moderate-income residents; and Increasing diversity of a neighborhood by producing and preserving affordable housing in market properties or in neighborhoods with greater economic opportunity. 	<p>Permitting procedures and approval timing and predictability</p> <p>Zoning and land use controls</p> <p>Availability of financing and subsidies for affordable housing</p> <p>Availability of education on the benefits of homeownership for minority populations</p>
3	Sustainability	<ul style="list-style-type: none"> Installation of new or improvement of existing infrastructure to increase the capacity and estimated useful life of 	Infrastructure constraints

		utilities, water, and roadway infrastructure; and <ul style="list-style-type: none"> • Installation of new or improvement of existing nature based solutions to combat climate-change effects. 	
--	--	---	--

Table 11: Pathways Home Project Proposed Metrics and Targeted Outcomes

In order to remove barriers to affordable housing production that have perpetuated segregation, or inhibited access to well-resourced neighborhoods of opportunity, the *Pathways Home* project intends to target protected class groups and other vulnerable populations through expanding access to education and the promotion of our proposed activities through our *Project Collaborator* partners, media ads and public announcement campaigns, and strengthen coalition partnerships between our communities to enact real change in land use and zoning restrictions for all of our residents. The programs we create, expand and implement under the *Pathways Home* project will be maintained by program income, future Federal funding, and local financial contributions and will continue to identify and address additional affordable housing needs and any new barriers to affordable housing production and preservation that arise for years to come.

Attachment A – Summary of Public Comments Received on Published Application

Summary of Public Participation Process

In an effort to maximize participation in the development process of the U.S. Department of Housing and Urban Development, *Pathways to Removing Obstacles to Housing (PRO Housing) Program* grant application for the *Pathways Home: Neighborhood Housing Solutions for Palm Beach County* project, the Lake Worth Beach CRA, in partnership with the City of Riviera Beach and our Project Collaborators, is conducting a 15-day public comment period beginning Wednesday, October 11, 2023 and ending at 4:00 p.m. on Wednesday, October 25, 2023, followed by a public hearing scheduled for 6:00 p.m. Wednesday, October 25, 2023 at the Lake Worth Beach CRA office located at 1121 Lucerne Avenue, Lake Worth Beach, FL 33460 to solicit public comment from key stakeholders on the draft grant application proposal that is due for final submission on or before October 30, 2023. Comments will be received, in writing, Citizen Comment, c/o the Lake Worth Beach CRA, 1121 Lucerne Avenue, Lake Worth Beach, FL 33460-3756 or via email info@lakeworthbeach.org during the scheduled public comment period and a summary of the comments, including the commenter's name, organization, comment submitted and response provided will be included in the final submission of the grant application proposal. In-person comments will be recorded during the scheduled public hearing and a summary of the comments, including the commenter's name, organization, comment submitted, and response provided will be included in the final submission of the grant application proposal.

The Public Notice regarding the 15-day public comment period and public hearing, along with the draft grant application proposal will be advertised on the Lake Worth Beach CRA website at [web address], as well as the City of Riviera Beach website at [web address] during the entirety of the 15-day public comment period and until the conclusion of the public hearing. The draft grant application proposal will also be advertised on our *Project Collaborators* websites and through social media posts and newsletters via electronic mailings to reach potential beneficiaries they serve.

Summary of Comments received during the 15-day Public Comment Period

To be completed at the conclusion of the 15-day public comment period and included in the final grant application proposal submission.

Summary of Comments received during the Public Hearing

To be completed at the conclusion of the Public Hearing and included in the final grant application proposal submission.

Attachment B: Executed Memorandum of Understanding Agreements

Memorandum of Agreement

Community Based Organization Partners for the U.S. Department of Housing and Urban Development - Pathways to Removing Obstacles to Housing (PRO Housing) Grant Application

This Agreement is made and entered into on this _____ day of _____, 2023 (Commencement Date) by the and between the Lake Worth Beach Community Redevelopment Agency, a public body, corporate, and politic, duly created and operated pursuant to Chapter 163.356, Florida Statutes, herein referred to as the “CRA”, and the following Consortium Partners, listed in alphabetical order as follows:

Adopt-a-Family, Community Land Trust of Palm Beach County and the Treasure Coast, Community Partners of South Florida, Habitat for Humanity of Greater Palm Beach Inc., Housing Leadership Council of Palm Beach County and Neighborhood Renaissance.

The above-named parties agree to cooperatively carry out the PRO Housing program activities as described in the Grant Application submitted to the United States Department of Housing and Urban Development (“HUD”) between 2023 and 2030.

To establish and implement the PRO Housing grant program activities, the Consortium Partners agree to the following:

1. The CRA is authorized to act in a representative capacity for all the members of the Consortium, and shall be considered the Lead Member.
2. The CRA, in serving as the Lead Member will assume overall responsibility for ensuring that the Consortium’s PRO Housing Program is carried out in compliance with all PRO Housing requirements.
3. Consortium funding agreements between and among the Partners will be executed no later than 60 days after official notice is given in regards to the award_____. The Funding Agreements will describe each Consortium Partners’ specific activities under the PRO Housing Grant Program, including timetables for completion, and applicable requirements as contained in HUD’s Notice of Funding Opportunity issued by HUD on September 7, 2023.
4. The CRA will assume all responsibility for environmental review, decision-making, and action for proposed projects with its jurisdiction on behalf of the Consortium in accordance with the requirements of 24 CFR Part 58.
5. The Consortium Agreement will specifically authorize an internal audit function to be performed by an internal auditor selected or appointed by the Lead Member.
6. This Memorandum of Agreement shall remain in effect until the Consortium Partners execute the consortium funding agreement.

7. This Memorandum of Agreement does not impose any requirement on any Consortium Partner to execute a consortium funding agreement, but only states the Consortium Partners' intent to enter into the consortium funding agreements. A copy of the Draft Proposed Agreement is attached as Exhibit "A".

The specific entities who are Consortium Partners and parties to this Memorandum of Agreement are listed as follows:

Community Land Trust of Palm Beach County and the Treasure Coast, Inc.
4938 Davis Road
Lake Worth, FL 33461

Community Partners of South Florida, LLC
2001 W Blue Heron Blvd.
Riviera Beach, FL 33404

Habitat for Humanity of Greater Palm Beach County, Inc
181 SE 5th Avenue
Delray Beach, FL 33483

Adopt-a-Family of Palm Beaches, Inc
1712 2nd Ave N
Lake Worth Beach, Fl 33460

Neighborhood Renaissance, Inc
510 24th St Suite A
West Palm Beach, FL 33407

Housing Leadership Council of Palm Beach County
2101 Vista Parkway Ste 258
West Palm Beach, FL 33411

In WITNESS WHEREOF, the undersigned have executed this Agreement the day and year first written.

Mayor _____

Chair or Vice Chair _____

CEO _____

President _____

Executive Director *Cindee LaCourse Blum*

Cindee LaCourse-Blum, Executive Director
Community Land Trust of Palm Beach
County and the Treasure Coast

Memorandum of Agreement

Community Based Organization Partners for the U.S. Department of Housing and Urban Development - Pathways to Removing Obstacles to Housing (PRO Housing) Grant Application

This Agreement is made and entered into on this ____ day of _____, 2023 (Commencement Date) by the and between the Lake Worth Beach Community Redevelopment Agency, a public body, corporate, and politic, duly created and operated pursuant to Chapter 163.356, Florida Statutes, herein referred to as the "CRA", and the following Consortium Partners, listed in alphabetical order as follows:

Adopt-a-Family, Community Land Trust of Palm Beach County and the Treasure Coast, Community Partners of South Florida, Habitat for Humanity of Greater Palm Beach Inc., Housing Leadership Council of Palm Beach County and Neighborhood Renaissance.

The above-named parties agree to cooperatively carry out the PRO Housing program activities as described in the Grant Application submitted to the United States Department of Housing and Urban Development ("HUD") between 2023 and 2030.

To establish and implement the PRO Housing grant program activities, the Consortium Partners agree to the following:

1. The CRA is authorized to act in a representative capacity for all the members of the Consortium, and shall be considered the Lead Member.
2. The CRA, in serving as the Lead Member will assume overall responsibility for ensuring that the Consortium's PRO Housing Program is carried out in compliance with all PRO Housing requirements.
3. Consortium funding agreements between and among the Partners will be executed no later than 60 days after official notice is given in regards to the award _____. The Funding Agreements will describe each Consortium Partners' specific activities under the PRO Housing Grant Program, including timetables for completion, and applicable requirements as contained in HUD's Notice of Funding Opportunity issued by HUD on September 7, 2023.
4. The CRA will assume all responsibility for environmental review, decision-making, and action for proposed projects with its jurisdiction on behalf of the Consortium in accordance with the requirements of 24 CFR Part 58.
5. The Consortium Agreement will specifically authorize an internal audit function to be performed by an internal auditor selected or appointed by the Lead Member.
6. This Memorandum of Agreement shall remain in effect until the Consortium Partners execute the consortium funding agreement.

7. This Memorandum of Agreement does not impose any requirement on any Consortium Partner to execute a consortium funding agreement, but only states the Consortium Partners' intent to enter into the consortium funding agreements. A copy of the Draft Proposed Agreement is attached as Exhibit "A".

The specific entities who are Consortium Partners and parties to this Memorandum of Agreement are listed as follows:

Community Land Trust of Palm Beach County and the Treasure Coast, Inc.
4938 Davis Road
Lake Worth, FL 33461

Community Partners of South Florida, LLC
2001 W Blue Heron Blvd.
Riviera Beach, FL 33404

Habitat for Humanity of Greater Palm Beach County, Inc
181 SE 5th Avenue
Delray Beach, FL 33483

Adopt-a-Family of Palm Beaches, Inc
1712 2nd Ave N
Lake Worth Beach, FL 33460

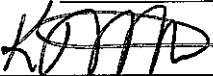
Neighborhood Renaissance, Inc
510 24th St Suite A
West Palm Beach, FL 33407

Housing Leadership Council of Palm Beach County
2101 Vista Parkway Ste 258
West Palm Beach, FL 33411

In WITNESS WHEREOF, the undersigned have executed this Agreement the day and year first written.

Mayor _____

Chair or Vice Chair _____

CEO  _____

President _____

Executive Director _____

Community Partners

7. This Memorandum of Agreement does not impose any requirement on any Consortium Partner to execute a consortium funding agreement, but only states the Consortium Partners' intent to enter into the consortium funding agreements. A copy of the Draft Proposed Agreement is attached as Exhibit "A".

The specific entities who are Consortium Partners and parties to this Memorandum of Agreement are listed as follows:

Community Land Trust of Palm Beach County and the Treasure Coast, Inc.

4938 Davis Road
Lake Worth, FL 33461

Community Partners of South Florida, LLC

2001 W Blue Heron Blvd.
Riviera Beach, FL 33404

Habitat for Humanity of Greater Palm Beach County, Inc

181 SE 5th Avenue
Delray Beach, FL 33483

Adopt-a-Family of Palm Beaches, Inc

1712 2nd Ave N
Lake Worth Beach, Fl 33460

Neighborhood Renaissance, Inc

510 24th St Suite A
West Palm Beach, FL 33407

Housing Leadership Council of Palm Beach County

2101 Vista Parkway Ste 258
West Palm Beach, FL 33411

In WITNESS WHEREOF, the undersigned have executed this Agreement the day and year first written.

Mayor _____

Chair or Vice Chair _____

CEO  _____

President _____

Executive Director _____

Memorandum of Agreement

Community Based Organization Partners for the U.S. Department of Housing and Urban Development - Pathways to Removing Obstacles to Housing (PRO Housing) Grant Application

This Agreement is made and entered into on this 10 day of October, 2023 (Commencement Date) by the and between the Lake Worth Beach Community Redevelopment Agency, a public body, corporate, and politic, duly created and operated pursuant to Chapter 163.356, Florida Statutes, herein referred to as the "CRA", and the following Consortium Partners, listed in alphabetical order as follows:

Adopt-a-Family, Community Land Trust of Palm Beach County and the Treasure Coast, Community Partners of South Florida, Habitat for Humanity of Greater Palm Beach Inc., Housing Leadership Council of Palm Beach County and Neighborhood Renaissance.

The above-named parties agree to cooperatively carry out the PRO Housing program activities as described in the Grant Application submitted to the United States Department of Housing and Urban Development ("HUD") between 2023 and 2030.

To establish and implement the PRO Housing grant program activities, the Consortium Partners agree to the following:

1. The CRA is authorized to act in a representative capacity for all the members of the Consortium, and shall be considered the Lead Member.
2. The CRA, in serving as the Lead Member will assume overall responsibility for ensuring that the Consortium's PRO Housing Program is carried out in compliance with all PRO Housing requirements.
3. Consortium funding agreements between and among the Partners will be executed no later than 60 days after official notice is given in regards to the award _____. The Funding Agreements will describe each Consortium Partners' specific activities under the PRO Housing Grant Program, including timetables for completion, and applicable requirements as contained in HUD's Notice of Funding Opportunity issued by HUD on September 7, 2023.
4. The CRA will assume all responsibility for environmental review, decision-making, and action for proposed projects with its jurisdiction on behalf of the Consortium in accordance with the requirements of 24 CFR Part 58.
5. The Consortium Agreement will specifically authorize an internal audit function to be performed by an internal auditor selected or appointed by the Lead Member.
6. This Memorandum of Agreement shall remain in effect until the Consortium Partners execute the consortium funding agreement.

7. This Memorandum of Agreement does not impose any requirement on any Consortium Partner to execute a consortium funding agreement, but only states the Consortium Partners' intent to enter into the consortium funding agreements. A copy of the Draft Proposed Agreement is attached as Exhibit "A".

The specific entities who are Consortium Partners and parties to this Memorandum of Agreement are listed as follows:

Community Land Trust of Palm Beach County and the Treasure Coast, Inc.

4938 Davis Road
Lake Worth, FL 33461

Community Partners of South Florida, LLC

2001 W Blue Heron Blvd.
Riviera Beach, FL 33404

Habitat for Humanity of Greater Palm Beach County, Inc

181 SE 5th Avenue
Delray Beach, FL 33483

Adopt-a-Family of Palm Beaches, Inc

1712 2nd Ave N
Lake Worth Beach, Fl 33460

Neighborhood Renaissance, Inc

510 24th St Suite A
West Palm Beach, FL 33407

Housing Leadership Council of Palm Beach County

2101 Vista Parkway Ste 258
West Palm Beach, FL 33411

In WITNESS WHEREOF, the undersigned have executed this Agreement the day and year first written.

Mayor  _____

Chair or Vice Chair _____

CEO _____

President _____

Executive Director _____

Memorandum of Agreement

Community Based Organization Partners for the U.S. Department of Housing and Urban Development - Pathways to Removing Obstacles to Housing (PRO Housing) Grant Application

This Agreement is made and entered into on this 6th day of October, 2023 (Commencement Date) by the and between the Lake Worth Beach Community Redevelopment Agency, a public body, corporate, and politic, duly created and operated pursuant to Chapter 163.356, Florida Statutes, herein referred to as the "CRA", and the following Consortium Partners, listed in alphabetical order as follows:

Adopt-a-Family, Community Land Trust of Palm Beach County and the Treasure Coast, Community Partners of South Florida, Habitat for Humanity of Greater Palm Beach Inc., Housing Leadership Council of Palm Beach County and Neighborhood Renaissance.

The above-named parties agree to cooperatively carry out the PRO Housing program activities as described in the Grant Application submitted to the United States Department of Housing and Urban Development ("HUD") between 2023 and 2030.

To establish and implement the PRO Housing grant program activities, the Consortium Partners agree to the following:

1. The CRA is authorized to act in a representative capacity for all the members of the Consortium, and shall be considered the Lead Member.
2. The CRA, in serving as the Lead Member will assume overall responsibility for ensuring that the Consortium's PRO Housing Program is carried out in compliance with all PRO Housing requirements.
3. Consortium funding agreements between and among the Partners will be executed no later than 60 days after official notice is given in regards to the award_____. The Funding Agreements will describe each Consortium Partners' specific activities under the PRO Housing Grant Program, including timetables for completion, and applicable requirements as contained in HUD's Notice of Funding Opportunity issued by HUD on September 7, 2023.
4. The CRA will assume all responsibility for environmental review, decision-making, and action for proposed projects with its jurisdiction on behalf of the Consortium in accordance with the requirements of 24 CFR Part 58.
5. The Consortium Agreement will specifically authorize an internal audit function to be performed by an internal auditor selected or appointed by the Lead Member.
6. This Memorandum of Agreement shall remain in effect until the Consortium Partners execute the consortium funding agreement.

7. This Memorandum of Agreement does not impose any requirement on any Consortium Partner to execute a consortium funding agreement, but only states the Consortium Partners' intent to enter into the consortium funding agreements. A copy of the Draft Proposed Agreement is attached as Exhibit "A".

The specific entities who are Consortium Partners and parties to this Memorandum of Agreement are listed as follows:

Community Land Trust of Palm Beach County and the Treasure Coast, Inc.
4938 Davis Road
Lake Worth, FL 33461

Community Partners of South Florida, LLC
2001 W Blue Heron Blvd.
Riviera Beach, FL 33404

Habitat for Humanity of Greater Palm Beach County, Inc
181 SE 5th Avenue
Delray Beach, FL 33483

Adopt-a-Family of Palm Beaches, Inc
1712 2nd Ave N
Lake Worth Beach, Fl 33460

Neighborhood Renaissance, Inc
510 24th St Suite A
West Palm Beach, FL 33407

Housing Leadership Council of Palm Beach County
2101 Vista Parkway Ste 258
West Palm Beach, FL 33411

In WITNESS WHEREOF, the undersigned have executed this Agreement the day and year first written.

Mayor _____

Chair or Vice Chair _____

CEO  Jennifer Thomason Habitat for Humanity

President _____

Executive Director _____

Memorandum of Agreement

Community Based Organization Partners for the U.S. Department of Housing and Urban Development - Pathways to Removing Obstacles to Housing (PRO Housing) Grant Application

This Agreement is made and entered into on this _____ day of _____, 2023 (Commencement Date) by the and between the Lake Worth Beach Community Redevelopment Agency, a public body, corporate, and politic, duly created and operated pursuant to Chapter 163.356, Florida Statutes, herein referred to as the “CRA”, and the following Consortium Partners, listed in alphabetical order as follows:

Adopt-a-Family, Community Land Trust of Palm Beach County and the Treasure Coast, Community Partners of South Florida, Habitat for Humanity of Greater Palm Beach Inc., Housing Leadership Council of Palm Beach County and Neighborhood Renaissance.

The above-named parties agree to cooperatively carry out the PRO Housing program activities as described in the Grant Application submitted to the United States Department of Housing and Urban Development (“HUD”) between 2023 and 2030.

To establish and implement the PRO Housing grant program activities, the Consortium Partners agree to the following:

1. The CRA is authorized to act in a representative capacity for all the members of the Consortium, and shall be considered the Lead Member.
2. The CRA, in serving as the Lead Member will assume overall responsibility for ensuring that the Consortium’s PRO Housing Program is carried out in compliance with all PRO Housing requirements.
3. Consortium funding agreements between and among the Partners will be executed no later than 60 days after official notice is given in regards to the award_____. The Funding Agreements will describe each Consortium Partners’ specific activities under the PRO Housing Grant Program, including timetables for completion, and applicable requirements as contained in HUD’s Notice of Funding Opportunity issued by HUD on September 7, 2023.
4. The CRA will assume all responsibility for environmental review, decision-making, and action for proposed projects with its jurisdiction on behalf of the Consortium in accordance with the requirements of 24 CFR Part 58.
5. The Consortium Agreement will specifically authorize an internal audit function to be performed by an internal auditor selected or appointed by the Lead Member.
6. This Memorandum of Agreement shall remain in effect until the Consortium Partners execute the consortium funding agreement.

7. This Memorandum of Agreement does not impose any requirement on any Consortium Partner to execute a consortium funding agreement, but only states the Consortium Partners' intent to enter into the consortium funding agreements. A copy of the Draft Proposed Agreement is attached as Exhibit "A".

The specific entities who are Consortium Partners and parties to this Memorandum of Agreement are listed as follows:

Community Land Trust of Palm Beach County and the Treasure Coast, Inc.
4938 Davis Road
Lake Worth, FL 33461

Community Partners of South Florida, LLC
2001 W Blue Heron Blvd.
Riviera Beach, FL 33404

Habitat for Humanity of Greater Palm Beach County, Inc
181 SE 5th Avenue
Delray Beach, FL 33483

Adopt-a-Family of Palm Beaches, Inc
1712 2nd Ave N
Lake Worth Beach, Fl 33460

Neighborhood Renaissance, Inc
510 24th St Suite A
West Palm Beach, FL 33407

Housing Leadership Council of Palm Beach County
2101 Vista Parkway Ste 258
West Palm Beach, FL 33411

In WITNESS WHEREOF, the undersigned have executed this Agreement the day and year first written.

Mayor _____

Chair or Vice Chair _____

CEO _____

President _____

Executive Director *Terri Murray* _____

Neighborhood Renaissance, Inc.

Memorandum of Agreement

Community Based Organization Partners for the U.S. Department of Housing and Urban Development - Pathways to Removing Obstacles to Housing (PRO Housing) Grant Application

This Agreement is made and entered into on this 10 day of October, 2023 (Commencement Date) by the and between the Lake Worth Beach Community Redevelopment Agency, a public body, corporate, and politic, duly created and operated pursuant to Chapter 163.356, Florida Statutes, herein referred to as the "CRA", and the following Consortium Partners, listed in alphabetical order as follows:

Adopt-a-Family, Community Land Trust of Palm Beach County and the Treasure Coast, Community Partners of South Florida, Habitat for Humanity of Greater Palm Beach Inc., Housing Leadership Council of Palm Beach County and Neighborhood Renaissance & Riviera Beach CDC

The above-named parties agree to cooperatively carry out the PRO Housing program activities as described in the Grant Application submitted to the United States Department of Housing and Urban Development ("HUD") between 2023 and 2030.

To establish and implement the PRO Housing grant program activities, the Consortium Partners agree to the following:

1. The CRA is authorized to act in a representative capacity for all the members of the Consortium, and shall be considered the Lead Member.
2. The CRA, in serving as the Lead Member will assume overall responsibility for ensuring that the Consortium's PRO Housing Program is carried out in compliance with all PRO Housing requirements.
3. Consortium funding agreements between and among the Partners will be executed no later than 60 days after official notice is given in regards to the award. The Funding Agreements will describe each Consortium Partners' specific activities under the PRO Housing Grant Program, including timetables for completion, and applicable requirements as contained in HUD's Notice of Funding Opportunity issued by HUD on September 7, 2023.
4. The CRA will assume all responsibility for environmental review, decision-making, and action for proposed projects with its jurisdiction on behalf of the Consortium in accordance with the requirements of 24 CFR Part 58.
5. The Consortium Agreement will specifically authorize an internal audit function to be performed by an internal auditor selected or appointed by the Lead Member.
6. This Memorandum of Agreement shall remain in effect until the Consortium Partners execute the consortium funding agreement.
7. This Memorandum of Agreement does not impose any requirement on any Consortium Partner to execute a consortium funding agreement, but only states the Consortium Partners' intent to enter into

the consortium funding agreements. A copy of the Draft Proposed Agreement is attached as Exhibit "A".

The specific entities who are Consortium Partners and parties to this Memorandum of Agreement are listed as follows:

Community Land Trust of Palm Beach County and the Treasure Coast, Inc.

4938 Davis Road
Lake Worth, FL 33461

Community Partners of South Florida, LLC

2001 W Blue Heron Blvd.
Riviera Beach, FL 33404

Habitat for Humanity of Greater Palm Beach County, Inc

181 SE 5th Avenue
Delray Beach, FL 33483

Adopt-a-Family of Palm Beaches, Inc

1712 2nd Ave N
Lake Worth Beach, FL 33460

Neighborhood Renaissance, Inc

510 24th St Suite A
West Palm Beach, FL 33407

Housing Leadership Council of Palm Beach County

2101 Vista Parkway Ste 258
West Palm Beach, FL 33411

Riviera Beach CDC

1229 E. Blue Heron Blvd., Riviera Beach, FL 33404
Chairperson: Darryl Leonard
Annetta Jenkins, Executive Director

In WITNESS WHEREOF, the undersigned have executed this Agreement the day and year first written.

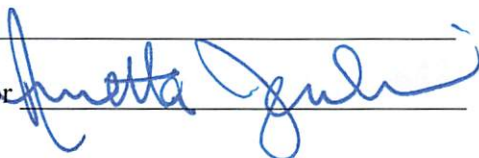
Mayor _____

Chair or Vice Chair _____

CEO _____

President _____

Executive Director _____



Attachment C: Signed Leverage Commitment Letters

October 30, 2023

Attention Department of Housing and Urban Development:

The Lake Worth Beach Community Redevelopment Agency is offering their support for the City of Lake Worth Beach- Community Redevelopment Agency's and City of Riviera Beach and their CRA's application to HUD for the Pathways to Removing Obstacles to Housing (PRO-Housing) Grant.

Palm Beach County is experiencing an affordable housing crisis that dates back several years. The Lake Worth CRA has been a leader in the County in producing and helping to fund affordable projects and homes since 2010 when the CRA was awarded a Neighborhood Stabilization Grant (NSP – 2). The grant award allowed the CRA and its nineteen partners to create over 400 units in the area and help finance hundreds of first home buyer opportunities in our small City. With that grant came leverage which we used for much needed improvements in the City including new sidewalks, crosswalks and lighting in some of our older, blighted neighborhoods. The Lake Worth Consortium, led by the CRA, spent all of the federal NSP-2 funds on time and in compliance with HUD regulations. We also managed to leverage outside funds to create much needed projects that otherwise would not have been completed.

The City of Lake Worth Beach is not an entitlement City; therefore, we must compete for grants. We have been relatively successful in bringing outside funding to the area to help our community grow and prosper. This grant opportunity is unique in that it allows us to once again partner with our local, community-based organizations such as Habitat for Humanity of the Greater Palm Beach, Adopt-a-Family of the Palm Beaches, the Community Land Trust of Palm Beach County and the Treasure Coast, Neighborhood Renaissance and Housing Leadership of Palm Beach County to restore, stabilize and/or build new affordable housing.

Because Lake Worth Beach is an older, coastal community with limited resources, the City has struggled to keep up with maintenance and upgrades to the infrastructure system. Our water, sewer, electric system, as well as our roads, need millions of dollars to replace or upgrade. Many projects are planned but need grant funds to assist with the costs. By combining infrastructure improvements with new affordable housing projects, we can attract private and non-profit investment in our City. For the Pro Housing grant, we will be leveraging \$4,394,000 in TIF funds and grant funds.

Without intervention, the working families and essential workers in our community will continue to be cost burdened or even become homeless, or will have to move out of the area. These trends will further weaken our economy and hinder stabilization and growth. There are solutions to this crisis and we ask that resources be directed to these two redevelopment areas in Palm Beach County so we can not only preserve what we have but flourish.

Sincerely,



Carla Blockson
CRA Vice-Chair



OFFICERS:

Timothy P. Wheat
President
Development/Real
Estate Sector
Representative

Tammy McDonald
Vice President
Palm Beach County
Housing Authority

Andrew E. Zeeman
Treasurer
Peninsular Electric

Randy S. Wertepny,
P.E.
Secretary
Kesahavarz and
Associates

DIRECTORS:

Shirley Erazo
Delray Beach
Housing Authority

Tangenica Henry
CLT Lessee Member

Derrick Penn
CLT Lessee Member

Silvia Ricketts
CLT Lessee Member

Sandra Young
CLT Lessee Member

September 27, 2023

Lake Worth Beach CRA
1121 Lucerne Avenue
Lake Worth Beach, Florida 33460

Re: Intent to Participate

This letter is to confirm the mutual intent of both the Lake Worth Beach CRA (LWBCRA) and the Community Land Trust of Palm Beach County and the Treasure Coast (CLT of PBCTC) to collaborate and enter into a partner agreement, contingent upon the award of funds from the United States Department of Housing and Urban Development for the Pathways to Removing Obstacles to Housing (PRO Housing) competition, to carry out eligible activities as provided in LWBCRA's PRO Housing application.

The Community Land Trust of Palm Beach County and the Treasure Coast was founded by Palm Beach County in 2006 with a mission to build a permanent supply of affordable rental and homeownership units while focusing on developing sustainable communities.

In order to undertake its mission, the CLT of PBCTC carries out the following activities:

1. Housing Development – to date, the CLT of PBCTC has developed 148 units of permanently affordable housing – 68 homeownership units and 80 multifamily rental units. We have another 27 in the immediate pipeline or in process.
2. Housing Acquisition and Neighborhood Stabilization- Through the Urban Infill Housing Program and Neighborhood Stabilization Program (NSPP), the CLT of PBCTC has acquired thirty-one (31) vacant and/or foreclosed housing units, to rehab of if necessary, and made them available for resell to very- low- and low-income households.
3. Homebuyer Counseling -- CLT of PBCTC staff provides one and one confidential homebuyer counseling and a two-hour CLT specific orientation in house.
4. Coordinate Services -- CLT of PBCTC staff coordinates services with other providers for credit and budget counseling, to establish IDA Accounts, for financial literacy classes, for homebuyer post purchase counseling and to obtaining financing from homebuyer assistance programs.
5. 1st Mortgage Financing -- CLT of PBCTC staff assists clients in obtaining first mortgage financing from one of our partner lenders.

4938 Davis Road • Lake Worth, Florida 33461

Phone: (561) 318-8842

<http://cltofabc.org>

6. Stewardship -- One of the defining roles that a CLT undertakes is stewardship. Once a homeowner purchases a CLT home, the CLT of PBCTC has and will continue to ensure that the owners are well served during their tenure of ownership. The role of stewardship is assisting homebuyers with their homestead exemption and reviewing annual tax assessments, assistance with questions about escrow accounts, homeowner warranties, home improvements.
7. Property Management – The CLT of PBCTC manages a 25-unit multi-family development with income set asides from 30% AMI to 120% AMI.

In prior partnership with the Lake Worth Beach CRA, the CLT of PBCTC developed La Joya Villages, a 55-unit multifamily rental development located in the City of Lake Worth Beach. Twenty-five percent of the units are set aside for households whose incomes are at or below 50% AMI. The remaining units are set aside for households with incomes at or below 60% AMI. The land for this development was donated by the LWBCRA who also provided gap funding. The CLT of PBCTC is currently implementing the Lake Worth Beach Cottage Homes Project in partnership with the LWBCRA. The CLT of PBCTC is building homes on lots donated by the CRA and selling them to households with annual incomes below 120% of the AMI under the CLT model of homeownership.

The CLT of PBCTC will act as non-profit developer partner in the PRO Housing initiative and continue to redevelop lots in the LWBCRA. The lots will be developed into permanently affordable community land trust homeownership units. For every lot redeveloped in the PRO Housing initiative, the CLT of PBCTC will be leveraging \$200,000 in construction financing from both the JP Morgan Chase Pro Neighborhoods Grant Program and financing from the Palm Beach County Housing Finance Authority. Each lot will also leverage \$100,000 in gap funding from Palm Beach County.

It is understood that this letter is only an expression of our intent and a binding partner agreement detailing the terms and conditions of the proposed partnership must be executed before the use of any PRO Housing funds, if awarded.

Sincerely,

Cindee LaCourse Blum

Cindee LaCourse-Blum
Executive Director



WATER UTILITIES DEPARTMENT
301 COLLEGE STREET
LAKE WORTH BEACH, FL 33460
561.586.1710

September 27, 2023

Sam Heady, Water Utility Director
City of Lake Worth Beach
301 College Street, Lake Worth Beach, FL 33460
Office: 561-586-1675 ext. 1675
Shedy@LakeWorthBeachfl.gov

Joan C. Oliva,
Executive Director
Lake Worth Beach Community Redevelopment Agency
Lake Worth Beach, FL 33460

**Subject: Urgent Support Needed for PRO-Housing Grant Application:
Transforming Communities in Lake Worth Beach and Riviera Beach**

Dear Ms. Oliva,

I am writing with an earnest appeal to rally support for the joint grant application submitted by the City of Lake Worth Beach and Riviera Beach Community Redevelopment Agency to the U.S. Department of Housing and Urban Development (HUD). Our collective endeavor, the "Pathways Home – Neighborhood Housing Solutions for Palm Beach County," seeks to address one of the most pressing issues affecting our communities: affordable housing.

Housing affordability is not just a matter of shelter; it is the bedrock of family prosperity and community growth. Accessible housing drives educational achievement boosts income levels, and bolsters our local economy by creating jobs and increasing consumer spending.

While our mission is fundamentally rooted in providing affordable housing, we are also acutely aware of the infrastructure challenges that stand in the way of realizing this vision. The aging water system in the City of Lake Worth Beach poses a significant impediment to the development of larger and denser housing projects. Sanitary sewer pipes dating back to 1920 and a multitude of outdated force mains underscore the urgency of these improvements. Furthermore, our watermain system, which has seen little upgrade over the decades, presents a formidable obstacle.

To address these critical infrastructure needs, the City of Lake Worth Beach Utility has strategically outlined a comprehensive capital budget plan, which includes:

- Drilling two new raw water wells with an estimated cost of \$4 million.
- Upgrading our water plant assets, requiring an investment of \$2 million.
- Drilling a new dual zone motoring well to ensure compliance with DEP regulations, necessitating \$6 million.
- Replacing the water main in our area of responsibility, with a projected cost of \$5.9 million.
- Upgrading sewer lift station improvements totaling \$2.5 million.
- Lining the sewer pipe network at an estimated expense of \$2 million.
- Enhancing the conveyance and collection of our Stormwater system, an initiative requiring \$4 million.

These crucial projects represent a comprehensive solution to our water system's plight, poised to leverage over \$20 million in funding. Every dollar we secure from federal sources will significantly alleviate the financial burden on our community and accelerate the modernization of our vital infrastructure.

Furthermore, these grant funds hold the potential to unlock private sector investments, ensuring that housing projects become a reality in the near future. This will alleviate the housing shortage and enhance the quality of life in our diverse, low to moderate-income areas.

Your support in championing this grant application is instrumental in ushering in transformative change for our communities. Your advocacy can make the difference between stalled progress and the realization of a brighter future for our residents.

I am available at your convenience to provide further details or address any questions you may have. Together, we can build stronger, more inclusive neighborhoods that offer opportunities and hope for all.

Thank you for your unwavering commitment to our shared vision.

Warm regards,

Sam Heady

Sam Heady
Water Utility Director
City of Lake Worth Beach





Attention: Department of Housing and Urban Development

I am writing on behalf of Habitat for Humanity of Greater Palm Beach County (Habitat GPBC) to express our wholehearted support for the joint application submitted by the Lake Worth Beach and Riviera Beach Community Redevelopment Agencies (CRAs) to the U.S. Department of Housing and Urban Development (HUD) for the "Pathways to Removing Obstacles to Housing" grant.

Habitat GPBC has a longstanding commitment to providing safe, affordable housing to families in need within our community. We have witnessed firsthand the challenges faced by low-income families and individuals in securing stable housing. Housing affordability is important because it directly affects the well-being and economic stability of individuals, families, and communities. When housing costs are high, it places a significant burden on households, making it challenging to cover other essential expenses such as healthcare, education, and transportation. Additionally, affordable housing promotes social equity by ensuring that people from diverse backgrounds have access to safe and stable homes, reducing disparities in living conditions. It also fosters economic growth by allowing individuals to save, invest, and participate in local economies, ultimately contributing to the overall prosperity of a region. In essence, housing affordability is a cornerstone of a healthy, vibrant society where everyone has the opportunity to lead a fulfilling life.

The proposed grant would undoubtedly have a transformative impact on the Lake Worth Beach and Riviera Beach communities, both of which have their unique challenges and opportunities. We commend the CRAs for their proactive approach in identifying and addressing barriers to affordable housing and equitable development. Without intervention, the affordable housing crisis in our region will continue to escalate, exacerbating homelessness, economic disparities, and the overall quality of life for our most vulnerable residents. The collaborative approach taken by the Lake Worth Beach and Riviera Beach CRAs, as demonstrated through their successful past projects, offers a beacon of hope in our ongoing struggle to create vibrant, inclusive communities where every individual could thrive. We believe that their proposal will pave the way for a brighter and more equitable future for all our community members and will help their non-profit partners to continue to make an impact. This year Habitat GPBC will complete the construction of 3 new homes, 20 home repair projects, and will begin the construction of four additional homes in the City of Lake Worth Beach in partnership with the CRA.

Palm Beach County is a Priority Geography on the list of HUD's most affected areas in the Country. This crisis needs to be addressed immediately so that families and individuals in our community can find relief from the pressing challenges of housing instability allowing them to regain their dignity, security, and hope for a better future. A recent study by the Florida Housing Coalition shows that almost 40% of households in Palm Beach County are cost burdened. There are solutions to this crisis, and we ask that resources be directed to these two redevelopment areas in Palm Beach County. Habitat for Humanity of Greater Palm Beach County is excited about the potential outcomes of this grant application, which include:

- Increased affordable housing options for low and moderate-income residents.
- Improved infrastructure and neighborhood revitalization efforts.
- Enhanced access to social services and support programs.
- Strengthened community partnerships and collaboration.

We pledge our full support in assisting the Lake Worth Beach and Riviera Beach CRAs in any way necessary to ensure the successful implementation of the grant-funded projects. We are eager to collaborate on this endeavor, leveraging our resources, expertise, and volunteer network to maximize the positive impact on the communities we serve. For each property that the CRA provides to Habitat GPBC, we will leverage \$550,000 in construction costs and homebuyer subsidies.



Please do not hesitate to reach out if you require any additional information. We are excited about the possibilities this grant presents and are committed to working together to make affordable housing a reality for all.

Sincerely,

Jennifer Thomason

Chief Executive Officer

Habitat for Humanity of Greater Palm Beach County



September 28, 2023

Joan C. Oliva, Executive Director
Lake Worth Beach Community Redevelopment Agency

Re: PATHWAYS HOME – Neighborhood Housing Solutions for Palm Beach County

Dear Joan,

Please accept this letter as confirmation of Neighborhood Renaissance Inc.'s full support for the Lake Worth Beach and Riviera Beach Community Redevelopment Agencies' PRO Housing Grant Application. It is our intention to collaborate and enter into a partnership for the implementation of PATHWAYS HOME – Neighborhood Housing Solutions for Palm Beach County contingent upon the award of funding.

Established in 1992, Neighborhood Renaissance is a proven nonprofit community based housing developer dedicated to building and supporting strong economies and diverse communities by investing in homes that are within the financial reach of Palm Beach County's low and moderate - income families and individuals. Our efforts have helped over 230 households to become homeowners and we have built 260 homes. In addition to building affordable infill single-family homes in the underserved neighborhoods of Lake Worth Beach, we recently completed the West Village Art Lofts a unique mixed-use residential and commercial development in partnership with the Lake Worth Beach CRA.

As an experienced nonprofit affordable housing developer, Neighborhood Renaissance's role would be to develop affordable homes and to acquire, rehab and preserve existing homes. It is our intention to leverage grant award funds with \$500,000 from our Real Estate Acquisition and Predevelopment Fund seeded by the Third Federal Foundation. If awarded PRO Housing funding, we understand that a binding agreement detailing the terms and conditions of the proposed partnership will be executed.

We look forward to being a partner for the PATHWAYS HOME – Neighborhood Housing Solutions for Palm Beach County collaboration to provide and preserve critically needed homes that are within the financial reach of low and moderate-income families and individuals.

Sincerely,

Terri Murray
Executive Director



October 3, 2023

Attention: Department of Housing and Urban Development:

I am writing to offer support for the City of Lake Worth Beach’s and Riviera Beach’s Community Redevelopment Agency’s application to HUD for the Pathways to Removing Obstacles to Housing (PRO-Housing) Grant. The two redevelopment agencies are partnering for a program called Pathways Home – Neighborhood Housing Solutions for Palm Beach County.

Housing affordability has reached crisis levels in Palm Beach County and is a particular concern in the two areas we are targeting in this grant. A recent study by the Florida Housing Coalition showed 38% of households in Palm Beach County are cost burdened and the targeted areas are on the list of HUD’s Priority Geography. This crisis needs to be addressed immediately so that we can house our essential workers and prevent homelessness at the lowest income levels.

These two Agencies, specializing in community redevelopment, have undertaken projects like the one being proposed with outstanding results. Our organization was a partner for a \$23.3M Lake Worth CRA NSP2 grant so we have a history of working together and producing exceptional outcomes.

The Housing Leadership Council of Palm Beach County focuses on leveraging resources, developing countywide plans, conducting research and studies and monitoring housing related activities. We also serve as a liaison to the business community including the Business Development Board, the Economic Council and CareerSource – all of whom are represented on our board of directors.

Our organization recently completed a Housing Equity Assessment and will be overseeing efforts to ensure equitable outcomes.

We will be dedicating staff time to this effort and conducting a follow-up assessment to document the results of these efforts. The cost of staff time and assessments done in collaboration with a major university will be valued at \$100,000 per year.

Sincerely,

Suzanne P. Cabrera
President & CEO
Housing Leadership Council of Palm Beach County

Founding Members
 Business Development Board
 Chamber of Commerce of the Palm Beaches
 Economic Council of Palm Beach County, Inc.
 Greater Boca Raton Chamber of Commerce
 Greater Delray Beach Chamber of Commerce
 Palm Beach North Chamber of Commerce
 Central Palm Beach County Chamber of Commerce
 CareerSource Palm Beach County

Supporting Member
 Fannie Mae
 Freddie Mac

Mission
The Housing Leadership Council of Palm Beach County is a coalition of Community Leaders working to sustain the economic viability of the County by supporting housing opportunities for all residents through education, advocacy, and facilitating partnerships.



RIVIERA BEACH COMMUNITY REDEVELOPMENT AGENCY

600 W BLUE HERON BLVD, SUITE C-225
RIVIERA BEACH, FL, 33404
PHONE: 561-844-3408
FAX: 561-881-8043
Website: www.rbcra.com

October 10, 2023

Attention Department of Housing and Urban Development:

I am writing to offer support for the City of Lake Worth Beach's and City of Riviera Beach/Community Redevelopment Agency's application to HUD for the Pathways to Removing Obstacles to Housing (PRO-Housing) Grant. The two redevelopment agencies and the city are partnering for a program called Pathways Home – Neighbourhood Housing Solutions for Palm Beach County.

Housing affordability is important because it is a necessity, it improves the economic health of a community, and creates more stability when housing costs are more affordable and housing opportunities are more readily available. The County is a Priority Geography on the list of HUD's most affected areas in the Country. This crisis needs to be addressed immediately so as to reduce the negative impacts of housing instability and be focused on expanding the supply of housing that is affordable to renter households at lower income levels. A recent study by the Florida Housing Coalition shows that almost 40% of households in Palm Beach County are cost burdened.

Our two agencies, specializing in community redevelopment, have undertaken projects similar to the one being proposed with outstanding results. Both are well positioned to help address the affordable housing crisis with this proposal and we strongly support these efforts. Without intervention, there would be no solutions.

There are solutions to this crisis and we ask that resources be directed to these two redevelopment areas and the City of Riviera Beach in Palm Beach County so we can make affordable housing development more attractive to new buyers and improve values in neighbourhoods often suffering from delayed improvements and maintenance of infrastructure.

We pledge to commit from the City of Riviera Beach CRA \$2,325,000 as well as be responsible for buying properties, offering subsidies, buying down units, and helping to implement infrastructure improvements to allow for more density. This is in addition to supporting the home buyers club, donating land to nonprofits, and providing incentives to for profit developers.

Sincerely,

A handwritten signature in black ink, appearing to be "Jonathan Evans", written over a horizontal line.

Jonathan Evans, MPA, MBA, ICMA-CM
Executive Director

October 10, 2023

Attention Department of Housing and Urban Development:

I am writing to offer support for the City of Lake Worth Beach's and City of Riviera Beach/Community Redevelopment Agency's application to HUD for the Pathways to Removing Obstacles to Housing (PRO-Housing) Grant. The two redevelopment agencies and the city are partnering for a program called Pathways Home – Neighborhood Housing Solutions for Palm Beach County.

Housing affordability is important because making affordable housing development more attractive to new buyers creates stability when housing costs are more affordable and housing opportunities are more readily available. The County is a Priority Geography on the list of HUD's most affected areas in the Country. This crisis needs to be addressed immediately so as to reduce the negative impacts of housing instability and focused on expanding the supply of housing that is affordable to renter households at lower income levels. A recent study by the Florida Housing Coalition shows that almost 40% of households in Palm Beach County are cost burdened.

These two agencies, specializing in community redevelopment, have undertaken projects similar to the one being proposed with outstanding results. Both are well positioned to help address the affordable housing crisis with their proposal and we strongly support their efforts. Without intervention, there would be no solutions.

There are solutions to this crisis and we ask that resources be directed to these two redevelopment areas and the City of Riviera Beach in Palm Beach County so we can make affordable housing development more attractive to new buyers and improve values in neighborhoods often suffering from delayed improvements and maintenance of infrastructure.

We pledge to commit from Riviera Beach CDC \$750,000 as well as be responsible for income qualifying households, receive transferred lots from the City/CRA to build new housing; buying properties, developing projects and infill lots, manage land bank, build and maintain low-mod income housing, manage rental units.

Sincerely,


Annetta Jenkins
Executive Director

RIVIERA BEACH COMMUNITY DEVELOPMENT CORPORATION

2001 Broadway
Suite 300
Riviera Beach, FL 33404

☎ 561.844.3408
☎ 855.300.7611 Toll Free
☎ 561.881.8043

www.rivierabeachcdc.org • www.rivierabeachcommunitygardens.org



2001 Blue Heron Blvd. W.
Riviera Beach, FL 33404-5003
561.841.3500
cpsfl.org

Joan C. Oliva
Executive Director
1121 Lucerne Avenue
Lake Worth Beach Community Redevelopment Agency
Lake Worth Beach, FL 33460

Attention Department of Housing and Urban Development:

I am writing to offer support for the City of Lake Worth Beach- Community Redevelopment Agency's and City of Riviera Beach's application to HUD for the Pathways to Removing Obstacles to Housing (PRO-Housing) Grant. The two (2) Cities are partnering for a program called Pathways Home – Neighborhood Housing Solutions for Palm Beach County.

South Florida and specifically Palm Beach County is experiencing an affordable housing crisis that dates back several years. Coming out of the 2008 housing crisis and going through the rebuilding years, we realize that we did not put the infrastructure necessary to prevent the re-occurrence of such crisis. Therefore, the importance of creating and promoting affordability in the housing industry. Housing affordability defined as when one pays 30% of their income towards housing is almost an impossible dream for many residents in Palm Beach County. A recent study by the Florida Housing Coalition shows that almost 38% of households in Palm Beach County are cost burdened. The County is a Priority Geography on the list of HUD's most affected areas in the Country. This crisis needs to be addressed immediately so that we not go back to the challenges of the past decade - foreclosure and increase rate of homelessness in our major cities.

These two Agencies, specializing in community redevelopment, have undertaken projects similar to the one being proposed with outstanding results. Both are well positioned to help address the affordable housing crisis with their proposal and we strongly support their efforts. CPSFL currently works with both organizations providing housing education and counseling services as well real estate development. We bring expertise, funding via both debt and equity, leveraging the proposed grant funds to bring new projects and contribute to housing supply in both geographical areas. As a NeighborWorks Affiliate, we may be able to bring some equity funds via the network. We believe between debt and equity, we can leverage of \$750,000.

Without intervention, the working families and essential workers in our communities will continue to be cost burdened or even become homeless, or will have to move out of Florida. These trends will further weaken our economies and hinder growth in all areas, not just the vulnerable communities. There are solutions to this crisis and we ask that resources be directed to these two redevelopment areas in Palm Beach County so we can build better.

Sincerely,

A handwritten signature in black ink, appearing to read "K. Powell", written over a white background.

Kelly Powell, CEO



City of Riviera Beach, Florida

1481 W. 15th Street, Suite 238

Web: www.rivierabch.com

Office: 561-812-6597

Email: Jevans@rivierabeach.org

Twitter: [@_JonathanEvans_](https://twitter.com/_JonathanEvans_)

October 10, 2023

Attention Department of Housing and Urban Development:

I am writing to offer support for the City of Lake Worth Beach's and City of Riviera Beach/Community Redevelopment Agency's application to HUD for the Pathways to Removing Obstacles to Housing (PRO-Housing) Grant. The two redevelopment agencies and the city are partnering for a program called Pathways Home – Neighbourhood Housing Solutions for Palm Beach County.

Housing affordability is important because it is a necessity, it improves the economic health of a community, and creates more stability when housing costs are more affordable and housing opportunities are more readily available. The County is a Priority Geography on the list of HUD's most affected areas in the Country. This crisis needs to be addressed immediately so as to reduce the negative impacts of housing instability and be focused on expanding the supply of housing that is affordable to renter households at lower income levels. A recent study by the Florida Housing Coalition shows that almost 40% of households in Palm Beach County are cost burdened.

Our two agencies, specializing in community redevelopment, have undertaken projects similar to the one being proposed with outstanding results. Both are well positioned to help address the affordable housing crisis with this proposal and we strongly support these efforts. Without intervention, there would be no solutions.

There are solutions to this crisis and we ask that resources be directed to these two redevelopment areas and the City of Riviera Beach in Palm Beach County so we can make affordable housing development more attractive to new buyers and improve values in neighbourhoods often suffering from delayed improvements and maintenance of infrastructure.

We pledge to commit from the City of Riviera Beach \$2,450,000 as well as be responsible for buying properties, offering subsidies, buying down units and helping to implement infrastructure improvements to allow for more density. This is in addition to creating walking trails, wayfinding signage, donating land to nonprofits, monitoring, providing GIS and providing planning assistance.

Sincerely,

Jonathan Evans, MPA, MBA, ICMA-CM
City Manager

"The Best Waterfront City in Which to Live, Work and Play."



Attachment D: Letters of Support



ADOPT-A-FAMILY

of the Palm Beaches, Inc.

Attention Department of Housing and Urban Development:

I am writing to offer support for the City of Lake Worth Beach's and Riviera Beach's Community Redevelopment Agency's application to HUD for the Pathways to Removing Obstacles to Housing (PRO-Housing) Grant. The two redevelopment agencies are partnering for a program called Pathways Home – Neighborhood Housing Solutions for Palm Beach County.

The lack of affordable housing in our community is of a critical nature. The community is seeing an increase in homelessness, and a great deal of displacement of families. As a provider of homeless services in Lake Worth Beach and Palm Beach County, we are seeing the detrimental impacts of housing instability on so many in our community.

These two Agencies, specializing in community redevelopment, have undertaken projects similar to the one being proposed with outstanding results. Both are well positioned to help address the affordable housing crisis with their proposal and we strongly support their efforts. Both agencies are community-based and have developed strong relationships with both consumers and other providers of affordable housing.

Thank you for your consideration.

Sincerely,

Matt Constantine
Chief Executive Officer
Adopt-A-Family of the Palm Beaches, Inc.



Leaders in helping families help themselves.

1712 Second Avenue North, Lake Worth, FL 33460-3210
Phone: (561) 253-1361 Fax: (561) 253-1370
www.adoptafamilypbc.org





MICHAEL A. BARNETT

County Commissioner, District 3



Palm Beach County
Board of County Commissioners
Governmental Center
301 North Olive Avenue, 12th Floor
West Palm Beach, FL 33401

Telephone: (561) 355-2203
Facsimile: (561) 355-6344

mbarnett@pbcgov.org

www.pbcgov.com

October 3, 2023

Attention Department of Housing and Urban Development:

I am writing to offer support for the City of Lake Worth Beach's and Riviera Beach's Community Redevelopment Agency's application to HUD for the Pathways to Removing Obstacles to Housing (PRO-Housing) Grant. The two redevelopment agencies are collaborating for a program called Pathways Home – Neighborhood Housing Solutions for Palm Beach County.

Housing affordability is critical to the success of our children, youth, and adults. Educational outcomes, health, and employment levels improve when every member of our community has access to affordable housing. Unfortunately, a recent study by the Florida Housing Coalition shows that almost 38% of households in Palm Beach County are cost-burdened. The County is a Priority Geography on the list of HUD's most affected areas in the Country. We must address this crisis immediately. These two Agencies, specializing in community redevelopment, have undertaken projects similar to the one proposed with outstanding results. Both are well-positioned to help address the affordable housing crisis with their proposal, and we strongly support their efforts.

Without intervention, many Palm Beach County families will continue to pay upwards of 50% of their household income on housing, leaving them struggling to pay for transportation, childcare, food, medical expenses, and other necessities, while increasing their risk of becoming homeless.

There are solutions to this crisis, and we ask that resources be directed to these two redevelopment areas in Palm Beach County so they can help alleviate the housing cost burden of Palm Beach County residents.

Sincerely,

A handwritten signature in blue ink, appearing to read "Michael A. Barnett".

Michael A. Barnett
County Commissioner, District 3

"An Equal Opportunity
Affirmative Action Employer"



September 26, 2023

**Housing Finance Authority
of Palm Beach County**

100 Australian Avenue, Suite 410
West Palm Beach, FL 33406
(561) 233-3656
www.pbchfa.org



Chairperson

Robin B. Henderson

Vice Chair

Tracy L. Caruso

Secretary

Chricht B. Mixon

Clark D. Bennett

Laurie S. Dubow

Gary P. Eliopoulos

Bobby "Tony" Smith

Executive Director

David M. Brandt

dbrandt@pbcgov.org

(561) 233-3652

Administrative Assistant

Jennifer M. Hamilton

jhamilto@pbcgov.org

(561) 233-3656

Attention Department of Housing and Urban Development:

I would like to express my support for the City of Lake Worth Beach's and Riviera Beach's Community Redevelopment Agency's application to HUD for the Pathways to Removing Obstacles to Housing (PRO-Housing) Grant. The two redevelopment agencies are partnering for a program called Pathways Home – Neighborhood Housing Solutions for Palm Beach County (the "County"). These two agencies, specializing in community redevelopment, have undertaken projects similar to the one being proposed with outstanding results. Both are well positioned to help address the affordable housing crisis in the County with their proposal and we strongly support their efforts. It is also my understanding that the County is a Priority Geography on the list of HUD's most affected areas.

The mission of our public body is to provide financing for affordable housing both ownership and rental. A recent study by the Florida Housing Coalition shows that almost 38% of households in the County are cost burdened. A combination of Pandemic driven demand for housing in the County, higher construction costs and now doubling of interest rates has made this issue even more acute.

There are solutions to this crisis and we ask that resources be directed to these two redevelopment areas in the County to increase awareness and home buying opportunities for lower income families and not-for-profits who must compete with investors in a market with a very limited supply of homes for sale or vacant land on which to build affordable housing.

Sincerely,

David Brandt
Executive Director

*"An Equal Opportunity
Affirmative Action Employer"*

Official Electronic Letterhead



**THE SCHOOL DISTRICT OF
PALM BEACH COUNTY, FL**

**MICHAEL J. BURKE
SUPERINTENDENT**

**FRANK A. BARBIERI, JR., ESQ.
BOARD CHAIRMAN**

OFFICE OF THE SUPERINTENDENT
3300 FOREST HILL BOULEVARD, C-316
WEST PALM BEACH, FL 33406-5869

PHONE: 561-649-6833 / FAX: 561-649-6837

WWW.PALMBEACHSCHOOLS.ORG

**KAREN M. BRILL
BOARD VICE CHAIR**

MARCIA ANDREWS
ALEXANDRIA AYALA
EDWIN FERGUSON, ESQ.
BARBARA MCQUINN
ERICA WHITFIELD

Attention Department of Housing and Urban Development:

I am writing to offer support for the City of Lake Worth Beach's and Riviera Beach's Community Redevelopment Agency's application to HUD for the Pathways to Removing Obstacles to Housing (PRO-Housing) Grant. The two redevelopment agencies are partnering for a program called Pathways Home – Neighborhood Housing Solutions for Palm Beach County.

As the largest employer in Palm Beach County, housing affordability is critical to the success of our school district and students. Rising home prices and inflation have made it very difficult to recruit and retain employees. Given the critical role schools play for the community and local economy, our staff members should be able to reside within the community they serve.

A recent study by the Florida Housing Coalition shows that almost 38% of households in Palm Beach County are cost burdened. The County is a Priority Geography on the list of HUD's most affected areas in the Country. This crisis needs to be addressed immediately to help curb school district vacancies and ensure a workforce is in place to meet the needs of our children.

These two Agencies, specializing in community redevelopment, have undertaken projects similar to the one being proposed with outstanding results. Both are well positioned to help address the affordable housing crisis with their proposal and we strongly support their efforts.

I appreciate your consideration and support. Please do not hesitate to contact me at (561) 649-6833 should you have any questions or require additional information.

Sincerely,

Michael J. Burke
Superintendent of Schools

PALM BEACH COUNTY
SHERIFF'S OFFICE

RIC L. BRADSHAW, SHERIFF



September 21, 2023

Attention Department of Housing and Urban Development:

I am writing to offer support for the City of Lake Worth Beach's and Riviera Beach's Community Redevelopment Agency's application to HUD for the Pathways to Removing Obstacles to Housing (PRO-Housing) Grant. The two-redevelopment agencies are collaborating for a program called Pathways Home – Neighborhood Housing Solutions for Palm Beach County.

Housing affordability is critically important, as it will help reduce the many socio-economic issues, which lead to crime and disorder. A recent study by the Florida Housing Coalition shows that almost 38% of households in Palm Beach County are cost burdened. The County is a Priority Geography on the list of HUD's most affected areas in the Country. This crisis needs addressed immediately so that we can improve the lives and safety of the residents of Lake Worth Beach and Riviera Beach.

These two Agencies, specializing in community redevelopment, have undertaken projects similar to the one proposed with outstanding results. Both are well positioned to help address the affordable housing crisis with their proposal and we strongly support their efforts.

Without intervention, these social and economic issues will undoubtedly worsen. There are solutions to this crisis and we ask that resources be directed to these two redevelopment areas in Palm Beach County so we can decrease crime and disorder and increase the quality of life for our residents.

Sincerely,

A handwritten signature in black ink, appearing to read 'Todd Baer'.

Captain Todd Baer
Palm Beach County Sheriff's Office
District Commander – Lake Worth Beach

HOUSING AND COMMUNITY DEVELOPMENT CONSULTING FIRM, LLC

Steven T. Beal

Housing and Community Development Consulting Firm, LLC ("HCD")
1731 Taylor Lake Place
Largo, FL 33778
727.692.0139
sbeal@hcdconsultingfirm.com

Re: Intent to Participate

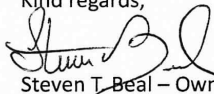
This letter is to confirm the mutual intent of both PATHWAYS HOME – Neighborhood Housing Solutions for PBC and HCD to collaborate and enter into a consulting agreement, contingent upon the award of funds from the United States Department of Housing and Urban Development for the Pathways to Removing Obstacles to Housing (PRO Housing) competition, to carry out eligible activities as provided in PATHWAYS HOME – Neighborhood Housing Solutions for PBC PRO Housing application.

Housing and Community Development Consulting Firm, LLC – HCD – is a consulting firm owned and operated by Steven T. Beal. At "HCD," we right-size subsidy by performing extensive project and incentive valuations. Mr. Beal has over 20 years of affordable housing development experience. Prior to owning and operating a housing and community development consulting business, Mr. Beal was employed as an investment banker with RBC Capital Markets and later with Bank of America. Mr. Beal also volunteers on several boards and committees throughout the community.

"HCD" will provide financial consulting services on a per project basis. HCD will complete a thorough review of each development proposal received and provide a recommendation for tax increment financing and/or other support as may be offered or requested. For this process, HCD will evaluate project costs and provide an opinion as to their reasonableness. This first step will involve a line-by-line review of development budgets and include the utilization of cost-estimating resources and information from similar developments. In the second step, "HCD" will determine the level of debt the proposal could support based on market rates. This step will involve a thorough review and evaluation of operating budgets and sizing of debt in accordance with market knowledge. In the third step, "HCD" will determine the gap financing needed to make the proposal feasible and evaluate other sources committed and could potentially committed to fill the gap. In the fourth step, "HCD" will present a memorandum to CRA staff with our recommendation and supporting analysis within 21 days of receipt of information from the CRA. "HCD" will also support staff in presentations to CRA Board as requested via virtual attendance or in-person.

It is understood that this letter is only an expression of our intent and a binding consulting agreement detailing the terms and conditions of the proposed partnership must be executed before the use of any PRO Housing funds, if awarded.

Kind regards,



Steven T. Beal – Owner and President
Housing and Community Development Consulting Firm, LLC ("HCD")



October 5, 2023

US Department of Housing and Urban Development
451 7th Street, S.W.
Washington, DC 20410

RE: Letter of Support for the City of Lake Worth Beach and City of Riviera Beach application to HUD for the Pathways to Removing Obstacles to Housing (Pro-Housing) Grant

To Whom it May Concern,

The Palm Beach Metropolitan Planning Organization d/b/a the Palm Beach Transportation Planning Agency (TPA) supports the City of Lake Worth Beach's and Riviera Beach's Community Redevelopment Agency's application to HUD for the Pathways to Removing Obstacles to Housing (PRO-Housing) Grant. The two redevelopment agencies are partnering for a program called Pathways Home – Neighborhood Housing Solutions for Palm Beach County.

Housing and transportation affordability continues to be of vital importance in Palm Beach County, and the TPA is focusing on ways to link housing with transportation, increasing supply and creating efficiencies. The County is a Priority Geography on the list of HUD's most affected areas in the Country.

These two Agencies, specializing in community redevelopment, have undertaken projects similar to the one being proposed with outstanding results. Both are well positioned to help address the affordable housing crisis with their proposal and we strongly support their efforts.

The TPA is supportive of initiatives that will increase the supply of housing, and affordable housing, along the County's most efficient transit routes. Both Riviera Beach and Lake Worth Beach serve underserved communities and are located along major transit routes. Both have access to Palm Tran's highest ridership route, US-1. Tri-Rail commuter rail service also serves Lake Worth Beach and includes potential future expansion to the Riviera Beach area.

The TPA looks forward to partnering with the two communities to implement their housing solutions and provide more affordable housing and transportation options for Palm Beach County residents and visitors.

Sincerely,

A handwritten signature in blue ink that reads "Valerie Neilson".

Valerie Neilson, AICP
Executive Director, Palm Beach TPA



TREASURE COAST REGIONAL PLANNING COUNCIL
INDIAN RIVER – ST. LUCIE – MARTIN – PALM BEACH

September 28, 2023

U.S. Department of Housing and Urban Development
Washington, DC

Re: PRO-Housing Grant Application

Dear Sir or Madam:

On behalf of the Treasure Coast Regional Planning Council (representing Indian River, Martin, St. Lucie, and Palm Beach counties), I am pleased to support the HUD Pathways to Removing Obstacles to Housing (PRO-Housing) grant application submitted jointly by the Lake Worth Beach Community Redevelopment Agency and the Riviera Beach Community Redevelopment Agency. Their proposal called “Pathways Home – Neighborhood Housing Solutions for Palm Beach County” seeks to address the affordable housing crisis facing Palm Beach County. By any measure, be it studies by the Florida Housing Coalition or the United Way’s ALICE report or the challenges in finding and retaining workers in the face of unsustainable housing cost increases, the entire state of Florida and particularly Palm Beach County are clearly in a housing crisis.

The partner agencies have successfully completed the provision of affordable housing in the past, including the Lake Worth Beach CRA’s large and successful Neighborhood Stabilization Program 2 (NSP 2) grant supported project.

Providing affordable housing in the Treasure Coast Region is supportive of Regional Goal 2.1 for “an adequate supply of safe and affordable housing to meet the needs of the very low, low, and moderate income residents of the Region” as called for in our Strategic Regional Policy Plan and we are, therefore, proud to support the grant application for this important project.

Sincerely yours,



Thomas J. Lanahan
Executive Director

“Bringing Communities Together” • Est. 1976

421 SW Camden Avenue - Stuart, Florida 34994
Phone (772) 221-4060 - Fax (772) 221-4067 - www.tcrpc.org

BDB BUSINESS DEVELOPMENT BOARD of PALM BEACH COUNTY

Partners

Palm Beach County Board of Commissioners

Chairman's Council

Carrier

Florida Power & Light Company

Good Greek Relocation Systems

HSS Florida

LRP Media Group

Moss & Associates

Sikes-Nicholson Foundation

Suffolk Construction Company, Inc.

Tampa General Hospital

Tortoise Properties, LLC

Tortoise Realty Group LLC

TPA Group, LLC

Wexford Real Estate Investors

Board of Advisor Members

Aerojet Rocketdyne

Bank of America

Baptist Health

BMO Harris Bank N.A.

Brand Atlantic Real Estate Partners

Burt Minkoff - Douglas Elliman Real Estate

CareerSource Palm Beach County

Cleveland Clinic

Day Pitney LLP

FINFROCK

Florida Crystals Corporation

Gunsler

Hardives, Inc.

HCA Florida Healthcare

Hedrick Brothers Construction

J.C. White

JP Morgan Chase

Lessing's Hospitality Group - Pelican Club

Minto Communities, LLC

NDT Development LLC

NewDay USA

NFP

Nova Southeastern University

Palm Beach Aggregates, LLC

PNC Bank

Pratt & Whitney

Raymond James Financial Services/Boynton Financial Group, Inc.

RSM US LLP

South Florida Business & Wealth Magazine

South Florida Business Journal

TD Bank

Unify Construction, LLC

USPA Global Licensing Inc.

Wealthspire Advisors

Wellington Equestrian Partners

Wellington International

Wells Fargo

Wheatslock Street Capital

Woodmont Industrial Partners

Corporate Members

2010, Inc.

ADT

AKA Hotels-Hotel Residences

Alta Palm Beach

Amazon

BankUnited

BDO

Berkowitz Pollack Brant Advisors - CPAs

BNY Mellon Wealth Management

Brightline

Brilliant

Butlers Construction & Development, Inc.

C3-Complea

Capital Analytics

Caron Treatment Centers

Center for Arts and Innovation, The

Chen Moore and Associates

CIBC Bank USA

Citi Private Bank

Comcast Corporation

Compass Associates, Inc.

Connect One Bank

CP Group

Craft Construction Company

Douglas Elliman Real Estate - Michelle Kirschner

DPR Construction

Drawbridge

DSM Capital Partners LLC

Eagle Prime Capital LLC

Ed Stone Realty

EssexAmper

Ernst & Young LLP

ESPN West Palm

Fifth Third Bank

First Republic Bank

Flagler Museum

Florida Atlantic University

Florida Blue

Fox Rothschild LLP

Gatsby Florida

GI Homes

Good Samaritan Medical Center

Grassi Advisors and Accountants

Greenberg Traug, P.A.

Haug Partners LLP

I.T. Solutions of South Florida, Inc.

ILL

Jones Foster

Jupiter Medical Center

KAST Construction

Kaufman Rossin

Lesser, Lesser, Landy & Smith, PLLC

Lynn University

M&T Bank

Margaritaville At Sea

Miller Construction Company

Morning Calm Management

NAMerlin Hunter Codman, Inc.

Native Intelligence

Novwest Equity Partners

Oxford Financial Group, Ltd.

Palm Beach Capital

Palm Beach Marriott Singer Island Beach Resort & Spa

Palm Beach State College

PayProTec

PEBB Enterprises

Plastridge Insurance Agency

Plush Properties

Quantum Foundation

Rapid Removal, Inc.

Regions Bank

Related Companies, The

Randina Healthcare Real Estate

Ryabov

Savanna Fund

SBA Communications

Seacoast Bank

Shields Insurance

Shelburne Building Group

Siebert Williams Shank & Co., LLC

Special Event Resource and Design Group, Inc., The

SVN Commercial Partners

Sympatico Real Estate

Toshiba Business Solutions

Trust

UOVO Fine Art

Valley National Bank

Verdex Construction

Weitz Company, The

Wellington Regional Medical Center

WGI

Wik Lab - MillerKnoll/The Weitz Company

September 26, 2023

Attention Department of Housing and Urban Development,

I am writing to express my endorsement of the City of Lake Worth Beach and Riviera Beach's Community Redevelopment Agency joint application for the Pathways to Removing Obstacles to Housing (PRO-Housing) Grant, specifically for their collaborative initiative known as "Pathways Home – Neighborhood Housing Solutions for Palm Beach County."

Housing affordability plays a pivotal role in our community's well-being for several reasons. A recent study conducted by the Florida Housing Coalition reveals that nearly 38% of households in Palm Beach County are grappling with housing cost burdens. Notably, the County is categorized as a Priority Geography on HUD's list of the most severely affected regions in the country. It is imperative that we act promptly to address this crisis to ensure that our community can thrive and bring good economic development to the area.

Both of these redevelopment agencies, with their expertise in community revitalization, have previously undertaken projects similar to the one outlined in their proposal, consistently delivering exceptional results. Their proposal aligns perfectly with their mission and expertise, and we wholeheartedly endorse their commitment to mitigating the affordable housing crisis.

Without timely intervention, the negative ramifications on our local economy, families, and overall community well-being will continue to escalate. However, there are viable solutions to this crisis, and we implore you to allocate the necessary resources to support these redevelopment areas in Palm Beach County. By doing so, we can work together to address this pressing issue and pave the way for a brighter future for our community.

Sincerely,



Kelly Smallridge
President & CEO

Business Development Board of Palm Beach County, Inc.



September 26, 2023

U.S. Department of Housing and Urban Development
451 7th Street, S.W.
Washington, DC 20410

Dear U.S. Department of Housing and Urban Development:

CareerSource Palm Beach County supports the cities of Lake Worth Beach and Riviera Beach's Community Redevelopment Agency's application to U.S. HUD for the Pathways to Removing Obstacles to Housing (PRO-Housing) grant. The two redevelopment agencies are partnering for a program called Pathways Home – Neighborhood Housing Solutions for Palm Beach County.

A recent study by the Florida Housing Coalition shows that almost 38% of households in Palm Beach County, Florida are cost burdened. Palm Beach County is a priority geography on the list of U.S. HUD's most affected areas in the country. This crisis needs to be addressed immediately. These two agencies, specializing in community redevelopment, have undertaken projects similar to the one being proposed with outstanding results. Both are well positioned to help address the affordable housing crisis with their proposal and we strongly support their efforts.

There are solutions to this crisis and we ask that resources be directed to these two redevelopment areas in Palm Beach County, Florida and respectfully request your support of the Pathways Home – Neighborhood Housing Solutions for Palm Beach County program which will strengthen and advance positive change within our community.

Sincerely,

Tom Veethra for Julia Dattolo

Julia Dattolo
President and Chief Executive Officer



OFFICE OF THE CITY COMMISSION
NORTH DIXIE HIGHWAY
LAKE WORTH BEACH, FL 33460

October 4, 2023

Attention Department of Housing and Urban Development:

I am writing to offer support for the City of Lake Worth Beach's and Riviera Beach's Community Redevelopment Agency's application to HUD for the Pathways to Removing Obstacles to Housing (PRO-Housing) Grant. The two redevelopment agencies are partnering for a program called Pathways Home – Neighborhood Housing Solutions for Palm Beach County.

Housing affordability is clearly our top issue, it is consistently the first question or concern brought up when talking with our community. As a Lake Worth Beach Commissioner, I have been a proponent in bringing on a substantial housing study to help us make informed decisions on our growth management. Although early on in that process, the preliminary draft of what we're seeing is highlighting that above all issues in our city affordability is the most critical. Lake Worth Beach is uniquely filled with young families - such as mine - who are looking to start our journeys toward home ownership. We have a great framework of walkability, grid one-way streets, Transit Oriented Development, and smaller lot sizes that will be helpful in bringing in affordability. But the PRO Housing Grant would really help us make progress toward our goals.

The County is a Priority Geography on the list of HUD's most affected areas in the Country. This crisis needs to be addressed immediately so that our community remains with opportunities of getting into affordable homes. A recent study by the Florida Housing Coalition shows that almost 38% of households in Palm Beach County are cost burdened.

These two Agencies, specializing in community redevelopment, have undertaken projects similar to the one being proposed with outstanding results. Both are well positioned to help address the affordable housing crisis with their proposal and we strongly support their efforts.

Without intervention, I'm concerned that our most vulnerable communities will be have to forego critical things in their lives like education, healthy food, healthcare because they are devoting the majority of their income towards our most basic necessity of keeping a roof over their heads. There are solutions to this crisis and we ask that resources be directed to these two redevelopment areas in Palm Beach County so we can continue to build a community that is inclusive to everyone.

Sincerely,

A handwritten signature in blue ink, appearing to read "Reinaldo Diaz", is written over a horizontal line.

Reinaldo Diaz
Commissioner District 4

City of Lake Worth Beach



OFFICE OF THE CITY COMMISSION
7 NORTH DIXIE HIGHWAY
LAKE WORTH BEACH, FL 33460

September 28, 2023

To the Department of Housing and Urban Development:

Thank you for taking time out to consider this ask by the City of Lake Worth Beach's and Riviera Beach's Community Redevelopment Agency's application to HUD for the Pathways to Removing Obstacles to Housing (PRO-Housing) Grant. I support this not only as an elected but as a woman who has been blessed in 2012 with a first-time home buyer program, NSP2. These two redevelopment agencies are partnering for a program called Pathways Home – Neighborhood Housing Solutions for Palm Beach County.

Housing affordability is imperative to our community as it provides a safe, clean home for families for generations. It also creates generational wealth that otherwise may not be attainable. Students that have home safety perform better in school and have a higher rate of success.

The County is a Priority Geography on the list of HUD's most affected areas in the Country. This crisis needs to be addressed immediately so that we do not lose lifelong residents of Palm Beach County to other States. In addition, this will impact our employee/ talent pool for our much-needed work force. A recent study by the Florida Housing Coalition shows that almost 38% of households in Palm Beach County are cost burdened.

Both Agencies, whom specialize in community redevelopment, have undertaken projects similar to the one being proposed with outstanding results that have had a positive effect on their communities. Some of the programs are award nominated as well as award won! They are well positioned to help address the affordable housing crisis effecting our towns with their proposal and we strongly support their efforts.

There are solutions to this crisis and we ask that resources be directed to these two redevelopment areas in Palm Beach County so we can work together to better the lives of our much underserved by providing a hand up not a hand out!

Sincerely,

Sarah Malega

City Commissioner District 1



OFFICE OF THE CITY COMMISSION
NORTH DIXIE HIGHWAY
LAKE WORTH BEACH, FL 33460

October 4, 2023

Attention Department of Housing and Urban Development:

I am writing to offer support for the City of Lake Worth Beach's and Riviera Beach's Community Redevelopment Agency's application to HUD for the Pathways to Removing Obstacles to Housing (PRO-Housing) Grant. The two redevelopment agencies are partnering for a program called Pathways Home – Neighborhood Housing Solutions for Palm Beach County.

Housing affordability is critically important to our community. Not only are we concerned with the wellbeing of our residents who are housing insecure but also the downstream effects that occur when residents must choose between rent or other necessities. Children can't learn and grow when their basic needs aren't met. Crime increases as we see increased financial burdens impact our residents.

The County is a Priority Geography on the list of HUD's most affected areas in the Country. This crisis needs to be addressed immediately so that we can prevent the displacement of our current residents and offer housing solutions to the workers that carry some of our most critical functions. A recent study by the Florida Housing Coalition shows that almost 38% of households in Palm Beach County are cost burdened.

These two Agencies, specializing in community redevelopment, have undertaken projects similar to the one being proposed with outstanding results. Both are well positioned to help address the affordable housing crisis with their proposal and we strongly support their efforts.

Without intervention, we will continue to see the negative effects on our community. There are solutions to this crisis and we ask that resources be directed to these two redevelopment areas in Palm Beach County so we can prevent the traumatic experience of losing one's home without a safe alternative in place.

Sincerely,

A handwritten signature in blue ink, appearing to read "Kim Stokes", with a long horizontal flourish extending to the right.

Kim Stokes
City Commissioner
Lake Worth Beach, FL



ELECTRIC UTILITIES DEPARTMENT
1900 2ND AVENUE NORTH
LAKE WORTH BEACH, FL 33460

October 2, 2023

Edward Liberty, Electric Utility Director
City of Lake Worth Beach
1900 2nd Avenue, Lake Worth Beach, FL 33460
Office: 561.533.7316
eliberty@lakeworthbeachfl.gov

Joan C. Oliva,
Executive Director,
Lake Worth Beach Community Redevelopment Agency
Lake Worth Beach, FL 33460

**Subject: Urgent Support Needed for PRO-Housing Grant Application:
Transforming Communities in Lake Worth Beach and Riviera Beach**

Dear Ms. Olivia,

The City of Lake Worth Beach Electric Utility provides electric service to over 27,500 homes and businesses throughout an area that encompasses Lake Worth Beach as well as portions of the Village of Palm Springs and unincorporated Palm Beach County. The electric utility needs significant investment aimed at modernizing and upgrading infrastructure critical to the health, safety, well-being, and economic security of residents that live in the area. Much of the electric utility's infrastructure dates to the 1960s and 1970's, leaving our population disadvantaged in terms of electric reliability and resilience to climate change.

The City's electric utility has launched a System Hardening and Reliability Improvement Program (SHRIP) comprised of multiple projects aimed at improving its electric infrastructure. The objectives of this project and the methods to meet each are as follows:

Improve reliability of the electric system: Rebuild the electric utility's substations and electric distribution circuits to eliminate aged and unreliable equipment to be replaced with infrastructure deigned to withstand Category 5 storms.

Increase transmission capacity and operational transfer capacity: Add a second electric transmission interconnection to the statewide high voltage transmission grid to improve reliability of electric supply.

Improve the visibility of the electrical system to system operators and provide autonomous control: Building a new electric system operations center designed to withstand storm condition, add Sectionalizing devices and reclosers to autonomously rebalance the electrical system and quickly route power around problem areas to more quickly restore power during outage events, as well as reduce provide for multiple pathways to serve customers and enhance reliability.

Enhance secure communication and data flow among electric distribution system components: Install Utility-owned dedicated fiber to/from our new electric system operations center control room to each of our substations and remote line devices.

Improve grid visibility and condition to facilitate more efficient and accurate electric system-related decisions: Install a modern Advanced Metering Infrastructure System across the entire service territory to allow for reliable remote meter reading and immediately report electric outages to system operators so assistance to residents can be dispatched rapidly.

Improve grid-related decision making based upon historical and real-time system data. Install a Meter Data Management System to collect, organize and retain all valuable data to facilitate more efficient and accurate grid-related decisions and provide customers with detailed energy and water use history to aid in evaluating energy conservation improvements to their homes and businesses.

The benefits and outcomes are more stable, resilient access to electricity for the residents and businesses that are served by the Lake Worth Beach Electric Utility. As a municipally-owned electric utility, we serve one of the most economically and underserved municipalities in Palm Beach County. Obtaining funding for SHRIP will lead to the creation of additional craft and STEM jobs locally where they are needed most, and enhance the local economy. HUD funding used in this manner will help improve the quality of life for many disadvantaged and underserved members of our community.

Warm regards,

Ed Liberty
pp.SM

Edward Liberty
Electric Utility Director
City of Lake Worth Beach





OFFICE OF MAYOR BETTY RESCH
7 NORTH DIXIE HIGHWAY
LAKE WORTH BEACH, FL 33460

October 2, 2023

Attention Department of Housing and Urban Development:

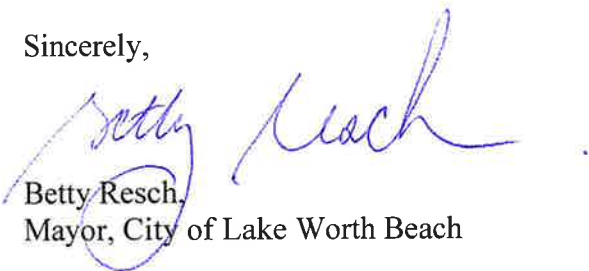
I am writing to offer support for the City of Lake Worth Beach's and Riviera Beach's Community Redevelopment Agency's application to HUD for the Pathways to Removing Obstacles to Housing (PRO-Housing) Grant. The two redevelopment agencies are partnering for a program called Pathways Home - Neighborhood Housing Solutions for Palm Beach County.

Housing affordability improves the economic health of a community. Aside from the legal obligation to provide housing for the population of a city, both current and future population, every local government in Florida should provide a mix of housing to promote economic growth.

The County is a Priority Geography on the list of HUD's most affected areas in the Country. This crisis needs to be addressed immediately so that our citizens can be served. A recent study by the Florida Housing Coalition shows that almost 40% of households in Palm Beach County are cost burdened.

These two Agencies, specializing in community redevelopment, have undertaken projects similar to the one being proposed with outstanding results. Both are well positioned to help address the affordable housing crisis with their proposal and we strongly support their efforts. Without intervention, families continue to suffer. There are solutions to this crisis and we ask that resources be directed to these two redevelopment areas in Palm Beach County so we can effectively deal with this terrible crisis.

Sincerely,

A handwritten signature in blue ink that reads "Betty Resch".

Betty Resch
Mayor, City of Lake Worth Beach



OFFICE OF CITY COMMISSION
NORTH DIXIE HIGHWAY
LAKE WORTH BEACH, FL 33460

October 4, 2023

Attention Department of Housing and Urban Development:

From: Vice Mayor Christopher McVoy, Ph.D.

I am writing in support of an application to the Department of Housing and Urban Development for the “Pathways to Removing Obstacles to Housing (PRO-Housing)” Grant. The application I am supporting is a joint one between two Community Redevelopment Agencies (CRAs), one in the City of Lake Worth Beach, where I am the Vice Mayor, and the other in the nearby City of Riviera Beach. The two redevelopment agencies are partnering for a program called Pathways Home-Neighborhood Housing Solutions for Palm Beach County.

As you may know, the current City Council (Commission) of Lake Worth Beach has been very concerned about access to truly affordable housing in our city for several years; Riviera Beach faces similar problems and is similarly concerned. The Lake Worth Beach City Commission declared a “housing emergency” in the last year; we have commissioned an in-depth study of status, causes and potential solutions to our housing emergency by a multi-disciplinary team from Florida Atlantic University; we have passed a number of ordinances that require future developers to include both workforce and affordable housing; and we see clearly a link between housing purchase/rental prices and houselessness.

Both Riviera Beach and Lake Worth Beach are curious communities that include high end housing on the water (Lake Worth Lagoon or Atlantic Ocean) and some very challenging housing situations further inland. The disparities and the housing needs increased noticeably during COVID, as influx from the Northeast U.S. appears to have driven purchase prices skyward, with rental prices close behind.

Lake Worth Beach is an unusual amalgam: remnants of a Finnish concentration that built modest cottages, a substantial Haitian population, both recent arrivals and long-term residents, a large Guatemalan Maya population, and smaller populations from other parts of Latin America and the Caribbean. The City Council has brought in an innovative non-profit community bank, SELF, which is based two counties north of us, to help with low interest unsecured loans for LMI homeowners to make home improvements that can help reduce their energy costs and/or increase hurricane resiliency.

The Lake Worth Beach CRA has previously spearheaded a successful, multi-million-dollar Neighborhood Stabilization program. Lake Worth Beach and Riviera Beach are both located within Palm Beach County, which like our cities, includes some extremely wealthy areas, but is also a Priority Geography on the HUD list of most affected areas. A recent study by the Florida Housing Coalition found that on average, almost 40% of Palm Beach County households are cost burdened. As I expect we will see shortly, from the Florida Atlantic University study, the percentage is very likely even higher here in Lake Worth Beach.

I certainly see the urgency of addressing housing needs in my city and greatly appreciate the potential federal support. With these two CRAs managing the grant, I believe that the Department of Housing and Urban Development can have confidence that these funds will be effectively spent to bring relief to those most in need.

Sincerely,



Christopher McVoy

Christopher McVoy, Ph.D.
Vice Mayor,
Lake Worth Beach, FL 33460

LOIS FRANKEL
22ND DISTRICT, FLORIDA

WASHINGTON OFFICE
2305 RAYBURN HOUSE OFFICE BUILDING
WASHINGTON, DC 20515
(202) 225-9890

DISTRICT OFFICE
7499 W. ATLANTIC AVE #206
DELRAY BEACH, FL 33446
(561) 998-9045

frankel.house.gov

Congress of the United States
House of Representatives
Washington, DC 20515-0922

COMMITTEE ON
APPROPRIATIONS
LABOR, HEALTH AND HUMAN
SERVICES, EDUCATION
STATE AND FOREIGN OPERATIONS
DEMOCRATIC WOMEN'S
CAUCUS
CHAIR
WOMEN, PEACE, AND
SECURITY CAUCUS
Co-CHAIR

October 3, 2023

The Honorable Marcia Fudge
Secretary
Department of Housing and Urban Development
451 7th Street S.W.
Washington, DC 20410

Dear Secretary Fudge,

I write to support the City of Lake Worth Beach's and Riviera Beach's Community Redevelopment Agency's application to the Pathways to Removing Obstacles to Housing (PRO-Housing) Grant program through the Department of Housing and Urban Development (HUD). The two redevelopment agencies are partnering for a program called Pathways Home – Neighborhood Housing Solutions for Palm Beach County.

The number one issue I hear from constituents in Palm Beach County is access to affordable housing and my office has heard stories of people being forced to move due to unaffordable rent prices. A recent study by the Florida Housing Coalition shows that almost 38% of households in the county are cost burdened. The County is a Priority Geography on the list of HUD's most affected areas in the country.

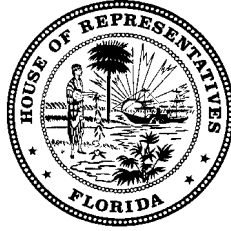
These two Agencies, specializing in community redevelopment, have undertaken projects similar to the one being proposed with positive results. Both are well positioned to help address the affordable housing crisis with their proposal to ensure there is enough affordable housing for our workforce, as well as our large senior citizen population on fixed incomes.

Consistent with the ethics requirements of the U.S. House of Representatives, I urge full and fair consideration of Lake Worth Beach's grant application. Please do not hesitate to contact me if I can answer any questions or provide additional information.

Sincerely,



Lois Frankel
Member of Congress



Florida House of Representatives

Representative Mike Caruso

District 87

District Office:

120 South Olive Avenue
Suite 301
West Palm Beach, FL 33401
(561) 650-1066

Tallahassee Office:

200 House Office Building
402 South Monroe Street
Tallahassee, FL 32399
(850) 717-5087

Email: Mike.Caruso@myfloridahouse.gov

September 22, 2023

Attention Department of Housing and Urban Development:

I am writing to offer support for the City of Lake Worth Beach's and Riviera Beach's Community Redevelopment Agency's application to HUD for the Pathways to Removing Obstacles to Housing (PRO-Housing) Grant. The two redevelopment agencies are partnering for a program called Pathways Home – Neighborhood Housing Solutions for Palm Beach County. Housing affordability is important because it ensures that people can find suitable homes without excessive financial strain, supporting economic stability and overall well-being of the state.

A recent study by the Florida Housing Coalition shows that a significant number of households in Palm Beach County are cost burdened. The County is a Priority Geography on the list of HUD's most affected areas in the Country. This crisis needs to be addressed immediately because it threatens the sheltering and security of a substantial portion of the population.

These two Agencies, specializing in community redevelopment, have undertaken projects similar to the one being proposed with outstanding results. Both are well positioned to help address the affordable housing crisis with their proposal and we strongly support their efforts. Without intervention, the negative effects on the economy, families and our community as a whole will continue to worsen.

There are solutions to this crisis and we ask that resources be directed to these two redevelopment areas in Palm Beach County so we can create affordable housing options and ensure a great future for our residents.

A handwritten signature in blue ink, appearing to read "Mike Caruso", with a long horizontal stroke underneath.

Mike Caruso,
State Representative, House District 87



Law Offices of

Florida Rural Legal Services, Inc.

Servicios Legales de Florida Rural, S.A.
Legal Servis Riral De Florida, Inc.

Jaffe S. Pickett
Executive Director

Joshua K. Brown
President, Board of Directors

Respond to:

- **Belle Glade**
624 South Main Street
Belle Glade, Florida 33430
561-993-0003
561-828-0546 fax
Toll Free Clients Only
1-888-582-3410

Zade Shamsi-Basha
Managing Attorney
- **Ft. Myers**
3210 Cleveland Avenue,
Suite 101
Ft. Myers, Florida 33901
239-334-4554
239-334-3042 fax
239-936-7038 Admin fax
Toll Free Clients Only
1-888-582-3410

Michelle Trunkett
Managing Attorney

Migrant Farm Worker Unit
1-855-771-3077
- **Ft. Pierce**
121 North 2nd Street, Fourth Floor
Fort Pierce, Florida 34950
PO Box 4517, Ft. Pierce 34948-4517
772-466-4766
772-264-8145 fax
Toll Free Clients Only
1-888-582-3410

Iola Masley
Managing Attorney
- **Immokalee**
106 South 2nd Street
Immokalee, FL 34142
Toll Free Clients Only
1-888-582-3410

Tia Hagar
Managing Attorney
- **Lakeland**
1321 E. Memorial Blvd.
Lakeland, Florida 33801-2103
863-688-7376
863-683-7861 fax
863-683-7969 Admin fax only
Toll Free Clients Only
1-888-582-3410
- **Punta Gorda**
Grace Street Annex
514 E. Grace Street, Room 130
Punta Gorda, Florida 33950
239-334-3042 fax
Toll Free Clients Only
1-888-582-3410
- **West Palm Beach Area**
2051 Martin Luther King Jr. Blvd.
Suite # 101
Riviera Beach, Florida 33404
561-820-8902
561-828-0546 fax
Toll Free Clients Only
1-888-582-3410

Hazel Lucas
Managing Attorney

www.frls.org

September 26, 2023

Department of Housing and Urban Development

To Whom It May Concern:

Please accept this letter of support for the City of Lake Worth Beach's and Riviera Beach's Community Redevelopment Agency's application to HUD for the Pathways to Removing Obstacles to Housing (PRO-Housing) Grant. The two redevelopment agencies are partnering for a program called Pathways Home – Neighborhood Housing Solutions for Palm Beach County.

Housing affordability is an essential need in our community as more and more people are finding themselves cost out of their current housing and in some cases, cost out of their communities. A recent study by the Florida Housing Coalition shows that almost 38% of households in Palm Beach County are cost burdened. The County is a Priority Geography on the list of HUD's most affected areas in the Country. This crisis needs to be addressed immediately so that the vulnerable persons in our community can find housing stability.

These two Agencies, specializing in community redevelopment, have undertaken projects similar to the one being proposed with outstanding results. Both are well positioned to help address the affordable housing crisis with their proposal and we strongly support their efforts. Without intervention, families in our community and the most vulnerable in our community will continue to lose their housing and the lasting impact on our communities will be severe. There are solutions to this crisis and we ask that resources be directed to these two redevelopment areas in Palm Beach County so safe affordable housing can be provided in our community.

Sincerely,

Jaffe Pickett
Executive Director
Florida Rural Legal Services, Inc.



Legal Aid Society of Palm Beach County, Inc.

423 Fern Street, Suite 200, West Palm Beach, FL 33401

Phone: (561) 655-8944 • Fax: (561) 655-5269 • Toll-Free 1-800-403-9353

www.legalaidpbc.org

Executive Director

Robert A. Bertisch, Esq.

Administrator

Michael Spillane

Director of Development

Dana K. Brookes

Board of Trustees

Chairperson

Robert M.W. Shalhoub, Esq.

Board of Trustees

David Ackerman, Esq.

Claire Arnold

F. Greg Barnhart, Esq.

Jeffrey A. Devore, Esq.

Mariano Garcia, Esq.

Garry Glickman, Esq.

Jane Kreusler-Walsh, Esq.

Richard Lubin, Esq.

Rafael J. Roca, Esq.

Grasford W. Smith, Esq.

Gary Woodfield, Esq.

Board of Directors

President

Michelle R. Suskauer, Esq.

Immediate Past Pres.

Miriam Acosta-Castriz, Esq.

First Vice-President

Lawrence P. Rochefort, Esq.

Second Vice-President

Robert H. Friedman, Esq.

Secretary

Scott C. Murray, Esq.

Treasurer

Jerald S. Beer, Esq.

Board of Directors

Leslie Artsis Adams

Daniel Armas, Esq.

Nelson E. Báez, Esq.

Abigail Beebe, Esq.

Richard M. Benrubi, Esq.

Bridget A. Berry, Esq.

Robin Bresky, Esq.

Carla Tharp Brown

Alan M. Burger, Esq.

Vincent F. Cuomo

Amy Devore

Howard D. DuBosar, Esq.

Karis Engle

Dwinette J. Feemster, Esq.

Richard D. Greenfield

Jack P. Hill, Esq.

Denise Rappaport Isaacs, Esq.

Wilnar J. Julmiste, Esq.

W. Hampton Keen, Esq.

Tama B. Kudman, Esq.

Nancy Albano Lambrecht

Gary S. Lesser, Esq.

Daniel Lustig, Esq.

J. Grier Pressly, III, Esq.

Heather L. Ries, Esq.

Peter A. Sachs, Esq.

Matthew Sackel, Esq.

Robert M.W. Shalhoub, Esq.

Rebecca Mercier Vargas, Esq.

Matthew Zimmerman, Esq.

September 29, 2023

Dear Sir/Madam:

I am writing to offer support for the City of Lake Worth Beach's Community Redevelopment Agency and Riviera Beach's Community Redevelopment Agency application to HUD for the Pathways to Removing Obstacles to Housing (PRO - Housing) Grant. The two redevelopment agencies are partnering for a program called "Pathways Home - Neighborhood Housing Solutions for Palm Beach County."

Housing affordability is important because it presents opportunities for home ownership and reduces the staggering increase of homelessness in our communities. It also provides the chance to promote fair housing through education and outreach through advocacy and partnership with various organizations and service providers in the area.

A recent study by the Florida Housing Coalition shows that almost 38% of households in Palm Beach County are cost burdened. The County is a "Priority Geography" on the list of HUD's most affected areas in the Country. This crisis needs to be addressed immediately so that relationships can be established between community services providers, businesses, municipalities, homeowner associations, and others. A strong referral system should be in place with Palm Beach County's Health and Human Resources so that residents can receive the highest degree of assistance available. The system needs to provide residents with tools for economic and educational advancement. Services need to be available to help residents navigate through resources that will assist them remove barriers while promoting self-sufficiency.

These two agencies, specializing in community redevelopment, have undertaken projects similar to the one being proposed with outstanding results. Both are well positioned to help address the affordable housing crisis with their proposal and we strongly support their efforts.

Without intervention, continued reduction of homeownership, increase in homelessness, loss of business and development opportunities, deterioration of communities and massive flight from the County would occur. There are solutions to this crisis and we ask that resources be directed to the Lake Worth Beach and Riviera Beach, redevelopment areas in Palm Beach County so we can provide and maintain affordable housing for low to moderate income individuals and families, provide services that would revitalize and stabilize communities, identify root causes of poverty - unemployment/job loss - that hinder access to safe and affordable housing.



Additional Funding Provided by Palm Beach County



Legal Aid Society of Palm Beach County, Inc.

423 Fern Street, Suite 200, West Palm Beach, FL 33401

Phone: (561) 655-8944 • Fax: (561) 655-5269 • Toll-Free 1-800-403-9353

www.legalaidpbc.org

Executive Director

Robert A. Bertisch, Esq.

Administrator

Michael Spillane

Director of Development

Dana K. Brookes

Board of Trustees

Chairperson

Robert M.W. Shalhoub, Esq.

Board of Trustees

David Ackerman, Esq.

Claire Arnold

F. Greg Barnhart, Esq.

Jeffrey A. Devore, Esq.

Mariano Garcia, Esq.

Garry Glickman, Esq.

Jane Kreuzler-Walsh, Esq.

Richard Lubin, Esq.

Rafael J. Roca, Esq.

Grasford W. Smith, Esq.

Gary Woodfield, Esq.

Board of Directors

President

Michelle R. Suskauer, Esq.

Immediate Past Pres.

Miriam Acosta-Castriz, Esq.

First Vice-President

Lawrence P. Rochefort, Esq.

Second Vice-President

Robert H. Friedman, Esq.

Secretary

Scott C. Murray, Esq.

Treasurer

Jerald S. Beer, Esq.

Board of Directors

Leslie Artsis Adams

Daniel Armas, Esq.

Nelson E. Báez, Esq.

Abigail Beebe, Esq.

Richard M. Benrubi, Esq.

Bridget A. Berry, Esq.

Robin Bresky, Esq.

Carla Tharp Brown

Alan M. Burger, Esq.

Vincent F. Cuomo

Amy Devore

Howard D. DuBosar, Esq.

Karis Engle

Dwinette J. Feemster, Esq.

Richard D. Greenfield

Jack P. Hill, Esq.

Denise Rappaport Isaacs, Esq.

Wilnar J. Julmiste, Esq.

W. Hampton Keen, Esq.

Tama B. Kudman, Esq.

Nancy Albano Lambrecht

Gary S. Lesser, Esq.

Daniel Lustig, Esq.

J. Grier Pressly, III, Esq.

Heather L. Ries, Esq.

Peter A. Sachs, Esq.

Matthew Sackel, Esq.

Robert M.W. Shalhoub, Esq.

Rebecca Mercier Vargas, Esq.

Matthew Zimmerman, Esq.

Since its inception in 1999, the Fair Housing Project at the Legal Aid Society of Palm Beach County has been committed to affirmatively furthering fair housing throughout its service coverage areas in a manner that complies with Section 808(e)(5) of the Fair Housing Act. The Fair Housing Project continues to work on breaking down barriers to fair housing that people may face because of their race, color, national origin, religion, gender, disability or familial status, age, marital status, sexual orientation, and gender identity and/or expression. We would like the opportunity to collaborate with the two redevelopment agencies to inform your communities of their rights under the Fair Housing Act. Through education, outreach, investigation and testing, legal counsel and representation, and referrals to HUD or FHAP agencies, the Fair Housing Project helps its clients overcome barriers such as discrimination, lack of reasonable accommodations/modifications, and/or predatory lending practices.

To ensure that all services are readily accessible for potential clients, the Legal Aid Society of Palm Beach County also reviews its policies and procedures to determine whether they impose impediments to fair housing choice. If the policies or procedures are found to impede fair housing choice, they are amended immediately so as to affirmatively support and further fair housing, including the access to safe, affordable housing and legitimate, manageable mortgages.

Sincerely,

Robert A. Bertisch
Executive Director



PATH TO COLLEGE

"When opportunity doesn't knock, we build a door."

Path to College
PO Box 487
Lake Worth Beach, FL 33460

Re: Intent to Support

This letter is to express Path to College's full and complete support of the Lake Worth Beach and Riviera Beach Community Redevelopment Agencies PATHWAYS HOME–Neighborhood Housing Solutions for Palm Beach County PRO Housing application.

Upon the award of funds from the United States Department of Housing and Urban Development for Pathways to Removing Obstacles to Housing competition, Path to College agrees to collaborate with the Lake Worth Beach and Riviera Beach Community Redevelopment Agencies on providing support services to the youth and families that would benefit from the PATHWAYS HOME–Neighborhood Housing Solutions for Palm Beach County.

Path to College is a non-profit organization that transforms and connects communities one driven student at a time—helping those who are willing and ready to help themselves, empowering our community's best and brightest regardless of their race or financial background. We envision a world where genius, leadership, and excellence are cultivated in the most overlooked students in our community.

Through this work, we know that a stable home environment is imperative to a youth's educational success. Path to College and the Lake Worth Beach Community Redevelopment Agency have long partnered on efforts to improve the quality of living and quality of education for students and families in need in Palm Beach County. As part of these efforts, the Lake Worth Beach CRA is assisting Path to College with acquiring a brick and mortar location to carry out programmatic services for youth.

It is understood that this letter is only an expression of our support and a binding partner agreement detailing the terms and conditions of any proposed partnership must be executed before the use of any PRO Housing funds, if awarded.

Sincerely,

Christine Sylvain

Christine Sylvain
Founder and Chief Executive Officer



LEADERSHIP BOARD

ALAN SALADRIGAS

SANDRA COTO

MICHELLE PELLETIER

ASHLEY MOCK

STEVE SHNIDER

LATASHA AKOMA

WILLIAM MARONET

OWEN ROBINSON

VEVIENNE EBANKS

CHRISTINE SYLVAIN



PO BOX 487
LAKE WORTH, FLORIDA
33460

(561) 203-5338

HELLO@PATHTOCOLLEGE.ORG



Palm Beach County Commissioner Mack Bernard

October 4, 2023

U.S. Department of Housing and Urban Development
451 7th Street S.W.,
Washington, D. C. 20410

Re: Pathways to Removing Obstacles to Housing (PRO-HOUSING) Grant.

Dear Secretary Fudge,

I am writing to offer support for the City of Lake Worth Beach's and Riviera Beach's Community Redevelopment Agencies' application to HUD for the Pathways to Removing Obstacles to Housing (PRO-Housing) Grant. The two redevelopment agencies are partnering for a program called Pathways Home – Neighborhood Housing Solutions for Palm Beach County.

As you may know housing affordability is at a critical point in Palm Beach County. A recent study by the Florida Housing Coalition shows that almost 38% of households in Palm Beach County are cost burdened. That is why we are diligently taking steps to remove barriers to affordable housing and increase affordable housing production.

The County is a Priority Geography on the list of HUD's most affected areas in the Country. This crisis needs to be addressed immediately so that low and middle income individuals and families are able to live in the county.

These two Agencies, specializing in community redevelopment, have undertaken projects similar to the one being proposed with outstanding results. Both are well positioned to help address the affordable housing crisis with their proposal and we strongly support their efforts.

Without urgent intervention, the lack of affordable housing supply will cause a sharp increase in the number of evictions, and the likelihood of homelessness will also increase. In the long run the county will lose its diversity to become the playground for the rich only.

There are solutions to this crisis, and we ask that those two agencies be awarded the PRO-Housing grant so we can produce, preserve and increase access to affordable housing in Palm Beach County.

Sincerely,

Kindly,

Mack Bernard

Commissioner Mack Bernard
Palm Beach County, District 7

MACK BERNARD

Commissioner, Palm Beach County



Palm Beach County

Board of County Commissioners

Governmental Center, 12th Floor

301 N. Olive Avenue, 12th Floor

West Palm Beach, FL 33401

Tel (561) 355-2207



Southeast County Complex

345 Congress Avenue, Room 112

Delray Beach, FL 33445

Tel (561) 276-1350

www.pbcgov.org

*"An Equal Opportunity
Affirmative Action Employer"*



GREGG K. WEISS

Mayor

County Commissioner, District 2



*Palm Beach County
Board of County Commissioners
Governmental Center, 12th Floor
301 North Olive Avenue
West Palm Beach, FL 33401*

*Telephone: (561) 355-2202
Facsimile: (561) 355-6344*

*gweiss@pbcgov.org
district2@pbcgov.org*

www.pbcgov.com

*"An Equal Opportunity
Affirmative Action Employer"*

Official Electronic Letterhead

Joan Oliva
Executive Director
Lake Worth Beach Community Redevelopment Agency
Lake Worth Beach, FL 33460

September 27, 2023

Dear Ms. Oliva:

The reason I'm writing you is to offer my support for the application to the Pathways to Removing Obstacles to Housing (PRO Housing) Grant by the City of Lake Worth Beach Community Redevelopment Agency (LWBCRA) and the City of Riviera Beach's Community Redevelopment Agency (RBCRA).

Housing affordability has reached crisis levels in our community as demonstrated by a recent study by the Florida Housing Coalition that shows that nearly 40% of households in Palm Beach County are cost burdened, making our county a priority geography on the list of the Department of Housing and Urban Development. Like many other places in the county, the City of Lake Worth Beach has hundreds of workers who want to but can no longer afford to live in the city, forcing people into long commutes further straining our already strained road system.

The agencies applying for these funds are experienced and have successfully completed numerous redevelopment projects with outstanding results. Because of their track records the LWBCRA and RBCRA are well positioned to help address the housing crisis with their proposals.

I strongly support their efforts and am hopeful this application will receive much needed funding.

Please, don't hesitate to contact me should you desire more information.

Sincerely,

A handwritten signature in black ink, appearing to read "Gregg K. Weiss".

Gregg K. Weiss