PALM BEACH COUNTY OFFICE OF COMMUNITY REVITALIZATION
2300 N JOG RD., WEST PALM BEACH, FL 33411
PHONE: (561) 233-5303 | FAX: (561) 656-7963
EMAIL: OCRNEWS@PBC.GOV | WEBSITE: HTTP://PBC.GOV/OCR

COUNTYWIDE COMMUNITY REVITALIZATION TEAM
MEETING MINUTES

Meeting Title:	Countywide Community Revitalization Team Meeting
Facilitator:	Ruth Moguillansky, OCR Principal Planner
Minutes Prepared by:	William Wynn, OCR Senior Planner
Date/Time:	August 13, 2024
Location:	2300 N Jog Rd., Room 1E-60, West Palm Beach, FL 33411

MEETING ATTENDANCE

1. Amanda Hughes	PBC HED
2. Anna Stewart	Drowning Prevention of PBC
3. Audley Reid	PBC OCR
4. Bambi Fanto	Drowning Prevention Coalition of PBC
5. Boris Aparicio Jr.	Compass LGBTQ+ Community Center
6. Chrystal Mathews	PBC OCR
7. Deborah Morgan	Palm Beach Harvest
8. Debra Marcelle-Coney	Community Faith Outreach
9. Deputy A. Forde	PBSO
10. Elisa Espinoza	Family Impact PBC/Bridges at Lake Worth West
11. Elizabeth Gonzalez	PBC Code Enforcement
12. Elyse Brown	PBC Fire Rescue
13. Houston Tate	PBC OCR
14. Ike Powell	PBC Youth Services
15. Jennie Carter	Family Impact PBC
16. Jeremy Dennis	PBC Contractors Certification
17. Karen Davidson	Gulfstream Goodwill
18. Katharine King	CAM Estates Resident
19. Kattia Joyce	William Raveis Realty
20. Leroy Rouse	Gramercy Park Resident
21. Lesley George	PBC HED
22. Lillian Robles	Family Impact PBC
23. Maria Vidal	PBC HED
24. Meri Weymer	PBC HED
25. Michael Gauger	PBSO Retired
26. Michael Owens	School District of PBC
27. Mike Moore	CAM Estates Resident
28. Millie Rodriguez	Foundcare, Inc.
29. Milroy Senat	Agency for Persons with Disabilities
30. Myron Baa	Gramercy Park Resident
31. Paul Pickett	PBC Code Enforcement
32. Richard Padgett	PBC Code Enforcement

33. Robert King	CAM Estates Resident
34. Ruth Moguillansky	PBC OCR
35. Samantha Corr	PBC ERM
36. Sandra Cuellar	William Raveis Realty
37. Shanna Walker	Cabana Colony Resident
38. Shelia Brown	PBC HED
39. Sherry McCorkle	South Florida Water Management District
40. Sirlei Silveira	PBC Contractors Certification
41. Stefania Russell	PBC HED
42. Steve Spillman	Cabana Colony Resident
43. Steve West	The IN-CROWD
44. Susan Foley	PBC Behavioral Health Coalition
45. Thuy Shutt	PBC Planning
46. William Wynn	PBC OCR
47. Yenny Olarte	Family Impact PBC

MEETING MINUTES

I. WELCOME AND INTRODUCTIONS

Ruth Moguillansky, OCR Principal Planner, called the meeting to order at 10:00 a.m. and welcomed everyone to the meeting. OCR staff introduced themselves.

II. DEPARTMENT UPDATES

- Richard Padgett, PBC Code Enforcement
  - Richard advised that the Code Enforcement division is now called Code Compliance

- Stefania Russell, PBC HED
  - Anyone facing foreclosure, can contact the Mortgage and the Housing Investments section at 561-233-3600 or find more information at https://discover.pbcgov.org/HED/Pages/Housing-Programs.aspx
  - There are currently no openings for first-time homebuyer applicants. HED will advise the CCRT when the next application cycle opens. Ruth Moguillansky advised that Habitat for Humanity is currently taking applications for their housing program, which requires volunteer hours from potential homeowners.

- Samantha Corr, PBC ERM
  - ERM does work to preserve, protect, and enhance our land and water resources so that we have areas where we can get outside and explore clean drinking water, etc.

- Anna Stewart, Drowning Prevention Coalition of PBC
  - The coalition is having a big marketing push on how to escape the sinking vehicle that goes into a body of water. It is one of the leading causes of drowning in PBC. The coalition provides a free educational program. A minimum of ten people is needed to have a class. The coalition will come to community, HOA or business meetings to give a presentation.
  - The coalition will be going to the elementary schools, middle schools, and high schools to present on the ABCDs of water safety. Swimming lessons are slowing now that school is back in session. There is a free reduced cost swim program for children ages two through twelve that will be reopening in October. When program does open one can register at Drowning Prevention Coalition Free Lessons (pbcgov.org)
- Michael Owens, School District of PBC

  - Grove Park Elementary has reopened after its modernization
  - The modernization of Wynnebrook Elementary is going well. The projected completion date is August 2025. Students are temporarily attending a holding school site in Royal Palm Beach.

- Ike Powell, PBC Youth Services
  - Youth Services is currently working with the summer camp providers as they close the nearly 90 sites around the county, Surveys have been given to the providers and nearly 5000 parents who received scholarships through the BCC to attend these summer camps.
  - Youth Services is currently pushing hard with their community-based agencies. These agencies are funded through the board of county commissioners as well. There are nearly 43 sites around the county to provide quality after-school programming for students, mostly middle and high school students.
  - The future leader's youth advisory council, reconvenes as the school year reconvenes. Their first meeting of this school year will be held on September 18th at the Youth Services office located at 50 S Military Trail, Suite 203, West Palm Beach, FL 33415

III. OCR UPDATES

- Ruth Moguillansky
  - Advised that the OCR I just have to say that we are so thrilled with the outcome of our annual back-to-school event. OCR will be sending an email to Superintendent Burke and Christian. The contribution from the school district was a game changer. With the GIS at the school district, they identified every single student who lives in the CCRT areas.
  - The event had thousands of students. The event ended at 1:30 pm. Approximately 200 to 300 people inside the garage of the convention center still asking for supplies when the event ended. OCR staff is still helping the parents who could not get their supplies at the event and the parents who could not attend.
  - Family Impact and Drowning Prevention were there along with other county departments.
  - This year, Mittleman Eye Institute donated vision screening for the first time. The Colgate van donated dental screening and Ta-Ta for Now, owned by two high school students got over 15,000 undergarments donated by Victoria's Secret and Kim Kardashian.
  - Thanked all the OCR staff for their hard work in helping make the event a success.

IV. PRESENTATIONS

Ruth Moguillansky, OCR Principal Planner introduced the presenters **Amanda Hughes, Economic Sustainability Business Coordinator, Lesley George, Housing Liaison, and Maria Vidal, Economic Development Specialist, Palm Beach County Department of Housing & Economic Development**

Ms. Hughes began her presentation by introducing herself and stating that PBC is involved in giving loans to businesses.

BUSINESS LOAN PROGRAMS

- **SOME STATISTICS:**
  - To date, Palm Beach County has provided 80 loans to for-profit businesses. Sources of loan funding are from HUD, USDA, EPA, and EECBG.
  - 60% of the loans have been disbursed in low and moderate-income communities
  - 80% of the loans have been disbursed to minority recipients
  - Created over 2,200 jobs
  - The loan funds have been leveraged mainly with funds from commercial banks, SBA 504, and cash/equity from the borrower.

    - These loan programs are not designed to serve as the primary source of funding, leverage is critical. In fact, every $1 loaned through the County's Loan Program is leveraged by $3.66 from other funding sources.

- **SPECIFIC PROGRAMS:**
    - THE HUD 108 BUSINESS LOAN PROGRAM
    - HUD Funds approved for the HUD Section 108 Business Loan Program: $45.9M.
    - Palm Beach County 108 Funds approved for businesses to date: $32.2M.
    - Total Capital Investment related to the HUD 108 Loan Program: $145M.
    - Loan Funds Available: $13.7M.
    - Loan amount: Maximum amount is the least amount necessary up to 40% of the total project cost, or up to $1M whichever is lower.

- **LOAN PROGRAM OBJECTIVES:**
    - Provide subordinated gap financing to eligible borrowers
    - Provide long term, fixed or variable rate financing at lower interested rates than conventional financing
    - Assist distressed areas and local communities in their economic revitalization
    - Create sources of new jobs

- **LOAN PROGRAMS:**
    - Non Revolving:
        - HUD Section 108 Loans
        - CDBG Micro-Loans
        - EPA Brownfield Loans
    - Revolving:
        - USDA IRP Loans
        - Energy Loans

- **LOAN PROGRAM REQUIREMENTS:**
    - 2+ years of Business Operations
    - Borrower Contribution (at least 10%)
    - Loan to value
    - Debt coverage ratio
    - Collateral (all loans require collateral)
    - Job Creation (job creation criteria must be met within 5 years of receipt of funds)
    - Borrower Personal Guarantee (Personal guarantees are required of all persons owning 20% or more of the business)
    - Municipality Match in Entitlement Communities (If the business is located within the city limits of Boca Raton, Boynton Beach, Delray Beach, Jupiter, Palm Beach Gardens, West Palm Beach, or Wellington, a required match to the loan must be provided by the municipality)
    - Loan Application Fee: $100 - $1,000

Questions/Comments

- Thuy Shutt, PBC Planning Division Director commented it is wonderful what HED is with the Business Loan Program. There is a layer of different funding sources. If within a CRA, they have many grants. Lake Park CRA, West Palm Beach CRA, Delray Beach CRA, Boynton Beach CRA, and Boca Raton CRA There are provisions for instance, to help out with small businesses in particular, to do marketing, social media, and things like that, there's screening for that. For example, one project was layered with state, county, city, as well as CRA funds. So look to those opportunities. PBC also has Westgate CRA; please go to them to find out the available funding sources that they have. The wonderful thing about this program is it provides operational expenses not just brick and mortar, but operational expenses, equipment, etc. Ms. Hughes stated that a CRA grant could be matched with a HED business loan.

- Thuy Shutt gave the Westgate CRA boundary, which is Okeechobee Blvd to the north, Belvedere Rd to the south, Military Trail to the west, and Florida Mango to the east.
- Ruth Moguillansky asked if the HED Business Loan Program works with the small business assistance program or the SBA. Ms. Hughes replied, yes.
- Ruth Moguillansky asked if the HED Business Loan Program has grants. Ms. Hughes replied they had a grant program during COVID but not now.

Ms. George began her presentation by introducing herself and stating that she would like to talk about the HED Affordable Housing and Workforce Housing programs.

AFFORDABLE HOUSING and WORKFORCE HOUSING PROGRAMS

- **HOUSING PROGRAM OVERVIEW:**
    - Programs
    - Income guidelines
    - Program guidelines
    - Next Steps

- **HOUSING PROGRAM OBJECTIVES:**
    - **Empowering Homeownership:** By providing down payment assistance, we are not just helping individuals purchase homes; we are investing in our community's long-term stability and financial security. This assistance bridges the gap for eligible borrowers, making the dream of homeownership attainable for more families.
    - **Sustaining Neighborhoods:** Assisting residents in maintaining their current homes ensures the preservation of our neighborhoods' character and vitality. It helps homeowners avoid displacement, supports community continuity, and protects property values, which benefits everyone in the area.
    - **Building Informed Communities:** Educating Palm Beach County residents about our programs is crucial for empowering individuals to make informed decisions. By increasing awareness, we not only broaden access to essential resources but also strengthen the overall well-being of our community by ensuring that residents know where to turn for support

- **HOUSING PROGRAM REQUIREMENTS:**
    - **Underwriting Criteria (include but is not limited to)**
        - Front-end ratio *(*mortgage, homeowner's insurance, property tax, and HOA assessment) – between 30% and 35% of monthly household gross income
        - Back-end ratio (overall credit and debt payments) – cannot exceed 48% of the monthly gross
        - Household income.
        - Actual amount of assistance will be based on your debt-to-income ratio and the funds needed to close the transaction.
    - **Underwriting Criteria (include but is not limited to)**
        - Front-end ratio *(*mortgage, homeowner's insurance, property tax, and HOA assessment) – between 30% and 35% of monthly household gross income
        - Back-end ratio (overall credit and debt payments) – cannot exceed 48% of the monthly gross
        - Household income.
        - Actual amount of assistance will be based on your debt-to-income ratio and the funds needed to close the transaction.

- **HOMEBUYER EDUCATION:**
    - First Time Homebuyers Classes must be taken from a Housing and Urban

Development (HUD) – United States Federal Government Agency or NeighborWorks America
    - UF/IFAS Extension is a HUD-approved agency. This eight-hour course (two four-hour sessions) meets the pre-purchase homebuyer education requirement for workforce housing and down payment assistance programs.
    - Participants will learn the steps to homeownership and home-buying programs in the county.
    - For more information, please contact Cyndi Longley at clongley@pbcgov.org or 561-233-1744.
    - FOR A LIST OF HUD CERTIFIED HOUSING COUNSELING AGENCIES PLEASE VISIT THE HUD WEBSITE: WWW.hud.gov

Questions/Comments

- Ruth Moguillansky commented about purchase assistance. She stated that there are new regulations from the National Association of Realtors that just became effective. The buyers may be required to pay the commission on the purchased property, if the buyer is securing the first mortgage, can a first-time homebuyer apply through HED to get assistance for the commission and for the closing cost for the purchase of the property? Ms. George replied it would not be for direct commission. HED does have clients that have realtors. It will still work if they need the funding for closing costs, it will still work the same way but not stated for the commission. There is currently no purchase assistance; it may be open later this year or next year. Foreclosure and workforce housing are open.
- Anna Stewart, Drowning Prevention Coalition of PBC asked if a person needed a new roof on your house and could not get insurance does HED provide assistance with payment for roofs? Ms. George replied that is under the rehab program, which is currently not open. Also, there is a maximum in terms of, the cost, the value, and how much you will be getting under this program.
- Ruth Moguillansky stated that the state has a program that will provide up to $10,000 for hurricane shutters, roofs, etc. Certain requirements have to be met but it pays up to $10,000.
- Ruth Moguillansky asked what if you have people on the waiting list. Ms. George replied that HED does not have a waiting list. One of the things that can hold people up is maybe credit. HED does not look at credit, but the banks are going to look at credit. Therefore, if a person knows maybe in the next two years they are interested in purchasing a home. They should start doing the homework in the background to get ready. HED may not look at credit, but will ask for the pre-approval from the bank so they can help. If a person cannot get approval from a bank, HED cannot help. This is the first thing that HED looks for to avoid wasting time.
- Ruth Moguillansky asked if there is an opening what is the typical timeframe it takes to go through the process. Ms. George replied there is two different parts to that question. The first part is when we have a funding cycle open and everything has gone online. It is usually opening 8:00 in the morning. It does not last 30 minutes. This is why a person would need to have all their documents ready to upload as soon as funding opens. The second part, in terms of processing HED, asks to give them 45 days to process. It is not anything different than out in the market. HED have to advertise at least 30 days in advance notifying when the funding cycle will be opened.

V. RESIDENT QUESTIONS/COMMENTS

- Susan Foley, Project Specialist, Palm Beach County Behavioral Health Coalition.
    - Stated on behalf of all the agencies that were invited to participate in the back to school event, it was an amazing opportunity to reach communities and reach people who may not have access to some of the resources.
    - The Behavioral health coalition has a bus media contest where students who ride the buses have posters in there with drug prevention messages created by students

for students. The OCR took the winning posters and others that had Creole and Spanish language and produced stickers. The OCR donated 5000 stickers to distribute. Since the back-to-school event 2000 of the stickers have been.

- Ms. Foley presented OCR with a "You Rock" thank you rock.
- Contact Information:
  Susan Foley, Project Specialist
  Palm Beach County Behavioral Health Coalition
  2300HighRidgeRoad, Suite 365
  Boynton Beach, FL 33426
  Office: 561-374-7627
  Cell: 561-628-3951
  susanfoley@pbcbhc.org

- Katharine King, CAM Estates resident, presented the following concerns.
  - Katharine King, CAM Estates Resident stated that the box truck still is parking at 1021 Cameo Circle Deputy Forde replied that the box truck is parked in the driveway. Code Enforcement cited the homeowner for work without permit issues. Sometime during the case, they removed the box truck. PBSO did see an RV parked on the side of the road but when he returned it was gone. He is trying to get with PBSO photo enforcement to see if they can photo the vehicles illegally parked.
  - Richard Padgett, PBC Code Enforcement advised that Paul Pickett is the supervisor for the CAM Estates area. So we can keep an eye on it and if need be able to create a new case and address the.
  - Ms. King stated a homeowner on Cameo Circle, right before that storm was coming, decided to trim everything in the front yard and it is still in piles all around the property and there's debris all over the front yard. It has been there for two weeks. Mr. Padgett replied that Code Enforcement would send someone by there. Ruth Moguillansky asked Ms. King to send OCR an email to follow up to hopefully address this item.
  - Ms King referenced the lighting on Belvedere Rd stating that it is very dark near CAM Estates. She stated that she knows that that poll has been an issue for a while. They had talked about putting some kind of solar lighting out to illuminate the main entrance if it is feasible. Ms. King stated that she knows there are street signs that have like little solar panels on top of them that illuminate at night. They would like something permanent, industrial grade. She is requesting the county install it.
  - Richard Padgett mentioned the issue with that light pole that no one has claimed ownership of. Ruth Moguillansky replied that OCR and Traffic Engineering have communicated with FPL, and there is nothing that can be done about that particular light. It was not installed by FPL; they did all the other lights. Also, if it is not in the public right away, as mentioned recommended, CAM Estates can apply for the NEAT grant program for the next cycle because that was closed. Unfortunately, OCR does not have any program where we can install a light like the one you are requesting. The only option is really to go through the NEAT program and maybe get something that would be $10,000.
  - Ruth Moguillansky advised Ms. King the OCR has reached out to Fadi Nassar to explore the feasibility of extending the sidewalk and the associated requirements. Mr. Nassar responded during the meeting, that sidewalks are not high-priority projects at this time for Traffic due to their limited budget and the fact that there is already a convenient sidewalk on the other side of the road. The board of county commissioners would have to approve the funding coming from another source to install the sidewalk.
  - If the BCC would be willing to consider it. The estimate of the project after 2 July 2024 is $91,900. Ruth stated that she does not know if this can be approved or if funding is available.
  - Ruth Moguillansky advised Ms. King following the meeting, she would send an email

with a phone number to Ms. King for her to communicate directly with Adam Faustini so he can compare what can be and cannot be done.
    - Ruth Moguillansky advised Ms. King when Fadi Nassar returns to work she will speak with him about installing the parking ordinance signs, not no parking signs.

- Debra Coney with Community Faith Outreach inquired about the My Safe Florida Home Program. The program provides funding for Strengthen Roof to Deck Attachments, Reinforce Roof-to-Wall Connections, and Install Secondary Water Barrier for Roof, Window Upgrades, and Exterior Door Upgrades (including Garage Doors). Ruth Moguillansky replied that if Ms. Coney gave her an email address she would forward her the link.
- Debra Coney with Community Faith Outreach stated what OCR does is appreciated but if there are other resources for residents in unincorporated PBC please share those resources.
- Jennie Carter, Family Impact PBC shared that the floor project at the Maine St portable is still an ongoing process.

The meeting adjourned at 11:35 a.m.

Approved by: Houston L. Tate, OCR Director ___________________________________