

WESTGATE/BELVEDERE HOMES COMMUNITY REDEVELOPMENT AGENCY

**Monday, June 08, 2020
1280 N. Congress Avenue, Suite 215
West Palm-Beach, Florida 33409**

“PLEASE SIGN OUR ATTENDANCE SHEET”

NOMINATION SESSION

A NOMINATION SESSION WILL CONVENE AT 5:30 P.M. TO NOMINATE COMMISSIONERS FOR SEAT 6, THE REGULAR MEETING WILL RESUME AFTER THE NOMINATION SESSION.

**NOTE: Agenda Summary (Pages 3-5)
Staff Report (Pages 6-11)**

- I. CALL TO ORDER / ROLL CALL**
- II. AGENDA APPROVAL**
 - 1. Additions, Deletions, Substitutions to Agenda**
 - 2. Adoption of Agenda**
- III. ADOPTION OF W/BH CRA MINUTES (Pages 12-16)**
- IV. PUBLIC COMMENTS**
- V. DISCLOSURES**
- VI. CONSENT AGENDA**
- VII. REGULAR AGENDA**
 - 1. Election of Board Chair and Vice-Chair**
 - 2. The COVID-19 Small Business Emergency Relief Forgivable Loan Program (Program) (Pages 17-30)**
- VIII. REPORTS**
 - A. Staff Reports
Correspondence**
 - B. Attorney’s Report**
 - C. Committee Reports and Board Comments**
 - 1. Administrative/Finance –**
 - 2. Capital Improvements – Chair, Mr. Daniels**

3. Land Use –
4. Real Estate – Chair, Mr. Kirby
5. Marketing –
6. Community Affairs –
7. Special Events – Chair, Ms. Ruffy

IX. ADJOURNMENT

ANY PERSON MAKING IMPERTINENT OR SLANDEROUS REMARKS OR WHO BECOMES BOISTEROUS WHILE ADDRESSING THE BOARD WILL BE BARRED FROM FURTHER AUDIENCE BEFORE THE BOARD BY THE PRESIDING OFFICER, UNLESS PERMISSION TO CONTINUE OR AGAIN ADDRESS THE BOARD AS GRANTED BY A MAJORITY VOTE OF THE BOARD MEMBERS PRESENT.

IF A PERSON DECIDES TO APPEAL ANY DECISION MADE BY THIS BOARD WITH RESPECT TO ANY MATTER CONSIDERED AT THIS MEETING, HE WILL NEED A RECORD OF THE PROCEEDING, AND FOR SUCH PURPOSE HE MAY NEED TO ENSURE THAT A VERBATIM RECORD OF THE PROCEEDINGS IS MADE, WHICH RECORD INCLUDES THE TESTIMONY AND EVIDENCE UPON WHICH THE APPEAL IS TO BE BASED.

ON JUNE 7, 1994, THE BOARD OF COUNTY COMMISSIONERS APPROVED RESOLUTION NO. 94-693, KNOWN AS THE CODE OF ETHICS. UNDER SECTION 11, IT IS REQUIRED THAT PAID AND UNPAID LOBBYISTS REGISTER. PLEASE REFER TO SECTIONS 11.01 AND 11.02 IN THE CODE OF ETHICS FOR REGISTRATION SPECIFICS. FOR YOUR USE, REGISTRATION FORMS ARE AVAILABLE FROM THE CRA'S ADMINISTRATIVE ASSISTANT.



AGENDA ITEMS
Westgate/Belvedere Homes CRA Board Meeting
June 8, 2020

REGULAR AGENDA:

1. Election of Board Chair and Vice-Chair

A. Background: In accordance with the CRA By-Laws, Chair and Vice-Chair are elected for a period of one year. Election for the Board Chair and Vice-Chair should be held every year and the result forwarded to the Palm Beach County Board of County Commissioners for formal approval.

B. Recommendation: Board discretion.

2. The COVID-19 Small Business Emergency Relief Forgivable Loan Program (Program)

A. Background and Summary: The COVID-19 crisis had forced small businesses to face many obstacles in the last few months. Executive Orders by the governor to control the spread of the virus have resulted in business closures, reductions in services, disruptions in inventory supply chains, impacts to cash flow, and payroll deficits. This Program is intended to support the retention of small businesses vital to the overall economic health of the redevelopment area, protect and support capital improvements undertaken and planned by the CRA, and to prevent the furtherance of slum and blight conditions, pursuant to the goals and objectives of the Westgate CRA Community Redevelopment Plan.

Program Description: The CRA will provide businesses with 25 or fewer employees up to \$5,000 in an interest free loan. If the business can demonstrate compliance with the Program and that the loan was used towards rent, payroll, utilities, inventory expenses, and/or upgrades to technology to facilitate remote working, within 1 year of the loan date, the loan will be forgiven, and the business will not be required to repay the loan. Loans will be awarded on a first-come, first-served basis. Loan recipients will be



required to sign a promissory note to ensure compliance with the Program, loan terms, and conditions. The Westgate CRA has sole discretion to determine compliance with the Program, loan terms, and conditions sufficient to allow forgiveness of the loan.

Program Eligibility:

- Must be located within the Westgate CRA redevelopment area (see attached boundary map);
- Loan applicant must be a business that was or became operational (as evidenced by a Certificate of Occupancy or Palm Beach County Business Tax Receipt) prior to March 1, 2020;
- Loan applicant must be the business entity (or d/b/a) named on the corporate documents, and the application must be executed by the principal/owner(s) named on the corporate documents. If a corporate entity, the principal must execute a personal guarantee for the loan;
- Must be a for-profit, privately held business or sole proprietor with less than 25 employees. NOTE: Sole proprietors cannot use more than \$2,500 of the loan towards payroll expenses;
- Must provide proof that the business is properly entitled and licensed by all necessary levels of government;
- Businesses must have an executed multi-year lease (2-year minimum);
- Business must employ a minimum of two (2) full-time equivalent W-2 employees whose wages are reported to the state and federal government; one (1) position occupied by the business owner may count toward the required job positions.

Ineligible Businesses:

- A business that is considered a non-conforming use as determined by the Palm Beach County's ULDC;
- Businesses that are prohibited uses within the Westgate Community Redevelopment Area Overlay (WCRAO) or certain sub-areas of the WCRAO including: adult entertainment, convenience stores, employment agencies, gas and fuel sales, light and heavy repair and maintenance, self-service storage, light and heavy vehicle sales and rental, heavy vehicle or equipment sales and rental, office-warehouses, and contractor storage yards;

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- Businesses that do not further the redevelopment goals of the Westgate CRA Community Redevelopment Plan including, but not limited to firearm sales, check cashing stores, adult arcades, pawn shops, Type I restaurants, liquor stores, smoke/e-cig or vape shops, tattoo shops, or any other use as determined by the Westgate CRA Board or designee;
 - Not for profit organizations or places of worship;
 - Businesses with more than 25 and less than two (2) full-time equivalent employees;
 - Businesses which are publicly traded; and,
 - Businesses that do not report employees' wages.

Eligible Businesses Include, but are not Limited to:

Type II restaurants, professional/general offices (based on NAICS codes), medical/dental offices, neighborhood grocers, brick and mortar retail sales, veterinary clinics, catering services, personal services, financial institutions, and home-based businesses or home-based day cares with a residential address in the CRA.

Issues for CRA Board Input:

- 25 or fewer employees; other threshold?
- \$5,000 loan amount or \$10,000? - more loans at \$5,000 less at \$10,000
- length of time required to have been operational - as of March 1st, 2020 or longer?
- include technology upgrades to facilitate remote working as eligible expense?
- businesses to have a minimum 2-year lease (establishes commitment to location in the CRA)
- minimum of 2 full time employees? - business owner can be considered as one
- sole proprietors cannot use entire loan amount for payroll
- home based businesses? Home based day cares?
- businesses that receive a loan in FY20 may reapply for further funding in FY21?
- will the Board approve the program funding and terms (including loan forgiveness) and allow Staff to administer, or will the Board want to see each application for a loan and each application for forgiveness?

B. Recommendation: Staff recommends that the Board authorizes the implementation of the Program as outlined herein or with changes.

WESTGATE/BELVEDERE HOMES CRA BOARD MEETING**Staff Update on In-House Projects****June 8, 2020****2020-01 and 2020-02 ULDC Amendment Round (NEW)**

Update: Due to COVID-19, the ULDC Amendment is being moved from the first round (2020-01) to the second round (2020-02). Staff is still working with 2GHO. Final draft will be distributed to the Board in future meetings.

The CRA is seeking to make amendments to its overlay that are focused on the following: restrict or limit certain commercial and industrial uses that do not support the intent of the Sub-area or the Plan such as car wash, landscape service, commercial parking, self-storage and distribution facilities, manufacturing & processing, warehouse, and wholesaling; revise PDR's to reflect smaller lot sizes on Westgate Ave and Okeechobee Blvd allowing more flexibility in development without the need for variances; eliminate sky exposure planes; and revise the Density Bonus Program to be consistent with the County's WHP in design, compliance and enforcement, also revising the criteria for WCRA approval of bonus units to allow better access for smaller residential projects.

Background: Amendments to the County's Unified Land Development Code (ULDC) occur twice annually. The CRA regularly participates in this process to update areas of its WCRA Zoning Overlay to better achieve the goals and objectives of the agency and the amended Community Redevelopment Plan, respond to industry and market trends, simplify processes, and correct technical and language glitches.

2019-02 ULDC Amendment Round (COMPLETED)

Update: The BCC adopted amendments to the WCRAO at their January 27, 2020 Zoning meeting. These amounts adjusted exterior improvement criteria to obtain 100% renovation value and created new PDRs and supplementary standards for residential uses including cottage homes on 25 ft lots.

Public Assistance Grant (ONGOING)

FEMA has approved nearly \$100,000 to pay for debris removal, and clean up detention ponds as a result of Hurricane Irma. Staff is working with the Florida Department of Emergency Management to implement this project.

Community Garden/Greenmarket (ONGOING)

Update: Construction to install electricity, an irrigation pump and an irrigation system have been installed. Staff is working on securing a contractor for site improvements and installation of a pre-manufactured structure to act as a permanent greenmarket. Once the Plat is approval and recorded and the corner clip conveyed, building permits can be submitted.

Background: Staff engaged Schmidt-Nichols (SN) to prepare a site plan for the community garden and the green market. The CRA initiated new regulations to allow green markets to operate as an accessory to community gardens without having to buffer surrounding residential uses with an opaque wall and 20 ft landscape buffer. The site plan includes an enclosed structure with a bathroom and a walk-in cooler. The community garden/greenmarket received site plan approval in March 2018.

CRA staff proposed amendment language, adopted in the 2018-02 Round, to eliminate the community garden use from landscaping requirements, and modified code language regarding hours of operation and building size and placement for the accessory greenmarket use. Schmidt Nichols submitted an administrative amendment (ZAR) to remove the landscape buffers and ROW utility easement. The ZAR was approved in April 2019. The permits have been approved to operate the community garden. The electrician and plumbing contractors are working with the utility companies. The CRA will begin to work with a contractor/architect to design the greenmarket structure and prepare plans to submit for building permit. Platting is a condition of approval and is underway.

PBC Solid Waste Authority (SWA) Blighted & Distressed Properties Grants

FY 2018 – Oswego Avenue Properties Clean-up (STARTED)

Update: The CRA has paid a contractor to remove evasive trees, vegetation and debris on the sites. An additional time extension of the grant agreement has been provided by the SWA.

Staff worked with Schmidt Nichols on the dog park design. A site and landscape plan, along with cost estimate have been provided. The CRA is also working with County Purchasing to see if the agency can utilize the County's annual contract "piggyback" policy. The remaining lots will be cleared, sodded, and fence commensurate with the original scope.

Background: The CRA was awarded in the amount of \$92,700 to clean-up, clear, sod and fence 6 vacant CRA-owned properties on Oswego Avenue east of Seminole Blvd. previously earmarked for the L-2 Canal Expansion project. The CRA is proposing match funds in the amount of \$34,460. An Interlocal Agreement between the CRA & SWA was approved by the BCC in March 2018. The CRA received a 50% disbursement of total funds in April 2018.

SWA has approved an extension to the grant timeline and a change of scope to develop a dog park on three of the Oswego Avenue parcels targeted for the properties clean-up. The dog park will include areas and equipment for small and large dogs, fencing, landscaping, and benches. By the fall of 2018, the LWDD cleared a majority of the vegetation overgrowth along the L-2 canal leaving a window of opportunity in the budget to create a simple dog park and still maintain the overall budgeted amount.

FY 2017 – Oswego Oaks Park (ONGOING)

Update: DHES has allowed an agreement extension until the end of January 2020 to allow for grant close out. The park reached substantial construction completion at the end of August 2019. Final inspections began in September 2019 and punch list items have largely been addressed. The LWDD requires drainage permit as-builts, several sub-permits were required (pavilion roof, site electrical) and remain under review due to delays caused in part by contractor inaction and by an extremely slow County Building review process. Staff is working with the County and with West to expedite, however, contract close-out is delayed.

Delays in obtaining shop drawings for the pavilion structure, revisions to the structural drawings and permit review caused delays in meeting project substantial completion. The project is on schedule to be fully completed by end of June 2019. All the permits have been obtained and the contractor is working diligently to make up for lost time. The CRA Board approved a change order to the contract allowing substantial completion by May 2019 and final completion by June 2019.

Background: The CRA was awarded in the amount of \$151,000 to design and build a neighborhood park on Oswego Avenue at Seminole Blvd across from the Westgate Recreation Center. The park will utilize 3 vacant CRA owned lots formerly earmarked for the L-2 Canal expansion project. Staff worked with PBC Parks & Recreation to design the project. In 2017, PBC HES originally approved a request for \$114,000 in CDBG funds to match the SWA grant. The SWA forwarded 50% of the grant amount to the CRA to start the project. Following completion of design and engineering drawings, it became clear that

the project was underfunded. CRA Staff requested additional funding of \$231,000 in FY 2018 CDBG allocations from HES to cover a budget shortfall for the park project. Construction drawings were finalized and the project was advertised for bid in August 2018. The contract was awarded to the lowest bidder West Construction Inc. The contract has been executed and construction began in November 2018.

PBC Transportation Planning Agency (TPA) Transportation Alternatives (TAP) & Local Initiatives (LI) Grants

FY 2020 Cherry Road Pedestrian & Safety Improvements (NEW)

Update: The CRA engaged consultants, WGI to refine the Cherry Rd. improvements project for TPA TAP grant application submittal in the 2020 cycle. CRA Staff and WGI worked with Engineering on improving the proposed typical sections. The project proposes reduced with travel lanes for traffic calming, new sidewalks on the south side of Cherry Rd east and west of the bridge to the intersection of Country Club Rd., a new 12' shared multi-use path on the north side of the corridor, new crosswalks, pedestrian scale lighting, and shade trees where allowed. The total project cost is \$1.96 million. The grant reimburses \$1 million. The application was submitted to the TPA on February 28, 2020.

FY 2019 and Seminole Blvd. Complete Streets (FUNDED/ONGOING)

Update: The Transportation Planning Agency Governing Board approved funding for the Seminole Blvd project at their July 18th meeting. The Seminole project was ranked #1. Staff and WGI presented the projects to FDOT and BTPAC in early April; Seminole was ranked #1 and Cherry Rd was #4. The Board recommended that the Seminole Blvd project should be prioritized since it ranked higher and is a larger project.

Background: The Board approved a two-fold work assignment with WGI in November 2018 to prepare a feasibility analysis to identify the best two projects to submit to the TPA for the 2019 Transportation Alternatives Program (TAP) cycle. Based on findings presented by WGI, the Board selected the following projects:

1. Seminole Blvd Complete Streets which expands existing sidewalks to 10-12 ft. multi-use paths on each side of the roadway, adds high visibility crosswalks at each intersection, adds pedestrian scale lighting, and shade trees. The project boundaries are from Okeechobee Blvd. to Oswego Ave. Total construction cost is \$1,622,979. The grant reimburses \$1 million.
2. Cherry Road Pedestrian Safety Improvements adds new sidewalks on the south side of Cherry Rd and expands existing sidewalks on the north side to 10-12 ft., adds HAWK signalization to intersection at Country Club Rd., and two new crosswalks along the corridor, new pedestrian scale lighting, and shade trees. The project boundaries are from Quail Drive to N. Military Trail. Total construction cost is \$911,142.

TAP grant projects are designed and constructed within 3 years of prioritized funding. Design will begin in 2020 with construction completion in 2022.

FY18 – Westgate Avenue Corridor Complete Streets (DESIGN STARTED)

Update: Design has begun on the Westgate Avenue project. CRA Staff met with County Roadway Production and the project consulting engineers in February to discuss the design, scope and timeline of the project. The CRA has been asked to provide input on lighting design and landscaping. The consulting engineers have included a roundabout at the intersection of Westgate Ave. and Seminole Blvd. in their design. At their February meeting, the CRA Board, following discussion, expressed their disapproval of a roundabout at this location.

A County Selection Committee met in November 2019 and selected American Consulting Engineers of

Florida (ACE) to design the project. CRA staff was in attendance for the presentations and scoring. The County Engineering Department had shortlisted three firms for the project, including CRA consultants WGI, however, volume of previous work was an overriding factor in selection.

Background Information: Staff engaged WGI to coordinate the preparation of travel demand forecast modelling to determine the impact of reducing Westgate Ave from 5 lanes to 3 lanes utilizing a road diet approach. WGI facilitated communication with PBC TPA and Engineering to determine the best design alternative, held a public input meeting, and drafted the final design for the project to be used to obtain funding. WGI met with the Engineering Department to present the lane elimination plan. County staff is in support of the lane reduction from Wabasso to Congress, but they are not in support of the elevated landscape median. An alternative design, which allows for 3 lanes (2 thru lanes and one center turn lane), bike lanes, and floating landscape islands on both sides of the ROW alternating with on street parking was presented to County Engineering for approval and support. With assistance from WGI, the LI grant application was submitted on March 2, 2018. CRA staff is working with County Engineering and Administration to design and administer all 3 of the TPA grant projects.

The TPA Governing Board voted to adopt the TPA List of Priority Projects for the LRTP FY 2020-2024 at their September 20, 2018 meeting. Projects that met TPA and FDOT eligibility requirements were ranked by internal advisory boards, committees and TPA Staff to be forwarded the Governing Board. The Westgate Avenue Complete Streets project was ranked #1 of 6 entries to receive Local Initiatives Program funding. This project has been moved up the timeline due to the inability of other funded projects to proceed. Design can start in July 2019 for FY 2019/20. Construction funding will be approved after the design is completed.

FY 2018 – Phase II Belvedere Heights Streetlights & Sidewalks (FUNDED/ONGOING)

Update: The BCC is considering an agenda item on June 16 for the design of this second phase. The TPA Governing Board voted to adopt the TPA List of Priority Projects for the LRTP FY 2020-2024 at their September 20, 2018 meeting. Projects that met TPA and FDOT eligibility requirements were ranked by internal advisory boards, committees and TPA Staff to be forwarded the Governing Board. Phase II of the Belvedere Heights Streetlights and Sidewalks project was ranked #3 of 4. This project has been moved up the timeline due to the inability of other funded projects to proceed. Design can start in July 2019. Construction funding will be approved after the design is completed. The CRA needs to execute an MOU and provide upfront funding to the County for design.

Background Information: CRA staff prepared and submitted a Transportation Alternatives Program (TAP) grant application for Phase II – Wellington Road to Bridgeman Road, of the Belvedere Heights Neighborhood for sidewalks and streetlights to PBC TPA in March 2018.

FY 2017 – Phase I Belvedere Heights Streetlights & Sidewalks (DESIGN NEARLY COMPLETE)

Update: Construction is scheduled to start before the end of the year to meet FDOT schedule. Engineers are preparing the second part of the design. The Engineering Department has engaged several consultants through a CRA/County MOU to implement the project. Design is almost completed. The County is currently reaching out to the residents.

Background Information: An application was submitted to the TPA Transportation Alternatives Grant to request almost \$1 Million to install sidewalks and streetlights in Belvedere Heights in 2017. The funds will not be available until 2019. The BCC approved Engineering Department sponsorship of the project via resolution in May 2018.

CRA 5-year Strategic Plan (ONGOING)

CRA staff has begun drafting a 5-year strategic plan that will implement the goals and objectives of the newly amended Redevelopment Plan. A strategic plan will outline the specific tasks, timeline and budget required for redevelopment activities over the next 5 years. It can also serve as a platform for the CRA to refine its vision and mission statement in a way that is current with its shifting priorities. Staff has received some initial input from Board members. Work on the Strategic Plan is ongoing.

Streetlights for Belvedere Homes (ONGOING)

The Engineering Department is partnering with Office and Community Revitalization to install streetlight in Belvedere Homes. An initial meeting has been held. Citizens are currently gathering signatures and easement authorization from residents and property owners.

Proposed Private Redevelopment Projects

Below is list of private development projects in the Westgate CRA that are in the entitlements or permitting process:

Projects	Address	Status
Car Wash (potential project -- formerly KFC/Jack's Restaurant)	2200 Okeechobee Blvd.	DRO Approval required. Applicants to meet with Zoning staff
Cottage home project	2611 Saranac	1-acre site newly subdivided into 14 25 ft lots for cottage homes
New Country Motor Cars – Mercedes-Ferrari	4000 Okeechobee	DOA/Concurrent Type II variance requests – redistributing square footage, expanding/renovating maintenance area, roof top inventory parking
Gas Station (Circle K)	1799 Congress Ave at Westgate	Construction complete
Palm Beach Marketplace	Okeechobee Blvd	ZAR for redistribution of square footage, removing outdoor seating areas
Mercedes/Ferrari	Okeechobee Blvd	ZAR for changes to architectural elevations
Health Career Institute	1764 Congress Ave	In Zoning review for a DOA to a MUPD. Adding 680 students. Redistributing square footage. Increasing daily trips by 500 (CRA may not have TCEA trips remaining in pool)
Quick Lane (Ford/Lincoln Dealership)	1668 N. Military Trail	Not yet submitted. Requires rezoning to CG and BCC approval for a Class A conditional use
Congress Avenue - Greene Apartments	1600 N. Congress Ave	In Zoning for DRO approval. 198 units – 138 density bonus units from WCRA pool; 55 income restricted. Issues with compensating storm water storage
Fern House	Church Street	In Zoning for DRO approval
MacDonald Industrial/McArthur Dairy	N. Florida Mango	Type 2 waiver for extended hours of operation. BCC approved January. Construction to begin mid 2019
Extraordinary Charities	2635 Old Okeechobee Rd	Nonconformities certification. Interior/exterior renovations complete
Opportunity Inc. Daycare	Donnell Rd at Westgate Ave.	Construction complete
Cumberland Farms	Okeechobee & Seminole Blvd.	Construction completed (access easement to be recorded for CRA parking area at rear)
Mi Pais Express (Fernandez) Mixed Use	2633 Westgate Ave	Platting process has begun. Permit submitted. Architectural review for mixed use required. CRA has prepared easement agreement. Architectural review underway
Connections Education School for Autism – rezoning	Marine Drive	Rezoning approved BCC. On hold
Westgate Apartments	Westgate Ave (adjacent to Westgate Plaza)	Workforce housing project – 48 units. On hold
Dos Hermanos Mixed Use	Westgate & Seminole Blvd	Rezoning & variances approved. DRO site plan approval. New architect
Speedy's Tires Auto Repair expansion	Congress Ave. & Cherry Rd.	Approved at Dec BCC/Final DRO. Admin amendment. Zoning complete. Platting & contractor selection
Westgate One	Westgate at Nokomis	Approved/ Extension. Potential residential project

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**WESTGATE/BELVEDERE HOMES COMMUNITY REDEVELOPMENT AGENCY
1280 N. CONGRESS AVE., SUITE 215, WEST PALM BEACH, FL. 33409
MINUTES OF THE MONTHLY MEETING**

April 13, 2020

I. CALL TO ORDER

Mr. Daniels, the Board Chair, called the meeting to order at 5:10p.m. The roll was called by Ms. Bui.

Present: Ronald Daniels
Joanne Rufty
Joseph Kirby – Logged on at 5:15
Enol Gilles – Logged on at 5:19p.m.
Yeraldi Benitez – Logged on at 5:28p.m.
Ruth Haggerty

Absent: Ralph Lewis

Staff Present: Elizée Michel, Executive Director
Denise Pennell, Senior Planner
Carmen Geraine, Bookkeeper
Mai Bui, Administrative Assistant
Thomas J. Baird, Esq., General Counsel - Logged on at 5 :19p.m.

II. AGENDA APPROVAL

1. Additions, Deletions, Substitutions to Agenda

- No Additions, Deletions, Substitutions to Agenda

2. Adoption of Agenda

- It was moved by Ms. Rufty and seconded by Mr. Kirby to adopt the Agenda. Motion carried (4-0)

III. ADOPTION OF W/BH CRA MINUTES

- Ms. Haggerty had a correction on the March 09, 2020 minutes regarding a change on page 17 under Adoptions of Minutes. She pointed out that first motion was made by Ms. Rufty not by Ms. Haggerty. The second correction was on page19 under Agenda Item #2. She pointed out an error 'the #3' needs to be removed where the motions were being made. The minutes were corrected as follows:

It was moved by Ms. Ruffy and seconded by Mr. Gilles to adopt the minutes of the February 10, 2020 meeting. Motion carried (4-0)

It was moved by Ms. Ruffy and seconded by Ms. Haggerty to approve the use of compensating storage mitigation credits concept from the Westgate Central Lake Improvements to the Green Apartments. The motion passed unanimously (4-0)

- **It was moved by Ms. Haggerty and seconded by Ms. Ruffy to adopt the minutes of the March 09, 2020 meeting as amended. Motion carried (4-0)**

IV. PUBLIC COMMENT

- PBSO Deputy Gomez and Deputy Robinson relayed a message to Mr. Michel that there is no police activity report for previous month. The Deputies are distributing food to the community during this time.

V. DISCLOSURES

- No disclosures

VI. CONSENT AGENDA

1. Approval of Agreement with Higgins Engineering to Provide Water Management Services to Investigate Compensating Storage Capacity
 2. Approval of Release of Lien for Mi Pais Express, Inc.
 3. Approval of Memorandum of Understanding with Palm Beach County Engineering Department for the Design and Construction of Westgate Ave. Transportation Planning Agency Grant
 4. Approval of Funding for Belvedere Heights Phase II Transportation Planning Agency Grant
- **It was moved by Ms. Haggerty and seconded by Ms. Ruffy to adopt the consent agenda. The motion passed unanimously (4-0)**

VII. REGULAR AGENDA

1. Approval of Development Order Amendment for Congress Auto Park: 1645 N. Congress Avenue (former SSA Building) Control No. 1987-00033

The agenda item was introduced by Mr. Michel. The property is located on the west side of Congress Avenue at the intersection of Westgate Avenue, the total acreage of the subject site is 2.83 ac. It includes the unoccupied former Social Security Administration Building at 1645 Congress Ave., and the adjacent Chevron gas station/convenience store 1755 N. Congress Ave. The total square footage of the site is 24,640 sf; the vacant building located at 1645 N Congress Ave. is 21,500 sf and comprises 1.96 acres, and the Chevron gas station/convenience store is 3,180 sf.

Christen Hutton with Schmidt Nichols request on behalf of the owners of the building at 1645 N. Congress Ave., the applicant is requesting BCC approval of an expedited Development Order Amendment (DOA/EAC) to modify conditions of approval, specifically those that restrict the use of the building to Government Office only. Other associated conditions, including landscape, engineering, and unity of title provisions are also included in the amendment request. Approval will permit the contract purchaser to utilize the building for business or professional office uses which is permitted by right in CG zoning districts per ULDC Table 4.B.2.A. Following a decision from the BCC, the approved site plan will be further amended to allow the general office use. The applicant did not provide an amended site plan for CRA review for this meeting.

The subject application requests the following:

1. To allow a Development Order Amendment with Expedited Approval Consideration (DOA/EAC) to modify Conditions approved in July 2004 via #(R-2004-1381) which limits the office building at 1645 N. Congress Avenue to government office use only, but also includes modifications to landscape, engineering and unity of title conditions; and,
2. A reduction of 214 trips per day, 22 am peak hour and 10 pm peak hour from previously vested development (government office and gas station/convenience store); and, a new allocation of 215 daily trips, 42 am and 22 pm peak, for the currently vested development (gas station/convenience store) and proposed business or professional office use at 1645 N. Congress Avenue from the CRA's Transportation Concurrency Exception Area (TCEA) pool.

Staff recommended that the Board approve the applicant's requests for the Development Order Amendment and the reduction of TCEA trips.

- **It was moved by Mr. Kirby and seconded by Ms. Haggerty to approve the applicant's requests. The motion passed unanimously (5-0)**

2. Approval of Site Plan, Trips, Variances for Soapy Shark Car Wash: Okeechobee Blvd. (east of Congress Ave.) Control No. 1996-026

The agenda item was introduced by Ms. Pennell. The subject +/- 1.2 acre 52,080 sf parcel is located on Okeechobee Blvd., approx. 300 feet from the south east corner of Congress Avenue; per PAPA, there is no current municipal address. The property is within the Urban General (UG) sub-area of the WCRAO and zoned CG (commercial general). Manor Avenue, a private drive immediately adjacent to the site, serves as access to the Lakeside Mobile Home Park to the south zoned RH; a vehicle and boat storage lot serving the mobile home park is located immediately to south of the site. To the east of Manor Avenue is a Mobil gas station/Dunkin Donuts and to the west of the site is 511 Tactical, a sports clothing retailer; both are zoned CG with a CH/8 FLU. The site is currently vacant; a small dilapidated building has been recently demolished, and is almost completely impervious.

The CRA Board has previously recommended approval for the redevelopment of this site. In 2017, the agent representing the owner at that time, received a Class B Conditional Use approval for the KFC-Jacks project consisting of two Type I Restaurants with drive-thru lanes. In 2019 however, the owner changed direction entirely, formally discontinuing the use and site plan approval through a development order abandonment. New contract purchasers, identifying an opportunity to create an ancillary service to capture a portion of the large volume of Okeechobee Blvd daily trips, are proposing an automated, express Car Wash.

Harvey Oyer, Roger Ramdeen, David Frear and Todd Peter, the applicant representatives, request a recommendation of approval for the project from the Westgate CRA to include the following:

1. DRO Site Plan Approval for a 4,176 sf Car Wash use;
2. An allocation of 166 net new daily trips, 12 new am peak hour trips and 14 new pm peak hour trips, from the CRA's Transportation Concurrency Exception Area (TCEA) pool; and,
3. To allow three (3) Type II variances:
 - a. A reduction of 5 ft. in the minimum lot depth requirement of 200 feet for CG zoning districts;
 - b. A reduction of 50 ft. from the 60% building frontage requirement in the UG Sub-area (Table 3.B.14.F. – WCRAO Non-Residential and Mixed Use Sub-Area PDRs); and,
 - c. To eliminate the requirement for all uses in the UG Sub-area to orient the first floor principal entrance towards the street used as the primary building frontage (Art.3.B.14.G.3.b – WCRAO – Architectural Guidelines).

Staff recommended approval of the applicant's request for site plan approval, TCEA trips and the three Type II variances.

It was moved by Ms. Rufty and seconded by Ms. Benitez to approve the applicant's request for site plan approval. The motion passed unanimously (5-0)

3. Creation of Small Business Assistance or Recovery Program

The agenda item was introduced by Mr. Michel. Many small businesses in the redevelopment area are not deemed essential have been forced to temporarily close due to COVID-19. The CRA is uniquely positioned to provide both immediate and recovery assistance to struggling businesses. Development of an assistance program must happen quickly to be effective. The Community Redevelopment Plan provides the general framework for utilizing the Redevelopment Trust. The Board

- No Motions Needed

VIII. STAFF REPORTS

Mr. Michel reported to the Board the TPA grant projects are moving forward.

Mr. Michel reported to the Board that Westgate Avenue project is moving forward.

Mr. Michel reported to the Board that staff submitted a new application for Cherry Road to the Transportation Planning Agency.

Mr. Michel reported to the Board that the Oswego Oaks Park project only has one permit left to close.

Mr. Michel reported to the Board that the community garden is still open. The Community Garden is providing free produces for families in need during this time of confinement.

IX. AJOURNMENT

It was moved by Ms. Rufty and seconded by Mr. Kirby to adjourn the meeting. The meeting adjourned at 6:00p.m.



Mai Bui

Administrative Assistant, Westgate CRA



**WESTGATE/BELVEDERE HOMES
COMMUNITY REDEVELOPMENT AGENCY**

**COVID-19
SMALL BUSINESS EMERGENCY RELIEF
FORGIVABLE LOAN PROGRAM**

(EFFECTIVE JUNE 9, 2020 – SEPTEMBER 30, 2020)

Westgate CRA
1280 N. Congress Avenue, Suite 215
West Palm Beach, FL 33409
(561) 640-8181
www.westgatecra.org

PROGRAM DESCRIPTION AND RULES

The **COVID-19 Small Business Emergency Relief Forgivable Loan Program** ("Program") is created to provide direct financial emergency relief to small businesses within the Westgate community redevelopment area. The Westgate/Belvedere Homes Community Redevelopment Agency ("Westgate CRA or CRA") recognizes that small businesses are being forced to make unprecedented decisions amid the COVID-19 pandemic. Efforts to mitigate the spread of the novel coronavirus by local and state governments has resulted in business closures, reductions in services, disruptions in inventory supply chains, impacts to cash flow, and payroll deficits. The Program is intended to support the retention of small businesses vital to the overall economic health of the redevelopment area, protect and support capital improvements undertaken and planned by the CRA, and to prevent the creation of further slum and urban blight, pursuant to the goals and objectives of the Westgate CRA Community Redevelopment Plan.

Through the Program, the Westgate CRA will provide businesses with 25 or fewer employees up to \$5,000 in an interest free loan. If the business can demonstrate compliance with the Program and that the loan was used towards rent, payroll, utilities, inventory expenses, and/or upgrades to technology to facilitate remote working, within 1 year of the loan date, the loan will be forgiven, and the business will not be required to repay the loan. Loans will be awarded on a first-come, first-served basis. Loan recipients will be required to sign a promissory note to ensure compliance with the Program, loan terms, and conditions. The Westgate CRA has sole discretion to determine compliance with the Program, loan terms, and conditions sufficient to allow forgiveness of the loan.

The Westgate CRA is a public agency, governed by the Florida Public Records Law under Chapter 119, Florida Statutes. The CRA may produce any documents provided by loan applicants upon receipt of a public records request, subject to any exemptions provided by Florida law. If the loan applicant believes that any information is proprietary and exempt from public records such as a trade secret, the loan applicant should indicate such in the application.

PROGRAM FUNDING

The Westgate CRA COVID-19 Small Business Forgivable Loan Program offers financial assistance to the business in the form of a forgivable loan for eligible expenses, up to \$5,000, associated with rent, payroll support, inventory purchases, utility expenses, and/or technology upgrades to facilitate remote working.

PROGRAM ELIGIBILITY

Loan applicants must meet **all** of the following requirements in order to be considered eligible to receive Program loan funding:

- Must be located within the Westgate CRA redevelopment area (see attached boundary map);
- Loan applicant must be a business that was or became operational (as evidenced by a Certificate of Occupancy or Palm Beach County Business Tax Receipt) prior to March 1, 2020;
- Loan applicant must be the business entity (or d/b/a) named on the corporate documents, and the application must be executed by the principal/owner(s) named on the corporate documents. If a corporate entity, the principal must execute a personal guarantee for the loan;
- Must be a for-profit, privately held business or sole proprietor with less than 25 employees. NOTE: Sole proprietors cannot use more than \$2,500 of the loan towards payroll expenses;

Initials: _____

- Must provide proof that the business is properly entitled and licensed by all necessary levels of government;
- Businesses must have an executed multi-year lease (2-year minimum);
- Business must employ a minimum of two (2) full-time equivalent W-2 employees whose wages are reported to the state and federal government; one (1) position occupied by the business owner may count toward the required job positions;
- If any individual is the Principal/Owner for more than one eligible business, the Principal/owner may only sign the application on behalf of one business. (Note: this means that if one or more eligible businesses have a Principal/Owner in common, only one of those businesses may apply for the Program, even if the business(s) has(have) more than one Principal/Owner).

The following businesses are automatically considered ineligible for assistance under the Program:

- A business that is considered a non-conforming use as determined by the Palm Beach County's ULDC;
- Businesses that are prohibited uses within the Westgate Community Redevelopment Area Overlay (WCRAO) or certain sub-areas of the WCRAO including: adult entertainment, convenience stores, employment agencies, gas and fuel sales, light and heavy repair and maintenance, self-service storage, light and heavy vehicle sales and rental, heavy vehicle or equipment sales and rental, office-warehouses, and contractor storage yards;
- Businesses that do not further the redevelopment goals of the Westgate CRA Community Redevelopment Plan including, but not limited to firearm sales, check cashing stores, adult arcades, pawn shops, Type I restaurants, liquor stores, smoke/e-cig or vape shops, tattoo shops, or any other use as determined by the Westgate CRA Board or designee;
- Not for profit organizations or places of worship;
- Businesses with more than 25 and less than two (2) full-time equivalent employees;
- Businesses which are publicly traded; and,
- Businesses that do not report employees' wages.

The following types of businesses are eligible to receive funding under the Program include, but are not limited to:

- Type II restaurants, professional/general offices (based on NAICS codes), medical/dental offices, neighborhood grocers, brick and mortar retail sales, veterinary clinics, catering services, personal services, financial institutions, and home-based businesses or home-based day cares with a residential address in the CRA.

LOAN TERMS AND CONDITIONS

The maximum amount of loan to any one business under the Program is \$5,000. Loan applicants may apply multiple times if loaned less than the maximum amount, but no loan applicant will receive more than the maximum amount in total. If the maximum amount of funding to the Program is later increased or is adopted into the CRA's 2021 annual budget, loan applicants that were loaned \$5,000 may reapply for additional funding until the new maximum is reached.

Loans shall be interest-free, and the loan amount shall be due to be repaid to the Westgate CRA one year from the date of the loan. Loan applicants will be required to sign a promissory note to ensure compliance with the loan, program terms, and conditions (see attached sample).

Initials: _____

However, if the loan applicant provides evidence acceptable to the CRA of an amount equivalent to the loan, or any part thereof, that has been paid by the loan applicant to employees in the form of payroll, or to inventory suppliers, utility providers, and/or receipt of purchase of technology or equipment to facilitate remote working, then that amount may be forgiven, in which case the loan applicant would not be required to repay such amount to the CRA. Loan funds may not be used towards employee bonuses. Sole proprietors cannot use more than \$2,500 of the loan towards payroll expenses. Evidence to support loan and promissory note forgiveness includes but is not limited to invoices, receipts, paystubs, utility bills, or other acceptable evidence of payment or expenses associated with the loan request. Loan applicants may redact sensitive information such as social security numbers, etc. No cash payments will be accepted as evidence in support of a request for loan forgiveness. Loan applicants may request loan forgiveness at any time between the CRA loan check date and the loan repayment date by submitting a request and the required evidence to the Westgate CRA up to three weeks before the loan repayment due date. All evidence must be submitted to the Westgate CRA one month prior to the loan repayment date electronically to Denise Pennell at dpennell@pbcgov.org or by mailing a hard copy to Westgate CRA, 1280 N. Congress Avenue, Suite 215, West Palm Beach, FL 33409, attention to Denise Pennell, Senior Planner/Project Manager. The Westgate CRA will review the evidence and determine whether the loan is eligible to be forgiven.

The Westgate CRA Board or designee has sole discretion to determine what evidence is acceptable, to ask for more information, or different evidence to support any loan application or any request for loan forgiveness. Westgate CRA staff will notify the loan applicant on the determination as to whether the loan is deemed forgiven within 30 days of receipt of the evidence supporting the request for forgiveness. The loan may be prepaid, in whole or in part, without penalty, at any time prior to the date on which repayment is due.

All loan checks from the Westgate CRA to the successful loan applicant will be made out to the applicant business entity.

APPLICATION PROCESS

Applications can be downloaded from the Westgate CRA website at westgatecra.org or may be obtained by email. All loan applicants are strongly encouraged to speak with CRA staff in order to determine eligibility before submitting an application. Please contact Denise Pennell at dpennell@pbcgov.org for assistance. Applications will not be considered until all required documentation is submitted to the Westgate CRA office by sending the application electronically or by dropping off a hard copy to 1280 N. Congress Avenue, Suite 215, West Palm Beach, FL 33409, between the hours of 9:00 A.M. – 2:00 P.M. with attention to Elizée Michel, Executive Director. **Loan applicants are STRONGLY encouraged to submit applications electronically.**

Application to this Program is not a guarantee of funding. Approval for funding is at the sole discretion of the Westgate CRA Executive Director, on behalf of and within the parameters set by the Westgate CRA Board, and subject to available funds from the CRA's budget. Loan applicants will be notified of loan approval in writing by email.

Initials: _____

Loan funding must be used for payment of rent, utility bills, employee payroll (excluding bonuses), and/or upgrades to technology to facilitate remote working. Loan applicants must submit an application with all required documents to the Westgate CRA for review and approval by the CRA's Executive Director (or designee). Applications will be considered on a first-come, first-served basis. Applications are not considered fully submitted until all supporting documents have been received.

Application packets must include:

1. Copy of the corporate documents for the applying business entity (an active copy of your registered business as shown on SunBiz.Org).
2. Copy of Palm Beach County occupational license (Business Tax Receipt or BTR).
3. Documentation to support the loan applicant's request for approval including rent, payroll, inventory, utility expenses, and/or technology upgrades. Examples include, but are not limited to: lease agreements, invoices, receipts, paystubs, utility bills or other acceptable evidence of payment or expenses associated with the loan request. Loan applicants may redact sensitive information such as specified above.
4. Completed, signed, and notarized application (attached).
5. W-9 Form (attached).
6. Other proof as necessary to evidence compliance with Funding Eligibility.

SUBMISSION OF AN APPLICATION IS NOT A GUARANTEE OF APPROVAL.

It is the responsibility of the loan applicant to READ AND UNDERSTAND all Program rules, eligibility, loan terms and conditions, and this application.

NOTICE TO THIRD PARTIES: The loan application and loan do not create any rights for third parties. Nor shall issuance of a loan result in any obligation on the part of the Westgate CRA to any third party. The Westgate CRA is not required to verify that entities that have contracted with the loan applicant have been paid in full, or that such entities have paid any vendors or subcontractors in full.

Initials: _____

COVID-19 SMALL BUSINESSES EMERGENCY RELIEF FORGIVABLE LOAN PROGRAM

LOAN APPLICATION
(please type or print clearly)

BUSINESS INFORMATION:

Business Name (d/b/a if applicable): _____

Loan Applicant Name: _____ Title: _____

Business Address: _____

EIN#: _____

Business Phone: _____ Cell: _____

Email: _____

Website: _____

Type of Business: _____ Hours of operation: _____

Please list expenses seeking loan funding for:

Requested loan amount: _____

Please estimate the total loss (physical, fiscal) to your business due to the economic crisis caused by the COVID-19 pandemic:

Number of full-time W-2 employees: Currently _____ Prior to March 15, 2020 _____

Initials: _____

Have you had to lay off or furlough employees due to the economic crisis caused by the COVID-19 pandemic: Yes No

Number of years in operation at current location: _____

Do you have business interruption insurance? Yes No

Have you applied for the U.S. Office of Small Business Administration's Economic Injury Disaster Loan (SBA EIDL) and/or Paycheck Protection Program (PPP)?

Amount requested: _____ Loan received? Yes No

Have you applied for the State of Florida Small Business Emergency Bridge Loan?

Amount requested: _____ Loan received? Yes No

Have you applied for a Palm Beach County Cares for Business Restart Business Grant?

Amount requested: _____ Loan received? Yes No

If applicable, please provide the percentage difference in business revenue since March 15, 2020 compared to the same period last year? _____

If applicable, please provide the dollar value of inventory lost or spoiled as a result of the economic crisis caused by the COVID-19 pandemic: _____

Do you have an executed multi-year lease agreement? Yes No

If so, monthly base rent: _____

Name of landlord/property management group: _____

Address of landlord/property management group: _____

Business Phone: _____ Cell: _____

Email: _____

Have you applied for assistance under any other program offered by the CRA? Yes No

If so, program name: _____ Amount received: _____

Initials: _____

PRINCIPAL/OWNER INFORMATION:

1. Principal/Owner Name: _____

Date of Birth: _____ Email: _____

Residential Address: _____

Cell Phone: _____

2. Principal/Owner Name: _____

Date of Birth: _____ Email: _____

Residential Address: _____

Cell Phone: _____

3. Principal/Owner Name: _____

Date of Birth: _____ Email: _____

Residential Address: _____

Cell Phone: _____

4. Principal/Owner Name: _____

Date of Birth: _____ Email: _____

Residential Address: _____

Cell Phone: _____

Note: If more than 4 principals/owners, additional sheets may be used.

Initials: _____

CERTIFICATION AND WAIVER OF PRIVACY:

For purposes of this certification and waiver of privacy, the term "I" refers to the loan applicant and to all signatories on the Program application individually. By signing and submitting the application to the Program, each signatory represents and confirms that he or she is authorized to sign on behalf of the loan applicant(s).

I, the undersigned loan applicant(s), certify that all information presented in this application, and all of the information furnished in support of the application, is given for the purpose of obtaining a loan under the Westgate CRA COVID-19 Small Business Emergency Forgivable Loan Program, and it is true and complete to the best of my knowledge and belief.

I further certify that I am aware of the fact that I can be penalized by fine and/or imprisonment for making false statements or presenting false information. I further acknowledge that I have read and understand the terms and conditions set forth and described in the Westgate CRA COVID-19 Small Business Emergency Forgivable Loan Program.

I understand that this application is not a guarantee of a loan, and that award of loans is at the sole discretion of the Westgate CRA Board and designated Staff. I understand that the purpose of the loan is to support the retention of small businesses vital to the overall economic health of the redevelopment area, protect and support capital improvements undertaken and planned by the CRA, and to prevent the creation of slum and urban blight, furthering the implementation of the Westgate CRA Community Redevelopment Plan, and that the CRA may decline my application for any legal reason, including the reason that approving the loan will not further the Community Redevelopment Plan. Should my application be approved, I understand that the Westgate CRA has the sole discretion to determine whether the Program criteria have been met and whether the loan may be forgiven.

To the maximum extent possible, I hereby waive my rights to privacy and confidentiality for all matters contained in this application, and give my consent to the Westgate CRA, its agents, and contractors to examine any confidential information given herein. I further grant permission, and authorize any bank, employers, or other public or private agency to disclose information deemed necessary to complete this application.

I give permission to the Westgate CRA or its agents to take photos of myself and business to be used to promote the Program.

I understand that if this application and the information furnished in support of the application are found to be incomplete or inaccurate, it will be not processed.

Initials: _____

LOAN APPLICANT SIGNATURES:

All Principal/Owner(s) eligible to sign on behalf of the loan applicant must sign this application on behalf of the loan applicant. For the purposes of this Program, the term "Principal/Owner" means a principal or owner of the business:

1. Principal/Owner Signature: _____ Date: _____

Printed Name: _____ Title: _____

Witness Signature: _____ Date: _____

Printed Name: _____

2. Principal/Owner Signature: _____ Date: _____

Printed Name: _____ Title: _____

Witness Signature: _____ Date: _____

Printed Name: _____

3. Principal/Owner Signature: _____ Date: _____

Printed Name: _____ Title: _____

Witness Signature: _____ Date: _____

Printed Name: _____

4. Principal/Owner Signature: _____ Date: _____

Printed Name: _____ Title: _____

Witness Signature: _____ Date: _____

Printed Name: _____

The foregoing instrument was acknowledged before me on this _____ day of _____, 2020 by _____ (name of person acknowledging), an officer duly authorized by law to administer oaths and take acknowledgements.

(Notary Seal)

Signature of State of Florida Notary Public

Personally Known _____ or Produced Identification _____

Type of Identification Produced: _____

Initials: _____

SAMPLE PROMISSORY NOTE
Westgate CRA, Palm Beach County, Florida

FOR VALUE RECEIVED, the undersigned ("Loan Recipient") promises to pay to the order of the Westgate/Belvedere Homes Community Redevelopment Agency ("Westgate CRA") at 1280 N. Congress Avenue, Suite 215, West Palm Beach, FL 33409 or at such other address as may be indicated in writing, in the manner hereinafter specified, the principal sum of dollars \$_____ without interest. The said principal shall be payable in lawful money of the United States of America, on [date]_____ and in the following manner:

The sum of \$_____ representing a payment of principal shall be due and payable one year from the date set forth above ("Repayment Date").

If, prior to the Repayment Date, the Loan Recipient provides evidence acceptable to the Westgate CRA that an amount equivalent to the principal or any part thereof has been paid by the Loan Recipient towards rent, payroll for employees (excluding bonuses), utility providers, inventory providers, or toward expenses to upgrade technology to facilitate remote working, the Westgate CRA, in its sole discretion, may forgive that amount, in which case the Loan Recipient shall not be required to pay such amount to the Westgate CRA. Evidence may be provided at any time prior to the Repayment Date, and may be provided on an ongoing basis as such evidence becomes available. Loan Recipient must abide by all terms and conditions of the **Westgate/Belvedere Homes Community Redevelopment Agency COVID-19 Small Business Emergency Forgivable Loan Program** in order to be eligible for the loan forgiveness described in this paragraph.

This note may be prepaid, in whole or in part, without penalty, at any time prior to maturity. If payment due under this note is not paid within 10 days of the Repayment Date, a late charge of 5% of the payment due shall be added to the principal. In the event of default in the payment of this note, and if the same is placed in the hands of any attorney for collection, the undersigned hereby agrees to pay all costs of collection, including a reasonable attorneys' fee. This note shall be construed and enforced according to the laws of the State of Florida and nothing in this note shall be deemed to waive any rights of the Westgate CRA thereunder.

Makers waive demand, presentment for payment, protest, and notice of nonpayment and dishonor.

Loan Recipient Name (including d/b/a): _____

Authorized Signature: _____

Title: _____

Date: _____

Initials: _____

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SAMPLE PERSONAL GUARANTY

PROMISSORY NOTE BETWEEN

WESTGATE/BELVEDERE HOMES COMMUNITY REDEVELOPMENT AGENCY

AND

IN CONSIDERATION of the Westgate/Belvedere Homes Community Redevelopment Agency (the "Lender") loaning _____ ("Borrower") memorialized by a Promissory Note dated _____, 2020 in the amount of \$_____ (the "Note"), the undersigned individual unconditionally and irrevocably guarantees the payment and collection of all sums due by Borrower under the Note, and any and all amendments, addenda, extensions, renewals and modifications thereof. The undersigned agrees that the obligations of the undersigned will be joint, several and primary with Borrower's obligations and not secondary. The Lender need not first pursue action against Borrower before proceeding against the undersigned. The undersigned agrees that he is bound by all amendments, addenda, extensions, renewals, and modifications of the Note referenced above, whether or not the undersigned has signed the same. This Personal Guaranty is supported by separate consideration, including but not limited to the benefit flowing to the Guarantor as an owner of the Borrower, receipt of which is hereby acknowledged by Lender and Borrower.

WITNESSES: _____ GUARANTOR(S): _____
Witness Signature: _____ Principal/Owner Signature: _____
Printed Name: _____ Printed Name: _____
Date: _____

Witness Signature: _____ Principal/Owner Signature: _____
Printed Name: _____ Printed Name: _____
Date: _____

(Business owner's signature must be notarized)

The foregoing instrument was acknowledged before me on this _____ day of _____, 2020 by _____ (name of person acknowledging) by an officer duly authorized by law to administer oaths and take acknowledgements.

(Notary Seal)

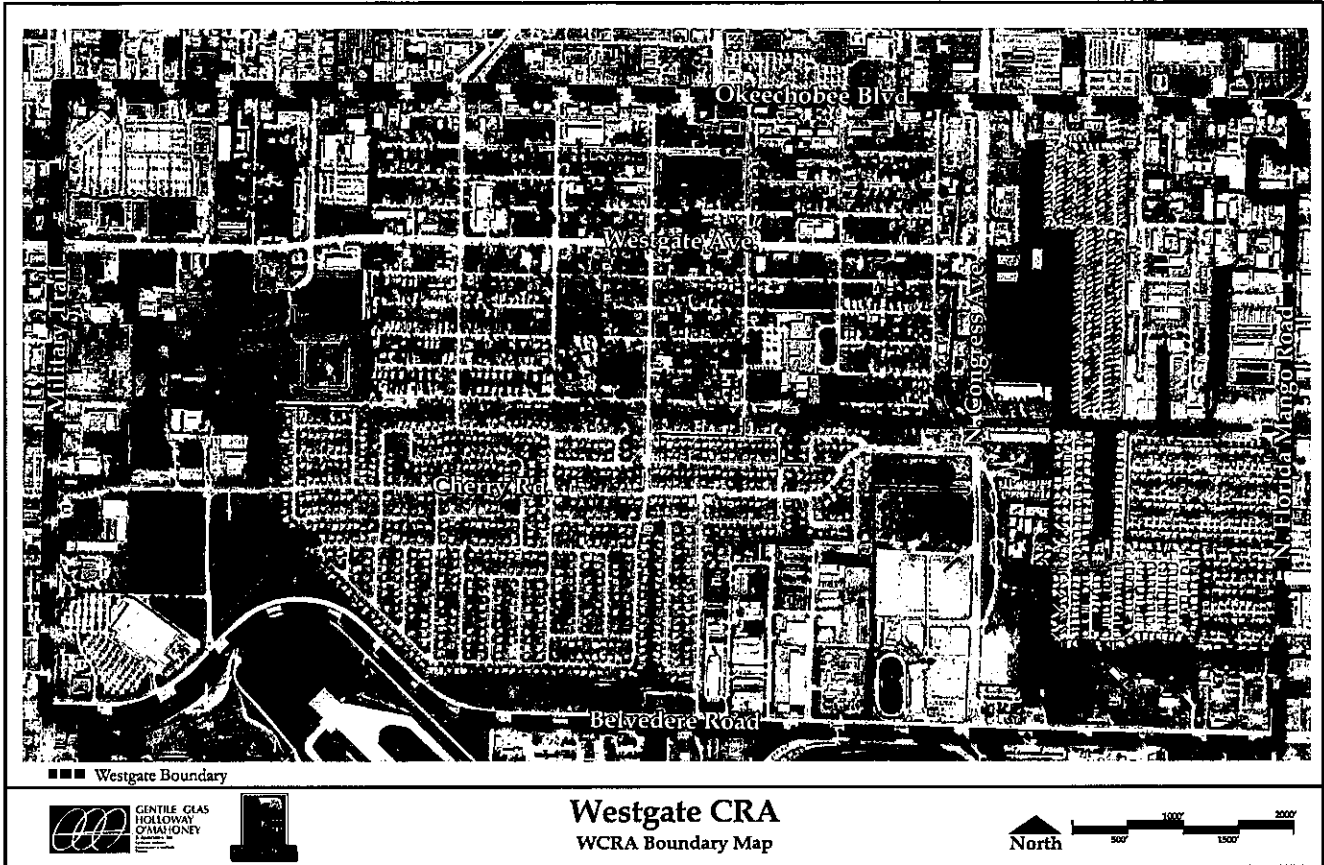
Signature of State of Florida Notary Public

Personally Known _____ or Produced Identification _____

Type of Identification Produced: _____

Initials: _____

WESTGATE CRA BOUNDARY MAP



Initials: _____

OFFICE USE ONLY:

Pre-application meeting date: _____

Meets eligibility requirements: Yes No

Application notes:

CRA Staff initials: _____

Initials: _____