

COLUMBIA COUNTY BOARD OF COUNTY COMMISSIONERS

**POST OFFICE BOX 1529
LAKE CITY, FLORIDA 32056-1529**

COLUMBIA COUNTY SCHOOL BOARD ADMINISTRATIVE COMPLEX

**372 WEST DUVAL STREET
LAKE CITY, FLORIDA 32055**

AGENDA

JULY 16, 2009

7:00 P.M.

Invocation (Commissioner Weaver)

Pledge to U.S. Flag

Public Comments

Brian Kepner, County Planner

PUBLIC HEARING (2ND Hearing):

**LDR 09-1 – Revision of Section 14.9 of the LDR's Entitled
Special Family Lot Permits**

Planned Residential Development Final Plan Approval:

**Z 0454 – Turkey Creek, Phase 1 – District 3 – Commissioner
DuPree**

Roy S. (Steven) Dicks, Area Specialist-USDA

Rural Development Program Guide

Jim Poole, Director, Industrial Development Authority

Federal Prison

******* SECOND PAGE
COMMISSIONERS COMMENTS
ADJOURNMENT**

ORDINANCE NO. 2009-8

AN ORDINANCE OF COLUMBIA COUNTY, FLORIDA, AMENDING ORDINANCE NO. 98-1, THE COLUMBIA COUNTY LAND DEVELOPMENT REGULATIONS, AS AMENDED; RELATING TO AN AMENDMENT TO THE TEXT OF THE COLUMBIA COUNTY LAND DEVELOPMENT REGULATIONS, PURSUANT TO AN APPLICATION, LDR 09-1; PROVIDING FOR AMENDING SECTION 14.9, ENTITLED SPECIAL FAMILY LOT PERMITS TO CHANGE THE ISSUING AGENCY TO THE BOARD OF COUNTY COMMISSIONERS, DEFINE IMMEDIATE FAMILY MEMBER, ESTABLISHING AN APPLICATION PROCEDURE FOR SPECIAL FAMILY LOT PERMITS, LIMITING THE LENGTH OF PERMITS, CHANGING THE MINIMUM LOT SIZE TO ONE (1) ACRE, ADDING LANGUAGE TO ESTABLISH AN AFFIDAVIT AND AGREEMENT FORM TO BE SIGNED BY THE APPLICANT TO STATE THE FAMILY RELATIONSHIP AND HOMESTEAD EXEMPTION, AND ESTABLISHING A PROCESS FOR ALLOWING THE TRANSFERENCE OF SPECIAL FAMILY LOT PERMITS; PROVIDING SEVERABILITY; REPEALING ALL ORDINANCES IN CONFLICT; AND PROVIDING AN EFFECTIVE DATE

WHEREAS, Section 125.01, Florida Statutes, as amended, empowers the Board of County Commissioners of Columbia County, Florida, hereinafter referred to as the Board of County Commissioners, to prepare and adopt land development regulations;

WHEREAS, Sections 163.3161 to 163.3215, Florida Statutes, as amended, the Local Government Comprehensive Planning and Land Development Regulation Act, requires the Board of County Commissioners to prepare and adopt regulations concerning the use of land and water;

WHEREAS, an application for an amendment, as described below, has been filed with the County;

WHEREAS, the Planning and Zoning Board of Columbia County, Florida, hereinafter referred to as the Planning and Zoning Board, has been designated as the Local Planning Agency of Columbia County, Florida, hereinafter referred to as the Local Planning Agency;

WHEREAS, pursuant to Section 163.3174, Florida Statutes, as amended, and the Land Development Regulations, the Planning and Zoning Board, serving also as the Local Planning Agency, held the required public hearing, with public notice having been provided, on said application for an amendment, as described below, and at said public hearing, the Planning and Zoning Board, serving also as the Local Planning Agency, reviewed and considered all comments received during said public hearing concerning said application for an amendment, as described below, and recommended to the Board of County Commissioners approval of said application for an amendment, as described below;

WHEREAS, pursuant to Section 125.66, Florida Statutes, as amended, the Board of County Commissioners, held the required public hearings, with public notice having been provided, on said application for an amendment, as described below, and at said public hearings, the Board of County Commissioners reviewed and considered all comments received during said public hearings, including the recommendation of the Planning and Zoning Board, serving also as the Local Planning Agency, concerning said application for an amendment, as described below;

WHEREAS, the Board of County Commissioners has determined and found that a need and justification exists for the approval of said application for an amendment, as described below;

WHEREAS, the Board of County Commissioners has determined and found that approval of said application for an amendment, as described below, is consistent with the purposes and objectives of the comprehensive planning program and the Comprehensive Plan;

WHEREAS, the Board of County Commissioners has determined and found that approval of said application for an amendment, as described below, will further the purposes of the Land Development Regulations and other ordinances, regulations and actions designed to implement the Comprehensive Plan; and

WHEREAS, the Board of County Commissioners has determined and found that approval of said application for an amendment, as described below, would promote the public health, safety, morals, order, comfort, convenience, appearance, prosperity or general welfare.

NOW, THEREFORE, BE IT ORDAINED BY THE BOARD OF COUNTY COMMISSIONERS OF COLUMBIA COUNTY, FLORIDA, AS FOLLOWS:

Section 1. Pursuant to an application, LDR 09-1, by the Board of County Commissioners, to amend the text of the Land Development Regulations, Section 14.9, entitled Special Family Lot Permits, is hereby amended to read, as follows:

SECTION 14.9 SPECIAL FAMILY LOT PERMITS. A special family lot permit may be issued by the Board of County Commissioners on land zoned Agricultural or Environmentally Sensitive Area within these land development regulations, for the purpose of conveying a lot or parcel to an immediate family member who is the parent, grandparent, adopted parent, stepparent, sibling, child, or adopted child, stepchild or grandchild of the person who conveyed the parcel to said individual, not to exceed one (1) dwelling units per one (1) acre and the lot complies with all other conditions from permitting development as set forth in these land development regulations. This provision is intended to promote the perpetuation of the family homestead in rural areas by making it possible for immediate family members to reside on lots as their primary residence which exceed maximum density for such areas, provided that the lot complies with the following conditions for permitting:

1. The division of lots shall be by recorded separate deed and meet all other applicable land development regulations; and
2. The lot split or division is for the establishment of a homestead as their primary residence for that immediate family member and the lot so conveyed is at least one (1) acre in size and the remaining lot is at least one (1) acre in size; and
3. The family lot permit shall only be issued once for each immediate family member of the parent parcel owner. However, for purposes of this provision, if a lot is permitted under this provision to a daughter, for example, and was to be returned to the ownership of the owner of the parent parcel, then the original use of this provision to provide the lot to the daughter shall not be counted as the one permitted per immediate family member.
4. The lot complies with all other conditions for permitting and development as set forth in these land development regulations.
5. Each application for a special family lot permit shall include but not be limited to:
 - a. Name and address of parent parcel owner and immediate family member;
 - b. Copy of deed and legal description of parent parcel;
 - c. Legal description of proposed family lot;

- d. Map, drawing or sketch of parent parcel showing location of proposed lot being deeded to immediate family member with appropriate dimensions; and
 - e. Personal identification and proof of relationship, to establish the required immediate family member status, of both the parent parcel owner and the immediate family member. The personal identification shall consist of original documents or notarized copies from public records. Such documents may include birth certificates, adoption records, marriage certificates and/or other public records.
6. A family relationship residence agreement affidavit is required stating that the special family lot is being created as a homestead by the immediate family member, that the immediate family member shall obtain homestead exemption on the lot. This affidavit shall be recorded in the Clerk of the Courts Office.
7. A completed building permit application shall be submitted within one (1) year of receiving approval by the Board of County Commissioners. One (1) extension can be requested in writing and approved by the Land Development Regulations Administrator not to exceed nine (9) months. If a special family lot permit expires, it shall have to go through the process again for approval as required by this section. A building permit for a special family lot shall be issued only to the immediate family member or their authorized representative (i.e. licensed building contractor or mobile home installer) after a recorded copy of the family relationship residence agreement affidavit and deed to the special family lot has been submitted to the Land Development Regulation Administrator as part of the building permit application process.
8. Special family lots which have not met the requirements for homestead exemption shall not be transferable except, as follows:
- a. The deeding of the parcel back to the original owner of the parent tract as indicated in No. 3 above;
 - b. To another individual meeting the definition of immediate family member;
 - c. To an individual not meeting the definition of immediate family member due to circumstances beyond the reasonable control of the family member to whom the original special family lot permit was granted such as divorce, death or job change resulting in unreasonable commuting distances, the immediate family member is no longer able to retain ownership of the special family lot, subject to approval by the original reviewing body that approved the special family lot permit; and
 - d. Upon approval of the transfer of the special family lot, the County will issue a Certificate of Transfer and the owner shall record the certificate in the Public Records in the Clerk of the Courts Office. This process shall apply retroactively to special family lots previously created under these land development regulations.

Applications shall be submitted in writing to the Land Development Regulation Administrator together with the payment of reasonable fees as the Board of County Commissioners may determine through action in setting fees as set out in Article 1 of these land development regulations. The Land Development Regulation Administrator shall review the application for completeness with this provision. Upon receiving a complete application, the Land Development Regulation Administrator shall forward the request to the Board of County Commissioners.

The Board of County Commissioners shall handle such matters in a public session as part of a previously prepared agenda which may include the consent agenda. No separate public notice and hearing is required. The Board of County Commissioners shall take final action by either approving, approving with conditions, or denial and shall require formal action by the Board of County Commissioners. Appeals from decisions of the Board of County Commissioners shall be heard as set out in Article 12 of these land development regulations.

Section 2. Severability. If any provision or portion of this ordinance is declared by any court of competent jurisdiction to be void, unconstitutional or unenforceable, then all remaining provisions and portions of this ordinance shall remain in full force and effect.

Section 3. Conflict. All ordinances or portions of ordinances in conflict with this ordinance are hereby repealed to the extent of such conflict.

Section 4. Effective Date. Pursuant to Section 125.66, Florida Statutes, as amended, a certified copy of this ordinance shall be filed with the Florida Department of State by the Clerk of the Board of County Commissioners within ten (10) days after enactment by the Board of County Commissioners. This ordinance shall become effective upon filing of the ordinance with the Florida Department of State.

Section 5. Authority. This ordinance is adopted pursuant to the authority granted by Section 125.01, Florida Statutes, as amended, and Sections 163.3161 through 163.3215, Florida Statutes, as amended.

PASSED AND DULY ADOPTED, in regular session with a quorum present and voting,
by the Board of County Commissioners this 16th day of JULY 2009.

Attest:

BOARD OF COUNTY COMMISSIONERS OF
COLUMBIA COUNTY, FLORIDA

P. DeWitt Cason, County Clerk

Stephen E. Bailey, Chairman

Words **bolded and underlined** have been added.
Words ~~**bolded and struck through**~~ have been deleted.

SCHEDULE "09-B"

SECTION 14.9 SPECIAL FAMILY LOT PERMITS. A special family lot permit may be issued by the ~~**Land Development Regulation Administrator**~~ **Board of County Commissioners** on land zoned Agricultural or Environmentally Sensitive Area within these land development regulations, for the purpose of conveying a lot or parcel to an ~~**individual immediate family member**~~ **individual immediate family member** who is the parent, grandparent, ~~**adopted parent, stepparent,**~~ sibling, child, ~~**or adopted child, stepchild**~~ or grandchild of the person who conveyed the parcel to said individual, not to exceed ~~**two (2)**~~ **one (1)** dwelling units per one (1) acre and the lot complies with all other conditions from permitting development as set forth in these land development regulations. This provision is intended to promote the perpetuation of the family homestead in rural areas by making it possible for **immediate** family members to reside on lots **as their primary residence** which exceed maximum density for such areas, provided that the lot complies with the following conditions for permitting:

1. The division of lots shall be by recorded separate deed and meet all other applicable land development regulations; and
2. The lot split or ~~**sub**~~division is for the establishment of a homestead **as their primary residence for of** that ~~**relative individual immediate family member**~~ and the lot so conveyed is at least one-half (1/2) acre in size and the remaining lot is at least one-half (1/2) acre in size; and
3. The family lot permit shall only be issued once for each ~~**relative individual immediate family member**~~ of the parent ~~**tract parcel**~~ owner. However, for purposes of this provision, if a lot is permitted under this provision to a daughter, for example, and was to be returned to the ownership of the owner of the parent ~~**tract parcel**~~, then the original use of this provision to provide the lot to the daughter shall not be counted as ~~**one of**~~ the one permitted per ~~**relative immediate family member**~~.
4. The lot complies with all other conditions for permitting and development as set forth in these land development regulations.
5. **Each application for a special family lot permit shall include but not be limited to:**
 - a. **Name and address of parent parcel owner and immediate family member;**
 - b. **Copy of deed and legal description of parent parcel;**
 - c. **Legal description of proposed family lot;**

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Words ~~**bolded and struck through**~~ have been deleted.

- d. Map, drawing or sketch of parent parcel showing location of proposed lot being deeded to immediate family member with appropriate dimensions; and
 - e. Personal identification and proof of relationship, to establish the required immediate family member status, of both the parent parcel owner and the immediate family member. The personal identification shall consist of original documents or notarized copies from public records. Such documents may include birth certificates, adoption records, marriage certificates and/or other public records.
- 6. A family relationship residence agreement affidavit is required stating that the special family lot is being created as a homestead by the immediate family member, that the immediate family member shall obtain homestead exemption on the lot. This affidavit shall be recorded in the Clerk of the Courts Office.
- 7. A completed building permit application shall be submitted within one year of receiving approval by the Board of County Commissioners. One (1) extension can be requested in writing and approved by the Land Development Regulations Administrator not to exceed nine (9) months. If a special family lot permit expires, it shall have to go through the process again for approval as required by this section. A building permit for a special family lot shall be issued only to the immediate family member or their authorized representative (ie. Licensed building contractor or mobile home installer) after a recorded copy of the family relationship residence agreement affidavit and deed to the special family lot has been submitted to the Land Development Regulation Administrator as part of the building permit application process.
- 8. Special family lots which have not met the requirements for homestead exemption shall not be transferable except as follows:
 - a. The deeding of the parcel back to the original owner of the parent tract as indicated in #3 above;
 - b. To another individual meeting the definition of immediate family member;
 - c. To an individual not meeting the definition of immediate family member due to circumstances beyond the reasonable control of the family member to whom the original special family lot permit was granted such as divorce, death or job change resulting in unreasonable commuting

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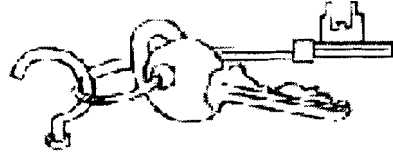
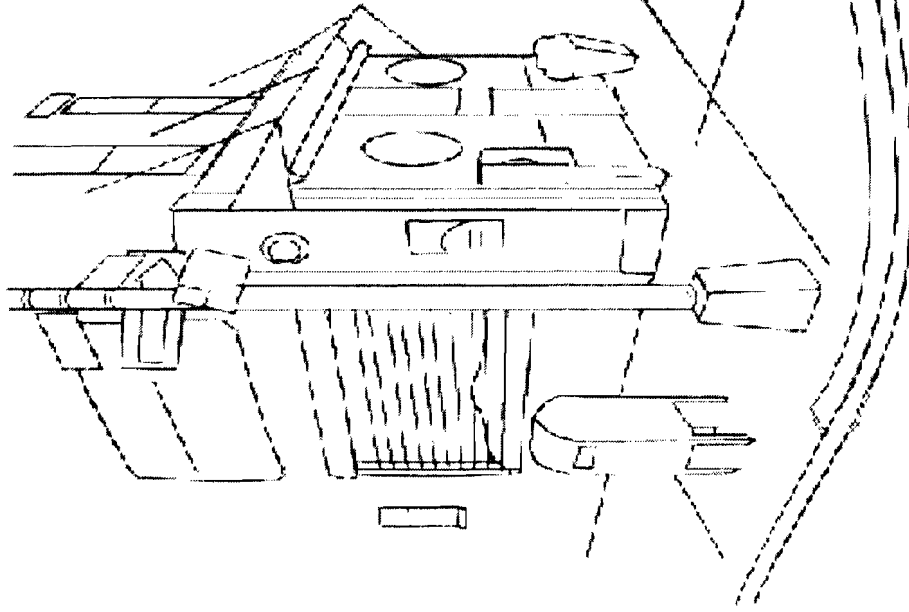
distances, the immediate family member is no longer able to retain ownership of the special family lot, subject to approval by the original reviewing body that approved the special family lot permit.

- d. **Upon approval of the transfer of the special family lot, the County will issue a Certificate of Transfer and the owner shall record the certificate in the public records in the clerk of the Courts Office. This process shall apply retroactively to special family lots previously created under these land development regulations.**

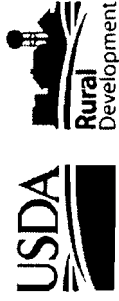
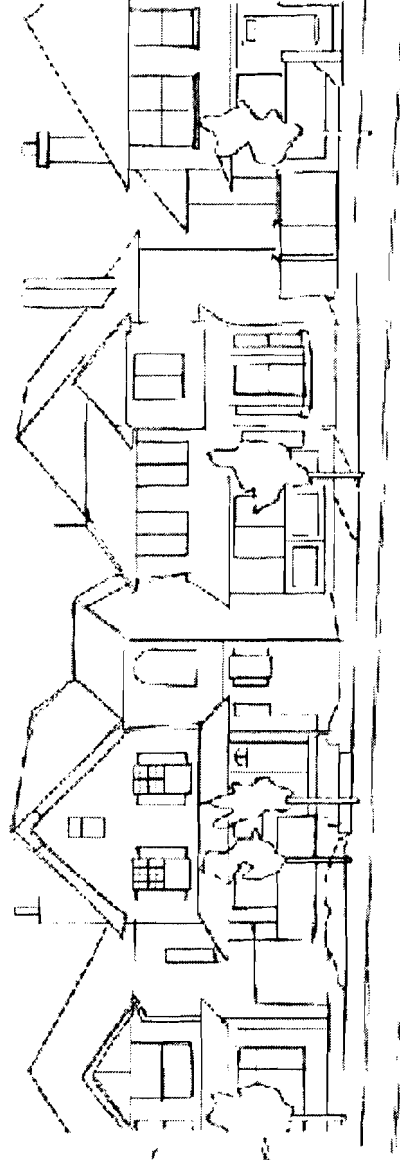
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The Board of County Commissioners shall handle such matters in a public session as part of a previously prepared agenda which may include the consent agenda. No separate public notice and hearing is required. The Board of County Commissioners shall take final action by either approving, approving with conditions, or denial and shall require formal action by the Board of County Commissioners. Appeals from decisions of the Board of County Commissioners shall be heard as set out in Article 12 of these land development regulations.

USDA Rural Development guide to programs



*A guide to Rural Development
loans, grants & technical assistance*



Committed to the future of rural communities

Florida and the U.S. Virgin Islands • March 2009

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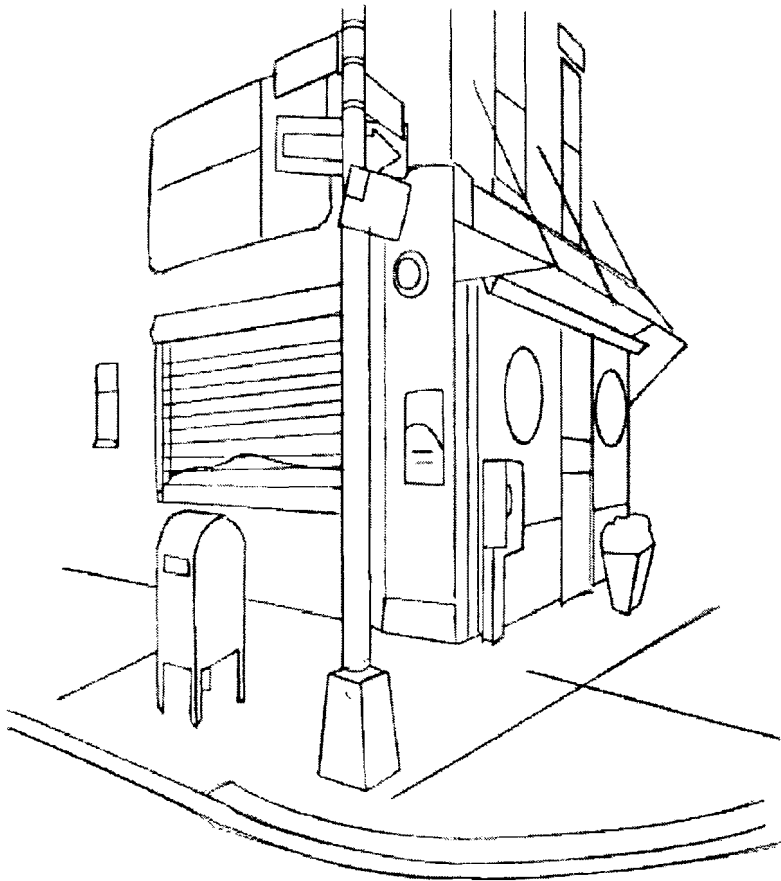
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**UNITED STATES DEPARTMENT OF AGRICULTURE
RURAL DEVELOPMENT - FLORIDA / U.S. VIRGIN ISLANDS
STATE OFFICE DIRECTORY**

State Office	(352) 338-3400
4440 N.W. 25th Place	(352) 338-3405 FAX
Gainesville, FL 32614-7010	(352) 338-3499 TDD
	RD.info@fl.usda.gov

Rural Development Acting State Director	Joseph Mueller	(352) 338-3400
		(352) 338-3405 FAX

Housing Program Director (Single and Multi Family)	Daryl Cooper	(352) 338-3435
		(352) 338-3437 FAX

Community Program Director (Utilities and Community Facilities)	Michael Langston	(352) 338-3440
		(352) 338-3452 FAX

Business-Cooperatives Program Director	Joseph Mueller	(352) 338-3441
		(352) 338-3450 FAX

Administrative Program Director	Jenna Savage	(352) 338-3443
		(352) 338-3404 FAX

Public Information & Community Development Coordinator	Ellen Boukari	(352) 338-3414
		(352) 338-3405 FAX

UNITED STATES DEPARTMENT OF AGRICULTURE www.usda.gov
USDA RURAL DEVELOPMENT www.rurdev.usda.gov
USDA RURAL DEVELOPMENT - FLORIDA / U.S. VIRGIN ISLANDS www.rurdev.usda.gov/fl

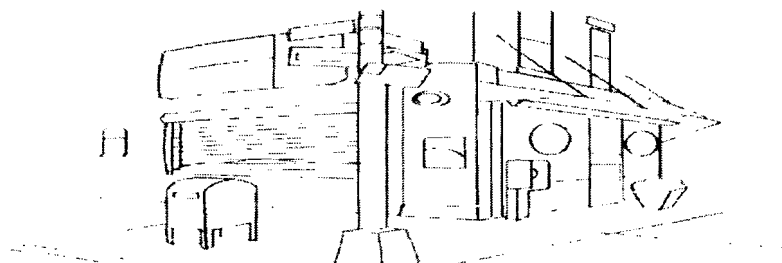
PROGRAMS FOR RURAL BUSINESS AND RURAL COOPERATIVES: USDA Rural Development's Rural Business-Cooperative Service delivers a variety of assistance to rural businesses and communities. All of them work in financial partnership with local economic organizations -- banks and lenders, economic development groups, local revolving loan funds, universities, commercial lines, credit unions, and equity organizations.										
ELIGIBLE APPLICANTS	USDA PROGRAM	PURPOSE	PROGRAM TYPE	ELIGIBLE AREAS	ASSISTANCE DESCRIPTION	FINANCIAL LIMITS	INTEREST	REPAYMENT	COMPETITION	WHERE TO APPLY
For-profit and other rural business lenders	B&I Guarantee Business & Industry Guaranteed Loan	Creates incentive for business lending that saves/creates jobs (typically for larger businesses)	USDA guarantees business loans made by banks and other eligible lenders	All rural areas other than cities of greater than 50,000 population and their adjacent urbanized areas	The loans guaranteed can be used for real estate, equipment, working capital, & refinancing -- for non-farm businesses	\$500,000 -- \$10 million	Negotiated by business & lender Fixed or variable rates, typically near Prime (No balloons)	Lender-driven. There must be a bank willing to make the loan -- (USDA only guarantees the loan) -- business must have strong equity & collateral	Year-round	Local banks and business lenders or USDA State Office (Rural Business Programs)
Nonprofit economic development groups, tribes, & public bodies (e.g., cities)	IRP Intermediary Re-lending Program	Capitalizes locally-run revolving loan programs for loans to small businesses unable to qualify for bank financing	USDA loans money to a local revolving loan fund for re-lending to non-farm businesses	All rural areas other than cities of greater than 25,000 in population	The loans must be used to set up a loan program to make business loans for real estate, equipment, working capital, & refinancing -- for non-farm businesses	Maximum \$750,000 loans to intermediaries for business loans up to \$150,000	1%, 30 years to intermediary for rural business loans	Funding is limited, so these loans tend to go only to loan funds that will serve the neediest areas	Year-round with quarterly competition at national level	USDA Area or State Office (Rural Business Programs)
Nonprofit economic development groups, tribes, & public bodies (e.g., cities or counties)	RBEG Rural Business Enterprise Grant	Supports community economic development programs that assist small & emerging businesses	USDA makes grants to support local economic development programs that will support non-farm businesses	All rural areas other than cities of greater than 50,000 population and their adjacent urbanized areas	To facilitate business development by providing facilities, equipment, infrastructure, technical assistance to businesses or establish a revolving loan fund	\$25,000 -- \$200,000	Grant	Funding is limited, so these grants tend to go only to the neediest areas -- grant funds cannot be used for regional planning or business attraction projects.	Once-a-year Annual competition at state level	USDA Area or State Office (Rural Business Programs)
Nonprofit economic development groups, tribes, & public bodies	RBOG Rural Business Opportunity Grant	Supports economic development planning in rural areas	USDA makes grants to local economic development programs that support non-farm businesses	All rural areas other than cities of greater than 50,000 population and their adjacent urbanized areas	Supports economic development and planning in rural areas	\$50,000 or less	Grant	Funding is limited, so these grants tend to go only for projects helping the neediest areas.	Once-a-year Annual competition at national level Maximum of 2 applications compete per State	USDA Area or State Office (Rural Business Programs)
Universities and nonprofit economic development groups	RCDG Rural Cooperative Development Grant	Support centers to assist cooperatives	USDA makes grants to centers for rural cooperative development	All rural areas other than cities of greater than 50,000 population and their adjacent urbanized areas	Grants are used to operate Centers that assist rural cooperatives.	\$50,000 -- \$300,000	Grant Matching funds required. Complete in 1 year.	Funding is limited, so these grants tend to go only for projects helping the neediest areas	Once-a-year Annual competition at national level	USDA State Office (Rural Business Programs)
Agricultural producers and cooperatives	VAPG Value-Added Producer Grant	Help producer-owned business ventures add value to products	USDA makes grants for value-added activities such as planning and working capital	No rural area requirement.	Value-Added: 1) change in product physical state, 2) enhancing product value; 3) product segregation, 4) product produces renewable energy	Maximum \$100,000 Planning, \$300,000 Working Capital -- 100% matching required	Grant Matching funds required. Complete in 1 year.	Priority given to requests under \$300,000, to products producing energy from biomass, and to profitable use of innovative technology	Once-a-year Annual competition at national level	USDA State Office (Rural Business Programs)
Minority cooperatives or a minority association of cooperatives	SMPG Small Minority Producer Grant	To provide technical assistance to small, minority agriculture producers	USDA makes grants to provide technical assistance to small, minority agriculture producers	All rural areas other than cities of greater than 50,000 population and their adjacent urbanized areas	To fund cooperatives and/or associations of cooperatives to provide technical assistance to small, minority agricultural producers in rural areas.	Maximum \$175,000	Grant	Funding is limited, so these grants tend to go only for projects helping the neediest areas	Once a year with annual competition at national level	USDA State Office (Rural Business Programs)

PROGRAMS FOR RURAL BUSINESS AND RURAL COOPERATIVES: USDA Rural Development's Rural Business-Cooperative Service delivers a variety of assistance to rural businesses and communities. All of them work in financial partnership with local economic organizations — banks and lenders, economic development groups, local revolving loan funds, universities, non-profits, counties, tribes, and state governments.										
ELIGIBLE APPLICANTS	USDA PROGRAM	PURPOSE (Program Goal)	PROGRAM TYPE	ELIGIBLE AREAS	AUTHORIZED PURPOSES	TYPICAL FUNDING	TERMS & FEES	KEYS TO SUCCESS	WHEN TO APPLY	HOW TO CONTACT
Electric & telephone utilities financed by USDA's Rural Utilities Service	RED Loan	Promote specific community or business development projects that will improve the local economy	USDA makes loans to certain utilities that are in turn re-loaned for local community or business projects	Unincorporated areas & <50,000 population cities	Loans are passed through to non-farm businesses for real estate & equipment.	\$740,000 loan maximum	Loan is zero%, 10 years	Requires a community-oriented utility that is willing to apply on the project's behalf	Year round Quarterly competition at national level	USDA Area or State Office (Rural Business Programs)
	RED Grant	Promote specific community development projects that will improve the rural economy	USDA makes grants to certain utilities to capitalize a revolving loan fund for community projects		Grants are used to set up a revolving loan fund	\$300,000 grant maximum	Grant			
Rural small businesses & agricultural producers	Section 9007 Renewable Energy Grant	Financing for renewable energy generation systems	USDA makes grants to small rural businesses & agricultural producers.	All rural areas other than cities of > than 50,000 population and their adjacent urbanized areas	Grants for renewable energy systems (wind, biomass bioenergy, anaerobic digesters, solar, geothermal, & renewable hydrogen)	≤\$500,000 (not to exceed 25% of project cost).	Grant	Application requirements can be complex, so consult with USDA well in advance of application deadline.	Once-a-year Annual competition at national level	USDA State Office (Rural Business Programs)
Rural small businesses & agricultural producers	Section 9007 Energy Efficiency/Grant	Financing for energy efficiency improvements	USDA makes grants to small rural businesses & agricultural producers.	All rural areas other than cities of > than 50,000 population and their adjacent urbanized areas	Grants for energy efficiency improvements	≤\$250,000 (not to exceed 25% of project cost). Priority is for grants of ≤\$50,000	Grant	Application requirements can be complex, so consult with USDA well in advance of application deadline	Once-a-year Annual competition at national level	USDA State Office (Rural Business Programs)
Rural small businesses & agricultural producers	Section 9007 Energy /Loan Guarantee	Provide an incentive for business lending that will provide financing for renewable energy generation systems or energy efficiency improvements	USDA guarantees business loans made by banks to small businesses & agricultural producers	All rural areas other than cities of > than 50,000 population and their adjacent urbanized areas	The loans guaranteed can be used for the purchase & installation of renewable energy systems or for energy efficiency improvements	\$25 million loan maximum (May be combined with a 9007 grant, but total assistance cannot exceed 75% of the project cost.)	Negotiated by business & lender. Fixed or variable rates, typically near Prime (No balloons)	Lender-driven: there must be a bank willing to make the loan. (USDA only guarantees the loan.) Business with strong equity & collateral	Year round	USDA State Office (Rural Business Programs)
Institutions of higher learning, National Laboratories, Federal & State research agencies, Private sector entities, Nonprofit organizations (other than 501(c)(3) (4) lobbying organizations)	Section 9008 Biomass Research Grant	The Program is intended to promote innovation and development related to biomass research & development	The US Departments of Energy (DOE) Agriculture (USDA), Rural Development jointly solicit applications for Grants, Guaranteed Loans and combination packages	All rural areas other than cities of greater than 50,000 population and their adjacent urbanized areas	There are 4 research and development technical topic areas considered eligible: <ul style="list-style-type: none"> • Feedstock Production. • Overcoming Recalcitrance of Cellulosic Biomass • Product Diversification • Analysis that provides strategic guidance for the application of biomass technologies. 	\$50,000 - \$5 million. (May be combined with a 9006 grant, but total assistance cannot exceed 50% of the project cost.)	Grant	Applicants are encouraged to read and understand the intent of each criterion before preparing their preapplication. It is the applicant's responsibility to address each criterion as fully as possible within the 3-page limit of the pre-application	Once-a-year annual competition at national level	USDA National Office (Rural Business Programs)

PROGRAMS FOR RURAL UTILITIES: USDA Rural Development's Rural Utilities Program delivers a variety of assistance to rural utilities. Most involve direct assistance by USDA, while others work through local partnerships.										
ELIGIBLE APPLICANTS	USDA PROGRAM	PURPOSE/ENTITIES	PROGRAM TEXT	ELIGIBLE AREAS	APPROPRIATE PURPOSES	TYPICAL FUNDING	RATES AND TERMS	HOW TO SUCCESS	WHEN TO APPLY	WHO TO CONTACT
Public bodies, tribes, and community based non-profits (cities, water districts, mutual water companies)	WWD Loan and Grant Water and Waste Disposal Loan and Grant	Develops and rehabilitates water, waste, storm drainage, and solid waste systems	USDA makes loans (sometimes with grants) for water and waste disposal facilities	Cities and towns with fewer than 10,000 population and unincorporated areas	Eligible projects include water, waste, solid waste and storm drainage systems -- both new and rehab projects -- for rural residents and businesses	\$1 million - \$8 million	Loans: Interest rates fluctuate with market, 40 years also Grants	Loans must be fully secured by revenues or assessments -- grants focus on neediest applicants for up to 75% of the project cost, depending on population, income, and health factors	Year-round	USDA Area Offices
Banks and other commercial lenders	WWD Guarantee Water and Waste Disposal Guaranteed Loan	Creates incentive for commercial lending that finances water, waste, storm drainage, and solid waste systems	USDA guarantees loans made by lenders	Cities and towns with fewer than 10,000 population and unincorporated areas	Eligible projects include water, waste, solid waste and storm drainage systems -- both new and rehab projects -- for rural residents and businesses	\$500,000 - \$5 million	Negotiated between business and lender -- fixed or variable rates allowed	Lender-driven there must be a lender willing to make the loan -- (USDA only guarantees loan) -- nonprofits (e.g., mutual water companies) are targeted	Year-round	Banks and commercial lenders or USDA Area Offices
Public bodies (e.g., counties and joint powers authorities), tribes, and community based non-profits	SWMG Solid Waste Management Grant	Supports recycling education and solid waste planning	USDA makes grants to improve solid waste handling	Cities and towns with fewer than 10,000 population and unincorporated areas	Funds can be used for technical assistance, planning, and community education projects	\$50,000	Grant	Funding is limited, so these grants tend to go only to the neediest areas	Once a year with annual competition at national level	USDA State Office (Rural Utilities Programs)
Nonprofit organizations with well proven record assistance to rural utilities	TAT Technical Assistance and Training Grant	Supports entities eligible for WWD loans and grants for operator/board training, financial planning, and accessing funding	USDA makes grants to benefit small rural utilities	Cities and towns with fewer than 10,000 population and unincorporated areas	Funds can be used for technical assistance, planning, and training	\$50,000 - \$1 million+	Grant	Funding is limited, so these grants tend to go only to the neediest areas	Once a year with annual competition at national level	USDA State Office (Rural Utilities Programs)

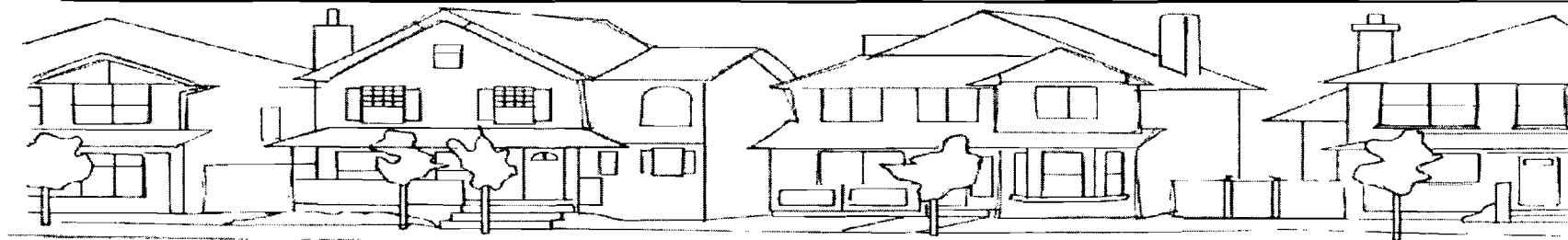
PROGRAMS FOR RURAL COMMUNITIES: USDA Rural Development delivers a variety of assistance to rural communities. Some involve direct assistance by USDA, while others work through local partnerships.

ELIGIBLE APPLICANTS	USDA PROGRAM	PURPOSE	PROGRAM TYPE	ELIGIBLE AREAS	ADMINISTRATIVE PROVISIONS	FINANCIAL LIMITS	INTEREST RATE	KEYS TO SUCCESS	AVAILABILITY	USDA OFFICE
Bank and other commercial lenders to make loans to nonprofits, tribes, and public bodies (e.g., cities or counties)	CF Guarantee Community Facilities Guaranteed Loan	Provide an incentive for commercial lending that will develop essential community facilities	USDA guarantees loans made by lenders	Cities, towns with fewer than 20,000 population, unincorporated rural areas	The loans guaranteed can be used for real estate and equipment – types of projects include clinics, hospitals, public buildings, daycare centers, fire stations, fire trucks, and recreational facilities	\$100,000 - \$6 million	Negotiated between borrower and lender – fixed or variable rates	Lender-driven there must be a lender willing to make the loan – (USDA only guarantees the loan) – typically, only non-tax exempt loans qualify for CF guarantees	Year-round	Local banks or USDA Area Offices
Nonprofits, tribes, and public bodies (e.g., cities or counties)	CF Direct Community Facilities Direct Loan	Develop essential community facilities	USDA makes loans to develop essential community facilities	Cities, towns, Census Designated Places with fewer than 20,000 population, unincorporated rural areas	Loans can be used for real estate and equipment – types of projects include clinics, hospitals, public buildings, daycare centers, and fire stations or fire trucks	\$100,000 - \$2 million	Interest rates fluctuate with market; 40 years maximum	The loan must be fully secured by a lien on the property financed or by a pledge of tax revenues	Year-round	USDA Area Offices
	CF Grant Community Facilities Grant	Help communities that cannot qualify for a CF loan pay for the cost of developing essential community facilities	USDA makes grants to develop essential community facilities	Cities, towns, Census Designated Places with fewer than 20,000 population, unincorporated rural areas	Loans can be used for real estate and equipment – types of projects include clinics, hospitals, public buildings, daycare centers, and fire stations or fire trucks	\$40,000 - \$50,000	Grant	May pay for 15-75% of the project cost depending on the community's population and median household income	Year-round	USDA Area Offices
Schools, libraries, hospitals, clinics, and other public facilities	DL/TM Distance Learning and Telemedicine Loan and Grant	Support the development of telemedicine and distance learning systems	USDA makes loans and grants	Cities, towns, unincorporated areas with fewer than 20,000 population	Funds can be used for initial capital and hardware costs that will enhance telecommunication capabilities for either public education or medical purposes	\$50,000 - \$300,000 for grants – no limit for loans	Fixed based on Government cost of funds, 10 years and/or Grant	15% of grant amount required in non-federal matching funds – grants are only made available to the neediest applicants	Once a year with annual competition at national level	USDA State Office (Rural Utilities and Community Facilities Programs)



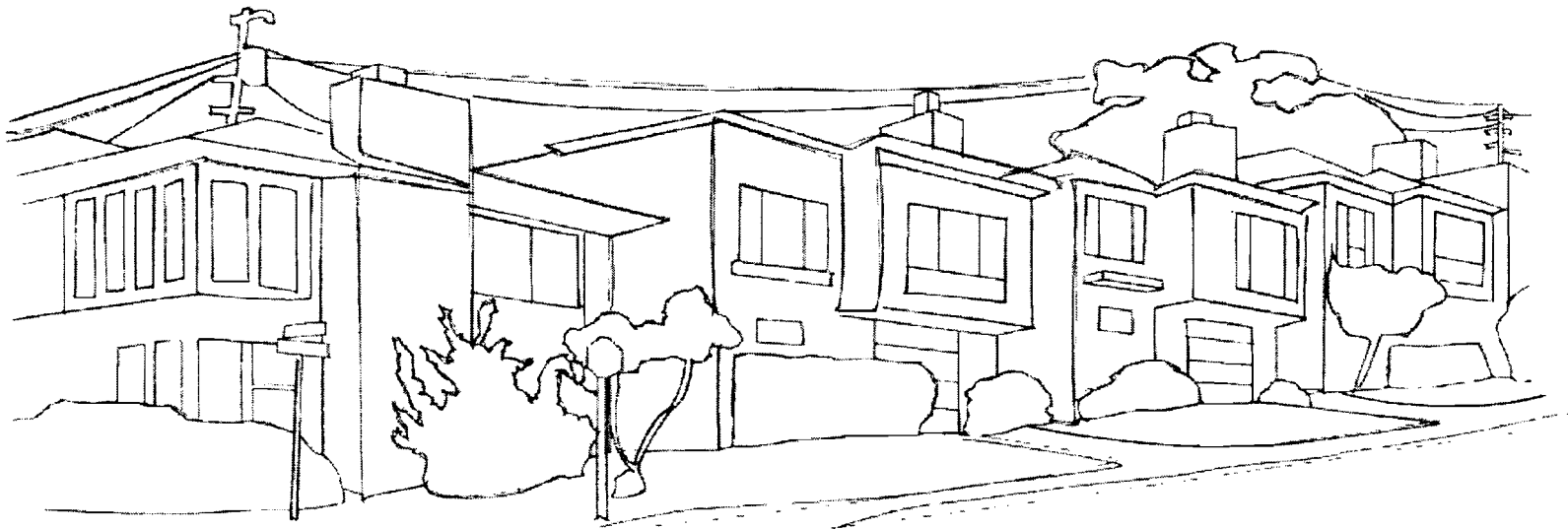
PROGRAMS FOR RURAL HOUSING – MULTI-FAMILY HOUSING: USDA Rural Development's housing program delivers a variety of assistance to support the housing needs of rural persons. Some involve direct assistance by USDA, while others work through local partnerships. Includes Farm Labor and Housing Preservation programs.

ELIGIBLE APPLICANTS	USDA PROGRAM	PURPOSE	PROGRAM TYPE	RESTRICTIONS	APPROVED PROJECTS	MAXIMUM FUNDING	INTEREST RATES	COMPETITIVE PROCESS	RENEWAL	USDA STATE OFFICE (Multi-Family Housing Programs)
Private developers, non-profit tribes, public agencies	RRH 515 Loan Rural Rental Housing Direct Loan Program	Develops housing for low income project tenants (family, elderly)	USDA makes loan for apartments	Unincorporated areas, cities fewer than 10,000 population and some cities fewer than 25,000 population	Develop new apartments	\$1,000,000 maximum	USDA Interest rates fluctuate with market; 30 years with 50-year amortization	Very competitive program -- USDA may provide subsidies to keep the units affordable to low income tenants	Once a year with annual competition at national level	
Banks and other lenders making loans to private owners, tribes, or public agencies	GRRH 538 Loan Guaranteed Rural Rental Housing Loan Program	Creates incentive for commercial lenders to develop / repair apartments for low and moderate income tenants	USDA guarantees loan made by banks	Unincorporated areas, cities fewer than 10,000 population and some cities fewer than 25,000 population	Guaranteed loans to develop new apartments or buy and renovate existing apartments	No maximum	Negotiated between borrower and lender	Lender-driven there must be a lender willing to make the loan -- (USDA only guarantees the loan)	Once a year with annual competition at national level	
Non-profit farm labor housing, public housing (e.g. Indian reservation, etc.)	FLH 514/516 Loan and Grant Farm Labor Housing Direct Loan and Grant Program	Develops housing projects for farm workers	USDA makes loan (with some grants) for farm labor housing	No population restriction so long as project serves farm workers	Develop new or buy and renovate existing farm labor housing projects	\$ 3 million maximum	1% fixed; 33 years	Very competitive program -- grants may be included with loan funds in order to keep the farm labor housing affordable	Once a year with annual competition at national level	
Non-profit tribes, public housing (e.g. Indian reservation, etc.)	HPG 533 Grant Housing Preservation Grant Program	Supports programs that correct access, safety, health problems in homes and rental units	USDA makes grant to support local housing rehabilitation projects	Unincorporated areas, cities with fewer than 10,000 population and some cities with fewer than 25,000 population	Any program that offers affordable assistance (loans, grants, subsidies, technical assistance, etc.) to repair low income housing	\$36,000 - \$70,800	Grant	Very competitive program -- preference is given to projects with matching funds and targeting low income persons	Once a year with annual competition at state level	



Special Rural Development Initiatives: USDA Rural Development has established a number of special initiatives to target assistance to rural communities with the greatest need.

Initiative	Program Description	Contact Information
Self Help Self Help Housing Program	Low and very low-income applicants participate with their neighbors in the construction of their homes, fostering pride-of-ownership while reducing their home loans to a more affordable level	Significant RH 502 loan funds are reserved for Self Help subdivisions every year. Contact your Area Office for more information or the Single Family Housing Program Director (352) 338-3436.
Co-ops Cooperative Initiative	USDA supports value-added agricultural cooperatives and other types of co-ops Initiative offers excellent Technical Assistance opportunities. Technical Assistance is provided primarily by agency personnel.	Technical Assistance is available to cooperatives or groups interested in developing a cooperative Notices for all program initiatives are posted in the Federal Register. Contact your Area Office or the Rural Business-Co-op Program Director for additional information: Joe Mueller (352) 338-3441
RHLP/CDFI Rural Home Loan Partnership Community Development Financial Institutions	Dual programs designed to provide very low and low-income families the opportunity to obtain mortgage financing by linking 30 yr fixed-rate funds from private lending institutions with Section 502 program loan funds under Rural Housing Services. Reduces costs to the borrower by accessing funds through programs developed by local nonprofit community development corporations e.g., Pre/Post mortgage counseling services.	Non-Profits or CDFIs are the applicants. To receive more information contact the Area Office or the Single Family Housing Program Director (352) 338-3436. *New construction, existing dwellings, and transfers can qualify for RHLP loans. *CDFI Status is granted by the Dept of Treasury and certification lasts 3 years



RURAL DEVELOPMENT FLORIDA/U.S. VIRGIN ISLANDS AREA OFFICE DIRECTORY

AREA OFFICES	COUNTIES SERVED	PHONE
Area 1 - Crestview Diane Collar, Area Director	Escambia, Holmes, Okaloosa, Santa Rosa, Walton	(850) 682-2416
Area 2 - Marianna Joseph Fritz, Area Director	Bay, Calhoun, Franklin, Gadsden, Gulf, Jackson, Jefferson, Leon, Liberty, Wakulla, Washington	(850) 526-2610
Area 3 - Lake City Peggy Johns, Area Director	Baker, Bradford, Clay, Columbia, Duval, Hamilton, Lafayette, Madison, Nassau, St. Johns, Suwannee, Taylor, Union	(386) 719-5590
Area 3 Sub Office	Virgin Islands - St. Croix, St. John, St. Thomas	(340) 773-9146
Area 4 - Ocala Rod Quainton, Area Director	Alachua, Citrus, Dixie, Flagler, Gilchrist, Lake, Levy, Marion, Putnam, Seminole, Sumter, Volusia	(352) 732-7534
Area 5 - Davenport Vernon Fuller, Area Director	Brevard, Hernando, Hillsborough, Orange, Osceola, Pasco, Pinellas, Polk	(863) 420-4833
Area 6 - West Palm Beach Angela Prioleau, Area Director	Broward, Dade, Glades, Hendry, Highlands, Indian River, Martin, Okeechobee, Palm Beach St. Lucie	(561) 683-2285
Area 6 Sub Office North Fort Myers	Charlotte, Collier, DeSoto, Hardee, Lee, Manatee, Monroe, Sarasota	(239) 997-7331

Glossary of Terms and Acronyms

Federal Register - The Federal Register is the official daily publication for Rules Proposed Rules, and Notices of Federal agencies and organizations, as well as Executive Orders and other Presidential Documents. For a searchable database see www.gpo.gov

Guaranteed Loan - Private sector lender originates makes and services the loan with a Federal guarantee that provides a partial guarantee against loan loss.

Income Level Terms: (applicable to Rural Housing Service programs)

- **Very Low Income** - Household income less than or equal to 50% of the county adjusted median income.
- **Low Income** - Household income less than or equal to 80% of the county adjusted mean income.
- **Moderate Income** - Household income less than or equal to \$5,500 more than the low income level for the county or 110% of the median income.

IRP - Intermediary Relending Program Collaboration

NOFA - Notice of Funding Availability

RBEG - Rural Business and Industry Grant

RBOG - Rural Business Opportunity Grant

RBS - Rural Business (and Cooperative) Service

REDLG - Rural Economic Development Loans and Grants

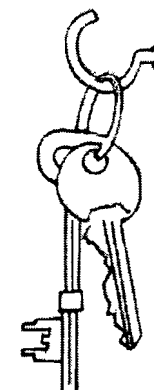
Revolving Loan Fund - Funding distributed through intermediaries (economic development groups, public bodies) for use by ultimate recipients (small business)

RHS - Rural Housing Service

RUS - Rural Utilities Service

Technical Assistance - USDA program that provides funding for professional advice, training, counseling and similar guidance. Technical Assistance for cooperatives is provided directly by Agency personnel.

Value Added Agricultural Product - 1) change in product physical state, 2) enhancing product value, 3) unique product segregation or 4) product produces renewable energy



NOTES

Rural Development Offices

STATE

4440 N.W. 25th Place (32606)

P.O. Box 127010 (32614)

Gainesville, Florida

(352) 338-3402

Fax: (352) 338-3405

TTY: (352) 338-3499

Area 1

932 Ferdon Blvd

Crestview, Florida 32536

(850) 682-2416

Fax: (850) 682-8731

Area 2

2741 Pennsylvania Ave

Suite 5

Marianna, FL 32448-4014

(850) 526-2610

Fax: (850) 526-7534

Area 3

917 W. Duval St

Suite 190

Lake City, FL 32055-3736

(386) 719-5590

Fax: (386) 754-4139

Area 4

2441 NE 3rd St., Suite 204-1

Ocala, FL 34470

(352) 732-7534

Fax: (352) 732-9728

Area 5

2629 Waverly Barn Rd

Suite 129

Davenport, FL 33897

(863) 420-4833

Fax: (863) 424-7333

Area 6

750 South Military Trail

Suite J

West Palm Beach, FL 33415

(561) 683-2285

Fax: (561) 762-1129

Area 3 Sub Office

5030 Anchorway

Gallows Bay, Suite 4

St. Croix, VI 00820

(340) 773-9146

Area 6 Sub Office

3434 Hancock Bridge Pkwy

Suite 209-A

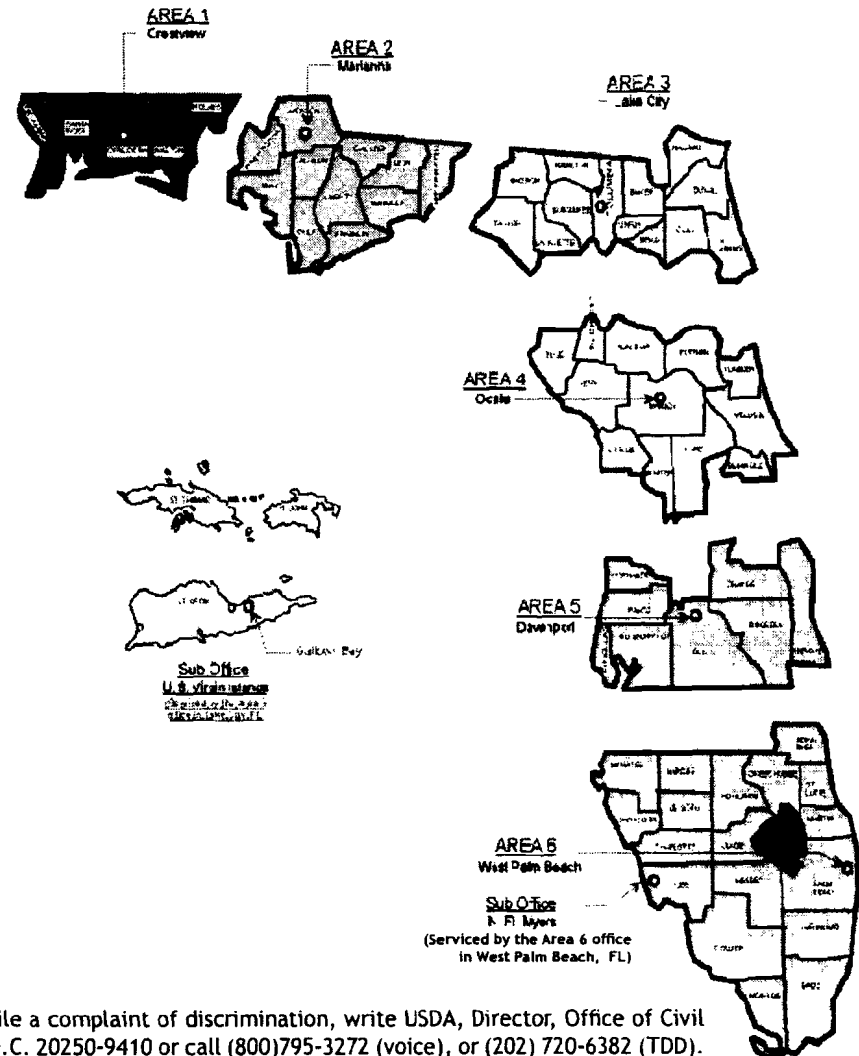
N. Fort Myers, FL 33903-7005

(239) 997-7331

Fax: (239) 997-7557



Committed to the future of rural communities.



USDA is an equal opportunity provider and lender. To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410 or call (800)795-3272 (voice), or (202) 720-6382 (TDD).