

BOARD OF COUNTY COMMISSIONERS

REGULAR MEETING

SCHOOL BOARD ADMINISTRATIVE COMPLEX

372 WEST DUVAL STREET

November 02, 2023 at 9:30 AM

ADDITIONS

Opportunity for public comment shall be in accordance with Rule 4.704. Each person who wishes to address the Commission regarding the Consent Agenda or any Discussion and Action Agenda Item shall complete one comment card for each item and submit the card or cards to County staff in the front of the meeting room. Cards shall be submitted before the meeting is called to order.

Rules of decorum and rules for public participation are attached to the agenda handouts.

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- (1) Resolution No. 2023R-61 - Veterans Operation Greenlight (p.1)
 - (2) Transportation Planning Meeting announcement - FSU and FDOT (p.4)
 - (3) Hurricane Idalia Update - FEMA and US Small Business Administration (p.5)



COLUMBIA COUNTY BOARD OF COUNTY COMMISSIONERS AGENDA ITEM REQUEST FORM

The Board of County Commissioners meets the 1st and 3rd Thursday of each month in the Columbia County School Board Administrative Complex Auditorium, 372 West Duval Street, Lake City, Florida 32055. The first meeting of every month is at 9:30AM while the second meeting of every month takes place at 5:30PM. All agenda items are due in the Board's office one week prior to the meeting date.

Today's Date: 10/30/2023 Meeting Date: 11/2/2023

Name: John Crews Department: BCC Administration

1. Nature and purpose of agenda item:

Supporting Operation Green Light for Veterans

2. Recommended Motion/Action:

Approve

3. Fiscal impact on current budget.

This item has no effect on the current budget.

RESOLUTION NUMBER 2023R-61

Supporting Operation Green Light for Veterans

WHEREAS, the residents of Columbia County have great respect, admiration, and the utmost gratitude for all the men and women who have selflessly served our country and this community in the Armed Forces; and

WHEREAS, the contributions and sacrifices of those who served in the Armed Forces have been vital in maintaining the freedoms and way of life enjoyed by our citizens; and

WHEREAS, Columbia County seeks to honor individuals who have made countless sacrifices for freedom by placing themselves in harm's way for the good of all; and

WHEREAS, veterans continue to serve our community in the American Legion, Veterans of Foreign Wars, religious groups, civil service, and by functioning as County Veterans Service Officers in 29 states to help fellow former service members access more than \$52 billion in federal health, disability and compensation benefits each year; and

WHEREAS, Approximately 200,000 service members transition to civilian communities annually; and

WHEREAS, an estimated 20 percent increase of service members will transition to civilian life in the near future; and

WHEREAS, studies indicate that 44-72 percent of service members experience high levels of stress during transition from military to civilian life; and

WHEREAS, active military service members transitioning from military service are at a high risk for suicide during their first year after military service; and

WHEREAS, the National Association of Counties encourages all counties, parishes and boroughs to recognize Operation Green Light for Veterans; and

WHEREAS, Columbia County appreciates the sacrifices of our United States military personnel and believes specific recognition should be granted; therefore be it

RESOLVED, with designation as a Green Light for Veterans, Columbia County hereby declares from October through Veterans Day, November 11th 2023 a time to salute and honor the service and sacrifices of our men and women in uniform transitioning from active service; therefore, be it further

RESOLVED, that in observance of Operation Green Light, Columbia County encourages its citizens in patriotic tradition to recognize the importance of honoring all those who made

immeasurable sacrifices to preserve freedom by displaying green lights in a window of their place of business or residence from November 6th through the 12th, 2023.

BOARD OF COUNTY COMMISSIONERS
COLUMBIA COUNTY, FLORIDA

ATTEST:

BY: _____
Rocky D. Ford, Chairman

BY: _____
James M. Swisher, Jr.
Clerk of Circuit Court

Approve as to form:

BY: _____
Joel Foreman, County Attorney



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Today's Date: 11/1/2023 Meeting Date: 11/2/2023

Name: John Crews Department: BCC Administration

1. Nature and purpose of agenda item:

Transportation Planning Meeting announcement - FSU and FDOT

2. Recommended Motion/Action:

Discussion

3. Fiscal impact on current budget.

This item has no effect on the current budget.



COLUMBIA COUNTY BOARD OF COUNTY COMMISSIONERS AGENDA ITEM REQUEST FORM

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Today's Date: 11/1/2023 Meeting Date: 11/2/2023

Name: John Crews Department: BCC Administration

1. Nature and purpose of agenda item:

Hurricane Idalia Update - FEMA and US Small Business Administration

2. Recommended Motion/Action:

Discussion

3. Fiscal impact on current budget.

This item has no effect on the current budget.

FEMA Extends Application Deadline

Release Date: October 13, 2023

LAKE MARY, Fla. – Florida homeowners and renters in 18 counties who had uninsured losses caused by Hurricane Idalia have until **Nov. 29, 2023**, to apply for FEMA disaster assistance.

At the request of the State of Florida, FEMA extended the Individual Assistance application deadline 30 days. FEMA may be able to help with temporary lodging, basic home repair costs or other disaster-caused needs.

Homeowners and renters in Charlotte, Citrus, **Columbia**, Dixie, Gilchrist, Hamilton, Hernando, Hillsborough, Jefferson, Lafayette, Levy, Madison, Manatee, Pasco, Pinellas, Sarasota, Suwannee and Taylor counties may apply.

Call toll-free **800-621-3362**, go online to DisasterAssistance.gov, download the [FEMA App](#) for mobile devices or visit a Disaster Recovery Center. The telephone line is open every day from 7 a.m. to 10 p.m. ET. Help is available in most languages. If you use a relay service such as VRS, captioned telephone service or others, give FEMA your number for that service. To view an accessible video on how to apply visit [Three Ways to Apply for FEMA Disaster Assistance - YouTube](#)



FEMA

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U.S. Small Business
Administration

U.S. SMALL BUSINESS ADMINISTRATION FACT SHEET - DISASTER LOANS

FLORIDA Declaration 18118 & 18119

(Disaster: FL-00192)

Incident: HURRICANE IDALIA

occurring: August 27, 2023 - September 4, 2023

*in the Florida counties of: **Charlotte, Citrus, Columbia, Dixie, Gilchrist, Hamilton, Hernando, Hillsborough, Jefferson, Lafayette, Levy, Madison, Manatee, Pasco, Pinellas, Sarasota, Suwannee, and Taylor**; for economic injury only in the contiguous Florida counties of: **Alachua, Baker, Desoto, Glades, Hardee, Hendry, Highlands, Lee, Leon, Marion, Polk, Sumter, Union, and Wakulla**; and for economic injury only in the contiguous Georgia counties of: **Brooks, Clinch, Echols, Lowndes, and Thomas***

Application Filing Deadlines:

Physical Damage: November 29, 2023

Economic Injury: May 31, 2024

If you are located in a declared disaster area, you may be eligible for financial assistance from the U. S. Small Business Administration (SBA).

What Types of Disaster Loans are Available?

- Business Physical Disaster Loans – Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities, etc., are also eligible.
- Economic Injury Disaster Loans (EIDL) – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.
- Home Disaster Loans – Loans to homeowners or renters to repair or replace disaster-damaged real estate and personal property, including automobiles.

What are the Credit Requirements?

- Credit History – Applicants must have a credit history acceptable to SBA.
- Repayment – Applicants must show the ability to repay all loans.

What are the Interest Rates?

By law, the interest rates depend on whether each applicant has Credit Available Elsewhere. An applicant does not have Credit Available Elsewhere when SBA determines the applicant does not have sufficient funds or other resources, or the ability to borrow from non-government sources, to provide for its own disaster recovery. An applicant, which SBA determines to have the ability to provide for his or her own recovery is deemed to have Credit Available Elsewhere. Interest rates are fixed for the term of the loan. The interest rates applicable for this disaster are:

Physical Damage Loan Types	No Credit Available Elsewhere	Credit Available Elsewhere
Home Loans	2.500%	5.000%
Business Loans	4.000%	8.000%
Non-Profit Organizations	2.375%	2.375%

Economic Injury Loan Types	No Credit Available Elsewhere	Credit Available Elsewhere
Businesses & Small Agricultural Cooperatives	4.000%	N/A
Non-Profit Organizations	2.375%	N/A

What are Loan Terms?

The law authorizes loan terms up to a maximum of 30 years. However, the law restricts businesses with credit available elsewhere to a maximum 7-year term. SBA sets the installment payment amount and corresponding maturity based upon each borrower's ability to repay. Borrowers may be required to provide collateral.

What are the Loan Amount Limits?

- **Business Loans** – The law limits business loans to \$2,000,000 for the repair or replacement of real estate, inventories, machinery, equipment and all other physical losses. Subject to this maximum, loan amounts cannot exceed the verified uninsured disaster loss.
- **Economic Injury Disaster Loans (EIDL)** – The law limits EIDLs to \$2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by SBA, less business interruption insurance and other recoveries up to the administrative lending limit. EIDL assistance is available only to entities and their owners who cannot provide for their own recovery from non-government sources, as determined by the U.S. Small Business Administration.
- **Business Loan Ceiling** – The \$2,000,000 statutory limit for business loans applies to the combination of physical, economic injury, mitigation and refinancing, and applies to all disaster loans to a business and its affiliates for each disaster. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.
- **Home Loans** – SBA regulations limit home loans to \$500,000 for the repair or replacement of real estate and \$100,000 to repair or replace personal property. Subject to these maximums, loan amounts cannot exceed the verified uninsured disaster loss.

What Restrictions are there on Loan Eligibility?

- **Uninsured Losses** – Only uninsured or otherwise uncompensated disaster losses are eligible. Any insurance proceeds which are required to be applied against outstanding mortgages are not available to fund disaster repairs and do not reduce loan eligibility. However, any insurance proceeds voluntarily applied to any outstanding mortgages do reduce loan eligibility.
- **Ineligible Property** – Secondary homes, personal pleasure boats, airplanes, recreational vehicles and similar property are not eligible, unless used for business purposes. Property such as antiques and collections are eligible only to the extent of their functional value. Amounts for landscaping, swimming pools, etc., are limited.
- **Noncompliance** – Applicants who have not complied with the terms of previous SBA loans may not be eligible. This includes borrowers who did not maintain flood and/or hazard insurance on previous SBA loans.

Note: Loan applicants should check with agencies / organizations administering any grant or other assistance program under this declaration to determine how an approval of SBA disaster loan might affect their eligibility.

Is There Help with Funding Mitigation Improvements?

If your loan application is approved, you may be eligible for additional funds to cover the cost of improvements that will protect your property against future damage. Examples of improvements include retaining walls, seawalls, sump pumps, etc. Mitigation loan money would be in addition to the amount of the approved loan but may not exceed 20 percent of total amount of physical damage to real property, including leasehold improvements, and personal property as verified by SBA to a maximum of \$500,000 for home loans. It is not necessary for the description of improvements and cost estimates to be submitted with the application. SBA approval of the mitigating measures will be required before any loan increase.

Is There Help Available for Refinancing?

- SBA can refinance all or part of prior mortgages that are evidenced by a recorded lien, when the applicant (1) does not have credit available elsewhere, (2) has suffered substantial uncompensated disaster damage (40 percent or more of the value of the property or 50% or more of the value of the structure), and (3) intends to repair the damage.
- Businesses – Business owners may be eligible for the refinancing of existing mortgages or liens on real estate, machinery and equipment, up to the amount of the loan for the repair or replacement of real estate, machinery, and equipment.
- Homes – Homeowners may be eligible for the refinancing of existing liens or mortgages on homes, up to the amount of the loan for real estate repair or replacement.

What if I Decide to Relocate?

You may use your SBA disaster loan to relocate. The amount of the relocation loan depends on whether you relocate voluntarily or involuntarily. If you are interested in relocation, an SBA representative can provide you with more details on your specific situation.

Are There Insurance Requirements for Loans?

To protect each borrower and the Agency, SBA may require you to obtain and maintain appropriate insurance. By law, borrowers whose damaged or collateral property is located in a special flood hazard area must purchase and maintain flood insurance. SBA requires that flood insurance coverage be the lesser of 1) the total of the disaster loan, 2) the insurable value of the property, or 3) the maximum insurance available.

Applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloanassistance.sba.gov/ela>. Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services. Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

Disaster Loans for Businesses and Non-Profits



Benefits of a disaster loan

- ☐ Low fixed interest rate with terms up to 30 years
- ☐ Automatic **no payments** and **no interest** for 12 months from the date of the first disbursement
- ☐ Apply before insurance is settled
- ☐ Unsecured up to \$25,000
- ☐ Up to \$2 million to cover physical damage and financial losses
- ☐ Funds available for mitigation measures to build back better, more resilient

What small businesses and non-profits need to apply for a disaster loan



- ☐ Cell phone and contact information for all applicants
- ☐ Social Security numbers and Employer Identification Numbers (EIN) for all applicants / owners
- ☐ Financial information (e.g., income, account balances, monthly expenses etc.)
- ☐ Complete copy of the most recent Federal income tax return
- ☐ Insurance information, if available



Three ways to apply

- ☐ Scan the QR Code
- ☐ Visit DisasterLoanAssistance.sba.gov
- ☐ Call (800) 659-2955 to locate a Recovery Center

Questions? Call (800) 659-2955 (dial 7-1-1 to access telecommunications relay services) or visit sba.gov/disaster



Economic Injury Disaster Loans

for Businesses and Non-Profits



Benefits of an SBA Working Capital Loan (EIDL)

- ☐ Up to \$2 million to meet ordinary and necessary financial obligations
- ☐ Low fixed interest rate with terms up to 30 years
- ☐ Automatic **no payments** and **no interest** for 12 months from the date of the first disbursement
- ☐ Apply before insurance is settled
- ☐ Unsecured up to \$25,000

What small businesses and non-profits need to apply for an Economic Injury Disaster Loan (EIDL)



- ☐ Cell phone and contact information for all applicants
- ☐ Social Security numbers and Employer Identification Numbers (EIN) for all applicants / owners
- ☐ Financial information (e.g., income, account balances, monthly expenses etc.)
- ☐ Complete copy of the most recent Federal income tax return
- ☐ Insurance information, if available



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Disaster Loans for homeowners and renters

Benefits of a disaster loan

- ☐ Low, fixed interest rate with terms up to 30 years
- ☐ Automatic **no payments** and **no interest** for 12 months from the date of the first disbursement
- ☐ Apply before insurance is settled
- ☐ Unsecured up to \$25,000
- ☐ \$500,000 maximum loan to cover damage to homeowner's primary residence
- ☐ \$100,000 maximum loan for contents and personal property (including vehicles)
- ☐ Funds available for mitigation measures to build back better, more resilient
- ☐ If the SBA denies your application, we may refer you to FEMA for consideration for other needs assistance grants.



What you need to apply for a disaster loan

- ☐ Cell phone and contact information for all applicants
- ☐ Social Security numbers for all applicants
- ☐ Financial information (income, account balances, monthly expenses etc.)
- ☐ Information about your deed or lease
- ☐ Insurance information, if available



Three ways to apply

- ☐ Scan the QR Code
- ☐ Visit DisasterLoanAssistance.sba.gov
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Questions? Call (800) 659-2955 (dial 7-1-1 to access telecommunications relay services) or visit sba.gov/disaster





FLORIDA - HURRICANE IDALIA Office Locations Declaration #18118 Updated 10/30/23								
Office Type	County	Building Name/Location	Street	City	ST	Zip	Day	Hours
BRC	Hillsborough	Entrepreneur Collaborative Center	2101 E. Palm Avenue	Tampa	FL	33605	Mon - Thur Fri Sat	8:00 am - 5:00 pm 8:00 am - 3:00 pm 8:30 am - 1:00 pm
BRC	Pinellas	St. Petersburg College-Epicenter	13805 58th Street N. Suite 1-200	Clearwater	FL	33760	Mon- Fri	8:00 am - 5:00 pm
BRC	Suwannee	Suwannee County Chamber of Commerce	212 Ohio Ave North	Live Oak	FL	32064	Mon- Fri	9:00 am - 6:00 pm Permanently closes Tue., 10.31.2023 @ COB
DRC	Columbia	Lake City Reporter	180 E Duval Street	Lake City	FL	32055	Mon - Sat	9:00 am - 8:00 pm Permanently closes Wed., 11.08.2023 @ COB
DRC	Dixie	Dixie County Public Library	16328 SE US-19	Cross City	FL	32628	Mon - Sat	9:00 am - 6:00 pm
DRC	Hamilton	Hamilton County Courthouse Annex	1153 NW US Hwy 41	Jasper	FL	32052	Mon - Sat	9:00 am - 6:00 pm Permanently closes Fri., 11.03.2023 @ COB
DRC	Hernando	Hernando Public Library Spring Hill Branch	9220 Spring Hill Drive	Spring Hill	FL	34608	Mon - Sat	9:00 am - 6:00 pm Permanently closes Sat., 11.04.2023 @ COB
DRC	Jefferson	Jefferson County Library	375 S Water ST	Monticello	FL	32344	Mon - Sat	9:00 am - 6:00 pm Permanently closes Fri., 11.03.2023 @ COB
DRC	Lafayette	Mayo Community Center	150 NW Community Circle	Mayo	FL	32066	Mon - Fri	9:00 am - 6:00 pm
DRC	Madison	Career Source North Florida	705 E Base Street	Madison	FL	32340	Mon - Sat	9:00 am - 6:00 pm Permanently closes Sat., 11.04.2023 @ COB
DRC	Taylor	Steinhatchee Community Center	1013 Riverside S. Drive	Steinhatchee	FL	32359	Mon - Sat	9:00 am - 6:00 pm
MDRC	Hillsborough	Hillsborough Community College The Regent	6437 Watson Rd	Riverview	FL	33578	Mon - Sun	Opens Wed., 10.25.23 @ 1:00 pm 9:00 am - 6:00 pm Center will permanently closes 11.01.23 @ COB



MDRC	Levy	Bronson Town Hall	650 Oak Street	Bronson	FL	32621	Mon - Sat	9:00 am - 6:00 pm Mobile route starts Mon., 10.30.23 @ 1:00 pm and ends 11.01.23 @ COB
MDRC	Suwannee	Memorial Field	617 Ontario Ave SW	Live Oak	FL	32604	Mon - Sat	9:00 am - 6:00 pm