



Lake Park Town Commission, Florida

Regular Commission Meeting Minutes

Commission Chamber, Town Hall, 535 Park Avenue, Lake Park, FL 33403

November 20, 2024

Immediately Following the Special Call Community
Redevelopment Agency (CRA) Meeting

| | | |
|------------------------------|---|-----------------------------|
| Roger Michaud | — | Mayor |
| Kimberly Glas Castro | — | Vice Mayor |
| Michael Hensley | — | Commissioner |
| Mary Beth Taylor | — | Commissioner |
| Judith Thomas | — | Commissioner |
| Bambi McKibbon-Turner | — | Interim Town Manager |
| Thomas J. Baird | — | Town Attorney |
| Vivian Mendez, MMC | — | Town Clerk |

PLEASE TAKE NOTICE AND BE ADVISED, that if any interested person desires to appeal any decision of the Town Commission, with respect to any matter considered at this meeting, such interested person will need a record of the proceedings, and for such purpose, 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. Persons with disabilities requiring accommodations in order to participate in the meeting should contract the Town Clerk's office by calling 881-3311 at least 48 hours in advance to request accommodations.

CALL TO ORDER/ROLL CALL

6:51 P.M.

PRESENT

Mayor Roger Michaud

Vice-Mayor Kimberly Glas-Castro

Commissioner Mary-Beth Taylor

Commissioner Judith Thomas

Commissioner Michael Hensley

PLEDGE OF ALLEGIANCE

The pledge was bypassed as it had been recited during the Special Call CRA Meeting.

SPECIAL PRESENTATION/REPORT:

1. Proclamation Recognizing the Town of Lake Park Centennial

Vice-Mayor Glas-Castro presented the proclamation to the Centennial Committee.

Committee Member Mr. John Linden thanked everyone on behalf of the Committee.

2. Presentation Regarding FEMA Assistance

Interim Town Manager McKibbin-Turner explained the item.

Federal Emergency Management Agency (FEMA) representative Ms. Josie Genao thanked everyone. Ms. Zugei Beltran explained that December 11, 2024 is the FEMA registration deadline and she provided information about the various ways to register and that assistance is available at 800-632-3362. U.S. Small Business Administration (SBA) representative Mr. Christian Lewis explained what the agency does for people after a disaster (Exhibit A). He advised that the deadline is December 10, 2024 and he explained what the loans would cover and how to apply.

PUBLIC COMMENT:

This time is provided for addressing items that do not appear on the Agenda. Please complete a comment card and provide it to the Town Clerk so speakers may be announced. Please remember comments are limited to a TOTAL of three minutes.

-Evelyn Harris Clark express concern with the golf carts and motorized device Ordinance. She explained the specific experience she had today. She asked that they consider this Ordinance closely.

-James Sullivan express his personal experience with the golf cart and the motorized device Ordinance.

CONSENT AGENDA:

All matters listed under this item are considered routine and action will be taken by one motion. There will be no separate discussion of these items unless a Commissioner or person so requests, in which event the item will be removed from the general order of business and considered in its normal sequence on the agenda. Any person wishing to speak on an agenda item is asked to complete a public comment card located on either side of the Chambers and given to the Town Clerk. Cards must be submitted before the item is discussed.

Commissioner Thomas requested that items 8-10 be pulled.

Motion made to approve items 3-7 on the Consent Agenda by Commissioner Hensley,
Seconded by Commissioner Thomas.

Voting Yea: Mayor Michaud, Vice-Mayor Glas-Castro, Commissioner Taylor, Commissioner Thomas, Commissioner Hensley.

3. November 6, 2024 Regular Commission Meeting Minutes
4. Resolution 100-11-24 Canceling the December 4, 2024 Regular Commission Meeting.
5. Resolution 101-11-24 Authorizing and Directing the Mayor to Piggyback on the Department of Management Services Alternate Contract Source (ACS) No. 30161700-24-SRCWL-ACS for Flooring Materials with Interface Americas, Inc., located at 1280 West Peachtree Street NW, Atlanta, GA 30309
6. Resolution 102-11-24 To approve a contract agreement to provide security camera system for Public Works facility at the Town of Lake Park.
7. Resolution 103-11-24 To approve a piggyback contract to provide tree trimming management and maintenance services to the Town of Lake Park.

Items 8, 9 and 10 were pulled from the consent agenda and heard individually:

8. Resolution 104-11-24 Florida Power & Light (FPL) LED Lighting Agreement (Phase - 1). Commissioner Thomas expressed concern with the lighting in the Town and the spacing of the street lighting. Public Works Director Jaime Morales explained the two phases of lighting. Commissioner Thomas asked about the cost to the Town. Public Works Director Morales stated that phase I would only include the increased wattage. He stated that Phase II, FPL would advise what the cost to the Town would be so that it could be brought back before the Commission.

Commissioner Hensley expressed concern with the location of the identified lights needed. Public Works Director Morales explained that the Town's consultant provided the recommendation for which lights should be replaced. Commissioner Hensley would like to obtain residents input for the placement of the lights in Phase II. Mayor Michaud agreed with this request.

Commissioner Taylor asked what the priorities are to be placed in the budget. She asked if the solar lights could be installed in the dark spots until Phase II can be

budgeted. Public Works Director Morales stated that the Town would need to maintain solar equipment and that is why they decided not to go that route.

Vice-Mayor Glas-Castro stated that she prefers some dark spots in residential areas.

Motion to approve Resolution 104-11-24 made by Commissioner Thomas. Seconded by Commissioner Taylor. Voting Aye: All

9. Resolution 105-11-24 Authorizing and Directing the Mayor to Execute an Agreement Amendment with the State of Florida, Department of Environmental Protection for a Protection for a Performance Period Time Extension for Preparation of a Flooding and Sea Level Rise Vulnerability Assessment Report.

Commissioner Thomas asked questions regarding the extension. Public Works Director Morales stated that he would like to pull the item to give him time to gather information. The item was moved to December 18, 2024.

10. Resolution 106-11-24 Town Commission Deems it Necessary and Advisable to Amend the Budget for the Town of Lake Park for Fiscal Year 2023-2024, Which was Adopted by Resolution No. 02-01-24.

Commissioner Thomas stated that she had received clarification from Finance Director Jeffrey DaSilva regarding the reason for the adjustment. Finance Director Jeffrey DaSilva explained that they needed to ensure that the authorized expenditures don't exceed our anticipated appropriations for the year.

Motion made to approve Resolution 106-11-24 by Commissioner Thomas. Seconded by Commissioner Hensley. Voting Aye: Commissioner Thomas, Commissioner Hensley, Vice-Mayor Glas-Castro, and Mayor Michaud.

Voting Nay: Commissioner Taylor.

BOARD MEMBER NOMINATION:

11. Re-appointment of Gillian Kennedy Wright to the Tree Board

Motion made to nominate Gillian Kennedy Wright to the Tree Board by Commissioner Taylor, Seconded by Commissioner Thomas. Voting Yea: Mayor Michaud, Vice-Mayor Glas-Castro, Commissioner Taylor, Commissioner Thomas, Commissioner Hensley.

QUASI-JUDICIAL PUBLIC HEARING (RESOLUTION): NONE

PUBLIC HEARING(S) - ORDINANCE ON FIRST READING:

12. Ordinance 13-2024 Creating a New Section 30-6 Pertaining to the Operation of Micro-mobility Devices, Golf Carts, Low Speed Vehicles, and Motorized Scooters.

AN ORDINANCE OF THE TOWN COMMISSION OF THE TOWN OF LAKE PARK, FLORIDA, AMENDING CHAPTER 30, ARTICLE I TO CREATE A NEW SECTION 30-6 PERTAINING TO THE OPERATION OF MICROMOBILITY DEVICES, GOLF CARTS, LOW SPEED VEHICLES, AND MOTORIZED SCOOTERS; PROVIDING FOR THE AMENDMENT OF CHAPTER 30, ARTICLE II SECTION 30-35 PERTAINING TO HIGH-CAPACITY PASSENGER OR WORK VANS; PROVIDING FOR SEVERABILITY; PROVIDING FOR CODIFICATION; PROVIDING FOR THE REPEAL OF ALL LAWS IN CONFLICT; AND PROVIDING FOR AN EFFECTIVE DATE.

Town Planner Anders Viane presented the item. Commissioner Thomas asked questions regarding the language within the Ordinance regarding minors. She also has concerns with requiring licensing within our Town code but it is not a requirement by statute. Town Planner Viane stated that they could strike the last sentence of Section 5. Vice-Mayor Glas-Castro stated that she had requested staff amend the last sentence of section 5.

Mayor Michaud asked specific questions regarding the language that should be omitted from the Ordinance. Town Planner Viane stated that they will omit all streets that are above 25 miles per hour. Vice-Mayor Glas-Castro stated that all residential areas in Town are at 25 miles per hour or less, so this would only apply to non-residential streets/areas. Commissioner Hensley requested that we educate residents/younger students regarding safety rules. Commissioner Thomas asked if it would be required to post signs saying where golf carts would be allowed. Town Planner Viane stated that the multi-modal paths do require the signage, but he would need to research to determine if signs would be required otherwise. Commissioner Taylor wants to see the mobility plan come back in January, 2025.

Public Comment:

Patricia Leduc expressed concern because golf carts are not low speed vehicles.
Motion made approve Ordinance 13-2024 on first reading by Commissioner Thomas,
Seconded by Commissioner Taylor.
Voting Yea: Mayor Michaud, Vice-Mayor Glas-Castro, Commissioner Taylor,
Commissioner Thomas, Commissioner Hensley.
Town Attorney Baird read the Ordinance by title only.

PUBLIC HEARING(S) - ORDINANCE ON SECOND READING:

13. Ordinance 11-2024 Amending the Mural Code.

AN ORDINANCE OF THE TOWN COMMISSION OF THE TOWN OF LAKE PARK, FLORIDA, AMENDING CHAPTER 71 OF THE TOWN CODE ENTITLED “MURALS”; PROVIDING FOR THE AMENDMENT OF SECTION 71.1 “INTENT”; PROVIDING FOR THE AMENDMENT OF SECTION 71-42 “DURATION”; PROVIDING FOR THE AMENDMENT SECTION 71-83 “MINIMUM MURAL PERMIT CRITERIA”; PROVIDING FOR SEVERABILITY; PROVIDING FOR THE REPEAL OF LAWS IN CONFLICT; PROVIDING FOR CODIFICATION; AND PROVIDING FOR AN EFFECTIVE DATE.

Town Planner Viane explained the item.

Motion made to approve Ordinance 11-2024 by Commissioner Hensley, Seconded by Commissioner Taylor.

Voting Yea: Mayor Michaud, Vice-Mayor Glas-Castro, Commissioner Taylor, Commissioner Thomas, Commissioner Hensley.

Town Attorney Baird read the Ordinance by title only.

14. Ordinance 12-2024 Amending Chapter 60 Pertaining to Floodplain Management Standards.

AN ORDINANCE OF THE TOWN COMMISSION OF THE TOWN OF LAKE PARK AMENDING CHAPTER 60 OF THE LAKE PARK CODE OF ORDINANCES PERTAINING TO FLOODPLAIN MANAGEMENT STANDARDS; PROVIDING FOR CODIFICATION; PROVIDING FOR SEVERABILITY; PROVIDING FOR THE

REPEAL OF LAWS IN CONFLICT; AND PROVIDING FOR AN EFFECTIVE DATE.

Community Development Director Nadia DiTommaso presented the item.

Motion made to approve Ordinance 12-2024 by Commissioner Taylor, Seconded by Commissioner Hensley.

Voting Yea: Mayor Michaud, Vice-Mayor Glas-Castro, Commissioner Taylor, Commissioner Thomas, Commissioner Hensley.

Town Attorney Baird read the Ordinance by title only.

OLD BUSINESS: NONE

NEW BUSINESS:

15. Resolution 107-11-24 Approving the Collective Bargaining Agreement for the Period of October 1, 2024 to September 30, 2027

Interim Town Manager McKibbon-Turner presented the item.

Motion made to approve Resolution 107-11-24 by Vice-Mayor Glas-Castro, Seconded by Commissioner Thomas.

Voting Yea: Mayor Michaud, Vice-Mayor Glas-Castro, Commissioner Taylor, Commissioner Thomas, Commissioner Hensley.

16. Resolution 108-11-24 Declaring Zoning In Progress For Properties Located in the Park Avenue Downtown District (PADD).

Town Attorney Baird presented the item. Commissioner Hensley asked if there would be any litigation. Town Attorney Baird stated that at this point there is nothing to litigate.

Vice-Mayor Glas-Castro asked when there would be another PADD workshop.

Interim Town Manager McKibbon-Turner advised there has been no date set yet.

Commissioner Thomas stated that the expiration on this would be May 20, 2025.

Town Attorney Baird suggested that staff present some possible dates at the next meeting. Vice-Mayor Glas-Castro stated there are other concerns to consider including sewer, traffic, Fire Department and train tracks. Mayor Michaud agreed with this and suggested extending six months.

Motion made approve Resolution 108-11-24 by Vice-Mayor Glas-Castro, Seconded by Commissioner Taylor.

Voting Yea: Mayor Michaud, Vice-Mayor Glas-Castro, Commissioner Taylor, Commissioner Thomas.

Voting Nay: Commissioner Hensley

17. Updating the Position Titles and Pay Codes for General (Non-union) Town Employees.

Interim Town Manager McKibbon-Turner explained that the item is to increase the pay scales by 3% for non-union employees. Mayor Michaud asked for clarification that this is only to change the minimum and maximum for each pay code, not to change anyone's pay at this time. Interim Town Manager McKibbon-Turner confirmed this to be correct.

Motion made to approve item 17 by Commissioner Hensley, Seconded by Commissioner Thomas.

Voting Yea: Mayor Michaud, Vice-Mayor Glas-Castro, Commissioner Taylor, Commissioner Thomas, Commissioner Hensley.

18. Expansion of the Existing Town of Lake Park Community Development Block Grant (CDBG) Target Areas.

Interim Town Manager McKibbon-Turner explained the item (Exhibit B).

Commissioner Thomas asked if the proposed target area is all of the residential area between Northlake, Silver Beach, the railroad track and US1. Community Development Director DiTommaso confirmed this to be correct.

Motion made to approve item 18 by Commissioner Thomas, Seconded by Commissioner Taylor.

Voting Yea: Mayor Michaud, Vice-Mayor Glas-Castro, Commissioner Taylor, Commissioner Thomas, Commissioner Hensley.

19. Approval of the Settlement Agreement between the Town of Lake Park and Igor Oliveira De Almeda and Natasha Aileen Quiza.

Town Attorney Baird explained the settlement agreement.

Motion made to approve item 19 by Commissioner Taylor, Seconded by Vice-Mayor Glas-Castro.

Vice-Mayor Glas-Castro asked what would happen if they do not obtain a certificate of occupancy by August 8th. Town Attorney Baird advised that the Town would bring suit.

Voting Yea: Mayor Michaud, Vice-Mayor Glas-Castro, Commissioner Taylor, Commissioner Hensley.

Voting Nay: Commissioner Thomas

TOWN ATTORNEY, TOWN MANAGER, COMMISSIONER COMMENTS:

Town Attorney Baird spoke about Special Magistrate Nicoletti being away for a few months and that he recommends the Commission appoint Gemma Torcivia as the substitute Magistrate. Motion made to appoint Gemma Torcivia as the alternate code Magistrate for the Town made by Vice-Mayor Glas-Castro, seconded by Commissioner Thomas. Voting Aye: All.

Town Attorney Baird also spoke about the Planning Officials Workshop in the Town of Jupiter this coming Friday.

Interim Town Manager McKibbon-Turner provided comments via Exhibit C. The Commission reached consensus to place an item on the agenda to enter into an inter-local agreement with the Village of North Palm Beach to allow their residents access to our boat ramp while theirs is under reconstruction and also to allow our residents to use theirs while our ramp is closed with the stipulation that staff provide answers to questions about parking fees when they present the item.

Commissioner Hensley wished everyone a great Thanksgiving.

Commissioner Taylor stated that the gravel driveway issue is starting to heat up. She spoke about a resident that is very upset about having to update her driveway. She is asking that the Commission re-visit the issue in February.

Commissioner Thomas had no comments.

Vice-Mayor Glas-Castro asked staff to write letters for the Commission to sign addressed to Commissioner Powell and Senator Bernard congratulating them on their elections.

Commissioner Hensley requested they also send a letter to the new School Board Member Matt Lane and State Circuit Judge Ashley Cox.

Mayor Michaud had no comments.

REQUEST FOR FUTURE AGENDA ITEMS:

Mobility Plan on January 2025 meeting.

Staff to identify PADD workshop dates.

ADJOURNMENT:

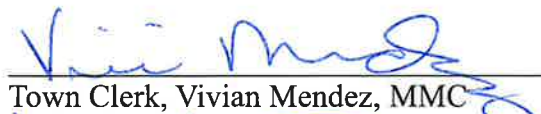
Motion to adjourn made by Commissioner Thomas, Seconded by Commissioner Taylor.

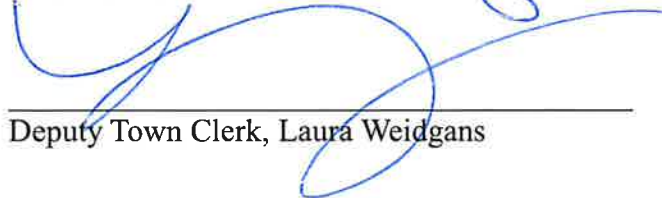
Voting Aye: All.

Meeting adjourned 8:44pm

FUTURE MEETING DATE: Next Scheduled Regular Commission Meeting will be held on December 18, 2024.


Mayor Roger D. Michaud


Town Clerk, Vivian Mendez, MMC


Deputy Town Clerk, Laura Weidgans



Approved on this 18 of December, 2024



SBA Disaster Loans for Homeowners and Renters

Benefits of a disaster loan

- ☐ Low-interest, fixed rate with terms up to 30 years
- ☐ No payment due and no interest accrued for 12 months from the date of the loan disbursement
- ☐ Up to \$500,000 to cover damage to primary residences
- ☐ Up to \$100,000 to replace destroyed home contents and personal property, including vehicles)
- ☐ Funds available for mitigation measures to build back better and protect against future disasters
- ☐ No need to wait for insurance to settle before applying

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, e.g. income, account balances, monthly expenses
- ☐ Information about your deed or lease
- ☐ Insurance information, if available

Ways to apply



- ☐ Scan the QR Code
- ☐ Visit sba.gov/disaster
- ☐ Call (800) 659-2955 to locate a Recovery Center for application assistance

Questions?

- ☐ Call (800) 659-2955 (dial 7-1-1 to access telecommunications relay services)



Préstamos por desastre para propietarios de hogares e inquilinos

Beneficios de un préstamo por desastre:

- ☐ Baja tasa de interés fija con plazos de hasta 30 años.
- ☐ No se requiere pago ni se generan intereses durante los primeros 12 meses a partir de la fecha de entrega del préstamo.
- ☐ Préstamo máximo de hasta 500,000 dólares para cubrir daños en la residencia principal.
- ☐ Préstamo máximo de 100,000 dólares para bienes y propiedad personal (incluidos vehículos).
- ☐ Fondos disponibles para implementar medidas de mitigación y reconstruir con mayor resiliencia y seguridad.
- ☐ No es necesario esperar a que se concluya el proceso del seguro antes de realizar la solicitud.

Lo que necesita para solicitar un préstamo por desastre:

- ☐ Número de teléfono celular e información de contacto de todos los solicitantes.
- ☐ Número de seguro social de todos los solicitantes.
- ☐ Información financiera (ingresos, balances de cuentas, gastos mensuales, etc.).
- ☐ Información de su escritura o contrato de arrendamiento.
- ☐ Información del seguro, en caso de contar con ella.

Formas de solicitar:



- ☐ Escanee el código QR.
- ☐ Visite sba.gov/disaster.
- ☐ Llame al 800-659-2955 para localizar un Centro de Recuperación y ayuda con su solicitud.

¿Preguntas?

- ☐ Llame al (800) 659-2955 (marque 7-1-1 para acceder a los servicios de retransmisión de telecomunicaciones).



U.S. Small Business
Administration

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

FLORIDA Declaration 20759 & 20760

(Disaster: FL-20015)

Incident: HURRICANE MILTON

occurring: October 5, 2024 & continuing

in the Florida counties of: **Brevard, Charlotte, Citrus, Clay, Collier, DeSoto, Duval, Flagler, Glades, Hardee, Hendry, Hernando, Highlands, Hillsborough, Indian River, Lake, Lee, Manatee, Marion, Martin, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Putnam, Sarasota, Seminole, St. Johns, St. Lucie, Sumter, Volusia** and the **Miccosukee Tribe of Indians of Florida**; and for economic injury only in the contiguous Florida counties of: **Alachua, Baker, Bradford, Broward, Levy, Miami-Dade, Monroe and Nassau**

Application Filing Deadlines:

Physical Damage: December 10, 2024

Economic Injury: July 11, 2025

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 | 2.813% | 5.625% |
| Business Loans | 4.000% | 8.000% |
| Non-Profit Organizations | 3.250% | 3.250% |

| Economic Injury Loan Types | No Credit Available Elsewhere | Credit Available Elsewhere |
|--|-------------------------------|----------------------------|
| Businesses & Small Agricultural Cooperatives | 4.000% | N/A |
| Non-Profit Organizations | 3.250% | 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.

Applications for disaster loans may be submitted online using the MySBA Loan Portal at <https://lending.sba.gov> or other locally announced locations. Please contact the SBA's Customer Service Center by email at disastercustomerservice@sba.gov or by phone at 1-800-659-2955 for further assistance. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.



Exhibit B

Town of Lake Park Town Commission

Agenda Request Form

Meeting Date: November 20, 2024

Agenda Item No.

Agenda Title: Expansion of the Existing Town of Lake Park Community Development Block Grant (CDBG) Target Areas

- [] SPECIAL PRESENTATION/REPORTS [] CONSENT AGENDA
[] BOARD APPOINTMENT [] OLD BUSINESS
[] PUBLIC HEARING ORDINANCE ON FIRST READING
[x] **NEW BUSINESS**
[] OTHER: _____

Approved by Town Manager **Bambi McKibbon-Turner**
Digitally signed by Bambi McKibbon-Turner
DN: cn=Bambi McKibbon-Turner, o=Town of Lake Park, ou=Assistant Town Manager/
Human Resources Director, email=btturner@lakeparkflorida.gov, c=US
Date: 2024.11.14 10:41:49 -0500

Name/Title: *Bambi McKibbon-Turner, Assistant Town Manager/Human Resources Director*

| | | |
|--|--|---|
| Originating Department: Town Manager | Costs: \$ 0.00 Funding Source: Acct. # [] Finance _____ | <u>Attachments:</u> Palm Beach County Department of Housing and Economic Development Letter and Map Proposed CDBG Target Area(s) Map |
| Advertised: Date: _____ Paper: _____ [x] Not Required | All parties that have an interest in this agenda item must be notified of meeting date and time. The following box must be filled out to be on agenda. | Yes I have notified everyone _____ OR Not applicable in this case <u>BMT</u> Please initial one. |

Summary Explanation/Background:

The Town has received notification from the Palm Beach County Department of Housing and Economic Development (DHED) that their department has commenced the preparation of the Five Year Consolidated Plan, which is a requirement to receive certain funds from the U.S. Department of Housing and Urban Development (HUD). The Five Year Consolidated Plan requires, among other things, the identification of geographical areas (i.e., Target Areas) in which expenditure of CDBG funding may be concentrated. A CDBG Target Area qualifies a municipality for an annual share of CDBG funding through the Palm Beach County local entitlement process.

As part of this process, the Town of Lake Park now has the opportunity to create a new Target Area or to recertify the existing one and must submit data to support the area's designation as a Target Area which must meet all of the following criteria:

- At least 51 percent of the residents must be of low and moderate incomes;
- Land must be at least 51 percent residential;
- Be one contiguous geographic area, no less than 0.5 square mile and no more than 2.0 square miles in size bounded by naturally occurring or man-made features (municipal boundaries, canals, roadways, etc.) to demarcate the Target Area; and
- Area must exhibit visible signs of deterioration or underdevelopment, such as substandard housing, inadequate infrastructure (water, sewer, streets and sidewalks), or inadequate public facilities (parks, libraries, community centers, etc.). Sub-standard housing is defined as residential structures with code violations, or exhibiting visible signs of deterioration or deferred maintenance, structural damage or collapse.

DHED provided the Town with a map which delineates the Towns' existing CDBG Target Area. A copy of letter received and map is attached.

Staff has reviewed the map and has determined that there is an opportunity to include additional residential areas. See attached proposed CDBG Target Area(s) Map (new boundary = 1.65 square miles). The proposed map meets the all of the above criteria for designation of a CDBG Target Area and Staff recommends that the Town's existing CDBG Target Area be expanded to include such areas.

Recommended Motion: I move to **APPROVE** the CDBG Target Area expansion areas pursuant to the proposed map attached hereto.



TOWN MANAGER COMMENTS
REGULAR TOWN COMMISSION MEETING
Wednesday, November 20, 2024

Exhibit C

Starting tonight, November 20th, 2024, our commission meetings will be streamed live on our YouTube channel, in addition to our website. The YouTube channel can be found at www.youtube.com/@townoflakeparkflorida. Don't forget to bookmark the page for easy access and subscribe to our channel to get notifications about upcoming meetings.

COMMUNITY DEVELOPMENT

- Accessory Dwelling Unit Ordinance Update: Staff drafted an ADU Ordinance however, due to some pending litigation, the Town Attorney advised Staff this should not move forward until a settlement is reached on the lawsuit. The Town Attorney will then wrap up his review of the Ordinance and Staff will bring it forward. The intent was to also give the new Town Manager an opportunity to review the proposed Ordinance as well. We anticipate the Ordinance should be able to move forward to the Town Commission in early 2025.
- The Avalon Bay/Northlake Promenade project (in the Publix plaza) recently approved by the Town Commission is currently in permitting. They intend on breaking ground in the first quarter for 2025 and the project will take approximately two years to complete construction.
- Tenant buildouts continue for the various 'newer' office/warehouse buildings. New businesses that complete their registration process are identified on a monthly basis in the Community Development monthly reports provided to the Town Commission (along with additional points of interest for the Department). Some additional tenant buildouts include three units on the ground floor of 801 Park Avenue (One Park Place): a florist, a contractor business office and showroom, and a hair salon. When the new Town Manager comes onboard, a development projects update presentation will be provided to the Town Commission as well.
- Palm Beach County is working through a revised Lake Park Scrub Area plan that will aim to incorporate a new parking lot area, recreational trails, an observation deck, along with other features. A prior Town Commission was concerned with placing a parking lot area on the Silver Beach side of the Scrub Area and this previously delayed the County's funding for the improvements. The County explored options further and will provide their updates to the Town Commission at your January 15, 2025 meeting. While the County will be explaining the reasoning as to why the parking lot is only feasible on the Silver Beach Road side, the County will also be presenting a definitive timeline for improvements throughout the Scrub area that are long overdue. A public outreach meeting will also be held by the County after they have an opportunity to present to the Town Commission on January 15, 2025.

HUMAN RESOURCES

New Employee

We are pleased to announce that our new employee Antonio Sturgis, our new Groundskeeper in our Public Works Department who was hired on October 31, 2024, is in the audience.

U.S. Military Academy Appointments

Members of the U.S. Congress may nominate candidates for appointment to four of the five U.S. service academies:

- U.S. Military Academy (USMA), West Point, NY;
- the U.S. Naval Academy (USNA), Annapolis, MD;
- the U.S. Air Force Academy (USAFA), Colorado Springs, CO;
- and the U.S. Merchant Marine Academy (USMMA), Kings Point, NY.
- (The fifth service academy, the U.S. Coast Guard Academy (USCGA), New London, CT, does not require a congressional nomination for appointment.)

Nominations are made by a member U.S. House of Representatives who represents the Congressional district in which the candidate resides, both U.S. Senators from his or her state, and by application directly to the Vice-President of the United States. I've been in contact with the aide to U.S. Congresswoman Sheila Cherfilus McCormick and obtained information on the nomination process. The application deadline is May 15th of each year for those candidates who are high school juniors and will be seniors the following school year, or who have already graduated. Applicants must meet the following requirements as of July 1st of the year of admission to an academy:

- Age: Be at least 17 years old, but not have passed the 23rd birthday
- Citizenship: Must be a U.S. citizen
- Marital Status: Must be unmarried, not pregnant, and without legal obligation to support children or other dependents
- Residence: Must reside within the boundaries of the Congressional District of Florida (in our case the Congressional District of Congresswomen Sheila Cherfilus McCormick).
- Skill / Fitness: Must meet the medical, physical, and academic requirements of the Academy

Such appointment comes with the obligation to serve in the military for a minimum of five years.

We will be disseminating more information to our residents regarding this around the first of the new year.

SPECIAL EVENTS

Holiday Celebration

Join us for our annual Holiday Celebration on Friday, December 6 from 6:00 p.m. – 8:00 p.m. at the Town Green. There will be live performances, free photos with Santa and the official

countdown to the lighting of the holiday tree, menorah, kinara and the holiday lights display on Park Avenue.

Santa's Magical Sleigh Ride

On Friday, December 13 Santa will travel through town on a holiday themed fire truck. Residents and businesses are urged to be on the lookout for Santa from 6:00 p.m. – 8:00 p.m.

Holiday Decorating Contest

Registration is open for the Town's Holiday Decorating Contest through December 11. Winners will be announced on December 20.

Santa's Holiday Mailbox

Drop off your letter to Santa and place it in the mailbox at the Lake Park Public Library from November 25 – December 20. Don't forget to include your name and mailing address.

For more information regarding special events and recreation programs, please contact the Special Events Department at 561-840-0160.

TOWN COMMISSION CONSENSUS

Request from the Village of North Palm Beach

The Town has been approached by the North Palm Beach Village Manager seeking to utilize our boat ramp while they reconstruct their own boat ramp at Anchorage Park. We are seeking your approval to enter into an Inter-Local Agreement with the Village of North Palm for their residents to use our boat ramp while their own boat ramp is under reconstruction. The reconstruction project is scheduled to begin in early January and be completed in March of 2025. We are proposing that we offer residents of North Palm who have a sticker for Anchorage Park the use of our ramp during the above period at no charge in exchange for allowing our residents use of their ramp during our closure / relocation of the Lake Park Boat Ramp. As information, the number of North Palm boat ramp stickers that exist is 225. They charge \$60.00 for each sticker annually.

January-March are the slowest months for revenue at the Lake Park boat ramp for the entire year:

January 24 - \$1,597 total revenue

February 24 - \$1,802 total revenue

March 24 - \$2,588.75 total revenue

Should the Commission approve by consensus of entering into such an Interlocal Agreement with the Village of North Palm Beach, staff will bring back the Interlocal Agreement and authorizing Resolution at the December 18, 2024 Commission meeting.

This would not be the first time the Town of Lake Park has partnered through an Interlocal Agreement with the Village of North Palm Beach. Several years ago, when the Town was having difficulty filling the Library Director position, the Village through an Interlocal Agreement

loaned its Library Director to the Town until we were able to fill our position. Additionally, in 2016 when the Town was unable to fill its Camp Counselor positions, we entered into an Interlocal Agreement to have our campers use the Village's Summer Camp Program that year.

THANKSGIVING WEEK UPDATES

All Town of Lake Park offices, including the Lake Park Harbor Marina, will be closed on Thanksgiving Day, Thursday, November 28. The Marina will reopen on Friday, November 29 and sanitation services will resume, however all other Town offices will remain closed. The Lake Park Public Library will also be closed on Saturday, November 30.

Sanitation services for Thanksgiving week are as follows:

Monday, November 25: Garbage cart and vegetation collection

Wednesday, November 27: Recycling cart collection

Thursday, November 28: No residential or dumpster service

Friday, November 29: Garbage cart and bulk trash collection



HOLIDAY CELEBRATION

FRIDAY, DECEMBER 6, 2024
6:00 PM - 8:00 PM

TOWN GREEN
CORNER OF PARK AVENUE
AND 9TH STREET

JOIN US FOR LIVE PERFORMANCES,
PHOTOS WITH SANTA, RAFFLE PRIZES AND
THE OFFICIAL COUNTDOWN TO THE LIGHTING
OF THE CHRISTMAS TREE, MENORAH AND KINARA!
WE ALSO INVITE YOU TO VIEW THE HOLIDAY
LIGHT DISPLAY ALONG PARK AVENUE!

FOR SPONSORSHIP, VENDOR & VOLUNTEER
INFORMATION PLEASE CONTACT
THE SPECIAL EVENTS DEPARTMENT
AT 561-840-0160 OR EMAIL
SPEIALEVENTS@LAKEPARKFLORIDA.GOV

SANTA'S MAGICAL SLEIGH RIDE



FRIDAY, DECEMBER 13, 2024

Please join Santa as he travels through the Town of Lake Park on his magical sleigh this holiday season! Be on the lookout from 6:00 PM to 8:00 PM to see if Santa is on your street. Santa's magical sleigh will not stop but will travel continuously throughout the town.

For more information, contact the Special Events Department at 561-840-0160 or email specialevents@lakeparkflorida.gov.



2024 HOLIDAY DECORATING CONTEST

The Town of Lake Park invites you to show your holiday spirit by joining our annual Holiday Decorating Contest. Registration begins on November 1 and is open through December 11.

All registered participants are asked to have their decorations up and lights on from 6:00 PM to 9:00 PM December 12 through December 19.

All decorations and lights must be visible from the street for judging.

To register please contact the Special Events Department at 561-840-0160 or specialevents@lakeparkflorida.gov.

CATEGORIES

Best Lights

Best Animation

Best Lawn Display

Best Balcony Display

Best Theme

Best Overall

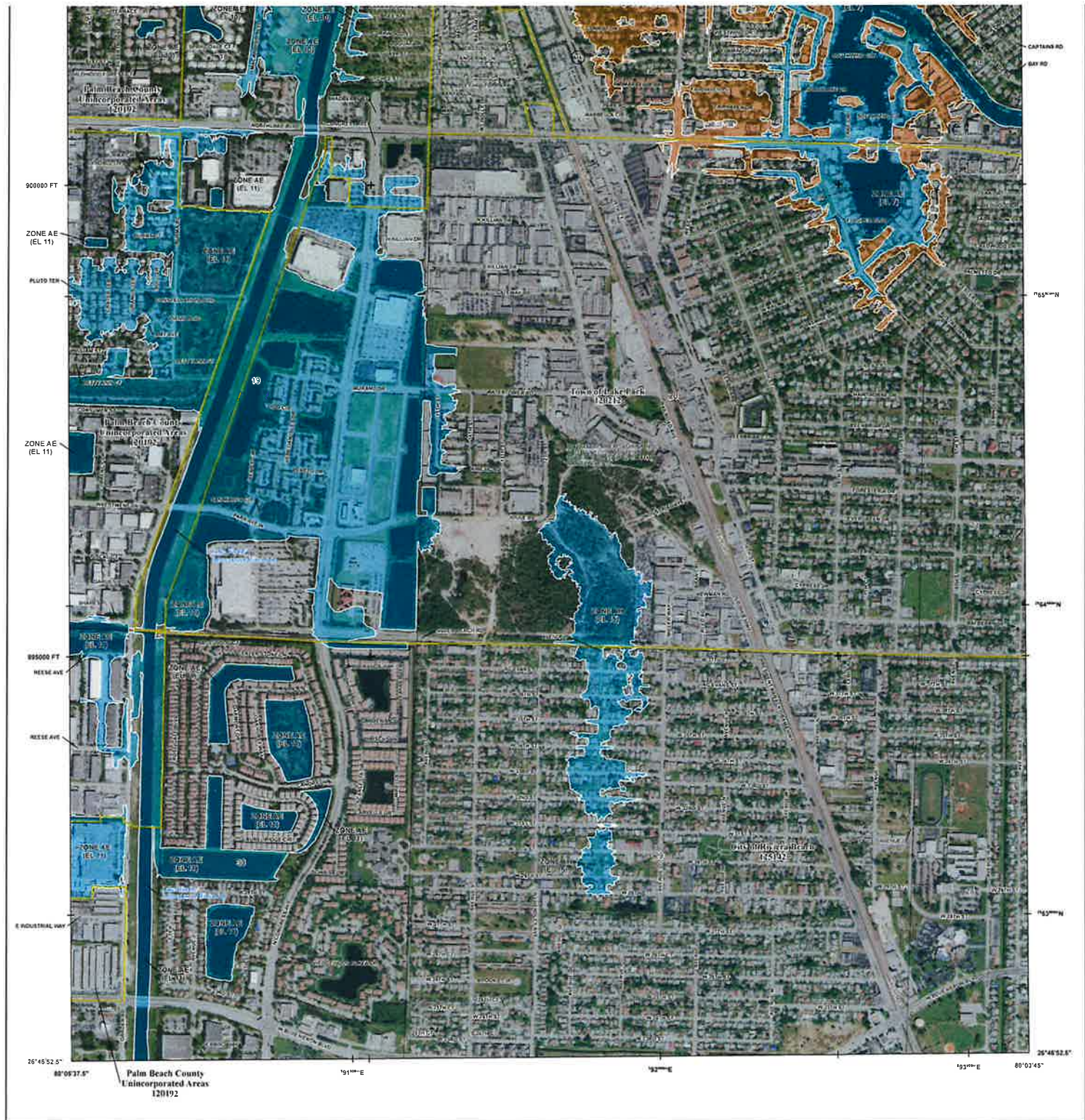
Winners will be announced on Friday, December 20.



2024 SANTA'S HOLIDAY MAILBOX

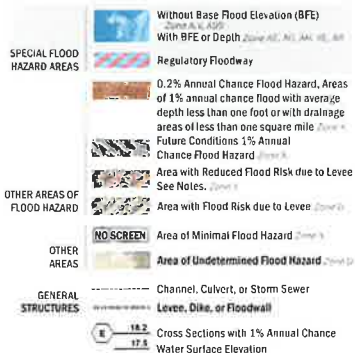


Hey kids! Write a letter to Santa Claus and drop it in the Holiday Mailbox located in the Lake Park Public Library (529 Park Avenue, Lake Park, FL 33403) and we will deliver it to the North Pole! Please make sure to include your RETURN ADDRESS so Santa can send you a personalized reply. Santa's Holiday Mailbox will be available from November 25 through December 20.



FLOOD HAZARD INFORMATION

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT
THE INFORMATION DEPICTED ON THIS MAP AND SUPPORTING
DOCUMENTATION ARE ALSO AVAILABLE IN DIGITAL FORMAT AT
[HTTPS://MSC.FEMA.GOV](https://MSC.FEMA.GOV)



NOTES TO USERS

For information and questions about this Flood Insurance Rate Map (FIRM), available products, assistance with this FIRM, including historic versions, the current map date for each FIRM panel, the data underpinning the map, or the National Flood Insurance Program (NFIP) general information, call the FEMA Map Information eXchange at 1-877-FEMA-4342 or visit the FEMA Flood Map Service Center website at msc.fema.gov. Additional products may include detailed maps, maps of the map, and other products available on the website.

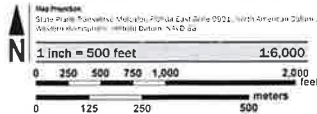
Communities entering and on adjacent FIRM panels must obtain a current copy of the adjacent panel as well as the current FIRM panel. These may be accessed directly from the Flood Map Service Center at the number listed below.

For community and customer map data, refer to the Flood Insurance Study Report for this jurisdiction.

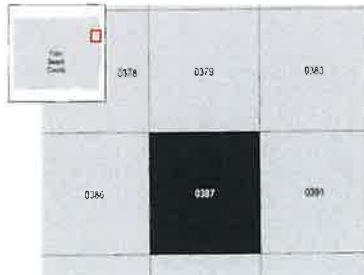
To determine if flood insurance is available in this community, contact your insurance agent or call the National Flood Insurance Program at 1-800-368-7029.

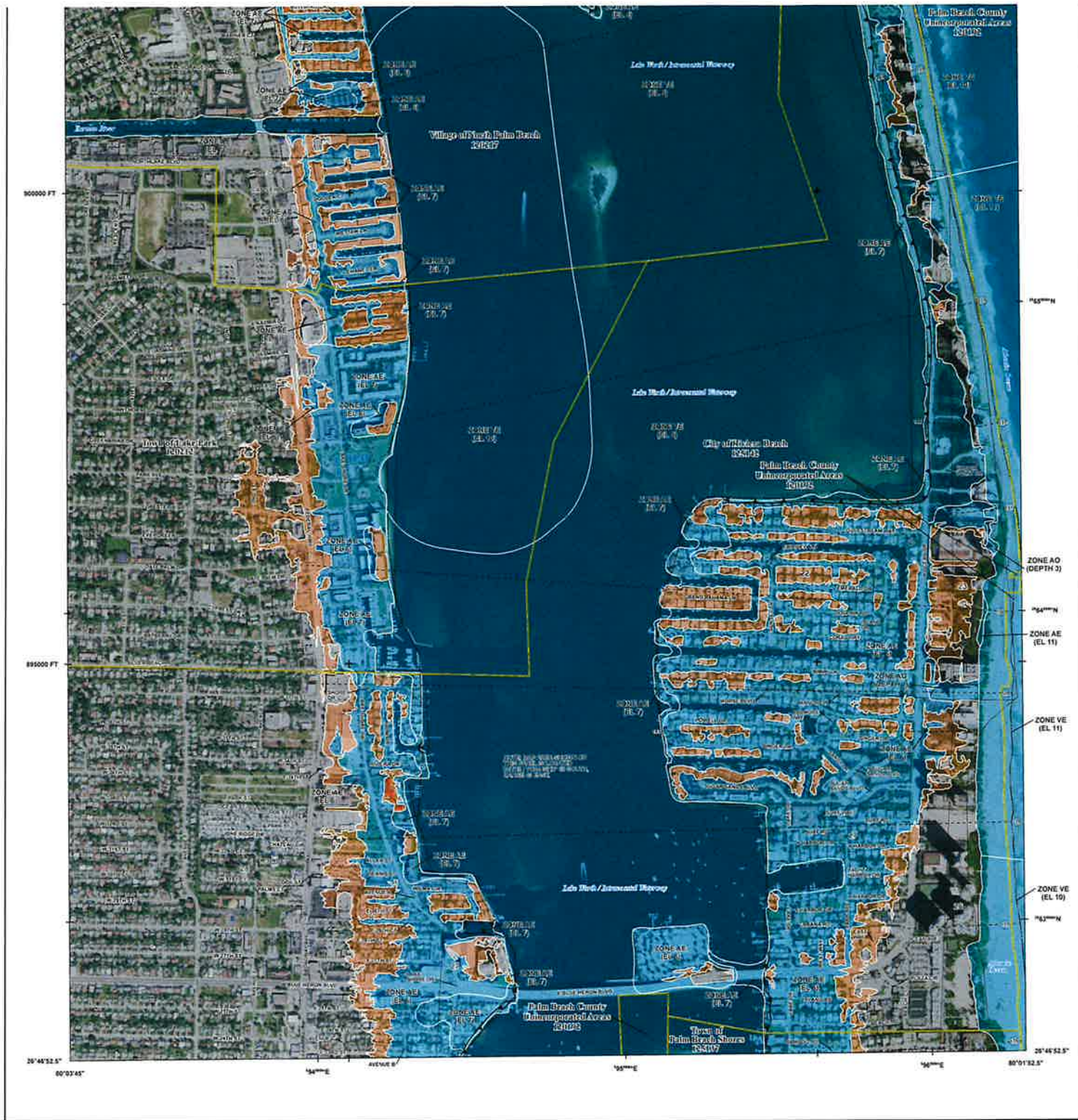
Each map is produced under the FIRM as provided by Palm Beach County, dated 2020 and 2019, the United States Geological Survey, dated 2014, and the Federal Emergency Management Agency, dated 2014 and 2017. Each map is produced by the United States Geological Survey, dated 2014 and 2017, and has a digital elevation model of 1 meter.

SCALE



PANEL LOCATOR





FLOOD HAZARD INFORMATION

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT
 THE INFORMATION DEPICTED ON THIS MAP AND SUPPORTING
 DOCUMENTATION ARE ALSO AVAILABLE IN DIGITAL FORMAT AT
[HTTPS://MSC.FEMA.GOV](https://msc.fema.gov)

- SPECIAL FLOOD HAZARD AREAS**
 - Without Base Flood Elevation (BFE) Zone AE, AO, AH, VE, AR
 - Regulatory Floodway
 - 0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile, Zone X
 - Future Conditions 1% Annual Chance Flood Hazard, Zone X
 - Area with Reduced Flood Risk due to Levee See Notes, Zone V
- OTHER AREAS OF FLOOD HAZARD**
 - Area with Flood Risk due to Levee Zone V
 - NO SCREEN
 - Area of Minimal Flood Hazard, Zone X
 - Area of Undetermined Flood Hazard, Zone D
- OTHER AREAS**
- GENERAL STRUCTURES**
 - Channel, Culvert, or Storm Sewer
 - Levee, Dike, or Floodwall
 - Cross Sections with 1% Annual Chance Water Surface Elevation

NOTES TO USERS

For information and questions about the Flood Insurance Rate Map (FIRM), available products associated with this FIRM, including historic versions, the current map date for each FIRM panel, the 1% water probability, or the National Flood Insurance Program (NFIP) in general, please call the FEMA Map Service Center website at 1-877-FEMA-MAP (1-877-365-2627) or visit the FEMA Map Service Center website at <https://msc.fema.gov>. Available products may include previously issued Letters of Map Change, a Flood Insurance Study Report, and/or digital versions of this map. Many of these products can be ordered or obtained directly from the website.

Communities (including land on adjacent FIRM panels) must obtain a current map of the adjacent panel as well as the current FIRM index. These may be ordered or obtained directly from the Flood Map Service Center at the number listed above.

For community and countywide map dates refer to the Flood Insurance Study Report for the jurisdiction.

To determine if flood insurance is available in this community, contact your insurance agent or call the National Flood Insurance Program at 1-800-368-5829.

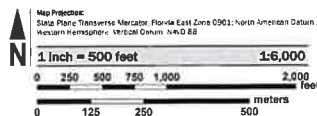
Base map information shown on this FIRM was provided by Palm Beach County, dated 2009 and 2010, the United States Geological Survey, dated 2004, and the Federal Emergency Management Agency, dated 2014 and 2017. Aerial imagery was provided by the United States Department of Agriculture, dated 2017, and has a ground sample resolution of 1 meter.

LIMIT OF MODERATE WAVE ACTION: Zone AE has been divided by a Limit of Moderate Wave Action (LMWA). The LMWA represents the approximate landward limit of the 1% flood breaking wave. The effects of wave heights between Zone VE and the LMWA are between the shoreline and the LMWA for areas where Zone VE is not identified or is subject to less wave action than shown in the Zone VE.

Coastal Barrier Resource System (CBRS) areas and "extreme protected areas" (EPAs) are no longer shown on this map panel, but are shown on panels in this community. Current information on these areas is provided by the U.S. Fish & Wildlife Service (FWS). NFIP flood insurance is not available within CBRS areas for structures that are built or substantially improved on or after the dates established by FWS. Users should reference the most up-to-date information provided by FWS to determine NFIP insurance eligibility. The official maps and additional information regarding CBRS areas are provided on the FWS website at www.fws.gov/cbrs/. FEMA also includes the official boundaries from FWS on 0% or 100% or other and dynamic flood maps available through the FEMA Map Service Center.

Limit of Moderate Wave Action (LMWA)

SCALE



PANEL LOCATOR



FEMA
 National Flood Insurance Program

NATIONAL FLOOD INSURANCE PROGRAM
 FLOOD INSURANCE RATE MAP
PALM BEACH COUNTY, FLORIDA
 Panel 391 or 1200

| COMMUNITY | NUMBER | PANEL | SUFFIX |
|----------------------------|--------|-------|--------|
| LANE PARK, TOWN OF | 120212 | 0391 | G |
| PALM BEACH, CITY OF | 120212 | 0391 | G |
| PALM BEACH SHORES, TOWN OF | 120213 | 0391 | G |
| WEST PALM BEACH, CITY OF | 120214 | 0391 | G |
| VILLAGE OF | 120215 | 0391 | G |



Town of Lake Park
PUBLIC COMMENT CARD

CIVILITY AND DECORUM

The Town of Lake Park is committed to civility and decorum to be applied and observed by its elected officials, advisory board members, employees and members of the public who attend Town meetings. The following rules are hereby established to govern the decorum to be observed by all persons attending public meetings of the Commission and its advisory boards:

- Those persons addressing the Commission or its advisory boards who wish to speak shall first be recognized by the presiding officer. No person shall interrupt a speaker once the speaker has been recognized by the presiding officer. Those persons addressing the Commission or its advisory boards shall be respectful and shall obey all directions from the presiding officer.
- Public comment shall be addressed to the Commission or its advisory board and not to the audience or to any individual member on the dais.
- Displays of disorderly conduct or personal derogatory or slanderous attacks of anyone in the assembly is discouraged. Any individual who does so may be removed from the meeting.
- Unauthorized remarks from the audience, stomping of feet, clapping, whistles, yells or any other type of demonstrations are discouraged.
- A member of the public who engages in debate with an individual member of the Commission or an advisory board is discouraged. Those individuals who do so may be removed from the meeting.
- All cell phones and/or other electronic devices shall be turned off or silenced prior to the start of the public meeting. An individual who fails to do so may be removed from the meeting.

Meeting Date 11/20/2024

Cards must be submitted before the item is discussed!!

***Three (3) minute limitation on all comments

Name: Evelyn Harris Clark
Address: Greenbriar Dr.

If you are interested in receiving Town information through Email, please provide your E-mail address: _____

I would like to make comments on the following Agenda Item:

Ordinance 13-2024

I would like to make comments on the following Non-Agenda Item(s):

Instructions: Please complete this card, including your name and address; once the card has been completed, give it to the Town Clerk. The Mayor will call your name when it is time for you to speak. Comments are limited to three (3) minutes per individual.

General comments
on motor vehicles
Had altercation
w/ 3 wheeled
vehicle.
Also Golf Cart
Driven by
children?



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Meeting Date 1/20/2024

Cards must be submitted before the item is discussed!!

***Three (3) minute limitation on all comments

Name: JAMES SULLIVAN
Address: 348 FLAGLER BLVD

If you are interested in receiving Town information through Email, please provide your E-mail address: _____

I would like to make comments on the following Agenda Item:

I would like to make comments on the following Non-Agenda Item(s):

GREET RANGE - SOMEONE SHOULD START CONTACT WITH STATE PARK COM MR HUTCHER 800-326-3521

Instructions: Please complete this card, including your name and address; once the card has been completed, give it to the Town Clerk. The Mayor will call your name when it is time for you to speak. Comments are limited to three (3) minutes per individual.



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***Three (3) minute limitation on all comments

Name: JAMES SULLIVAN

Address: 348 FLAGLER BLVD

If you are interested in receiving Town information through Email, please provide your E-mail address: _____

I would like to make comments on the following Agenda Item:

I would like to make comments on the following Non-Agenda Item(s):

SCOOTERS WITH NO SAFETY ITEMS BEING OPERATED IN MIDDLE OF THE ROAD

Instructions: Please complete this card, including your name and address; once the card has been completed, give it to the Town Clerk. The Mayor will call your name when it is time for you to speak. Comments are limited to three (3) minutes per individual.



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Meeting Date 11-20-24

Cards must be submitted before the item is discussed!!

***Three (3) minute limitation on all comments

Name: Patricia Leduc

Address: 409 2nd Street

If you are interested in receiving Town information through Email, please provide your E-mail address: _____

I would like to make comments on the following Agenda Item:

#12 - Golf Cart Ordinance

I would like to make comments on the following Non-Agenda Item(s):

Instructions: Please complete this card, including your name and address; once the card has been completed, give it to the Town Clerk. The Mayor will call your name when it is time for you to speak. Comments are limited to three (3) minutes per individual.