Dear Palm Beach County Subscriber:

The COVID-19 crisis forced the Palm Beach County business community to confront immense challenges. Small business owners in particular faced highly difficult circumstances. In May 2020, the Palm Beach County Board of County Commissioners approved the Palm Beach County CARES Restart Business Grant Program to accelerate the reopening of businesses hardest hit by the crisis.

The program uses a portion of the county’s $261 million allocation from the federal CARES Act approved by Congress. To move resources quickly, the county designed an online grant application. Since the program’s launch in May 2020, more than $50.7 million has been awarded to help “restart” Palm Beach County businesses.

The program continues to accept new applications. Applications are submitted through an online portal and require certifications; affirmations and acknowledgments; tax returns; payroll reports; and—as applicable—an active Palm Beach County Business Receipt and an active registration on SunBiz.

With the establishment of the Restart Business Program, the Palm Beach County Board of County Commissioners responded swiftly and decisively to support the Palm Beach County business community. Are you a small business owner that could benefit from a Restart Business grant? Please visit discover.pbcgov.org to access information on the Restart Business Grant Program, review eligibility and application requirements, and submit an application. If you are interested in finding out about other business and housing programs offered by the Palm Beach County Department of Housing & Economic Sustainability, please call (561) 233-3600.

Jonathan B. Brown, Director
Department of Housing & Economic Sustainability
Palm Beach County Board of County Commissioners

Palm Beach County is helping businesses and the community help themselves through the challenging times of COVID-19. Tune in to PBC TV!
<table>
<thead>
<tr>
<th>SUNDAY</th>
<th>MONDAY</th>
<th>TUESDAY</th>
<th>WEDNESDAY</th>
<th>THURSDAY</th>
<th>FRIDAY</th>
<th>SATURDAY</th>
</tr>
</thead>
<tbody>
<tr>
<td>7:00 a</td>
<td>Local Community Bulletin Board</td>
<td>Local Community Bulletin Board</td>
<td>Local Community Bulletin Board</td>
<td>Local Community Bulletin Board</td>
<td>Local Community Bulletin Board</td>
<td>Local Community Bulletin Board</td>
</tr>
<tr>
<td>8:00 a</td>
<td>Community Message Board</td>
<td>Community Message Board</td>
<td>Community Message Board</td>
<td>Community Message Board</td>
<td>Community Message Board</td>
<td>Community Message Board</td>
</tr>
<tr>
<td>9:00 a</td>
<td>COVID-19 Information</td>
<td>Community Message Board</td>
<td>Community Message Board</td>
<td>Community Message Board</td>
<td>Community Message Board</td>
<td>Community Message Board</td>
</tr>
<tr>
<td>10:00 a</td>
<td>COVID-19 Information</td>
<td>Community Message Board</td>
<td>Community Message Board</td>
<td>Community Message Board</td>
<td>Community Message Board</td>
<td>Community Message Board</td>
</tr>
<tr>
<td>11:00 a</td>
<td>COVID-19 Information</td>
<td>Community Message Board</td>
<td>Community Message Board</td>
<td>Community Message Board</td>
<td>Community Message Board</td>
<td>Community Message Board</td>
</tr>
<tr>
<td>12:00 p</td>
<td>COVID-19 Information</td>
<td>Community Message Board</td>
<td>Community Message Board</td>
<td>Community Message Board</td>
<td>Community Message Board</td>
<td>Community Message Board</td>
</tr>
<tr>
<td>1:00 p</td>
<td>COVID-19 Information</td>
<td>Community Message Board</td>
<td>Community Message Board</td>
<td>Community Message Board</td>
<td>Community Message Board</td>
<td>Community Message Board</td>
</tr>
</tbody>
</table>

**Programs are subject to change.**

---

**Special Edition**

See the positive impacts of the Palm Beach County CARES Restart Business Grant Program. Hear from business owners the difference being made by the CARES Act funds in the PBC business community.

**Healthy Living**

The top health official in Palm Beach County joins us with some critically important information you need to know. You will hear why Health Department Director Dr. Alina Alonso says getting the flu vaccine this year is vital.

**Air**

- Mondays at 9:00pm, Tuesdays at 12:00pm, Wednesdays at 3:00pm, Thursdays at 6:00pm, Fridays at 9:00pm, Saturdays at 2:00pm and Sundays at 5:00pm

**Locally Produced Show**

- Sundays at 7:00pm, Thursdays at 10:00pm, Saturdays at 2:00pm and Sundays at 5:00pm

**New Show**

**Classic Arts Showcase**

**Beyond The Book**

Talking Books, Book-by-Mail and Book Club in a Bag are a few of the special services that allow the community to reconnect with the Palm Beach County Library in non-traditional ways. See how story times and STEM activities inspire children to develop a love of learning.

**Air**

- Mondays at 10:30am, Tuesdays at 1:00pm, Wednesdays at 4:00pm, Thursdays at 7:00pm, Fridays at 10:00pm, Saturdays at 3:00pm and Sundays at 6:00pm

**Behind The Star**

On this month’s episode, we put a spotlight on the efforts of the men and women inside PBC to make Palm Beach County a better place to live. We profile the work done by deputies to help the homeless, provide food for the hungry and insure students what they need to learn and grow.

**Air**

- Mondays at 8:00pm, Tuesdays at 11:00pm, Wednesdays at 2:00pm, Thursdays at 5:00pm, Fridays at 8:00pm, Saturdays at 1:00pm and Sundays at 4:00pm
The Trail of the Creepy Critters

Through the month of October
Sunrise to Sunset

They make you jump, they make you screech, but they all play an important part in the ecosystem. They’re the critters that people avoid. But all these creatures are fascinating in their own way. Walk the trail and you may be surprised by what you learn about these so-called creepy critters. Take a self-guided hike on the trails to experience a spooky family-friendly, educational adventure!

Please bring your cell phone to one of the following Natural Areas and follow the QR codes as we take you on a virtual adventure:

Delray Oaks Natural Area
2021 SW 29th Street, Delray Beach

Winding Waters Natural Area
6161 Haverhill Rd, West Palm Beach

Frenchman’s Forest Natural Area
12201 Prosperity Farms Road, Palm Beach Gardens

North Jupiter Flatwoods Natural Area
3377 Church Street, Jupiter

Connect with us!
@PBCERM

Palm Beach County Board of County Commissioners
Dave Kerner, Mayor, Robert S. Weinroth, Vice Mayor
Hal R. Valeche, Gregg K. Weiss, Mary Lou Berger,
Melissa McKinlay, Mack Bernard
County Administrator Verdenia C. Baker
County Wins Award for Sharing Powerful Park Stories

The Palm Beach County Parks and Recreation Department (PBC Parks) was selected by the Florida Recreation and Park Association (FRPA) as the winner of the 2020 Public Relations Award in the category of Electronic Media for its “Power of Parks” podcast. The award was presented during the recent FRPA annual conference in Orlando.

The Power of Parks podcast is an audio podcast series produced by PBC Parks. Each episode features a unique story from a Palm Beach County resident or visitor in an interview-style format, hosted by Public Relations Specialist Bibi Baksh. The stories range from hobbies inside park settings to notable individuals who have thrived and improved their lives from being in parks or recreational facilities. The episodes are available on SoundCloud, Apple iTunes, and YouTube.

“Congratulations to Bibi and our Public Engagement Team on receiving this prestigious award,” said Parks & Recreation Director Eric Call. “The Power of Parks podcast has become extremely popular among viewers and each episode showcases real people benefitting from parks in a unique and entertaining way.”

The FRPA’s Public Relations Award is presented annually to the agency significantly impacting the public’s awareness and recognition of public parks, recreation and leisure services programs through marketing and public relations.

Palm Tran Recognized for Route 62 Beach Extension Promotion

Palm Tran’s Public Relations Section was recognized by the Public Relations Society of America (PRSA) Sunshine District with two commendations for marketing campaigns that successfully promoted its route 62 extension to the beach. The commendations were in the Events and Observances and the Video categories. Both campaigns exceeded marketing goals and aided in increasing ridership.

Palm Tran promoted its 1.2-mile beach extension with a kickoff ceremony attended by county dignitaries as well as with an attention-grabbing commercial, which aired locally on WPTV News Channel 5.

“To earn not one but two commendations from such a prestigious organization like PRSA is an incredible accomplishment,” said Palm Tran Executive Director Clinton B. Forbes. “It demonstrates Palm Tran’s commitment to increasing accessibility to some of Palm Beach County’s most popular destinations.”

The PRSA Sunshine District is comprised of more than one thousand public relations professionals from Florida. Thanks to both marketing campaigns, ridership on route 62 increased more than 8.7 percent in January 2020.

The commendations were announced at the Sunshine Radiance Award ceremony held virtually in August. For more information on PRSA, visit: www.prsa.org. For more information on Palm Tran, visit www.palmtran.org.
The 41st Citizen’s Criminal Justice Academy

Mondays, beginning October 5 through December 7, 2020, 6:00 p.m.–9:00 p.m.  (Virtual Sessions Available)

Members of the public are invited to attend the 41st Citizen's Criminal Justice Academy. Sessions will be held on ten consecutive Mondays from 6:00 to 9:00 p.m. at various locations in and around West Palm Beach. The classes are FREE, and dinner will be served. Anyone over the age of 14 is welcome, and up to 33 hours of community service credit can be earned.

The purpose of the Citizen’s Criminal Justice Academy is to provide fundamental information to citizens of Palm Beach County regarding the criminal justice system and how decisions are made. Participants will learn about the criminal justice system with the experts. Each week there is a different topic, including what to do if stopped by the police, how the grand jury works, as well as tours of the courthouse and jail. During these unsettled times, racial equality is at the forefront. Therefore, as we engage in discussions, it is important that we review things through the racial equity lens.

The Academy is a partnership between the Palm Beach County Criminal Justice Commission and the Palm Beach County Sheriff’s Office.

Applications are required. For more information and to apply, visit the Criminal Justice Commission website (under Programs), www.pbcgov.com/criminaljustice, call 561-355-4943, fax 561-355-4941 or email RMurray@pbcgov.org.

Palm Beach County Board of County Commissioners
Dave Kerner, Mayor, Robert S. Weinroth, Vice Mayor
Hal R. Valecha, Gregg K. Weiss, Mary Lou Binger
Melissa McKinlay, Mack Bernard

SAVE THE DATES!
Vouchers for Free Native Plants to be Available Online

The Native Canopy Education Program is once again offering vouchers for two free native trees or shrubs in three-gallon containers. You’ll be able to use your voucher at any of six participating nurseries, and to select from 23 different native species (subject to availability). Vouchers will be offered online only, until quantities are exhausted, on the following days starting at noon:

Saturday, October 10
Saturday, November 7
Saturday, December 5

If you apply for a voucher but do not receive one, please try again the following month.

Go to: https://discover.pbcgov.org/coextension/horticulture/Pages/Native-Canopy.aspx

Watch the short educational video, then complete the application form. A voucher and supporting materials will be emailed to qualified applicants. Properly completed applications must be received before supplies are exhausted in order to qualify.

Mounts Hosting “Dogs’ Day in the Garden” October 25

Calling all pooches – and their human minders, too! Mounts Botanical Garden will be hosting its annual Dogs’ Day in the Garden, on Sunday, October 25, from 9 a.m. to 3 p.m. The special event will be held throughout the garden, and regular admission applies: $10 general; $5 children 5-12, and free for members.

“This is the perfect opportunity for an entire family, dogs included, to visit the garden, take a walk on the winding paths, meet other pooch pals, and heel for photo opportunities,” said Rochelle Wolberg, curator-director at Mounts. “We invite everyone to come out and be part of this tail-wagging good time.”

Visitors should bring their own water and treats for their pets. For more information, please visit www.mounts.org [mounts.org] or call 561.233.1757.

You must be a Palm Beach County resident, and there is a limit of one voucher per household per 12-month period.

The Native Canopy Education Program is brought to you by your Palm Beach County Board of County Commissioners and is a joint effort of the Cooperative Extension Service and Environmental Resources Management.
Grow your Business in Palm Beach County

Loans from $10,000 and up
Interest rates as low as 3%

The Palm Beach County Department of Housing and Economic Sustainability offers business loans with favorable terms and low rates to stimulate economic development growth and job creation.

Mission Statement:
“To advance the quality of life for Palm Beach County residents through Housing, Public Services, Infrastructure Improvements, and Economic Development”

Need Money for your Business?
Low Rates
Great Terms
Personal Service

Board of County Commissioners

County Administrator
Verdenia C. Baker

Department Administration
Jonathan B. Brown, Director
Sherry Howard, Deputy Director

Contact us:
Phone: 561-233-3600
Fax: 561-233-3651
www.pbcgov.org

This institution is an equal opportunity provider and employer
The Business Loan Program implements several loan funds to support a broad range of new and existing businesses located in Palm Beach County.

Uses:
- Real Estate Acquisition
- Construction or Renovation
- Machinery & Equipment
- Working Capital
- Line of Credit

Objectives:
- Support borrowers who are unable to access traditional lenders or receive favorable terms
- Provide long term fixed or variable rate financing at interest rates lower than conventional loans
- Offer subordinated financing to borrowers to fill a financing gap between private lenders & equity investments
- Increase economic activity & create jobs by stimulating business development & investment

Program Basics:

**Borrowers**: Generally, private, for-profit businesses with 2+ years of operations. “Start-Ups”, for-profit businesses with less than 2 years of operations, are eligible for Micro-Loans.

**Borrowers Contributions**: At least 10% of the total project cost.

**Fees**: Application Fee is $100 to $1,000 depending on the loan fund. Closing costs are 2% to 3% of the amount borrowed depending on the loan fund. Attorney fees and other related costs are paid by the borrower.

**Job Creation**: If required by the loan fund, job creation criteria must be met within 5 years of receipt of funds.

**Guarantees**: Personal guarantees are required of all persons owning 20% or more of the business.

Matching:
If the business is located within the city limits of Boca Raton, Boynton Beach, Delray Beach, Jupiter, Palm Beach Gardens, West Palm Beach, or Wellington, a required match to the loan must be provided by the municipality.

Collateral:
All loans, including lines of credit, require collateral.

Review Criteria:
All loans are subject to underwriting and review of the following:
- Cash flow
- Collateral coverage
- Credit history
- Business tax returns or audited financial statements.

Loan Funds Overview

**HUD Section 108 Loans**
- **Area**: Palm Beach County
- **Amounts**: Up to 40% of total project cost
- **Rate**: Three month LIBOR rate plus 100-200 basis points
- **Term**: 7 to 20 years

**USDA IRP Loans**
- **Area**: Rural cities of Belle Glade, Pahokee, & South Bay as well as unincorporated areas in the Glades such as Canal Point
- **Amounts**: Up to 75% of total project cost or up to $150,000, whichever is lower.
- **Rate**: Fixed at 3%
- **Term**: 7 to 20 years.

**CDBG Micro-Loans**
- **Area**: Palm Beach County
- **Amounts**: $10,000 to $25,000
- **Rate**: Minimum of 5% fixed
- **Term**: 3 to 5 years

**EPA Brownfields Loans**
- **Area**: Designated Brownfield area within Palm Beach County
- **Amounts**: Up to 80% of total project clean-up costs
- **Rate**: Fixed at 3%
- **Term**: 5 to 15 years

**Energy Loans**
- **Area**: Palm Beach County
- **Amounts**: $15,000 to $150,000, but no more than 90% of the total project cost
- **Rate**: Fixed at 3%
- **Term**: Not to exceed 10 years

**SBA 504 Loans and Debt Refinancing**
Referrals to SBA Certified Development Companies serving Florida, including Palm Beach County, for the provision of affordable long-term capital for the purchase of major fixed assets and/or relief from high-interest commercial mortgage debt.
Talking Books
For the visually impaired or print disabled

Materials can be requested by mail, telephone or electronically.

Free Service
Receive books and audio descriptive DVDs in your mailbox.

Application can be found at www.pbclibrary.org/services/talking-books

Call local: 561-649-5486
Call toll-free: 888-780-5151
County Earns National Recognition for Leveraging IT to Enhance Services and Improve Citizen Experience

Palm Beach County has earned two Government Experience project awards from the Center for Digital Government. The national awards honor U.S. governments leveraging innovative IT to enhance services and citizen experience during the COVID-19 pandemic. The recognition highlights the achievements and best practices of states, cities and counties that are improving the experience of government and pushing the boundaries of how citizen services are delivered.

These elite national rankings reflect the expertise of Information System Services (ISS) staff and strong support from the Board of County Commissioners, County Administration and partner agencies.

The county received a Government Experience project award for the ePZB Building portal, a one-stop-shop for the construction industry in Palm Beach County. Based on a responsive UI web design, the portal allows applicants to apply for any building permit and complete the entire process online.

The portal has reduced hard-copy application submittals by 85%, thus eliminating large amounts of paper and enabling concurrent review. With fewer people needing to visit the permit center, the spread of COVID-19 has been reduced.

The county was also recognized in the special category of COVID-19 Response for its Business Complaint Dashboard. The online complaint form allows the public to report businesses that may be violating state and county emergency orders. The data collected is then provided to the public on the COVID-19 Dashboard app. In expanding the outreach to the public, these tools are accessible on the web from a computer or mobile device.

“The intent is to encourage businesses to conduct themselves responsibly to minimize the spread of COVID-19. The app was a collaborative effort between the county’s ISS and Planning, Zoning & Building departments. It provides an additional channel for the public who previously could only submit complaints via phone or email.

“Our winners this year demonstrated that focusing on the government experience provides a foundation that played a vital role in responding and adapting to the uncertainties and disruptions of 2020,” said Dustin Haisler, chief innovation officer for the Center for Digital Government.

Palm Beach County was honored at a virtual awards ceremony on September 24.
Books-By-Mail

For the disabled, homebound and transporation disadvantaged

Receive books, DVDs and music CDs in your mailbox.

This free service provides books to Palm Beach County residents who cannot visit their library because of a physical disability, long-term illness, or lack of transportation.

Materials can be requested by mail, telephone or electronically.

Application can be found at www.pbclibrary.org/services/books-mail

Call local: 561-649-5482
Call toll-free: 888-780-5151
OCTOBER 2020 PBC TV PROGRAM GUIDE
Word Search Answer Key

Required Match

INTERESTATES

BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 1238 WEST PALM BEACH FL

POSTAGE WILL BE PAID BY ADDRESSEE

PBC TV CHANNEL 20
PUBLIC AFFAIRS DEPARTMENT
PALM BEACH COUNTY BCC
PO BOX 1989
WEST PALM BEACH, FL 33402-9881
Please complete the information below and mail or fax to (561) 656-7523

1) Have you heard of the Palm Beach County CARES for Business Restart Business Grant Program?
   □ Yes □ No

2) If yes to question #1, how did you become aware of the PBC CARES Business Restart Grant Program?
   □ PBC TV Channel 20 □ Other TV Broadcast □ Radio □ Newspaper □ Family/Friend
   □ County Website □ Facebook □ Instagram □ Twitter □ Other

3) Are you a small business owner? □ Yes □ No

4) Have you applied for a Restart Business Grant? □ Yes □ No

5) If you were successful in securing a grant, did it help to restart your business? □ Yes □ No

6) How else can Palm Beach County support the small business community? ____________________
________________________________________________________________________________
________________________________________________________________________________
________________________________________________________________________________

Comments _________________________________________________________________________
________________________________________________________________________________
________________________________________________________________________________
________________________________________________________________________________