

City of Gainesville

City Hall
200 East University Avenue
Gainesville, Florida 32601



Meeting Agenda - Final

February 22, 2018

1:00 PM

**Roberta Lisle Kline Conference Room, City Hall, 200 East
University Avenue, Gainesville, FL
General Policy Committee**

Mayor Lauren Poe (At Large)

Mayor-Commissioner Pro Tem Harvey Budd (At Large)

Commissioner Helen Warren (At Large)

Commissioner Charles Goston (District 1)

Commissioner Harvey Ward (District 2)

Commissioner David Arreola (District 3)

Commissioner Adrian Hayes-Santos (District 4)

If you have a disability and need an accommodation in order to participate in this meeting, please contact the Office of Equal Opportunity at (352)334-5051 at least two business days in advance. TTY (Text Telephone Telecommunication Device) users please call 711 (Florida Relay Service). For Speech to Speech (STS) relay, please call 1-877-955-5334. For STS Spanish relay, please call 1-877-955-8773. For STS French Creole relay, please call 1-877-955-8707.

ADOPTION OF THE AGENDA**AGENDA STATEMENT**

"Citizens are encouraged to participate in City of Gainesville meetings. In general, speakers will be limited to 3 (three) minutes per agenda item. Additional time may be granted by the Mayor or by the City Commission as directed. The City of Gainesville encourages civility in public discourse and requests that speakers limit their comments to specific motions and direct their comments to the Chair. Signs or Props are not permitted in the meeting room. Citizens are encouraged to provide comments in writing to the Clerk of the Commission before meetings and/or during meetings for inclusion into the public record. Citizens may also provide input to individual commissioners via office visits, phone calls, letters and e-Mail, that will become public record. In some instances, i.e., Quasi-Judicial Hearings, these particular contacts may be prohibited.

ROLL CALL**APPROVAL OF MINUTES**[170843.](#)**General Policy Committee Minutes (B)****RECOMMENDATION**

The General Policy Committee approve the minutes of January 25, 2018.

[170843_GPC Minutes_20180222.pdf](#)

DISCUSSION ITEMS[170413.](#)**Emergency Management: Hurricane Irma After Action Report (B)**

This is a request for the General Policy Committee to hear a presentation on the After Action Report from Hurricane Irma.

Explanation: Staff was requested to provide an after action report for Emergency Management of Hurricane Irma in September 2017. The report has been completed and includes several successes as well as opportunities for refinement of the City's Emergency Plan.

Fiscal Note: None

RECOMMENDATION

The General Policy Committee hear a presentation and receive the report.

Legislative History

9/21/17 City Commission Referred to the General Policy Committee

1/25/18 General Policy Approved, as shown above
 Committee

[170413A Irma AAR Presentation to Council v3 20180222.pdf](#)

[170413B Irma After Action Memo 20180222.pdf](#)

[170757.](#)

Entrepreneurial Micro-Credit Program (B)

This is a request for the General Policy Committee to review a proposed Entrepreneurial Micro-Credit Program.

Explanation: As part of the City's FY '18 budget, a small business loan seed money fund was established in the amount of \$80,000. For the past several months, staff has been meeting with stakeholders interested in the implementation of this program and staff would like to introduce a preliminary structure for the Commission's consideration.

Access to capital has always been a challenge in the entrepreneurial community, especially for those coming from adverse economic backgrounds. Gaps exist in achieving the needed means to get a proposition from concept to actual production and ultimately revenue generation.

The State of Florida has recognized this challenge and has addressed the implementation of micro-finance programs in State Statute (Chapter 288, 288.993-288.9937) and provided funding for these efforts as well.

Locally, the University of Florida's Entrepreneurship & Innovation Center has instituted a program, the Gainesville Entrepreneurship and Adversity Program (GEAP) that is designed to help empower those who currently find themselves in adverse circumstances to achieve a means of making a living through the creation and development of their own businesses.

The core goal of this program is to empower those who are economically disadvantaged and to alleviate poverty in the Gainesville community. This core goal is aligned with the City's strategic initiative regarding support for a strong economy emphasizing job diversity, entrepreneurship and small business vitality.

In addition, this core goal is ubiquitous in that it is the mission of other stakeholders interested in achieving these outcomes for their constituencies in various segments of the local economy.

Analysis for Consideration

There are different approaches to the structure of a Micro-Lending program and several models have been identified and researched as attached in Table 1. A summary of detailed questions/variables guiding a

proposed Gainesville Micro-Credit structure are outlined in Table 2.

The Entrepreneurial Micro-Credit Program structure proposed in the attached Table 3 is in keeping with Microfinance Lending Model 2: Bank Guarantees, and would use the City's funding to provide a loan loss reserve in partnership with a local financial institution (s) and would therefore not be accessed unless a borrower defaulted. The local financial institution (s) would underwrite and make loans and an intermediary, likely a Committee comprised of existing entrepreneurial oriented non-profit institutions in partnership with the City and other relevant parties would work with qualifying entrepreneurs in order to prepare them for a loan recommendation to the partnering financial institution(s).

The financial institution would make final decisions on granting loans and final terms and then would make loans utilizing its funds with the City's funding to be utilized as a backstop for any potential defaults.

The intermediary would continue to work with the entrepreneur via training/mentoring activities and track progress on business development and the financial institution would track repayment behavior and inform the intermediary of any potential problems.

Staff is seeking Commission input & discussion on the following:

- 1. Is the proposed structure consistent with the Commission's vision for this type of effort?*
- 2. What should City's role be with respect to the program? Limited or active?*
- 3. Does the Commission have any insight into program details (role/composition of the intermediary, magnitude of loans, target market, financial institution outreach, etc.)?*
- 4. In terms of the financial institutions what types of entities does the Commission wish staff to reach out to? (staff needs to reach out to Purchasing and the City Attorney's Office to determine appropriate procurement requirements)*
- 5. Should the program be open to additional funding through outside philanthropic funding?*
- 6. Should there be a grant component to the program?*

Fiscal Note: A small business loan seed money fund was established in the amount of \$80,000 in the FY '18 budget.

RECOMMENDATION

The General Policy Committee: 1) endorse the general structure of the Entrepreneurial Micro-Credit Program as outlined; 2) direct staff to continue working on program details with identified

stakeholders; and 3) bring back a final program to the City Commission for approval.

Legislative History

1/18/18 City Commission Referred to the General Policy Committee

[170757A_MicrocreditLendingModels_20180222.pdf](#)

[170757B_Microcredit--keydecisionsweneedtoaddress_20180222.pdf](#)

[170757C_Microcredit-basicworkingmodelforGainesville_20180222.pdf](#)

[170757D_ENC Grant_update_11.27.17_20180222ppt.pdf](#)

[170757E_Presentation_20180222.pdf](#)

[170841.](#)

General Policy Committee Referral List (B)

This is a request for the General Policy Committee to review anticipated dates for pending items to be placed on an upcoming General Policy Committee Agenda.

Explanation: Staff was requested to provide anticipated dates that pending referrals would be placed on upcoming General Policy Committee Agendas.

Fiscal Note: None

RECOMMENDATION

The General Policy Committee review the list of anticipated dates for pending referrals to be placed on upcoming General Policy Committee Agendas.

[170841_GPC Referral List_20180222.pdf](#)

ADJOURNMENT