



MEMORANDUM

AGENDA ITEM # IV.A

DATE: JANUARY 26, 2026

TO: COUNCIL MEMBER

FROM: STAFF

SUBJECT: SFRPC REVOLVING LOAN FUNDS STATUS REPORT

The South Florida Regional Planning Council Revolving Loan Program has historically served the needs of businesses that are not entirely served by conventional lenders, with an emphasis on applicants who have been denied credit by a conventional lender. As such, the Council's RLF loans are considered riskier than conventional loans. The Loan Administration Board may charge a higher interest rate to a particular borrower depending on the risk factors of that loan. In addition, most loan payments are due on the first day of each month until maturity.

Attached for your review is the Revolving Loan Fund Status Report. In reviewing the attached status report, please note that the borrowers' loan agreements provide a fifteen (15) day grace period in which they can make their payments without a five percent late charge penalty. This status report is generated fifteen (15) days prior to the end of the month. Council staff routinely makes phone calls and sends past due notices to past due accounts after ten (10) and fifteen (15) days.

The Council policy on loan amounts and the structure of the loans for each loan program is:

"Loan amounts may range from \$25,000 to \$500,000. Borrowers seeking more than one loan may not exceed \$500,000 in aggregate. Loans may be used for funding up to 100 percent of a project, provided that bank or conventional financing is unavailable, and that equity is nonexistent or is otherwise needed for cash flow. In cases where limited financing from a private/traditional source is available, loans can be used as supplemental or "second mortgage" funds. Second positions on collateral may be acceptable so long as the prior lien holder is a lending institution."

Please find attached Legal Counsel's South Florida Regional Planning Council ("SFRPC") / Revolving Loan Fund report on legal action that has been taken to collect on delinquent accounts.



South Florida Regional Planning Council

1 Oakwood Boulevard, Suite 250, Hollywood, Florida 33020

954.924.3653 Phone, 954.924.3654 FAX

www.sfregionalcouncil.org

Payment Status Report

Traditional RLF Payment Status Report

Loan	Company /Borrower	Amount	Disbursed	Pmts	Rate	Last Activity	Last Balance	Paid Thru	Days Late	Last Activity	Next Pay Due	Loan Date	Maturity Date	Board Action
1022	*****	300,000.00	300,000.00	240	7.0	2,709.36	254,524.33	12/01/25	0	12/01/25	01/01/26	01/08/04	09/01/39	Performing
1023	*****	301,586.50	301,586.50	120	0.0	350.00	161,715.88	12/01/25	0	12/01/25	01/01/26	07/19/06	03/01/29	Performing
1039	*****	125,000.00	125,000.00	84	5.0	200.00	119,582.53	03/01/25	274	03/11/25	04/01/25	11/24/08	12/31/15	Delinquent
1040	*****	200,000.00	200,000.00	84	5.0	1,472.32	31,981.09	12/01/25	0	12/01/25	01/01/26	02/02/09	08/01/28	Performing
3024	*****	189,043.88	189,043.88	144	0.0	500.00	85,000.00	12/25/25	0	12/02/25	01/25/26	07/26/99	12/01/16	Default Final Judgment
4008	*****	300,000.00	300,000.00	0	5.0	750.00	136,886.96	12/12/25	0	12/15/25	01/12/26	07/31/09	03/31/39	Performing
4018	*****	119,598.00	150,000.00	120	6.0	1,327.78	112,296.62	12/01/25	0	12/01/25	01/01/26	07/12/13	08/01/20	Performing
4027	*****	149,500.00	149,500.00	120	5.0	1,590.98	19,392.95	09/01/25	91	09/04/25	10/01/25	12/15/15	12/15/25	Performing
4028	*****	75,000.00	75,000.00	1	0.0	765.03	74,994.72	04/01/19	2436	04/12/19	05/01/19	11/17/16	09/30/19	Pending Collateral Sale
4029	*****	75,000.00	75,000.00	1	0.0	803.02	75,000.00	04/01/19	2436	04/12/19	05/01/19	12/14/16	09/30/19	Pending Collateral Sale
4031	*****	332,972.82	332,972.82	111	6.5	2,000.00	321,583.86	12/01/25	0	12/01/25	01/01/26	09/28/17	08/01/28	Performing
4032	*****	300,000.55	300,000.55	120	7.0	3,577.27	125,946.40	12/01/25	0	12/01/25	01/01/26	10/24/18	11/01/28	Performing
4033	*****	254,999.57	254,999.57	84	0.0	250.00	187,832.65	10/15/23	777	10/12/23	11/15/23	10/25/18	10/25/25	In Legal

Loan	Company /Borrower	Amount	Disbursed	Pmts	Rate	Last Activity	Last Balance	Paid Thru	Days Late	Last Activity	Next Pay Due	Loan Date	Maturity Date	Board Action
4034	*****	84,506.66	84,506.66	84	0.0	300.00	71,412.80	08/01/22	1217	08/01/22	09/01/22	01/03/19	01/03/26	Default Final Judgment
4035	*****	248,684.03	248,684.03	84	0.0	375.00	9,896.57	12/01/25	0	12/01/25	01/01/26	03/05/19	10/01/33	Performing
4036	*****	549,223.30	549,223.30	84	0.0	375.00	474,594.60	12/01/25	0	12/01/25	01/01/26	03/05/19	10/01/33	Performing
4037	*****	173,904.64	173,904.64	84	5.0	1,750.00	94,836.13	12/01/25	0	12/01/25	01/01/26	03/28/19	03/28/26	Performing
4038	*****	99,885.78	99,885.78	60	7.0	1,500.00	19,821.16	12/01/25	0	12/01/25	01/01/26	03/28/19	03/28/26	Performing
4039	*****	200,000.00	200,000.00	84	0.0	300.00	196,815.27	08/01/22	1217	08/01/22	09/01/22	03/12/20	04/01/27	Default Final Judgment
4040	*****	400,000.00	400,000.00	84	0.0	250.00	389,882.46	10/15/23	777	10/12/23	11/15/23	09/23/19	09/23/26	In Legal
4043	*****	200,000.00	200,000.00	120	4.5	2,322.17	105,027.87	12/01/25	0	12/01/25	01/01/26	04/22/21	04/01/31	Performing
4044	*****	130,000.00	130,000.00	120	4.5	1,347.30	75,520.60	12/01/25	0	12/01/25	01/01/26	03/22/21	03/01/31	Performing
4046	*****	100,000.00	100,000.00	60	0.0	300.00	80,527.84	12/01/25	0	12/01/25	01/01/26	10/06/22	10/01/27	Modification
4048	*****	349,497.00	98,668.75	60	0.0	352.00	85,572.75	12/01/25	0	12/01/25	01/01/26	02/23/23	03/01/28	Performing
4049	*****	331,700.00	80,271.75	60	0.0	301.00	73,348.75	12/01/25	0	12/01/25	01/01/26	02/23/23	03/01/28	Performing
4050	*****	331,700.00	85,566.75	60	0.0	321.00	78,183.75	12/01/25	0	12/01/25	01/01/26	02/23/23	03/01/28	Performing
Totals		5,921,802.73	5,203,814.98			26,089.23	3,462,178.54							

LIST OF COMMITTED TRADITIONAL RLF FUNDS
December 31, 2025

Loan #	Company Name	Committed	Commitment Date	Disbursed	Disbursement Date	Remaining Commitment
4052	*****	470,000	1/16/2024	\$0.00	n/a	\$ 470,000.00
	TOTAL	\$470,000		\$0.00		\$ 470,000.00

Cash Available to Lend					
Bank Balance as of		12/31/2025			\$ 1,716,799.37
Committed Funds					
Unfunded Loan Commitments	\$ 470,000				
Administrative Fees	7,807.44				
Total Committed Funds					\$ 477,807.44
Total Uncommitted Funds					\$ 1,238,991.93

Kerry L. Ezrol
KEzrol@GorenCherof.com



**GOREN CHEROF
DOODY & EZROL P.A.**
ATTORNEYS AT LAW

January 5, 2026

VIA E-MAIL (isabelc@sfrpc.com)

Isabel Cosio Carballo, MPA, Executive Director
South Florida Regional Planning Council
Oakwood Business Center
One Oakwood Boulevard, Suite 250
Hollywood, FL 33320

Re: South Florida Regional Planning Council ("SFRPC") / Revolving Loan Fund Status Report

Dear Ms. Carballo:

Below please find the status of the Revolving Loan Fund cases which have been brought on behalf of the SFRPC. This shall confirm that once a judgment is obtained and recorded, our office has been instructed to take no further action, other than to re-record specified judgments, as requested, in a timely fashion. We have therefore removed all of the "Closed Cases" from this list. In the future, once a judgment is obtained and recorded relative to cases appearing on this list, they will be removed from this list.

**1. SFRPC adv. Equity Partners 102, LLC
(Our File No. 9940633)**

Equity Partners 102 foreclosure complaint was filed with the Court on July 13, 2023. On July 24, 2023, SFRPC filed an Answer and did not assert affirmative defenses. Equity Partners seeks to foreclose its first mortgage against Ms. Dawson's real property located at 2748 NW 8th St., Fort Lauderdale, FL.

On September 15, 2025, the Court entered an Order Resetting Trial, rescheduling the trial period to December 15, 2025 through December 19, 2025 and scheduling a calendar call for December 11, 2025. On November 10, 2025, Ms. Dawson filed another Notice of Extended Unavailability through November 28, 2025. SFRPC rescheduled its hearing to November 20, 2025, then again rescheduled it for December 1, 2025. On November 12, 2025, the Court entered a Uniform Case Management Order, scheduling a mandatory Case Management Conference for December 1, 2025. On December 2, 2025, the Court entered the following: 1) Order Granting SFRPC's Motion to Strike and/or to Dismiss Amended Crossclaim; and 2) Order on Case Management Conference.

Isabel Cosio Carballo, Executive Director

Page 2 of 2

January 5, 2026

On December 2, 2025 and December 3, 2025, Ms. Dawson filed the following pleadings: 1) Affidavit of Excusable Neglect; 2) Motion to Vacate Order on Case Management Conference of December 1, 2025; 3) Motion to Vacate Order on SFRPC's Motion to Strike and/or to Dismiss Amended Crossclaim dated December 2, 2025; and 4) Notice of Objection for Plaintiff's Motion for Summary Judgment to be Heard on Motion Calendar. On December 4, 2025, Plaintiff filed a Re-Notice of Hearing for their Motion for Summary Final Judgment and it was scheduled for December 18, 2025. On December 5, 2025, Ms. Dawson filed a Motion to Strike Re-Notice of Hearing on Plaintiff's Motion for Final Summary Judgment and a Motion for Continuance and/or Stay the Calendar Call December 11, 2025. On December 9, 2025 and December 10, 2025, Ms. Dawson filed the following: 1) Notice of Filing Transcript of Hearing held May 21, 2025; 2) Sworn Affidavit of Angela L. Dawson; and 3) Verified Motion to Disqualify Judge Daniel Casey. On December 11, 2025, the Court entered an Order of Disqualification, granting Ms. Dawson's Motion and randomly reassigning the case to another Circuit Civil Division. The case was reassigned to the Honorable Judge John Bowman. The Honorable Judge Bowman had previously recused himself on or about November 7, 2018, in South Florida Regional Planning Council v. Angela Dawson PA, et al, Case No. CACE18-010315 and this current case will most likely be reassigned again.

Howard Law filed a Notice of Appearance on behalf of Equity Partners on December 17, 2025. A Stipulation for Substitution of Counsel and Consent to Substitution of Counsel was filed on December 18, 2025. On December 31, 2025, Ms. Dawson filed a Motion for Reconsideration/Vacate and/or Amend Prior Orders of Disqualified Judge Casey.

Should you have any questions, please feel free to contact me.

Sincerely yours,

/s/ Kerry L. Ezrol

Kerry L. Ezrol

KLE:jc

cc: Samuel S. Goren, General Counsel (via e-mail & hard copy)
 Alisha Lopez (via e-mail)
 Steve Foreman (via e-mail)
 Jeffrey Tart (via e-mail)
 Kathe Lerch (via e-mail)

**IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT
IN AND FOR BROWARD COUNTY, FLORIDA**

CASE NO. **CACE23015668** DIVISION: **03** JUDGE: **Casey, Daniel A. (03)**

Equity Partners 102 LLC

Plaintiff(s) / Petitioner(s)

v.

1817 NW 15th ST LLC, et al

Defendant(s) / Respondent(s)

/

**ORDER ON SOUTH FLORIDA REGIONAL PLANNING COUNCIL'S MOTION TO
STRIKE AND/OR TO DISMISS AMENDED CROSSCLAIM**

THIS CAUSE, having come before the Court upon Cross-Defendant, SOUTH FLORIDA REGIONAL PLANNING COUNCIL's, Motion to Strike and/or to Dismiss Amended Crossclaim ("Motion"), and the Court having reviewed the relevant papers, and the Court hearing argument of counsel, and being otherwise fully advised in the premises, orders as follows:

Cross-Defendant's Motion is GRANTED. The motion is stricken as unauthorized. Specifically, on October 9, 2023, this Court entered an Agreed Order dismissing the Counterclaim and Crossclaim, and providing Crossclaimant until October 30, 2023 to amend. Cross-Plaintiff failed to timely amend. On June 16, 2025, without seeking leave of court to do so, Crossclaimant filed its Amended Counterclaim and Crossclaim with Additional Party Crossclaims and Damages. The Amended Crossclaim is therefore stricken. In addition, the Court finds that the Crossclaim fails to state a valid cause of action.

The Crossclaim also, and independently, is barred because it fails to allege that Cross-Plaintiff provided statutory notice to the Council and that the Council denied Cross-Plaintiff's claim in writing, or that more than six months passed without the claim being resolved prior to the filing of this lawsuit. See §768.28(6)(a) (denial in writing) and 768.28(6)(d) (failure to dispose of the claim within six months after receipt of written notice constitutes a denial).

Finally, the Crossclaim is also barred by the doctrine of sovereign immunity.

DONE AND ORDERED in Chambers at Broward County, Florida on 2nd day of December, 2025.



CACE23015668 12-02-2025 8:10 AM

CACE23015668 12-02-2025 8:10 AM
Hon. Daniel Casey
CIRCUIT COURT JUDGE
Electronically Signed by Daniel Casey

Copies Furnished To:

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EDA RLF Risk Rating for Financial Report Period ending 9/30/2025

From Priscilla Kittles <pkittles@eda.gov>

Date Mon 11/24/2025 2:39 PM

To Jeffrey Tart <jtart@sfrpc.com>; Leandro Braslavsky <lbraslavsky@sfrpc.com>; jmiller@eda.gov <jmiller@eda.gov>

UNITED STATES DEPARTMENT OF COMMERCE
Economic Development Administration
Atlanta Regional Office
401 West Peachtree Street, NW Suite 1820 Atlanta, GA 30308-3510

11/24/25

Jeffrey Tart
South Florida Regional Planning Council
1 Oakwood Boulevard Suite 250
Hollywood
Florida
33020-1959

Re: Financial Report for fiscal year ending 09/30/25

Dear Jeffrey Tart:

EDA has completed the risk rating under the RLF Risk Analysis System for the RLF award 04-79-07544 based on the RLF Financial Report, Risk Rating-47147FL-2025.09.30, for the fiscal year ending 09/30/25. Information on the EDA RLF Program Risk Analysis System may be found at <https://www.eda.gov/sites/default/files/2022-02/EDA-RLF-Risk-Analysis-System.pdf>

Your current Risk Rating: A (Total Score 27.0 Points).

[Link to your Risk Rating](#)

[Link to your Financial Report](#)

In response to the coronavirus pandemic, EDA temporarily suspended four risk measures (Default Rate, Default Rate over Time, Net RLF Income, and Leverage Ratio) and adjusted the rating thresholds.

Temporary Scoring Thresholds:

Level A: 27-30 points

Level B: 20-26 points

Level C: 19 points or fewer

SCORE FOR EACH MEASURE

Capital Base

Capital Base Index:

Assets

Default Rate: 3.0
Default Rate over Time:
Loan Write-Off Ratio:
Dollars Written-Off: 3.0

Management

RLF Plan: 3.0
Financial Control: 3.0
Timely and Complete Reporting: 3.0
Tenure:
Financial Reporting: 1.0

Earnings

Net RLF Income: 2.0

Liquidity

Cash Percentage: 3.0
Cash Percentage over Time:

Strategic Results

Leverage Ratio: 3.0
Cost per Job: 3.0

REPORTING FREQUENCY

RLF awards that are rated as Level A report to EDA on an annual basis, within 90 calendar days following the end of the RLF recipient's fiscal year.

RLF awards rated as Level B or Level C report to EDA on a semi-annual basis, within 30 calendar days following the end of the RLF recipient's fiscal year, and again 6 months later.

CORRECTIVE ACTION PLAN

RLF awards rated as Level C are required to submit to EDA a proposed Corrective Action Plan (CAP) with actions designed to correct weaknesses in their operations. A CAP should include specific milestones and target dates for their completion. The CAP is required to be submitted via the RLF Portal within 60 days of the notification.

If your RLF has received a C rating, the RLF Portal will send you notification that a CAP is required. Contact your RLF Administrator for guidance to complete and submit a CAP in the RLF Portal for EDA's review and concurrence.

ALLOWABLE CASH PERCENTAGE

During the Revolving Phase, Recipient must manage its loan repayment and lending schedule in order to avoid exceeding the Allowable Cash Percentage.

RLF awards with more than 50% of the RLF Capital Base held as RLF Cash Available for Lending for more than 24 months may be subject to partial termination of the RLF award.

AUDIT

Pursuant to the RLF Standard Terms and Conditions (STCs), RLF awards are required to submit to EDA an annual independent audit. While the majority of RLFs meet this requirement through the Single Audit or Program-Specific Audit as described in Uniform Guidance (2 CFR 200), those RLFs that are otherwise not

audited must submit to EDA an independent program-specific audit for fiscal years concluding after March 31, 2018. The audit must fulfill the requirements of 2 CFR § 200.507 and adhere to the Compliance Supplement in appendix XI to 2 CFR part 200. In lieu of such a program-specific audit, you may submit an organization-wide independent audit to EDA. If EDA determines that the organization-wide audit is not an adequate substitute for the program-specific audit, you must submit a program-specific audit that meets EDA requirements.

Please contact your RLF Administrator Janet Miller with any questions or concerns.

Thank you,
Janet Miller, RLF Administrator
Atlanta Regional Office

Ref: a1ISJ000003ZulzYAK, a1qt0000000JuNVAA0

SFRPC'S \$1,200,000 FY25 Brownfields Assessment Coalition Grant Kickoff

The FY2025 SFRPC Brownfields Assessment Coalition Grant is officially underway. A grant kickoff meeting was held with EPA on October 7, 2025, followed by a site tour of various properties identified by the Coalition partners as priority sites. The Coalition consists of SFRPC as the lead member, and two 501(c)3 nonprofit organizations: the South Florida Community Land Trust, Inc (SFCLT), a nonprofit developer that partners with municipalities and local organizations to create quality, sustainable and permanently affordable housing for low-income and working families and individuals and those vulnerable to being displaced from their communities by market forces. The second, Allapattah Collaborative, CDC (ACDC), is a Community Development Corporation (CDC), now also designated as a Main Street America community, based in the Miami neighborhood of Allapattah. ACDC's mission is to build an Allapattah economy that works for everyone while preserving the neighborhood's unique cultural heritage.

The \$1,200,000 grant will be ongoing for up to four years and will include the following activities within the Coalition partners' target areas:

- Community engagement
- Environmental assessment
- Cleanup and reuse planning

Initial next steps under this grant will include a Community Involvement Plan with the Coalition members, preparation of Phase I Environmental Site Assessments (ESAs) and/or document reviews on identified priority sites, and progress on a Brownfields Inventory that begins to identify other priority sites based on research and input from the community.

To learn more about the SFRPC Brownfields Cleanup Revolving Land Fund, please contact Senior Loan Officer, Jeffrey Tart at 954.924.3653 or jtart@sfrpc.com or Loan Administrator, Steve Foreman at sforeman@sfrpc.com.



South Florida Regional Planning Council
1 Oakwood Boulevard, Suite 250, Hollywood, Florida 33020



SFRPC Coalition members and Stantec staff at Allapattah site visit, October 2025



A tour of Allapattah given by ACDC with visiting graduate students in architecture and urban design

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BUILDING AFFORDABLE HOMES IN FORT LAUDERDALE

The Southeast Florida Community Development Fund, Inc. and the Broward County Minority Builders Coalition to Construct Four Affordable Three-Bedroom Homes in Fort Lauderdale

The Broward County Minority Builders Coalition, Inc. (MBC) is advancing its commitment to expanding affordable housing opportunities through the construction of four new single-family homes in the City of Fort Lauderdale. This project will deliver high-quality, energy-efficient residences as part of the Broward County in-fill lot development program.

Each home will feature three bedrooms and two bathrooms, ranging from approximately 1,900 to 2,200 square feet.

This housing initiative is made possible through collaboration between the Broward County Minority Builders Coalition, Inc. and the Southeast Florida Community Development Fund, Inc., (SFCDFI) an independent 501(c)(3) that promotes community and economic development, expands access to capital, and supports job creation. The Southeast Florida Community Development Fund, Inc. provides construction financing for affordable residential homes for first-time minority homebuyers and delivers loans and development services to disadvantaged small businesses. Together, the Broward County MBC and the SFCDFI are advancing an affordable housing initiative and economic opportunity for Fort Lauderdale residents.



Project Overview

Construction of four new affordable homes in Fort Lauderdale, FL in Broward County

Home Details

Each 1,900–2,200 SF home consists of three bedrooms, and two bathrooms

Locations

- 1050 NW 29th Terrace
- 2694 NW 15th Street
- 370 NW 27th Terrace
- 390 NW 27th Terrace

To learn more about the SFCDFI or how to get involved, please contact Senior Loan Officer, Jeffrey Tart at 954-924-3653 or jtart@sfrpc.com.



Phone 954-924-3653
Fax 954-924-3654
www.sfrégionalcouncil.org

BUILDING AFFORDABLE HOMES IN RIVIERA BEACH

Riviera Beach CRA – Background

The Riviera Beach Community Redevelopment Agency is at the heart of the dramatic transformations underway within its district. Formed in 1984 by the Riviera Beach City Council, the CRA provides funding for a wide scope of projects that incentivize economic growth through business attraction and retention; finances new and improved infrastructure for real estate projects; and generally works to expand the tax base by creating a welcoming environment that eliminates blight and improves the perception of safety in an area.

The Agency's main mission is to guide the city's redevelopment efforts. This includes making investments of public funds in key infrastructure improvement projects that have the capacity to act as a catalyst for additional private funding and development, creating jobs, and improving the quality of life for city residents.

This housing initiative is made possible through collaboration between the Riviera Beach CRA and the Southeast Florida Community Development Fund, Inc., an independent 501(c)(3) that promotes community and economic development, expands access to capital, and supports job creation. The Southeast Florida Community Development Fund, Inc. provides construction financing for affordable residential homes for first-time minority homebuyers and delivers loans and development services to disadvantaged small businesses and start-ups. Together, the Riviera Beach CRA and the SFCDFI are advancing an affordable housing initiative and economic opportunity for Riviera Beach residents. The Renaissance Riviera Beach project consists of seven affordable homes in total with the initial three homes commencing construction in Q4 2025.

Project Overview

Initial construction of three new affordable homes in Riviera Beach, FL in Palm Beach County

Home Details

Each 1,700 SF home consists of three bedrooms and two and a half baths

Locations

- 1201 Avenue F
- 173 West 13th Street
- 980 West 1st Street



To learn more about the SFCDFI or how to get involved, please contact Senior Loan Officer, Jeffrey Tart at 954-924-3653 or jtart@sfrpc.com.



South Florida Regional Planning Council
1 Oakwood Boulevard, Suite 250, Hollywood, Florida 33020