

MEMORANDUM

Agenda Item No. 11(A)(9)

TO: Honorable Chairman Anthony Rodriguez
and Members, Board of County Commissioners

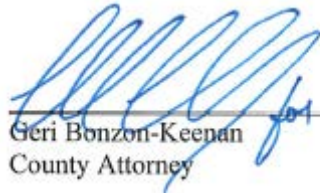
DATE: June 16, 2026

FROM: Geri Bonzon-Keenan
County Attorney

SUBJECT: Resolution directing the County Mayor to analyze the feasibility of establishing a low-interest revolving loan program—to be administered by the Dade County Federal Credit Union or a similar trusted local financial institution—to assist local small businesses with the costs associated with financing and installing capital improvements reasonably necessary for compliance with the County's fats, oils, and grease ("FOG") regulations; and requiring a report and recommendation

Resolution No. R-554-26

The accompanying resolution was prepared and placed on the agenda at the request of Prime Sponsor Chairman Anthony Rodriguez.



Geri Bonzon-Keenan
County Attorney

GBK/ks



MEMORANDUM

(Revised)

TO: Honorable Chairman Anthony Rodriguez
and Members, Board of County Commissioners

DATE: June 16, 2026

FROM: 
Gen Bonzon-Keenan
County Attorney

SUBJECT: Agenda Item No. 11(A)(9)

Please note any items checked.

- _____ **“3-Day Rule” for committees applicable if raised**
- _____ **6 weeks required between first reading and public hearing**
- _____ **4 weeks notification to municipal officials required prior to public hearing**
- _____ **Decreases revenues or increases expenditures without balancing budget**
- _____ **Budget required**
- _____ **Statement of fiscal impact required**
- _____ **Statement of social equity required**
- _____ **Ordinance creating a new board requires detailed County Mayor’s report for public hearing**
- _____ **No committee review**
- _____ **Requires more than a majority vote (i.e., 2/3’s present ____, 2/3 membership ____, 3/5’s ____, unanimous ____, majority plus one ____, CDMP 7 votes (majority of membership) ____, CDMP 2/3 members present but not less than 7 votes (majority of membership) ____, CDMP 9 votes (2/3 membership) ____) to approve**
- _____ **Current information regarding funding source, index code and available balance, and available capacity (if debt is contemplated) required**

Approved _____ Mayor
Veto _____
Override _____

Agenda Item No. 11(A)(9)
6-16-26

RESOLUTION NO. _____ R-554-26

RESOLUTION DIRECTING THE COUNTY MAYOR OR COUNTY MAYOR'S DESIGNEE TO ANALYZE THE FEASIBILITY OF ESTABLISHING A LOW-INTEREST REVOLVING LOAN PROGRAM—TO BE ADMINISTERED BY THE DADE COUNTY FEDERAL CREDIT UNION OR A SIMILAR TRUSTED LOCAL FINANCIAL INSTITUTION—TO ASSIST LOCAL SMALL BUSINESSES WITH THE COSTS ASSOCIATED WITH FINANCING AND INSTALLING CAPITAL IMPROVEMENTS REASONABLY NECESSARY FOR COMPLIANCE WITH THE COUNTY'S FATS, OILS, AND GREASE ("FOG") REGULATIONS; AND REQUIRING A REPORT AND RECOMMENDATION

WHEREAS, on May 21, 2013, the Board adopted Resolution No. R-393-13, authorizing the execution of the Consent Decree, Case No. 1:12-cv-24400-FAM, effective December 6, 2013, between Miami-Dade County, the United States of America, the State of Florida, and the Florida Department of Environmental Protection ("FDEP"), in order to comply with the Federal Clean Water Act, chapter 403, Florida Statutes, and the Florida Administrative Code, with the purpose of eliminating sanitary sewer overflows and prohibited bypasses; and

WHEREAS, paragraph 19(a) of the Consent Decree required the County to review, evaluate, and revise its existing Grease Trap Ordinance and Fats, Oils, and Grease ("FOG") Control Program, subject to review and approval by the United States Environmental Protection Agency ("EPA") and FDEP; and

WHEREAS, the Grease Trap Ordinance and FOG Control Program required food service establishments to install and maintain grease interceptors to minimize the discharge of fats, oils, and grease that would otherwise cause sewer blockages, sanitary sewer overflows, and prohibited sewer bypasses; and

WHEREAS, on September 7, 2017, the EPA and FDEP gave final approval for amendments to the Grease Trap Ordinance and FOG Control Program, which provided additional design and operation requirements to assist food service establishments, design professionals, contractors, and others with the design, construction, and maintenance of effective FOG control devices; and

WHEREAS, on February 21, 2018, the Board adopted Ordinance No. 18-22, which codified those amendments in the Code of Miami-Dade County, Florida; and

WHEREAS, the majority of the County's FOG regulations are codified in section 24-42.6 of the Code, which was created by Ordinance No. 18-22 and which includes, among other things, new and more demanding standards for new FOG control devices; and

WHEREAS, installing compliant grease interceptors and other FOG equipment can present high upfront costs for businesses, and particularly for small businesses; and

WHEREAS, at the same time, investing in such equipment can be a preventative measure to help reduce equipment maintenance costs, avert damage to public infrastructure, prevent environmental harm, and avoid the financial burdens of being subject to enforcement action for non-compliance; and

WHEREAS, the Dade County Federal Credit Union ("DCFCU") is a Florida not-for-profit financial cooperative based in Miami-Dade County; and

WHEREAS, DCFCU is a trusted local financial partner with experience in community lending, including experience assisting local small businesses; and

WHEREAS, for example, this Board previously created the Reinvesting in our Small Business Economy (“RISE”) Miami-Dade Fund during the COVID-19 pandemic, seeded with a \$25,000,000.00 allocation from the Federal CARES Act, as a revolving loan program to be administered by DCFCU to assist micro and small business owners; and

WHEREAS, while the RISE Miami-Dade Fund was initially created to assist small businesses impacted by the COVID-19 pandemic, due to its self-sustaining nature it continues to provide competitive, low-interest loans to local small businesses to this day and serves as a fine example of a public-private partnership between Miami-Dade County and DCFCU; and

WHEREAS, this Board believes that establishing a similar low-interest revolving loan program—to be administered by DCFCU or a similar trusted local financial institution—to assist small businesses with the costs associated with financing and installing FOG-related capital improvements may benefit the public health, safety, and welfare of Miami-Dade County, and therefore desires to direct the County Mayor or County Mayor’s designee to examine the feasibility of same and provide a report and recommendation to this Board,

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF MIAMI-DADE COUNTY, FLORIDA, that this Board:

Section 1. Directs the County Mayor or County Mayor’s designee to analyze the feasibility of establishing a low-interest revolving loan program—to be administered by DCFCU or a similar trusted local financial institution—to assist small businesses with the costs associated with financing and installing capital improvements reasonably necessary for compliance with the County’s fats, oils, and grease (“FOG”) regulations.

Section 2. Further directs the County Mayor or County Mayor's designee to recommend to this Board the most cost-efficient and effective said program. Such recommendation shall, at a minimum: (a) identify a proposed legally available funding source or sources for the program; (b) identify proposed eligibility criteria for small businesses to access the program, including, but not limited to, a cap on annual gross sales and number of employees, a minimum credit score, a minimum duration the business must be established, and whether the program should be limited to a particular small business type (such as restaurants, bakeries, and the like); (c) identify a proposed trusted local financial institution, such as DCFCU or a similar institution, to administer the program; (d) identify proposed eligible uses of loan funds; (e) identify proposed annual reporting requirements regarding the status of the program; and (f) identify any other relevant factors for this Board's consideration. The County Mayor or County Mayor's designee shall prepare a report detailing the foregoing for Board consideration within 60 days of the effective date of this resolution. The completed report shall be placed on an agenda of the full Board without committee review pursuant to rule 5.06(j) of the Board's Rules of Procedure.

The Prime Sponsor of the foregoing resolution is Chairman Anthony Rodriguez. It was offered by Commissioner **Juan Carlos Bermudez** , who moved its adoption. The motion was seconded by Commissioner **Raquel A. Regalado** and upon being put to a vote, the vote was as follows:

Anthony Rodriguez, Chairman	aye		
Kionne L. McGhee, Vice Chairman	aye		
Marleine Bastien	aye	Juan Carlos Bermudez	aye
Sen. René García	absent	Oliver G. Gilbert, III	aye
Roberto J. Gonzalez	aye	Keon Hardemon	aye
Danielle Cohen Higgins	aye	Vicki L. Lopez	aye
Natalie Milian Orbis	aye	Raquel A. Regalado	aye
Micky Steinberg	aye		

The Chairperson thereupon declared this resolution duly passed and adopted this 16th day of June, 2026. This resolution shall become effective upon the earlier of (1) 10 days after the date of its adoption unless vetoed by the County Mayor, and if vetoed, shall become effective only upon an override by this Board, or (2) approval by the County Mayor of this resolution and the filing of this approval with the Clerk of the Board.



MIAMI-DADE COUNTY, FLORIDA
BY ITS BOARD OF
COUNTY COMMISSIONERS

JUAN FERNANDEZ-BARQUIN, CLERK

By: Basia Pruna
Deputy Clerk

Approved by County Attorney as
to form and legal sufficiency.

MSM

Michael J. Mastrucci
Christopher J. Wahl