Agency	Authority to Borrow	Section	Date	Notes	Confirmed	Link
City of Cape Coral	Yes	Chapter 17, Art. VI, Sec. 17-60, 17-65	Earliest reference is 2000	2000 Code allows for issuance of borrowing money for capital projects. Borrowing authority rests solely with the council. **Only reference to voter referendum is in connection with General Obligation Bonds.** *Debt Policy available on website as part of annual debt and credit report.*	239-574-0497 - Financial Services Department - Heather Abrams - Treasury Department 239-573-3029 confirmed.	https://library.municode.com/fl/cape_coral/codes/code_of_ordinances?nodeId=CH17SPAS_ARTVIISOB
Deltona	Yes	Ch. 2, Art. IV., Sec. 2-170-187	Adopted 12/6/2002	This section is a comprehensive debt policy. **Only General Obligation Bonds require a voter referendum.**	386-878-8553 - Finance Department -	https://library.municode.com/fl/deltona/codes/code_of_ordinances?nodeId=PTIICOOR_CH2AD_ARTIVFIPO_DIV1DEPO_S2-170SHTI
Palm Bay	Yes	Art. VII, Sec. 7.01	Adopted by Electorate 11/3/92	Per Code: Issuance of bonds and notes by resolution, or if required by the State Constitution by affirmative vote of electors. **Only reference to referendum is related to General Obligation Bonds.** *Debt Policy available on website.*	321-952-3418 - Finance Department -	https://codelibrary.amlegal.com/codes/palmbay/latest/palmbay_fl/0-0-0-349
Palm Coast	Yes	Debt Policy: Planning & Structure of Indebtedness section.	Debt Policy dated 11/5/2013, Could not find when borrowing authority initially granted.	Cannot find specific reference in the City Code, but Debt Policy references compliance with City Charter. **Per Debt Policy, the only debt requiring voter referendum is General Obligation Bonds.** *Debt Policy available on website.*	Per Kendra in the CM office, Council has the authority to borrow without voter referendum, but referred me to Helena Alves in Finance for details (386-986-3726)	https://library.municode.com/fl/palm_coast/codes/code_of_ordinances?nodeId=PTIICOOR_CH1GEPR_S1-9ORNOAFCO
Port St. Lucie	Yes	Art. IX, Sec. 9.09, also see Art. XI. Sec.11.11	Adopted by Electorate 11/2/76	Sec. 9.09 says borrowing must be approved by Ordinance. Sec. 11.11 says nothing in the charter shall be construed to prevent making or authorizing payment or contracts for capital improvement wholly or partly by the issuance of bonds or by making contract or lease, provided that the action is made or approved by ordinance. Per debt policy, debt must be approved by City Council. **Only reference to voters is related to General Obligation Bonds.** 2/2024 Debt Presentation to Council states Debt must be approved by Council as authorized by State statutes and City Charter *Debt Policy available on website.*	772-344-4390 - Finance Department -	https://library.municode.com/fl/port_st._lucie/codes/code_of_ordinances?nodeId=CHPOSTLUFL_ARTIXPOCI_S9.09ACREOR