

## SOUTH FLORIDA REGIONAL PLANNING COUNCIL

April 25, 2022

The South Florida Regional Planning Council met virtually and in-person on this date at the Council Office at 1 Oakwood Boulevard, Suite 250, Hollywood, FL 33020. Chair Geller called the meeting to order at 10:34 a.m. He announced that the SFRPC will be having alternating meetings: one on substantial topics (that directly affect our constituents) and the other a regular Council Meeting. He stated that all the Councilmembers have constituents, both elected officials and gubernatorial appointees. Today's topic will be on the Crisis of Homeowner's Insurance. He announced that Hillary Cassel's grandfather had become very ill and would not be able to be present today. The Pledge of Allegiance was said. Chair Geller asked for a moment of silence for Ryan Michael McMahon, 26, brother of SFRPC staff member Jason McMahon. Condolences were extended to Jason and his family. A moment of silence for Michael Finney, President and CEO of the Beacon Council, 65, who recently passed was also held. Michael was a dedicated and energetic champion of economic prosperity and a good friend of the Council.

### I. Pledge of Allegiance and Roll Call

Chair Steve Geller (present)  
Councilmember Mario J. Bailey \*  
Councilmember Craig Cates \*  
Councilmember Michelle Coldiron (present)  
Councilmember Joseph Corradino (present)  
Councilmember Beam Furr (present)  
Councilmember René García \*  
Councilmember Oliver Gilbert, III \*\*  
Councilmember Cary Goldberg (present)  
Councilmember Samuel Kaufman \*  
Councilmember Kionne McGhee \*\*  
Councilmember Greg Ross \*\*  
Councilmember Michael Udine \*\*  
Councilmember Ana M. Ziade (present)

\* Virtually Present

\*\* Absent

Isabel Cosio Carballo, SFRPC Executive Director, and Sam Goren, Legal Counsel, were present. Mr. Goren stated that a quorum was present.

#### The following Ex-Officio Members were virtually present:

Jason Andreotta, from the Florida Department of Environmental Protection  
Dat Huynh, from the Florida Department of Transportation, District VI  
Lorraine Mayers, representing the South Florida Water Management District

Mrs. Cosio Carballo informed Councilmember Corradino that Councilmember Leonard was leaving and that another Miami-Dade League of Cities representative would be needed.

## II. Approval Council Agenda

*Councilmember Furr moved to approve the Council Agenda. Councilmember Ziade seconded the motion, which carried by a unanimous vote.*

## III. Homeowner Insurance Crisis Conversation (Time Certain: 10:35)

Today the subject matter will be the Homeowner Insurance Crisis. Chair Geller served on insurance committees for 18 of the 20 years he was a member of the legislature. It is a topic that he knows quite well and is still actively engaged in. He introduced Beth Brownstein and explained the FAIR Foundation. FAIR works closely with the insurance industry, the trial bar, and public adjusters.

### Guest Speakers:

- Hillary B. Cassel, Esq., Partner and Co-founder, Cassel & Cassel, P.A. – was not present due to a family emergency
- Beth Brownstein, Director of Communications & Stakeholder Relations  
Federal Association for Insurance Reform (FAIR) and FAIR Foundation

Ms. Brownstein thanked the SFRPC for the invitation to speak and gave a brief background on FAIR and the current state of affairs. She mentioned the insolvencies of insurance companies in Florida. She stated that consumers in Florida are having trouble accessing insurance, affording their property insurance, and that there are multiple contributing factors for price increases and insolvencies. She announced that the insurance renewals will be increasing on June 1<sup>st</sup>. She mentioned that there will be a special session in May regarding this issue. She mentioned the affordability costs, the increasing and the severity of storms, rising cost of insurance and flood premiums, claim litigations, etc. Chair Geller had a list of questions for Ms. Brownstein, and she answered most of those questions. Discussion and questions were on data verification, reinsurance rate increases – insurance for insurance companies, reinsurance lump-sum payments in the beginning of the year rather than quarterly, reinsurance regulated rates, the reinsurance companies' location, governance by anti-trust, the Florida Hurricane Catastrophe Fund (FHCF – CAT Fund), rapid cash buildup provision, flood insurance rate maps (FEMA) used for insurance (Risk Rating 2.0 / Equity in Action), roofer fraud schemes, Florida is the only donor state to the National Flood Insurance Program, etc. Discussion continued on the commercial real estate industry and how the rates have almost doubled, public adjuster/loss consultants' representation (Florida Department of Financial Services), affordability for seniors, what is covered in a homeowner's policy and what is not covered, along with an explanation of the deductible and coverage, etc. Chair Geller stated that there is a crisis, and one problem is that there is no control over the reinsurance. He explained the various laws that had been passed and that are being reviewed. Ms. Brownstein stated that it is important for the local leaders to educate their constituents about the fraudulent schemes, deductible changes, flood insurance increase, and other ways to protect their homes and properties. She thanked everyone for inviting her. It was requested that a brochure with the information that was discussed today be created to be distributed to the constituents, and another brochure on how to read your homeowners insurance policy and the deductible with links to various agencies. She stated that this would be something that FAIR could provide. Ms. Brownstein stated that the Office of the Florida Insurance Consumer Advocate has a really fantastic website about fraud and the contractor fraud, and specifically, what exactly to look for, what you should do, who you should talk

to. Here is the link she provided: <https://www.myfloridacfo.com/division/ica/demolish>. Chair Geller thanked Ms. Brownstein for her presentation.

#### **IV. Action Items**

##### **A. Minutes of Previous Meeting**

*Councilmember Goldberg moved to approve the Minutes of the Previous Meeting. Councilmember Ziade seconded the motion, which carried by a unanimous vote.*

##### **B. Financial Report**

Director of Finance and IT, Leo Braslavsky Soldi explained the Financial Report in detail.

*Councilmember Ziade moved to approve Agenda Item IV.B Financial Report. Councilmember Goldberg seconded the motion, which carried by a unanimous vote.*

Mr. Goren read the Comprehensive Plan Amendment Reviews, Proposed and Adopted.

##### **C. Consent: Comprehensive Plan Amendment Reviews (\*Property Rights Element)**

#### **Public Hearing**

Mr. Goren read the Comprehensive Plan Amendment Reviews, Proposed and Adopted.

##### **Proposed**

- City of Aventura 22-01ER
- City of Coral Gables 22-02ESR
- City of Hallandale Beach 22-01ESR \*
- Islamorada, Village of Islands 22-01ACSC \*
- City of Margate 22-01ESR \*

#### **Public Comment**

There were no comments or questions from the public via email or virtually.

*Councilmember Ziade moved to approve Agenda Item IV.C. Consent: Comprehensive Plan Amendment Review, Proposed. Councilmember Coldiron seconded the motion, which carried by a unanimous vote.*

#### **Public Hearing**

##### **Adopted**

- City of Coral Gables 22-01ESR \*
- Town of Cutler Bay 22-01ESR \*
- City of Doral 22-01ESR

- City of Fort Lauderdale 21-01ESR \*
- City of Hialeah 21-04ESR
- City of Lighthouse Point 20-01ESR
- City of Marathon 21-02ACSC
- City of Miami 21-01ESR \*
- City of Miami Beach 21-01ESR \*
- City of Pembroke Pines 21-01ESR \*
- Village of Pinecrest 21-01ESR \*

#### **Public Comment**

There were no comments or questions from the public via email or virtually.

*Councilmember Coldiron moved to approve Agenda Item IV.C. Consent: Comprehensive Plan Amendment Review, Adopted. Councilmember Furr seconded the motion, which carried by a unanimous vote.*

#### **Public Hearing**

D. Regional Issues: Comprehensive Plan Amendment Review – None

E. Resolution 2022-01: Restoring Resilient Reefs Act of 2021

Councilmember Furr stated that this is a long time coming and is trying to have Congress pass this sometime in June. Chair Geller asked that Ms. Cosio Carballo follow up on this. Mrs. Cosio Carballo agreed and proceeded to explain SFRPC Resolution 22-01.

*Councilmember Coldiron moved to approve Agenda Item IV.E. Resolution 2022-01: Restoring Resilient Reefs Act of 2021. Councilmember Furr seconded the motion, which carried by a unanimous vote.*

#### **Public Comment**

Mr. Goren, Legal Counsel, stated that for the record, lawyer, Angela Dawson, sent an email to the staff regarding a litigation on a mortgage foreclosure in which she is involved. She has filed the document with Council Staff for public inspection. It is legally authorized to be filed, but it's not authorized to be debated today because you are in litigation and the subject matter is before a judge. Other than that, the document speaks for itself and as a matter of law, will be admitted into the record. The Director of Administration has a copy of the email and documents.

#### **V. Discussion Items**

A. Executive Director's Report

Mrs. Cosio Carballo thanked the Executive Committee for supporting the increase of the SFRPC dues.

B. Legal Counsel Report

Mr. Goren deferred his time back to Chair Geller.

C. Councilmembers Reports - none

D. Ex-Officio Reports

Dat Huynh, FDOT, D6, reported that Governor DeSantis appointed Jared Perdue as the Secretary of Transportation. He has 18 years' experience.

**VI. Program Reports and Activities**

The Agenda was altered to present the Alternative Fuel Corridor/Drive Green Fleet Expo (SEFLCCC) Agenda Item.

F. Alternative Fuel Corridor / Drive Green Fleet Expo (SEFLCCC)

Alisha Lopez, Council Staff and Clean Cities Coordinator, updated the Council members on the Bipartisan Infrastructure Law to help accelerate EV adoption and build a nationwide network of charging stations to increase charging availability and promote long-distance travel. She went into detail on the application for funding. Ms. Lopez has been working with Palm Beach, Broward, Miami-Dade, and Monroe counties on a passage of county resolutions designating corridors and on the development of a regional application nominating alternative fuel corridors with the region. The corridors that are recommended are U.S. 1, Sawgrass Expressway, U.S. 27 and U.S.441/S.R. 7; this aligns with FDOT's analysis for the entire state. She announced that there will be a Drive Green Fleet Expo on May 26<sup>th</sup> at the Anne Kolb Nature Center in Hollywood on how to use cleaner, low and zero-emissions fuels and technologies. She asked the Councilmembers to notify their fleet managers. There was discussion on the need to create roadways that will charge your electric vehicle as you drive.

A. SFRPC Revolving Loan Funds Status Report

Jeff Tart, SFRPC Program Manager of the RLF Program, gave an update on the Brownfields RLF that has a new environmental initiative along the Miami River, located at 27<sup>th</sup> Avenue in Miami to transform the area into much needed workforce and affordable housing. It is being coordinated with multi-organizational planning initiative including, EPA, FDEP, Miami-Dade County DERM, plus others. He will update the Councilmembers as the program develops.

B. SFRPC CARES Act RLF Status Report

C. Development of Regional Impact Status Report

Mr. Goren updated the Councilmembers on the progress of the Parkland-Krome Grove agreement. Mrs. Cosio Carballo explained that this agreement explains the DRI process that will be followed given the repeal of DRI related statutes.

D. Council Highlights -  
Information only

Mrs. Cosio Carballo summarized the March 18<sup>th</sup> Joint Meeting with the Treasure Coast Regional Planning Council located in Palm Beach County. It was well attended by both Councils/regions. The discussion was on resilience and supporting creation of a statewide coordinated planning and prioritization approach for water resource investments modeled after the approach taken by the Florida Transportation Commission.

Mrs. Cosio Carballo reported on the South Florida Military Installation Resiliency Review. The contracts have been signed by Jacobs and the South Florida Defense Alliance and the Council looks forward to a May 24<sup>th</sup> briefing at the installations.

E. Council Member Inquiries

**VII. Announcements and Attachments**

A. Attendance Form

B. Correspondence and Articles

C. Upcoming Meetings

- 1) Monday, May 16, 2022, 10:30 a.m. (SFRPC, Hollywood)
- 2) Monday, June 20, 2022, 10:30 a.m. (SFRPC, Hollywood)
- 3) Monday, July 18, 2022, 10:30 a.m. (TBD)

Chair Geller announced that this schedule may be updated to include meetings in Miami-Dade and Monroe Counties.

Councilmember Goldberg stated that he would like to have the school boards available for discussion on the economic impact. Chair Geller stated this may be difficult in asking the School Board to be present to justify their actions.

Chair Geller announced that he is part of a working group in educating others about the trade industry, building, marine, aviation, coding, etc. since not everyone is destined to attend college. They meet every other month and if anyone is interested, he will send them the information and add them to the mailing list.

Mrs. Cosio Carballo reminded everyone that past Councilmember Leonard's position will have to be replaced at the FRCA Policy Board Meeting. Councilmember Ziade has expressed interest.

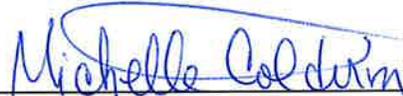
**VIII. Adjournment**

The video of the SFRPC April 25, 2022, can be found here:

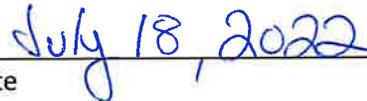
<https://drive.google.com/file/d/1WRJUB6J3gho42sDGBIBhTEVKtrpMA4ty/view>

The meeting was adjourned at 12:10 p.m.

This signature is to attest that the undersigned is the Secretary of the SOUTH FLORIDA REGIONAL PLANNING COUNCIL, and that the information provided herein is the true and correct minutes for the April 25, 2022, Meeting of the SOUTH FLORIDA REGIONAL PLANNING COUNCIL adopted the 16<sup>th</sup> day of May 2022.



Michelle Coldiron, Secretary  
Monroe County Commissioner, District 2



Date