



DRAFT AGENDA

MONDAY, MAY 20, 2024, 10:30 a.m.

SOUTH FLORIDA REGIONAL PLANNING COUNCIL

1 Oakwood Boulevard, Suite 250

Hollywood, FL 33020

VIRTUAL / PHYSICAL MEETING

Join Zoom Meeting

<https://us06web.zoom.us/j/88354377085?pwd=YZ3NNhb7mqhdvBwumB4dpQhUWcb0ls.1>

Meeting ID: 883 5437 7085

Passcode: 231524

Find your local number: <https://us06web.zoom.us/j/kc0Ovlg36X>

I. Pledge of Allegiance and Roll Call

II. Welcome & Approval Council Agenda

Moment of Silence for Terese Manning

SFRPC Employee: October 6, 1997 to May 8, 2008

III. Presentations and Updates (Time Certain: 11:15 a.m.)

Presentation: Priority Climate Action Plan

Kimberly Brown, AICP, Resilience Planning Director, Miami-Dade County Office of Resilience

Update: C&SF Section 216 Flood Resiliency Study Coordination

Dr. Jennifer Jurado, Deputy Director and Chief Resilience Officer, Broward County Environmental Protection and Growth Management Department



South Florida Regional Planning Council
1 Oakwood Boulevard, Suite 250, Hollywood, Florida 33020
954-924-3653 Phone, 954-924-3654 FAX
www.sfrpc.org; sfadmin@sfrpc.com

IV. Action Items

- A. Minutes of Previous Meeting
- B. Financial Report
- C. Consent: Comprehensive Plan Amendment Reviews (*Property Rights)

Proposed:

- Broward County 24-01ESR
- Monroe County 24-02ACSC
- Village of Biscayne Park 24-01ESR
- City of Fort Lauderdale 24-01ESR
- City of Fort Lauderdale 24-02ESR
- City of Fort Lauderdale 24-03ESR
- City of Homestead 24-01ESR
- Islamorada, Village of Islands 24-01ACSC
- Islamorada, Village of Islands 24-02ACSC
- City of Margate 24-02ESR
- City of Pompano Beach 24-01ER
- City of Sunrise 24-01ESR

Public Hearing

Adopted

- Monroe County 23-04ACSC
- Monroe County 23-05ACSC
- City of Coral Gables 23-01ESR
- City of Dania Beach 23-01ESR
- City of Key West 23-03ACSC
- City of Miami 23-05ER
- North Bay Village 24-01ESR
- City of Parkland 24-01ESR

Public Hearing

- D. Regional Issues: Comprehensive Plan Amendment Review
- E. Traditional RLF – Cornerstone Paving Inc. (borrower) – Chapter 7 Bankruptcy – Principal Write Off Ratification
- F. 2024 Council Meeting Topics

Public Comments

V. Program Reports and Activities

- A. SFRPC Revolving Loan Funds Status Report
- B. SFRPC CARES Act RLF Status Report
- C. SFRPC Regional Conference
- D. SFRPC / TCRPC March 15th Joint Meeting Update
- E. Council Highlights

VI. Discussion Items

- A. Executive Director’s Report
- B. Legal Counsel Report
- C. Council Members Report
- D. Ex-Officio Report

VII. Announcements and Attachments

- A. Attendance Form
- B. Correspondence and Articles
- C. Upcoming Meetings
 - 1) Friday, May 31, 2024, 8:30 a.m. – 3:30 p.m.
SFRPC Regional Conference: “Closing the Gaps: Supporting Mental Health through a Continuum of Housing and Supportive Services” (Nova Southeastern University, Davie)
 - 2) Monday, June 17, 2024, 10:30 a.m. (SFRPC)
 - 3) Monday, July 15, 2024, 10:30 a.m. (SFRPC)
 - 4) August, No meeting

VIII. Adjournment

Pursuant to Chapter 286.0105, Florida Statutes, if a person decides to appeal any decision made by the Council with respect to any matter considered at such meeting or hearing, he may need to ensure that a verbatim record of the proceedings is made which record includes the testimony and evidence upon which the appeal is based.

Pursuant to the provisions of the Americans with Disabilities Act, any person requiring special accommodations to participate in this hearing is asked to advise the Agency at least 5 days before the hearing by contacting the South Florida Regional Planning Council at one of the following: (1) One Oakwood Boulevard, Suite 250, Hollywood, Florida 33020; (2) Phone 954-924-3653; (3) Fax 954-924-3654; or (4) sfadmin@sfrpc.com. If you are hearing or speech impaired, please contact the Agency using the Florida Relay Service, 1 (800) 955-8771 (TTY/VCO), 1 (800) 955-8770 (Voice), 1 (800) 955-8773 (Spanish).

Agenda packets for upcoming Council meetings will be available at the Council’s website, <https://sfrpc.org/meeting-materials/> ten days prior to the meeting.

If you would like to be added to the e-mail list to receive the link to the agenda, please e-mail the Council at sfadmin@sfrpc.com.

With gratitude and in loving memory

Terese “Terry” Manning

*A great public servant, former SFRPC staff member,
and friend of the Council for more than 25 years.*



1956 - 2024

Terese “Terry” Manning

Terese “Terry” Manning was born on April 13, 1956, in Evanston, Illinois, and passed away on February 20, 2024.

Terry worked for the Florida Department of Community Affairs from 1988 to 1995, Marion County for two years, then worked at the SFRPC from October 1997 to May 2008. She was an invaluable member of Council staff and wore many hats during her tenure: Development of Regional Impact Coordinator; Eastward Ho! Brownfields Partnership Coordinator; Brownfields RLF Project Manager; Project Manager for the Economic Development Administration grants; and Local Government Comprehensive reviewer.

Terry left the SFRPC to join the South Florida Water Management District as a Policy and Planning Analyst. She was passionate about Brownfield initiatives, the protection of sensitive ecosystems, and had a professional interest in affordable housing. She never ceased being a member of “Council Staff” in that she always went the extra mile to assist the Council if she could.

[Terese \(Terry\) Manning Obituary \(2024\) - Legacy Remembers](#)

Terese “Terry” Manning

South Florida Water Management District

Policy and Planning Analyst

South Florida Regional Planning Council

Development of Regional Impact Coordinator

Eastward Ho! Brownfields Partnership Coordinator

Brownfields RLF Project Manager

Project Manager for the Economic Development Administration grants

Local Government Comprehensive reviewer

October 1997 – May 2008

Marion County

1995 – 1997

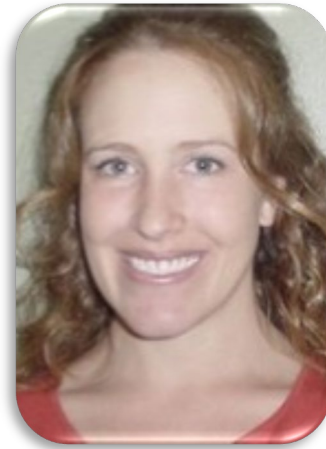
Florida Department of Community Affairs

1988 – 1995

Serving Broward, Miami-Dade, and Monroe counties

COUNCIL GUESTS

Jennifer L. Jurado, Ph.D.
Deputy Director & Chief Resilience Officer
Resilient Environment Department
Broward County



Kimberly Brown, AICP
Resilience Planning Director
Office of Resilience
Miami-Dade County

COUNCIL GUESTS



Kimberly Brown, AICP serves as Director of Resilience Planning in the Miami-Dade County Office of Resilience. Her experience has spanned both private and public sector work including more than fifteen years with Miami-Dade County. During that time, she has worked on a variety of land use and environmental efforts including facilitation of the seven-year review and update of the County's Comprehensive Plan. Currently, her work focuses on the advancement of resilience initiatives that allow the County to adapt and thrive in the face of climate-related threats. Ms. Brown also serves as Miami-Dade County's representative on the Southeast Florida Regional Climate Change Compact Leadership Committee. She holds a Master of Arts degree in Urban and Regional Planning from the University of Florida and professional certification by the American Institute of Certified Planners (AICP).



Jennifer Jurado, Ph.D. is the Chief Resilience Officer and Deputy Director of Broward County's Resilient Environment Department. Dr. Jennifer Jurado is responsible for leading climate resilience and environmental planning initiatives for Broward County, FL. Areas of particular focus include sea level rise adaptation, sustainable water resource management, shoreline protection, coastal resource conservation, and clean energy projects. She works extensively with internal and regional stakeholders to advance county-wide resilience planning informed by future conditions scenarios, including resilient infrastructure design standards and redevelopment strategies, and fosters public-private partnerships key to large-scale initiatives. Current priorities involve the application of climate information and economic risk assessments to inform a basin-level county-wide resilience plan. Dr. Jurado has been a participant in the four-county Southeast Florida Regional Climate Change Compact since its formation in 2009. She serves on the board of directors for the American Society of Adaptation Professionals and the American Geophysical Union's Thriving Earth Exchange. She earned her Ph.D. from the University of Miami in Marine Biology and Fisheries.

Serving Broward, Miami-Dade, and Monroe counties

**MINUTES OF THE
SOUTH FLORIDA REGIONAL PLANNING COUNCIL**

March 18, 2024

The South Florida Regional Planning Council met virtually and in person on this date at the Miami-Dade Transportation Planning Organization, 150 West Flagler Street, Suite 1924, Miami, FL 33130. Chair Geller welcomed everyone and called the meeting to order at 10:42 a.m. He reminded everyone of the meeting's procedures and asked Councilmember Garcia to lead in the Pledge of Allegiance. The recording of this meeting can be found here: <https://www.youtube.com/watch?v=t2TvYgfhbQY>

I. Pledge of Allegiance and Roll Call

Chair Steve Geller
Councilmember Mario J. Bailey
Councilmember Frank Caplan
Councilmember Craig Cates*
Councilmember Joseph Corradino
Councilmember Beam Furr*
Councilmember René García
Councilmember Oliver Gilbert, III**
Councilmember Cary Goldberg*
Councilmember Denise Horland*
Councilmember Samuel Kaufman*
Councilmember Michelle Lincoln
Councilmember Kionne McGhee*
Councilmember Greg Ross*
Councilmember Michael Udine*

* Virtually Present

** Absent

SFRPC Executive Director Isabel Cosio Carballo and Legal Counsel Sean M. Swartz were present.

The following Ex-Officio Member was present:

Armando L. Vilaboy, representing the South Florida Water Management District

The following Ex-Officio Members were virtually present:

Dat Huynh, representing the Florida Department of Transportation, District VI

Jon Moore for Sirena Davila, representing the Florida Department of Environmental Protection

Kent Walia, representing the Florida Department of Transportation, District IV

Sean M. Swartz, Legal Counsel, stated for the record there is a quorum.

II. Welcome by Aileen Bouclé, Executive Director, Miami-Dade TPO

Chair Geller recognized Councilmember Garcia who welcomed the councilmembers to Miami-Dade County.

Councilmember Garcia congratulated Chair Geller on a successful joint meeting with the Treasure Coast Regional Planning Council last Friday in West Palm Beach.

Chair Geller then recognized Aileen Bouclé, Executive Director of the Miami-Dade Transportation Planning Organization (TPO).

Executive Director Bouclé welcomed the Councilmembers and stated how it was always a pleasure to collaborate with the SFRPC. She noted that she is a former ex-officio member of the Council and has made presentations to SFRPC Councilmembers in the past.

Approval Council Agenda

Motion was carried by unanimous consent.

III. Presentations (Time Certain: 11:00 AM)

Presentation # 1: Evaluation of Agricultural Land Use Trends and Outlook in Miami-Dade County, Florida Study

Executive Director Cosio Carballo introduced Alexander “Alex” Dambach, AICP, Planning Development Manager, Planning Division, Miami-Dade County Regulatory and Economic Resources Department, and Charles LaPradd, Agricultural Manager, Miami-Dade County Regulatory and Economic Resources Department. Mrs. Cosio Carballo shared with councilmembers Mr. Dambach’s and Mr. LaPradd’s vast professional experience, background, and achievements.

Mr. Dambach detailed the Evaluation of Agricultural Land Use Trends and Outlook in Miami-Dade County, Florida Study completed in October 2023. The study was initiated by resolution of the Miami-Dade County Board of County Commissioners (BCC) in May 2022. The County worked with the University of Florida’s Institute of Food and Agricultural Sciences (UF/IFAS) and other divisions of the university in creating this study.

His presentation included the following updates:

- Evaluation of Agricultural Land Use Trends and Outlook in Miami-Dade County.
- Overview of agriculture in Miami-Dade County: Land Area.
- Farm size distribution in Miami-Dade County, 1997-2017.
- Overview of agriculture in Miami-Dade County: Economics.
- Overview of agriculture in Miami-Dade County: Population.
- Agriculture’s importance to the County and beyond.
- Miami-Dade County’s Industry Rankings.
- Economic trends for major agriculture crops.
- Major factors affecting profitability and sustainability.

- Emerging technological changes.
- Recommendations to improve economic sustainability.
- Future agricultural land use needs for 2030, 2040, and 2050.

Mr. Dambach stated that the County's Comprehensive Development Master Plan (CDMP) policies have long supported agriculture as a viable economic use of suitable lands. He concluded his presentation by stating that "the future viability of the agricultural industry in Miami-Dade County depends on maintaining profitability, securing resources to support the capacity to produce, and being resilient in adapting to change." He further stated that "wise policy choices regarding land use, regulations, labor, and other issues affecting agriculture are critical to meet this need over the next three decades and beyond." [Link to Mr. Dambach's PowerPoint Presentation](#)

Chair Geller introduced Mr. LaPradd, Miami-Dade County's Agricultural Manager. Mr. LaPradd stated that the significance of agriculture in Miami-Dade County has been of longstanding importance to the United States. He stated that Miami-County is strategic to the food source of the rest of the continental United States and no one else in the country can farm like South Florida other than Southern California. He said that if you want something fresh between November and April it is either from South Florida, Southern California, or an offshore foreign entity. Because of Miami-Dade County's tropical climate, it can produce very high value crops. Many of Florida's crops are valued by the square foot not by the acre.

Chair Geller asked if Miami-Dade County has the same concerns regarding "agritourism" being used as an event space in areas that are not zoned for event spaces. Mr. LaPradd responded that Miami-Dade County has the same problems everybody else has, sometimes more. He stated that he would send Mrs. Cosio Carballo a memo from the Florida Department of Agriculture clarifying agritourism.

Chair Geller then asked if Mr. LaPradd had any comments regarding the importance of protecting the Urban Development Boundary (UDB) versus the need for affordable housing. Mr. Dambach replied that he views one of the main findings of the report to be the importance of maintaining the UDB. The County receives a lot of requests to expand out of the UDB, some are legitimate requests others are not valid. He further stated that the County looks closely at ways to be able to support the development of affordable housing while maintaining the UDB. Miami-Dade County has had a lower loss of agricultural land than other parts of the United States. Mr. LaPradd added that much of the land outside the UDB that is farmed is not even owned by the farmers. It is owned by real estate speculators and that is a concern.

Chair Geller noted that there is a famous issue of "Hertz rent-a-cow" which occurs in Broward County. This is when individuals clear land and then put three or four cows on it just to get the agricultural exemption for taxes. Chair Geller completed his comments by stating that any reasonable comprehensive immigration plan must account for more workers whether or not they are citizens, or permanent or temporary workers. He added that those workers are needed not exclusively in agriculture but including in agriculture.

Councilmember Bailey asked about the number of Miami-Dade County's sheep, wool, and goat sales. Mr. Dambach stated that Miami-Dade County is fifth in the state in terms of sheep, goat, wool, mohair milk, and agriculture sales value. He stated there are also a few fish farms in the region. Miami-Dade County leads the nation overall in nursery greenhouse and floriculture sales.

Councilmember Garcia stated that it is important to find a way to coexist with development and agriculture.

Councilmember Caplan asked if oyster cultivation would be suitable in this area. Mr. LaPradd stated that the temperature is too hot for cultivation, maybe on the north end of the bay but that has its issues since the southern end is a national park.

Mrs. Cosio Carballo stated that these presentations will inform the Council's process moving forward as it looks to update its strategic regional policy plan (SFRPP). She hopes to take that on later this year and is collecting information on various topics.

Presentation # 2: Miami-Dade County Flood Response Plan

Mrs. Cosio Carballo introduced Pete Gomez, MA, Director, Miami-Dade County Department of Emergency Management, and Jesse Spearo, PhD, CEM, MEP, FPED, FMI, Assistant Director, Miami-Dade County Department of Emergency Management. Mrs. Cosio Carballo shared with councilmembers Mr. Gomez's and Dr. Spearo's vast professional experience, background, and achievements.

Mr. Gomez began the presentation by stating that Miami-Dade County and Broward County no longer have a hurricane season from January 1st to December 31st. He stated that in April, Fort Lauderdale and Broward County suffered damage from a "rain bomb". These "rain bombs" are bringing tropical storm-type weather conditions to South Florida, and hurricanes are getting stronger and more powerful. Concerned by this activity, Miami-Dade County Mayor Daniella Levine Cava called for the Department of Emergency Management to create a plan and coordinate with Ms. Marina Blanco-Pape from Miami-Dade County, the South Florida Water Management District (SFWMD), the Army Corps of Engineers (Corps), and Miami-Dade County's 34 municipalities. Other stakeholders included community-based organizations, government organizations, and elected officials.

Dr. Spearo led the rest of the presentation. He stated that a few weeks ago, the first-ever flood response exercise was held in conjunction with the Federal Emergency Management Agency (FEMA) and the Emergency Management Institute. Ongoing outreach and communication with partners will be done throughout the entire year ahead of flood season. An annual tabletop partners series with relevant agencies will also be organized. Dr. Spearo went on to discuss challenges to roads, airports, and fuel terminals that result from flooding and concluded the presentation. Councilmember Bailey asked that the Miami-Dade League of Cities and local chambers of commerce such as the Greater Miami Chamber of Commerce become part of the flood response plan committee so local businesses are engaged. Mr. Gomez agreed that the Miami-Dade League of Cities should be included. He noted that when Mayor Levine Cava has events regarding hurricanes she has calls with the Miami-Dade League of Cities.

Miami-Dade County Flood Control / Salinity Control Structures Update

Mrs. Cosio Carballo introduced Marina M. Blanco-Pape, P.E., MSME, B.Arch with Miami-Dade County's Department of Regulatory and Economic Resources. She is the Division Director for Water Management in the Division of Environmental Resources Management. Mrs. Cosio Carballo shared with councilmembers Ms. Blanco-Pape's professional background and achievements. Ms. Blanco-Pape began by stating that she appreciates Chair Geller's enthusiasm about working to alleviate flooding challenges in South Florida.

She stated that Miami-Dade County has been working closely for many years with the South Florida Water Management District (SFWMD) in analyzing, modeling, and engineering for a strong water management system. The County is a technical cooperating partner with FEMA. The County shares all engineering analysis and models, and recommendations with FEMA which uses that information to create the FEMA maps.

Ms. Blanco-Pape stated that Miami-Dade County has sixteen control structures, three of which have studies by the SFWMD known as Phase Two advancement. The current study by the Corps/SFWMD plans to take on two more control structures in Miami-Dade County and a couple in Broward County. That leaves eleven structures in Miami-Dade County that remain to be tackled. The SFWMD has done a Phase I analysis for those structures. The Corps has studied them previously, but they remain to be moved beyond Phase I.

For three years or more, SFWMD has been looking at grants and has partnered with Miami-Dade County in applying for some of them. There have been two awards granted for FEMA's Building Resilient Infrastructure and Communities (BRIC) Grants for the C7 and C8 basins in Miami-Dade County which are among the most critical basins in terms of priorities. Those grants involved design and construction funding and will typically have some local match. The funding agreements are very slow and have been delayed. Miami-Dade County, SFWMD, FEMA Region 4, and Florida Division of Emergency Management (FDEM) will be engaging together to see how to move those funding agreements forward.

She went on to state that Miami-Dade County has been doing modeling for the countywide water system for many years, in a formal way since the mid-1990s. In late 2021, the County completed an overhaul of all its hydraulic and hydrologic models countywide. It also looked at different scenarios including years 2040, 2060, 2080, and 2100. With that information, the County updated its Capital Improvement Plan and has identified \$500 million in improvements to be implemented over the next 20-30 years. About 80% of those improvements are to the secondary canal system. It was recommended and adopted by the Board of County Commissioners in October 2022. These improvements will bring a 10-year one-day protection for storage and conveyance up to a 25-year 3-day protection in a 2060 scenario.

The County has more than \$32 million under procurement for construction contracts that will be completed in 2026 to upgrade all the C7 secondary canals to the new level of service for 2060 as well as about half of the secondary canals in the C8 basin. C9 is being put together right now and then the County will continue with C6, C4, and so on to the South in the order of priority. The SFWMD has for the next fiscal year been approved \$150 million in funding and is looking into how that money can be used for design and the next steps.

Chair Geller stated that the SFRPC strongly requested this year that the SFWMD not reduce its millage as it has done in all prior years, and it agreed.

Ms. Blanco-Pape noted that the County has more than 200 miles of secondary canals countywide, and it has identified through the entire network which canals have banks that are too low to meet the higher level for storage capability. The upgrades of the secondary canal will be fixing or elevating the canal banks so that the storage capability or detention capability from the prior canal can happen.

Councilmember Caplan asked whether the water ultimately goes out to the bay.

Ms. Blanco-Pape stated that some of it goes to the bay, depending on whether it is retained or detained.

II. Action Items

A. Minutes of the Previous Meeting

Chair Geller motioned to approve the Meeting Minutes for February 26, 2024. Councilmember Lincoln moved the motion and Councilmember Caplan seconded the motion, which was carried by a unanimous vote.

B. Financial Report

The Director of Finance and IT Leo Braslavsky Soldi presented the Financial Report in detail.

Chair Geller motioned to approve the Financial Report. Councilmember Caplan moved the motion and Councilmember Ross seconded the motion, which was carried by a unanimous vote.

C. Consent: Comprehensive Plan Amendment Reviews

Legal Counsel, Sean Swartz, read the Comprehensive Plan Amendment Reviews, Proposed.

Proposed:

- City of Dania Beach 24-01ESR
- Town of Davie 24-01ESR
- City of Hialeah Gardens 24-01ESR
- Village of Virginia Gardens 24-01ER

Public Hearing

Chair Geller opened the Public Hearing and asked if there were any comments or questions.

Public Comments

There were no comments or questions from the public in person or virtually.

Chair Geller motioned to approve the proposed Comprehensive Plan Amendments. Councilmember Bailey moved the motion and Councilmember Garcia seconded the motion, which was carried by a unanimous vote.

Legal Counsel, Sean Swartz, read the Comprehensive Plan Amendment Reviews, Adopted.

Adopted:

- Broward County 23-04ESR

Public Hearing

Chair Geller opened the Public Hearing and asked if there were any comments or questions.

Public Comments

There were no comments or questions from the public in person or virtually.

Chair Geller motioned to approve the adopted Comprehensive Plan Amendments. Councilmember Bailey moved the motion and Councilmember Ross seconded the motion, which was carried by a unanimous vote.

- D. Regional Issues: Comprehensive Plan Amendment Review
- E. Agricultural Land Use Trends in Miami-Dade County Presentation
- F. Miami-Dade County Flood Response Plan Presentation
- G. Miami-Dade County Flood Control / Salinity Control Structures Update

Public Hearing

Chair Geller opened the Public Hearing and asked if there were any comments or questions.

Public Comments

There were no comments or questions from the public in person or virtually.

V. Program Reports and Activities

- A. SFRPC Revolving Loan Funds Status Report

No status report was given. A report will be given at the next council meeting.

- B. SFRPC CARES Act RLF Status Report

No status report was given. A report will be given at the next council meeting.

VI. Discussion Items

- A. Executive Director's Report

Mrs. Cosio Carballo stated that the SFRPC is planning to have its regional conference on May 31, 2024. The subject of the conference will be the intersection of mental health, housing, and continual care. Councilmember Garcia and his Chief of Staff Iraida Mendez-Cartaya are working with Council staff and guiding the development of the conference agenda. Key Council staff are Eralda Agolli, Community & Economic Development Program Manager, and Randy Deshazo, Deputy Director, who are planning and organizing the primary components of the conference with support from Kathe Lerch, Director of Administration. Mr. Deshazo stated that the plan is to convene with policymakers and professionals across South Florida to help bring more focus to the needs of people with mental health struggles and the importance of creating transformative housing and continual care policies.

- B. Legal Counsel Report

Mr. Swartz did not have any legal updates for the Council.

C. Council Members Report

Chair Geller noted that Council staff have been extremely busy with the property insurance press conference last Thursday and the Treasure Coast Regional Planning Council (TCRPC) and SFRPC Joint Meeting last Friday in West Palm Beach. He stated that the idea has been to hold two joint meetings a year between SFRPC and TCRPC, at least one with a theme. Last year's theme was water, and this year's was property insurance but also included other matters. In addition, once a year the SFRPC and TCRPC have a joint conference. Two years ago, a conference was held in Palm Beach and focused on solid waste. Last year's conference was on recycling. A topic has not been selected for next year. In addition, once a year the SFRPC has its own conference. The topic of Last year's conference was First / Last mile connectivity to transit. This year's conference will be focused on mental health and housing.

Chair Geller stated that the SFRPC and the Comprehensive Development Strategy (CEDs) are becoming strongly relevant and well-known in the tri-county areas of Broward, Miami-Dade, and Monroe.

Chair Geller recognized in the audience Mr. Jim Murley, Senior Resilience Advisor, Miami-Dade County Office of Resilience. He recently transitioned out of the role of Chief Resilience Officer for Miami-Dade County. He is a former Executive Director of the SFRPC. He first began working for the SFRPC 50 years ago as a planner after his service in the Vietnam War.

Councilmember Bailey asked for an update on Florida's Coral Reef. Chair Geller advised Councilmember Bailey that an update had been given at the March 15, 2024 Joint Meeting. SFRPC staff will send the update to Councilmember Bailey. Mrs. Cosio Carballo reminded the Council that an SFRPC / TCRPC Florida's Coral Reef Work Group exists and there is planned an afternoon workshop on April 15, 2024.

D. Ex-Officio Report

Ex-officio member Dat Huynh (FDOT, District 6) shared that a transportation planning exchange will be May 7-9, 2024 in St. Petersburg. It will be held jointly with the Florida Puerto Rico District of the Institute of Transportation Engineers (ITE). Link to registration: <https://www.flprite.org/transportation-planning-exchange.html>

Ex-officio member Armando Vilaboy (SFWMD) shared that they received \$150 million from the state for infrastructure upgrades and operations. He was not sure how much of that would go to planning. He stated there has not been a final discussion yet regarding \$18 million. Mr. Vilaboy also updated the Council regarding the C-4 detention basin canal. The SFWMD received funding from FEMA for raising the canal banks eight feet, so they become uniform; this helps with retention and emergency management.

Ex-officio member Kent Walia (FDOT, District 4) stated that FDOT is finishing a corridor study for SR A1A in Broward County. Once finalized it will be shared with the SFRPC.

VII. Announcements and Attachments

- A. Attendance Form
- B. Correspondence and Articles
- C. Upcoming Meetings
 - 1) Monday, April 15, 2024, 10:30 a.m. (SFRPC)
 - 2) Monday, May 20, 2024, 10:30 a.m. (SFRPC)

- 3) Friday, May 31, 2024, SFRPC Regional Conference (Time/Location TBD)

VIII. Adjournment

Chair Geller adjourned the meeting at 12:42 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 March 18, 2024, meeting of the SOUTH FLORIDA REGIONAL PLANNING COUNCIL adopted on the 20th day of May 2024.

Denise Horland, Secretary
Commissioner, City of Plantation

Date



MEMORANDUM

AGENDA ITEM #IV.B

DATE: MAY 20, 2024
TO: COUNCIL MEMBERS
FROM: STAFF
SUBJECT: FINANCIAL REPORT

Attached is a Financial Report comparing the months of February through April 2024 for your review and approval.

Recommendation

Approve the Financial Report.



South Florida Regional Planning Council
1 Oakwood Boulevard, Suite 250, Hollywood, Florida 33020
954.924-3653 Phone, 954.924-3654 FAX
www.sfregionalcouncil.org

**SOUTH FLORIDA REGIONAL PLANNING COUNCIL
COMPARATIVE BALANCE SHEET**

April 30, 2024

(unaudited)

	February	March	April	Increase (Decrease)
<u>General Fund</u>				
Assets:				
Cash GF	2,133,528	2,027,351	1,884,803	(142,548)
SBA - Investment Account	12,118	12,175	12,230	55
Accounts Receivable	95,045	111,735	153,236	41,501
Due From Other Funds	33,215	35,153	34,814	(338)
Prepaid Expenses	15,477	15,477	15,477	-
Total Assets	2,289,383	2,201,891	2,100,560	(101,331)
Liabilities and Fund Balance:				
Liabilities	(2,910)	(2,910)	(943)	1,967
Fund Balance	2,292,293	2,204,801	2,101,503	(103,298)
Total Liabilities and Fund Balance	2,289,383	2,201,891	2,100,560	(101,331)
<u>Federal, State & Local</u>				
Assets:				
Accounts Receivable	77,888	94,579	136,079	41,501
Total Assets	77,888	94,579	136,079	41,501
Liabilities and Fund Balance:				
Liabilities	19,148	941	159	(781)
Due to General Fund	-	-	-	-
Fund Balance	58,740	93,638	135,920	42,282
Total Liabilities and Fund Balance	77,888	94,579	136,079	41,501
<u>Revolving Loan Funds</u>				
Assets:				
Cash RLF	2,764,659	2,853,380	2,723,838	(129,542)
Accounts Receivable	10,432,506	10,362,149	10,497,320	135,171
Allowance for Loan Losses	(1,067,123)	(1,067,123)	(1,067,123)	-
Total Assets	12,130,042	12,148,406	12,154,036	5,630
Liabilities and Fund Balance:				
Liabilities	39,682	2,815	65	(2,750)
Due To Other Funds	33,215	35,153	34,814	(338)
Fund Balance	12,057,146	12,110,438	12,119,156	8,718
Total Liabilities and Fund Balance	12,130,042	12,148,406	12,154,036	5,630
<u>Southeast Florida Regional Prosperity Institute</u>				
Assets:				
Cash	49,055	49,258	49,354	96
Total Assets	49,055	49,258	49,354	96
Liabilities and Fund Balance:				
Liabilities	-	-	-	-
Fund Balance	49,055	49,258	49,354	96
Total Liabilities and Fund Balance	49,055	49,258	49,354	96

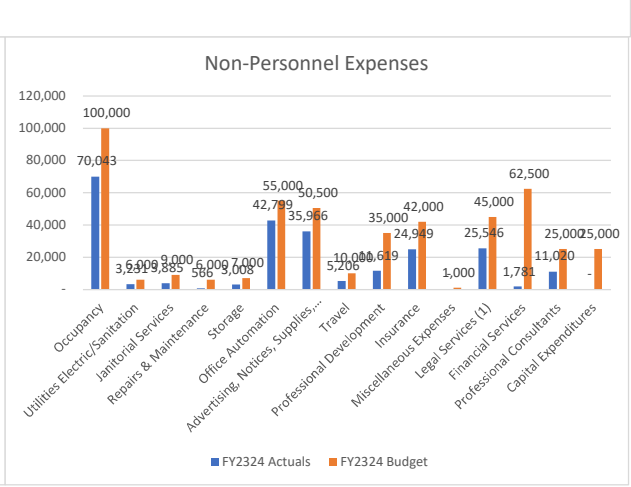
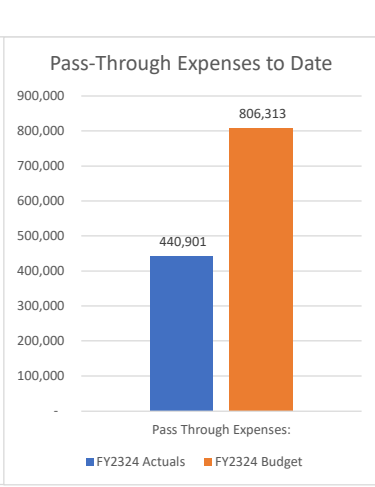
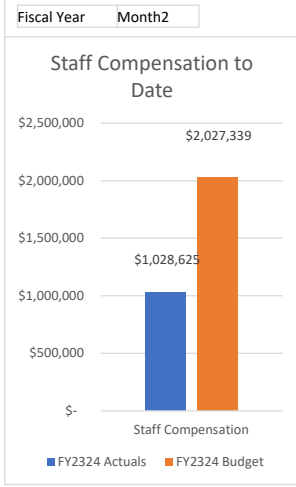
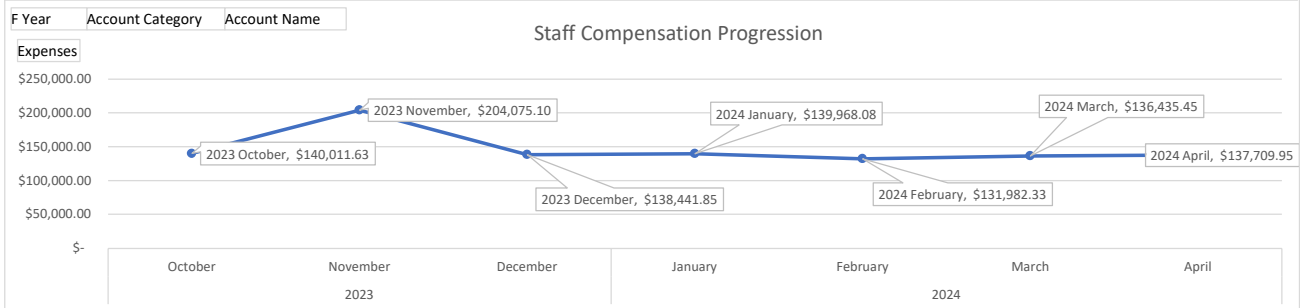
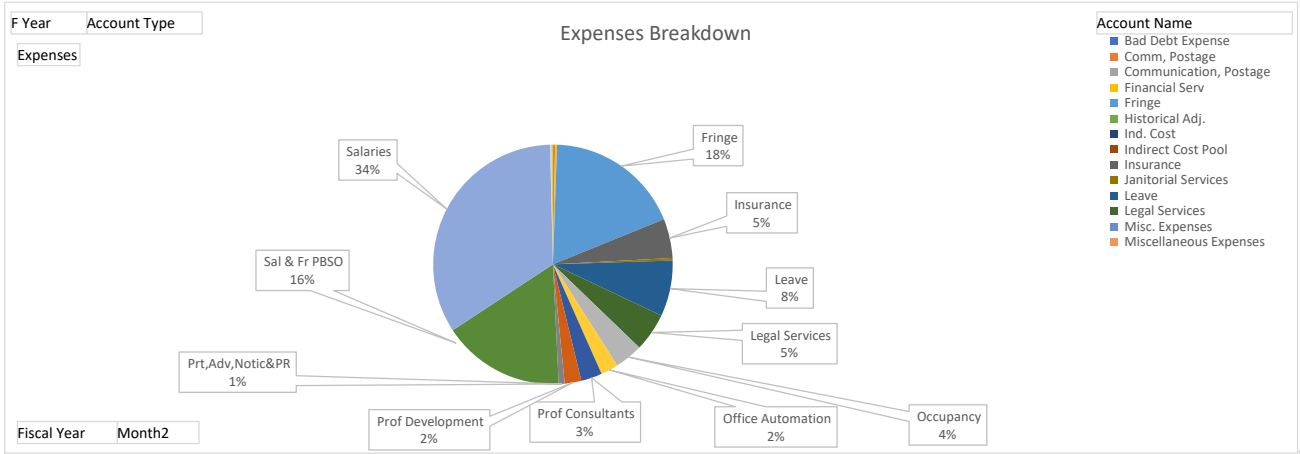
SOUTH FLORIDA REGIONAL PLANNING COUNCIL

April 30, 2024
(unaudited)

<u>Description</u>	February	March	April	Fiscal to Date	% Realized	Annual Budget	% of Budget	Remaining Budget
<u>REVENUE REPORT</u>								
Membership Dues	\$ -	\$ -	\$ -	\$ 1,099,870	100%	\$ 1,099,870	36%	\$ -
Interest & Other Income	7,991	8,246	7,478	57,863	116%	50,000	2%	(7,863)
Federal Funded Projects	55,824	104,927	64,028	694,078	100%	691,746	23%	(2,332)
State Funded Projects	-	204	-	26,384	34%	78,021	3%	51,637
Local Funded Projects	2,049	201	27,027	119,200	45%	262,000	9%	142,800
Trust Funds	39,048	51,327	37,546	291,754	33%	882,000	29%	590,246
TOTAL Revenues	104,913	164,905	136,078	2,289,149	75%	3,063,637	100%	774,488
<u>EXPENSE REPORT</u>								
<u>Operating Expenses</u>								
Staff Compensation	\$ 131,982	\$ 136,436	\$ 137,710	\$ 1,028,625	51%	\$ 2,027,339	66%	\$ 998,714
Occupancy	8,711	8,711	8,711	70,043	70%	100,000	3%	29,957
Utilities Electric/Sanitation	385	419	455	3,231	54%	6,000	0%	2,769
Janitorial Services	777	777	777	3,885	43%	9,000	0%	5,115
Repairs & Maintenance	-	-	-	566	9%	6,000	0%	5,434
Storage	508	508	-	3,008	43%	7,000	0%	3,992
Office Automation	4,096	4,668	5,188	42,799	78%	55,000	2%	12,201
Advertising, Notices, Supplies, Postage & PR	2,517	7,475	2,410	35,966	71%	50,500	2%	14,534
Travel	2,637	431	40	5,206	52%	10,000	0%	4,794
Professional Development	107	-	5,125	11,619	33%	35,000	1%	23,381
Insurance	4,092	-	10,429	24,949	59%	42,000	1%	17,051
Miscellaneous Expenses	-	-	-	-	0%	1,000	0%	1,000
Legal Services (1)	3,981	5,831	3,914	25,546	57%	45,000	1%	19,454
Financial Services	203	189	567	1,781	3%	62,500	2%	60,720
Professional Consultants	1,000	440	2,900	11,020	44%	25,000	1%	13,980
Capital Expenditures	-	-	-	-	0%	25,000	1%	25,000
Subtotal Operating Expenses	160,996	165,885	178,226	1,268,242	51%	2,506,339	82%	1,238,097
Pass Through Expenses:	43,480	57,384	43,480	440,901	55%	806,313	26%	365,412
TOTAL Expenses	204,476	223,269	221,707	1,709,144	52%	3,312,652	108%	1,603,508
Excess (deficit) Revenues over Expenditures	\$ (99,563)	\$ (58,364)	\$ (85,629)	\$ 580,006		\$ (249,015)	-8%	
(1) Additional legal YTD expenses included in "pass-through Expenses"				\$ 46,965				
<i>Note: Percentage of Fiscal Year lapsed</i>				58.33%				

**SOUTH FLORIDA REGIONAL PLANNING COUNCIL
ANALYSIS**

April 30, 2024





MEMORANDUM

AGENDA ITEM #IV.C

DATE: MAY 20, 2024

TO: COUNCIL MEMBERS

FROM: STAFF

SUBJECT: LOCAL GOVERNMENT COMPREHENSIVE PLAN PROPOSED AND ADOPTED AMENDMENT
CONSENT AGENDA

Pursuant to the 1974 Interlocal Agreement creating the South Florida Regional Planning Council (Council), the Council is directed by its member counties to “assure the orderly, economic, and balanced growth and development of the Region, consistent with the protection of natural resources and environment of the Region and to protect the health, safety, welfare, and quality of life of the residents of the Region.”

In fulfillment of the Interlocal Agreement directive and its duties under State law, the Council reviews local government Comprehensive Plan amendments for consistency with the *Strategic Regional Policy Plan for South Florida (SRPP)*. Pursuant to Section 163.3184, Florida Statutes as presently in effect, Council review of comprehensive plan amendments is limited to 1) adverse effects on regional resources and facilities identified in the SRPP and 2) extra-jurisdictional impacts that would be inconsistent with the comprehensive plan of any affected local government within the Region. The Council’s review of amendments is conducted in two stages: (1) proposed or transmittal and (2) adoption. Council staff reviews the contents of the amendment package once the Department of Economic Opportunity certifies its completeness.

A written report of the Council’s evaluation pursuant to Section 163.3184, Florida Statutes, is to be provided to the local government and the State Land Planning Agency within 30 calendar days of receipt of the amendment.

Recommendation

Find the proposed and adopted plan amendments from the local governments listed as not causing adverse impact to state or regional resources/facilities and without extra-jurisdictional impacts that would be inconsistent with the comprehensive plan of any affected local government within the Region.

Approve this report for transmittal to the local governments with a copy to the State Land Planning Agency.



South Florida Regional Planning Council
1 Oakwood Boulevard, Suite 250, Hollywood, Florida 33020
954-924-3653 Phone, 954-924-3654 FAX
www.sfrationalcouncil.org

PROPOSED AMENDMENTS

- **Broward County 24-01ESR**
Updates the Wetlands Map of the Natural Resource Map Series of the Broward County Land Use Plan (BCLUP) (PCNRM 24-2).
- **Monroe County 24-02ACSC**
Amends the Monroe County Future Land Use Map from Residential Medium (RM) to Commercial (COMM) for properties located at 106309, 106319, 106329, and 106339 Overseas Highway, Key Largo Mile Marker 106, Del Sol Point.
- **Biscayne Park 24-01ESR**
Amends the Biscayne Park Comprehensive Plan to incorporate the adopted 16-year Water Supply Plan Update and strengthen the coordination between water supply planning and local land use planning by amending certain objectives and policies in the Public Facilities Conservation Intergovernmental Coordination and Capital Improvement Elements.
- **Fort Lauderdale 24-01ESR**
Establishes the Uptown Urban Village Transit Oriented Development designation in the City of Fort Lauderdale and includes specific entitlements for the area. Due to a technical error, the Future Land Use Map amendment will be transmitted separately. (Uptown Urban Village TOD UDP L23001)
- **Fort Lauderdale 24-02ESR**
Amends the Comprehensive Plan Text amendment with a minor adjustment to the transit-oriented development land use designation language for floor area ratio from 2.5 to 3. (Transit-Oriented Development UDP L23002)
- **Fort Lauderdale 24-03ESR**
Amends the Future Land Use Map (FLUM) to reflect the Uptown Urban Village Transit Oriented Development designation. This map amendment corresponds to the City's transmittal of the Uptown Urban Village Transit Oriented Development LUPA submitted on March 13, 2024, reference number 24-01ESR. Due to a technical error, the Future Land Use Map amendment was processed separately and is now being transmitted. (Uptown Urban Village TOD UDP L23004)
- **Homestead 24-01ESR**
Amends the Comprehensive Plan text to permit affordable housing with a maximum net density of twenty-five (25) dwelling units per acre on property within the Civic Government Subarea of the Southwest Planned Urban Neighborhood (SWPUN), subject to the land development code.
- **Islamorada, Village of Islands 24-01ACSC**
Amends the Village's Future Land Use Map (FLUM) from Residential Conservative (RC) to Mixed-Use (MU) for the subject property located on Plantation Key. HVS82 Investments, LLC.
- **Islamorada, Village of Islands 24-02ACSC**
Amends the Future Land Use Map (FLUM) from Public / Semi-Public Services (PS) to Mixed Use (MU) for the subject Property located on Upper Matcumbe Key. Community Church, Inc.
- **City of Margate 24-01ESR**
Provides an update to the 10-year Water Supply Facility Work Plan and related Goals, Objectives, and Policies of Element III of the Margate Comprehensive Plan.

- **City of Pompano Beach 24-01ER**
Amends the Comprehensive Plan to address the newly required 10 and 20-year Planning Horizons to the City's Comprehensive Plan.
- **Sunrise 24-01ESR**
Amends the Future Land Use Map (FLUM) for property generally located south of Northwest 30 Place, between Aragon Boulevard and East Sunrise Lakes Drive (Sunrise Country Club). The proposed amendment will change the land use plan map for the subject property from the Commercial Recreation, Low-Medium (10) Residential, and Medium-High (25) Residential FLUM designations to Commercial Recreation and Irregular (9 DU/AC) Residential designations for an approximately 103-acre site.

ADOPTED AMENDMENTS

- **Monroe County 23-04ACSC**
Amends the Monroe County Future Land Use Map from Residential Medium (RM) to Mixed-Use/Commercial (MC) for a property of approximately .3 acres located at 103301 Overseas Highway, Key Largo, Mile Marker 103, by Irwin Holdings, LLC.
- **Monroe County 23-05ACSC**
Amends the Monroe County Future Land Use Map from Residential Medium (RM) to Mixed-Use/Commercial (MC) for property comprising of less than one acre and five lots at Overseas Highway, Key Largo, Mile Marker 104, by Abit Holdings, LLC.
- **City of Coral Gables 23-01ESR**
Modifies the text in the Future Land Use Element to increase maximum building heights for commercial and industrial land use with park incentives if developed pursuant to the Design & Innovation District Regulations. Additionally, industrial land uses are to be granted an additional 25% floor area.
- **City of Dania Beach 23-01ESR**
Increases Regional Activity Center (RAC) permitted uses by 4,000 residential (affordable) units, as timing and reporting of units, and prohibiting units when conflicting with airport land use.
- **City of Key West 23-03ACSC**
Amends the Comprehensive Plan to maintain the Building Permit Allocation for the property located at 301 White Street.
- **City of Miami 23-05ESR**
Updates the Comprehensive Plan with EAR-Based Amendments reflected in State requirements.
- **City of Parkland 24-01ESR**
Adds Self-Storage as a permitted use to the Commercial Land Use category, consistent with the Broward County Commerce Land Use designation.

*Property Rights Amendment

** **Staff Note:** Due to the different time requirements for Agencies' responses, some comments may not have been received. Of the Agencies that have submitted comments, those comments do not reflect potential adverse regional or extra-jurisdictional impacts.

No concerns or technical assistance comments reflecting potential adverse regional or extra-jurisdictional impacts were received from local governments or partner agencies.



MEMORANDUM

AGENDA ITEM #IV.E

DATE: MAY 20, 2024

TO: COUNCIL MEMBERS

FROM: STAFF

SUBJECT: TRADITIONAL RLF – CORNERSTONE PAVING INC. (BORROWER) – CH. 7 BANKRUPTCY -
PRINCIPAL WRITE-OFF RATIFICATION

On December 14, 2023, the South Florida Regional Planning Council received a Chapter Bankruptcy Notification from Cornerstone Paving Inc, a minority owned business, which is 100% owned and operated by Glorious and Roosevelt Walker. Cornerstone Paving Inc. was approved for their initial \$300,000 loan on November 9, 2006, (18 years ago) and has a current outstanding balance of approximately \$260,000. It should be noted, since loan inception, the borrower predominately repaid interest-only toward the loan despite numerous legal engagements to modify the terms and conditions to address principal repayments. As a result, the borrower repaid approximately \$209,000 over the full loan term; the majority applied to interest. Kerry Ezrol from Goren Cherof has been notified and will represent the SFRPC as legal counsel.

Cornerstone Paving Inc. was established as a Florida Corporation on February 19, 1999 and specialized in asphalt repair and maintenance services. The loan was utilized for equipment and vehicle acquisition as well as working capital to assist with help growing a minority owned business in Broward County. Cornerstone Paving Inc. was previously operating at 2500 Hollywood Blvd in Hollywood, FL Suite 205 which is now vacated.

The SFRPC loan was secured with a perfected lien on all business assets however the bankruptcy trustee deemed no inherent value of the remaining assets as determined by an independent auction. Thus the SFRPC is not anticipated to receive any recoveries to reduce the outstanding principal. The remaining outstanding principal of \$260,365 will be subject to both an RLF and SFRPC board approved write-off.

The RLF Board met on April 16, 2024 and approved the recommended write off of the outstanding balance. The SFRPC loan administration team will continue to assist Goren Cherof as needed in regards to the bankruptcy proceedings.

Recommendation

Loan administration supports a write-off of the remaining outstanding principal balance of \$260,365 as a result of the termination and closure of the operating business and Chapter 7 Bankruptcy with no anticipated recoveries.



Steve Foreman

From: Kerry L. Ezrol <KEzrol@gorencherof.com>
Sent: Tuesday, February 20, 2024 3:20 PM
To: Jeffrey Tart
Cc: Sean M. Swartz
Subject: FW: Ch-7 23-20317-SMG Trustee's Notice of Abandonment Cornerstone Paving
Attachments: Doc 18 Trustee's Notice of Intent to Abandon all Property (00596481xC4B6A).PDF

Good afternoon Jeff,

Notwithstanding what counsel for the Trustee has offered back in December 2023 about liquidating the assets in exchange for 50% of the net equity, they have filed the attached Notice of abandonment today.

Let me know what, if any, action you would like us to take to proceed against the collateral.

Thank you.

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Kerry L. Ezrol



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

3099 East Commercial Boulevard, Suite 200

Fort Lauderdale, Florida 33308

Telephone: (954) 771-4500 x 5056 | (561) 276-9400 x 5056 | Fax: (954) 771-4923

Email: KEzrol@gorencherof.com | www.GorenCherof.com

FRAUD ALERT – WE DO NOT ACCEPT OR REQUEST CHANGES TO WIRING INSTRUCTIONS VIA EMAIL OR FAX. ALWAYS CALL OUR OFFICE TO VERIFY.

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UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF FLORIDA

In re:

Case No. 23-20317-SMG

CORNERSTONE PAVING INC.

Chapter 7

Debtor.

NOTICE OF ABANDONMENT OF PROPERTY

TO: ALL INTERESTED PARTIES LISTED BELOW

FROM: SONYA S. SLOTT, TRUSTEE

PURSUANT TO BANKRUPTCY RULE 6007, THE PROPOSED ABANDONMENT WILL BE DEEMED APPROVED WITHOUT NECESSITY OF A HEARING OR ORDER, IF NO OBJECTION IS FILED AND SERVED WITHIN 14 DAYS AFTER THE DATE OF SERVICE OF THIS NOTICE. NOTICE IS HEREBY GIVEN OF THE ABANDONMENT OF THE FOLLOWING DESCRIBED PROPERTY:

All property on Schedule B [ECF #1] to include:

- a. **Truist Checking x9898**
- b. **2006 Nissan Titan – last 6 VIN x543071**
- c. **2006 Nissan Titan – last 6 VIN x552649**
- d. **2006 Anderson Trailer – last 6 VIN x041521**
- e. **1993 Chevrolet Silverado 1500 – last 6 VIN x258877**
- f. **2006 Ford F-750 – last 6 Vin x297353**
- g. **1986 Ford F-800 – last 4 VIN x8604**
- h. **2006 HAMM Briggs – Serial No. 1394820**
- i. **1997 LeeBoy Asphalt Paver –**
- j. **2 Shipping Containers**
- k. **2004 Komatsu WA250-3 – Serial No. A71020**
- l. **2004 Komatsu GD530A – Serial No. 210615**
- m. **2004 Bobcat Loader – Serial No. 526911021**
- n. **1983 Hyster C600 – last 6 VIN xC3233P**
- o. **1982 Ingersol 3-Wheel Roller – last 4 VIN x1304**
- p. **Bobcat Roller – Serial No. 861880231090**

THESE PROPERTIES ARE BEING ABANDONED FOR THE FOLLOWING REASONS:

PROPERTY IS BEING ABANDONED BECAUSE: THERE IS NO EQUITY IN THE PROPERTY; THE PROPERTY IS OF NO VALUE TO THE ESTATE; THE PROPERTY IS BURDENSOME TO THE ESTATE OR IS INCONSEQUENTIAL IN VALUE.

WRITTEN OBJECTIONS TO THIS ABANDONMENT ARE TO BE FILED WITH THE CLERK, U.S. BANKRUPTCY COURT, SOUTHERN DISTRICT OF FLORIDA, FEDERAL BUILDING,

[] 51 SOUTHWEST FIRST AVENUE, 15TH FLOOR, MIAMI, FLORIDA 33130

[X] 299 EAST BROWARD BLVD., ROOM 112, FT. LAUDERDALE, FLORIDA 33301

[] 1515 NORTH FLAGLER DRIVE, WEST PALM BEACH, FLORIDA 33401

ANY OBJECTIONS FILED WILL BE SET FOR HEARING WITH THE BANKRUPTCY COURT FOR RESOLUTION. UNLESS WRITTEN OBJECTIONS ARE FILED WITHIN 14 DAYS FROM THE DATE OF THIS NOTICE, THE PROPERTY SHALL BE DEEMED TO BE ABANDONED, COPIES OF ANY OBJECTIONS ARE TO BE MAILED TO:

SONYA S. SLOTT, TRUSTEE
P.O. Box 15580
Plantation, FL 33318
(954) 423-4469
(954) 423-4479 (fax)

PURSUANT TO BANKRUPTCY RULE 6007, THE PROPOSED ABANDONMENT WILL BE DEEMED APPROVED WITHOUT NECESSITY OF A HEARING OR ORDER, IF NO OBJECTION IS FILED AND SERVED WITHIN 14 DAYS AFTER THE DATE OF SERVICE OF THIS NOTICE.

I CERTIFY THAT A COPY HEREOF HAS BEEN FURNISHED TO THE PARTIES LISTED ON THE ATTACHED SERVICE LIST BY U.S. MAIL ON THIS DATE.

Dated: February 20, 2024

/s/ Sonya S. Slott, Trustee

Sonya S. Slott, Trustee
P.O. Box 15580
Plantation, FL 33318
(954) 423-4469

COPIES:

Debtor(s)

Secured Creditors

Any other parties of interest
listed on the attached exhibit

Jeffrey Tart

From: Sean M. Swartz <SSwartz@gorencherof.com>
Sent: Thursday, December 14, 2023 11:18 AM
To: Jeffrey Tart; Kerry L. Ezrol
Subject: FW: Cornerstone Paving Inc. 23-20317-SMG
Attachments: Cornerstone ECF #1.pdf

Importance: High

Good morning Jeff,

FYI below and your input please.

Thank you,

Sean M. Swartz



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

3099 East Commercial Boulevard, Suite 200

Fort Lauderdale, Florida 33308

Telephone: (954) 771-4500 x 5024 | (561) 276-9400 x 5024 | Fax: (954) 771-4923

Email: SSwartz@gorencherof.com | www.GorenCherof.com

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From: Zachary Malnik <zachary@msbankrupt.com>
Sent: Thursday, December 14, 2023 11:13 AM
To: Sean M. Swartz <SSwartz@gorencherof.com>
Cc: Kristen Clifton <kristen@msbankrupt.com>; Mark Bonacquisti <mark@msbankrupt.com>
Subject: Cornerstone Paving Inc. 23-20317-SMG
Importance: High

Sean:

The above captioned bankruptcy case was just filed and my client, Sonya Slott, has been appointed as chapter 7 trustee of the Debtor. Based on the attached schedules, it appears that your client, South Florida Regional Planning Counsel, has a properly perfected lien on all assets of the business except for one Bobcat that has a PMSI lien. Therefore, the Trustee has asked me to reach out to you to solicit your client's input on how they wish to proceed. There are two options going forward.

First, the Trustee abandons your client's collateral back to your client who will need to take steps to secure, remove, and dispose of its collateral.

Second, the Trustee secures the property on behalf of your client and utilizing the services of George Richards of National Auction Company conducts an auction with your client's consent. After the sale, 50% of net proceeds from the auction would be paid to your client directly on behalf of its secured claim. The other 50% would be a carveout to the bankruptcy estate to pay of the costs of administration and then be paid to creditors pursuant to the standard distribution scheme. Your client would be entitled to share in the distribution to unsecured creditors pro rata based on its allowed deficiency claim.

Please speak with your client and get back to me as soon as possible so that the Trustee can act accordingly. Happy to jump on a call if needed.

Thank you,



ATTORNEYS AT LAW

Zachary Malnik, Esq.
The Salkin Law Firm, P.A.
(954) 423-4469
(954) 423-4479 (fax)

950 South Pine Island
Plantation, FL 33324
MAILING ADDRESS:
P.O. Box 15580

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DATE: MAY 20, 2024
TO: COUNCIL MEMBERS
FROM: STAFF
SUBJECT: SFRPC / TCRPC MARCH 15TH JOINT MEETING UPDATE

SUCCESSFUL ANNUAL JOINT COUNCIL MEETING OF THE SFRPC / TCRPC

For more information, please contact sfadmin@sfrpc.com

The South Florida and Treasure Coast Regional Planning Councils met in West Palm Beach on March 15, 2024 to discuss property insurance, transportation, Florida's Coral Reef, and the 2024 Florida Legislative Session. The Councils heard from a variety of subject matter experts including U.S. Congressman Jared Moskowitz; Florida State Representative Hillary Cassell, 101st District; Stacey Giuliani, Esq., Chief Legal Officer, Florida Peninsula Insurance Company; Paul Handerhan, MBA, CPCU, ARe, AIAF, President, Federal Association for Insurance Reform and FAIR Foundation; and Mel E. Montagne, CPCU, ARM, CRIS; President, Fair Insurance Rates for Monroe.



The Councils were also joined by South Florida Regional Transportation Authority (SFRTA) Executive Director David Dech; Valerie Neilson, Executive Director of the Palm Beach Transportation Planning Association (TPA); Attorney Ron Book; and County Intergovernmental Affairs specialists Marty Cassini, Esq., Broward County; Kathy Copeland, Indian River County; Kasey Denny, Palm Beach County; Jess McCarty, Esq., Miami-Dade County; and Lisa Tennyson of Monroe County. Thank you to all guest speakers, attendees, and the Palm Beach TPA for hosting us.

[\[CLICK HERE TO READ THE SFRPC REPORT ON IMPACTS OF H.R. 3525\]](#)

[\[CLICK HERE TO READ GUEST SPEAKER BIOS\]](#)

[\[CLICK HERE TO WATCH THE MEETING RECORDING\]](#)

Recommendation:
Information only.



SFRPC / TCRPC Joint Council Meeting

March 15, 2024





MEMORANDUM

AGENDA ITEM # V.A

DATE: MAY 20, 2024

TO: COUNCIL MEMBERS

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.



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	[REDACTED]	300,000.00	300,000.00	240	7.0	2,709.36	277,185.57	04/01/24	0	04/02/24	05/01/24	01/08/04	09/01/39	performing
1023	[REDACTED]	301,586.50	301,586.50	120	5.0	350.00	161,715.88	04/01/24	0	04/01/24	05/01/24	07/19/06	03/01/29	performing
1034	[REDACTED]	300,000.00	300,000.00	120	5.0	0.00	260,365.24	09/01/23	212	10/19/23	10/01/23	12/21/06	11/15/28	performing
1039	[REDACTED]	125,000.00	125,000.00	84	5.0	500.00	119,582.53	04/01/24	0	04/30/24	05/01/24	11/24/08	12/31/15	performing
1040	[REDACTED]	200,000.00	200,000.00	84	5.0	1,472.32	57,567.87	04/01/24	0	04/01/24	05/01/24	02/02/09	08/01/28	performing
3024	[REDACTED]	189,043.88	189,043.88	144	0.0	500.00	95,000.00	04/01/24	0	04/01/24	05/25/24	07/26/99	12/01/16	Default Final Judgment
4008	[REDACTED]	300,000.00	300,000.00	0	5.0	750.00	155,267.52	04/12/24	0	04/15/24	05/12/24	07/31/09	03/31/39	performing
4018	[REDACTED]	150,000.00	150,000.00	84	6.0	0.00	144,598.41	12/01/15	3042	10/22/20	01/01/16	07/12/13	08/01/20	In Litigation - Refer to RLF Status Report
4024	[REDACTED]	235,000.00	235,000.00	240	5.0	1,500.00	155,622.88	05/01/24	0	04/23/24	06/01/24	04/16/14	05/01/26	performing
4027	[REDACTED]	149,500.00	149,500.00	120	5.0	1,590.98	44,096.59	04/01/24	0	04/05/24	05/01/24	12/15/15	12/15/25	performing
4028	[REDACTED]	75,000.00	75,000.00	1	0.0	0.00	74,994.72	04/01/19	1826	04/12/19	05/01/19	11/17/16	09/30/19	Default - collateral workout
4029	[REDACTED]	75,000.00	75,000.00	1	0.0	0.00	75,000.00	04/01/19	1826	04/12/19	05/01/19	12/14/16	09/30/19	Default - collateral workout
4031	[REDACTED]	332,972.82	332,972.82	111	6.5	2,000.00	321,849.33	04/01/24	0	04/01/24	05/01/24	09/28/17	08/01/28	performing
4032	[REDACTED]	300,000.55	300,000.55	120	7.0	3,577.27	179,194.77	04/01/24	0	04/01/24	05/01/24	10/24/18	11/01/28	performing
4033	[REDACTED]	254,999.57	254,999.57	84	7.0	0.00	187,832.65	10/15/23	167	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	7.0	0.00	71,412.80	08/01/22	607	08/01/22	09/01/22	01/03/19	01/03/26	Default Final Judgment
4035	██████████	248,684.03	248,684.03	84	7.0	375.00	17,396.57	04/01/24	0	04/01/24	05/01/24	03/05/19	04/01/26	performing
4036	██████████	549,223.30	549,223.30	84	7.0	375.00	482,094.60	04/01/24	0	04/01/24	05/01/24	03/05/19	04/01/26	performing
4037	██████████	173,904.64	173,904.64	84	5.0	1,750.00	120,649.29	04/01/24	0	04/01/24	05/01/24	03/28/19	03/28/26	performing
4038	██████████	99,885.78	99,885.78	60	7.0	1,500.00	45,874.73	04/01/24	0	04/01/24	05/01/24	03/28/19	04/01/24	performing
4039	██████████	200,000.00	200,000.00	84	7.0	0.00	196,815.27	08/01/22	607	08/01/22	09/01/22	03/12/20	04/01/27	Default Final Judgment
4040	██████████	400,000.00	400,000.00	84	7.0	0.00	389,882.46	10/15/23	167	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	141,977.16	04/01/24	0	04/01/24	05/01/24	04/22/21	04/01/31	performing
4044	██████████	130,000.00	130,000.00	120	4.5	1,347.30	95,891.11	04/01/24	0	04/01/24	05/01/24	03/22/21	03/01/31	performing
4046	██████████	100,000.00	100,000.00	60	5.0	0.00	84,827.84	11/01/23	0	11/01/23	06/01/24	10/06/22	10/01/27	performing
4048	██████████	349,497.00	98,668.75	60	4.5	352.00	92,612.75	04/01/24	0	04/01/24	05/01/24	02/23/23	03/01/28	performing
4049	██████████	331,700.00	80,271.75	60	4.5	301.00	79,368.75	04/01/24	0	04/01/24	05/01/24	02/23/23	03/01/28	performing
4050	██████████	331,700.00	85,566.75	60	4.5	321.00	84,603.75	04/01/24	0	04/01/24	05/01/24	02/23/23	03/01/28	performing
Totals		6,487,204.73	5,738,814.98			23,593.40	4,213,281.04							

LIST OF COMMITTED TRADITIONAL RLF FUNDS
April 30, 2024

Loan #	Company Name	Committed	Commitment Date	Disbursed	Disbursement Date	Disbursed	Disbursement Date	Disbursed	Disbursement Date	Disbursed	Disbursement Date	Remaining Commitment
4048	[REDACTED]	336,600	11/15/2021	13,668	3/2/2023	4,943.75	5/23/2023	32,390	8/1/2023	29,770	10/3/2023	\$ 255,828.25
4049	[REDACTED]	331,700	11/15/2021	13,668	3/2/2023	4,943.75	5/23/2023	32,390	8/1/2023	29,270	10/3/2023	\$ 251,428.25
4050	[REDACTED]	331,700	11/15/2021	13,668	3/2/2023	4,943.75	5/23/2023	30,390	8/1/2023	36,565	10/3/2023	\$ 246,133.25
TOTAL		\$1,000,000		\$ 41,004		\$ 14,831.25		\$95,170.00		\$ 95,605.00		\$ 753,389.75

*Committed Funds will be disbursed over a 24-month period

Cash Available to Lend												
Bank Balance as of	4/30/2024											\$ 1,238,833.21
Committed Funds												
Unfunded Loan Commitments	\$ 753,390											
Administrative Fees	10,919.25											
Total Committed Funds												\$ 764,309.00
Total Uncommitted Funds												\$ 474,524.21

Kerry L. Ezrol
KEzrol@GorenCherof.com



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

May 2, 2024

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 (SFRPC Account #4018 and #1042) v. Angela Dawson, P.A.
(Our File No. 9940547)**

Complaint filed with the Court on May 7, 2018. Dawson filed a motion to recuse (remove) the judge, so litigation was delayed. Dawson filed an Answer and Counterclaim, which SFRPC moved to strike. Order entered approving our Motion to Strike Dawson's Affirmative Defenses and our Motion to Dismiss Dawson's Counterclaim. Dawson's Amended Counterclaim and Amended Answers and Affirmative Defenses were due on April 26, 2019. Dawson failed to file the pleadings by the deadline, and SFRPC filed a Motion for Summary Judgment. The hearing on the Motion for Summary Judgment was scheduled, and then reset at Dawson's request for October 23, 2019. A Motion for Judicial Default against Dawson was filed on October 25, 2019.

SFRPC requested an Amended Complaint to add a foreclosure count. A Motion to Amend Complaint was filed and there were two (2) initial hearings on the motion. Both times, the Court

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delayed a ruling on the motions, pending mediation. Ultimately, SFRPC set the hearing on the Motion to Amend Complaint six separate times, and each time the hearing was continued either due to the Judge ordering mediation or due to Dawson' requests for a continuance. The seventh time the Motion to Amend was set for a hearing, the Court granted SFRPC's motion and allowed SFRPC to Amend the Complaint to add the foreclosure count.

A Motion to Strike Defendants First Amended Affirmative Defenses was filed on November 13, 2019. A Motion to Dismiss Dawson's Counterclaim was filed on December 19, 2019. On June 15, 2020 a hearing was set for the court to hear SFRPC's Motion for Judicial Default, Motion for Leave to File Amended Complaint, Motion to Strike Defendants' First Amended Affirmative Defenses and Motion to Dismiss Counterclaim. Dawson filed a new Counterclaim and new Answer and Affirmative Defenses just prior to the hearing, which the court accepted in place of the defective pleadings. SFRPC's motions were denied due to the court accepting the replacement pleadings. Dawson filed various additional pleadings, including an Affidavit of Excusable Neglect and an Affidavit from Ed McGann. Dawson filed a Request for Production on June 8, 2020, requesting a significant volume of documents which are unrelated to the pending litigation. SFRPC's objection to the discovery request was filed on July 8, 2020.

Litigation of this matter has been extended and complicated by the volume of pleadings filed by Ms. Dawson; each pleading requires a response from SFRPC. Mediation occurred on October 29, 2020 before Judge Lynch. The parties were not able to reach a settlement at mediation.

Since the Court was encouraging the parties to mediate, SFRPC staff focused on attempting to settle with Dawson and to manage the costs of litigation by bringing this matter to a conclusion through settlement. With that intent, SFRPC made multiple offers and counter-offers to Ms. Dawson. As a follow-up to mediation, on November 3, 2020 and January 27, 2021, SFRPC sent a written settlement offer to Dawson and her attorney. SFRPC followed up again with written settlement offer to Dawson and her attorney on March 8, 2021. SFRPC made significant concessions and reductions of the late fees in a good faith attempt to settle the matter without further litigation. Despite SFRPC's multiple concessions, Ms. Dawson would not agree to any of the SFRPC's settlement proposals. Dawson submitted a Counteroffer which was transmitted to SFRPC on March 12, 2021. Per RLF Committee, the decision was made to proceed with the litigation.

The hearing on SFRPC's Motion to Amend the Complaint was set for June 24, 2021. At that hearing, the Court continued the hearing to September 2, 2021. SFRPC's Motion to Amend Complaint was granted and the Defendants had 20 days to file a response to the Amended Complaint. On September 3, 2021, the Court also entered an Order granting Dawson's request to file an Amended Counterclaim in response to SFRPC's Amended Complaint. On September 22, 2021, Defendants, Angela L. Dawson, P.A. and Angela Dawson filed their Answer to Plaintiff's Amended Complaint dated June 23, 2021. On October 1, 2021, SFRPC filed a Motion to Strike

Dawson's Second Amended Affirmative Defenses. On October 15, 2021, a hearing on the Motion to Strike was scheduled for January 26, 2022. On January 26, 2022, the court ordered a Mandatory Case Management Conference to be held on March 28, 2022.

On February 2, 2022, the Court entered an order on the Motion to Strike as follows: Defendants' first affirmative defense of in pari delicto is stricken without prejudice; Defendants' second affirmative defense of bad faith is stricken with leave to amend within twenty (20) days of the date of this Order; Defendants' fourth affirmative defense of fraudulent inducement is stricken with prejudice; Defendants' fifth affirmative defense of fraudulent misrepresentation is stricken with prejudice; Defendants' seventh affirmative defense of unjust enrichment is stricken with prejudice; Defendants' eleventh affirmative defense of ratification is stricken with leave to amend within twenty (20) days of the date of the Order. Plaintiff's Motion to Strike Defendants' Amended Affirmative Defenses was hereby denied as to the following affirmative defenses: Defendants' third affirmative defense of unclean hands; Defendants' sixth affirmative defense of promissory estoppel; Defendants' eighth affirmative defense of modification; Defendants' ninth affirmative defense of equitable estoppel; and Defendants' tenth affirmative defense of waiver.

Our Motion to dismiss the Defendants' amended counterclaim was set for hearing on May 4, 2022 at 9:30 am. On February 9, 2022, Plaintiff filed a reply to Defendants' affirmative defenses. On February 15, 2022, Defendants filed amended affirmative defenses. On February 22, 2022, Plaintiff filed a reply to the amended affirmative defenses.

On March 25, 2022, SFRPC responded to Dawson's request for a settlement offer, renewed the prior settlement dated November 30, 2020, and left it open for ninety (90) days. As of June 23, 2022, the settlement offer expired. On August 22, 2022, the SFRPC settlement offer was once again offered to Ms. Dawson with an expiration date of December 1, 2022. The settlement offer expired.

On May 4, 2022, the Court entered an Order for Uniform Case Management to be held August 22, 2022. On May 4, 2022, Judge Bidwell granted SFRPC's Motion to Dismiss Dawson's Counterclaim as to all counts. However, the Judge provided Dawson twenty (20) days to amend her complaint.

On May 23, 2022, Defendant served pre-suit notice on the Council and the Florida Department of Financial Services. On May 24, 2022, Defendant filed a Third Amended Counterclaim which was later deemed abandoned by the Clerk's office. On May 31, 2022, without permission of the Court, Defendant filed a Fourth Amended Counterclaim. On June 3, 2022, SFRPC filed a Motion to Dismiss Dawson's Third and Fourth Amended Counterclaims with Prejudice. A hearing on the SFRPC's Motion to Dismiss was scheduled for Friday, December 2, 2022. On June 30, 2022, Dawson filed an emergency motion with the Court asking the Court to require SFRPC to release its mortgage cross collateralized against 2748 NW 8th St. Fort Lauderdale. On July 6, 2022, SFRPC

filed a response to the Emergency Motion. On July 7, 2022, Dawson filed a Notice of Production from Non-party for Old Republic National Title Insurance Company and Alfred Andreu. On July 7, 2022, SFRPC filed a request for copies of records for Alfred Andreu and Old Republic National Title Insurance Company. On July 8, 2022, Ms. Dawson submitted a Public Records request to SFRPC. SFRPC has responded to Ms. Dawson. Ms. Dawson had until July 13, 2022 to send SFRPC the requested deposit of \$600.00 in order for SFRPC to start retrieving and reviewing documents. As of today's date, Ms. Dawson has not paid the deposit.

On August 22, 2022, the Court held a Case Management Conference. Ms. Dawson and her Co-counsel were not present. On October 10, 2022, another mandatory Case Management Conference was held. Ms. Dawson informed the court that she would be filing a motion for leave to amend based on new information from Benworth Capital. Copies have been requested through a filing, as of today's date, nothing has been received.

On November 29, 2022, the Defendant filed a Motion to Join Indispensable Parties and a Motion for Leave to Amend Complaint to Add Parties. On November 30, 2022, the Defendant filed a Notice of Filing Proposed Fifth Amended Counter Claim as Exhibit for Motion for Leave to Amend Complaint to Add Alfred F. Andreu P.A., Benworth Capital Partners LLC, and Old Republic National Title Insurance Company. Shortly before the hearing on the SFRPC's Motion to Dismiss on December 2, 2022, Ms. Dawson called our office and the Judge's office informing she was in the hospital. The hearing did not proceed and the Court scheduled another Case Management Conference on December 8, 2022. On December 7, 2022, SFRPC filed its Response in Objection to Defendants Motions to Join Indispensable Parties and for Leave to Amend Counterclaim. On December 8, 2022, pursuant to the Court's direction at the Case Management Conference, a Notice of Hearing was filed, scheduling the pending motions for December 20, 2022. On December 9, 2022, SFRPC filed its Response to Defendant's Motion for Disqualification. On December 18, 2022, Dawson filed a Motion to Withdraw Counter Plaintiff's Third Amended Counter Claims dated May 24, 2022.

At the December 20, 2022 Special Set Hearing, the Court again requested that the matter be scheduled for a Case Management Conference on January 30, 2023. The Court denied Defendants Motion to Join Benworth as an indispensable party and denied Defendants Motion to amend complaint to add Benworth and Old Republic Title Co. The Court also directed both parties to prepare and submit proposed orders for the Court to review for determination on SFRPC's Motion to Dismiss Dawson's Fourth Amended Counterclaim. On December 21, 2022, SFRPC filed its Proposed Order granting SFRPC's Motion. On January 29, 2023, the Court entered an Order denying Ms. Dawson's Motion to Join Indispensable Parties and Motion to Amend Complaint. At the January 30, 2023 Case Management Conference, the Judge informed the Parties that he is working on his order on SFRPC's Motion to Dismiss Dawson's Fourth Counterclaim with prejudice.

SFRPC served Ms. Dawson its First Set of Interrogatories, Request for Production and Request for Admissions. Ms. Dawson responded and we are currently reviewing her responses. Also, we are drafting SFRPC's motion for summary judgment. On May 29, 2023, the Court entered its Order regarding SFRPC's Motion to Dismiss Dawson's Fourth Amended Counterclaim as follows: Granting in part with prejudice as to Count 1, Breach of Contract; Count 2, Detrimental Reliance; Count 3, Promissory Estoppel; Count 9, Unjust Enrichment; Count 10, Equitable Estoppel; and Count 11, Modification and Count 12, Retaliation; and denying in part as to Count 4, Negligent Supervision; Count 5, Negligence Retention; Count 6, Negligence; Count 7, Fraudulent Inducement; Count 8, Fraudulent Misrepresentation; and Count 13, Slander of Title. SFRPC's answer to the remaining counts of the Fourth Amended counterclaim is due within 20 days. On May 30, 2023, the Court entered a Uniform Case Management Order which is scheduled for August 21, 2023. On June 16, 2023, we filed SPRPC's Answer and Affirmative Defenses. On August 10, 2023, we filed SFRPC's Motion for Final Summary Judgment . On August 20, 2023, Dawson filed a Motion to Transfer and Consolidate and a Motion to Strike Counter Defendant's Affirmative Defenses to Fourth Amended Counterclaim and Memorandum of Law. Ms. Dawson is seeking to consolidate the Equity Partners 102 case (below) with this case. SFRPC's Hearing for its Motion for Final Summary Judgment is scheduled for February 9, 2024. Also, Dawson's Hearing is scheduled for September 29, 2023. On August 25, 2023, we filed SFRPC's Response and Amended Response in Objection to Dawson's Motion to Strike Affirmative Defenses. On August 25, 2023, we filed SFRPC's Response in Objection to Ms. Dawson's Motion to Transfer and Consolidate cases.

On September 27, 2023, Dawson filed their Response to SFRPC's Response in Objection to the Motion to Transfer and Consolidate. At the September 29th hearing, the Judge scheduled a Case Management Conference for October 31st. An Order denying Dawson's Motion to Strike SFRPC's Affirmative Defenses and to Consolidate the Cases was entered by the Court. Dawson has 10 days to file a reply. On October 10, 2023, Dawson filed a Motion for Clarification as to how the Court can Reconcile its' Ruling on May 29, 2023 and September 29, 2023. Ms. Dawson was unable to attend the October 31, 2023 Hearing and it is rescheduled for November 13, 2023. At the November 13, 2023 Hearing, the case was set for non-jury trial with a trial period commencing November 4, 2024 to November 21, 2024. Calendar Call is scheduled for October 25, 2024.

On November 29, 2023, SFRPC filed its Motion to Dispense with Mediation as the case has been previously mediated on October 29, 2020. The hearing is scheduled for January 16, 2024. Also, SFRPC's Motion for Final Summary Judgment was scheduled to be heard by the court on February 9, 2024. On January 11, 2024, Dawson filed a Response to SFRPC's Motion to Dispense with Mediation requesting the Court follow its Uniform Trial Order. On January 19, 2024, the Court granted SFRPC's Motion to Dispense with Mediation. On February 4, 2024, Dawson filed a Response to SFRPC Motion for Summary Judgment. On February 7, 2024, Defendant filed an Emergency Motion for Continuance of the Summary Judgment Motion as she had a family

emergency. On February 8, 2024, SFRPC filed its Response in Objection to Defendants' Emergency Motion. Defendant filed their response to SFRPC's Objection later that same day. The Court entered an Order Granting the Emergency Motion, resetting the hearing for March 8, 2024 and advising Ms. Dawson to make all necessary arrangements to appear for the hearing, and to have alternative counsel available should she be unavailable. As of today, the Judge is still reviewing SFRPC's MSJ and has not entered an order. On March 15, 2024, SFRPC filed a Motion to Stay the Requirements in the Trial Order and the hearing was scheduled for April 25, 2024. On April 20, 2024, Dawson filed a Response to SFRPC's Motion to Stay Requirements in Trial Order. At the April 25, 2024 hearing, the Court granted SFRPC's Motion to Stay until June 10, 2024. The Court also entered an UMC Order, with a Case Management Conference scheduled for June 10, 2024.

**2. 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. We will monitor the case in the event that surplus funds become available. On September 5, 2023, a hearing on Plaintiff Equity Partners' Motion for Order to Show Cause was scheduled. The Court deferred ruling on the entry of the foreclosure judgment. On September 20, 2023, SFRPC filed its motion for extension of time and a hearing is scheduled for October 9, 2023. On October 9, 2023, the Court entered an Agreed Order Granting Plaintiff's Motion to Dismiss Defendant's Counterclaim, and gave the defendant until October 30th to file an amended counterclaim as to all counts. SFRPC's Motion for an extension of time was denied as it was moot because there will be an amended counterclaim filed at a later date. On October 23, 2023, the Court entered its Order regarding Plaintiff's Motion to strike Defendant's Affirmative Defenses as follows: Count 5 and Count 11 are not stricken and therefore denied; Count 1, 3, 4, 6, 7, 8, 9 and 10 are stricken without prejudice with leave to amend; and Count 2 is stricken as this matter does not apply to Florida Statute 559.715. There is a UMC scheduled for May 15, 2024. On April 25, 2024, Plaintiff filed its Motion for Summary Final Judgment, Affidavit in Support of MSFJ, Affidavit of Attorney Fees and Costs, and Affidavit of Reasonable Attorney Fees.

**3. SFRPC v. CCESAR, Inc. (Camille Cesar Bankruptcy)
(Our File No. 9940635)**

Camille Cesar filed for Chapter 7 Bankruptcy on December 12, 2023. Meeting of the Creditors is scheduled for January 9, 2024. On January 12, 2024, a Proof of Claim was filed on behalf of the SFRPC and assigned Claim No. 13. The deadline for filing claims was February 20, 2024. Debtor filed a Motion to Delay Discharge Date and the Court granted the Motion, the discharge date is

Isabel Cosio Carballo, Executive Director

Page 7 of 7

May 1, 2024

delayed to April 10, 2024. On April 9, 2024, Reaffirmation Agreement with Nationstar Mortgage, LLC was filed. The Court entered its Order of Discharge on April 12, 2024.

**4. SFRPC adv. Bayfirst National Bank f/k/a First Home Bank
(Our File No. 9940637)**

Bayfirst National Bank's foreclosure complaint was filed with the Court on February 26, 2024. An Order (1) Directing Defendants to Show Cause, etc. was entered by the Court on March 5, 2024. On March 26, 2024, SFRPC filed a Notice of Filing Disclaimer of Interest to disclaim SFRPC's interest.

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)



MEMORANDUM

AGENDA ITEM # V.B

DATE: MAY 20, 2024
TO: COUNCIL MEMBERS
FROM: STAFF
SUBJECT: SFRPC CARES ACT RLF STATUS REPORT

The U.S. Department of Commerce's Economic Development Administration is partnering with the South Florida Regional Planning Council (SFRPC) to oversee and administer a new \$5.90 million CARES ACT Business Revolving Loan Fund program that will alleviate sudden and severe economic dislocation caused by the coronavirus in Monroe, Miami-Dade, Broward and Palm Beach counties. Designated a U.S. Department of Commerce Economic Development District in 1994, the SFRPC welcomes this new program into its lending portfolio as it continues to expand its economic development activities.

The initiative/focus is to initially conduct financial assessments of vital and essential South Florida small businesses to evaluate financial and resiliency capacity with the focus on maintaining ongoing operations. Once assessed, the SFRPC along with its coalition partners will determine an applicable loan program to meet the financial needs of the small business in order to maintain its vital operations. This supplemental financial assistance award will help support critical small business operations for the long-term within industries that are essential in South Florida.

Since the program was launched on August 5, 2020, the SFRPC has received approximately 375 prospects inquiring into the loan program from Palm Beach, Broward, Miami-Dade and Monroe counties. Initial loan program funding is available for up to 2 years or until all loan funds are disbursed. As the program is revolving in nature, after all initial funds are deployed, new businesses will have an opportunity to seek financial support as loan proceeds are repaid from former borrowers.

In November 2023, the EDA completed their RLF Risk Analysis and conveyed the South Florida Regional Planning Council earned a current annual risk rating of an "A" for the fiscal year ending 9/30/2023.

To date, loan administration has approved thirty-six (36) new CARES ACT RLF loans totaling \$7,785,000 and saved and/or created 249 related jobs.



South Florida Regional Planning Council
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**CARES ACT REVOLVING LOAN FUND
PAYMENT STATUS REPORT - MAY 2024**

Loan	Company /Borrower	Amount	Disbursed	Pmts	Rate	Pay/Yr	Normal Pay	Last Activity	Last Balance	Paid Thru	Days Late	Last Activity	Next Pay Due	Loan Date	Maturity Date	Board Action
5100	████████████████████	25,000.00	25,000.00	60	3.5000	12	454.79	454.79	7,512.44	05/01/24	0	05/01/24	06/01/24	10/20/20	11/01/25	performing
5107	██████████	300,000.00	300,000.00	120	3.5000	12	2,966.58	2,966.58	206,550.61	05/01/24	0	05/01/24	06/01/24	11/20/20	11/01/30	performing
5110	████████████████████	500,000.00	515,000.00	120	3.5000	12	4,934.78	4,934.78	411,766.08	05/01/24	0	05/01/24	06/01/24	01/13/21	01/01/31	performing
5111	██████████	210,000.00	210,000.00	120	3.5000	12	2,076.60	2,076.60	148,322.75	05/01/24	0	05/01/24	06/01/24	12/31/20	01/01/31	performing
5112	████████████████████	500,000.00	500,000.00	120	3.5000	12	4,944.29	4,944.29	353,258.29	05/01/24	0	05/01/24	06/01/24	12/28/20	01/01/31	performing
5114	████████████████████	150,000.00	150,000.00	120	3.5000	12	1,483.29	1,483.29	108,369.19	05/01/24	0	05/01/24	06/01/24	02/24/21	02/01/31	performing
5115	████████████████████	100,000.00	100,000.00	60	3.5000	12	1,594.07	200.00	77,328.83	04/01/24	0	04/22/24	05/01/24	02/02/21	02/01/26	performing
5116	██████████	306,041.60	306,041.60	120	3.7760	12	2,173.69	2,173.69	265,717.21	04/05/24	0	04/05/24	05/05/24	05/14/21	04/01/31	performing
5117	████████████████████	394,000.00	394,000.00	240	3.5000	12	4,000.00	4,000.00	345,900.51	05/01/24	0	05/01/24	06/01/24	05/13/21	05/01/31	performing
5118	████████████████████	500,000.00	500,000.00	180	3.5000	12	3,493.33	3,493.33	435,841.87	05/01/24	0	05/01/24	06/01/24	06/15/21	07/01/36	performing
5119	████████████████████	150,000.00	150,000.00	120	3.5000	12	1,441.59	1,441.59	119,344.16	05/01/24	0	05/01/24	06/01/24	08/12/21	08/01/31	performing
5120	████████████████████	295,000.00	295,000.00	120	3.5000	12	1,695.46	1,695.46	264,366.59	05/01/24	0	05/01/24	06/01/24	08/09/21	08/01/31	performing
5121	████████████████████	175,000.00	175,000.00	120	3.5000	12	1,730.50	1,730.50	132,597.61	05/01/24	0	05/01/24	06/01/24	08/24/21	08/01/31	performing
5122	██████████	500,000.00	500,000.00	120	3.5000	12	2,899.80	2,899.80	449,546.38	05/01/24	0	05/01/24	06/01/24	08/25/21	08/01/31	performing
5123	████████████████████	250,000.00	250,000.00	120	3.5000	12	2,390.96	2,390.96	202,933.87	05/01/24	0	05/01/24	06/01/24	10/15/21	10/01/31	performing
5125	████████████████████	500,000.00	500,000.00	180	4.5000	12	3,824.97	3,824.97	442,399.17	05/01/24	0	05/01/24	06/01/24	01/13/21	10/01/31	performing
5126	████████████████████	128,000.00	128,000.00	60	4.0000	12	2,357.31	2,357.31	75,913.88	05/01/24	0	05/01/24	06/01/24	02/15/22	02/01/27	performing
5127	████████████████████	200,000.00	200,000.00	120	4.5000	12	2,072.77	2,072.77	168,370.21	05/01/24	0	05/01/24	06/01/24	06/09/22	06/01/32	performing
5128	████████████████████	462,136.20	399,729.60	36	5.0000	12	1,588.16	9,000.00	399,729.59	05/01/24	0	05/01/24	06/01/24	10/20/22	11/01/25	performing
5129	████████████████████	250,000.00	250,000.00	180	6.0000	12	2,109.64	2,109.64	241,594.89	05/01/24	0	05/01/24	06/01/24	06/22/23	07/01/38	performing
Totals		5,895,177.80	5,847,771.20				50,232.58	56,250.35	4,857,364.13							

Portfolio Analysis

Funds: (37000)
Status: All
City: All
County: All
Loan Officer: All
Loan# From 2 to 53005

Cutoff Date: 5/1/2024
Run Date: 05/06/2024
Run Time: 4:07:45 pm
Page 1 of 1

	Number	Balance	Percent%
All Outstanding Loans			
Current Accounts	20	4,857,264.13	100.00%
Past due 1-30 days	0	0.00	0.00%
Past due 31-60 days	0	0.00	0.00%
Past due 61-90 days	0	0.00	0.00%
Past due 91-120 days	0	0.00	0.00%
Past due 121-150 days	0	0.00	0.00%
Past due 151-180 days	0	0.00	0.00%
Greater than 180 days	0	0.00	0.00%
Total Portfolio	20	4,857,264.13	100.00%

Contaminated Portfolio 0 0.00 0.00%

Loans identified as being delinquent by 30 or more days and having a balance greater than zero as of the cutoff date.

Delinquent Loans 0 0.00 0.00%

Loans identified by delinquent status in Loan Master, and having a balance greater than zero as of the cutoff date.

Default Loans 0 0.00 0.00%

Loans identified by default status in Loan Master, and having a balance greater than zero as of the cutoff date.

Write-off Loans 0 0.00 0.00%

Loans identified by write-off status in Loan Master, and having a balance greater than zero as of the cutoff date.

CARES ACT RLF FUNDING UPDATE

AS OF: 5/01/2024

Loan #	LOAN AMOUNT	COUNTY	CITY
1	\$25,000.00	Monroe	Key Largo
2	\$30,000.00	Monroe	Islamorada
3	\$500,000.00	Broward	Pompano Beach
4	\$85,000.00	Palm Beach	Palm Springs
5	\$300,000.00	Miami- Dade	Miami
6	\$35,000.00	Broward	Hollywood
7	\$210,000.00	Broward	Miramar
8	\$150,000.00	Monroe	Key West
9	\$500,000.00	Monroe	Key West
10	\$500,000.00	Miami- Dade	Miami Beach
11	\$50,000.00	Broward	Hollywood
12	\$150,000.00	Broward	Davie
13	\$50,000.00	Broward	Lauderhill
14	\$243,000.00	Broward	Sunrise
15	\$394,000.00	Palm Beach	Boca Raton
16	\$300,000.00	Broward	Plantation
17	\$75,000.00	Broward	Fort Lauderdale
18	\$80,000.00	Miami- Dade	Miami
19	\$175,000.00	Palm Beach	West Palm Beach
20	\$500,000.00	Miami- Dade	Miami
21	\$150,000.00	Broward	Plantation
22	\$250,000.00	Miami- Dade	Miami Beach
23	\$500,000.00	Broward	Coconut Creek
24	\$128,000.00	Broward	Hollywood
25	\$365,000.00	Monroe	Key West
26	\$200,000.00	Broward	Plantation
27	\$75,000.00	Broward	Fort Lauderdale
28	\$200,000.00	Broward	Fort Lauderdale
29	\$100,000.00	Broward	Plantation
30	\$50,000.00	Broward	Lauderhill
31	\$400,000.00	Palm Beach	Riviera Beach
32	\$100,000.00	Miami- Dade	Miami
33	\$50,000.00	Broward	Sunrise
34	\$250,000.00	Broward	Sunrise
35	\$500,000.00	Palm Beach	Riviera Beach
36	\$115,000.00	Miami- Dade	Miami

TOTAL FUNDED: \$7,785,000.00



DATE: MAY 20, 2024
TO: COUNCIL MEMBERS
FROM: STAFF
SUBJECT: SFRPC REGIONAL CONFERENCE

SFRPC ANNUAL REGIONAL CONFERENCE ON MAY 31ST

Closing the Gaps: Supporting Mental Health through a Continuum of Housing and Supportive Services

For more information, please contact egolli@sfrpc.com

On May 31st, the SFRPC will host its annual regional conference at Nova Southeastern University's Davie Campus. Led by Senator René Garcia, Miami-Dade County Commissioner and SFRPC Second Vice Chair, this will be an important regional conversation with elected leaders, national and local experts, housing and mental health practitioners, and community stakeholders about potential approaches and solutions that can be deployed to create stable living and supportive environments for people struggling with mental illness.



We are pleased to welcome 25 subject matter experts to this Conference. Speakers include Senator Garcia, Chair Geller, Broward County Mayor Nan Rich, Florida Hospital Association President and CEO Mary Mayhew, Thriving Mind South Florida President and CEO John Newcomer, and The Coordinating Council of Broward Executive Director Sandra Veszi Einhorn.

[\[CLICK HERE FOR MORE INFORMATION\]](#)

[\[CLICK HERE TO REGISTER\]](#)

Recommendation:
Information only.



South Florida Regional Planning Council
1 Oakwood Boulevard, Suite 250, Hollywood, Florida 33020
954.924-3653 Phone, 954.924-3654 FAX
www.sfrpc.org

Closing the Gaps: Supporting Mental Health through a Continuum of Housing and Supportive Services

FRIDAY | MAY 31, 2024 | 8:30 A.M. - 3:30 P.M.

NOVA SOUTHEASTERN UNIVERSITY
THE CARL DESANTIS BUILDING ATRIUM
3300 SOUTH UNIVERSITY DRIVE, DAVIE, FL 33328

8:30 A.M. - 9:00 A.M.

Registration & Networking

9:00 A.M. - 9:25 A.M.

Welcome and Opening Remarks

The Honorable René García, Second Vice Chair, SFRPC; Former State Senator, District 36; Miami-Dade County Commissioner, District 13

The Honorable Steve Geller, Chair, SFRPC; Former State Senator, District 31; Broward County Commissioner, District 5

The Honorable Nan Rich, Mayor, Broward County; Former State Senator, District 34; Chair, Coordinating Council of Broward County; Chair, Broward Behavioral Health Coalition

9:25 A.M. - 10:00 A.M.

**Keynote: The Big Picture: The Most Important
Factors in Supporting Residents with Mental Illness**

*State of the state in mental health, housing, and homelessness
in facts and figures*

Mary C. Mayhew, President and CEO, Florida Hospital Association

10:00 A.M. - 10:45 A.M.

**Success Stories: The Housing Toolkit in the
Continuum of Care**

*What works, and why, in housing with examples. What lessons can we
draw to make other projects succeed?*

Moderator: **John W. Newcomer, M.D.**, President and Chief Executive Officer, Thriving Mind South Florida

Amanda MacCormack, LMHC, Chief Program Officer, Broward Housing Solutions

Victoria Mallette, Executive Director, Miami-Dade County Homeless Trust

Rebecca McGuire, PhD, Housing Strategy and Innovation Officer, Housing Options Solutions and Supports, Broward County

The Honorable Nan Rich, Mayor, Broward County; Former State Senator, District 34; Chair, Coordinating Council of Broward County; Chair, Broward Behavioral Health Coalition

10:45 A.M. - 11:00 A.M.

Break

11:00 A.M. - 12:00 P.M.

Moderated Panel Discussion: Housing and Financial Considerations

Finance for housing is an essential but limited resource in Florida. What are the outlines of the major issues of financing mental health related housing? What could be better?

Moderator: **Paul Imbrone**, Board Chairman, Thriving Mind South Florida; RentConnect Program Director

Bill Aldinger, Managing Director of Policy and Special Programs, Florida Housing Finance Corporation

Alex Ballina, Director, Public Housing and Community Development, Miami-Dade County

Stephanie Berman, CEO, Carrfour Housing

William King, Director of Housing and SOAR Entitlements, Broward Behavioral Health Coalition

Katherine Martinez, Vice President of Programs, Camillus House

12:00 P.M. - 1:30 P.M.

Lunch - Cafecito Chat: From Lived Experiences to Sustainable Solutions: Real Stories of Housing and Mental Health Support

This panel brings together individuals with lived experience of mental illness and housing instability. Panelists will share their personal stories, highlighting the challenges faced by individuals struggling to access and maintain safe and supportive housing while managing mental health conditions. This panel offers a unique opportunity to gain valuable insights from both personal experiences and expert perspectives, fostering a collaborative dialogue on building a more effective and comprehensive support system for individuals with mental illness.

Moderator: **The Honorable René García**, Second Vice Chair, SFRPC; Former State Senator, District 36; Miami-Dade County Commissioner, District 13

Sandra McQueen-Baker, CEO, Fresh Start

Kristi Messer, DHSc, LCSW, MPH, Board President, TaskForce Fore Ending Homelessness; Nova Southeastern University Assistant Dean of Bachelor Degree Programs; Director, Bachelor of Science in Public Health; Associate Professor

Derek S. Moore, LCSW, CRPS-A, Peer Services Manager, Thriving Mind South Florida

Susan Racher, Board Chair, National Alliance on Mental Illness (NAMI), Miami-Dade County

1:30 P.M. - 2:30 P.M.

Moderated Panel Discussion: Local Success with Behavioral Health Implementation

Behavioral health spans more issues than housing, yet housing intersects many behavioral health problems. What are some of the broader implications of behavioral health and what can public and faith-based organizations do to ensure comprehensive care?

Overview of South Florida Solutions by: **John W. Newcomer**, M.D., President and Chief Executive Officer, Thriving Mind South Florida

Moderator: **Sandra Veszi Einhorn**, Executive Director, The Coordinating Council of Broward

Maria Hernandez, LCSW, Community Impact Chief Program Officer, United Way Broward

Scott Hansel, CEO, Chapman Partnership

Rebecca McGuire, PhD, Housing Strategy and Innovation Officer, Housing Options Solutions and Supports, Broward County

Laura Naredo, Chief Operating Officer, Thriving Mind South Florida

Barry Reiman, Psy.D., Vice President, Recovery Unplugged Behavioral Health

2:30 P.M. - 3:15 P.M.

Facilitated Discussion with Audience – Opportunities for Action

Facilitator: **Ronald L. Book**, Esq., Chairman, Miami-Dade Homeless Trust & Attorney, Ronald L. Book, PA

3:15 P.M. - 3:30 P.M.

Closing Remarks

The Honorable René García, Second Vice Chair, SFRPC; Former State Senator, District 36; Miami-Dade County Commissioner, District 13

3:30 P.M.

Adjourn



DATE: MAY 20, 2024
TO: COUNCIL MEMBERS
FROM: STAFF
SUBJECT: SFRPC / TCRPC MARCH 15TH JOINT MEETING UPDATE

SUCCESSFUL ANNUAL JOINT COUNCIL MEETING OF THE SFRPC / TCRPC

For more information, please contact sfadmin@sfrpc.com

The South Florida and Treasure Coast Regional Planning Councils met in West Palm Beach on March 15, 2024 to discuss property insurance, transportation, Florida's Coral Reef, and the 2024 Florida Legislative Session. The Councils heard from a variety of subject matter experts including U.S. Congressman Jared Moskowitz; Florida State Representative Hillary Cassell, 101st District; Stacey Giuliani, Esq., Chief Legal Officer, Florida Peninsula Insurance Company; Paul Handerhan, MBA, CPCU, ARe, AIAF, President, Federal Association for Insurance Reform and FAIR Foundation; and Mel E. Montagne, CPCU, ARM, CRIS; President, Fair Insurance Rates for Monroe.



The Councils were also joined by South Florida Regional Transportation Authority (SFRTA) Executive Director David Dech; Valerie Neilson, Executive Director of the Palm Beach Transportation Planning Association (TPA); Attorney Ron Book; and County Intergovernmental Affairs specialists Marty Cassini, Esq., Broward County; Kathy Copeland, Indian River County; Kasey Denny, Palm Beach County; Jess McCarty, Esq., Miami-Dade County; and Lisa Tennyson of Monroe County. Thank you to all guest speakers, attendees, and the Palm Beach TPA for hosting us.

[\[CLICK HERE TO READ THE SFRPC REPORT ON IMPACTS OF H.R. 3525\]](#)

[\[CLICK HERE TO READ GUEST SPEAKER BIOS\]](#)

[\[CLICK HERE TO WATCH THE MEETING RECORDING\]](#)

Recommendation:
Information only.



South Florida Regional Planning Council
1 Oakwood Boulevard, Suite 250, Hollywood, Florida 33020
954.924-3653 Phone, 954.924-3654 FAX
www.sfrpc.org

SFRPC / TCRPC Joint Council Meeting

March 15, 2024





421 SW Camden Avenue
Stuart, Florida 34994
(772) 221-4060



1 Oakwood Boulevard, Suite 250
Hollywood, Florida 33020
(954) 924-3653

JOINT MEETING TREASURE COAST AND SOUTH FLORIDA REGIONAL PLANNING COUNCILS

March 15, 2024 ~ 9:30 a.m. – 3:00 p.m. *(Lunch provided)*
Palm Beach Transportation Planning Agency
301 Datura Street
West Palm Beach, Florida 33401

AGENDA

- 9:30 a.m. Check In
- 10:00 a.m. Welcome to West Palm Beach – The Honorable Joseph Peduzzi, TCRPC, Commissioner, City of West Palm Beach, District 4
- Pledge of Allegiance
 - Roll Call
 - Chairs' Comments – The Honorable Doug Smith, Chair, TCRPC, and The Honorable Steve Geller, Chair, SFRPC
 - Agenda Approval
 - Approval of Joint Council Meeting Minutes (2-17-2023)
- 10:20 a.m. Palm Beach Transportation Planning Agency Welcome and Briefing: Valerie Neilson, Executive Director, TPA
- 10:30 a.m. Property Insurance Crisis and Possible Solutions (with Working Lunch)
- Part I: Genesis of Florida's Property Insurance Crisis
- Moderator / Panelist: The Honorable Steve Geller, SFRPC Chair and Broward County Commissioner; former State Senator; Past National President, National Conference of Insurance Legislators
- Stacey Giuliani, Esq., Chief Legal Officer, Florida Peninsula Insurance Company
 - Paul Handerhan, MBA, CPCU, ARe, AIAF, President, Federal Association for Insurance Reform and FAIR Foundation
 - Mel E. Montagne, CPCU, ARM, CRIS; President, Fair Insurance Rates for Monroe
 - The Honorable Congressman Jared Moskowitz, U.S. House of Representatives, 23rd District of Florida

- 11:30 a.m. Break / Pick up Lunch
- 11:50 a.m. Part II: Possible Solutions
- The Honorable Hillary Cassel, Florida State Representative, 101st District
 - The Honorable Steve Geller, SFRPC Chair and Broward County Commissioner; former State Senator; Past National President, National Conference of Insurance Legislators
 - The Honorable Congressman Jared Moskowitz, U.S. House of Representatives, 23rd District of Florida
- 12:50 p.m. Break
- 1:00 p.m. Tri-Rail Update and Future Plans: David Dech, Executive Director, South Florida Regional Transportation Authority
- 1:30 p.m. 2024 Florida Legislative Session Update
- Moderator: TCRPC Chair Doug Smith
- Overview, Looking Back and Looking Forward:
- Ron L. Book, Esq., Founder, President & CEO, Ron L. Book, PA
- County Perspectives:
- Marty Cassini, Esq., Broward County, Director of Intergovernmental Affairs / Boards Section
 - Kathy Copeland, Indian River County, Legislative Affairs and Communications Manager
 - Kasey Denny, Palm Beach County, Director of Legislative Affairs
 - Jess McCarty, Esq., Miami-Dade County, Executive Assistant County Attorney
 - Lisa Tennyson, Monroe County, Legislative Director
- 2:30 p.m. Florida's Coral Reef Update
- The Honorable Beam Furr, SFRPC and the Honorable Doug Smith, TCRPC Chair Co-Chairs, SFRPC / TCRPC Florida's Coral Reef Work Group
- 2:45 p.m. Public / Council Member Comment
- 3:00 p.m. Adjournment

Next Joint Council Conference or Meeting: Friday, October 18, 2024 (TBD)

Pursuant to Chapter 286.0105, Florida Statutes, if a person decides to appeal any decision made by the Council with respect to any matter considered at such meeting or hearing, he may need to ensure that a verbatim record of the proceedings is made which record includes the testimony and evidence upon which the appeal is based.

Pursuant to the provisions of the Americans with Disabilities Act, any person requiring special accommodations to participate in this joint hearing is asked to advise the Agency at least 5 days before the hearing by contacting the Treasure Coast Regional Planning Council at one of the following: (1) 421 SW Camden Avenue, Stuart, Florida, 34994; (2) Phone 772.221.4060; (3) Fax 772.221.4067; or (4) jgulick@tcrpc.org. Additionally, please feel free to contact the South Florida Regional Planning Council at (1) One Oakwood Boulevard, Suite 250, Hollywood, Florida 33020; (2) Phone 954.924.3653; (3) Fax 954.924.3654; or (4) sfadmin@sfrpc.com. If you are hearing or speech impaired, please contact the Agency using the Florida Relay Service, 1 (800) 955-8771 (TTY/VCO), 1 (800) 955-8770 (Voice), 1 (800) 955-8773 (Spanish).

South Florida Regional Planning Council

1 Oakwood Boulevard, Suite 250

Hollywood, Florida 33020

Economic Analysis Service | Policy Brief



ECONOMIC IMPACTS OF THE NATURAL DISASTER RISK REINSURANCE PROGRAM (H.R.3525)

MARCH 28, 2024

Summary

Driven by escalating reinsurance costs, homeowner property insurance premiums have grown dramatically in Florida. Facing increasing costs from both insurance and home prices in Florida, many residents are considering leaving the state. The cost of reinsurance is a national concern, squeezing family incomes throughout the United States. Reinsurance is projected to cost Floridians \$1.1 billion in Disposable Personal Income and due to the resulting reduced personal spending, \$717.6 million in Gross Domestic Product over the next five years. The projected cost to the U.S. economy is projected at \$6.5 billion in Disposable Personal Income and \$4.2 billion in Gross Domestic Product.

A National Reinsurance Program, as proposed by Congressman Jared Moskowitz, would cut annual premium growth in Florida by 25 percent and 12 percent in the U.S. The national program would provide a last-resort reinsurance option for the insurance industry, cut premium costs, save Florida \$838.2 million in Disposable Personal Income and \$1.5 billion in Gross Domestic Product while saving the U.S. \$4 billion in Disposable Personal Income and \$8.1 billion in Gross Domestic Product over the next five years. For the average insured Florida homeowner paying \$6,000 per year, the proposed reinsurance program would save the homeowner \$1,500 in the first year with increased savings in subsequent years.

Background

Property insurance covers myriad risks such as tornados, earthquakes, and other natural disasters. In Florida, the predominant risk is windstorm damage from hurricanes and tropical storms. Between May 2021 and May 2023, average home insurance premium renewals rose 68 percent in Florida; the fastest increase in the country and nearly double the national rate of 35 percent over the same period.¹ Average household insurance premiums now comprise about \$6,000 or nine percent of Florida's median household income of \$67,917.² Florida's premiums are about four times the national average.³ In some coastal areas of the state, the average premium is considerably higher.

Takeaways

A National Reinsurance Program will

- Cut annual homeowner premium growth by 25 percent in Florida;
- Save the average homeowner paying \$6,000 a year in homeowner insurance, \$1,500 in the first year with increased savings in subsequent years.
- Save Americans \$4 billion in disposable personal income over the next five years.

Rising housing and homeowner insurance costs affect the national and state economies by constraining household spending on other non-housing goods, services, and personal savings thereby reducing the Gross Domestic Product. These rising costs force would-be homeowners to rent, precluding them from building equity in a home. Faced with rising costs, homeowners experience higher rates of overcrowding, displacement, economic out-migration, and homelessness. By adding costs to homeownership, insurance costs are also slowing economic mobility in Florida.

With \$2.9 trillion in property exposure, Florida is the most at-risk state for catastrophic property damage from storms. Broward, Miami-

¹ [Home Insurance Pricing Report \(2023\) – Policygenius](#)

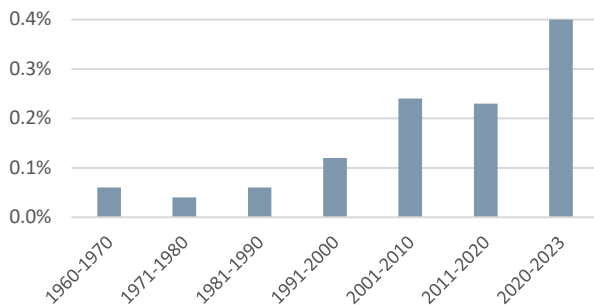
² US Census Bureau QuickFacts, Five-Year Estimates, 2022.

³ [Florida's homeowner insurance rates are four times the national average. That's not getting better anytime soon | CNN Business](#)

Dade, Monroe, and Palm Beach counties in Southeast Florida represents 22 percent of statewide total damage or an exposure of \$636 billion in both residential and commercial uses.⁴

Expected annual economic losses to the U.S. residential sector from flood damage is \$20 billion and \$14 billion from residential wind-damage. According to the Congressional Budget Office, the expected annual cost of hurricane winds and storm related flooding to the federal government is \$17 billion.⁵ As shown in Figure 1, the economic damage from natural disasters has grown in every decade since the 1960s.

Figure 1: Annual Natural Disaster Economic Impacts, by Decade 1960-2023 (As Percent of U.S. GDP)



Source: Our World in Data based on EM-DAT, CRED / UCLouvain, Brussels, Belgium – www.emdat.be (D. Guha-Sapir), 2024.

In recent years, Florida’s insurance market has been continuously shrinking as insurance companies leave Florida for less risky areas of the country. This exodus has left hundreds of thousands of Floridians with no alternative but to buy insurance from Citizens Property Insurance Company; the State of Florida’s organized insurer of last resort.

Factors Driving Premium Growth

While average insurance premiums vary widely by state, localities, housing types, and conditions,

insurance rates are rising throughout the United States. Insurance cost drivers include:

- Inflation: The dwelling coverage limit is often based on rebuilding costs influenced by global supply chain problems.
 - Localized demand for construction and resulting labor shortages exert surge pricing on reconstruction costs in devastated communities.
 - Indices of construction costs indicate that producer prices have leveled off since 2022, indicating that inflation may not be as large a component of recent premium gains as it was during the Covid pandemic.⁶
- Increased Development in Coastal Areas: The American South has attracted millions of people domestically and internationally. This has increased demand for development in areas that are more prone to natural disasters. Overall, there has been a significant increase in the total value of real estate exposed to storm surge and wind.
- Climate change and meteorological cycles have brought greater storm intensity⁷
- In previous years, litigation comprised a large share of insurance cost drivers. However, 627.7152, *Florida Statutes*, prohibits assigning any post-loss benefits under any residential property or any commercial property insurance policies issued after January 1, 2023. This means that property owners with policies issued after this date are no longer allowed to assign their insurance benefits to third parties.⁸ Some litigation from policies prior to this date is still pending resolution.
- Reinsurance: However, notwithstanding the aforementioned insurance cost drivers,

⁴ [2022-fhcf-annual-report.pdf \(sbafla.com\)](#)

⁵ CBO, 2019. Expected Costs of Damage from Hurricane Winds and Storm-Related Flooding

⁶ U.S. Bureau of Labor Statistics, Producer Price Index by Commodity: Inputs to Industries: Net Inputs to Single Family Residential Construction, Goods [WPUIP2311101], retrieved from FRED, Federal

Reserve Bank of St. Louis; <https://fred.stlouisfed.org/series/WPUIP2311101>, March 4, 2024.

⁷ [Why Florida insurance rates are going up | Insurance Business America \(insurancebusinessmag.com\)](#)

⁸ [Policyholders Are No Longer Permitted To Assign Their Insurance Benefits in Florida | Jimerson Birr \(jimersonfirm.com\)](#)

reinsurance stands out as the predominant cost driver. **Reinsurance represents approximately 50% of the average cost of a policy and is comprised of the “risk transfer” that insurers pay to reinsurance companies to hedge against future losses.**⁹

What is Reinsurance and How Does it Work?

Reinsurance is insurance for insurance companies, supporting insurance companies with solvency and capital efficiency of the transfer of and diversification of risk. A customer’s insurer, also known as a “ceding insurer”, transfers risk to an assuming reinsurer who then assumes all or part of the risk of one or more insurance policies issued by the cedent.

Reinsurance plays a key role in smoothing the insurance business cycle. In a “hard” insurance market, the supply of coverage is limited, premiums increase, and there is restricted underwriting. In a soft market, there are more potential sellers than buyers. Coverage supply is plentiful and prices decline. Hard markets are usually triggered by capital depletions resulting from catastrophic losses that cause insurers to reevaluate their pricing practices and reassess their exposure management.

Following a large loss, it is difficult for insurers to raise capital at a relatively low cost. Insurers must choose between reducing coverage supply, increasing insolvency risk, and purchasing more reinsurance.¹⁰ Generally, there are several frequently cited reasons for insurers to purchase reinsurance:

- **Maintaining Existing Policies and Underwriting:** Expands the insurance company’s policy writing capacity and stabilizes underwriting results.
- **Stabilizing Firm Cash Flow:** Statutory accounting rules prohibit the capitalization

of acquisition expenses. Although the revenue from the insurance policy is earned over the policy term, the commissions paid to agents for new or renewed insurance policies must be recognized immediately. As this could put a financial strain on insurance companies, the commission allowances permitted under specific types of reinsurance transactions may assist in alleviating the strain on the company’s surplus.

- **Providing Catastrophe Protection:** Insurance companies may provide insurance for distinct types of perils in which one act may significantly impact numerous insurers for extensive amounts. It is vital for insurance companies to remain solvent by minimizing the budgetary impact of a single catastrophic loss occurrence.¹¹

Why is Market-Provided Reinsurance a Problem?

While reinsurance helps to balance the burden of insurance risks, the reinsurance industry is unregulated and not required to charge actuarially sound rates. The reinsurers alone decide on the cost of reinsurance.

Even as rising costs of insuring disasters drove increasing reinsurance costs in recent years, the largest reinsurers posted record profits in 2023. For example, Swiss RE filed record profit growth of 580 percent in 2023¹² and Munich RE posted profits of \$5 billion in 2023, and a return on equity of 15.7 percent and a solvency ratio of 267 percent.¹³ These are exceptional gains at the expense of ratepayers even in a hard market.

In an examination of the catastrophe reinsurance market, a researcher found that insurers pay several

⁹ Sam Sachs. February 17, 2023. [Florida Property Reinsurance Rates Expected to Jump 40-50% in June](#). WFLA.com; and ABC Dennis Insurance. January 7, 2021. [Home Insurance Rates Increasing Because of Reinsurance](#).

¹⁰ Cummins. 2021.

¹¹ [U.S. Reinsurance Collateral White Paper](#). March 2006. National Association of Insurance Commissioners.

¹² [Swiss Re 2023 net profit surges, in line with expectations \(msn.com\)](#)

¹³ [Munich Re profits exceed target for third year in a row | Insurance Business America \(insurancebusinessmag.com\)](#). Article states 4.6 billion Euro, converted to US dollars, March 12, 2024.

times the actuarial price of the risk transferred.¹⁴ Moreover, the high price of reinsurance relative to expected losses is related to the combination of many factors affecting the reinsurance market equilibrium. The shortage of capital in reinsurance and the resulting capacity shortfall drive-up the price of reinsurance, especially following large losses. Moreover, reinsurers' market power has intensified over time with the increase in the capital and market shares of large reinsurers.¹⁵

Government Interventions in Insurance Market Failures

While thirty-two states have created residual market facilities to sell property insurance to buyers, often at a subsidized rate, the states are limited in the forms and extent of taxes and other revenue they can deploy to provide insurance coverage. In several cases, public residual market insurers face mounting difficulties in providing adequate services, especially in states where insurers have been limiting their exposure. For example, a Louisiana Legislative Auditor report noted that Louisiana Citizens, the state's residual market plan, may not have adequate reinsurance to pay claims if a major hurricane occurs, due to the higher number of policies and problems in the reinsurance market.¹⁶ Similar challenges are emerging in residual market plans in other catastrophe-exposed states.¹⁷

Several researchers have pointed out various rationales for government intervention in the high-risk end of the insurance market:

- The government's insurance commitment may extend over time, allowing the

government to recover losses through future premiums or revenues.

- The government may have a unique capacity through the police power to enforce mitigation measures to complement post-event recovery finance.
- The government may provide backup coverage financed through the general fund or other revenues, or as a reinsurer of last resort, adding a final backstop to a multi-layer insurance program and protecting US ratepayers from having to pay for disasters in other countries.¹⁸

Florida's Public Insurance Programs

The State of Florida maintains several programs to supplement the state's weak insurance market. Those programs include Florida Citizens Property Insurance Company, a public insurer of last resort. With many insurers pulling out of Florida, Citizens grew from 486,773 policies in July 2020 to 1.3 million at the end of June 2023, with an insured value approaching a record value of \$562 billion.¹⁹

The Florida Hurricane Catastrophe Fund (FHCF) is a tax-exempt state trust fund under the control of the State Board of Administration (SBA) that provides reimbursement to residential property insurers for a portion of their Florida catastrophic hurricane losses. In the aftermath of Hurricane Andrew, which struck Florida in August 1992 and more than \$15 billion in insured losses and at least 11 insurer insolvencies, the Florida Legislature recognized that an unstable

¹⁴ Froot, K., 2001. "The market for catastrophe risk: A clinical examination." *Journal of Financial Economics* 60, 529-571. The practice is both current and is widely accepted for exceptional risks. See also International Association of Actuaries, *IAA Risk Book Reinsurance*, May 2023.

¹⁵ Cummins, J. David and Dionne, Georges and Gagné, Robert and Nouira, Abdelhakim, "The Costs and Benefits of Reinsurance" (February 10, 2021). *Geneva Papers on Risk and Insurance – Issues and Practice* 46, 177-199, mars 2021, Available at ssrn.com/abstract=1142954

¹⁶ [Financial Condition of the Residential Property Insurance Market](#). October 13, 2022. Louisiana Department of Insurance.

¹⁷ Testimony of the American Property Casualty Insurance Association (APCIA) House Financial Services Committee. November 2, 2023. Factors Influencing the High Cost of Insurance for Consumers.

¹⁸ Litan, Robert E. Brookings Institution, Policy Brief #150: [Preparing for Future "Katrina's" 6-7](#) (2006); and Howard Kunreuther, Has the Time Come for Comprehensive Natural Disaster Insurance? In *On Risk and Disaster: Lessons from Hurricane Katrina* 175, 196 (Ronald Daniels et al, editors., 2006); Howard Kunreuther, Mark Pauly, "Rules Rather than Discretion: Lessons from Hurricane Katrina," 33 *Journal of Risk and Uncertainty* 101,109-13(2006).

¹⁹ www.citizensfla.com/documents/20702/93064/20230630+Business+Overview.pdf/115af816-1ba7-a5e4-acda-9eaa0895449?t=1694458730480.

market for property insurance threatened the state's economy.

Participation in the FHCF is mandatory for all residential property insurance companies doing business in Florida. Each company is required to enter into a reimbursement contract with the FHCF. The coverage provided by the FHCF is like private reinsurance but at a lower cost than private market prices. In general, the FHCF covers a percentage of the company's insurance losses in excess of their "retention" (similar to a deductible), up to a maximum payout.

FHCF charges each insurer an actuarially determined premium for the coverage provided. When the cash balance of the fund is not sufficient to meet its obligations, the FHCF can rely on the proceeds of revenue bonds backed by assessments on most types of Florida property and casualty insurance policies.

By statute, the FHCF's maximum potential obligation is capped at \$17 billion for a single season. Reimbursement premiums paid by participating insurers are the primary source of funding to cover the FHCF's reimbursement obligations. For the 2022-2023 contract year, reimbursement premiums were \$1.4 billion. As of the end of 2022, the FHCF had a fund balance of \$2.3 billion after Hurricane Ian's losses.²⁰

Reinsurance to Assist Policyholders (RAP)

The Reinsurance to Assist Policyholders program (RAP), created by the Florida Legislature and signed into law on May 26, 2022, established in Section 215.5551, Florida Statutes, is also administered by the State Board of Administration (SBA). The RAP program provides a non-recurring total of \$2 billion in coverage for a portion of a RAP insurer's hurricane losses.

All insurers participating in the Florida Hurricane Catastrophe Fund (FHCF) are required to participate in the RAP Program. RAP reimburses 90 percent of an insurer's covered losses and 10 percent of its loss adjustment expenses up to the limit of coverage for the two hurricanes causing the largest losses for an insurer during the contract year. The RAP fund provides a \$2 billion reimbursement layer of reinsurance for hurricane losses, an amount that is significantly lower than the \$8.5 billion mandatory layer of the FHCF.

The Need for a National Reinsurance Program

Even with state programs, premiums continue to rise, especially in Florida. If mounting premiums continue to discourage economic migration to Florida, the state's economy will suffer and current residents will find their disposable income even more constrained. Moreover, reinsurers spread their risk across the world, making ratepayers in the U.S. pay for the covered insurance of earthquakes in Japan, wildfires in Greece, and volcano disasters.²¹

A national reinsurance program offers scalability in reinsurance, deficit spending, and monetary policy tools that states do not have. As such, a national reinsurance program can support post-event risk pooling at a national level. A national reinsurance program would focus on risks within the U.S. and protect ratepayers from the cost of risks emanating from other parts of the world.

Reinsurance Structure

Currently, Florida pre-event funds catastrophe insurance with assessment capability. The pre-event funding is through premiums; assessment is post-event funding. However, the steadily increasing cost of reinsurance highlights the importance of post-event funding. Expanding post-event funding means that Florida insurers would still be liable for insured losses over a fifty-year storm. With national reinsurance, post-event funding for low-likelihood

²⁰ <https://fhcf.sbafla.com/media/uvmnfyka/2022-fhcf-annual-report.pdf>

²¹ [Swiss Re estimated insured losses from single quake in Japan of \\$130-150bn \(beinsure.com\)](https://www.beinsure.com/news/swiss-re-estimated-insured-losses-from-single-quake-in-japan-of-130-150bn)

events will result in a smaller surcharge than homeowners are currently paying each year for pre-event funding, if the low likelihood event even occurs. It is more likely that there will be lower rates than insurers are currently paying, with no surcharge likely at all.

With insurers facing lower firm level risk exposure due to a national pool, insurers in a competitive market are likely to reduce homeowner premiums. In Florida, insurers are required to charge actuarially sound rates, although reinsurance is an automatic pass through. Therefore, if reinsurance rates go down, insurers are required to reduce their rates, all other things being equal. As the ultimate backstop to natural disaster finance, insurers will still work within a multi-layered system of insurers, the state programs, and even some reinsurers with the most catastrophic costs being covered by the U.S. government.

Post-disaster programs financed with Treasury Bills may also yield benefits for insurers as rates rise with increasing bond portfolio gains.²² Moreover, an effective national disaster insurance plan might encourage investments in pre-disaster mitigation measures. If homeowners are aware that there is a comprehensive insurance plan in place, they may be more inclined to implement risk reduction strategies. This could, in the long run, reduce the overall risk profile and associated costs for homeowners.

HR 3525: Natural Disaster Reinsurance Program Act

Congressman Jared Moskowitz (FL-23) has filed House Bill (HR 3525) to create a national disaster reinsurance program. Under this program, Americans will pay less in insurance rates because the legislation guarantees that the federal

government will issue post-event bonds to insurance companies, so they are no longer at “risk of ruin.”

The bonds would fund the difference between the cap set on reinsurance requirements and the sum of homeowner damages caused by the event. In essence, the Federal government will help guarantee part of the insurance cost for homeowners when disaster strikes.

Highlights of the program created by Congressman Moskowitz’s bill include:

- It doesn’t cost the Federal Government anything other than administration costs.
- It covers a broad range of natural disasters – severe storms, tropical storms, hurricanes, earthquakes, tsunamis, fires, tornados, and hail.
- States can opt in – the program is voluntary and set up by filing a state plan with the Federal Insurance Office.
- The threshold to trigger the program is set high enough to only apply to truly exceptional natural disasters, not for daily claims.
- It will protect admitted insurers from “Risk of Ruin,” reduce reinsurance costs (about half of premium costs) and allow insurers to insure for the most foreseeable disasters while having the Federal backstop for truly exceptional disasters.
- Thresholds for triggering the program would be based on the lesser of two times direct premiums written, or a 50-year event²³.

Economic Analysis

The SFRPC conducted an analysis of two scenarios, one in which reinsurance costs continue to rise in Florida and throughout the U.S.; and one in which the proposed National Reinsurance Program

²² [Rising Interest Rates Help Insurers, but Market Volatility Poses Risk to Some | Office of Financial Research](#)

²³ Direct Written Premiums refers to the total amount of premiums an insurance company receives for its customers for policies it has

written during a specific period. DPW is a measure of a company’s size and an indicator of financial performance.
<https://fastercapital.com/content/Cracking-the-Code--Demystifying-Direct-Premiums-Written.html#What-are-Direct-Premiums-Written->

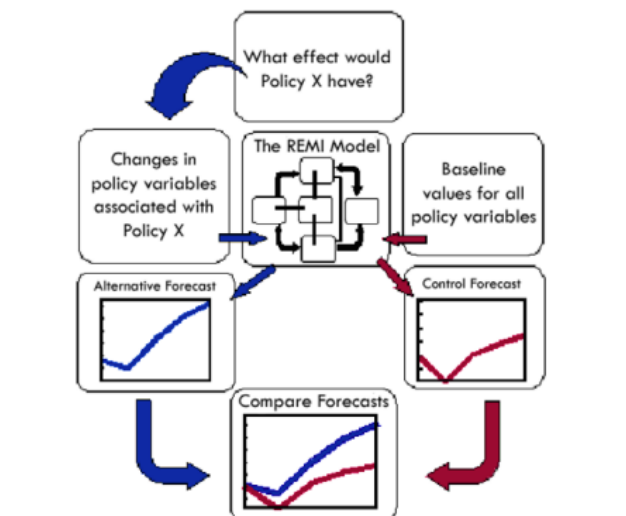
produces reduced residential insurance premiums. The SFRPC used REMI PI+, an economic simulation model to run the analysis.

REMI PI+

REMI PI+, which was developed by Regional Economic Models, Inc., is a dynamic and multiregional simulation software package that estimates the economic, population, and labor market impacts of specific economic changes or “shocks” to a baseline forecast. PI+’s analytical framework incorporates input-output relationships (supply chains), general equilibrium effects, interstate migration, economic geography, and econometrics.

The South Florida Regional Planning Council maintains the REMI PI+ model for the seven counties of Southeast Florida (Broward, Indian River, Martin, Miami-Dade, Monroe, Palm Beach, and St Lucie) and a single “Rest of Florida” region at a 70-industry sector level of detail with a baseline forecast that extends to 2060. The SFRPC also maintains a national-level model so that the countrywide aspects of a national policy can be assessed.

Figure 2: REMI PI+ Modeling Process



Questions and Analysis

In this analysis, the SFRPC addresses two questions. These are:

- What are the economic impacts to Florida and the U.S. from escalating reinsurance costs?
- What are the economic impacts of a national reinsurance program on the Florida and U.S. economies due to declining homeowner premium growth rates?

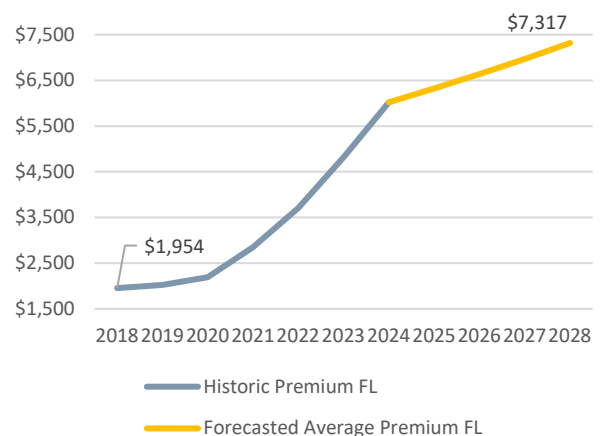
The SFRPC generated two related scenarios to estimate the economic impacts of those two questions. These scenarios are:

Escalating Reinsurance Costs Scenario

The SFRPC modeled increases to average homeowner insurance through a regression procedure that anticipated higher insurance costs due to increasing reinsurance costs. The procedure used historical Florida and U.S. annual premium growth rates since 2018 and projected forward to 2028.

Consequently, the average annual premium growth rate is forecasted to be 5 percent for the United States, and 10 percent for Florida. Figure 4 plots the historic and forecasted average premiums for Florida, and Figure 5 plots the historic and forecasted average premiums for the U.S.

Figure 3: Historic and Forecasted Florida Premiums



Source: [Insurance Research Council](#) and SFRPC staff analysis. 2024.

Results detailing the economic impacts of growing reinsurance costs on the Florida economy are shown in Table 1.

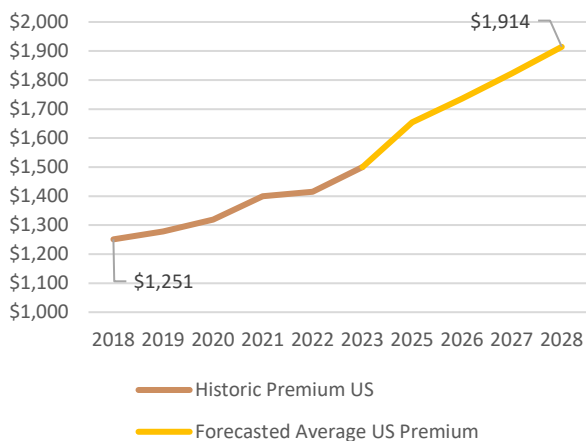
Table 1. Florida Economic Impacts from Growing Reinsurance Costs on Homeowners’ Insurance

CATEGORY 2024-2028	ANNUAL AVERAGE	5 YEAR SUM
Job-Years	-1,191	-5,955
Labor Force	-971	-4,857
Gross Domestic Product (GDP) Millions (2023 fixed \$)	-\$143.5	-\$717.6
Personal Income (GDP) Millions (2023 fixed \$)	-\$258.6	-\$1,293.1
Disposable Personal Income (GDP) Millions (2023 fixed \$)	-\$224.6	-\$1,123.2

Source: South Florida Regional Planning Council REMI PI+, 2024

While U.S. premium growth rates are lower than Florida average premiums, at 5 percent a year, premiums will continue to raise homeowner costs, as shown in Figure 4.

Figure 4: Historic and Forecasted U.S. Premiums



Sources: [Insurance Research Council](#) and SFRPC staff analysis. 2024.

Results detailing the economic impacts of growing reinsurance costs on the U.S. economy are shown in Table 2.

Table 2. U.S. Economic Impacts from Growing Reinsurance Costs

CATEGORY 2024-2028	ANNUAL AVERAGE	5 YEAR SUM
Job-Years	-5,336	-26,680
Labor Force	0	0
Gross Domestic Product (GDP) Millions (2023 fixed \$)	-\$842.1	-\$4,210.7
Personal Income (GDP) Millions (2023 fixed \$)	-\$1,527.8	-\$7,639.1
Disposable Personal Income (GDP) Millions (2023 fixed \$)	-\$1,306.8	-\$6,534.2

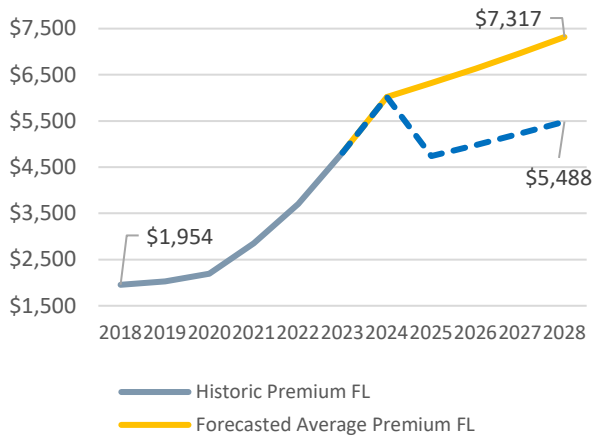
Source: South Florida Regional Planning Council REMI PI+, 2024

As Table 2 shows, U.S. economic impacts from growing reinsurance costs are significant, even though those costs are proportionately lower than Florida’s costs. This is because Florida has more exposure than the U.S. average and because the U.S. insurance profile is anchored by many states that are low risk for catastrophes.

National Reinsurance Scenario

In the National Reinsurance rate scenario, premiums are cut by a 25 percent discount to illustrate the potential economic impacts of a national reinsurance program. Figure 5 depicts the trends of historic, forecasted, and the hypothetical impact of a “reinsurance discount” through 2028.

Figure 5: Historic, Forecasted, and National Reinsurance Discount impacts on Average Premiums Through 2028 in Florida



Sources: [Insurance Research Council](#); South Florida Regional Planning Council staff analysis, 2024.

Results detailing the economic impacts of growing reinsurance costs on the Florida economy are shown in Table 3.

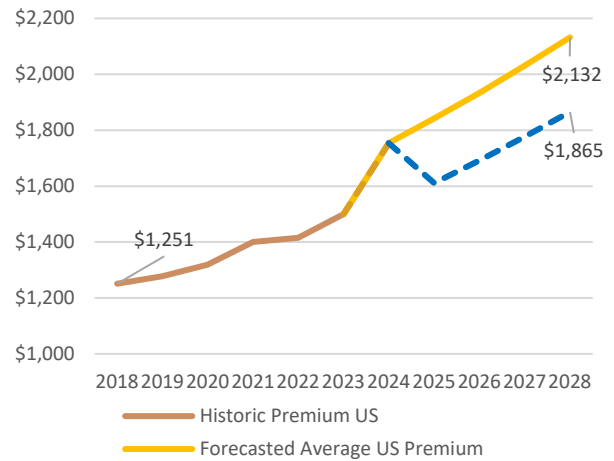
Table 3. Florida Savings from a National Reinsurance Program

CATEGORY 2024-2028	ANNUAL AVERAGE	5 YEAR SUM
Job-Years	2,414	12,068
Labor Force	1,743	8,714
Gross Domestic Product (GDP) Millions (2023 fixed \$)	\$295.6	\$1,477.8
Personal Income (GDP) Millions (2023 fixed \$)	\$196.4	\$982.0
Disposable Personal Income (GDP) Millions (2023 fixed \$)	\$167.6	\$838.2

Source: South Florida Regional Planning Council REMI PI+, 2024

Figure 6 depicts the trends of historic, forecasted, and the hypothetical impact of a “reinsurance discount” for premiums in the U.S., through 2028.

Figure 6: Historic, Forecasted, and National Reinsurance Discount impacts on Average Premiums Through 2028 in the U.S.



Sources: [Insurance Research Council](#); South Florida Regional Planning Council staff analysis, 2024.

The SFRPC ran a simulation for reinsurance discount impacts on the U.S. economy. Results detailing the economic impacts of reducing reinsurance costs on the U.S. economy through 2028 are shown in Table 4.

Table 4. U.S. Savings from a National Reinsurance Program

CATEGORY 2024-2028	ANNUAL AVERAGE	5 YEAR SUM
Job-Years	10,149	50,745
Labor Force	0	0
Gross Domestic Product (GDP) Millions (2023 fixed \$)	\$1,624.4	\$8,121.9
Personal Income (GDP) Millions (2023 fixed \$)	\$967.1	\$4,835.3
Disposable Personal Income (GDP) Millions (2023 fixed \$)	\$807.8	\$4,038.8

Source: South Florida Regional Planning Council REMI PI+, 2024

Discussion

The cost of reinsurance is a national concern, squeezing family incomes throughout the United States. Reinsurance is projected to cost Floridians \$1.1 billion in Disposable Personal Income and due to the resulting reduced personal spending, \$717.6 million in Gross

Domestic Product over the next five years. The projected cost to the U.S. economy is projected at \$6.5 billion in Disposable Personal Income and \$4.2 billion in Gross Domestic Product.

A National Reinsurance Program, as proposed by Congressman Jared Moskowitz, would cut annual premium growth in Florida by 25 percent and 12 percent in the U.S. The national program would provide a last-resort reinsurance option for the insurance industry, cut premium costs, save Florida \$838.2 million in Disposable Personal Income and \$1.5 billion in Gross Domestic Product while saving the U.S. \$4 billion in Disposable Personal Income and \$8.1 billion in Gross Domestic Product over the next five years. For the average insured Florida homeowner paying \$6,000 per year, the proposed reinsurance program would save the homeowner \$1,500 in the first year with increased savings in subsequent years.

- A National Reinsurance Program will:
- Cut annual homeowner premium growth by 25 percent in Florida.
 - Save the average homeowner paying \$6,000 a year in homeowner insurance, \$1,500 in the first year with increased savings in subsequent years.
 - Save Americans \$4 billion in disposable personal income over the next five years.

Assumptions and Methodology

Home insurance spending is a lump category of consumer spending in the PI+ model for non-vehicle, non-health care insurance. With the catch-all net household insurance variable the REMI model calculates where consumers would otherwise put their money (household repairs, maintenance, consumer goods) without the reinsurance mark-up on their premium. As more premium dollars are recirculated from insurer reserves into investment

and consumer spending due to the no-cost national reinsurance program, jobs, Gross Domestic Product, and disposable income increase.

The SFRPC derived the 25 percent reinsurance discount estimate from an analysis of reinsurance spending in Florida and output from a Florida Office of Insurance Regulation required Catastrophe Stress Test. The test is required of insurers to demonstrate their surplus position in the event of catastrophe by modeling the impacts to insured damages in fifty-year, one hundred and thirty-year and five hundred-year storms, using historical data updated to 2023 insured losses and 2023 dollars.²⁴

For the United States, the SFRPC estimated that the National Reinsurance Program would reduce homeowner premium growth by 12.5 percent each year to 2028. The state’s current coverage capacity, including current reinsurance coverage, is sufficient to cover the insured costs of a 130-year storm, the required ratings company coverage.

As an example of the potential range of damage, the state Financial Services Commission calculated impacts to the FHCF from various events, for all impacts, from various return periods, to compare to the net probable maximum loss to the FHCF and to a projected industry retention of \$9.9 billion dollars in 2024.

²⁴ [CatastropheStressTestFAQs.pdf](#), Florida Office of Insurance Regulation. Accessed March 7, 2024.

Table 5. Example Gross Probable Loss from Storms by Return Period

RETURN PERIOD (YEARS)	GROSS PROBABLE LOSS (2023 \$BILLIONS)
5	\$10.4
10	\$26.8
20	\$41.7
50	\$62.6
100	\$76.0
130	\$82.2*
250	\$93.9

Source: [Florida Hurricane Catastrophe Fund](#), February 2024. *SFRPC interpolated estimate. All numbers are adjusted from the 2017 initial estimate by inflating to 2023 dollars using the Construction Analytics Building Cost Index, [Ed Zarenski](#), 2024, because the FHCF report underestimated costs by using a CPI index to adjust for inflation. Construction-led inflation more accurately represents rebuilding costs.

The SFRPC modeled the impact on premiums by lowering coverage needs to cover the damages from a 250-Year to a fifty-year storm. The premium gap between the coverage needed for a fifty-year storm and a 250-year storm was then treated as ‘surplus’ reinsurance. The costs of that surplus reinsurance were deducted from the average annual growth in premiums to arrive at a national reinsurance program discount on annual premiums. For the U.S. insurance market, the SFRPC estimated that the premium discount would be half of Florida’s annual discount. The dollar amount from those savings was then modeled in REMI PI+ as savings to the Florida and US economies.

Table 6. Summary of Model Assumptions

ASSUMPTION	TREATMENT
Forecasted Florida Premium Growth Rate	10%/Year
Forecasted Premium Growth Rate	5%/year
National Reinsurance Premium Discount (FL)	25% below trend/year
National Reinsurance Premium Discount (US)	12.5% below trend/year

Glossary

Job-Years: one job, part-time or full-time, for one year. A person holding a job for two years is two job-years. Three people holding a job for two years each is six job-years.

Gross Domestic Product: the value of goods and services net of imports the county or state economy produces in a year.*

Personal income: the sum of wages, benefits, rental income, and transfers. *

Disposable personal income: Total after-tax income received by persons. This is the income available to persons for spending or saving.*

* All dollars are given as fixed 2023 dollars.

Economic and Insurance Terms

Ceding/Cession/Recession are related terms. Ceding and cession referring to the transfer of obligations to reinsurers, while recession refers to reinsurers selling their risk to other reinsurers.

Reinsurance: insurance for insurance companies, supporting insurance companies with solvency and capital efficiency of the transfer of and diversification of risk.

Risk Load: the cost of marginal capital needed to support the insurance contract.

Risk of Ruin: the likelihood of losing all one's investment capital or extinguishing one's bankroll below the minimum for further operations

Risk Transfer: the cession of policies from insurers to reinsurers.



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Executive Committee

The Honorable Steve Geller, Chair
The Honorable Michelle Lincoln, First Vice Chair
The Honorable René García, Second Vice Chair
Cary Goldberg, Treasurer
The Honorable Denise Horland, Secretary
Mario J. Bailey, Immediate Past Chair

Isabel Cosio Carballo, MPA, Executive Director
Sam Goren, Legal Counsel



AGENDA ITEM # V.E

DATE: MAY 20, 2024
TO: COUNCIL MEMBERS
FROM: STAFF
SUBJECT: COUNCIL HIGHLIGHTS

Attached are brief descriptions of some ongoing programs and activities of the Council.

Recommendation

Information only

CONGRATULATIONS TO SFRPC SECOND VICE CHAIR GARCÍA ON HIS APPOINTMENT

For more information, please contact sfadmin@sfrpc.com

Governor Ron DeSantis recommended the appointment of Senator René García, SFRPC Second Vice Chair and Miami-Dade County Commissioner for District 13, for service on the South Florida Ecosystem Restoration Task Force. His appointment was subsequently confirmed by Tanya Trujillo, Chair of the Task Force and Assistant Secretary for Water and Science. Comprised of federal, state, tribal, and local partners, the Task Force aims to address the region’s environmental challenges and ensure a sustainable future for its diverse ecosystems through coordination, and development and implementation of comprehensive restoration strategies to protect and restore the South Florida ecosystem. Congratulations Senator García!



[\[CLICK HERE FOR MORE INFORMATION\]](#)

CONGRATULATIONS TO SFRPC FIRST VICE CHAIR LINCOLN ON HER APPOINTMENT

For more information, please contact sfadmin@sfrpc.com

Commissioner Michelle Lincoln, SFRPC First Vice Chair and Monroe County Commissioner for District 2, was recently appointed to the Florida Department of Transportation’s Florida Transportation Plan (FTP) Steering Committee. The steering committee consists of key partners and stakeholders who will guide the development of the goals, objectives, and policies that will make up the FTP supported by focus groups comprised of industry partners and stakeholders designed to address more targeted discussions on specific goals and objectives included in the plan.



The plan is updated every five years to ensure Florida communities have guidance and vision into the improvements the transportation network has experienced statewide and empowers local communities to develop strategies that complement statewide efforts to meet the needs of growing infrastructure. Congratulations Commissioner Lincoln!

[\[CLICK HERE FOR MORE INFORMATION\]](#)

SFRPC ANNUAL REGIONAL CONFERENCE ON MAY 31ST

For more information, please contact eagolli@sfrpc.com

On May 31st, the SFRPC will host its annual regional conference at Nova Southeastern University's Davie Campus. Led by Senator René Garcia, Miami-Dade County Commissioner and SFRPC Second Vice Chair, this will be an important regional conversation with elected leaders, national and local experts, housing and mental health practitioners, and community stakeholders about potential approaches and solutions that can be deployed to create stable living and supportive environments for people struggling with mental illness.



We are pleased to welcome 25 subject matter experts to this Conference. Speakers include Senator Garcia, Chair Geller, Broward County Mayor Nan Rich, Florida Hospital Association President and CEO Mary Mayhew, Thriving Mind South Florida President and CEO John Newcomer, and The Coordinating Council of Broward Executive Director Sandra Veszi Einhorn.

[\[CLICK HERE FOR MORE INFORMATION\]](#)

[\[CLICK HERE TO REGISTER\]](#)

SUCCESSFUL ANNUAL JOINT COUNCIL MEETING OF THE SFRPC / TCRPC

For more information, please contact sfadmin@sfrpc.com

The South Florida and Treasure Coast Regional Planning Councils met in West Palm Beach on March 15, 2024 to discuss property insurance, transportation, Florida's Coral Reef, and the 2024 Florida Legislative Session. The Councils heard from a variety of subject matter experts including U.S. Congressman Jared Moskowitz; Florida State Representative Hillary Cassell, 101st District; Stacey Giuliani, Esq., Chief Legal Officer, Florida Peninsula Insurance Company; Paul Handerhan, MBA, CPCU, ARe, AIAF, President, Federal Association for Insurance Reform and FAIR Foundation; and Mel E. Montagne, CPCU, ARM, CRIS; President, Fair Insurance Rates for Monroe.



The Councils were also joined by South Florida Regional Transportation Authority (SFRTA) Executive Director David Dech; Valerie Neilson, Executive Director of the Palm Beach Transportation Planning Association (TPA); Attorney Ron Book; and County Intergovernmental Affairs specialists Marty Cassini, Esq., Broward County; Kathy Copeland, Indian River County; Kasey Denny, Palm Beach County; Jess McCarty, Esq., Miami-Dade County; and Lisa Tennyson of Monroe County. Thank you to all guest speakers, attendees, and the Palm Beach TPA for hosting us.

[\[CLICK HERE TO READ THE SFRPC REPORT ON IMPACTS OF H.R. 3525\]](#)

[\[CLICK HERE TO READ GUEST SPEAKER BIOS\]](#)

[\[CLICK HERE TO WATCH THE MEETING RECORDING\]](#)

CHAIR GELLER INTERVIEWED BY WLRN REGARDING PROPERTY INSURANCE CRISIS

For more information, please contact sfadmin@sfrpc.com

On March 22nd, Chair Geller was interviewed by WLRN's The Florida Roundup regarding Florida's growing property insurance crisis. To hear Chair Geller's thoughts on the crisis and plans to address it, including discussion about U.S. Congressman Jared Moskowitz's bill, H.R. 3525, please click on the link below.

[\[CLICK HERE TO LISTEN TO THE INTERVIEW\]](#)



SFRPC COUNCIL TRAVELS TO MIAMI-DADE COUNTY FOR ITS MARCH COUNCIL MEETING HOSTED BY THE MIAMI-DADE TPO

For more information, please contact sfadmin@sfrpc.com

At the March 18th Council Meeting members received important updates and presentations from Miami-Dade County officials regarding agricultural land use, flood response, and flood control / salinity control structures.

Thank you to Alexander Dambach, Charles LaPradd, Pete Gomez, Jesse Spearo, and Marina M. Blanco-Pape for your insightful presentations. Thank you also to Miami-Dade TPO Executive Director Aileen Bouclé for hosting us.



[\[CLICK HERE TO READ THE AGRICULTURAL USE PRESENTATION\]](#)

[\[CLICK HERE TO READ THE FLOOD RESPONSE PLAN PRESENTATION\]](#)

[\[CLICK HERE TO READ THE FLOOD CONTROL / SALINITY CONTROL STRUCTURES UPDATE\]](#)

[\[CLICK HERE TO WATCH THE MEETING RECORDING\]](#)

INFORMATIONAL WEBINAR ON FUNDING AND SFRPC RESOURCES

For more information, please contact rdeshazo@sfrpc.com

On April 3rd the SFRPC hosted a webinar to equip the South Florida community with the knowledge and resources needed to secure funding for community economic development projects. With state and federal grant applications being competitive, the SFRPC connected attendees with experts who delved into their programs, alongside SFRPC's own technical support services.

EMPOWER YOUR COMMUNITY

Access Funding & Technical Support with SFRPC

April 3, 2024 | 954.924.3653

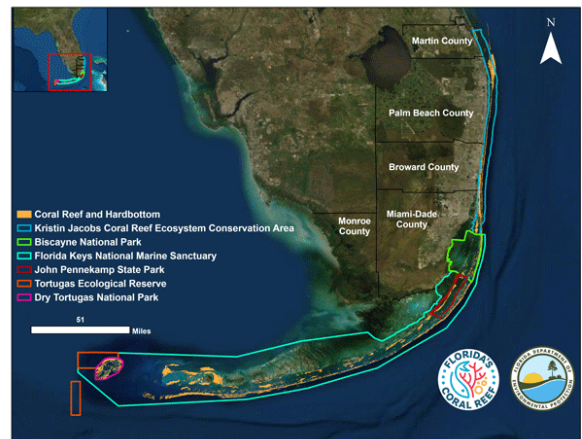
Topics of discussion included the SFRPC's technical services designed to assist with community development initiatives, insights into the latest funding priorities and application tips for the U.S. Economic Development Administration (EDA), and how Florida's Job Growth Grant Fund can benefit the community.

Speakers included Randy Deshazo from the SFRPC, Mike Mueller from the Florida Department of Commerce's Florida Job Growth Grant Fund, and Gregory Vaday (Florida Economic Development Representative) from the Atlanta Regional Office of the EDA. Thank you to all speakers and attendees for your participation.

SFRPC / TCRPC FLORIDA'S CORAL REEF WORK GROUP MEETING

For more information, please contact eagolli@sfrpc.com

On April 15th, the SFRPC and TCRPC Florida's Coral Reef Work Group met to discuss the challenges facing Florida's Coral Reef as well as ongoing initiatives and funding opportunities to strengthen this unique environmental treasure. Led by Co-Chairs Beam Furr, the Work Group heard a presentation from experts Joanna Walczak (Administrator, Office of Resilience and Coastal Protection, Coral Protection and Restoration Program) and Mollie Cordo (SE Regional Administrator, Office of Resilience and Coastal Protection Southeast Region) with the Florida Department of Environmental Protection. Attendees included Miami-Dade County Mayor Daniella Levine Cava, Monroe County Mayor Holly Raschein, Florida's Chief Resilience Officer Dr. Wes Brooks, and Monroe County Commissioner and SFRPC First Vice Chair Michelle Lincoln.



[\[CLICK HERE TO VIEW THE PRESENTATION\]](#)

[\[CLICK HERE TO READ THE WATER QUALITY REPORT\]](#)

[\[CLICK HERE TO WATCH THE MEETING RECORDING\]](#)

CEDS MEETINGS HELD IN JANUARY AND APRIL 2024

For more information, please contact eagolli@sfrpc.com

On January 17th and April 17th the SFRPC Comprehensive Economic Development Strategy (CEDs) Strategic Committee met. CEDs is a roadmap to diversify and strengthen the regional economy of Broward, Miami-Dade, and Monroe Counties. The regional CEDs will guide federal and state investment priorities and funding sources and delineate lead organizations' responsibilities for execution of the CEDs, while bringing together public and private sectors leaders and decision-makers.



[\[CLICK HERE FOR MORE INFORMATION\]](#)

[\[CLICK HERE FOR THE LIST OF 2024 COMMITTEE MEMBERS\]](#)

[\[CLICK HERE TO WATCH THE 1/17/24 MEETING RECORDING\]](#)

[\[CLICK HERE TO WATCH THE 4/17/24 MEETING RECORDING\]](#)

MEETINGS ON SOUTH FLORIDA MILITARY INSTALLATION RESILIENCE REVIEW

For more information, please contact cmiskis@sfrpc.com

As the Phase 1 South Florida Military Installation Resilience Review study draws to a close, the South Florida Regional Planning Council has begun convening the installations and key stakeholders to discuss implementation steps and partners, and funding to move the projects forward. To date, meetings have been held with the South Florida Ocean Measurement Facility, USAG-Miami / SOUTHCOM, and Homestead Air Reserve Base. The SFRPC is coordinating with Monroe County, the City of Key West, Naval Air Station Key West, and the South Florida Defense Alliance to schedule an implementation meeting this summer.

The MIRR documents community-based resilience risks, hazards, and vulnerabilities “outside the fence line” that will impede the ability of an installation to carry out its mission if left unaddressed. We are working on identifying additional funding resources and elevating specific projects for funding assistance to the U.S. Department of Defense OLDCC. Executive summaries of the study were sent to a variety of elected officials and other stakeholders at the local, state, and federal level.

On April 17th, the SFRPC held a project implementation meeting with the South Florida Ocean Measurement Facility (SFOMF), located in Dania Beach. On May 2nd and 3rd, the SFRPC held project implementation meetings in Doral and Homestead respectively with military installation personnel and local government stakeholders regarding U.S. Army Garrison-Miami (USAG) / Southern Command (SOUTHCOM) and Homestead Air Reserve Base (HARB). These meetings were held with the Installation partners and in partnership with regional stakeholders including Broward and Miami-Dade counties; the cities of Dania Beach, Hollywood, Doral, and Homestead; Florida



Department of Transportation Districts 4 and 6; the Miami-Dade TPO; the South Florida Defense Alliance; Florida Power & Light; and the U.S. Department of Defense Office of Local Defense Community Cooperation, among others.

On May 15th the SFRPC is scheduled to make an MIRR Project Presentation to the Monroe County Board of County Commissioners (BOCC). Additional presentations are being scheduled for the Broward County Commission and Miami-Dade County Commission.

[\[CLICK HERE FOR MORE INFORMATION\]](#)

REVOLVING LOAN FUND PROJECT UPDATES

For more information, please contact jtart@sfrpc.com

SMALL BUSINESS CAPITAL ASSISTANCE REVOLVING LOAN FUND PROGRAMS

CARES Act Revolving Loan Fund – Always Keep Progressing LLC, Miami-Dade County

Since 2021, The South Florida Regional Planning Council (SFRPC) has supported Always Keep Progressing LLC, a private speech-language pathology and occupational therapy practice in Miami, Florida dedicated to providing therapy to children of all ages. The SFRPC provided the clinic capital assistance with working capital for support during the Covid pandemic as well as thereafter for expansion purposes. The SFRPC is dedicated to supporting the continued growth of Always Keep Progressing LLC in 2024. Always Keep Progressing LLC is now in the process of establishing a third clinic located at 3661 South Miami Avenue in Miami, FL, adjacent to HCA Florida Mercy Hospital which will provide services for up to an additional 300 clients. Always Keep Progressing's existing client offices are located at 1160 Biscayne Blvd in Miami, FL and 16800 NW 2nd Avenue in North Miami Beach, FL; adjacent to Jackson North Medical Center.

The South Florida Regional Planning Council's CARES ACT Revolving Loan Fund Program has funded to date thirty-six (36) small business loans totaling \$7,785,000 throughout Broward, Miami Dade, Monroe and Palm Beach Counties.

Traditional Revolving Loan Fund (RLF) - City of Hollywood, Broward County

The SFRPC's RLF will be supporting the City of Hollywood's 5th Annual FastTrac Start-Up Program for small businesses. The annual Business Plan and Pitch event supports local entrepreneurs and economic development in the city. The event will take place on May 16th at Arts Park in Young Circle.

EPA BROWNFIELDS CLEAN-UP REVOLVING LOAN FUND

SFRPC Brownfields Assessment Project - City of Homestead, Miami-Dade County

The SFRPC was awarded a \$500,000 Brownfield Assessment Grant in FY2023 by the U.S. Environmental Protection Agency (EPA), to be used toward the City of Homestead's Community Redevelopment Area. Since the effective date of the grant on July 1, 2023, work pertaining to site assessment and cleanup/reuse planning has been performed for the Priority Sites. On September 19, 2023, a Brownfields 101 presentation was given to the

Homestead Community Redevelopment Agency staff. The presentation announced the exciting grant award, went over the definition of a brownfield, explained allowable activities under the grant, and touched on opportunities to move sites into the Florida Brownfields Program. On October 19, 2023, the Homestead CRA staff hosted a public meeting and provided an overview of the various tasks in progress under the FY2023 Assessment Grant.



SFRPC Brownfields Remediation Project – City of Hollywood, Broward County

The redevelopment of the Hollywood Incinerator Ash Dump (“HIAD”) is a public-private partnership between the City of Hollywood (“City”) and Park Road Development, LLC (“PRD”). After an extensive solicitation process, the City selected PRD and its principals, Louis Birdman and Eric Metz, to lead the redevelopment effort. PRD has completed substantial environmental and geotechnical investigations to confirm HIAD’s varying site conditions and is pursuing the regulatory approvals required to redevelop the site. Broward County has consulted with both the City and PRD to confirm the regulatory pathway to remediate the site, and the technical process to confirm the mitigation requirements are targeted to be completed in the next 9-12 months (subject to typical approval schedules, hearings, etc.) The redevelopment is comprised of approximately ±100,000SF of City facilities, ±40,000SF medical office, ±4,500SF retail with a gas station, and ±630 multifamily units. These final uses are subject to definitive approvals from Broward County and the City of Hollywood.

The SFRPC intends to seek financial support from the U.S. Environmental Protection Agency (EPA), to help support the remediation of the subject property commencing in 2024/2025.

SFRPC Brownfields Remediation RLF Project – Miami, Miami-Dade County

The South Florida Regional Planning Council (SFRPC) has committed \$1,000,000 from its EPA Brownfields Clean-Up Revolving Loan Fund to help remediate and redevelop a 2.08-acre property located at 1960 and 1970 NW 27th Avenue in Miami, Florida. This regional project is a collaborative effort between the SFRPC, Goldstein Kite Environmental (GKE), the U.S. Environmental Protection Agency (EPA), Miami-Dade County Department of Environmental Resources Management (DERM) and the Florida Department of Environmental Protection (FDEP).

GKE’s intention is to develop the property with affordable housing to include amenities such as a business center, wellness center, dog park, river walk, and neighborhood retail services, that will benefit the Miami Health District. The land parcels are contaminated from previous use as an exterminating company warehouse and subsequent marina storage facility. Providing affordable housing is a key component of the community’s plan for growth, which currently suffers from an acute crisis in such housing.

AFFORDABLE HOUSING INITIATIVE

Affordable Housing Project – Housing Foundation of America Inc, City of West Park, Broward County

The SFRPC along with the Southeast Florida Community Development Fund, Inc. (SFCDFI) is supporting the development of much needed affordable housing with loans to non-profit organizations for the construction of single-family homes for first time minority homebuyers in low- and moderate- income census tracts in Broward County. In 2024, the SFRPC committed a million dollars to the Housing Foundation of America, Inc. to construct four (4) single-family affordable homes in West Park, Florida in Broward County.

Affordable Housing Project – Minority Builders Coalition, Inc., City of Fort Lauderdale, Broward County

The SFRPC along with the Southeast Florida Community Development Fund, Inc. (SFCDFI) committed a million dollars to Minority Builders Coalition, Inc. to construct up to four (4) affordable single-family homes in the City of Fort Lauderdale, Florida in Broward County.



Affordable Housing Project - Community Partners of South Florida, City of Riviera Beach, Palm Beach County

The SFRPC has had a tremendous impact in supporting affordable housing projects throughout the region. Most recently, the SFRPC committed \$900k to Community Partners of South Florida in early 2024 to construct up to 5 single family affordable homes in phases in Riviera Beach in Palm Beach County. Additionally, up to \$400k was committed in 2023 to help construct up to two new affordable single-family homes in phases in West Palm Beach with the first in excess of 80% complete. These projects support much needed affordable housing in their respective local communities. Eligible home buyers qualify at less than 120% AMI (Area Median Income). The SFRPC continues to help address the affordable housing crisis in South Florida.



[\[CLICK HERE FOR MORE INFORMATION\]](#)

WE ARE HIRING!

For more information, please contact sfadmin@sfrpc.com

The SFRPC currently has two career opportunities available. We can use your assistance in promoting the vacancies through your municipal or County newsletter or website. Please [click here](#) to see the available positions.



REGIONAL PLANNER

As a Planner with the South Florida Regional Planning Council, you will be at the forefront of critical regional planning issues and solving complex challenges that will define South Florida’s growth for years to come.

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SENIOR REGIONAL PLANNER

As a Senior Regional Planner with the South Florida Regional Planning Council, you will be at the forefront of critical regional planning issues and solving complex challenges that will define South Florida’s growth for years to come.

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MEMORANDUM

AGENDA ITEM #VII.A

DATE: MAY 20, 2024
TO: COUNCIL MEMBERS
FROM: STAFF
SUBJECT: ATTENDANCE FORM

Information only.



South Florida Regional Planning Council
1 Oakwood Boulevard, Suite 250, Hollywood, Florida 33020
954.924.3653 Phone, 954.924-3654 FAX
www.sfrationalcouncil.org

2023/2024 ATTENDANCE RECORD

COUNCILMEMBERS	6/16/23 Monroe Co	7/31/23	9/18/23 **	9/18/23	11/13/23	01/22/24	2/26/24	3/18/24
BAILEY, Mario <i>Immediate Past Chair</i> Governor's Appointee, MDC	VP	VP	*	*	A	A	VP	P
CAPLAN, Franklin Councilmember Village of Key Biscayne	VP	VP		P	P	P	P	P
CATES, Craig Monroe County Commission	*	VP		VP	VP	VP	*	VP
CORRADINO, Joseph Mayor, Village of Pinecrest	VP	VP		VP	*	VP	P	P
FURR, Beam Broward County Commission	P	P	P	P	P	P	*	VP
GARCIA, René, 2nd Vice Chair Miami-Dade Co. Commission	*	P	VP	VP	*	VP	VP	P
GELLER, Steve, Chair Broward County Commission	P	P	P	P	P	VP	P	P
GILBERT, III, Oliver G. Miami-Dade Co. Commission	A	A		A	A	A	A	*
GOLDBERG, Cary, Treasurer Governor's Appointee, Broward	VP	VP		VP	VP	VP	VP	VP
HORLAND, Denise, Secretary Commissioner, Plantation	P	VP		P	P	P	P	VP
KAUFMAN, Samuel Commissioner, Key West	P	*	VP	VP	VP	VP	VP	VP
LINCOLN, Michelle <i>1st Vice Chair</i> Monroe County Commission	P	VP	P	P	P	VP	P	P
McGHEE, Kionne L. Miami-Dade Co. Commission	A	A		A	A	A	A	VP
ROSS, Greg Mayor, Cooper City	VP	*	VP	VP	VP	VP	VP	VP
UDINE, Michael Broward County Commission	VP	VP		VP	*	VP	VP	VP

2023/2024 ATTENDANCE RECORD

EX-OFFICIO MEMBERS	6/16/23 Monroe Co	7/31/23	9/18/23 **	9/18/23	11/13/23	01/22/24	2/26/24	3/18/24
DAVILA, Sirena Florida Dept. of Environmental Protection	-	-	-	D/VP	D/VP	D/VP	D/VP	D/VP
HUYNH, Dat Florida Dept. of Transportation, Dist. 6	D	D		VP	D/VP	D/VP	D/VP	VP
VILABOY, Armando L. South Florida Water Management District	P	P		*	VP	VP	VP	P
WALIA, Kent Florida Dept. of Transportation, Dist. 4	-	-	-	-	-	D/P	D/P	VP

A majority of the meetings were physical/virtual meetings

P = Present

VP = Virtually Present

A = Absent

D = Designee Present

* = Excused Absence

- = Not Yet Appointed

MDC = MIAMI-DADE COUNTY

MC = MONROE COUNTY

MDTPO =Miami-Dade Transportation Organization

** Joint Meeting*

** Exec. Committee/Workshop only