

City of Fort Lauderdale

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Meeting Minutes

Tuesday, March 15, 2022

11:30 AM

Joint Workshop with Sustainability Advisory Board

City Hall - City Commission Chambers

100 North Andrews Avenue, Fort Lauderdale, FL 33301

CITY COMMISSION WORKSHOP

FORT LAUDERDALE CITY COMMISSION

DEAN J. TRANTALIS Mayor

HEATHER MORAITIS Vice Mayor - Commissioner - District I

STEVEN GLASSMAN Commissioner - District II

ROBERT L. McKINZIE Commissioner - District III

BEN SORENSEN Commissioner - District IV

CHRIS LAGERBLOOM, City Manager

DAVID R. SOLOMAN, City Clerk

JOHN HERBST, City Auditor

ALAIN E. BOILEAU, City Attorney

CALL TO ORDER

Mayor Trantalis called the meeting to order at 11:40 a.m.

ROLL CALL

Commission Members Present: Commissioner Steven Glassman, Commissioner Robert L. McKinzie (arrived at 11:56 p.m.), Commissioner Ben Sorensen and Mayor Dean J. Trantalis

Not Present: Vice Mayor Heather Moraitis

Sustainability Advisory Board Members Present: Chair David Blattner, Kelly Charles and Carolann Mazza

Sustainability Advisory Board Members Not Present: Vice Chair Douglas Meade, Whitney Dutton and Carol Tamburry

Also Present: City Manager Chris Lagerbloom, City Clerk David R. Soloman and City Attorney Alain E. Boileau

QUORUM ESTABLISHED**OLD/NEW BUSINESS****BUS-1** [22-0280](#)

Joint Meeting with the Sustainability Advisory Board (SAB) - (Commission Districts 1, 2, 3 and 4)

Sustainability Advisory Board (SAB) Chair David Blattner provided opening remarks about the future impact of climate change and sea-level rise. SAB efforts have included numerous conversations and input from several experts on these concerns. Chair Blattner remarked on the importance of staying informed on the related impact on insurance and mortgage markets, the implications for businesses and homeowners, and the potential impact on tax revenue in South Florida.

Chair Blattner commented on the opportunity for additional appointments to the SAB.

Chair Blattner introduced Jay Neal, JD, MBA, Executive Chairman of the *Federal Association for Insurance Reform (FAIR)* and CEO of the *FAIR Foundation*. Mr. Neal expounded on his background and narrated a presentation entitled *The Impacts of Climate Change on Insurance and Real Estate*.

A copy has been made part of the backup to this Agenda item.

Mr. Neal discussed the *FAIR Foundation* and its mission, the Florida property insurance market over the past thirty (30) years, federal and private flood insurance markets and the future availability of mortgage financing.

In response to Mayor Trantalis' question regarding the role of the Commission, Mr. Neal explained the importance of working closely with Broward County (County) and the State on education and advocacy efforts.

Commissioner Glassman commented on recent State legislation inhibiting the ability of local governments to participate in education and advocacy efforts. Mr. Neal discussed his perspective regarding educating residents on the need to purchase flood insurance, mitigation efforts and encouraging builders to exceed Code requirements. Further comment and discussion ensued.

In response to Board Member Kelly Charles' question regarding the \$250,000 limit on the *National Flood Insurance Program (NFIP)*, Mr. Neal confirmed. Mr. Neal said most private flood insurance programs would match an insurance policy's Schedule A for rebuilding costs and expounded on details. Further comments and discussion ensued.

Commissioner Glassman remarked that the State Legislature did not address condominium reform related to the collapse of *Champlain Towers* in Surfside, Florida.

Mr. Neal expounded on the insurance industry's efforts at the State level impacting residential insurance coverage and expounded on related details. Further comment and discussion ensued on the implications of catastrophic events and insurance and mortgage markets.

Mayor Trantalis commented on the anticipated impact of climate change in areas of the City in thirty (30) years and the current availability of thirty (30) year mortgages. Mr. Neal discussed insurance coverage and his perspective.

Mayor Trantalis explained the genesis of *Citizens Insurance Company*.

Mr. Neal noted that insurance liability modeling began following *Hurricane Andrew*, which is when insurance companies began leaving

the State.

Mr. Neal discussed insurance companies' influence on the State Legislature, efforts to block the *Florida Hurricane Catastrophe Fund (FHCF)*, and other recent efforts.

In response to Commissioner Glassman's earlier comments, Mr. Neal noted his plans to review State legislative efforts. Further comment and discussion ensued.

In response to Chair Blattner's question regarding Gulf Coast states' concerns similar to the South Florida region, Mr. Neal confirmed the difficulty of obtaining insurance in Gulf Coast states and explained litigation in the State dwarfs the Gulf Coast states' litigation.

Mr. Neal discussed the need to balance litigation and insurance reform. He explained that *FAIR* is a unique policy organization that includes each stakeholder group, i.e., insurance companies and insurance trial and defense attorneys working to provide narrowly tailored, balanced policy approaches towards solving problems.

Mr. Neal reiterated the need for education, advocacy, and mitigation. He discussed the need for *Florida Statute §163.08 - Property Assessed Clean Energy (PACE)* to include seawall and flood mitigation as authorized improvements in addition to septic tanks and sprinkler systems in older condominiums.

Mr. Neal remarked on *FAIR's* six (6) week virtual conference at the end of 2020 and noted the ability to view panel discussions and cited examples. He discussed the need for policymakers to have a long-term view and commented on recommended reading.

Mayor Trantalis confirmed the City's commitment to combating climate change. He explained measures being taken to protect vulnerable properties and cited examples, including the elevation of City-owned seawalls and privately-owned seawalls, encouraging development to have elevated properties, and investing in stormwater mitigation projects in flood-prone areas. Mayor Trantalis remarked on the City's efforts to reduce the City's carbon footprint.

In response to Mayor Trantalis' question, there were no additional questions. Chair Blattner provided closing remarks.

ADJOURNMENT

Mayor Trantalis adjourned the meeting at 12:28 p.m.