

RESOLUTION NO. 2014-27

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3 A RESOLUTION OF THE MAYOR AND VILLAGE COUNCIL OF THE
4 VILLAGE OF PALMETTO BAY, FLORIDA RELATING TO
5 LEGISLATIVE AGENDA; EXPRESSING SUPPORT FOR THE
6 NATIONAL LEAGUE OF CITIES, THE FLORIDA LEAGUE OF CITIES,
7 AND THE FLORIDA ASSOCIATION OF COUNTIES IN ITS EFFORTS
8 TO DELAY IMPLEMENTATION OF BIGGERT-WATERS FLOOD
9 INSURANCE REFORM ACT OF 2012 AND TO ELIMINATE ANY
10 REQUIREMENT TO IMMEDIATELY INCREASE TO FULL-RISK
11 RATE A PROPERTY OWNER'S INSURANCE PROCURED THROUGH
12 THE NATIONAL FLOOD INSURANCE PROGRAM; PROVIDING FOR
13 DISTRIBUTION BY THE VILLAGE CLERK; PROVIDING FOR
14 SEVERABILITY; PROVIDING FOR CONFLICTING RESOLUTIONS;
15 PROVIDING AN EFFECTIVE DATE. [Sponsored by Mayor Shelley
16 Stanczyk].
17

18 WHEREAS, the greatest risk during most natural disasters in the United States is
19 flooding, with significant costs involved following a flooding disaster; and
20

21 WHEREAS, in 1968, the National Flood Insurance Program (NFIP) was established by
22 Congress to help property owners protect themselves from the financial devastation of floods.
23 Over the past three decades, Florida's property owners are paying four times more in premiums
24 than they have received back in claims and over 250,000 property owners could face large flood
25 insurance rate hikes in the near future; and
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27 WHEREAS, as Hurricane Andrew affected the windstorm insurance in 1992, Hurricane
28 Katrina pushed the NFIP past its limits with over \$16 billion in flood insurance claims in the
29 Gulf Coast, primarily Louisiana, in 2005; and
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31 WHEREAS, in order to keep the NFIP solvent, Congress passed the 2012 Biggert-
32 Waters act, with the concept that the biggest rate hikes in flood insurance would be on investor-
33 owned homes and older homes that have been paying sub-market rates; and
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35 WHEREAS, during this financially-trying times, the amount of these severe rate hikes
36 on Florida homes could be devastating to the economy and damage the struggling real estate
37 market; and
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39 WHEREAS, a delay of the Biggert-Waters act is appropriate to allow further studies to
40 be performed, as the State of Florida, while certainly at risk to flooding due to its 1,200 miles of
41 coastline, has not filed a significant claim since Hurricane Ivan in 2004, yet pays more of a
42 premium than other states.
43

44 WHEREAS, it is in the best interest of the Village and the State for the Biggert-Waters
45 Act to be delayed.
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2 **NOW, THEREFORE BE IT RESOLVED BY THE MAYOR AND VILLAGE**
3 **COUNCIL OF THE VILLAGE OF PALMETTO BAY, FLORIDA AS FOLLOWS:**
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5 **Section 1.** The foregoing "Whereas" clauses are hereby ratified as true and correct
6 and are incorporated herein by this reference.
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8 **Section 2.** The Village of Palmetto Bay formally files its support of the National
9 League of Cities, the Florida League of Cities, and the Florida Association of Counties in its
10 efforts to encourage the US Congress and White House to delay the implementation of the
11 Biggert-Waters Act.
12

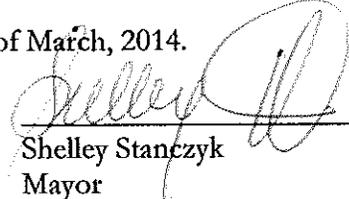
13 **Section 3.** The Village Clerk shall provide executed copies of this resolution to the
14 Village's lobbyist, to its Congressional representatives, to the Florida Legislature, to the Mayor of
15 Miami-Dade County, each member of the Miami-Dade Board of County Commissioners, as well
16 as to each municipal clerk in Miami-Dade County for the purpose of distributing copies to
17 members of their respective governing councils.
18

19 **Section 4.** This resolution shall be effective immediately upon its adoption.
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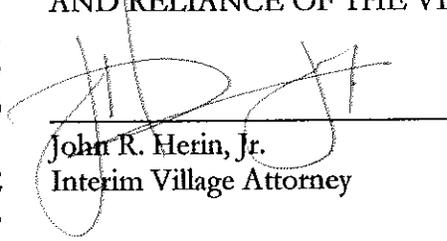
21 PASSED and ADOPTED this 3rd day of March, 2014.

22 Attest:

23 
24 Meghan Alexander
25 Village Clerk

26 
27 Shelley Stanczyk
28 Mayor

29 APPROVED AS TO FORM AND LEGAL SUFFICIENCY FOR THE USE
30 AND RELIANCE OF THE VILLAGE OF PALMETTO BAY, FLORIDA ONLY:
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32 
33 John R. Herin, Jr.
34 Interim Village Attorney

35 FINAL VOTE AT ADOPTION:

36 Council Member Patrick Fiore YES
37 Council Member Tim Schaffer YES
38 Council Member Joan Lindsay YES
39 Vice-Mayor John DuBois YES
40 Mayor Shelley Stanczyk YES
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