

# MEMORANDUM

Agenda Item No. 11(A)(3)

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**TO:** Honorable Chairwoman Rebeca Sosa  
and Members, Board of County Commissioners

**DATE:** April 2, 2013

**FROM:** R. A. Cuevas, Jr.  
County Attorney

**SUBJECT:** Resolution creating and  
establishing the Homeowners  
Insurance Task Force

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The accompanying resolution was prepared and placed on the agenda at the request of Co-Prime Sponsors Commissioner Jose "Pepe" Diaz and Vice Chair Lynda Bell.



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R. A. Cuevas, Jr.  
County Attorney

RAC/cp



**MEMORANDUM**  
(Revised)

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Please note any items checked.

- "3-Day Rule" for committees applicable if raised
- 6 weeks required between first reading and public hearing
- 4 weeks notification to municipal officials required prior to public hearing
- Decreases revenues or increases expenditures without balancing budget
- Budget required
- Statement of fiscal impact required
- Ordinance creating a new board requires detailed County Mayor's report for public hearing
- No committee review
- Applicable legislation requires more than a majority vote (i.e., 2/3's \_\_\_\_, 3/5's \_\_\_\_, unanimous \_\_\_\_ ) to approve
- Current information regarding funding source, index code and available balance, and available capacity (if debt is contemplated) required

Approved \_\_\_\_\_ Mayor  
Veto \_\_\_\_\_  
Override \_\_\_\_\_

Agenda Item No. 11(A)(3)

4-2-13

RESOLUTION NO. \_\_\_\_\_

RESOLUTION CREATING AND ESTABLISHING THE  
HOMEOWNERS INSURANCE TASK FORCE

**WHEREAS**, Citizens Property Insurance Corporation (“Citizens”) is the state-run corporation whose public purpose is to provide insurance protection to property owners throughout Florida. Citizens operates according to statutory requirements created by the Florida Legislature and a Plan of Operation approved by the Florida Financial Services Commission; and

**WHEREAS**, residents of Miami-Dade County, many of whom have no other option but Citizens for available homeowners insurance coverage, have expressed significant dissatisfaction with the property insurance program administered by Citizens; and

**WHEREAS**, it is desirable to create a task force to assist in evaluating and recommending measures to improve issues relating to local property insurance programs, namely Citizens, including but not limited to unauthorized rate increases, unfair practices leading to the removal of credits, and other issues impacting the affordability of homeowners insurance for the residents of Miami-Dade County,

**NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF MIAMI-DADE COUNTY, FLORIDA, that:**

**Section 1.** There is hereby created the Homeowners Insurance Task Force.

**Section 2.** The purpose of the Homeowners Insurance Task Force is to discuss, evaluate and advise the Board of County Commissioners on issues relating to local property insurance programs, namely Citizens, including but not limited to unauthorized rate increases,

unfair practices leading to the removal of credits, and other issues impacting the affordability of homeowners insurance for the residents of Miami-Dade County.

**Section 3.**

The Homeowners Insurance Task Force shall consist of fifteen (15) members. The members shall be knowledgeable of and have demonstrated an expertise in the property insurance market, shall comply with the requirements of Section 2-11.38 of the Code of Miami-Dade County ("Code"), and shall serve without compensation. Notwithstanding any provision in the Code to the contrary, the members shall be appointed in the following manner:

- (a) One (1) appointment from each member of the Board of County Commissioners;
- (b) One (1) appointment by the Mayor of Miami-Dade County;
- (c) The Property Appraiser of his designee.

Any member who ceases to meet the membership requirements set forth above shall immediately forfeit his or her office.

**Section 4.** *Chairperson.* A member of the Homeowners Insurance Task Force, chosen by a majority of the members, shall serve as Chairperson.

**Section 5.** **Duties and Reports.**

(a). *Functions.* The Homeowners Insurance Task Force shall evaluate, explore, consider and recommend improvements to local property insurance programs, namely Citizens.

(b). *Report.* The Homeowners Insurance Task Force shall provide a preliminary report to the Board of County Commissioners within one hundred eighty (180) days from the effective date of this resolution, and shall submit a final written report on the status of property insurance and recommendations on improvements within three hundred and sixty-four (364) days from the effective date.

**Section 6.** The Homeowners Insurance Task Force shall be provided adequate staff and support services to enable it to carry out its purposes and duties.

**Section 7.** This resolution shall stand repealed three hundred and sixty-four (364) days from its effective date.

The Co-Prime Sponsors of the foregoing resolution are Commissioner Jose "Pepe" Diaz, and Vice Chair Lynda Bell. It was offered by Commissioner \_\_\_\_\_, who moved its adoption. The motion was seconded by Commissioner \_\_\_\_\_ and upon being put to a vote, the vote was as follows.

Rebeca Sosa, Chairwoman  
Lynda Bell, Vice Chair

Bruno A. Barreiro  
Jose "Pepe" Diaz  
Sally A. Heyman  
Jean Monestime  
Sen. Javier D. Souto  
Juan C. Zapata

Esteban L. Bovo, Jr.  
Audrey M. Edmonson  
Barbara J. Jordan  
Dennis C. Moss  
Xavier L. Suarez

The Chairperson thereupon declared the resolution duly passed and adopted this 2<sup>nd</sup> day of April, 2013. This resolution shall become effective ten (10) days after the date of its adoption unless vetoed by the Mayor, and if vetoed, shall become effective only upon an override by this Board.

MIAMI-DADE COUNTY, FLORIDA  
BY ITS BOARD OF  
COUNTY COMMISSIONERS

HARVEY RUVIN, CLERK

By: \_\_\_\_\_  
Deputy Clerk

Approved by County Attorney as  
to form and legal sufficiency.

*APW/CAL*

Cynji A. Lee