



CITY OF DORAL NOTICE OF PUBLIC HEARING

All residents, property owners and other interested parties are hereby notified of a **COUNCIL ZONING MEETING** on **January 26, 2022 beginning at 6:00 PM** to consider an amendment to the text of the City of Doral Comprehensive Plan, to incorporate a "Property Rights Element." The City Council will consider this item for **SECOND READING**. The meeting will be held at the **City of Doral, Government Center, Council Chambers located at 8401 NW 53rd Terrace, Doral, Florida, 33166**.

The City of Doral proposes to adopt the following Ordinance:

ORDINANCE No. 2021-41

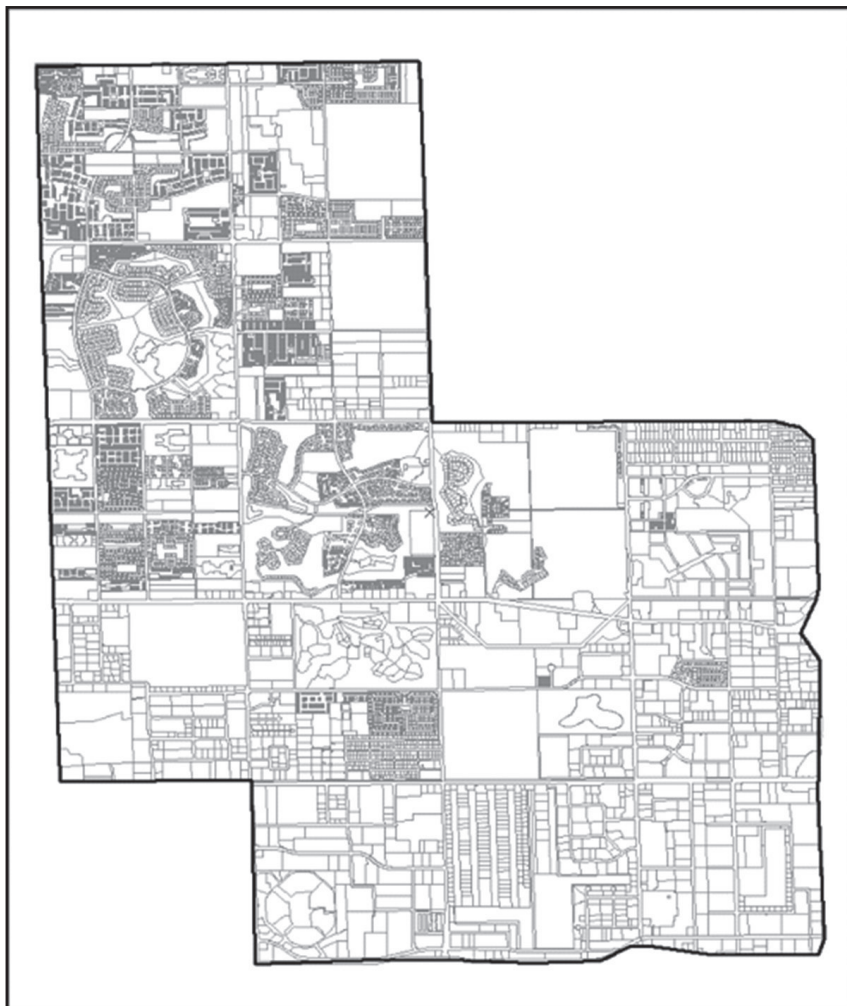
AN ORDINANCE OF THE MAYOR AND THE CITY COUNCIL OF THE CITY OF DORAL, FLORIDA, APPROVING/DENYING A TEXT AMENDMENT TO THE CITY OF DORAL COMPREHENSIVE PLAN, TO INCORPORATE A PROPERTY RIGHTS ELEMENT, AS REQUIRED BY SECTION 163.3177, FLORIDA STATUTES; AUTHORIZING THE TRANSMITTAL OF THE TEXT AMENDMENT ADOPTION PACKAGE TO THE STATE LAND PLANNING AGENCY IN THE FLORIDA DEPARTMENT OF ECONOMIC OPPORTUNITY AND OTHER REQUIRED GOVERNMENTAL REVIEWING AGENCIES PURSUANT TO THE PROVISIONS OF SECTION 163.3184, FLORIDA STATUTES; PROVIDING FOR SEVERABILITY; PROVIDING FOR CONFLICTS, AND PROVIDING FOR AN EFFECTIVE DATE

HEARING NO.: 22-01-DOR-14

APPLICANT: City of Doral

REQUEST: The City Manager's Office respectfully recommends that the Mayor and City Councilmembers approve an amendment to the text of the City of Doral Comprehensive Plan, to incorporate a Property Rights Element.

Location Map



Inquiries regarding the item may be directed to the Planning and Zoning Department at 305-59-DORAL.

Pursuant to Section 286.0105, Florida Statutes If a person decides to appeal any decisions made by the City Council with respect to any matter considered at such meeting or hearing, they will need a record of the proceedings and, for such purpose, 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 to be based. This notice does not constitute consent by the City for introduction or admission of otherwise inadmissible or irrelevant evidence, nor does it authorize challenges or appeals not otherwise allowed by law. In accordance with the Americans with Disabilities Act, any person who are disabled and who need special accommodations to participate in this meeting because of that disability should contact the Planning and Zoning Department at 305-59-DORAL no later than three (3) business days prior to the proceeding.

Connie Diaz, MMC
City Clerk
City of Doral

STATE GOVERNMENT

Citizens' Policies Jump as Florida Lawmakers Look for Answers



LYNNE SLADKY/ASSOCIATED PRESS

Citizens President and CEO Barry Gilway said last month that private property insurers have been losing money in Florida since 2017, causing a shift in policies to Citizens.

by Jim Saunders

The state-backed Citizens Property Insurance Corp. continued to add thousands of policies a week in December, while new legislative proposals would try to steer more homeowners into the private insurance market.

Citizens had a total of 759,305 policies as of Dec. 31, an increase of nearly 217,000 policies from a year earlier as private insurers shed customers and sought hefty rate increases amid financial troubles in the industry, according to newly posted data. In December, Citizens added almost 18,000 policies.

Pointing in part to financial risks if a major hurricane hits, many state leaders have long sought to minimize the number of policies in Citizens, which was created as an insurer of last resort.

But Citizens President and CEO Barry Gilway said last month that private property insurers have been losing money in Florida since 2017, causing a shift in policies to Citizens.

"When they're unprofitable, they want to write less business," Gilway told the Citizens Board of Governors. "That's what's happening."

Senate Banking and Insurance Chairman Jim Boyd, R-Bradenton, and Rep. Tommy Gregory, R-Sarasota, filed bills (SB 1728 and HB 1307) on Friday that would try to shift at least some customers out of Citizens and into the private market.

As an example, the bills address situations in which homeowners receive coverage offers from private insurers as their Citizens policies come up for renewal. Under the bills, such customers would not be eligible for renewal with Citizens unless the private insurers' premiums are more than 20 percent higher than what Citizens would charge.

As another example, the bills would allow what are known as surplus-lines insurers to take part in programs aimed at removing policies from Citizens. Generally, surplus-lines insurers are

more lightly regulated than standard insurers.

Officials say Citizens often charges less than private insurers for coverage, with Gilway last month describing Citizens' rates as "ridiculously competitive." Part of the reason is that state law caps annual increases that Citizens customers can face.

In the past, Citizens was prevented from passing along increases of more than 10 percent a year to individual policyholders --- a concept that has become known as a rate "glide path." A law passed last year gradually increased that cap to 11 percent in 2022, 12 percent in 2023 and ultimately to 15 percent in 2026.

Despite a proposal from their actuaries to increase homeowners' rates by an average of 7.3 percent in 2022, members of the Citizens Board of Governors last month approved seeking 11 percent across-the-board rate increases. The state Office of Insurance Regulation has final say on rate hikes.

The bills filed by Boyd and Gregory will be considered during the legislative session that will start Tuesday. Issues about Citizens and the broader property-insurance system can be politically volatile, as many homeowners in areas such as South Florida pay high rates and have few choices for coverage other than Citizens.

Rep. Fentrice Driskell, a Tampa Democrat who is policy chairwoman for the House Democratic Caucus, gave a glimpse of the controversy about the issue during a pre-session news conference Monday.

"Property-insurance rates, they're too high," Driskell said. "I hear that everywhere I go in my district. People are concerned with property insurance rates. The Republicans have run that into the ground, and they need to own that failure"

— Staff writer Ryan Dailey contributed to this report.

Jim Saunders reports for the News Service of Florida.