

RESOLUTION NO. 25R-03-56

A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF LAUDERHILL, FLORIDA IMPLORING THE FLORIDA STATE LEGISLATURE IN ITS 2025 LEGISLATIVE SESSION TO DECREASE PROPERTY INSURANCE PREMIUMS FOR HOMEOWNERS AND CONDOMINIUM OWNERS AND TO PROVIDE GRANT PROGRAMS FOR AT-RISK CONDOMINIUM OWNERS NEEDING TO COMPLY WITH THE FLORIDA CONDOMINIUM LAW AS PROPOSED BY SENATE BILL 554, HOUSE BILL 451, AND SENATE BILL 592; PROVIDING FOR TRANSMITTAL; AND PROVIDING FOR AN EFFECTIVE DATE (REQUESTED BY MAYOR DENISE D. GRANT).

WHEREAS, homeowners and condominium owners in the City of Lauderhill and throughout the State of Florida have experienced significant increases in property insurance premiums, placing many at risk of financial hardship and displacement; and

WHEREAS, to date, financial relief programs for owners whose condominiums are their primary residence have not been implemented, nor has the Broward County Board of Commissioners acknowledged the dire needs many property owners face; and

WHEREAS, the City of Lauderhill is home to a substantial number of retirees and residents on fixed incomes, including elderly homeowners and condominium owners who are struggling to keep up with skyrocketing insurance costs; and

WHEREAS, many condominium owners in the City of Lauderhill, particularly those living in older buildings, are facing additional financial burdens due to mandatory compliance with Florida condominium safety and structural integrity laws; and

WHEREAS, single-family homeowners in the City of Lauderhill, are experiencing significant financial strain due to the continuous rise in property insurance premiums, making homeownership increasingly unaffordable and placing many long-time residents at risk of financial hardship displacement; and

WHEREAS, City of Lauderhill homeowners, many of whom reside in older single-family homes, face additional challenges in securing affordable insurance coverage due to restrict underwriting requirements, outdated property assessments, and the increasing frequency of extreme weather events, necessitating immediate legislative action to provide relief and long-term stability; and

WHEREAS, without legislative intervention, an increasing number of property owners, particularly seniors and low-income residents, face the imminent risk of losing their homes due to the inability to afford rising insurance premiums and compliance costs; and

WHEREAS, the City of Lauderhill Commission recognizes the urgent need for relief measures, including legislative action to decrease property insurance premiums and establish grant programs to assist at-risk condominium owners in meeting compliance requirements without undue financial hardship; and

WHEREAS, the Florida State Legislature has the ability and responsibility to implement reforms that protect residents, preserve homeownership, and maintain the stability of communities across the state; and

WHEREAS, the City of Lauderhill City Commission commends the efforts of Florida State Senator Gaetz and State Representative Andrade for sponsoring, respectively, SB 554 and HB 451, which aim to enact legislative measures to reduce rising costs of insurance premiums and to improve the state's claims process and increase rate transparency, and hereby urges the Florida Legislature to pass both bills; and

WHEREAS, the City of Lauderhill City Commission commends the efforts of Florida State Senator Tom Leek for sponsoring SB 592 which would create and establish the My Safe Florida Condominium Pilot Program within the Department of Financial Services and revise the approval requirements to receive a mitigation grant, and hereby urges the Florida Legislature to pass both bills.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COMMISSION OF THE CITY OF LAUDERHILL, FLORIDA, THAT:

SECTION 1. The City Commission strongly urges the Florida State Legislature in its 2025 legislative session to take immediate action to decrease property insurance premiums for homeowners and condominium owners in Florida.

SECTION 2. The City Commission further implores the Florida State Legislature to establish grant programs specifically designed to assist at-risk condominium owners, particularly those on fixed incomes, in meeting the financial requirements of compliance with the Florida condominium laws.

SECTION 3. The City Commission supports the adoption of SB 554, HB 451, and SB 592, sponsored by Senators Gaetz and Leek, and Representative Andrade.

SECTION 4. The City Clerk is directed to transmit a copy of this Resolution to the Florida Governor, the President of the Florida Senate, the Speaker of the Florida House of Representatives, Senator Gaetz, Senator Leek, Representative Andrade, the Broward County Board of Commissioners and registered Lauderhill Condominium Associations.

PASSED AND APPROVED this _____ day of _____, 2025.

DENISE D. GRANT, MAYOR
PRESIDING OFFICER

ATTEST:

ANDREA M. ANDERSON, MMC
CITY CLERK

MOTION _____
SECOND _____

Approved as to Form

R. CAMPBELL _____
M. DUNN _____
D. GRANT _____
J. HODGSON _____
S. MARTIN _____

Hans Ottinot
Interim City Attorney