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**EXHIBIT 1
RESOLUTION NO. 2023-**

A RESOLUTION OF THE MAYOR AND CITY COMMISSION OF THE CITY OF HALLANDALE BEACH, FLORIDA, ENTREATING THE BROWARD COUNTY COMMISSION TO EXPLORE THE FEASIBILITY OF CREATING A SPECIAL ASSESSMENTS LOW INTEREST LOAN PROGRAM IN COLLABORATION WITH LENDING AND FINANCIAL INSTITUTIONS TO PROVIDE FINANCIAL ASSISTANCE TO CONDOMINIUM ASSOCIATIONS AND CONDOMINIUM OWNERS THAT ARE IN NEED OF SUCH ASSISTANCE AND FOUND TO BE IN NEED OF EMERGENCY STRUCTURAL REPAIRS AT THE TIME OF THEIR 30-YEAR RECERTIFICATION INSPECTION OR AN EQUIVALENT RECERTIFICATION PROCESS AND/OR IN ACCORDANCE WITH FLORIDA SENATE BILL 154 AND HOUSE BILL 1395, AND SUBSEQUENT RECERTIFICATION PROCESSES, AND TO IDENTIFY ADDITIONAL FUNDING SOURCES; AND PROVIDING AN EFFECTIVE DATE.

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WHEREAS, the City of Hallandale Beach, Florida is densely populated with several hundred condominium and homeowner associations; and

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WHEREAS, the City of Hallandale Beach Commission believes that it has an obligation to protect the health, safety, and welfare of its residents; and

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WHEREAS, working in unison, Senate Bill 154 and House Bill 1395 seek to clarify and expand the condominium-related legislation the Florida Legislature adopted during the 2022 Special Session as Senate Bill 4-D; and

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WHEREAS, the Florida Senate and House bills have each already passed through two committee stops with the unanimous support of Republicans and Democrats alike;

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WHEREAS, the Florida House of Representatives' staff analysis for HB 1395 also addresses the origins of SB 4-D: "On June 24, 2021, Champlain Towers South, a 12-story beachfront condominium building in the town of Surfside, partially collapsed resulting in the tragic death of 98 people. In response, during Special Session, 2022, SB 4-D was enacted to provide building safety inspection requirements (milestone inspections) and reserve requirements (structural integrity reserve study) for condominium and cooperative association buildings; and

43 **WHEREAS**, as of April 24, 2023, SB 154 and HB 1395 proposed mandatory
44 inspection timelines for condo buildings that are at least three stories tall and 30 years old
45 or older, with additional inspections required every 10 years after that. According to the
46 Florida House staff analysis of HB 1395, there are currently more than 2 million Floridians
47 occupying condo buildings that are 30 years old or older; and
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49 **WHEREAS**, according to SB 154, “If a building reaches 30 years of age before
50 December 31, 2024, the building’s initial milestone inspection must be performed before
51 December 31, 2024;” and
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53 **WHEREAS**, the new legislation would delete from the 2022 legislation the 25-year
54 milestone inspection requirement for buildings located within three miles of the coastline.
55 Regardless of coastline proximity, all qualifying condo buildings would be subjected to the
56 30-year inspection requirements; and
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58 **WHEREAS**, the term “milestone inspection” refers to a structural inspection of a
59 condo building and its load-bearing elements, walls and primary structural systems. To be
60 conducted by a licensed architect or engineer, the milestone inspection is to determine the
61 general structural condition of the building as it pertains to safety and to identify any
62 maintenance, repair or replacement needed for those structural components; and
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64 **WHEREAS**, as of April 24, 2023, SB 154 and HB 1395 would also require impacted
65 condo associations and condo owners to create and set aside reserve funds for structural
66 inspection studies and for any needed structural repairs or maintenance activities which
67 would include roof replacements and exterior painting. Condominium owners are currently
68 allowed to waive state-imposed reserve requirements; and
69

70 **WHEREAS**, after Dec. 31, 2024, condominium owners can no longer vote to waive
71 the reserves on structural integrity items; and
72

73 **WHEREAS**, relief for condominium owners, especially those living on fixed incomes,
74 is needed to ensure economically vulnerable seniors and those earning less than the
75 median income level, do not experience housing insecurity;
76

77 **WHEREAS**, as of 2022 and in accordance with Miami-Dade County Code and
78 certain municipal codes, with certain exceptions, buildings in unincorporated and
79 incorporated areas in Miami-Dade County that are at least 40 years old must be recertified
80 to ensure their structural and electrical safety, and after the initial 40-year recertification,
81 such buildings must be recertified every ten years thereafter; and
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83 **WHEREAS**, Miami-Dade County launched a program that will issue loans of up to
84 \$50,000 to residents who live in their condos full-time. The loans are specifically for
85 assessments levied to pay for building repairs and rehabilitation; and
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87 **WHEREAS**, the Miami-Dade County Special Assessments program targets condo
88 owners who earn no more than 140 percent of the area median income. This means a
89 maximum annual income of \$95,610 for a one-person household, \$109,200 for a two-
90 person household, and \$122,920 for a three-person household. These loans will have 40-
91 year terms, during which economically vulnerable families will be responsible to make \$50
92 monthly payments and the remaining balance at the loan’s maturity; and
93

94 **WHEREAS**, Miami-Dade County recertification inspections must be performed by
95 licensed architects or engineers, who look at many aspects of each building’s structure and
96 electrical systems, including foundation, roofing systems, masonry bearing walls, steel
97 frames, flooring, concrete framing systems, windows, wood framing, loading, electrical
98 service, branch circuits, conduit raceways, and emergency lighting; and
99

100 **WHEREAS**, on November 16, 2021, the Miami-Dade County Office of the
101 Commission Auditor completed a report entitled, “Research on Condominium Emergency
102 Repair Funding” (the “report”) that provides an overview of jurisdictions across the United
103 States that have provided funding for condominium associations for emergency structural
104 repairs. The report found that the State of Minnesota has a program specifically designed to
105 provide direct financial assistance to condominium associations for emergency repairs; and
106

107 **WHEREAS**, the Minnesota program has provided funding to several condominium
108 associations that have undertaken structural repairs including the replacement or repair of
109 windows, doors, balconies, stairways, electrical systems, parking garages, ventilation, water
110 lines, roofs, and emergency generators; and
111

112 **WHEREAS**, this Commission desires that the Broward County Commission identify
113 an eligible funding source or funding sources, including those that are specifically for
114 housing, that can be utilized to create a low interest loan program for condominium
115 associations and/or economically vulnerable condominium owners living in their condos full-
116 time that are found to be in need of emergency structural repairs at the time of their 30-year
117 recertification inspection and which do not have the funds necessary to make such repairs;
118 and
119

120 **WHEREAS**, this Commission recognizes that although the County has limited
121 resources, such resources should be used to assist condominium associations; and
122

123 **WHEREAS**, this Commission believes that the County should collaborate with
124 lending and financial institutions, such as Wells Fargo, Bank of America, TD Bank, Dade

125 and/or Broward County Federal Credit Unions, and PNC Bank, for example, to provide
126 financial assistance to condominium associations that would not otherwise qualify for
127 County assistance; and

128
129 **WHEREAS**, these and other lending and financial institutions have demonstrated
130 their commitment to improving many communities through their community benefits
131 programs; and

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133 **WHEREAS**, these and other lending and financial institutions have an important role
134 to play in our communities, and partnerships with the County help ensure they fulfill that role
135 for everyone,

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137 **NOW, THEREFORE, BE IT RESOLVED BY THE MAYOR AND COMMISSION OF THE**
138 **CITY OF HALLANDALE BEACH, FLORIDA:**

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140 **Section 1.** The foregoing “Whereas” clauses are incorporated herein.

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142 **Section 2.** The Mayor and Commission of the City of Hallandale Beach strongly
143 implore the Broward County Commission to create a low interest loan Special Assessments
144 Program and/or explore the feasibility of providing loans directly to condominium unit
145 owners living in their condos full-time for the purpose set forth herein: (1) located in Broward
146 County; (2) found to be in need of emergency structural repairs at the time of their 30-year
147 recertification inspection or an equivalent recertification process, and subsequent
148 recertification processes; and (3) do not have the funds necessary to make such repairs.
149 This Commission further encourages the County Commission to collaborate with lending
150 and financial institutions in creating funding relief to condominium associations and/or at-
151 risk condominium owners.

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153 **Section 3.** The City Clerk is hereby instructed to distribute this resolution to
154 associations known to the City and to other individuals and representatives, as appropriate,
155 including City Clerks of other municipalities, the Broward County Commission and
156 Administration, the Florida League of Cities and the Broward Delegation.

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158 **SECTION 4. Effective Date.** This Resolution shall take effect immediately upon its
159 passage and adoption.

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161 APPROVED AND ADOPTED this _____ day of _____ 2023.

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166 JOY F. COOPER
167 MAYOR

168 SPONSORED BY: VICE MAYOR ANABELLE LIMA-TAUB

169 ATTEST:

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173 _____
JENORGEN GUILLEN

174 CITY CLERK

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177 APPROVED AS TO LEGAL SUFFICIENCY

178 AND FORM

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JENNIFER MERINO

184 CITY ATTORNEY