

NEWS AND VIEWS



EDITORS: LINDA SULLIVAN AND JJ BUTLER

SEPTEMBER 2023



Photo Credits: Colin Sword



Home Insurers Cut Natural Disasters From Policies As Climate Risks Grow

By: Jacob Bogage - Washington Post

Some of the largest U.S. insurance companies say extreme weather has led them to end certain coverages, exclude natural disaster protections and raise premiums. In the aftermath of extreme weather events, major insurers are increasingly no longer offering coverage that homeowners in areas vulnerable to those disasters need most.

At least five large U.S. property insurers — including Allstate, American Family, Nationwide, Erie Insurance Group and Berkshire Hathaway — have told regulators that extreme weather patterns caused by climate change have led them to stop writing coverages in some regions, exclude protections from various weather events and raise monthly premiums and deductibles.

Major insurers say they will cut out damage caused by hurricanes, wind and hail from policies underwriting property along coastlines and in wildfire country, according to a voluntary survey conducted by the National Association of Insurance Commissioners, a group of state officials who regulate rates and policy forms.

Insurance providers are also more willing to drop existing policies in some locales as they become more vulnerable to natural disasters. Most home insurance coverages are annual terms, so providers are not bound to them for more than one year.

Continued on Page 2

Continued from Page 1

“The same risks that are making insurance more important are making it harder to get,” Carolyn Kousky, associate vice president at the Environmental Defense Fund and nonresident scholar at the Insurance Information Institute, told The Washington Post.

The companies mentioned those policy changes as part of previously unreported responses to the regulatory group’s survey. The survey was distributed in 2022 by 15 states and received responses — some sent as recently as last month — from companies covering 80 percent of the U.S. insurance market.

Allstate said its climate risk mitigation strategy would include “limiting new [auto and property] business ... in areas most exposed to hurricanes” and “implementing tropical cyclone and/or wind/hail deductibles or exclusions where appropriate.”

In its response to the regulators’ survey, Nationwide said it no longer underwrites coverage for “properties within a certain distance to the coastline” because of hurricane potential.

Other changes will come. “More targeted hurricane risk mitigation actions are being finalized and will start by year-end 2023,” Nationwide told regulators. Berkshire Hathaway, which also offers reinsurance — insurance policies for insurance providers — wrote that increased climate disasters mean “it is possible that policy terms and conditions could be updated or revised to reflect changes in such risk.”

U.S. homeowners have faced unprecedented disasters in recent weeks that have underscored the new challenges facing insurance markets.

Hurricane Idalia brought severe flooding to Georgia and the Carolinas, and tore through parts of Florida that had never experienced direct hits from a major storm. Tropical Storm Hilary caused \$600 million in damage on the West Coast, according to Karen Clark & Co., a leading catastrophe modeling firm. The fires on the Hawaiian island of Maui, whose cause is still under investigation, led to \$3.2 billion in property damage, the firm said.

Those catastrophes, insurance industry insiders said, show just how quickly claims costs are escalating in the face of climate change.

U.S. insurers have disbursed \$295.8 billion in natural disaster claims over the past three years, according to international risk management firm Aon. That’s a record for a three-year period, according to the American Property Casualty Insurance Association.

Rate increases for homeowners insurance are regulated by state agencies. That can prevent firms from pricing policies that accurately reflect risk, said Daniel Schwarcz, who studies insurance markets at the University of Minnesota Law School. Instead of setting much higher prices for policies in specific areas that might be more vulnerable — such as regions below sea level or on the edge of fire-prone areas — insurance firms must set prices that are relatively comparable across an entire state. “We’re in the business of pricing to risk,” Matt Mayrl, vice president of strategy, performance and partnerships at American Family Insurance, said in an interview. “Sometimes your price can’t match your risk.”

As insurers leave certain markets or cut certain perils out of policies, some homeowners are going without insurance. State governments have erected insurance policies of last resort.

The taxpayer-backed Citizens Property Insurance in Florida was the state’s second-largest insurer in 2021 in terms of policies written, according to the Insurance Information Institute. Fourteen insurance firms have either left Florida as of April or have policy portfolios that are failing. Farmer’s, the fifth-largest homeowners’ insurance provider in the United States, said in July that it would not renew nearly a third of its policies in the Sunshine State. A state-backed policy in California, where State Farm and Allstate have withdrawn or significantly cut back on new policies, covers 3 percent of residents. But even state-backed policies must face climate risks. “When you see the insurance companies pulling out en masse because the cost of rebuilding homes in Florida is bankrupting them,” said Ben Jealous, executive director of the Sierra Club, “it’s either hubris or folly to think the state wouldn’t be bankrupted stepping in to help.”

Sea Turtles On Our Beaches

By: Ronald Matzner

Turtles dominated the agenda at Palm Beach Town Hall in August. First, a significant portion of the discussion at the monthly meeting of the Town Council on August 8 was devoted to Town efforts to protect turtles and their nests. Then on August 24, the annual meeting of the Beach Management Agreement (BMA) focused attention on measures included in the BMA to protect turtles and on turtle response to BMA beach restoration and dune replacement projects.

First, the good news. Turtles are doing well on Palm Beach beaches. 2023 is likely to be a record year for turtle nests. According to DB Ecological Services, which monitors nests on the island, more nests were counted by July 16 (8,423) than in all of 2022, which was itself an exceptional year. This includes 7,892 loggerheads, 398 greens and 133 leatherbacks, the three species that nest here. The numbers are encouraging statewide as well for all three species. For example, Green turtle nests are on track to exceed 80,000, which would be a record, with perhaps over 100,000 Loggerhead nests.

The bad news is that there continues to be a lot of misinformation regarding Town and BMA turtle monitoring and management practices. Despite evidence to the contrary, critics continue to claim that mechanized beach cleaning and turtle monitoring activities are a danger to turtle nests and hatchlings. Social media suggests dogs, children, beach chairs and other beach usage interfere with the nests and hatchlings. In late July, these concerns led Bear Warriors United, an environmental nonprofit, to present the town with a 60-day notice of intent to sue under the federal Endangered Species Act.

The BMA is a comprehensive monitoring and management program of the Florida Department of Environmental Protection (FDEP), Florida Fish and Wildlife Conservation Commission (FFWCC), Palm Beach County (PBC), and the Town of Palm Beach. It encompasses the coastal region from the Palm Beach inlet in the north to the Boynton Beach inlet in the south, and from the dune line in the west to a sea depth of 40 feet in the east. It includes 15.8 miles of coastline, including the entire Palm beach coastline of 12.8 miles.

Sand moves north to south along the Florida coast. The creation of the Palm Beach port and inlet in the 1920s severed that natural movement resulting in the destruction of island beaches in subsequent decades. The overall purpose of the BMA is to offset the effects of the inlet and restore island beaches, with benefits hopefully to human beings, turtles and other protected wildlife.

BMA projects include Lake Worth inlet maintenance dredging, sand transfer under the inlet to Palm Beach, the nourishment of the Mid-Town and Phipps Park beaches, and dune restorations in the South End. The program has been quite successful for human beings. Since 1990, 5.24 million cubic yards of sand have been added to our beaches, creating an average net shoreline advance of 47.4 feet. That means the average condominium in the South Ends has 47.4 more feet of property eastwards than when it was built.

What about turtles? How has beach restoration and nourishment affected them? Turtles return to nest on the same beach on which they were hatched. Researchers are discovering that each beach has a unique magnetic field. During the hatchling's traversal of the beach from nest to water, that magnetic field is imprinted on the hatchling. That is the reason why it is imperative not to pick up a hatchling or otherwise interfere with that journey.

Data shows that beach restoration and nourishment projects have not altered turtle beach fidelity. Nesting behavior on project beaches is the same as on other island beaches. Apparently, the additional 47.4 ft of beach, new sand mix and remodeled beach appearance do not materially affect the magnetic field and sand feel turtles like for successful nesting.

One thing everyone agrees on is that light pollution is a real threat to hatchlings and must be eliminated. Palm Beach town ordinances require all ocean front properties to make sure their lights are not visible from the beach during the nesting season which runs from March 1 to October 31. Artificial lighting confuses turtle hatchlings, causing them to move west toward the lights instead of east to the ocean.

Palm Beach conducts a town wide lighting survey on March 1 each year, supplemented monthly thereafter. The Citizens' Association of Palm Beach encourages all members to ensure that their condominiums abide by the light prohibition during nesting season.

The three species of turtles have individual nesting patterns. Leatherbacks seem to prefer to nest from March to May, loggerheads from May to July, and greens from August to October. Green turtles nest furthest from the water near the top of the dunes. During the turtle discussion at its Aug 8 meeting, the Town Council authorized town staff to add an educational component to the coastal management program, including installing new signs at beach access points and mailing letters to residents addressing the misinformation and explaining what activities are actually harmful to nesting turtles and hatchlings. The signs will be on the agenda for the next Shore Protection Board meeting on November 2. Residents are encouraged to attend the meeting and provide input.

IMPORTANT VOTER INFORMATION

Renew Your Mail Ballot Request Today

All **Vote-by-Mail Requests submitted prior to the November 8, 2022 General Election have expired.** New Election Laws require voters to renew their mail ballot requests after each General Election.

Under the current Florida Laws, ALL Vote-By-Mail requests submitted prior to the November 8, 2022 General Election expired on December 31, 2022.

Voters who wish to receive a Vote-by-Mail ballot for the 2024 elections are required to complete a new Vote-by-Mail ballot request.

Updated Vote-by-Mail requests will be valid until December 31, 2024. After the next General Election, voters will need to make the request again.

Vote-by-Mail requests can be made:

- Online at VotePalmBeach.gov
- By calling (561) 656-6208
- By fax at (561) 656-6230
- In person by visiting any of our four (4) offices

For more information, please visit VotePalmBeach.gov, call (561) 656-6200, or email info@votepalmbeach.gov.

Don't Wait to Get Election Ready

Register to vote.

If you are not already registered, you must register at least 29 days before an election to vote in that election. Voter Registration Applications can be downloaded from VotePalmBeach.gov and are displayed at voter registration agencies throughout the county. It only takes a few minutes to fill one out and mail or deliver it to our office, the Florida Division of Elections, or any voter registration agency.

Is your voter information up-to-date?

Once you have registered to vote in Florida, you do not have to register again, but you do need to keep your information up-to-date. To verify your current voter registration information, status, polling place location, sample ballot, and Vote-by-Mail ballot status, visit VotePalmBeach.gov and click on the "My Status" tab, or call (561) 656-6200.

If you've recently moved, updating your address is quick and easy.

Visit RegisterToVoteFlorida.gov, call (561) 656-6200, or email info@votepalmbeach.gov. Please have your Florida driver license, Florida ID card, or the last 4 digits of your Social Security number available when updating your address.

Make sure to have your current signature on file.

Your handwriting may change over time, so updating your signature periodically is important. The Supervisor of Elections office uses the signatures on file to verify your identity on petitions, provisional ballots, and Vote-by-Mail ballots. You may use a [paper voter registration application](#) or an [online application](#) to update your signature. If you use the online voter registration application, the most recent signature from your Florida driver's license or Florida ID card will be added to your voter record.

Stay updated by visiting our website, following us on social media @VotePalmBeach, or reaching out to our office directly. We also encourage you to subscribe to receive our newsletter at bit.ly/VotePalmBeachNewsletter.

What's Happening to Property Taxes in Palm Beach, Florida?

BY Caitlin Delohery- Mansion Global

Last month, [Palm Beach County](#) commissioners voted unanimously in favor of the most extensive [property tax](#) cut the county has seen in 15 years.

If the new budget is passed, the millage rate will be lowered from \$4.715 to \$4.50. That means that homeowners will owe \$4.50 per \$1,000 of taxable property value, a 4.6% decrease.

Commissioner Maria Marino argued for the property tax cuts to counteract the swift rise in taxes caused by soaring property values in Palm Beach. In the past year alone, [the average taxable property value has risen 13.96%](#), according to the Palm Beach County Property Appraiser's Office.

The change will impact primary residences and non-primary homes differently. For primary homeowners, which the state refers to as homesteaders, the impact of increasing home values on their property tax bill is already limited, as the 1994 statewide Save Our Homes Cap limits the annual property value increase to 3%.

Take the example of a property that was valued at \$1 million in 2022 and at \$1.1 million this year. Assume both homesteaders and non-homesteaders paid \$4,715 in property taxes in 2022 at the millage rate of 4.715%.

At the current millage rate, non-homesteaders would pay \$5,187 in annual taxes in 2023 (\$1.1 million x 0.004715). This is a \$472 increase over their 2022 tax bill.

For homesteaders, the property value increase will be capped at 3%, meaning their home will be assessed at \$1.03 million. They would pay \$4,856 in annual taxes (\$1.03 million x 0.004715). This is a \$141 increase over their 2022 property taxes.

Under this new proposal, non-homesteaders would pay \$4,950, or \$235 more than they paid in 2022. Homesteaders would pay \$4,635, \$80 less than their 2022 bill.

"With the reduced millage rate, new and existing homeowners will pay less in taxes even as property prices increase, allowing them to keep more money in their pockets," said Elizabeth Dewoody, a founding agent at Palm Beach Advisory at Compass Florida. She added the tax break would make Palm Beach, already in demand, even more attractive.

"No state income taxes and continued smart tax policy serve as an added incentive for people to buy in Palm Beach County," she said.

The Palm Beach County commissioners will hold two public hearings in September to discuss the property tax proposal and the entire 2024 annual budget. The final hearing will take place on Sept. 26.

2023 Scholarship Winner

Congratulations to Lynn University student Robert LeBrun, the recipient of the Palm Beach Civic Association and the Citizens' Association of Palm Beach scholarship. The annual scholarship is awarded to exemplary children of [#PalmBeach](#) employees.

Left to right- Brian LeBrun (Firefighter Town of Palm Beach) Maggie Zeidman (President of the Town Council), Robert LeBrun (scholarship recipient), Skip Aldridge (Co-Chairman of Citizens Association of Palm Beach)



Tideline Ocean Resort in Palm Beach closes for \$20M redo.

When will it reopen?

By: M.M. Cloutier -Palm Beach Daily News

The Tideline Ocean Resort and Spa in Palm Beach closed in August for \$20 million in renovations.

Although the hotel, which is part of the Marriott brand, indicates via its website's reservation search engine that guest check-ins aren't available until Jan. 1, Tideline should reopen much sooner, said its owner, Palm Beach billionaire real estate investor Jeff Greene.

An "October grand reopening" is planned, said Greene, who has owned the oceanfront South Ocean Boulevard hotel since April 2011, when it was known as The Omphoy.

He paid a reported \$42 million for it.

Renovation work at Tideline is set to include the installation of new flooring, cabinetry and furniture in the hotel's 135 rooms, and replacement of the hotel's air-conditioning system, Greene said. Tideline's two restaurants: Brandon's, which serves "coastal cuisine," and Mizu, a sushi bar concept, also are targeted for renovations.

Calls to Tideline Ocean Resort currently are being forwarded to Fairfield Inn & Suites in Jupiter, another hotel property owned by Greene.

Greene's other area hotel holdings have included Ramada by Wyndham on Palm Beach Lakes Boulevard in West Palm Beach and a Marriott hotel property in Boynton Beach.

Tideline currently is managed by Raleigh, N.C.-based Concord Hotels, which is among a series of hotel-management companies that have been associated with Tideline over the years, including Dream Hotels, Kimpton Hotels and GF Hotels.



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'Too many questions': Palm Beach postpones decision on new free rideshare service

Jodie Wagner

Palm Beach Daily News

Raising concerns about commercialization, advertising and 'unintended consequences,' the Palm Beach Town Council agreed to postpone until November a decision on a second free rideshare service on the island.

Rove, an app-based micro-mobility company launched by the son of model Christie Brinkley and son-in-law of fashion designer Donna Karan, sought approval from council members at their meeting Tuesday to begin offering free rides throughout Palm Beach from Dec. 1 to April 1.

The company, headed by Jack Brinkley-Cook and Gianpaolo de Felice, currently operates in the communities of Montauk, East Hampton and Sag Harbor on New York's Long Island, but would shift to Aspen, Colorado, and Palm Beach for the winter season.

While council members said they were intrigued by the service and agreed that it would provide a public safety benefit, they had reservations about certain elements of it and wanted more time to gather public input and review data from Circuit, another free rideshare service that operates on the island.

That data is expected to be shared at next month's council meeting.

"As much as this is a great program and a great idea, there are too many questions to move forward quickly," council member Julie Araskog said. "We don't know the unintended consequences, and I think a lot more needs to be worked out."

Rove would utilize a fleet of 10 electric Tesla vehicles to shuttle customers to locations throughout the island and possibly to Palm Beach International Airport and the Brightline station in West Palm Beach, de Felice told council members during a presentation Tuesday.

The service would operate seven days per week, with hours yet to be determined.

Staging and charging locations for the vehicles also would need to be addressed before service could begin, de Felice said.

Ride requests must be made through the company's app, though de Felice said he would work with the town to potentially allow customers to flag down a Rove vehicle on the street if one was available.

"We have to take into account the age factor or the technological difficulties of some of our residents, myself included," Mayor Danielle Moore told de Felice.

Rove makes it money by covering its vehicles in advertising, and de Felice said the company would display ads for Casa del Sol Tequila, a 'luxury sipping tequila' co-founded by actress Eva Longoria.

Council members expressed concern with the company advertising alcohol on its vehicles, though de Felice said he and Brinkley-Cook have reached out to other businesses, such as The Colony Hotel and Royal Poinciana Plaza, about potential advertising opportunities.



Meals On Wheels
Palm Beaches

About Meals on Wheels of The Palm Beaches
Meals on Wheels of the Palm Beaches, Inc. (MOWPB) is a non-profit organization dedicated to nourishing and enriching the lives of homebound seniors in Palm Beach County. We deliver hot, nutritious meals to homebound seniors throughout Palm Beach County. We are a meal, and so much more – we provide a wellness check, a visit from a friendly face, and a real connection to the outside world. Last year, we proudly served 93,000 freshly-prepared meals to our homebound senior clients.

About Pie It Forward
Since its inception in 2015, the "Pie It Forward" campaign, has raised nearly one million dollars, providing 200,000 meals and wellness checks to homebound seniors throughout Palm Beach County. Everyone needs two things during Thanks-giving: a delicious pie and to give thanks by paying it forward. Over the past 8 years more than 100 Palm Beach County chefs and bakers from leading country clubs, restaurants, hotels and caterers have generously donated delicious Thanksgiving pies for us to sell. "Pie It Forward" has become known as the County's biggest and best bake sale!

Join the Pie Campaign

- Form a Selling Team- As a volunteer pie seller, you'll join an army of 300+ people committed to helping us feed hundreds of homebound senior neighbors throughout Palm Beach County. Every pie you sell is equal to a week's worth of freshly-prepared meals from our kitchen to a homebound senior in need. Why not start a team with family, friends, and/or coworkers?
- Become a Corporate Buyer-Give your employees the gift of gratitude by purchasing pies as a holiday gift this Thanksgiving. You can purchase pies to staff directly or participate in "Gift-A-Pie" allowing staff to select their own pie and pickup location. Your employees will feel appreciated and a sense of joy they are supporting such a worthy cause.
- Be a Sponsor- Because MOWPB receives zero government or federal funding, community partnerships and donors are the backbone of our organization. The support of our community allows us to send of \$.88 of every dollar directly into our philanthropic meal program. Sponsorship is a great way to make an immediate impact on the lives of neighbors in need. We offer a variety of sponsorship levels that include valuable marketing opportunities on your behalf.

Pie It Forward Facts

- Be a Pie Master- Become a pie master by signing up to bake pies as part of this meaningful fundraiser. We have different marketing exposure and benefits to support your business, for a total, to homebound senior.
- Pies are donated from Palm Beach County's finest Restaurants, Hotels, Country Clubs, Bakeries, and Food Purveyors.
- Pie Flavors are Apple, Pecan, Pumpkin, and Key Lime Pie.
- Meals on Wheels of the Palm Beaches receives no government funding and relies solely on the generosity of the community to fulfill its mission to end senior hunger.

This is not your Mother's Bake Sale!

Meals On Wheels
Palm Beaches

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West Palm Beach, FL 33402
561.802.6979 ext. 5 | mowpb.org
Tax # 27-2891297

Safeguard Palm Beach, in partnership with The Palm Beach Police & Fire Foundation, is proud to sponsor the six-week Citizen's Academy, a public safety education program for adults that meets once a week.

To Ease Rush-Hour Traffic, Coast Guard Reduces Bridge Openings At Flagler Memorial Bridge

Jodie Wagner
Palm Beach Daily News

Motorists now have an easier time getting on and off the island following a temporary change in the operating schedule for the Flagler Memorial Bridge.

In an effort to ease rush hour traffic, the U.S. Coast Guard has reduced the number of bridge openings from two per hour, to one per hour on weekdays between 7:30 and 9 a.m. and 4 and 6 p.m. During those times, the bridge will open on the quarter hour, according to a notice posted July 31 on the Federal Register, the official journal of the U.S. government.

For the remainder of the day and on weekends and federal holidays, the bridge will assume its regular operating schedule of opening on the quarter hour and three-quarter hour.

The changes took effect Aug. 1 and will continue through Jan. 22. The Coast Guard moved to temporarily alter the bridge's operating schedule following a request from the Town of Palm Beach and communities surrounding the bridge.

Instead, the Coast Guard agreed to test an alternate bridge operating schedule to assist communities surrounding the bridge with alleviating vehicle traffic in the area.

During the test period, the public is encouraged to submit comments about the temporary schedule that will assist the Coast Guard in determining future changes.

Comments can be submitted through the Federal Decision Making Portal at www.regulations.gov/commenton/USCG-2023-0601-0001. The deadline is Sept. 29.

The Flagler Memorial Bridge is one of three bridges that connect West Palm Beach to Palm Beach. The others are the Royal Park Bridge and the Southern Boulevard bridge.



SAFEGUARD PALM BEACH



CLASS #22 - October 11 to November 15, 2023
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PARTICIPATION QUALIFICATIONS:

- 1) Be a resident or business owner in the Town of Palm Beach, FL;
- 2) Be a current member of Safeguard Palm Beach;
- 3) Program Fee of \$250.00 (Made payable to Safeguard Palm Beach)

Register at: palmbeachpoliceandfirefoundation.org

Palm Beach Public Safety Forum - South End Residents **Thursday, October 26, 2023**

Join the Police & Fire Departments along with Town Council members to discuss safety and resident concerns in the South End of Town. The forum will be held Thursday, October 26th at 5:00 pm at the Fire Department's South Station - 2185 S. Ocean Blvd., Palm Beach.

Please [RSVP for this Public Safety Forum](#) at Safeguard Palm Beach.

This meeting focuses on South End concerns, but all community members are welcome. For additional information, please contact Safeguard Palm Beach at [\(561\) 508-3547](tel:5615083547).

| | |
|------------------|--|
| Date: | October 26, 2023 |
| Time: | 5:00 PM - 6:30 PM |
| Location: | South Fire Station |
| Address: | 2185 South Ocean Boulevard Palm Beach, FL 33480 |
| Contact: | (561) 508-3547 |
| Cost: | Free - RSVP |
| Link: | RSVP FOR THE FORUM |



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