



A NEW YEAR FILLED WITH NEW OPPORTUNITIES

As 2022 comes to a close, the sun is shining on a new year filled with new possibilities. We find ourselves contemplating the past and all of our joys, successes, milestones and fond memories with optimism and excitement for all that's on the horizon. The Citizens' Association of Palm Beach is grateful for the outpouring of support for its organization and all of their endeavors.

They closed out last year with the distribution of the File Of Life Initiative. It was a busy year for all at Citizens' with multiple seminars regarding insurance and reserves, voting procedures and changes and legislative updates. Additionally, they have been busy with the Preservation Foundation and support of the Phipp's Park beautification project.

2023 is starting off with Citizens' Association continuing to take on the challenges entailed to keep all the residents informed. They are pursuing information regarding the A1A Expansion project, in which the Mayor continues to support the Citizens' Associations position against FDOT's unsafe proposal. There are many upcoming seminars slated regarding turtle monitoring, sea level rise, beach cleaning and additional legislative changes.

Citizens' Association remains committed to taking on the necessary role of advocating for all Palm Beach residents, especially those south of Sloan's Curve to ensure that this remains

'One of the most beautiful places on earth'.

Phipps Ocean Park Restoration Project

By: Peter Wilson

As reported in last month's News and Views, the Town Council of Palm Beach approved the Preservation Foundation of Palm Beach's site plan for the restoration of Phipps Ocean Park at a hearing on Tuesday, December 13, 2022.

The Citizens' Association of Palm Beach continues to be enthusiastically in support of the restoration plan for Phipps Ocean Park. However, given the potential impact of the restoration on the properties neighboring the Park and the South End community, the Citizens' Association plans to continue to monitor developments and advocate for measures to mitigate the potential impact.

In advance of the December hearing, the Citizens' Association sent a letter to the Mayor and the members of the Town Council requesting the Town to commit to adopt, post and enforce reasonable rules for the Park in connection with its approval of the Park restoration - rules designed to protect the Park and its neighbors and enhance the experience of visitors to the Park and to Phipps Ocean Beach.

Specifically, the Citizens' Association requested the Town to commit to (1) adopt a reasonable set of rules for the Park (developed in conjunction with representatives of the Citizens' Association and the condominium associations for the properties neighboring the Park) prior to its reopening after the restoration, (2) conspicuously post these rules at the entrances to the Park and other relevant locations in the Park and on Phipps Ocean Beach and (3) vigorously enforce these rules and the rules relating to Phipps Ocean Beach, as well as the parking regulations in the Park and on nearby public streets, on a continuing basis.

Continued on Page 3



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To make a gift or for more information, please visit our website at palmbeachpreservation.org/phippsoceanpark or contact our Director of Advancement Lauren Clyman at 561-832-0731 x107 or lclyman@palmbeachpreservation.org.



Phipps Park Continued...

These rules should include at a minimum a prohibition on dogs and other animals, smoking, drinking of alcoholic beverages, playing of loud music and littering in the Park, reasonable daytime only hours when the Park is open to the public and reasonable hours for play at any recreational facilities operated by the Town's Recreation Department in the Park. At the December hearing, the members of the Town Council were generally quite supportive of this request for Park rules. The Citizens' Association looks forward to working with the Town to develop and adopt rules prior to the reopening of Phipps Ocean Park after its restoration.



Tips From Tony

Chipping 101

A chip shot should be one of the easier shots in golf. It is a greenside shot which is on the ground more than it is in the air. It rolls farther than it flies. There should be no attempt to get the ball into the air.

As Hall of Famer, Raymond Floyd would say, it is merely "putting with loft".

Here are the 3 keys:

1. Grip down on the shaft, stand closer to the ball. It is o.k. if the club does not lie flat on the ground. The heel of the club may be off the ground slightly.
2. Hands and grip ahead of the ball slightly. Don't grip too tight.
3. Sternum of chest must be over the ball or slightly a head of it. This promotes hitting the ground after the ball.

Last, make an even paced pendulum stroke, as in putting. Very little wrists, soft grip pressure. If you need more help, come find me at the Palm Beach Par 3!

1.



2.



3.



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Can Lawmakers Save The Collapsing Florida Home Insurance Market?

Written by: Cate Deventer - Bankrate

The Florida home insurance market has spent most of 2022 tumbling toward collapse, but recent legislation just might avert disaster. Bankrate dug deep into the Florida insurance industry to discover the cause of the problem and to report on the proposed solutions. We can help you understand why the Florida home insurance crisis is happening and your options if you receive a cancellation or nonrenewal notice on your homeowners insurance policy.

Key insights

- Governor Ron DeSantis signed a second insurance reform bill into law on December 16, 2022. Combined with earlier legislation, these new regulations may stabilize the spasming home insurance market.
- Florida accounts for only 9 percent of the country's home insurance claims but 79 percent of its home insurance lawsuits, many of them fraudulent.
- Because of the fraudulent lawsuits and the high overall claim risk in Florida, insurance companies have faced two consecutive years with net underwriting losses over \$1 billion.
- The devastating damage from Hurricane Ian will likely put further strain on Florida insurers and could worsen the crisis.

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- The devastating damage from Hurricane Ian will likely put further strain on Florida insurers and could worsen the crisis.

The crisis in the Florida insurance market

Florida has always been a complex home insurance market, but recent issues are pushing the state's market to the point of collapse. Since 2017, six property and casualty companies that offered homeowners insurance in Florida liquidated. Five more are in the liquidation process in 2022. Other insurance companies are voluntarily leaving the state. Even more are choosing to nonrenew swaths of home insurance policies, drastically tighten their policy eligibility requirements or request substantial rate increases.

For Florida homeowners, this is resulting in fewer home insurance companies and increased premiums. When a company goes insolvent, the Florida Insurance Guaranty Association (FIGA) takes on any claims that still need to be paid by that company. In late August, FIGA's board and the Florida Office of Insurance Regulation (OIR) approved a .7 percent assessment to help cover the costs of open claims associated with the liquidated companies. That's the second assessment this year, with a 1.3 percent assessment approved in March. Homeowners will pay these fees regardless of the insurance company they are with.

According to Logan McFaddin, Vice President of State Government Relations at the American Property Casualty Insurance Association,

Florida's property insurance market is in crisis as insurers grapple with out-of-control litigation costs and billions in losses from recent natural disasters.

Florida's Insurance Consumer Advocate (ICA) Tasha Carter agrees, saying, "Homeowners insurance options in Florida have become more and more limited, and consumers are facing dire consequences. Insurance fraud in Florida

The biggest issue right now in Florida is home insurance fraud, driven by fraudulent roofing claims. A proclamation from the office of Governor Ron DeSantis notes that, although Florida only accounts for 9 percent of the country's home insurance claims, it is home to 79 percent of the country's home insurance lawsuits. Many of these lawsuits are fraudulent. ICA Carter explains how the scams generally work:

Continued Insurance Article

Florida also previously had a “one-way attorney fee” system. This meant that, when a court ruled in favor of the plaintiff (in this case, a home insurance policyholder or the third-party contractor who filed the claim), the defendant (in this case, the insurance company) was responsible for paying the plaintiff’s attorney fees. So not only were insurers paying for fraudulent lawsuits, they were also paying for the fraudster’s legal costs. Friedlander notes that the insurance reform bill passed in December 2022 “addresses the two root causes of Florida’s residential insurance crisis — litigation abuse and assignment of benefits (AOB) abuse...Eliminating both is necessary to slow down the mass volume of lawsuits being filed against Florida insurers.” Going forward, assignment of benefits forms are banned for home insurance losses and Florida will no longer operate a one-way attorney fee system.

How to lessen your risk of nonrenewal

If you live in Florida, having a plan could help you lessen your risk of receiving an insurance nonrenewal. There’s nothing you can do to prevent your company from pulling out of the state, but there are steps you can take to make your home as insurable as possible:

- Keep your roof updated and in good shape: Inspect your roof regularly and repair minor damage as it happens. If you can afford to, replace your roof before it reaches 15 years of age to lessen the risk of being nonrenewed.
- Install wind mitigation features: State law requires Florida home insurance companies to offer discounts for certain wind protection features, such as hurricane straps and other roof-bracing measures. These features lessen the risk of severe damage to your home, thus making your property more attractive to insurers. Install wind mitigation features: State law requires Florida home insurance companies to offer discounts for certain wind protection features, such as hurricane straps and other roof-bracing measures. These features lessen the risk of severe damage to your home, thus making your property more attractive to insurers.
- Maintain your property: Generally, maintaining your property will make finding insurance coverage easier. Along with checking your roof, also regularly check the rest of the exterior features of your home for damage. You should also make sure no large tree branches or other potential hazards overhang your home, as these could put you at risk of roof damage in a windstorm.
- Additionally, there are ways you can lessen the impact of home insurance fraud and help keep companies from having to liquidate. ICA Carter points out that “consumers have the power to help stop contractor fraud by being informed and reporting fraud.”

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Town Council Chambers: 3577 South Ocean Blvd.
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DATE	SPEAKER	TOPIC FOR THE DAY
January 09, 2023	Natalie Frendberg	“Global and Local Sea Level Rise”
January 16, 2023	NO SPEAKER	TOWN HALL CLOSED
January 23, 2023	Teal Kawana	“Sea Turtle Conservation”
January 30, 2023	Rabbi Barry Silver	“Current Events”
February 06, 2023	Attorney Steven Daniels	“Middle East”
February 13, 2023	Rochelle Walters	“Movies, Actors and More”
February 20, 2023	NO SPEAKER	TOWN HALL CLOSED
February 27, 2023	Attorney Joseph Karp	“Protecting your Children’s and Grandchildren’s Inheritance, during a Divorce”
March 06, 2023	Robert Krasnow	Laughter: “The Secret of Getting Through the Tough Times”
March 13, 2023	Ronald C. Glass	“The Age of Eisenhower: America and the World in the 1950’s”
March 20, 2023	Kathleen Crampton	The Electoral College: “Isn’t it Time for Changes?”
March 27, 2023	Donald Singer	“How is our Constitution Holding Up?”

Residents of Palm Beach are welcome to attend free of charge.

Insurance Article Continued..

- Be wary of solicitation: Soliciting business isn't against the law, but contractors who canvas neighborhoods after storms — and especially those who offer incentives and rebates for an inspection — may be part of a scam. Instead, contact your insurance company if you are concerned your home sustained damage after a storm.
- Know the signs and stay educated: ICA Carter created educational resources called "Demolish Contractor Fraud: Steps to Avoid Falling Victim" that may help homeowners recognize the signs of fraud, stop it before it happens and report it.
- Do not sign an assignment of benefits form: These forms have been banned by Senate Bill 2-A, but keeping an eye out for them as you work with a contractor could still be useful. By keeping control of your policy, you decide if a lawsuit is filed, which vastly cuts down on fraudulent litigation. It's worth noting that these forms are often buried within otherwise legitimate-looking contracts. Once you've signed, the form is legally binding, so it's important to read everything you are asked to sign. Do not let a contractor simply point out a signature section on paperwork or scroll past the details on a tablet screen. Read the entire document carefully.

Additionally, some companies now offer a discount if you agree to make your policy unassignable. Kin is one such company, and Harper notes that having a high number of unassignable policies has shielded the company from much of the litigation nightmare ensnaring other carriers.

What to do if your home insurance has been canceled

If you've received a Florida homeowners insurance cancellation, act quickly. With hurricane season approaching and the insurance market in turmoil, getting another policy could be difficult, but it is possible.

McFaddin recommends that you "work closely with your insurer or insurance agent to see what options may be available to you." ICA Carter's advice was similar, advising that "consumers should contact their insurance agency immediately to determine what their options are for homeowners insurance." If you're struggling to find home insurance coverage in Florida, there are still a few companies that may be able to help.

Kin

No home insurance company in Florida is immune to the ripping effects of raging litigation, but Harper notes that his company has "some things that we're doing that allow us to stay open in Florida when other folks aren't or are going out of business." In addition to the bulk of the company's policies being unassignable, the company also employs a unique system for assessing claim damage.

Harper explains that Kin uses software that monitors weather systems and accurately pinpoints which houses may be damaged. The company can then proactively reach out to homeowners to determine if a claim needs to be filed, thereby cutting out potentially predatory contractors.

It sounds crazy, right, to be an insurance company that is asking our customers for claims? But it actually pays off.



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Code Review Charrettes Announced “Designing Our Palm Beach Week”

PALM BEACH, Florida – On Wednesday, December 14, 2022, at the Town Council Development Review meeting the Town’s lead consultant, Sean S. Suder of ZoneCo, along with Joe Corradino of The Corradino Group and consultant Joe Nickol of Yard & Co., laid out plans for the Town-wide engagement piece of the zoning review project. The consultant team, which includes a mix of national, regional, and local consultants, presented a robust engagement plan for the Town’s residents on numerous issues including the creation of new zoning districts, revisions to bulk and massing standards, and modifying current rules to allow for historic Palm Beach development patterns.

At the meeting, Sean S. Suder, Lead Principal and Founder of national zoning code consultancy ZoneCo, stated, “The Town has had zoning workshops in the past, but the upcoming design charrettes are rooted in the Town leadership’s commitment to crafting a custom-tailored, clear, consistent, user-friendly, and defensible zoning regulations that reflect the community’s vision for Palm Beach in 2023 and beyond. The Town recognizes that it is not being served well by being tethered to decisions made in 1974 when the current code was adopted.”

The Code Review project is a high priority for the Town and the consultant team. All are welcome to join us at the public kick-off meeting to be held on Tuesday, January 17, 2023, at 9:30 AM, at Town Hall in the Council Chambers. The meeting will provide more details about the charrette plan and the process moving forward.

In the weeks following the public kick-off meeting, our consultants will hold design charrettes scheduled for the week of Monday, February 27 - Thursday, March 2, 2023, at the Town’s Recreation Center, in the Fieldhouse. What is being dubbed as “*Designing Our Palm Beach Week*” will include one-on-one and small-group conversations, illustration pin-ups, receptions, and presentations, all specifically geared for the Town’s residents to have real-time input into the zoning code process.

Everyone is encouraged to attend the kick-off meeting and the design charrettes. Should you not be available to attend in person, please feel free to provide your thoughts and comments to our consultant team via our project website at pbzoning.org.



Phipps Park Preservation Foundation

The Palm Beach Town Council has approved the Preservation Foundation's master plan for Phipps Ocean Park.

The Foundation has partnered with an award winning design team of international renown that includes landscape architect Raymond Jungles, whose firm specializes in the restoration of pre-existing ecologies, and the classical architecture firm of Fairfax & Sammons, whose timeless design of gabled roofs and a large front porch that was typical of the island's first homes will capture the heritage spirit of the project.

The Little Red Schoolhouse will be restored and moved to the heart of the park. Another educational centerpiece of the park will be the newly constructed Coastal Restoration Center, a nursery and propagation area for native plants that will support healthy beach dune ecosystems within the park and throughout the island. In addition to the project's focus on education, the park's recreational facilities will be improved with ADA accessible walking paths, spaces for community to gather, a bespoke playground inspired by native fauna, new cabana bathrooms, and beach pavilions. The Preservation Foundation has already raised \$21 million. It needs \$9 million more to reach its campaign goal of \$30 million. We should all join in contributing for a legacy project.

To make a gift or for more information, visit the website at palmbeachpreservation.org/hippsocceanpark or contact Lauren Clyman at 561-832-0731 X107 or lclyman@palmbeachpreservation.org.

File of Life Initiative in Palm Beach Helps First Responders Provide Efficient, Effective Medical Care



By; Jodie Wagner
Palm Beach Daily News

An initiative sponsored by a pair of Palm Beach organizations aims to increase access to prompt and quality medical care on the island. The File of Life program, launched nationally in 1995 by a Connecticut-based nonprofit organization and instituted locally by the Citizens' Association of Palm Beach and Palm Beach Civic Association, provides medical information to first responders when patients are unable to do so. When first responders arrive at a patient's home on an emergency call, they can access a form created by File of Life that has been filled out by the patient and includes their allergies, medications, contact persons and other vital information.

That information is used to provide immediate and appropriate medical care, said Lynn Foster, a director with the Palm Beach Civic Association who helped launch the local File of Life initiative two years ago.

"If I should be scraped off the street, it's likely I'll probably be really disoriented and not able to remember the last four digits of my Social Security number," she told the Daily News. "But if this card is on me, it'll allow a first responder to give me the most efficient, effective medical care."

File of Life medical forms include space for people to list their name, age, address and physician's name; medical data such as medications and dosage; emergency contacts; and preferred hospital and pharmacy.

The forms have been distributed throughout the town, and are available online, Foster said.

Once the forms are filled out, they are placed in a red File of Life sleeve that can be stored in homes, cars, places of business or wallets.

"You can fill out this form and keep a copy of it with you at all times," Foster said. "You can keep another one by your meds, and you can put another one inside your door or in your glove compartment."

The forms are a valuable tool for first responders, said Gardiner Hempel, treasurer of the Citizens' Association of Palm Beach and a former volunteer firefighter.

Citizens' Association Directors' Welcome Back Party

On a beautiful Palm Evening in January the Citizens' Association Board of Directors' kicked off the new season with a wonderful Cocktail Party at Al Fresco's Par 3. It was well attended by the Mayor of Palm beach and the Town Council plus the leaders of Palm Beach first responders.

The evening was met with great enthusiasm for the upcoming season and all that Palm Beach has to offer.

Welcome



Co-Chair- Skip Aldridge, Mayor Danielle Moore, Town Manager - Kirk Blouin



Sylvia Singer and Co-Chair - Donald Singer



Co-Chair- Skip Aldridge, Director - Erick Reickert, Susan Reickert, Town Council - Bobbie Lindsay, Head Pro - Tony Chateauvert



Linda Aldridge, Co-Chair - Skip Aldridge, Carla Cove



Police Chief - Nick Caristo, CEO Symphony Workplace - Nick Legothetis, Town Council President - Maggie Ziedman, Co-Chair - Skip Aldridge



Fire Chief - Darrell Donatto, Recreation Dept Director - Mark Bresnahan, Jennifer Bresnahan, Golf Pro - Tony Chateauvert, Office Manager - JJ Butler

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