

RESOLUTION NO. 874.94

A RESOLUTION OF THE TOWN COUNCIL OF THE  
TOWN OF GOLDEN BEACH OPPOSING U.S. HOUSE  
BILL 3191 AND SENATE BILL 1405 REGARDING  
THE NATIONAL FLOOD INSURANCE REFORM ACT  
OF 1993 AS CURRENTLY WORDED AND  
RECOMMENDING REVISIONS THERETO.

WHEREAS, the current Bills referenced above are being deliberated in the U.S. House of Representatives and Senate as the National Flood Insurance Reform Act of 1993; and

WHEREAS, the proposed legislation recognizes the need for reform of the present national flood insurance program to be more actuarially sound; and

WHEREAS, the proposed legislation would require mapping the entire U.S. coastline at a cost of twenty-five million dollars (\$25,000,000.00) to be paid from insurance policy premiums in order to establish thirty (30) year and sixty (60) year erosion zones; and

WHEREAS, the establishment of said thirty (30) and sixty (60) year erosion control zones is arbitrary and unpredictable throughout the United States and is highly controversial; and

WHEREAS, the proposed legislation does not permit flood insurance for any new construction or additions to existing structures located in the thirty (30) year zone; and

WHEREAS, the proposed legislation does not permit flood insurance for any non-residential structure or residential structure not readily movable that is located in the sixty (60) year zone; and

WHEREAS, the legislation would prohibit federally-backed mortgage financing institutions from financing structures within flood-prone areas unless such structures were insured under the national flood insurance program; and

WHEREAS, the severe economic impact of the proposed legislation on coastal tax bases has not been considered, and the impact far exceeds the intent of the bills;

NOW, THEREFORE, IT IS HEREBY RESOLVED BY THE TOWN COUNCIL OF THE TOWN OF GOLDEN BEACH, THAT:

Section 1. The Town Council of the Town of Golden Beach urges the U.S. House and Senate to reject HR Bill 3191 and Senate Bill 1405 in their current form due to the devastating impact on the tax base in Dade County and the entire State of Florida, and due to the fundamental unfairness to the nation's coastal property owners, in particular, those in Florida who makeup approximately forty (40%) per cent of all national flood insurance program policy holders.

Section 2. The Town Council of the Town of Golden Beach recommends that the controversial mapping to create thirty (30) and sixty (60) year coastal zones of erosion be deleted until it can be proven that this mapping will have a beneficial impact on the fund and that the policy holders will derive some benefits from this exercise.

Section 3. The Town Council of the Town of Golden Beach recommends that the U.S. House and Senate enact compromise legislation which would:

A. Delete the controversial erosion control measures delineated in HR Bill 3191 and Senate Bill 1405, specifically the mapping of the thirty (30) and sixty (60) year erosion control zones and the denial of insurance to properties located within those zones;

B. Call for a broad-based economic impact study to determine the impact on the local communities; and


C. Allow the local communities to address local erosion problems in a rational manner as opposed to utilizing the arbitrary mapping concept.

Section 4. The Town Council of the Town of Golden Beach is hereby directed to submit copies of this Resolution to all members of the Florida Congressional Delegation and to the Board of County Commissioners of Metropolitan Dade County.  
Section 5. This Resolution shall take effect immediately upon adoption.

**WHEREAS**, the following Resolution was offered by Councilman Duffner and seconded by Councilman Rosenthal and on roll call the following vote ensued:


- Mayor Nelson Aye
- Vice Mayor Addicott Aye
- Councilman Duffner Aye
- Councilman Mena Aye
- Councilman Rosenthal Aye

**PASSED AND ADOPTED** by the Mayor and Town Council of the Town of Golden Beach, Florida, this 18th day of January, 1994.

  
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BARRY NELSON, MAYOR

  
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TOWN CLERK/DEPUTY TOWN CLERK

Approved as to form  
and legal sufficiency

  
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RICHARD JAY WEISS  
TOWN ATTORNEY