

October 2022 Activity Report

We are less than nine days from the November 8th General Election. Early Voting has started and will run until Sunday, November 6th. Below is a link to find the voting sites in our area:

- [Early Voting Sites](#)

The most recent poll from the Florida Chamber of Commerce has Governor DeSantis leading former Congressman Charlie Crist by eleven points. Still, insiders believe the race would be closer to 8.5%, which has some GOP operatives nervous as this high margin could cause some Republicans not to vote, affecting down-ballot races. Nationally polling shows that Republicans are around 2.2% ahead, which indicates that control of the U.S House and Senate could flip. This lines up with most recent polls showing Sen. Marco Rubio ahead 48% to Rep. Val Demings 43%. Back home in the state, Florida House and Senate Leadership are hoping for supermajority control of both chambers. Senate Leadership aims for 28 Republicans out of forty. At the same time, House Leadership aims for 81 Republican-controlled seats out of 120.

There will also be three constitutional amendments on the ballot as well. Below are snapshots of the three proposals:

AMENDMENT 1 LIMITATION ON THE ASSESSMENT OF REAL PROPERTY USED FOR RESIDENTIAL PURPOSES

Ballot Summary: “Proposing an amendment to the State Constitution, effective January 1, 2023, to authorize the Legislature, by general law, to prohibit the consideration of any change or improvement made to real property used for residential purposes to improve the property's resistance to flooding damage in determining the assessed value of such property for ad valorem taxation purposes.”

Amendment one, part of efforts to address the effects of rising sea levels and climate change, is aimed at helping property owners who elevate all or parts of their homes.

If approved by voters, such improvements would not be considered in determining assessed values. Elevation work would require meeting National Flood Insurance Program and Florida Building Code standards.

A 2021 Senate staff analysis said the proposed constitutional amendment would reduce local government property-tax revenues by \$5.8 million during the 2023-2024 fiscal year, with the amount growing to \$25.1 million annually. The estimate was made after Florida property owners in the prior 20 years made more than 4.85 million flood-damage claims through the Federal Emergency Management Agency.

When pitching the proposal, Rep. Linda Chaney, R-St. Pete Beach, said homeowners taking initiative-taking measures against rising seas “should not only be rewarded, but they should be incentivized.”

A Yes Vote Means: The voter supports authorizing the legislature to prohibit local governments from considering changes or improvements to residential properties to improve the property's resistance to flood damage when determining the assessed value of such property for ad valorem taxation purposes. It is important to note that approval of the amendment does not automatically prohibit local governments from considering changes or improvements to residential property to improve the property's resistance to flood damage when assessing the value of the property for ad valorem taxation purposes—the legislature will have to pass a bill that expressly prohibits such consideration.

A No Vote Means: The voter does not support authorizing the legislature to prohibit local governments from considering changes or improvements to residential properties to improve the property's resistance to flood damage when determining the assessed value of such property for ad valorem taxation purposes. Flood resistance improvements would continue to be considered when a property's assessed value is determined. This change can only be made through a constitutional amendment. If the proposed amendment fails, the legislature cannot make this change statutorily

AMENDMENT 2 ABOLISHING THE CONSTITUTION REVISION COMMISSION

Ballot Summary: “Proposing an amendment to the State Constitution to abolish the Constitution Revision Commission, which meets at 20-year intervals and is scheduled to next convene in 2037, as a method of submitting proposed amendments or revisions to the State Constitution to electors of the state for approval. This amendment does not affect the ability to revise or amend the State Constitution through citizen initiative, constitutional convention, the Taxation and Budget Reform Commission, or legislative joint resolution

Voters created the Constitution Revision Commission in 1968. But the 37-member commission drew the ire of lawmakers in 2018 after it placed a series of issues on the ballot that touched on issues ranging from new ethics standards for public officials to a ban on greyhound racing.

The commission's members are appointed by the governor, legislative leaders, the Supreme Court chief justice and attorney general. In part, the 2018 controversy centered on it creating “bundled” ballot proposals that tied together seemingly unrelated topics, such as one proposal to ban offshore oil drilling and indoor vaping.

Sen. Jeff Brandes, a St. Petersburg Republican who sponsored the proposal aimed at repealing the commission, said last year that the commission's members did not have accountability.

But Sen. Darryl Rouson, a St. Petersburg Democrat who served on the commission, argued that lawmakers should have focused on prohibiting the bundling of proposals to avoid voter confusion. He said eliminating the panel “will make it harder for citizen voices to be heard in shaping the future of their state.”

Similarly, the League of Women Voters of Florida said that while the 2018 commission was “political” and put amendments forward that “made it difficult to separate valid issues,” the repeal proposal would remove “a generational opportunity for citizens to update their Constitution.”

Ballot measures also can be proposed by the Legislature, through citizens' initiatives and by the Florida Taxation and Budget Reform Commission, which was also created in 1968 and meets every 20 years.

A Yes Vote Means: The voter supports amending the Florida Constitution to repeal the provision establishing the Constitution Revision Commission. The number of ways proposals to amend the state Constitution can be placed on the ballot would be reduced from five to four

A No Vote Means: The voter does not support amending the Florida Constitution to repeal the provision establishing the Constitution Revision Commission.

AMENDMENT 3 ADDITIONAL HOMESTEAD PROPERTY TAX EXEMPTION FOR SPECIFIED CRITICAL PUBLIC SERVICES WORKFORCE

Ballot Summary: "Proposing an amendment to the State Constitution to authorize the Legislature, by general law, to grant an additional homestead tax exemption for non-school levies of up to \$50,000 of the assessed value of homestead property owned by classroom teachers, law enforcement officers, correctional officers, firefighters, emergency medical technicians, paramedics, child welfare services professionals, active duty members of the United States Armed Forces, and Florida National Guard members. This amendment shall take effect on January 1, 2023.

With legislative supporters saying it would help address rising housing costs, Amendment 3 would increase the homestead exemption for teachers, law-enforcement officers, correctional officers, firefighters, emergency medical technicians, paramedics, child-welfare services professionals, and active-duty members of the military and Florida National Guard.

The change, if passed, is projected to save \$80.9 million for the targeted property owners next fiscal year, with the annual savings growing to \$93.6 million in five years.

During this year's legislative session, the Florida Association of Counties opposed the proposal, saying it could shift more of the tax burden to businesses and to renters, who would include members of the targeted professions. However, the association has not taken a position on the amendment in the November election.

Sen. Bobby Powell, D-West Palm Beach, cast the only vote against the measure in the Legislature, arguing in March that lawmakers should focus first on affordable-housing problems as prices and rents soar.

"I am of the belief that the priority at this point should be to figure out how we can get police and firefighters and teachers into a home, whether it be first-time homebuyers, whatever it be, we need to figure out how to get them into homes," Powell said.

Under current law, homeowners can qualify for homestead exemptions on the first \$25,000 of the appraised value of property. They also can qualify for \$25,000 homestead exemptions on the value between \$50,000 and \$75,000. Any higher property value is taxable.

Under the proposal, homeowners in the targeted professions could receive an additional \$50,000 exemption, which would apply to the property value between \$100,000 and \$150,000.

The current exemption for the value between \$50,000 and \$75,000 does not apply to property taxes collected for school districts, and neither would the proposed amendment.

A Yes Vote Means: “Proposing an amendment to the State Constitution to authorize the Legislature, by general law, to grant an additional homestead tax exemption for non-school levies of up to \$50,000 of the assessed value of homestead property owned by classroom teachers, law enforcement officers, correctional officers, firefighters, emergency medical technicians, paramedics, child welfare services professionals, active duty members of the United States Armed Forces, and Florida National Guard members. This amendment shall take effect January 1, 2023.

A No Vote Means: The voter opposes authorizing the legislature to grant an additional homestead exemption (up to \$50,000) for homestead property owned by classroom teachers, law enforcement officers, correctional officers, firefighters, emergency medical technicians, paramedics, child welfare services professionals, active-duty members of the United States Armed Forces, and Florida National Guard members.

Gov. DeSantis has issued an EO for Charlotte, Lee and Sarasota counties.

The main points:

- Early voting extended through Election Day
- Voters can, by phone, request mail-in ballots be sent to an address other than their address on record
- Increased pool of eligible poll workers
- Allows SOEs to relocate polling places

https://www.flgov.com/wp-content/uploads/2022/10/SKM_C750i22101216140-1.pdf

DeSantis announces special legislative session to fix Florida’s insurance industry.

Gov. Ron DeSantis on Thursday said Florida legislative leaders agreed to hold a special session after the Nov. 8 election and before the end of the year to address the state’s crumbling property insurance industry, an issue with increased urgency in the aftermath of Hurricane Ian. We believe it will be held the first two weeks of December. The Republican-controlled Legislature held a special session in May in which the state agreed to use taxpayer money to add a \$2 billion layer of reinsurance for private insurers. State legislators also agreed to pump \$150 million into a program to help hurricane-proof homes and made a series of changes designed to take aim at litigation that insurers say had made it more expensive for them to operate in the state.

Biden Rules Out Eliminating Debt Ceiling

President Joe Biden on Friday vowed that he “will not yield” to GOP demands that he cut entitlement programs like Medicare and Social Security in exchange for avoiding a standoff over the debt ceiling. Biden’s remarks come after a series of Republican lawmakers said they backed the notion of lifting the

debt limit next year as a leverage point to get Democrats to agree to spending cuts. Congress needs to raise the nation's borrowing cap to protect its credit score and prevent the U.S. from defaulting on its debt — a prospect that could throw the world into economic turmoil.

Business tax filing deadlines extended for 6 counties hit by Hurricane Ian

The Florida Department of Revenue is extending filing deadlines for businesses in six counties affected by Hurricane Ian. The order, issued Monday by DOR Secretary **Jim Zingale**, extends the September and October reporting periods for sales and use tax, re-employment tax and several other tax types to Nov. 23. Returns, reports and payments due from Sept. 23 to Nov. 23 are now due on Nov. 23. Electronic returns and payments must be initiated on or before Nov. 22 at 5 p.m.

Byron Donalds holds town hall to discuss property restoration efforts in Cape Coral

U.S. Rep. Donalds hosted a town hall Wednesday night at Cape Christian Church to discuss property restoration efforts and assist residents in obtaining resources. He was joined by Cape Coral Mayor John Gunter; Republican state Rep. Mike Giallombardo of Cape Coral; representatives from the Federal Emergency Management Agency and the U.S. Small Business Administration; Kyle DeCicco, president of Sanibel Captiva Community Bank; and Michael Dobson, General Counsel for the Florida Department of Financial Services. Cape Coral resident Patrician Barley had issues with her Allstate insurance as she didn't purchase flood insurance. "The insurance won't even pay for my contents," Barley said. "They won't even pay for a place to stay because I didn't take their flood insurance"

Small Biz Loan Program Available for Ian Relief

Gov. Ron DeSantis activated the Florida Small Business Emergency Bridge Loan Program on Tuesday, making \$50 million in relief available to businesses in 22 counties affected by Hurricane Ian. At least \$10 million of that money must be awarded to small businesses that are agricultural producers, according to the governor. Charlotte, Collier, DeSoto, Flagler, Glades, Hardee, Hendry, Highlands, Hillsborough, Lake, Lee, Manatee, Monroe, Orange, Osceola, Pinellas, Polk, Putnam, Sarasota, Seminole, St. Johns and Volusia counties are eligible but areas of the state directly impacted by the storm, including Charlotte, Collier, Lee, and Sarasota counties, will take priority. The program, administered by the Florida Department of Economic Opportunity, provides short-term, zero-interest loans to small businesses that experienced economic losses or physical damage due to Hurricane Ian. The application will be open until Dec. 2, or until funds run out.

Proposed Rules

Notice of Proposed Rule

Department: Department of Business and Professional Regulation

Division: Florida Building Commission

Rule No.: 61G20-1.001

Purpose: Senate Bill 4-D (2022) was passed by the Legislature during a special session, and went into effect upon being signed by the Governor. The bill contains a provision which expands repair options for existing roofs which were built, repaired, or replaced to the standards of the 2007 Florida Building Code, or any later edition, and directs the Florida Building Commission to adopt this provision into the Code.

The bill also contains provisions concerning mandatory structural inspections for condominium and cooperative buildings, and the Commission intends to incorporate these into the Code as well.

https://www.flrules.org/gateway/View_Notice.asp?id=26352395

The following events took place in October 2022.

Date	Name	Purpose	Follow Up
10/4	Kurt Hamon, House Commerce Staff Director	Introductory	Sent surety summary
10/6	VC Michael Moyer to attend lunch with Danny Alvarez	Introductory	
10/13	Senate Committee on Banking and Insurance	Introductory	
10/13	FSA Research touch Base		
10/20	FSA Meeting w/ City of Deland	Discuss Bond Form	Will work with them as they update County Charter in 2024 election

Future Meetings

Date	Name	Purpose
11/4	Austin Stowers, LAD CFO's Office	
11/11	Jacksonville Transit Authority Meeting	Follow up on Letter sent
11/17	FSA Board Meeting Ft. Lauderdale	
2/9	FSA Casa Monica Resort	
5/18	FSA Annual Meeting Swann Resort Orlando	

- Sent House Commerce Background materials from National on surety trends
- Provided information on United Way Florida if FSA does a Charity golf tournament for relief victims
- Participated in an intro call with Michael Moyer and Jared Simon on 8/2
- Scheduling Introductory meetings for the Officer Board with the Office of Insurance Regulation.
- Helped Jared with advocacy notifications by advising he can use our activity reports
- Will meet with new Chairs once scheduled in Tallahassee