

City of Coral Gables

405 Biltmore Way
Coral Gables, FL 33134
www.coralgables.com



Meeting Minutes

Wednesday, November 20, 2024

8:00 AM

<https://us06web.zoom.us/j/84243975634>

Communications/Public Affairs Conference Room

Budget/ Audit Advisory Board

*Chairperson Board Frank Paredes
Board Member John Holian
Board Member Joseph Palmar
Board Member Debra Register
Board Member Carmen Sabater*

Virtual Zoom Meeting Available for Pubic Participation

<https://us06web.zoom.us/j/84243975634>

CALL TO ORDER

The meeting was called to order at 8:00 AM by Mr. Frank Paredes.

ROLL CALL

The roll was taken, and an in-person quorum was established. The meeting was also available on Zoom for public access.

Present: 3 - Chairperson Paredes, Board Member Palmar and Board Member Register

Absent: 1 - Board Member Holian

Excused: 1 - Board Member Sabater

APPROVAL OF THE MINUTES

A motion was made by Debra Register seconded by Joseph Palmar to approve the September 4th and October 23rd 2024, meeting minutes. Mr. Paredes inquired about whether the tree trimming service audit report was ready to present to the Board. Assistant Director over Management, Budget, & compliance, Paula Rodriguez explained that the report was still being reviewed and should be ready soon.

24-8103

Budget Audit Advisory Board Meeting of September 4, 2024.

Attachments: [MeetingMinutes 9.4.24-Legistar Generated](#)

A motion was made that this matter be approved. The motion passed by the following vote.

Yeas: 3 - Chairperson Paredes, Board Member Palmar and Board Member Register

Absent: 1 - Board Member Holian

Excused: 1 - Board Member Sabater

24-8319

Budget Audit Advisory Board Meeting of October 23, 2024.

Attachments: [Legistar Generated Meeting Minutes 10.23.24](#)

A motion was made that this matter be approved. The motion passed by the following vote.

Yeas: 3 - Chairperson Paredes, Board Member Palmar and Board Member Register

Absent: 1 - Board Member Holian

Excused: 1 - Board Member Sabater

NEW BUSINESS

2023-2024 Annual Report

A motion was made by Debra Register that was seconded by Joseph Palmar to accept the 2023-2024 Budget Audit Advisory Annual Report. The only request was to add the resolution regarding the maintaining the millage rate at 5.559, that the Board requested to be taken to Commission during the July 9, 2024 Commission meeting, be added to the list.

Yeas: 3 - Board Member Palmar, Board Member Register and Chairperson Paredes

Absent: 1 - Board Member Holian

Excused: 1 - Board Member Sabater

2025 Proposed Budget Audit Advisory Board Meeting Dates

Finance Director Gomez presented the proposed meeting dates and explained that the dates are chosen in following the City Clerk guidelines, ensuring that the dates do not conflict with holidays or school breaks. Once the dates are set, we try to not change the dates and meetings will never be cancelled unless there is no quorum 15 minutes after meeting start time, at which point it would continue as a workshop and no voting can take place. Mr. Palmar also asked if the Finance Department will be sending meeting invites, and Mrs. Gomez explained that it is the responsibility of the board to calendar their own meetings with the dates provided beforehand to prevent any future accidental cancellations due to declining any meetings. Mrs. Rodriguez also made mention that once the FY26 budget process begins, she will bring the budget process calendar to the board, to ensure that those dates align with the Budget Audit Advisory Board meeting dates and if they do not, the board can consider any additional meetings being added such as the August meeting that was added for that purpose. Mr. Paredes inquired about capital projects and Mrs. Rodriguez explained that the Commission begins to prioritize capital projects in May and the first public meeting to review capital projects is in June. Mr. Palmar inquired about whether the board members are changed if different individuals are elected in April. Mrs. Gomez explained that members will remain on the board until a certain date when the newly elected officials select board appointees. All meetings will take place in the Public Affairs conference room unless told otherwise while City Hall is being renovated.

Discussion Re: Insurance for City Owned Properties

Human Resources & Risk Management Director Raquel Elejabarrieta provided the board with a brief overview of the City's insurance. The City has approximately 250 million dollars' worth of property. The Biltmore is not included in this as it is insured separately by the tenant. The property value, type of roofing, if it has windows, etc. determines the

replacement costs for any incurred damage. The City has \$50 million in windstorm insurance; however, FEMA will reimburse the City for eligible items that the City's insurance would not cover. Mrs. Elejabarrieta explained the City's insurance is a blended rate due to some buildings having higher value or less risk of damage. Newer buildings, such as the Public Safety Building help lower the overall cost of insurance. In addition, garages do not sustain much damage which also help lower the cost of insurance. Mr. Paredes inquired if we use a broker and Mrs. Elejabarrieta confirmed that we do use a broker and the London Insurance Market. The property insurance has eighteen underwriters working on the different layers of insurance. Mr. Paredes asked if a request for proposal (RFP) is done for the broker and Mrs. Elejabarrieta confirmed that the city does, every three years. Appraisals are also conducted every three to five years to ensure property values are updated. Mr. Palmar inquired about the Biltmore's property insurance. The lease with the tenant requires them to obtain insurance which the City periodically monitors to ensure they are compliant. Mrs. Register inquired if the city believes that the Biltmore is adequately insured. Mrs. Elejabarrieta explained that anything that the tenant's insurance would not cover, would be the responsibility of the tenant. A fire would not be of great concern considering we have a great fire department within close proximity. Mr. Palmar asked if the insurance covered the landscape on the golf course, and Mrs. Elejabarrieta confirmed that it did. Mrs. Elejabarrieta also mentioned that the City also carries liability, workers' compensation, health insurance, cyber, crime, among other ancillary insurance. The City also does have a \$350,000 deductible per incident if anyone were to file a claim against the City. With a higher deductible, the City pays lower insurance premiums. Mr. Paredes inquired about insurance funding. Mrs. Rodriguez explained that the Finance Department meets with the Human Resources department to understand insurance requirements along with an actuary setting money aside based on the number of claim history. Mrs. Rodriguez also explained that the cost of liability is reflected in the budget allocated across all departments. Mrs. Register inquired if there are any pending union contract related matters. Mrs. Elejabarrieta mentioned that all of the union contracts are current. However, the police contract expires at the end of fiscal year 2025 and negotiations are planned to begin in February. Mrs. Elejabarrieta also discussed that the City carries machinery, terrorism, and sports insurance.

PUBLIC COMMENT

A member of the Public, Mr. William Curtin of 1235 Castile Avenue, wanted to inquire about the Annual Report that was previously discussed and was able to review it at the meeting. Mr. Curtin also inquired about the Capital Improvement Plan for the Youth Center. Mrs. Rodriguez

explained that the renovation of the Youth Center has not been funded. The Commission has included funding for the development of a conceptual plan to begin planning along with community discussion for the future renovation of the Youth Center. Mr. Curtin also asked about inadequacies with the Youth Center. Mrs. Rodriguez explained that the building is an older building that will eventually need to be renovated and while the renovation has not been funded, the maintenance of the Youth Center is funded each year, and the majority of the roof was recently replaced. Mr. Paredes explained to Mr. Curtin that the Finance Department meets with the Commission each year to establish priorities to be funded depending on fund availability. Mrs. Gomez also directed Mr. Curtin where on the City's website, on the Finance webpage, the Capital Improvement budget which outlines the funding for each project, can be seen. Mr. Curtin inquired about a discussion during a previous meeting regarding the possibility of reducing the reserves. Mrs. Gomez explained that the topic has not been discussed at the Commission level. The Commission has passed an intent resolution to go to bond which allows the city to take out a bond for certain projects and use available cash to begin the work until the bond is taken out.

SCHEDULING

The next meeting is scheduled for Wednesday, January 22nd, 2025-8:00 A.M.

ADJOURNMENT

The meeting adjourned at 8:43 AM.

NOTE

Any person who acts as a lobbyist pursuant to the City of Coral Gables Ordinance No. 2006-11, must register with the City Clerk, prior to engaging in lobbying activities before city staff, boards, committees and/or the City Commission. A copy of the Ordinance is available in the Office of the City Clerk, City Hall.

Any person, or persons, wishing to appeal any decision made by the City Commission with respect to any matter considered at this meeting or hearing, will require a verbatim record of the proceeding upon which the appeal is based. Interested persons should, therefore, take the necessary steps to ensure that a verbatim record of the proceedings is made which contains the testimony and evidence upon which the appeal is based.

Any person making impertinent or slanderous remarks or who

become boisterous while addressing the Commission, shall be barred from further audience before the Commission by the Chair, unless permission to continue or again address the Commission is granted by the majority vote of the Commission Members present. Clapping, applauding, heckling or verbal outbursts or any remarks in support or opposition to a speaker shall be prohibited. Signs or placards shall not be permitted in Commission Chambers.

Any person with a disability requiring communication assistance (such as a sign language interpreter or other auxiliary aide or service) in order to attend or participate in the meeting should contact the City's ADA Coordinator Raquel Elejabarrieta, Esq., Director of Labor Relations and Risk Management (E-mail : relejabarrieta@coralgables.com, Telephone: 305-722-8686, TTY/TDD: 305-442-1600), at least three (3) business days before the meeting.