1 A bill to be entitled 2 An act relating to the Hurricane Loss Mitigation 3 Program; amending s. 215.559, F.S.; revising the use 4 of certain funds from the Florida Hurricane 5 Catastrophe Fund to include construction of certain 6 facilities; revising the title of a certain annual 7 report; revising provisions to require the 8 Manufactured Housing and Mobile Home Mitigation and 9 Enhancement Program to be operated by Gulf Coast State College; deleting construction related to Citizens 10 11 Property Insurance Corporation coverage rates; 12 delaying the future repeal of the Hurricane Loss 13 Mitigation Program; providing an effective date. 14 15 Be It Enacted by the Legislature of the State of Florida: 16 17 Paragraph (b) of subsection (1), subsection 18 (2), and subsection (7) of section 215.559, Florida Statutes, 19 are amended to read: 20 215.559 Hurricane Loss Mitigation Program.—A Hurricane 21 Loss Mitigation Program is established in the Division of 22 Emergency Management. 23 The Legislature shall annually appropriate \$10 million 24 of the moneys authorized for appropriation under s.

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215.555(7)(c) from the Florida Hurricane Catastrophe Fund to the

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division for the purposes set forth in this section. Of the amount:

- (b) Three million dollars in funds shall be used to construct or retrofit existing facilities used as public hurricane shelters. Each year the division shall prioritize the use of these funds for projects included in the annual report of the Shelter Development Retrofit Report prepared in accordance with s. 252.385(3). The division must give funding priority to projects in regional planning council regions that have shelter deficits and to projects that maximize the use of state funds.
- (2)(a) Forty percent of the total appropriation in paragraph (1)(a) shall be used to inspect and improve tie-downs for mobile homes.
- (b)1. The Manufactured Housing and Mobile Home Mitigation and Enhancement Program is established. The program shall require the mitigation of damage to or the enhancement of homes for the areas of concern raised by the Department of Highway Safety and Motor Vehicles in the 2004-2005 Hurricane Reports on the effects of the 2004 and 2005 hurricanes on manufactured and mobile homes in this state. The mitigation or enhancement must include, but need not be limited to, problems associated with weakened trusses, studs, and other structural components caused by wood rot or termite damage; site-built additions; or tie-down systems and may also address any other issues deemed appropriate by the Gulf Coast State College Tallahassee Community College,

the Federation of Manufactured Home Owners of Florida, Inc., the Florida Manufactured Housing Association, and the Department of Highway Safety and Motor Vehicles. The program shall include an education and outreach component to ensure that owners of manufactured and mobile homes are aware of the benefits of participation.

- 2. The program shall be a grant program that ensures that entire manufactured home communities and mobile home parks may be improved wherever practicable. The moneys appropriated for this program shall be distributed directly to <a href="the Gulf CoastState College Tallahassee Community College">the Gulf CoastState College Tallahassee Community College</a> for the uses set forth under this subsection.
- 3. Upon evidence of completion of the program, the Citizens Property Insurance Corporation shall grant, on a pro rata basis, actuarially reasonable discounts, credits, or other rate differentials or appropriate reductions in deductibles for the properties of owners of manufactured homes or mobile homes on which fixtures or construction techniques that have been demonstrated to reduce the amount of loss in a windstorm have been installed or implemented. The discount on the premium must be applied to subsequent renewal premium amounts. Premiums of the Citizens Property Insurance Corporation must reflect the location of the home and the fact that the home has been installed in compliance with building codes adopted after Hurricane Andrew. Rates resulting from the completion of the

Manufactured Housing and Mobile Home Mitigation and Enhancement Program are not considered competitive rates for the purposes of s. 627.351(6)(d)1. and 2.

4. On or before January 1 of each year, the Gulf Coast State College Tallahassee Community College shall provide a report of activities under this subsection to the Governor, the President of the Senate, and the Speaker of the House of Representatives. The report must set forth the number of homes that have taken advantage of the program, the types of enhancements and improvements made to the manufactured or mobile homes and attachments to such homes, and whether there has been an increase in availability of insurance products to owners of manufactured or mobile homes.

The Gulf Coast State College Tallahassee Community College shall develop the programs set forth in this subsection in consultation with the Federation of Manufactured Home Owners of Florida, Inc., the Florida Manufactured Housing Association, and the Department of Highway Safety and Motor Vehicles. The moneys appropriated for the programs set forth in this subsection shall be distributed directly to the Gulf Coast State College Tallahassee Community College to be used as set forth in this subsection.

(7) This section is repealed June 30,  $\underline{2032}$   $\underline{2022}$ . Section 2. This act shall take effect upon becoming a law.

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