

1 A bill to be entitled
 2 An act relating to the Manufactured Housing and Mobile
 3 Home Mitigation and Enhancement Program; providing
 4 legislative findings and intent; creating the program for
 5 certain purposes; requiring Tallahassee Community College
 6 to develop the program in consultation with certain
 7 entities; specifying certain requirements of the program
 8 as to certain concerns of the Department of Highway Safety
 9 and Motor Vehicles relating to manufactured homes and
 10 mobile homes; specifying the program as a grant program
 11 for improvement of mobile home and manufactured home
 12 parks; providing for distribution of the grants to
 13 Tallahassee Community College for certain purposes;
 14 requiring Citizens Property Insurance Corporation to grant
 15 certain insurance discounts, credits, rate differentials,
 16 or deductible reductions for property insurance premiums
 17 for manufactured home or mobile home owners; specifying
 18 criteria for such premiums; specifying funding for tie-
 19 down enhancement systems; providing appropriations;
 20 providing effective dates.

21
 22 Be It Enacted by the Legislature of the State of Florida:

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 24 Section 1. (1) (a) The Legislature finds that:
 25 1. Manufactured and mobile homes provide safe and
 26 affordable housing to many residents of this state.
 27 2. There is a substantial state interest in helping these
 28 residents improve their home's hurricane preparedness since many

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29 of the residents living in this type of housing are on fixed or
30 low incomes.

31 3. The 2004 and 2005 hurricane seasons proved that
32 manufactured and mobile homes constructed and installed in
33 compliance with building codes adopted after Hurricane Andrew
34 withstood major hurricanes.

35 4. The 2004 and 2005 hurricane seasons demonstrated
36 specific causes of property loss in manufactured and mobile
37 homes and that those causes can be addressed and property loss
38 significantly reduced through various mitigation and enhancement
39 techniques.

40 5. There is a crisis in obtaining property insurance for
41 manufactured and mobile homes and the Citizens Property
42 Insurance Corporation has become the primary insurer of
43 manufactured and mobile homes in this state.

44 (b) Based upon the findings set forth in paragraph (a), it
45 is the intent of the Legislature that the property insurance
46 premiums charged by the Citizens Property Insurance Corporation
47 for manufactured and mobile homes shall reflect:

48 1. The improvements created through the mitigation and
49 enhancement techniques developed under the program set forth in
50 this section.

51 2. The location of the home.

52 3. The fact that a home has been constructed and installed
53 in compliance with building codes adopted after Hurricane
54 Andrew.

55 (2) There is created the Manufactured Housing and Mobile
56 Home Mitigation and Enhancement Program. The purpose of the

57 program is to enhance and improve the performance of
58 manufactured and mobile homes during storm events in order to
59 reduce property loss.

60 (3) Tallahassee Community College shall develop this
61 program in consultation with the Federation of Manufactured Home
62 Owners of Florida, Inc., the Florida Manufactured Housing
63 Association, and the Department of Highway Safety and Motor
64 Vehicles.

65 (4) The program shall require the mitigation of damage to
66 or enhancement of homes for the areas of concern raised by the
67 Department of Highway Safety and Motor Vehicles in the 2004-2005
68 Hurricane Reports on the effects of the 2004 and 2005 hurricanes
69 on manufactured and mobile homes in this state. The mitigation
70 or enhancement shall include, but not be limited to, problems
71 associated with weakened trusses, studs, and other structural
72 components caused by wood rot or termite damage; site-built
73 additions; or tie-down systems and may also address any other
74 issues deemed appropriate by the Federation of Manufactured Home
75 Owners of Florida, Inc., the Florida Manufactured Housing
76 Association, and the Department of Highway Safety and Motor
77 Vehicles. The program shall include an education and outreach
78 component to ensure that owners of manufactured and mobile homes
79 are aware of the benefits of participation.

80 (5) The program shall be a grant program that ensures
81 entire manufactured home communities and mobile home parks may
82 be improved wherever practicable. The moneys appropriated for
83 this program shall be distributed directly to Tallahassee
84 Community College for the uses set forth under this act.

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85 (6) (a) Upon evidence of completion of the program, the
86 Citizens Property Insurance Corporation shall grant insurance
87 discounts, credits, or other rate differentials or appropriate
88 reductions in the deductible for the manufactured home owner's
89 or mobile home owner's property insurance premium for that year,
90 on a pro rata basis. The discount on the premium shall be
91 applied to subsequent renewal premium amounts.

92 (b) Premiums of the Citizens Property Insurance
93 Corporation shall reflect the location of the home and the fact
94 that the home has been installed in compliance with building
95 codes adopted after Hurricane Andrew.

96 (7) (a) The portion of the program that enhances tie-down
97 systems shall continue to be funded by the moneys allocated in
98 s. 215.559(4), Florida Statutes.

99 (b) The remainder of the program shall be funded as
100 provided in the General Appropriations Act.

101 Section 2. The sum of \$7,500,000 is appropriated for
102 fiscal year 2006-2007 from the General Revenue Fund to the
103 Tallahassee Community College to implement the Manufactured
104 Housing and Mobile Home Mitigation and Enhancement Program
105 created by this act. This section shall take effect July 1,
106 2006.

107 Section 3. Except as otherwise expressly provided in this
108 act, this act shall take effect upon becoming a law.