

CHAMBER ACTION

1 The Insurance Committee recommends the following:

2
3 **Council/Committee Substitute**

4 Remove the entire bill and insert:

5 A bill to be entitled

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

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24 College to provide a program report each year to the
25 Governor and Legislature; providing report requirements;
26 providing appropriations; providing effective dates.
27

28 Be It Enacted by the Legislature of the State of Florida:
29

30 Section 1. (1) (a) The Legislature finds that:

31 1. Manufactured and mobile homes provide safe and
32 affordable housing to many residents of this state.

33 2. There is a substantial state interest in helping these
34 residents improve their home's hurricane preparedness since many
35 of the residents living in this type of housing are on fixed or
36 low incomes.

37 3. The 2004 and 2005 hurricane seasons proved that
38 manufactured and mobile homes constructed and installed in
39 compliance with building codes adopted after Hurricane Andrew
40 withstood major hurricanes.

41 4. The 2004 and 2005 hurricane seasons demonstrated
42 specific causes of property loss in manufactured and mobile
43 homes and that those causes can be addressed and property loss
44 significantly reduced through various mitigation and enhancement
45 techniques.

46 5. There is a crisis in obtaining property insurance for
47 manufactured and mobile homes and the Citizens Property
48 Insurance Corporation has become the primary insurer of
49 manufactured and mobile homes in this state.

50 (b) Based upon the findings set forth in paragraph (a), it
51 is the intent of the Legislature that the property insurance

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52 premiums charged by the Citizens Property Insurance Corporation
53 for manufactured and mobile homes shall reflect:

54 1. The improvements created through the mitigation and
55 enhancement techniques developed under the program set forth in
56 this section.

57 2. The location of the home.

58 3. The fact that a home has been constructed and installed
59 in compliance with building codes adopted after Hurricane
60 Andrew.

61 (2) There is created the Manufactured Housing and Mobile
62 Home Mitigation and Enhancement Program. The purpose of the
63 program is to enhance and improve the performance of
64 manufactured and mobile homes during storm events in order to
65 reduce property loss.

66 (3) Tallahassee Community College shall develop this
67 program in consultation with the Federation of Manufactured Home
68 Owners of Florida, Inc., the Florida Manufactured Housing
69 Association, and the Department of Highway Safety and Motor
70 Vehicles.

71 (4) The program shall require the mitigation of damage to
72 or enhancement of homes for the areas of concern raised by the
73 Department of Highway Safety and Motor Vehicles in the 2004-2005
74 Hurricane Reports on the effects of the 2004 and 2005 hurricanes
75 on manufactured and mobile homes in this state. The mitigation
76 or enhancement shall include, but not be limited to, problems
77 associated with weakened trusses, studs, and other structural
78 components caused by wood rot or termite damage; site-built
79 additions; or tie-down systems and may also address any other

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80 issues deemed appropriate by the Federation of Manufactured Home
81 Owners of Florida, Inc., the Florida Manufactured Housing
82 Association, and the Department of Highway Safety and Motor
83 Vehicles. The program shall include an education and outreach
84 component to ensure that owners of manufactured and mobile homes
85 are aware of the benefits of participation.

86 (5) The program shall be a grant program that ensures
87 entire manufactured home communities and mobile home parks may
88 be improved wherever practicable. The moneys appropriated for
89 this program shall be distributed directly to Tallahassee
90 Community College for the uses set forth under this act.

91 (6) (a) Upon evidence of completion of the program, the
92 Citizens Property Insurance Corporation shall grant, on a pro
93 rata basis, actuarially reasonable discounts, credits, or other
94 rate differentials or appropriate reductions in deductibles for
95 the properties of owners of manufactured homes or mobile homes
96 on which fixtures or construction techniques that have been
97 demonstrated to reduce the amount of loss in a windstorm have
98 been installed or implemented. The discount on the premium shall
99 be applied to subsequent renewal premium amounts.

100 (b) Premiums of the Citizens Property Insurance
101 Corporation shall reflect the location of the home and the fact
102 that the home has been installed in compliance with building
103 codes adopted after Hurricane Andrew.

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

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

109 (8) On or before January 1 of each year, Tallahassee
110 Community College shall provide a report of activities under
111 this section to the Governor, the President of the Senate, and
112 the Speaker of the House of Representatives. The report shall
113 set forth the number of homes that have taken advantage of the
114 program, the types of enhancements and improvements made to the
115 manufactured or mobile homes and attachments to such homes, and
116 whether there has been an increase of availability of insurance
117 products to manufactured or mobile home owners.

118 Section 2. The sum of \$7,500,000 is appropriated for
119 fiscal year 2006-2007 from the General Revenue Fund to the
120 Tallahassee Community College to implement the Manufactured
121 Housing and Mobile Home Mitigation and Enhancement Program
122 created by this act. This section shall take effect July 1,
123 2006.

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