

By Senator Baker

20-1203-06

See HB

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

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27 Be It Enacted by the Legislature of the State of Florida:

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29           Section 1. ~~(1)(a)~~ The Legislature finds that:  
30           1. Manufactured and mobile homes provide safe and  
31 affordable housing to many residents of this state.

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

5           3. The 2004 and 2005 hurricane seasons proved that  
6 manufactured and mobile homes constructed and installed in  
7 compliance with building codes adopted after Hurricane Andrew  
8 withstood major hurricanes.

9           4. The 2004 and 2005 hurricane seasons demonstrated  
10 specific causes of property loss in manufactured and mobile  
11 homes and that those causes can be addressed and property loss  
12 significantly reduced through various mitigation and  
13 enhancement techniques.

14           5. There is a crisis in obtaining property insurance  
15 for manufactured and mobile homes and the Citizens Property  
16 Insurance Corporation has become the primary insurer of  
17 manufactured and mobile homes in this state.

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

22           1. The improvements created through the mitigation and  
23 enhancement techniques developed under the program set forth  
24 in this section.

25           2. The location of the home.

26           3. The fact that a home has been constructed and  
27 installed in compliance with building codes adopted after  
28 Hurricane Andrew.

29           (2) There is created the Manufactured Housing and  
30 Mobile Home Mitigation and Enhancement Program. The purpose of  
31 the program is to enhance and improve the performance of

1 manufactured and mobile homes during storm events in order to  
2 reduce property loss.

3 (3) Tallahassee Community College shall develop this  
4 program in consultation with the Federation of Manufactured  
5 Home Owners of Florida, Inc., the Florida Manufactured Housing  
6 Association, and the Department of Highway Safety and Motor  
7 Vehicles.

8 (4) The program shall require the mitigation of damage  
9 to or enhancement of homes for the areas of concern raised by  
10 the Department of Highway Safety and Motor Vehicles in the  
11 2004-2005 Hurricane Reports on the effects of the 2004 and  
12 2005 hurricanes on manufactured and mobile homes in this  
13 state. The mitigation or enhancement shall include, but not be  
14 limited to, problems associated with weakened trusses, studs,  
15 and other structural components caused by wood rot or termite  
16 damage; site-built additions; or tie-down systems and may also  
17 address any other issues deemed appropriate by the Federation  
18 of Manufactured Home Owners of Florida, Inc., the Florida  
19 Manufactured Housing Association, and the Department of  
20 Highway Safety and Motor Vehicles. The program shall include  
21 an education and outreach component to ensure that owners of  
22 manufactured and mobile homes are aware of the benefits of  
23 participation.

24 (5) The program shall be a grant program that ensures  
25 entire manufactured home communities and mobile home parks may  
26 be improved wherever practicable. The moneys appropriated for  
27 this program shall be distributed directly to Tallahassee  
28 Community College for the uses set forth under this act.

29 (6)(a) Upon evidence of completion of the program, the  
30 Citizens Property Insurance Corporation shall grant insurance  
31 discounts, credits, or other rate differentials or appropriate

1 reductions in the deductible for the manufactured home owner's  
2 or mobile home owner's property insurance premium for that  
3 year, on a pro rata basis. The discount on the premium shall  
4 be applied to subsequent renewal premium amounts.

5 (b) Premiums of the Citizens Property Insurance  
6 Corporation shall reflect the location of the home and the  
7 fact that the home has been installed in compliance with  
8 building codes adopted after Hurricane Andrew.

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

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

14 Section 2. The sum of \$7.5 million is appropriated for  
15 fiscal year 2006-2007 from the General Revenue Fund to the  
16 Tallahassee Community College to implement the Manufactured  
17 Housing and Mobile Home Mitigation and Enhancement Program  
18 created by this act. This section shall take effect July 1,  
19 2006.

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