

Amendment No. (for drafter's use only)

CHAMBER ACTION

Senate

House

.

1 Representative Grimsley offered the following:

2
3 **Amendment to Amendment (074037) (with title amendment)**

4 Remove lines 686-760 and insert:

5 (3) By the 2006-2007 fiscal year, the Department of
6 Community Affairs shall develop a low-interest loan program for
7 homeowners and mobile home owners to retrofit their homes with
8 fixtures or apply construction techniques that have been
9 demonstrated to reduce the amount of damage or loss due to a
10 hurricane. Funding for the program shall be used to subsidize or
11 guaranty private-sector loans for this purpose to qualified
12 homeowners by financial institutions chartered by the state or
13 Federal Government. The department may enter into contracts with
14 financial institutions for this purpose. The department shall
15 establish criteria for determining eligibility for the loans and
16 selecting recipients, standards for retrofitting homes or mobile
17 homes, limitations on loan subsidies and loan guaranties, and

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18 other terms and conditions of the program, which must be
19 specified in the department's report to the Legislature on
20 January 1, 2006, required by subsection (8). For the 2005-2006
21 fiscal year, the Department of Community Affairs may use up to
22 \$1 million of the funds appropriated pursuant to paragraph
23 (2) (a) to begin the low-interest loan program as a pilot project
24 in one or more counties. The Department of Financial Services,
25 the Office of Financial Regulation, the Florida Housing Finance
26 Corporation, and the Office of Tourism, Trade, and Economic
27 Development shall assist the Department of Community Affairs in
28 establishing the program and pilot project. The department may
29 use up to 2.5 percent of the funds appropriated in any given
30 fiscal year for administering the loan program. The department
31 may adopt rules to implement the program.

32 (4) (a) Forty percent of the total appropriation in
33 paragraph (2) (a) shall be used to inspect and improve tie-downs
34 for mobile homes. ~~Within 30 days after the effective date of~~
35 ~~that appropriation, the department shall contract with a public~~
36 ~~higher educational institution in this state which has previous~~
37 ~~experience in administering the programs set forth in this~~
38 ~~subsection to serve as the administrative entity and fiscal~~
39 ~~agent pursuant to s. 216.346 for the purpose of administering~~
40 ~~the programs set forth in this subsection in accordance with~~
41 ~~established policy and procedures. The administrative entity~~
42 ~~working with the advisory council set up under subsection (6)~~
43 ~~shall develop a list of mobile home parks and counties that may~~
44 ~~be eligible to participate in the tie down program.~~

45 (b)1. There is created the Manufactured Housing and Mobile
46 Home Mitigation and Enhancement Program. The program shall

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47 require the mitigation of damage to or enhancement of homes for
48 the areas of concern raised by the Department of Highway Safety
49 and Motor Vehicles in the 2004-2005 Hurricane Reports on the
50 effects of the 2004 and 2005 hurricanes on manufactured and
51 mobile homes in this state. The mitigation of damage or
52 enhancement of homes shall include, but not be limited to,
53 problems associated with weakened trusses, studs, and other
54 structural components caused by wood rot or termite damage;
55 site-built additions; or tie-down systems and may also address
56 any other issues deemed appropriate by Tallahassee Community
57 College, the Federation of Manufactured Home Owners of Florida,
58 Inc., the Florida Manufactured Housing Association, and the
59 Department of Highway Safety and Motor Vehicles. The program
60 shall include an education and outreach component to ensure that
61 owners of manufactured and mobile homes are aware of the
62 benefits of participation.

63 2. The program shall be a grant program that ensures
64 entire manufactured home communities and mobile home parks may
65 be improved wherever practicable. The moneys appropriated for
66 this program shall be distributed directly to Tallahassee
67 Community College for the uses set forth under this act.

68 3. Upon evidence of completion of the program, the
69 Citizens Property Insurance Corporation shall grant, on a pro
70 rata basis, actuarially reasonable discounts, credits, or other
71 rate differentials or appropriate reductions in deductibles for
72 the properties of owners of manufactured homes or mobile homes
73 on which fixtures or construction techniques that have been
74 demonstrated to reduce the amount of loss in a windstorm have
75 been installed or implemented. The discount on the premium shall

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76 be applied to subsequent renewal premium amounts. Premiums of
77 the Citizens Property Insurance Corporation shall reflect the
78 location of the home and the fact that the home has been
79 installed in compliance with building codes adopted after
80 Hurricane Andrew. Rates resulting from the completion of the
81 Manufactured Housing and Mobile Home Mitigation and Enhancement
82 Program are not considered competitive rates for the purposes of
83 ss.627.351(6)(d)1 and 627.351(d)2.

84 4. On or before January 1 of each year, Tallahassee
85 Community College shall provide a report of activities under
86 this section to the Governor, the President of the Senate, and
87 the Speaker of the House of Representatives. The report shall
88 set forth the number of homes that have taken advantage of the
89 program, the types of enhancements and improvements made to the
90 manufactured or mobile homes and attachments to such homes, and
91 whether there has been an increase of availability of insurance
92 products to owners of manufactured homes or mobile homes.

93
94 Tallahassee Community College shall develop the programs set
95 forth in this subsection in consultation with the Federation of
96 Manufactured Home Owners of Florida, Inc., the Florida
97 Manufactured Housing Association, and the Department of Highway
98 Safety and Motor Vehicles. The moneys appropriated for the
99 programs set forth in this section shall be distributed directly
100 to Tallahassee Community College for the uses set forth herein.

101 (5) Of moneys provided to the Department of Community
102 Affairs in paragraph (2)(a), 10 percent shall be allocated to a
103 Type I Center within the State University System dedicated to
104 hurricane research. The Type I Center shall develop a

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105 preliminary work plan approved by the advisory council set forth
106 in subsection (6) to eliminate the state and local barriers to
107 upgrading existing mobile homes and communities, research and
108 develop a program for the recycling of existing older mobile
109 homes, and support programs of research and development relating
110 to hurricane loss reduction devices and techniques for site-
111 built residences. The State University System also shall consult
112 with the Department of Community Affairs and assist the
113 department with the report required under subsection (8).

114 (6) Except for the programs set forth in subsection (4),
115 the Department of Community Affairs shall develop the programs
116 set forth in this section in consultation with an advisory
117 council consisting of a representative designated by the Chief
118 Financial Officer, a representative designated by the Florida
119 Home Builders Association, a representative designated by the
120 Florida Insurance Council, a representative designated by the
121 Federation of Manufactured Home Owners, a representative
122 designated by the Florida Association of Counties, and a
123 representative designated by the Florida Manufactured Housing
124 Association.

125 (7) Moneys provided to the Department of Community Affairs
126 under this section are intended to supplement other funding
127 sources of the Department of Community Affairs and may not
128 supplant other funding sources of the Department of Community
129 Affairs.

130 (8) On January 1st of each year, the Department of
131 Community Affairs shall provide a full report and accounting of
132 activities under this section and an evaluation of such
133 activities to the Speaker of the House of Representatives, the

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134 President of the Senate, and the Majority and Minority Leaders
135 of the House of Representatives and the Senate.

136 (9) This section is repealed June 30, 2011.

137

138 ===== T I T L E A M E N D M E N T =====

139 Remove line 4566-4585 and insert:

140 public education and consumer awareness requirements; amending
141 s. 215.559, F.S.; creating the Manufactured Housing and Mobile
142 Home Mitigation and Enhancement Program for certain purposes;
143 requiring Tallahassee Community College to develop the program
144 in consultation with certain entities; specifying requirements
145 of the program; specifying certain requirements of the program
146 as to certain concerns of the Department of Highway Safety and
147 Motor Vehicles relating to manufactured homes and mobile homes;
148 specifying the program as a grant program for improvement of
149 mobile homes and manufactured home parks; providing for
150 distribution of the grants to Tallahassee Community College for
151 certain purposes; requiring Citizens Property Insurance
152 Corporation to grant certain insurance discounts, credits, rate
153 differentials, or deductible reductions for property insurance
154 premiums for manufactured home or mobile home owners; specifying
155 criteria for such premiums; requiring a program report each year
156 to the Governor and Legislature; providing report requirements;
157 specifying funding for tie-down enhancement systems; requiring
158 Tallahassee Community College to provide a program report each
159 year to the Governor and Legislature; providing report
160 requirements; creating s. 252.63, F.S.;

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