

1                   A bill to be entitled  
2           An act relating to hurricane damage mitigation; amending  
3           s. 215.5586, F.S.; redesignating the Florida Comprehensive  
4           Hurricane Damage Mitigation Program as the My Safe Florida  
5           Home Program; providing additional duties of the  
6           Department of Financial Services; providing additional  
7           legislative intent; revising criteria and requirements for  
8           wind certification and hurricane mitigation inspections;  
9           requiring the department to maintain a list of certain  
10          inspectors; revising requirements for mitigation grants;  
11          authorizing inspectors to participate as contractors under  
12          certain circumstances; providing for priorities of grants;  
13          requiring the department to develop a grant applications  
14          verification and collection process; requiring the  
15          department to transfer certain appropriated funds to  
16          Volunteer Florida Foundation, Inc., for certain purposes;  
17          specifying duties of Volunteer Florida Foundation, Inc.;  
18          authorizing the department to undertake a statewide  
19          consumer information campaign; requiring the advisory  
20          council to advise and assist the department in  
21          administering the program; expanding the department's  
22          authorization to enhance financial resource funding of the  
23          program; revising the department's rulemaking authority;  
24          deleting provisions authorizing the department to contract  
25          with not-for-profit corporations; requiring the department  
26          to develop a no-interest loan program; providing program  
27          requirements and limitations; requiring the department to  
28          pay certain creditors from funds appropriated for the

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29 program; providing loan eligibility criteria; requiring  
30 the department to set aside certain funds for program  
31 purposes; requiring the department to adopt rules;  
32 providing for public outreach for contractors and real  
33 estate brokers and licensed sales associates; authorizing  
34 the department to contract for grants management,  
35 inspection services, education outreach, and auditing  
36 services; providing additional legislative intent;  
37 requiring the department to make annual reports on the  
38 program; providing report requirements; amending s.  
39 215.559, F.S.; requiring the Legislature to make an annual  
40 appropriation from the Florida Hurricane Catastrophe Fund  
41 to the Florida Catastrophic Storm Risk Management Center  
42 of Excellence; creating s. 215.5597, F.S.; creating the  
43 Florida Catastrophic Storm Risk Management Center of  
44 Excellence at Florida State University; providing  
45 purposes; providing responsibilities of the center;  
46 amending s. 489.115, F.S.; including wind mitigation  
47 methodologies under certain continuing education  
48 requirements for contractors; amending ss. 4, 39, and 42  
49 of ch. 2006-12, Laws of Florida; providing conforming  
50 changes to the redesignation of the Florida Comprehensive  
51 Hurricane Damage Mitigation Program; providing an  
52 effective date.

53  
54 Be It Enacted by the Legislature of the State of Florida:  
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56 Section 1. Section 215.5586, Florida Statutes, is amended  
 57 to read:

58 215.5586 My Safe Florida Home ~~Comprehensive Hurricane~~  
 59 ~~Damage Mitigation~~ Program.--There is established within the  
 60 Department of Financial Services the My Safe Florida Home  
 61 ~~Comprehensive Hurricane Damage Mitigation~~ Program. The  
 62 department shall provide fiscal accountability, contract  
 63 management, and strategic leadership for the program, consistent  
 64 with this section. This section does not create an entitlement  
 65 for property owners or obligate the state in any way to fund the  
 66 inspection or retrofitting of residential property in this  
 67 state. Implementation of this program is subject to annual  
 68 legislative appropriations. It is the intent of the Legislature  
 69 that the My Safe Florida Home Program provide inspections for at  
 70 least 400,000 site-built, single-family, residential properties  
 71 and provide grants to at least 35,000 applicants before June 30,  
 72 2009. ~~The program shall be administered by an individual with~~  
 73 ~~prior executive experience in the private sector in the areas of~~  
 74 ~~insurance, business, or construction.~~ The program shall develop  
 75 and implement a comprehensive and coordinated approach for  
 76 hurricane damage mitigation that shall include the following:

77 (1) WIND CERTIFICATION AND HURRICANE MITIGATION  
 78 INSPECTIONS.--

79 (a) Free home-retrofit inspections of site-built, single-  
 80 family, residential property, ~~including single family, two-~~  
 81 ~~family, three family, or four family residential units,~~ shall be  
 82 offered throughout the state to determine what mitigation  
 83 measures are needed, what insurance premium discounts may be

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84 available, and what improvements to existing residential  
85 properties are needed to reduce the property's vulnerability to  
86 hurricane damage. The Department of Financial Services shall  
87 establish a request for proposals to solicit proposals from wind  
88 certification entities to provide free ~~at no cost to homeowners~~  
89 wind certification and hurricane mitigation inspections. The  
90 inspections provided to homeowners, at a minimum, must include:

91 1. A home inspection and report that summarizes the  
92 results and identifies corrective actions a homeowner may take  
93 to mitigate hurricane damage.

94 2. A range of cost estimates regarding the mitigation  
95 features.

96 3. Insurer-specific information regarding premium  
97 discounts correlated to recommended mitigation features  
98 identified by the inspection.

99 4. A hurricane resistance rating scale specifying the  
100 home's current as well as projected wind resistance  
101 capabilities.

102 (b) To qualify for selection by the department as a  
103 provider of wind certification and hurricane mitigation  
104 inspections, the entity shall, at a minimum:

105 1. Use wind certification and hurricane mitigation  
106 inspectors who:

107 a. Have prior experience in residential construction or  
108 inspection and have received specialized training in hurricane  
109 mitigation procedures. Such training may be provided by a class  
110 offered online or in person.

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111           b. Have undergone drug testing and level 2 background  
112 checks pursuant to s. 435.04. The department is authorized to  
113 conduct criminal record checks of inspectors. Inspectors must  
114 submit a set of the fingerprints to the department for state and  
115 national criminal history checks and must pay the fingerprint  
116 processing fee set forth in s. 624.501. The fingerprints shall  
117 be sent by the department to the Department of Law Enforcement  
118 and forwarded to the Federal Bureau of Investigation for  
119 processing. The results shall be returned to the department for  
120 screening. The fingerprints shall be taken by a law enforcement  
121 agency, designated examination center, or other department-  
122 approved entity. Wind certification and hurricane mitigation  
123 inspectors participating in the program on the effective date of  
124 this act shall have until June 1, 2007, to meet the requirements  
125 for a criminal record check.

126           c. Have been certified, in a manner satisfactory to the  
127 department, to conduct the inspections.

128           2. Provide a quality assurance program including a  
129 reinspection component.

130           (c) An application for an inspection must contain a signed  
131 or electronically verified statement made under penalty of  
132 perjury that the applicant has submitted only a single  
133 application.

134           (d) The owner of a site-built, single-family, residential  
135 property may apply for and receive an inspection without also  
136 applying for a grant pursuant to subsection (2) and without  
137 meeting the requirements of paragraph (2) (a).

138       (e) The department shall develop and maintain as a public  
 139 record a current list of wind certification and hurricane  
 140 mitigation inspectors authorized to conduct wind certification  
 141 and hurricane mitigation inspections pursuant to this section.

142       (2) MITIGATION GRANTS.--Financial grants shall be used to  
 143 encourage single-family, site-built, owner-occupied, residential  
 144 property owners to retrofit their properties to make them less  
 145 vulnerable to hurricane damage.

146       (a) To be eligible for a grant, a residential property  
 147 must:

148       1. Have been granted a homestead exemption under chapter  
 149 196.

150       2. Be a dwelling with an insured value of \$500,000 or  
 151 less. Homeowners who are low-income persons, as defined in s.  
 152 420.0004(10), are exempt from this requirement.

153       3. Have undergone an acceptable wind certification and  
 154 hurricane mitigation inspection, if the property is an existing  
 155 structure.

156  
 157 An application for a grant must contain a signed or  
 158 electronically verified statement made under penalty of perjury  
 159 that the applicant has submitted only a single application and  
 160 must have attached documents demonstrating the applicant meets  
 161 the requirements of this paragraph. ~~A residential property which~~  
 162 ~~is part of a multifamily residential unit may receive a grant~~  
 163 ~~only if all homeowners participate and the total number of units~~  
 164 ~~does not exceed four.~~

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165 (b) All grants must be matched on a dollar-for-dollar  
166 basis for a total of \$10,000 for the actual cost of the  
167 mitigation project with the state's contribution not to exceed  
168 \$5,000.

169 (c) The program shall create a process in which mitigation  
170 contractors agree to participate and seek reimbursement from the  
171 state and homeowners select from a list of participating  
172 contractors. All mitigation must be based upon the securing of  
173 all required local permits and inspections. Mitigation projects  
174 are subject to random reinspection of up to at least 5 ~~10~~  
175 percent of all projects. Wind certification and hurricane  
176 mitigation inspectors qualifying for the program may also  
177 participate as mitigation contractors as long as the inspectors  
178 meet the department's qualifications and certification  
179 requirements for mitigation contractors.

180 (d) Matching fund grants shall also be made available to  
181 local governments and nonprofit entities for projects that will  
182 reduce hurricane damage to single-family, site-built, owner-  
183 occupied, residential property.

184 (e) Grants may be used for the following improvements:

- 185 1. Roof deck attachment.
- 186 2. Secondary water barrier.
- 187 3. Roof covering.
- 188 4. Brace gable ends.
- 189 5. Reinforce roof-to-wall connections.
- 190 6. Opening protection.
- 191 7. Exterior doors, including garage doors.

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192 (f) Grants may be used on a previously inspected existing  
193 structure or on a rebuild. A rebuild is defined as a site-built,  
194 single-family dwelling under construction to replace a home that  
195 was destroyed or significantly damaged by a hurricane and deemed  
196 unlivable by a regulatory authority. The homeowner must have had  
197 a homestead exemption prior to the hurricane and maintained the  
198 homestead exemption.

199 (g) Low-income homeowners, as defined in s. 420.0004(10),  
200 who otherwise meet the requirements of paragraphs (a), (c), (e),  
201 and (f) are eligible for a grant of up to \$5,000 and are not  
202 required to provide a matching amount to receive the grant.  
203 Additionally, for low-income homeowners, grant funding may be  
204 used for repair to existing structures leading to any of the  
205 mitigation improvements provided in paragraph (e), limited to 20  
206 percent of the grant value. The program may accept a  
207 certification directly from a low-income homeowner that the  
208 homeowner meets the requirements of s. 420.0004(10) if the  
209 homeowner provides such certification in a signed or  
210 electronically verified statement made under penalty of perjury.

211 (h) Priority of grants shall be given to site-built,  
212 single-family, residential properties:

213 1. Built prior to the adoption of the American Society of  
214 Civil Engineers Standard 7, 2002 edition (ACSE 7-02) into the  
215 Florida Building Code;

216 2. In coastal counties;

217 3. In interior counties significantly impacted by the  
218 hurricanes of 2004 and 2005; or



219 4. Insured by Citizens Property Insurance Corporation in  
 220 the high risk account.

221 (i) The department shall develop a process that ensures  
 222 the most efficient means to collect and verify grant  
 223 applications to determine eligibility and may direct wind  
 224 certification inspectors to collect and verify grant application  
 225 information or use the Internet or other electronic means to  
 226 collect information and determine eligibility.

227 (j) The department shall transfer the amount of \$40  
 228 million from funds appropriated to the program, including up to  
 229 5 percent for administrative costs, to Volunteer Florida  
 230 Foundation, Inc., for provision of inspections and grants to  
 231 low-income homeowners, as defined in s. 420.0004(10), consistent  
 232 with this section. Volunteer Florida Foundation, Inc., shall be  
 233 responsible for inspections and grants management for low-income  
 234 homeowners and shall report its activities and account for state  
 235 funds on a quarterly and annual basis to the Chief Financial  
 236 Officer, the President of the Senate, and the Speaker of the  
 237 House of Representatives.

238 (3) EDUCATION AND CONSUMER AWARENESS.--The department may  
 239 undertake a statewide multimedia public outreach and advertising  
 240 campaign to inform consumers of the availability and benefits of  
 241 hurricane inspections and of the safety and financial benefits  
 242 of residential hurricane damage mitigation. The department may  
 243 seek out and use local, state, federal, and private funds to  
 244 support the campaign. ~~Multimedia public education, awareness,~~  
 245 ~~and advertising efforts designed to specifically address~~

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246 ~~mitigation techniques shall be employed, as well as a component~~  
247 ~~to support ongoing consumer resources and referral services.~~

248 (4) ADVISORY COUNCIL.--There is created an advisory  
249 council to provide advice and assistance to the department  
250 regarding ~~program administrator with regard to his or her~~  
251 administration of the program. The advisory council shall  
252 consist of:

253 (a) A representative of lending institutions, selected by  
254 the Financial Services Commission from a list of at least three  
255 persons recommended by the Florida Bankers Association.

256 (b) A representative of residential property insurers,  
257 selected by the Financial Services Commission from a list of at  
258 least three persons recommended by the Florida Insurance  
259 Council.

260 (c) A representative of home builders, selected by the  
261 Financial Services Commission from a list of at least three  
262 persons recommended by the Florida Home Builders Association.

263 (d) A faculty member of a state university, selected by  
264 the Financial Services Commission, who is an expert in  
265 hurricane-resistant construction methodologies and materials.

266 (e) Two members of the House of Representatives, selected  
267 by the Speaker of the House of Representatives.

268 (f) Two members of the Senate, selected by the President  
269 of the Senate.

270 (g) The Chief Executive Officer of the Federal Alliance  
271 for Safe Homes, Inc., or his or her designee.

272 (h) The senior officer of the Florida Hurricane  
273 Catastrophe Fund.

274 (i) The executive director of Citizens Property Insurance  
275 Corporation.

276 (j) The director of the Division of Emergency Management  
277 of the Department of Community Affairs.

278  
279 Members appointed under paragraphs (a)-(d) shall serve at the  
280 pleasure of the Financial Services Commission. Members appointed  
281 under paragraphs (e) and (f) shall serve at the pleasure of the  
282 appointing officer. All other members shall serve voting ex  
283 officio. Members of the advisory council shall serve without  
284 compensation but may receive reimbursement as provided in s.  
285 112.061 for per diem and travel expenses incurred in the  
286 performance of their official duties.

287 (5) ~~FEDERAL FUNDING.--~~The department may seek out and  
288 leverage local, state, federal, or private funds to enhance  
289 ~~shall use its best efforts to obtain grants or funds from the~~  
290 ~~federal government to supplement~~ the financial resources of the  
291 program, consistent with this section.

292 (6) RULES.--The Department of Financial Services shall  
293 adopt rules pursuant to ss. 120.536(1) and 120.54 to govern  
294 ~~governing the Florida Comprehensive Hurricane Damage Mitigation~~  
295 program, implement the provisions of this section, including  
296 rules governing wind certification and hurricane mitigation  
297 inspections, mitigation contractors, and training of inspectors  
298 and contractors, and carry out the duties of the department  
299 under this section. ~~The department shall also adopt rules~~  
300 ~~establishing priorities for grants provided under this section~~  
301 ~~based on objective criteria that gives priority to reducing the~~

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302 ~~state's probable maximum loss from hurricanes. However, pursuant~~  
 303 ~~to this overall goal, the department may further establish~~  
 304 ~~priorities based on the insured value of the dwelling, whether~~  
 305 ~~or not the dwelling is insured by Citizens Property Insurance~~  
 306 ~~Corporation and whether or not the area under consideration has~~  
 307 ~~sufficient resources and the ability to perform the retrofitting~~  
 308 ~~required.~~

309 ~~(7) CONTRACTS WITH NOT FOR PROFIT CORPORATIONS.~~ The  
 310 Department of Financial Services is authorized to contract with  
 311 not for profit corporations to conduct all or portions of the  
 312 program and to increase the awareness of the benefits of  
 313 mitigation among homeowners in this state. The department shall  
 314 consider the not for profit corporation's ability to raise funds  
 315 from the private sector to provide for mitigation grants, as  
 316 well as administrative capabilities for conducting other  
 317 business related to the program.

318 ~~(7)(8)~~ WIND CERTIFICATION AND HURRICANE MITIGATION  
 319 INSPECTOR LIST.--The department shall develop and maintain as a  
 320 public record a current list of wind certification and hurricane  
 321 mitigation inspectors authorized to conduct wind certification  
 322 and hurricane mitigation inspections pursuant to this section.

323 (8) NO-INTEREST LOANS.--The department shall develop a no-  
 324 interest loan program by December 31, 2007, to encourage the  
 325 private sector to provide loans to owners of site-built, single-  
 326 family, residential property to pay for mitigation measures  
 327 listed in subsection (2). A loan eligible for interest payments  
 328 pursuant to this subsection may be for a term of up to 3 years  
 329 and cover up to \$5,000 in mitigation measures. The department

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330 shall pay the creditor the market rate of interest using funds  
331 appropriated for the My Safe Florida Home program. In no case  
332 shall the department pay more than the interest rate set by s.  
333 687.03. To be eligible for a loan, a loan applicant must first  
334 obtain a home inspection and report that specifies what  
335 improvements are needed to reduce the property's vulnerability  
336 to windstorm damage pursuant to this section and meet loan  
337 underwriting requirements set by the lender. The department  
338 shall set aside \$10 million from funds appropriated for the My  
339 Safe Florida Home program to implement this subsection. The  
340 department shall adopt rules pursuant to ss. 120.36(1) and  
341 120.54 to implement this subsection.

342 (9) PUBLIC OUTREACH FOR CONTRACTORS AND REAL ESTATE  
343 BROKERS AND SALES ASSOCIATES.--The program shall develop  
344 brochures for distribution to general contractors, roofing  
345 contractors, and real estate brokers and sales associates  
346 licensed under part I of chapter 475 explaining the benefits to  
347 homeowners of residential hurricane damage mitigation. The  
348 program shall encourage contractors to distribute the brochures  
349 to homeowners at the first meeting with a homeowner who is  
350 considering contracting for home or roof repairs or contracting  
351 for the construction of a new home. The program shall encourage  
352 real estate brokers and sales associates licensed under part I  
353 of chapter 475 to distribute the brochures to clients prior to  
354 the purchase of a home. The brochures may be made available  
355 electronically.

356 (10) CONTRACT MANAGEMENT.--The department may contract  
357 with third parties for grants management, inspection services,

358 educational outreach, and auditing services. Such contracts  
 359 shall be considered direct costs of the program and shall not be  
 360 subject to administrative cost limits, but contracts valued at  
 361 \$500,000 or more shall be subject to review and approval by the  
 362 Legislative Budget Commission. The department shall contract  
 363 with providers that have a demonstrated record of successful  
 364 business operations in areas directly related to the services to  
 365 be provided and shall ensure the highest accountability for use  
 366 of state funds, consistent with this section.

367 (11) INTENT.--It is the intent of the Legislature that  
 368 grants made to residential property owners under this section  
 369 shall be considered disaster-relief assistance within the  
 370 meaning of s. 139 of the Internal Revenue Code of 1986, as  
 371 amended.

372 (12) REPORTS.--The department shall make an annual report  
 373 on the activities of the program that shall account for the use  
 374 of state funds and indicate the number of inspections requested,  
 375 the number of inspections performed, the number of grant  
 376 applications received, and the number and value of grants  
 377 approved. The report shall be delivered to the President of the  
 378 Senate and the Speaker of the House of Representatives by  
 379 February 1 of each year.

380 Section 2. Subsection (1) of section 215.559, Florida  
 381 Statutes, is amended to read:

382 215.559 Hurricane Loss Mitigation Program.--

383 (1) There is created a Hurricane Loss Mitigation Program.  
 384 The Legislature shall annually appropriate \$10 million of the  
 385 moneys authorized for appropriation under s. 215.555(7)(c) from

386 the Florida Hurricane Catastrophe Fund to the Department of  
 387 Community Affairs for the purposes set forth in this section.  
 388 The Legislature shall annually appropriate \$1 million of the  
 389 moneys authorized for appropriation under s. 215.555(7)(c) from  
 390 the Florida Hurricane Catastrophe Fund to the Florida  
 391 Catastrophic Storm Risk Management Center of Excellence.

392 Section 3. Section 215.5597, Florida Statutes, is created  
 393 to read:

394 215.5597 Florida Catastrophic Storm Risk Management Center  
 395 of Excellence.--The Florida Catastrophic Storm Risk Management  
 396 Center of Excellence is created at the Florida State University,  
 397 College of Business, Department of Risk Management. The purpose  
 398 of the center is to promote and disseminate research on issues  
 399 related to hurricane catastrophe loss and to assist in  
 400 identifying and developing education and research grant funding  
 401 opportunities among higher education institutions in this state  
 402 and the private sector. The purpose of activities of the center  
 403 is to support the state's ability to prepare for, respond to,  
 404 and recover from catastrophic storms. The center shall:

405 (1) Coordinate and disseminate applied research efforts  
 406 that are expected to have an immediate impact on policy and  
 407 practices related to windstorm mitigation.

408 (2) Coordinate and disseminate information related to  
 409 catastrophic storm risk management, including, but not limited  
 410 to, research and information that would benefit businesses,  
 411 consumers, and public policy makers. Areas of interest may  
 412 include storm forecasting, loss modeling, building construction  
 413 and mitigation, and risk management strategies. Through its

414 efforts, the center shall facilitate Florida's preparedness for  
 415 and responsiveness to catastrophic storms.

416 (3) Create and promote studies that enhance the  
 417 educational options available to risk management and insurance  
 418 students.

419 (4) Publish and disseminate findings.

420 (5) Organize and sponsor conferences, symposia, and  
 421 workshops to educate consumers and policymakers.

422 Section 4. Paragraph (b) of subsection (4) of section  
 423 489.115, Florida Statutes, is amended to read:

424 489.115 Certification and registration; endorsement;  
 425 reciprocity; renewals; continuing education.--

426 (4)

427 (b)1. Each certificateholder or registrant shall provide  
 428 proof, in a form established by rule of the board, that the  
 429 certificateholder or registrant has completed at least 14  
 430 classroom hours of at least 50 minutes each of continuing  
 431 education courses during each biennium since the issuance or  
 432 renewal of the certificate or registration. The board shall  
 433 establish by rule that a portion of the required 14 hours must  
 434 deal with the subject of workers' compensation, business  
 435 practices, wind mitigation methodologies, and workplace safety.  
 436 The board shall by rule establish criteria for the approval of  
 437 continuing education courses and providers, including  
 438 requirements relating to the content of courses and standards  
 439 for approval of providers, and may by rule establish criteria  
 440 for accepting alternative nonclassroom continuing education on  
 441 an hour-for-hour basis. The board shall prescribe by rule the



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442 continuing education, if any, which is required during the first  
443 biennium of initial licensure. A person who has been licensed  
444 for less than an entire biennium must not be required to  
445 complete the full 14 hours of continuing education.

446 2. In addition, the board may approve specialized  
447 continuing education courses on compliance with the wind  
448 resistance provisions for one and two family dwellings contained  
449 in the Florida Building Code and any alternate methodologies for  
450 providing such wind resistance which have been approved for use  
451 by the Florida Building Commission or wind mitigation  
452 methodologies approved by the Department of Financial Services.

453 Division I certificateholders or registrants who demonstrate  
454 proficiency upon completion of such specialized courses may  
455 certify plans and specifications for one and two family  
456 dwellings to be in compliance with the code or alternate  
457 methodologies, as appropriate, except for dwellings located in  
458 floodways or coastal hazard areas as defined in ss. 60.3D and E  
459 of the National Flood Insurance Program.

460 3. Each certificateholder or registrant shall provide to  
461 the board proof of completion of the core curriculum courses, or  
462 passing the equivalency test of the Building Code Training  
463 Program established under s. 553.841, specific to the licensing  
464 category sought, within 2 years after commencement of the  
465 program or of initial certification or registration, whichever  
466 is later. Classroom hours spent taking core curriculum courses  
467 shall count toward the number required for renewal of  
468 certificates or registration. A certificateholder or registrant  
469 who passes the equivalency test in lieu of taking the core

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470 curriculum courses shall receive full credit for core curriculum  
471 course hours.

472 4. The board shall require, by rule adopted pursuant to  
473 ss. 120.536(1) and 120.54, a specified number of hours in  
474 specialized or advanced module courses, approved by the Florida  
475 Building Commission, on any portion of the Florida Building  
476 Code, adopted pursuant to part VII of chapter 553, relating to  
477 the contractor's respective discipline.

478 Section 5. Sections 4, 39, and 42 of chapter 2006-12, Laws  
479 of Florida, are amended to read:

480 Section 4. Of the funds appropriated for the My Safe  
481 Florida Home ~~Comprehensive Hurricane Damage Mitigation~~ Program  
482 specified in s. 215.5586, Florida Statutes, as created by this  
483 act, \$22.5 ~~\$7.5~~ million shall be for the Manufactured Housing  
484 and Mobile Home Mitigation and Enhancement Program specified in  
485 s. 215.559(4)(b), Florida Statutes, as created by this act. The  
486 Department of Financial Services shall use these funds to  
487 contract with Tallahassee Community College to implement the  
488 Manufactured Housing and Mobile Home Mitigation and Enhancement  
489 Program.

490 Section 39. (1) The Office of Insurance Regulation, in  
491 consultation with the Department of Community Affairs, the  
492 Department of Financial Services, the Federal Alliance for Safe  
493 Homes, the Florida Insurance Council, the Florida Home Builders  
494 Association, the Florida Manufactured Housing Association, the  
495 Risk and Insurance Department of Florida State University, and  
496 the Institute for Business and Homes Safety, shall study and  
497 develop a program that will provide an objective rating system

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498 that will allow homeowners to evaluate the relative ability of  
499 Florida properties to withstand the wind load from a sustained  
500 severe tropical storm or hurricane.

501 (2) The rating system will be designed in a manner that is  
502 easy to understand for the property owner, based on proven  
503 readily verifiable mitigation techniques and devices, and able  
504 to be implemented based on a visual inspection program. The  
505 Department of Financial Services shall implement a pilot program  
506 for use in the My Safe Florida Home ~~Comprehensive Hurricane~~  
507 ~~Damage Mitigation~~ Program.

508 (3) The Department shall provide a report to the Governor,  
509 the President of the Senate, and the Speaker of the House of  
510 Representatives by March 31, 2007, detailing the nature and  
511 construction of the rating scale, its effectiveness based on  
512 implementation in a pilot program, and an operational plan for  
513 statewide implementation of the rating scale.

514 Section 42. (1) For the 2006-2007 fiscal year, the sum of  
515 \$250 million is appropriated on a nonrecurring basis from the  
516 General Revenue Fund to the Insurance Regulatory Trust Fund in  
517 the Department of Financial Services for purposes of the My Safe  
518 Florida Home ~~Comprehensive Hurricane Damage Mitigation~~ Program  
519 specified in s. 215.5586, Florida Statutes, as created by this  
520 act. The department shall establish a separate account within  
521 the trust fund for accounting purposes.

522 (2) The sum of \$250 million is appropriated from the  
523 Insurance Regulatory Trust Fund in the Department of Financial  
524 Services for the purposes set forth in subsection (1). The  
525 department may expend up to 1 percent of the funds appropriated

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526 to administer the program. Beginning October 15, 2007, and  
527 quarterly thereafter, the Chief Financial Officer shall provide  
528 a report to the Executive Office of the Governor and the chair  
529 and vice chair of the Legislative Budget Commission containing  
530 information regarding expenditures made for the purposes set  
531 forth in subsection (1).

532 (3) Notwithstanding the provisions of s. 216.301, Florida  
533 Statutes, to the contrary, the unexpended balance of  
534 appropriations authorized in subsections (1) and (2) shall not  
535 revert until June 30, 2009.

536 Section 6. This act shall take effect July 1, 2007.