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LEGISLATIVE ACTION

Senate

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House

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The Committee on Military Affairs, Space, and Domestic Security (Storms) recommended the following:

**Senate Amendment (with title amendment)**

Delete lines 37 - 180  
and insert:  
division for the purposes set forth in this section. Of the amount:

(a) Seven million dollars in funds shall be used for programs to improve the wind resistance of residences and mobile homes, including loans, subsidies, grants, demonstration projects, and direct assistance; educating persons concerning the Florida Building Code cooperative programs with local governments and the Federal Government; and other efforts to



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13 prevent or reduce losses or reduce the cost of rebuilding after  
14 a disaster.

15 (b) Three million dollars in funds shall be used to  
16 retrofit existing facilities used as public hurricane shelters.  
17 Each year the division shall prioritize the use of these funds  
18 for projects included in the annual report of the Shelter  
19 Retrofit Report prepared in accordance with s. 252.385(3). The  
20 division must give funding priority to projects in regional  
21 planning council regions that have shelter deficits and to  
22 projects that maximize the use of state funds.

23 (2) (a) Forty percent of the total appropriation in  
24 paragraph (1) (a) shall be used to inspect and improve tie-downs  
25 for mobile homes.

26 (b)1. The Manufactured Housing and Mobile Home Mitigation  
27 and Enhancement Program is established. The program shall  
28 require the mitigation of damage to or the enhancement of homes  
29 for the areas of concern raised by the Department of Highway  
30 Safety and Motor Vehicles in the 2004-2005 Hurricane Reports on  
31 the effects of the 2004 and 2005 hurricanes on manufactured and  
32 mobile homes in this state. The mitigation or enhancement must  
33 include, but need not be limited to, problems associated with  
34 weakened trusses, studs, and other structural components caused  
35 by wood rot or termite damage; site-built additions; or tie-down  
36 systems and may also address any other issues deemed appropriate  
37 by Tallahassee Community College, the Federation of Manufactured  
38 Home Owners of Florida, Inc., the Florida Manufactured Housing  
39 Association, and the Department of Highway Safety and Motor  
40 Vehicles. The program shall include an education and outreach  
41 component to ensure that owners of manufactured and mobile homes



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42 are aware of the benefits of participation.

43 2. The program shall be a grant program that ensures that  
44 entire manufactured home communities and mobile home parks may  
45 be improved wherever practicable. The moneys appropriated for  
46 this program shall be distributed directly to Tallahassee  
47 Community College for the uses set forth under this subsection.

48 3. Upon evidence of completion of the program, the Citizens  
49 Property Insurance Corporation shall grant, on a pro rata basis,  
50 actuarially reasonable discounts, credits, or other rate  
51 differentials or appropriate reductions in deductibles for the  
52 properties of owners of manufactured homes or mobile homes on  
53 which fixtures or construction techniques that have been  
54 demonstrated to reduce the amount of loss in a windstorm have  
55 been installed or implemented. The discount on the premium must  
56 be applied to subsequent renewal premium amounts. Premiums of  
57 the Citizens Property Insurance Corporation must reflect the  
58 location of the home and the fact that the home has been  
59 installed in compliance with building codes adopted after  
60 Hurricane Andrew. Rates resulting from the completion of the  
61 Manufactured Housing and Mobile Home Mitigation and Enhancement  
62 Program are not considered competitive rates for the purposes of  
63 s. 627.351(6)(d)1. and 2.

64 4. On or before January 1 of each year, Tallahassee  
65 Community College shall provide a report of activities under  
66 this subsection to the Governor, the President of the Senate,  
67 and the Speaker of the House of Representatives. The report must  
68 set forth the number of homes that have taken advantage of the  
69 program, the types of enhancements and improvements made to the  
70 manufactured or mobile homes and attachments to such homes, and



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71 whether there has been an increase in availability of insurance  
72 products to owners of manufactured or mobile homes.

73

74 Tallahassee Community College shall develop the programs set  
75 forth in this subsection in consultation with the Federation of  
76 Manufactured Home Owners of Florida, Inc., the Florida  
77 Manufactured Housing Association, and the Department of Highway  
78 Safety and Motor Vehicles. The moneys appropriated for the  
79 programs set forth in this subsection shall be distributed  
80 directly to Tallahassee Community College to be used as set  
81 forth in this subsection.

82 (3) Of moneys provided to the division in paragraph (1) (a),  
83 10 percent shall be allocated to the Florida International  
84 University center dedicated to hurricane research. The center  
85 shall develop a preliminary work plan approved by the advisory  
86 council set forth in subsection (4) to eliminate the state and  
87 local barriers to upgrading existing mobile homes and  
88 communities, research and develop a program for the recycling of  
89 existing older mobile homes, and support programs of research  
90 and development relating to hurricane loss reduction devices and  
91 techniques for site-built residences. The State University  
92 System also shall consult with the division and assist the  
93 division with the report required under subsection (6).

94 (4) Except for the programs set forth in subsection (3),  
95 the division shall develop the programs set forth in this  
96 section in consultation with an advisory council consisting of a  
97 representative designated by the Chief Financial Officer, a  
98 representative designated by the Florida Home Builders  
99 Association, a representative designated by the Florida



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100 Insurance Council, a representative designated by the Federation  
101 of Manufactured Home Owners, a representative designated by the  
102 Florida Association of Counties, a representative designated by  
103 the Florida Manufactured Housing Association, and a  
104 representative designated by the Florida Building Commission.

105 (5) Moneys provided to the division under this section are  
106 intended to supplement, not supplant, the division's other  
107 funding sources.

108 (6) An advisory council shall be established to provide  
109 advice and assistance regarding the administration of the  
110 program. The advisory council shall consist of:

111 (a) The Director of the Office of Insurance Regulation, or  
112 his or her designee, who may not serve as chair of the  
113 committee;

114 (b) The Insurance Consumer Advocate, or his or her  
115 designee;

116 (c) Two representatives of homeowners' insurance companies,  
117 one of whom represents small companies and is appointed by the  
118 President of the Senate, and one of whom represents large  
119 companies and is appointed by the Speaker of the House of  
120 Representatives;

121 (d) Two scientists, one of whom has experience and training  
122 in the sciences related to wind or the building code and is  
123 appointed by the President of the Senate, and one of whom has a  
124 background in engineering and is appointed by the Speaker of the  
125 House of Representatives;

126 (e) Two legislators, one appointed by the President of the  
127 Senate, and one appointed by the Speaker of the House of  
128 Representatives;



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129           (f) One representative of the reinsurance industry, who is  
130 appointed jointly by the President of the Senate and the Speaker  
131 of the House of Representatives; and

132           (f) One scientist who has a background in modeling  
133 appointed by the division.

134           (7)~~(6)~~ On January 1st of each year, the division shall  
135 provide a full report and accounting of activities under this  
136 section and an evaluation of such activities to the Speaker of  
137 the House of Representatives, the President of the Senate, and  
138 the Majority and Minority Leaders of the House of  
139 Representatives and the Senate. Upon completion of the report,  
140 the division shall deliver the report to the Office of Insurance  
141 Regulation. The Office of Insurance Regulation shall review the  
142 report and ~~shall~~ make such recommendations available to the  
143 insurance industry as the Office of Insurance Regulation deems  
144 appropriate. These recommendations may be used by insurers for  
145 potential discounts or rebates pursuant to s. 627.0629. The  
146 Office of Insurance Regulation shall make such recommendations  
147 within 1 year after receiving the report.

148           (8)~~(7)~~ This section expires ~~is repealed~~ June 30, 2021.

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

151 And the title is amended as follows:

152           Delete lines 6 - 9

153 and insert:

154           advisory council; providing an effective date.