

By Senator Hooper

16-00360-21

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1 A bill to be entitled

2 An act relating to the Hurricane Loss Mitigation  
3 Program; amending s. 215.559, F.S.; correcting a  
4 cross-reference; delaying the future repeal of the  
5 Hurricane Loss Mitigation Program; providing an  
6 effective date.

7  
8 Be It Enacted by the Legislature of the State of Florida:

9  
10 Section 1. Paragraph (b) of subsection (2) and subsection  
11 (7) of section 215.559, Florida Statutes, are amended to read:

12 215.559 Hurricane Loss Mitigation Program.—A Hurricane Loss  
13 Mitigation Program is established in the Division of Emergency  
14 Management.

15 (2)

16 (b)1. The Manufactured Housing and Mobile Home Mitigation  
17 and Enhancement Program is established. The program shall  
18 require the mitigation of damage to or the enhancement of homes  
19 for the areas of concern raised by the Department of Highway  
20 Safety and Motor Vehicles in the 2004-2005 Hurricane Reports on  
21 the effects of the 2004 and 2005 hurricanes on manufactured and  
22 mobile homes in this state. The mitigation or enhancement must  
23 include, but need not be limited to, problems associated with  
24 weakened trusses, studs, and other structural components caused  
25 by wood rot or termite damage; site-built additions; or tie-down  
26 systems and may also address any other issues deemed appropriate  
27 by Tallahassee Community College, the Federation of Manufactured  
28 Home Owners of Florida, Inc., the Florida Manufactured Housing  
29 Association, and the Department of Highway Safety and Motor

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30 Vehicles. The program shall include an education and outreach  
31 component to ensure that owners of manufactured and mobile homes  
32 are aware of the benefits of participation.

33 2. The program shall be a grant program that ensures that  
34 entire manufactured home communities and mobile home parks may  
35 be improved wherever practicable. The moneys appropriated for  
36 this program shall be distributed directly to Tallahassee  
37 Community College for the uses set forth under this subsection.

38 3. Upon evidence of completion of the program, the Citizens  
39 Property Insurance Corporation shall grant, on a pro rata basis,  
40 actuarially reasonable discounts, credits, or other rate  
41 differentials or appropriate reductions in deductibles for the  
42 properties of owners of manufactured homes or mobile homes on  
43 which fixtures or construction techniques that have been  
44 demonstrated to reduce the amount of loss in a windstorm have  
45 been installed or implemented. The discount on the premium must  
46 be applied to subsequent renewal premium amounts. Premiums of  
47 the Citizens Property Insurance Corporation must reflect the  
48 location of the home and the fact that the home has been  
49 installed in compliance with building codes adopted after  
50 Hurricane Andrew. Rates resulting from the completion of the  
51 Manufactured Housing and Mobile Home Mitigation and Enhancement  
52 Program are not considered competitive rates for the purposes of  
53 s. 627.351(2)(b)5.b. ~~s. 627.351(6)(d)1. and 2.~~

54 4. On or before January 1 of each year, Tallahassee  
55 Community College shall provide a report of activities under  
56 this subsection to the Governor, the President of the Senate,  
57 and the Speaker of the House of Representatives. The report must  
58 set forth the number of homes that have taken advantage of the

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59 program, the types of enhancements and improvements made to the  
60 manufactured or mobile homes and attachments to such homes, and  
61 whether there has been an increase in availability of insurance  
62 products to owners of manufactured or mobile homes.

63

64 Tallahassee Community College shall develop the programs set  
65 forth in this subsection in consultation with the Federation of  
66 Manufactured Home Owners of Florida, Inc., the Florida  
67 Manufactured Housing Association, and the Department of Highway  
68 Safety and Motor Vehicles. The moneys appropriated for the  
69 programs set forth in this subsection shall be distributed  
70 directly to Tallahassee Community College to be used as set  
71 forth in this subsection.

72 (7) This section is repealed June 30, 2031 ~~2021~~.

73 Section 2. This act shall take effect upon becoming a law.