

By the Committee on Banking and Insurance; and Senator Hooper

597-01967-21

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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.; deleting
4 construction relating to Citizens Property Insurance
5 Corporation coverage rates; delaying the future repeal
6 of the Hurricane Loss Mitigation Program; providing an
7 effective date.

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

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11 Section 1. Paragraph (b) of subsection (2) and subsection
12 (7) of section 215.559, Florida Statutes, are amended to read:
13 215.559 Hurricane Loss Mitigation Program.—A Hurricane Loss
14 Mitigation Program is established in the Division of Emergency
15 Management.

16 (2)

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

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30 Association, and the Department of Highway Safety and Motor
31 Vehicles. The program shall include an education and outreach
32 component to ensure that owners of manufactured and mobile homes
33 are aware of the benefits of participation.

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

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

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

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

64

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

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

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