

Amendment No. 1

COMMITTEE/SUBCOMMITTEE ACTION

ADOPTED                                         (Y/N)  
ADOPTED AS AMENDED                         (Y/N)  
ADOPTED W/O OBJECTION                     (Y/N)  
FAILED TO ADOPT                             (Y/N)  
WITHDRAWN                                     (Y/N)  
OTHER                                          

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1 Committee/Subcommittee hearing bill: Insurance & Banking  
2 Subcommittee

3 Representative Tuck offered the following:

4

5 **Amendment (with directory and title amendments)**

6 Between lines 13 and 14, insert:

7 (2)

8 (b)1. The Manufactured Housing and Mobile Home Mitigation  
9 and Enhancement Program is established. The program shall  
10 require the mitigation of damage to or the enhancement of homes  
11 for the areas of concern raised by the Department of Highway  
12 Safety and Motor Vehicles in the 2004-2005 Hurricane Reports on  
13 the effects of the 2004 and 2005 hurricanes on manufactured and  
14 mobile homes in this state. The mitigation or enhancement must  
15 include, but need not be limited to, problems associated with  
16 weakened trusses, studs, and other structural components caused

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17 by wood rot or termite damage; site-built additions; or tie-down  
18 systems and may also address any other issues deemed appropriate  
19 by Tallahassee Community College, the Federation of Manufactured  
20 Home Owners of Florida, Inc., the Florida Manufactured Housing  
21 Association, and the Department of Highway Safety and Motor  
22 Vehicles. The program shall include an education and outreach  
23 component to ensure that owners of manufactured and mobile homes  
24 are aware of the benefits of participation.

25 2. The program shall be a grant program that ensures that  
26 entire manufactured home communities and mobile home parks may  
27 be improved wherever practicable. The moneys appropriated for  
28 this program shall be distributed directly to Tallahassee  
29 Community College for the uses set forth under this subsection.

30 3. Upon evidence of completion of the program, the  
31 Citizens Property Insurance Corporation shall grant, on a pro  
32 rata basis, actuarially reasonable discounts, credits, or other  
33 rate differentials or appropriate reductions in deductibles for  
34 the properties of owners of manufactured homes or mobile homes  
35 on which fixtures or construction techniques that have been  
36 demonstrated to reduce the amount of loss in a windstorm have  
37 been installed or implemented. The discount on the premium must  
38 be applied to subsequent renewal premium amounts. Premiums of  
39 the Citizens Property Insurance Corporation must reflect the  
40 location of the home and the fact that the home has been  
41 installed in compliance with building codes adopted after

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42 Hurricane Andrew. ~~Rates resulting from the completion of the~~  
43 ~~Manufactured Housing and Mobile Home Mitigation and Enhancement~~  
44 ~~Program are not considered competitive rates for the purposes of~~  
45 ~~s. 627.351(6)(d)1. and 2.~~

46 4. On or before January 1 of each year, Tallahassee  
47 Community College shall provide a report of activities under  
48 this subsection to the Governor, the President of the Senate,  
49 and the Speaker of the House of Representatives. The report must  
50 set forth the number of homes that have taken advantage of the  
51 program, the types of enhancements and improvements made to the  
52 manufactured or mobile homes and attachments to such homes, and  
53 whether there has been an increase in availability of insurance  
54 products to owners of manufactured or mobile homes.

55  
56 Tallahassee Community College shall develop the programs set  
57 forth in this subsection in consultation with the Federation of  
58 Manufactured Home Owners of Florida, Inc., the Florida  
59 Manufactured Housing Association, and the Department of Highway  
60 Safety and Motor Vehicles. The moneys appropriated for the  
61 programs set forth in this subsection shall be distributed  
62 directly to Tallahassee Community College to be used as set  
63 forth in this subsection.

64  
65 -----  
66 **D I R E C T O R Y A M E N D M E N T**

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67 Remove lines 9-10 and insert:

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

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72 **T I T L E A M E N D M E N T**

73 Remove line 3 and insert:

74 Program; amending s. 215.559, F.S.; deleting  
75 construction relating to Citizens Property Insurance  
76 Corporation coverage rates; delaying the