

By Senator Hooper

16-00860-22

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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, 2032 ~~2022~~.

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