

By the Committee on Banking and Insurance; and Senator Hooper

597-01969-22

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1 A bill to be entitled
2 An act relating to hurricane impact programs; amending
3 s. 215.555, F.S.; providing an annual appropriation
4 from the Florida Hurricane Catastrophe Fund to fund
5 specified research; specifying requirements and
6 exceptions; amending s. 215.559, F.S.; revising the
7 use of certain funds from the Florida Hurricane
8 Catastrophe Fund to also include construction of
9 certain facilities; revising the title of a certain
10 annual report; deleting construction relating to
11 Citizens Property Insurance Corporation coverage
12 rates; delaying the future repeal of the Hurricane
13 Loss Mitigation Program; providing an effective date.

14
15 Be It Enacted by the Legislature of the State of Florida:

16
17 Section 1. Paragraph (g) is added to subsection (7) of
18 section 215.555, Florida Statutes, to read:

19 215.555 Florida Hurricane Catastrophe Fund.—

20 (7) ADDITIONAL POWERS AND DUTIES.—

21 (g) Each fiscal year, the Legislature shall appropriate
22 from the investment income of the Florida Hurricane Catastrophe
23 Fund \$2 million based upon the most recent fiscal year-end
24 audited financial statements to the University of South Florida
25 School of Risk Management and Insurance for the purpose of
26 providing research into the property insurance market of this
27 state. The school shall use publicly available data to analyze
28 trends regarding, and to develop recommended policies and best
29 practices for reducing, property insurance rates, Citizens

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30 Property Insurance Corporation policyholder counts, and property
31 insurance litigation frequency. The school shall also analyze to
32 what extent hurricane losses and rebuilding costs influence
33 these trends. Moneys shall first be available for appropriation
34 under this paragraph in fiscal year 2022-2023. The investment
35 income may not be available for appropriation under this
36 paragraph if the State Board of Administration finds that an
37 appropriation of investment income from the fund would
38 jeopardize the actuarial soundness of the fund.

39 Section 2. Paragraph (b) of subsection (1), paragraph (b)
40 of subsection (2), and subsection (7) of section 215.559,
41 Florida Statutes, are amended to read:

42 215.559 Hurricane Loss Mitigation Program.—A Hurricane Loss
43 Mitigation Program is established in the Division of Emergency
44 Management.

45 (1) The Legislature shall annually appropriate \$10 million
46 of the moneys authorized for appropriation under s.
47 215.555(7)(c) from the Florida Hurricane Catastrophe Fund to the
48 division for the purposes set forth in this section. Of the
49 amount:

50 (b) Three million dollars in funds shall be used to
51 construct or retrofit ~~existing~~ facilities used as public
52 hurricane shelters. Each year the division shall prioritize the
53 use of these funds for projects included in the annual report of
54 the Shelter Development ~~Retrofit~~ Report prepared in accordance
55 with s. 252.385(3). The division must give funding priority to
56 projects in regional planning council regions that have shelter
57 deficits and to projects that maximize the use of state funds.

58 (2)

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59 (b)1. The Manufactured Housing and Mobile Home Mitigation
60 and Enhancement Program is established. The program shall
61 require the mitigation of damage to or the enhancement of homes
62 for the areas of concern raised by the Department of Highway
63 Safety and Motor Vehicles in the 2004-2005 Hurricane Reports on
64 the effects of the 2004 and 2005 hurricanes on manufactured and
65 mobile homes in this state. The mitigation or enhancement must
66 include, but need not be limited to, problems associated with
67 weakened trusses, studs, and other structural components caused
68 by wood rot or termite damage; site-built additions; or tie-down
69 systems and may also address any other issues deemed appropriate
70 by Tallahassee Community College, the Federation of Manufactured
71 Home Owners of Florida, Inc., the Florida Manufactured Housing
72 Association, and the Department of Highway Safety and Motor
73 Vehicles. The program shall include an education and outreach
74 component to ensure that owners of manufactured and mobile homes
75 are aware of the benefits of participation.

76 2. The program shall be a grant program that ensures that
77 entire manufactured home communities and mobile home parks may
78 be improved wherever practicable. The moneys appropriated for
79 this program shall be distributed directly to Tallahassee
80 Community College for the uses set forth under this subsection.

81 3. Upon evidence of completion of the program, the Citizens
82 Property Insurance Corporation shall grant, on a pro rata basis,
83 actuarially reasonable discounts, credits, or other rate
84 differentials or appropriate reductions in deductibles for the
85 properties of owners of manufactured homes or mobile homes on
86 which fixtures or construction techniques that have been
87 demonstrated to reduce the amount of loss in a windstorm have

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88 been installed or implemented. The discount on the premium must
89 be applied to subsequent renewal premium amounts. Premiums of
90 the Citizens Property Insurance Corporation must reflect the
91 location of the home and the fact that the home has been
92 installed in compliance with building codes adopted after
93 Hurricane Andrew. ~~Rates resulting from the completion of the
94 Manufactured Housing and Mobile Home Mitigation and Enhancement
95 Program are not considered competitive rates for the purposes of
96 s. 627.351(6)(d)1. and 2.~~

97 4. On or before January 1 of each year, Tallahassee
98 Community College shall provide a report of activities under
99 this subsection to the Governor, the President of the Senate,
100 and the Speaker of the House of Representatives. The report must
101 set forth the number of homes that have taken advantage of the
102 program, the types of enhancements and improvements made to the
103 manufactured or mobile homes and attachments to such homes, and
104 whether there has been an increase in availability of insurance
105 products to owners of manufactured or mobile homes.

106
107 Tallahassee Community College shall develop the programs set
108 forth in this subsection in consultation with the Federation of
109 Manufactured Home Owners of Florida, Inc., the Florida
110 Manufactured Housing Association, and the Department of Highway
111 Safety and Motor Vehicles. The moneys appropriated for the
112 programs set forth in this subsection shall be distributed
113 directly to Tallahassee Community College to be used as set
114 forth in this subsection.

115 (7) This section is repealed June 30, 2032 ~~2022~~.

116 Section 3. This act shall take effect upon becoming a law.