

By the Committees on Community Affairs; and Banking and Insurance; and Senator Hooper

578-02644-22

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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.; revising the use
4 of certain funds from the Florida Hurricane
5 Catastrophe Fund to also include construction of
6 certain facilities; revising the title of a certain
7 annual report; deleting construction relating to
8 Citizens Property Insurance Corporation coverage
9 rates; delaying the future repeal of the Hurricane
10 Loss Mitigation Program; providing an effective date.

11
12 Be It Enacted by the Legislature of the State of Florida:

13
14 Section 1. Paragraph (b) of subsection (1), paragraph (b)
15 of subsection (2), and subsection (7) of section 215.559,
16 Florida Statutes, are amended to read:

17 215.559 Hurricane Loss Mitigation Program.—A Hurricane Loss
18 Mitigation Program is established in the Division of Emergency
19 Management.

20 (1) The Legislature shall annually appropriate \$10 million
21 of the moneys authorized for appropriation under s.
22 215.555(7)(c) from the Florida Hurricane Catastrophe Fund to the
23 division for the purposes set forth in this section. Of the
24 amount:

25 (b) Three million dollars in funds shall be used to
26 construct or retrofit ~~existing~~ facilities used as public
27 hurricane shelters. Each year the division shall prioritize the
28 use of these funds for projects included in the annual report of
29 the Shelter Development ~~Retrofit~~ Report prepared in accordance

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30 with s. 252.385(3). The division must give funding priority to
31 projects in regional planning council regions that have shelter
32 deficits and to projects that maximize the use of state funds.

33 (2)

34 (b)1. The Manufactured Housing and Mobile Home Mitigation
35 and Enhancement Program is established. The program shall
36 require the mitigation of damage to or the enhancement of homes
37 for the areas of concern raised by the Department of Highway
38 Safety and Motor Vehicles in the 2004-2005 Hurricane Reports on
39 the effects of the 2004 and 2005 hurricanes on manufactured and
40 mobile homes in this state. The mitigation or enhancement must
41 include, but need not be limited to, problems associated with
42 weakened trusses, studs, and other structural components caused
43 by wood rot or termite damage; site-built additions; or tie-down
44 systems and may also address any other issues deemed appropriate
45 by Tallahassee Community College, the Federation of Manufactured
46 Home Owners of Florida, Inc., the Florida Manufactured Housing
47 Association, and the Department of Highway Safety and Motor
48 Vehicles. The program shall include an education and outreach
49 component to ensure that owners of manufactured and mobile homes
50 are aware of the benefits of participation.

51 2. The program shall be a grant program that ensures that
52 entire manufactured home communities and mobile home parks may
53 be improved wherever practicable. The moneys appropriated for
54 this program shall be distributed directly to Tallahassee
55 Community College for the uses set forth under this subsection.

56 3. Upon evidence of completion of the program, the Citizens
57 Property Insurance Corporation shall grant, on a pro rata basis,
58 actuarially reasonable discounts, credits, or other rate

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59 differentials or appropriate reductions in deductibles for the
60 properties of owners of manufactured homes or mobile homes on
61 which fixtures or construction techniques that have been
62 demonstrated to reduce the amount of loss in a windstorm have
63 been installed or implemented. The discount on the premium must
64 be applied to subsequent renewal premium amounts. Premiums of
65 the Citizens Property Insurance Corporation must reflect the
66 location of the home and the fact that the home has been
67 installed in compliance with building codes adopted after
68 Hurricane Andrew. ~~Rates resulting from the completion of the~~
69 ~~Manufactured Housing and Mobile Home Mitigation and Enhancement~~
70 ~~Program are not considered competitive rates for the purposes of~~
71 ~~s. 627.351(6)(d)1. and 2.~~

72 4. On or before January 1 of each year, Tallahassee
73 Community College shall provide a report of activities under
74 this subsection to the Governor, the President of the Senate,
75 and the Speaker of the House of Representatives. The report must
76 set forth the number of homes that have taken advantage of the
77 program, the types of enhancements and improvements made to the
78 manufactured or mobile homes and attachments to such homes, and
79 whether there has been an increase in availability of insurance
80 products to owners of manufactured or mobile homes.

81
82 Tallahassee Community College shall develop the programs set
83 forth in this subsection in consultation with the Federation of
84 Manufactured Home Owners of Florida, Inc., the Florida
85 Manufactured Housing Association, and the Department of Highway
86 Safety and Motor Vehicles. The moneys appropriated for the
87 programs set forth in this subsection shall be distributed

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88 directly to Tallahassee Community College to be used as set
89 forth in this subsection.

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

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