

The Florida Senate
COMMITTEE MEETING EXPANDED AGENDA
MILITARY AFFAIRS, SPACE, AND DOMESTIC SECURITY
Senator Altman, Chair
Senator Sachs, Vice Chair

MEETING DATE: Tuesday, February 7, 2012

TIME: 4:00 —6:00 p.m.

PLACE: *Mallory Horne Committee Room, 37 Senate Office Building*

MEMBERS: Senator Altman, Chair; Senator Sachs, Vice Chair; Senators Bennett, Bullard, Fasano, Gibson, Jones, Norman, and Storms

TAB	BILL NO. and INTRODUCER	BILL DESCRIPTION and SENATE COMMITTEE ACTIONS	COMMITTEE ACTION
1	SB 1684 Hays	Hurricane Loss Mitigation Program; Revising provisions relating to the program; revising the membership of the program's advisory council; deleting provisions specifying how program funding is to be apportioned; deleting the Manufactured Housing and Mobile Home Mitigation and Enhancement Program, etc. MS 02/01/2012 Temporarily Postponed MS 02/07/2012 Fav/CS BI BC	Fav/CS Yeas 9 Nays 0
Presentation by the Florida Department of Veterans Affairs (Goldstar Families)			Presented
2	Other Related Meeting Documents		

The Florida Senate
BILL ANALYSIS AND FISCAL IMPACT STATEMENT

(This document is based on the provisions contained in the legislation as of the latest date listed below.)

Prepared By: The Professional Staff of the Military Affairs, Space, and Domestic Security Committee

BILL: CS/SB 1684

INTRODUCER: Military Affairs, Space, and Domestic Security Committee and Senator Hays

SUBJECT: Hurricane Loss Mitigation Program

DATE: February 8, 2012

REVISED: _____

	ANALYST	STAFF DIRECTOR	REFERENCE	ACTION
1.	Fleming	Carter	MS	Fav/CS
2.			BI	
3.			BC	
4.				
5.				
6.				

Please see Section VIII. for Additional Information:

- | | | |
|------------------------------|--|---|
| A. COMMITTEE SUBSTITUTE..... | <input checked="checked" type="checkbox"/> | Statement of Substantial Changes |
| B. AMENDMENTS..... | <input type="checkbox"/> | Technical amendments were recommended |
| | <input type="checkbox"/> | Amendments were recommended |
| | <input type="checkbox"/> | Significant amendments were recommended |

I. Summary:

The bill revises provisions relating to the Hurricane Loss Mitigation Program, administered by the Division of Emergency Management. The bill establishes specific purposes and duties for the Hurricane Loss Mitigation Program which, among other specified functions, includes: establishing inspection standards related to hurricane and windstorm loss; funding and supervising the public hurricane loss projection model; and creating a database to track and measure the effectiveness of the Hurricane Loss Mitigation Program's efforts.

The bill revises the membership of the advisory council tasked with providing advice and assistance regarding the administration of the Hurricane Loss Mitigation Program, and shifts the entities responsible for prescribing the premium discounts for hurricane loss mitigation form and the uniform mitigation verification inspection form from the Office of Insurance Regulation and the Financial Services Commission to the Division of Emergency Management.

The bill substantially amends sections 215.559 and 627.711 of the Florida Statutes.

II. Present Situation:

Florida Hurricane Catastrophe Fund

The Florida Hurricane Catastrophe Fund (FHCF)¹ is a tax-exempt trust fund that was created by the Legislature in 1993 in response to the numerous problems that developed in the residential property insurance market as a result of Hurricane Andrew in August of 1992. The FHCF operates as a state administered insurer reimbursement program (similar to reinsurance) and is mandatory for residential property insurers writing covered policies in the state of Florida. In order for the FHCF to maintain its tax-exempt status, the Internal Revenue Service mandates that:

Each fiscal year, the Florida Legislature shall appropriate from the investment income of the FHCF an amount no less than \$10 million...for the purpose of providing funding for local governments, state agencies, public and private educational institutions, and nonprofit organizations to support programs intended to improve hurricane preparedness, reduce potential losses in the event of a hurricane, provide research into means to reduce such losses, educate or inform the public as to means to reduce hurricane losses, assist the public in determining appropriateness of particular upgrades to structures or in the financing of such upgrades, or to protect local infrastructure from potential damage from a hurricane.²

The Legislature satisfies this condition by annually funding the Hurricane Loss Mitigation Program administered by the Florida Division of Emergency Management outlined in s. 215.559, F.S.

Hurricane Loss Mitigation Program

The Legislature passed the Bill Williams Residential Safety and Preparedness Act, creating the Hurricane Loss Mitigation Program (Mitigation Program) in 1999. Located in s. 215.559, F.S., the Mitigation Program receives an annual appropriation of \$10 million from the FHCF which is submitted to the Division of Emergency Management (division) within the Executive Office of the Governor for administration of purposes specified in the section.

Of the \$10 million dollars that are allocated by the Legislature, \$7 million must be used to improve wind resistance of residences and mobile homes, through loans, subsidies, grants, demonstration projects and direct assistance, educate individuals on Florida Building Code cooperative programs, and provide other efforts to prevent or reduce losses or the cost of rebuilding after a disaster (referred to as the Residential Construction Mitigation Program).³ The remaining \$3 million must be used to retrofit existing facilities used as public hurricane shelters (referred to as the Shelter Retrofit Program).⁴

Under the requirements of the Mitigation Program, the division must provide a full report along with an accounting and evaluation of activities conducted under this section to the Speaker of the

¹ Section 215.555, F.S.

² Section 215.555(7)(c), F.S.

³ Section 215.559(1)(a), F.S.

⁴ Section 215.559(1)(b), F.S.

House of Representatives, the President of the Senate, and the Majority and Minority Leaders of the House of Representatives and the Senate on January 1 of each year.

According to the 2011 Florida Hurricane Loss Mitigation Program Annual Report, the following amounts were awarded for the 2010-11 fiscal year:

Amount Awarded: State Fiscal Year 2010-2011	
Shelter Retrofit Program	\$3,000,000.00
Residential Construction Program Retrofits	\$821,296.00
Mitigation Planning	\$318,719.00
Public Outreach and Training	\$297,972.00
Manufactured Homes (tie-down retrofit)	\$2,800,000.00
Hurricane Mitigation Research (FIU)	\$700,000.00
TOTAL AWARD AMOUNT	\$7,937,987.00

The Mitigation Program is set to be repealed on June 30, 2021.

Residential Construction Mitigation Program

Section 215.559(1)(a), F.S., requires that \$7 million of the \$10 million appropriated under the Mitigation Program must be used to improve wind resistance and prevent or reduce losses after a disaster. These directives comprise the Residential Construction Mitigation Program (RCMP), and the \$7 million is allocated as follows:

- 40 percent, or \$2.8 million is used to inspect and improve tie-downs for mobile homes, through grants under the Manufactured Housing and Mobile Home Mitigation Enhancement Program at Tallahassee Community College;⁵
- 10 percent, or \$700,000 is directed to the Florida International University center that is dedicated to hurricane research;⁶ and
- 50 percent, or \$3.5 million is directed to programs developed by the division with the advice from the statutorily created advisory council in s. 215.559(4), F.S., to help prevent or reduce losses or to reduce the cost of rebuilding after a disaster.⁷

Mobile Home Tie-Down Enhancement Program

Section 215.559(2), F.S., sets forth the provisions for the Manufactured Housing and Mobile Home Mitigation and Enhancement Program, known as the Mobile Home Tie-Down Enhancement Program (Tie-Down Program). Tallahassee Community College is the entity statutorily authorized to administer the Tie-Down Program. This program is designed to demonstrate, test and raise awareness of new techniques to enhance manufactured home wind resistance.

The Tie-Down Program provides free tie-down retrofit services to eligible owners of manufactured homes.⁸ It is not the intention of the Tie-Down Program to bring existing

⁵ Section 215.559(2), F.S.

⁶ Section 215.559(3), F.S.

⁷ Florida Division of Emergency Management. Hurricane Loss Mitigation Program. 2011 Annual Report. (on file with the Senate Military Affairs, Space, and Domestic Security Committee).

⁸ A tie-down system is designed to secure a manufactured home to the ground.

manufactured homes up to code, but instead to make a mobile home as wind resistant as funding, physical characteristics and condition of premises permit.⁹ To qualify for participation in the Tie-Down Program, a manufactured home must:

- Be located within the boundaries of a mobile home community, in which 60% of the homes in the community have committed to participate in program;
- Have been built and installed prior to September 1999; and
- Be at least 15 inches from the ground to the sidewall of the home.¹⁰

During the 2010-11 fiscal year, the Tie-Down Program provided tie-downs and retrofitted over 1,995 manufactured homes in 16 mobile home communities within 8 Florida counties.¹¹ Since its inception in 2000, 22,265 manufactured homes have benefited from the free services provided through the Tie-Down Program.^{12,13}

Florida International University Hurricane Research Program

Of the moneys allocated to the division for administration of the RCMP, 10 percent, or \$700,000, is annually allocated to Florida International University to conduct research on the following issues:

- Elimination of state and local barriers to upgrading existing mobile homes and communities;
- Recycling of existing older mobile homes; and
- Hurricane loss reduction devices and techniques for site-built residences.¹⁴

RCMP Competitive Funding Projects

Fifty-percent of the RCMP funds, or \$3.5 million, are to be used to help prevent or reduce losses or to reduce the cost of rebuilding after a disaster. To meet these directives, the division, with the assistance from the advisory council established in s. 215.559(4), F.S., annually develops a framework of grant projects which are awarded for a one-year performance period. During the 2010-11 fiscal year, 17 RCMP projects were recommended for funding, which spanned the following three subject categories: residential mitigation retrofit projects; public outreach; and mitigation planning.

Shelter Retrofit Program

Section 215.559(1)(b), F.S., requires that \$3 million of the \$10 million appropriated under the Mitigation Program must be used to retrofit existing facilities used as public hurricane shelters. This is referred to as the Shelter Retrofit Program. A major component in the division's strategy to reduce the state's shelter deficit is to provide funding for cost-effective retrofit or other mitigation measures on existing buildings that can provide additional shelter capacity.

⁹ Tallahassee Community College. *Tie Down Program Information Sheet*. (On file with Senate Military Affairs, Space, and Domestic Security Committee).

¹⁰ *Id.*

¹¹ Tallahassee Community College. *Mobile Home Tie Down Program: 2010-2011 Annual Report*. (on file with Senate Military Affairs, Space, and Domestic Security Committee).

¹² This number does not include Tie-Down Program participants for fiscal year 2000-01, as Tallahassee Community College did not administer the program during that fiscal year.

¹³ E-mail correspondence with TCC Tie Down Program Administrator. February 3, 2012 (on file with Senate Military Affairs, Space, and Domestic Security Committee).

¹⁴ Division of Emergency Management. *Residential Construction Mitigation Program website*. Available at: <http://www.floridadisaster.org/mitigation/rcmp/index.htm>.

The division must annually prepare a Shelter Retrofit Report for the Governor and Legislature which provides the division's list of facilities recommended to be retrofitted using local, state, and federal funds. The report prioritizes facilities with specific projects and cost estimates which, when funded, will improve relative safety and reduce the emergency shelter space deficit of the state. The shelter retrofit projects are identified through a survey program implemented by the division, and are only recommended when the retrofit can create spaces that meet American Red Cross' *Standards for Hurricane Evacuation Shelter Selection* (ARC 4496, January 2002).

Advisory Council

Section 215.559(4), F.S., establishes an advisory council to provide project recommendations, selection criteria and guiding principles to administer the Mitigation Program. Membership of the advisory council consists of the following:

- A representative designated by the Chief Financial Officer;
- A representative designated by the Florida Home Builders Association;
- A representative designated by the Florida Insurance Council;
- A representative designated by the Federation of Manufactured Home Owners;
- A representative designated by the Florida Association of Counties;
- A representative designated by the Florida Manufactured Housing Association; and
- A representative designated by the Florida Building Commission.

Florida Public Hurricane Loss Projection Model¹⁵

After Hurricane Andrew in 1992, insurance companies began to use privately developed catastrophe loss models to estimate expected losses. Catastrophe models are complex computer simulations that property insurers worldwide use to project potential losses from natural catastrophes, such as hurricanes, earthquakes, and tornados.¹⁶

The 2000 Legislature authorized the creation of a public hurricane loss projection model (public model) in which the Office of Insurance Regulation (OIR) contracted with Florida International University (FIU) to develop in 2001. In March 2006 the public model was activated and in August 2007 it was found acceptable by the Florida Commission on Hurricane Loss Projection Methodology.¹⁷

The public model was built to assess hurricane risk and predict annual expected insured residential losses in Florida for an insurance company, zip code, county, or for the entire state. OIR uses the public model as an independent tool to facilitate its review of the reasonableness of the rates proposed in company filings. Without the public model, OIR's basis for rate determinations would be each insurer's own selected private model and corresponding loss data. OIR holds the copyright for the public model, which means that it has exclusive rights to the

¹⁵ Summary information on the Florida Public Hurricane Loss Projection Model obtained from Office of Program Policy Analysis and Government Accountability. Report No. 11-25: *Steps Could Be Taken to Reduce the Public Hurricane Loss Projection Model's Reliance on State Funding* (December 2011). Available at: <http://www.opaga.state.fl.us/MonitorDocs/Reports/pdf/1125rpt.pdf>.

¹⁶ There are 4 private companies in Florida that have been approved to offer hurricane loss projection models. These include: AIR Worldwide, Applied Research Associates, EQECAT, and Risk Management Solutions.

¹⁷ The Florida Commission on Hurricane Loss Projection Methodology is an independent body of experts created by the Legislature in 1995 for the purpose of developing standards and reviewing hurricane loss models used in the development of residential property insurance rates and the calculation of probable maximum loss levels.

model but can authorize others to use it. FIU is the lead institution for developing and operating the public model, but it collaborates with several other public and private Florida universities (including Florida State University, the Florida Institute of Technology, the University of Florida, and the University of Miami) and the U.S. National Oceanic and Atmospheric Administration. In addition to OIR, users of the public model include Citizens Property Insurance Corporation, the Florida Hurricane Catastrophe Fund, and some private insurers.¹⁸

Since 2000, the Legislature has provided approximately \$11 million to OIR for the creation, operation, and maintenance of the public model.

Windstorm Mitigation Discounts

Section 627.0629, F.S., requires rate filings for residential property insurance to include actuarially reasonable discounts, credits, or other rate differentials, or appropriate reductions in deductibles to consumers who implement windstorm damage mitigation techniques to their properties. The windstorm mitigation measures that must be evaluated for purposes of mitigation discounts include fixtures or construction techniques that enhance roof strength; roof covering performance; roof-to-wall strength; wall-to-floor foundation strength; opening protections; and window, door, and skylight strength.

Section 627.711, F.S., requires insurers to clearly notify an applicant or policyholder of a personal lines residential property insurance policy of the availability and range of each premium discount, credit, other rate differential, or reduction in deductibles, for wind mitigation. The notice must be provided when the policy is issued and upon each renewal. The notification must be done on a form developed by OIR, known as the Notice of Premium Discounts for Hurricane Loss Mitigation.

To qualify for a hurricane premium discount, consumers must submit a completed Uniform Mitigation Verification Inspection Form developed by rule by the Financial Services Commission (FSC). All insurers are required to use this form when factoring discounts for wind insurance.

III. Effect of Proposed Changes:

Section 1 amends s. 215.559, F.S., to provide specific purposes and program duties relating to the Mitigation Program. The bill specifies that the purpose of the Mitigation Program is to implement a residential mitigation retrofit program to reduce the vulnerability and damage to residential structures during high-wind events. Additionally, the bill provides that the purpose of the Mitigation Program is to ensure that:

- Residential mitigation activities prioritize wind-borne debris regions throughout the state;
- All mitigation projects follow recognized best practices, be cost effective, and be reviewed, inspected, and designed by technical and environmental professionals;
- All products and systems are installed in accordance with the Florida Building Code and manufacturer's installation specifications;
- All mitigation activities are tracked and analyzed to measure the effectiveness of the Mitigation Program; and

¹⁸ Property insurers contract with FIU to use the model and pay the university for these services.

- Participation by homeowners is voluntary.

The bill provides for the following duties of the Mitigation Program:

- To provide funding and supervision for the public hurricane loss projection model;
- To establish a statewide program for inspection standards and data collection related to hurricane loss;
- To further the science of hurricane mitigation;
- To be a state resource on the assessment of potential costs of hurricane damage and the results of mitigation;
- To determine the appropriate wind mitigation standards based on hurricane loss models and the applicability and use of wind mitigation discounts for homeowners' insurance.

Additionally, the bill revises the current membership of the advisory council tasked with providing advice and assistance regarding the administration of the Mitigation Program to constitute the following:

- The director of OIR, or his or her designee, who may not serve as chair of the council;
- The director of DEM;
- The Insurance Consumer Advocate, or his or her designee;
- Two representatives of homeowners' insurance companies, one of whom represents insurers having less than \$25 million in surplus and is appointed by the President of the Senate, and one of whom represents insurers having more than \$25 million in surplus and is appointed by the Speaker of the House of Representatives;
- Two scientists, one of whom has experience and training in the sciences related to windstorm loss mitigation or the Florida Building Code and is appointed by the President of the Senate, and one of whom has a background in engineering and is appointed by the Speaker of the House of Representatives;
- Two legislators, one appointed by the President of the Senate, and one appointed by the Speaker of the House of Representatives;
- Two representatives of the reinsurance industry, one whom is a representative of a reinsurer and is appointed by the President of the Senate, and one of whom is a representative of a reinsurance intermediary and is appointed by the Speaker of the House of Representatives;
- One scientist who has a background in modeling and is appointed by DEM; and
- One representative from the windstorm mitigation inspection industry who is appointed jointly by the President of the Senate and the Speaker of the House of Representatives.

Section 2 requires DEM, in consultation with the advisory council established in section 1 of the bill, to prescribe the form which insurers must use to provide notice to applicants and residential property insurance policyholders for premium discounts for wind mitigation. This form is currently prescribed by the OIR.

The bill also requires DEM, in consultation with the advisory council established in section 1 of the bill, to develop by rule a uniform mitigation verification inspection form to be used by insurers when submitted by policyholders for the purpose of factoring discounts for wind insurance. This form is currently developed by rule by the FSC.

Finally, the bill eliminates the provision that allows a professional licensed engineer or a licensed general, building, or residential contractor to authorize a direct employee who is not an independent contractor, but who possesses the skill, knowledge, and experience, to conduct a mitigation verification inspection and sign the accompanying uniform mitigation verification inspection form.

Section 3 provides an effective date of July 1, 2012.

IV. Constitutional Issues:

A. Municipality/County Mandates Restrictions:

None.

B. Public Records/Open Meetings Issues:

None.

C. Trust Funds Restrictions:

None.

V. Fiscal Impact Statement:

A. Tax/Fee Issues:

None.

B. Private Sector Impact:

None.

C. Government Sector Impact:

None.

VI. Technical Deficiencies:

None.

VII. Related Issues:

None.

VIII. Additional Information:**A. Committee Substitute – Statement of Substantial Changes:**

(Summarizing differences between the Committee Substitute and the prior version of the bill.)

CS by Military Affairs, Space, and Domestic Security on February 7, 2012:

- Provides specified purposes for the Mitigation Program, which includes establishing a database to analyze the effectiveness of the program;
- Restores current statutory language relating to the Mobile Home Tie Down Program administered by Tallahassee Community College;
- Restores current statutory language relating to the Shelter Retrofit Program;
- Restores current statutory language relating to hurricane research at Florida International University;
- Removes language from the bill relating to the My Safe Florida Home Program;
- Revises the membership of the advisory council for the Mitigation Program;
- Shifts the entity responsible for prescribing the premium discounts for hurricane loss mitigation form and the uniform mitigation verification inspection form from OIR and FSC to DEM; and
- Prohibits a professional licensed independent contractor from authorizing a direct employee who is not an independent contractor, but who possesses the skill, knowledge, and experience, to conduct a mitigation verification inspection and sign the accompanying uniform mitigation verification inspection form.

B. Amendments:

None.



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LEGISLATIVE ACTION

Senate

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House

The Committee on Military Affairs, Space, and Domestic Security
(Bennett) recommended the following:

Senate Amendment (with title amendment)

Delete everything after the enacting clause
and insert:

Section 1. Section 215.559, Florida Statutes, is amended to
read:

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

(1) The purpose of the program is to:

(a) Reduce the vulnerability of and damage to residential
structures from wind, wind-driven rain, and wind-driven debris



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during high-wind events through the implementation of a
residential mitigation retrofit program;

(b) Ensure that residential mitigation activities
prioritize wind-borne debris regions throughout the state;

(c) Ensure that all mitigation projects will be reviewed,
inspected, and designed by technical and environmental
professionals;

(d) Ensure that all mitigation projects be cost-effective
and provide a positive return on investment;

(e) Ensure that all products and systems are installed in
accordance with the Florida Building Code and manufacturer's
installation specifications and have a product approval number
from the building code;

(f) Ensure that all mitigation activities follow recognized
best practices for residential wind mitigation and provide
increased sustainability;

(g) Ensure that all mitigation activities are tracked and
analyzed after the event in order to measure the effectiveness
of the mitigation program. A database must be maintained to
capture all necessary information;

(h) Ensure that participation by homeowners is voluntary.

(2) The program shall:

(a) Provide funding and supervision for the public
hurricane loss projection model established under s. 627.06281;

(b) Establish a statewide program for inspection standards
and data collection related to hurricane loss;

(c) Further the science of hurricane mitigation by working
with all types of businesses, scientists, and academics in order
to further the availability and measure the effectiveness of new



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ways to mitigate hurricane damage to homes;

(d) Be a state resource on the assessment of potential costs of hurricane damage and the results of mitigation; and

(e) Determine appropriate wind mitigation standards based on hurricane loss models and the applicability and use of wind mitigation discounts for homeowners' insurance.

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

(a) Of that the amount:

1.(a) Seven million dollars ~~in funds~~ shall be used for programs to improve the wind resistance of residences and mobile homes, including loans, subsidies, grants, demonstration projects, and direct assistance; educating persons concerning the Florida Building Code cooperative programs with local governments and the Federal Government; and other efforts to prevent or reduce losses or reduce the cost of rebuilding after a disaster. Of that amount:

a. Forty percent shall be used to establish a statewide program for inspection standards and data collection related to hurricane and windstorm loss and to fund the public hurricane loss projection model.

b. Ten percent shall be allocated to the Florida International University center dedicated to hurricane research. The center shall develop a preliminary work plan to eliminate the state and local barriers to upgrading existing mobile homes and communities, research and develop a program for the recycling of existing older mobile homes, and support programs



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of research and development relating to hurricane loss reduction devices and techniques for site-built residences. The center's preliminary plan shall be reviewed by the advisory council established under subsection (4), which shall provide comments and recommendations to the center with respect to the plan. The State University System also shall consult with the division and assist the division with the report required under subsection (5).

~~2.(b)~~ Three million dollars in funds shall be used to retrofit existing facilities used as public hurricane shelters. Each year the division shall prioritize the use of these funds for projects included in the annual report of the Shelter Retrofit Report prepared in accordance with s. 252.385(3). The division must give funding priority to projects in regional planning council regions that have shelter deficits and to projects that maximize the use of state funds.

~~(2)(a)~~ Forty percent of the total appropriation in paragraph (1)(a) shall be used to inspect and improve tie-downs for mobile homes.

~~(b)1.~~ The Manufactured Housing and Mobile Home Mitigation and Enhancement Program is established. The program shall require the mitigation of damage to or the enhancement of homes for the areas of concern raised by the Department of Highway Safety and Motor Vehicles in the 2004-2005 Hurricane Reports on the effects of the 2004 and 2005 hurricanes on manufactured and mobile homes in this state. The mitigation or enhancement must include, but need not be limited to, problems associated with weakened trusses, studs, and other structural components caused by wood rot or termite damage; site-built additions; or tie-down



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~~systems and may also address any other issues deemed appropriate by Tallahassee Community College, the Federation of Manufactured Home Owners of Florida, Inc., the Florida Manufactured Housing Association, and the Department of Highway Safety and Motor Vehicles. The program shall include an education and outreach component to ensure that owners of manufactured and mobile homes are aware of the benefits of participation.~~

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

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

~~4. On or before January 1 of each year, Tallahassee~~



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~~Community College shall provide a report of activities under this subsection to the Governor, the President of the Senate, and the Speaker of the House of Representatives. The report must set forth the number of homes that have taken advantage of the program, the types of enhancements and improvements made to the manufactured or mobile homes and attachments to such homes, and whether there has been an increase in availability of insurance products to owners of manufactured or mobile homes.~~

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

~~(3) Of moneys provided to the division in paragraph (1)(a), 10 percent shall be allocated to the Florida International University center dedicated to hurricane research. The center shall develop a preliminary work plan approved by the advisory council set forth in subsection (4) to eliminate the state and local barriers to upgrading existing mobile homes and communities, research and develop a program for the recycling of existing older mobile homes, and support programs of research and development relating to hurricane loss reduction devices and techniques for site-built residences. The State University System also shall consult with the division and assist the division with the report required under subsection (6).~~



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~~(4) Except for the programs set forth in subsection (3), the division shall develop the programs set forth in this section in consultation with an advisory council consisting of a representative designated by the Chief Financial Officer, a representative designated by the Florida Home Builders Association, a representative designated by the Florida Insurance Council, a representative designated by the Federation of Manufactured Home Owners, a representative designated by the Florida Association of Counties, a representative designated by the Florida Manufactured Housing Association, and a representative designated by the Florida Building Commission.~~

~~(b)(5)~~ Moneys provided to the division under this section are intended to supplement, not supplant, the division's other funding sources.

(4) An advisory council shall be established to provide advice and assistance regarding the administration of the program. The advisory council shall consist of:

(a) The director of the Office of Insurance Regulation, or his or her designee, who may not serve as chair of the committee;

(b) The director of the Division of Emergency Management, or his or her designee;

(c) The Insurance Consumer Advocate, or his or her designee;

(d) Two representatives of authorized homeowners' insurers, one of whom represents insurers with less than \$25 million in surplus and is appointed by the President of the Senate, and one of whom represents insurers with more than \$25 million in surplus and is appointed by the Speaker of the House of



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Representatives;

(e) Two scientists, one of whom has experience and training in the sciences related to windstorm loss mitigation or the Florida Building Code and is appointed by the President of the Senate, and one of whom has a background in engineering and is appointed by the Speaker of the House of Representatives;

(f) Two legislators, one appointed by the President of the Senate, and one appointed by the Speaker of the House of Representatives;

(g) Two representatives of the reinsurance industry, one whom is a representative of a direct reinsurer and is appointed by the President of the Senate, and one of whom is a representative of a reinsurance intermediary and is appointed by the Speaker of the House of Representatives;

(h) One scientist who has a background in modeling and is appointed by the division; and

(i) One representative from the windstorm mitigation inspection industry who is appointed jointly by the President of the Senate and the Speaker of the House of Representatives.

(5)~~(6)~~ On January 1st of each year, the division shall provide a full report and accounting of activities under this section and an evaluation of such activities to the Speaker of the House of Representatives, the President of the Senate, and the Majority and Minority Leaders of the House of Representatives and the Senate. Upon completion of the report, the division shall deliver the report to the Office of Insurance Regulation. The Office of Insurance Regulation shall review the report and ~~shall~~ make such recommendations available to the insurance industry as the Office of Insurance Regulation deems



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appropriate. These recommendations may be used by insurers for potential discounts or rebates pursuant to s. 627.0629. The Office of Insurance Regulation shall make such recommendations within 1 year after receiving the report.

~~(6)(7)~~ This section expires ~~is repealed~~ June 30, 2021.

Section 2. Section 627.711, Florida Statutes, is amended to read:

627.711 Notice of premium discounts for hurricane loss mitigation; uniform mitigation verification inspection form.—

(1) Using a form prescribed by the Florida Building Commission, in consultation with the Division of Emergency Management ~~Office of Insurance Regulation~~, the insurer shall clearly notify the applicant or policyholder of any personal lines residential property insurance policy, at the time of the issuance of the policy and at each renewal, of the availability and the range of each premium discount, credit, other rate differential, or reduction in deductibles, and combinations thereof ~~of discounts, credits, rate differentials, or reductions in deductibles~~, for properties on which fixtures or construction techniques demonstrated to reduce the amount of loss in a windstorm can be or have been installed or implemented. The prescribed form must ~~shall~~ describe generally what actions the policyholders may be able to take to reduce their windstorm premium. The prescribed form and a list of such ranges approved by the Florida Building Commission, in consultation with the office, for each insurer licensed in the state and providing such discounts, credits, other rate differentials, or reductions in deductibles for properties described in this subsection shall be made available for electronic viewing and downloading



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~~download from the Department of Financial Services' or the
Office of Insurance Regulation's Internet website. The Financial
Services Commission may adopt rules to implement this
subsection.~~

(2)(a) The Florida Building Financial Services Commission,
in consultation with the Division of Emergency Management, shall
develop by rule a uniform mitigation verification inspection
form ~~to that shall~~ be used by all insurers when submitted by
policyholders for the purpose of factoring discounts for wind
insurance. In developing the form, the Florida Building
Commission, together with the Division of Emergency Management,
shall seek input from insurance, construction, and home
inspector and building code representatives. ~~Further,~~ The
commission shall also provide guidance as to the length of time
the inspection results are valid.

(a) An insurer shall accept as valid a uniform mitigation
verification form signed by the following authorized mitigation
inspectors who have completed at least 3 hours of hurricane
mitigation training approved by the Construction Industry
Licensing Board which includes hurricane mitigation techniques
and compliance with the uniform mitigation verification form and
completion of a proficiency examination:

1. A home inspector licensed under s. 468.8314 ~~who has~~
~~completed at least 3 hours of hurricane mitigation training~~
~~approved by the Construction Industry Licensing Board which~~
~~includes hurricane mitigation techniques and compliance with the~~
~~uniform mitigation verification form and completion of a~~
~~proficiency exam;~~

2. A building code inspector certified under s. 468.607;



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274 3. A general, building, or residential contractor licensed
275 under s. 489.111;

276 4. A professional engineer licensed under s. 471.015;

277 5. A professional architect licensed under s. 481.213; or

278 6. Any other individual or entity recognized by the insurer
279 as possessing the necessary qualifications to properly complete
280 a uniform mitigation verification form.

281 (b) An insurer may, ~~but is not required to,~~ accept a form
282 from any other person possessing qualifications and experience
283 acceptable to the insurer.

284 (3) A person who is authorized to sign a mitigation
285 verification form must inspect the structures referenced by the
286 form personally, not through employees or other persons, and
287 must certify or attest to personal inspection of the structures
288 referenced by the form. ~~However, licensees under s. 471.015 or~~
289 ~~s. 489.111 may authorize a direct employee, who is not an~~
290 ~~independent contractor, and who possesses the requisite skill,~~
291 ~~knowledge and experience, to conduct a mitigation verification~~
292 ~~inspection. Insurers shall have the right to request and obtain~~
293 ~~information from the authorized mitigation inspector under s.~~
294 ~~471.015 or s. 489.111, regarding any authorized employee's~~
295 ~~qualifications prior to accepting a mitigation verification form~~
296 ~~performed by an employee that is not licensed under s. 471.015~~
297 ~~or s. 489.111.~~

298 (4) An authorized mitigation inspector that signs a uniform
299 mitigation form, ~~and a direct employee authorized to conduct~~
300 ~~mitigation verification inspections under paragraph (3),~~ may not
301 commit misconduct in performing hurricane mitigation inspections
302 or in completing a uniform mitigation form that causes financial



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harm to a customer or their insurer; or that jeopardizes a customer's health and safety. Misconduct occurs when an authorized mitigation inspector signs a uniform mitigation verification form that:

(a) Falsely indicates that he or she personally inspected the structures referenced by the form;

(b) Falsely indicates the existence of a feature that ~~which~~ entitles an insured to a mitigation discount that ~~which~~ the inspector knows does not exist or did not personally inspect;

(c) Contains erroneous information due to the gross negligence of the inspector; or

(d) Contains a pattern of demonstrably false information regarding the existence of mitigation features that could give an insured a false evaluation of the ability of the structure to withstand major damage from a hurricane endangering the safety of the insured's life and property.

(5) The licensing board of an authorized mitigation inspector that violates subsection (4) may commence disciplinary proceedings and impose administrative fines and other sanctions authorized under the authorized mitigation inspector's licensing act. ~~Authorized mitigation inspectors licensed under s. 471.015 or s. 489.111 shall be directly liable for the acts of employees that violate subsection (4) as if the authorized mitigation inspector personally performed the inspection.~~

(6) An insurer, person, or other entity that obtains evidence of fraud or evidence that an authorized mitigation inspector ~~or an employee authorized to conduct mitigation verification inspections under paragraph (3)~~ has made false statements in the completion of a mitigation inspection form



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shall file a report with the Division of Insurance Fraud, along with all of the evidence in its possession which ~~that~~ supports the allegation of fraud or falsity. An insurer, person, or other entity making the report is ~~shall be~~ immune from liability, in accordance with s. 626.989(4), for any statements made in the report, during the investigation, or in connection with the report. The Division of Insurance Fraud shall issue an investigative report if it finds that probable cause exists to believe that the authorized mitigation inspector, ~~or an employee authorized to conduct mitigation verification inspections under paragraph (3),~~ made intentionally false or fraudulent statements in the inspection form. Upon conclusion of the investigation and a finding of probable cause that a violation has occurred, the Division of Insurance Fraud shall send a copy of the investigative report to the office and a copy to the agency responsible for the professional licensure of the authorized mitigation inspector, whether or not a prosecutor takes action based upon the report.

(7) An individual or entity who knowingly provides or utters a false or fraudulent mitigation verification form with the intent to obtain or receive a discount on an insurance premium to which the individual or entity is not entitled commits a misdemeanor of the first degree, punishable as provided in s. 775.082 or s. 775.083.

(8) At its expense, the insurer may require that a uniform mitigation verification form provided by a policyholder, a policyholder's agent, or an authorized mitigation inspector or inspection company be independently verified by an inspector, an inspection company, or an independent third-party quality



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assurance provider that ~~which~~ possesses a quality assurance program before accepting the uniform mitigation verification form as valid.

Section 3. This act shall take effect July 1, 2012.

===== T I T L E A M E N D M E N T =====

And the title is amended as follows:

Delete everything before the enacting clause
and insert:

A bill to be entitled

An act relating to the Hurricane Loss Mitigation Program; amending s. 215.559, F.S.; revising provisions relating to the program; providing purposes and program duties including funding and supervising the public hurricane loss projection model; providing additional specification as to how moneys appropriated to the Division of Emergency Management for the program are spent; revising the membership of the program's advisory council; deleting the Manufactured Housing and Mobile Home Mitigation and Enhancement Program; amending s. 627.711, F.S.; requiring the form used by insurers to provide notice of premium discounts and the uniform mitigation verification inspection form to be prescribed by the Florida Building Commission, in consultation with the Division of Emergency Management; revising who must conduct such mitigation verification inspections and sign such form; providing an effective date.



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LEGISLATIVE ACTION

Senate

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House

The Committee on Military Affairs, Space, and Domestic Security
(Bennett) recommended the following:

**Senate Substitute for Amendment (394588) (with title
amendment)**

Delete everything after the enacting clause
and insert:

Section 1. Section 215.559, Florida Statutes, is amended to
read:

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

(1) The purpose of the program is to:

(a) Reduce the vulnerability of and damage to residential



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structures from wind, wind-driven rain, and wind-driven debris during high-wind events through the implementation of a residential mitigation retrofit program;

(b) Ensure that residential mitigation activities prioritize wind-borne debris regions throughout the state;

(c) Ensure that all mitigation projects will be reviewed, inspected, and designed by technical and environmental professionals;

(d) Ensure that all mitigation projects be cost-effective and provide a positive return on investment;

(e) Ensure that all products and systems are installed in accordance with the Florida Building Code and manufacturer's installation specifications and have a product approval number from the building code;

(f) Ensure that all mitigation activities follow recognized best practices for residential wind mitigation and provide increased sustainability;

(g) Ensure that all mitigation activities are tracked and analyzed after the event in order to measure the effectiveness of the mitigation program. A database must be maintained to capture all necessary information; and

(h) Ensure that participation by homeowners is voluntary.

(2) The program shall:

(a) Provide funding and supervision for the public hurricane loss projection model established under s. 627.06281;

(b) Establish a statewide program for inspection standards and data collection related to hurricane loss;

(c) Further the science of hurricane mitigation by working with all types of businesses, scientists, and academics in order



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to further the availability and measure the effectiveness of new ways to mitigate hurricane damage to homes;

(d) Be a state resource on the assessment of potential costs of hurricane damage and the results of mitigation; and

(e) Determine appropriate wind mitigation standards based on hurricane loss models and the applicability and use of wind mitigation discounts for homeowners' insurance.

(3)~~(1)~~ The Legislature shall annually appropriate \$10 million of the moneys authorized for appropriation under s. 215.555(7)(c) from the Florida Hurricane Catastrophe Fund to the division for the purposes set forth in this section.

(a) Of that ~~the~~ amount:

1.~~(a)~~ Seven million dollars ~~in funds~~ shall be used for programs to improve the wind resistance of residences and mobile homes, including loans, subsidies, grants, demonstration projects, and direct assistance; educating persons concerning the Florida Building Code cooperative programs with local governments and the Federal Government; to establish inspection standards and data collection related to hurricane and windstorm loss and to fund the public hurricane loss-projection model; and other efforts to prevent or reduce losses or reduce the cost of rebuilding after a disaster. Of that amount:

a. Forty percent shall be used to inspect and improve tie-downs for mobile homes described in subsection (4).

b. Ten percent shall be allocated to the Florida International University center dedicated to hurricane research. The center shall develop a preliminary work plan to eliminate the state and local barriers to upgrading existing mobile homes and communities, research and develop a program for the



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recycling of existing older mobile homes, and support programs of research and development relating to hurricane loss reduction devices and techniques for site-built residences. The center's preliminary plan shall be reviewed by the advisory council established under subsection (6), which shall provide comments and recommendations to the center with respect to the plan. The center also shall consult with the division and assist the division with the report required under subsection (7).

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

~~(2)(a) Forty percent of the total appropriation in paragraph (1)(a) shall be used to inspect and improve tie-downs for mobile homes.~~

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



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

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

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



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129 (c)4. On or before January 1 of each year, Tallahassee
130 Community College shall provide a report of activities under
131 this subsection to the Governor, the President of the Senate,
132 and the Speaker of the House of Representatives. The report must
133 set forth the number of homes that have taken advantage of the
134 program, the types of enhancements and improvements made to the
135 manufactured or mobile homes and attachments to such homes, and
136 whether there has been an increase in availability of insurance
137 products to owners of manufactured or mobile homes.

138 (d) Tallahassee Community College shall develop the program
139 ~~programs set forth in this subsection~~ in consultation with the
140 Federation of Manufactured Home Owners of Florida, Inc., the
141 Florida Manufactured Housing Association, and the Department of
142 Highway Safety and Motor Vehicles. The moneys ~~appropriated~~ for
143 the program must be appropriated ~~the programs set forth in this~~
144 ~~subsection shall be distributed directly~~ to Tallahassee
145 Community College to be used as set forth in this subsection.

146 ~~(3) Of moneys provided to the division in paragraph (1)(a),~~
147 ~~10 percent shall be allocated to the Florida International~~
148 ~~University center dedicated to hurricane research. The center~~
149 ~~shall develop a preliminary work plan approved by the advisory~~
150 ~~council set forth in subsection (4) to eliminate the state and~~
151 ~~local barriers to upgrading existing mobile homes and~~
152 ~~communities, research and develop a program for the recycling of~~
153 ~~existing older mobile homes, and support programs of research~~
154 ~~and development relating to hurricane loss reduction devices and~~
155 ~~techniques for site-built residences. The State University~~
156 ~~System also shall consult with the division and assist the~~
157 ~~division with the report required under subsection (6).~~



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~~(4) Except for the programs set forth in subsection (3), the division shall develop the programs set forth in this section in consultation with an advisory council consisting of a representative designated by the Chief Financial Officer, a representative designated by the Florida Home Builders Association, a representative designated by the Florida Insurance Council, a representative designated by the Federation of Manufactured Home Owners, a representative designated by the Florida Association of Counties, a representative designated by the Florida Manufactured Housing Association, and a representative designated by the Florida Building Commission.~~

(5) Moneys provided to the division under this section are intended to supplement, not supplant, the division's other funding sources.

(6) An advisory council shall be established to provide advice and assistance regarding the administration of the program. The advisory council shall consist of:

(a) The director of the Office of Insurance Regulation, or his or her designee, who may not serve as chair of the committee;

(b) The director of the Division of Emergency Management, or his or her designee;

(c) The Insurance Consumer Advocate, or his or her designee;

(d) Two representatives of authorized homeowners' insurers, one of whom represents insurers having less than \$25 million in surplus and is appointed by the President of the Senate, and one of whom represents insurers having more than \$25 million in surplus and is appointed by the Speaker of the House of



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Representatives;

(e) Two scientists, one of whom has experience and training in the sciences related to windstorm loss mitigation or the Florida Building Code and is appointed by the President of the Senate, and one of whom has a background in engineering and is appointed by the Speaker of the House of Representatives;

(f) Two legislators, one appointed by the President of the Senate, and one appointed by the Speaker of the House of Representatives;

(g) Two representatives of the reinsurance industry, one whom is a representative of a reinsurer and is appointed by the President of the Senate, and one of whom is a representative of a reinsurance intermediary and is appointed by the Speaker of the House of Representatives;

(h) One scientist who has a background in modeling and is appointed by the division; and

(i) One representative from the windstorm mitigation inspection industry who is appointed jointly by the President of the Senate and the Speaker of the House of Representatives.

(7)~~(6)~~ On January 1st of each year, the division shall provide a full report and accounting of activities under this section and an evaluation of such activities to the Speaker of the House of Representatives, the President of the Senate, and the Majority and Minority Leaders of the House of Representatives and the Senate. Upon completion of the report, the division shall deliver the report to the Office of Insurance Regulation. The Office of Insurance Regulation shall review the report and ~~shall~~ make such recommendations available to the insurance industry as the Office of Insurance Regulation deems



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appropriate. These recommendations may be used by insurers for potential discounts or rebates pursuant to s. 627.0629. The Office of Insurance Regulation shall make such recommendations within 1 year after receiving the report.

~~(8)(7)~~ This section expires ~~is repealed~~ June 30, 2021.

Section 2. Section 627.711, Florida Statutes, is amended to read:

627.711 Notice of premium discounts for hurricane loss mitigation; uniform mitigation verification inspection form.—

(1) Using a form prescribed by the Division of Emergency Management, in consultation with the advisory council created under s. 215.559 ~~Office of Insurance Regulation~~, the insurer shall clearly notify the applicant or policyholder of any personal lines residential property insurance policy, at the time of the issuance of the policy and at each renewal, of the availability and the range of each premium discount, credit, other rate differential, or reduction in deductibles, and combinations thereof ~~of discounts, credits, rate differentials, or reductions in deductibles~~, for properties on which fixtures or construction techniques demonstrated to reduce the amount of loss in a windstorm can be or have been installed or implemented. The prescribed form must ~~shall~~ describe generally what actions the policyholders may be able to take to reduce their windstorm premium. The prescribed form and a list of such ranges approved by the Division of Emergency Management, in consultation with the advisory council, ~~the office~~ for each insurer licensed in the state and providing such discounts, credits, other rate differentials, or reductions in deductibles for properties described in this subsection shall be made



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available for electronic viewing and downloading ~~download from~~
~~the Department of Financial Services' or the Office of Insurance~~
~~Regulation's Internet website. The Financial Services Commission~~
~~may adopt rules to implement this subsection.~~

(2) ~~(a)~~ The Division of Emergency Management, in
consultation with the advisory council created under s. 215.559,
~~Financial Services Commission~~ shall develop by rule a uniform
mitigation verification inspection form to ~~that shall~~ be used by
all insurers when submitted by policyholders for the purpose of
factoring discounts for wind insurance. In developing the form,
the division ~~the Commission~~ shall seek input from insurance,
construction, and home inspector and building code
representatives. ~~Further,~~ The division ~~commission~~ shall also
provide guidance as to the length of time the inspection results
are valid.

(a) An insurer shall accept as valid a uniform mitigation
verification form signed by the following authorized mitigation
inspectors who have completed at least 3 hours of hurricane
mitigation training approved by the Construction Industry
Licensing Board which includes hurricane mitigation techniques
and compliance with the uniform mitigation verification form and
completion of a proficiency examination:

1. A home inspector licensed under s. 468.8314 ~~who has~~
~~completed at least 3 hours of hurricane mitigation training~~
~~approved by the Construction Industry Licensing Board which~~
~~includes hurricane mitigation techniques and compliance with the~~
~~uniform mitigation verification form and completion of a~~
~~proficiency exam;~~

2. A building code inspector certified under s. 468.607;



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274 3. A general, building, or residential contractor licensed
275 under s. 489.111;

276 4. A professional engineer licensed under s. 471.015;

277 5. A professional architect licensed under s. 481.213; or

278 6. Any other individual or entity recognized by the insurer
279 as possessing the necessary qualifications to properly complete
280 a uniform mitigation verification form.

281 (b) An insurer may, ~~but is not required to,~~ accept a form
282 from any other person possessing qualifications and experience
283 acceptable to the insurer.

284 (3) A person who is authorized to sign a mitigation
285 verification form must inspect the structures referenced by the
286 form personally, not through employees or other persons, and
287 must certify or attest to personal inspection of the structures
288 referenced by the form. ~~However, licensees under s. 471.015 or~~
289 ~~s. 489.111 may authorize a direct employee, who is not an~~
290 ~~independent contractor, and who possesses the requisite skill,~~
291 ~~knowledge and experience, to conduct a mitigation verification~~
292 ~~inspection. Insurers shall have the right to request and obtain~~
293 ~~information from the authorized mitigation inspector under s.~~
294 ~~471.015 or s. 489.111, regarding any authorized employee's~~
295 ~~qualifications prior to accepting a mitigation verification form~~
296 ~~performed by an employee that is not licensed under s. 471.015~~
297 ~~or s. 489.111.~~

298 (4) An authorized mitigation inspector that signs a uniform
299 mitigation form, ~~and a direct employee authorized to conduct~~
300 ~~mitigation verification inspections under paragraph (3),~~ may not
301 commit misconduct in performing hurricane mitigation inspections
302 or in completing a uniform mitigation form that causes financial



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harm to a customer or their insurer; or that jeopardizes a customer's health and safety. Misconduct occurs when an authorized mitigation inspector signs a uniform mitigation verification form that:

(a) Falsely indicates that he or she personally inspected the structures referenced by the form;

(b) Falsely indicates the existence of a feature that ~~which~~ entitles an insured to a mitigation discount that ~~which~~ the inspector knows does not exist or did not personally inspect;

(c) Contains erroneous information due to the gross negligence of the inspector; or

(d) Contains a pattern of demonstrably false information regarding the existence of mitigation features that could give an insured a false evaluation of the ability of the structure to withstand major damage from a hurricane endangering the safety of the insured's life and property.

(5) The licensing board of an authorized mitigation inspector that violates subsection (4) may commence disciplinary proceedings and impose administrative fines and other sanctions authorized under the authorized mitigation inspector's licensing act. ~~Authorized mitigation inspectors licensed under s. 471.015 or s. 489.111 shall be directly liable for the acts of employees that violate subsection (4) as if the authorized mitigation inspector personally performed the inspection.~~

(6) An insurer, person, or other entity that obtains evidence of fraud or evidence that an authorized mitigation inspector ~~or an employee authorized to conduct mitigation verification inspections under paragraph (3)~~ has made false statements in the completion of a mitigation inspection form



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shall file a report with the Division of Insurance Fraud, along with all of the evidence in its possession which ~~that~~ supports the allegation of fraud or falsity. An insurer, person, or other entity making the report is ~~shall be~~ immune from liability, in accordance with s. 626.989(4), for any statements made in the report, during the investigation, or in connection with the report. The Division of Insurance Fraud shall issue an investigative report if it finds that probable cause exists to believe that the authorized mitigation inspector, ~~or an employee authorized to conduct mitigation verification inspections under paragraph (3),~~ made intentionally false or fraudulent statements in the inspection form. Upon conclusion of the investigation and a finding of probable cause that a violation has occurred, the Division of Insurance Fraud shall send a copy of the investigative report to the office and a copy to the agency responsible for the professional licensure of the authorized mitigation inspector, whether or not a prosecutor takes action based upon the report.

(7) An individual or entity who knowingly provides or utters a false or fraudulent mitigation verification form with the intent to obtain or receive a discount on an insurance premium to which the individual or entity is not entitled commits a misdemeanor of the first degree, punishable as provided in s. 775.082 or s. 775.083.

(8) At its expense, the insurer may require that a uniform mitigation verification form provided by a policyholder, a policyholder's agent, or an authorized mitigation inspector or inspection company be independently verified by an inspector, an inspection company, or an independent third-party quality



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assurance provider that ~~which~~ possesses a quality assurance program before accepting the uniform mitigation verification form as valid.

Section 3. This act shall take effect July 1, 2012.

===== T I T L E A M E N D M E N T =====

And the title is amended as follows:

Delete everything before the enacting clause and insert:

A bill to be entitled

An act relating to the Hurricane Loss Mitigation Program; amending s. 215.559, F.S.; revising provisions relating to the program; providing purposes and program duties including funding and supervising the public hurricane loss projection model; providing additional specification as to how moneys appropriated to the Division of Emergency Management for the program are spent; revising the membership of the program's advisory council; amending s. 627.711, F.S.; requiring that the form used by insurers to provide notice of premium discounts and the uniform mitigation verification inspection form be prescribed by the Division of Emergency Management; revising who must conduct such mitigation verification inspections and sign such form; providing an effective date.



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LEGISLATIVE ACTION

Senate	.	House
Comm: WD	.	
02/06/2012	.	
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The Committee on Military Affairs, Space, and Domestic Security (Storms) recommended the following:

Senate Amendment (with title amendment)

Delete lines 37 - 180
and insert:
division for the purposes set forth in this section. Of the
amount:

(a) Seven million dollars in funds shall be used for
programs to improve the wind resistance of residences and mobile
homes, including loans, subsidies, grants, demonstration
projects, and direct assistance; educating persons concerning
the Florida Building Code cooperative programs with local
governments and the Federal Government; and other efforts to



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13 prevent or reduce losses or reduce the cost of rebuilding after
14 a disaster.

15 (b) Three million dollars in funds shall be used to
16 retrofit existing facilities used as public hurricane shelters.
17 Each year the division shall prioritize the use of these funds
18 for projects included in the annual report of the Shelter
19 Retrofit Report prepared in accordance with s. 252.385(3). The
20 division must give funding priority to projects in regional
21 planning council regions that have shelter deficits and to
22 projects that maximize the use of state funds.

23 (2)(a) Forty percent of the total appropriation in
24 paragraph (1)(a) shall be used to inspect and improve tie-downs
25 for mobile homes.

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



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are aware of the benefits of participation.

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

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

4. On or before January 1 of each year, Tallahassee Community College shall provide a report of activities under this subsection to the Governor, the President of the Senate, and the Speaker of the House of Representatives. The report must set forth the number of homes that have taken advantage of the program, the types of enhancements and improvements made to the manufactured or mobile homes and attachments to such homes, and



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whether there has been an increase in availability of insurance products to owners of manufactured or mobile homes.

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

(3) Of moneys provided to the division in paragraph (1)(a), 10 percent shall be allocated to the Florida International University center dedicated to hurricane research. The center shall develop a preliminary work plan approved by the advisory council set forth in subsection (4) to eliminate the state and local barriers to upgrading existing mobile homes and communities, research and develop a program for the recycling of existing older mobile homes, and support programs of research and development relating to hurricane loss reduction devices and techniques for site-built residences. The State University System also shall consult with the division and assist the division with the report required under subsection (6).

(4) Except for the programs set forth in subsection (3), the division shall develop the programs set forth in this section in consultation with an advisory council consisting of a representative designated by the Chief Financial Officer, a representative designated by the Florida Home Builders Association, a representative designated by the Florida



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Insurance Council, a representative designated by the Federation of Manufactured Home Owners, a representative designated by the Florida Association of Counties, a representative designated by the Florida Manufactured Housing Association, and a representative designated by the Florida Building Commission.

(5) Moneys provided to the division under this section are intended to supplement, not supplant, the division's other funding sources.

(6) An advisory council shall be established to provide advice and assistance regarding the administration of the program. The advisory council shall consist of:

(a) The Director of the Office of Insurance Regulation, or his or her designee, who may not serve as chair of the committee;

(b) The Insurance Consumer Advocate, or his or her designee;

(c) Two representatives of homeowners' insurance companies, one of whom represents small companies and is appointed by the President of the Senate, and one of whom represents large companies and is appointed by the Speaker of the House of Representatives;

(d) Two scientists, one of whom has experience and training in the sciences related to wind or the building code and is appointed by the President of the Senate, and one of whom has a background in engineering and is appointed by the Speaker of the House of Representatives;

(e) Two legislators, one appointed by the President of the Senate, and one appointed by the Speaker of the House of Representatives;



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(f) One representative of the reinsurance industry, who is appointed jointly by the President of the Senate and the Speaker of the House of Representatives; and

(f) One scientist who has a background in modeling appointed by the division.

(7)~~(6)~~ On January 1st of each year, the division shall provide a full report and accounting of activities under this section and an evaluation of such activities to the Speaker of the House of Representatives, the President of the Senate, and the Majority and Minority Leaders of the House of Representatives and the Senate. Upon completion of the report, the division shall deliver the report to the Office of Insurance Regulation. The Office of Insurance Regulation shall review the report and ~~shall~~ make such recommendations available to the insurance industry as the Office of Insurance Regulation deems appropriate. These recommendations may be used by insurers for potential discounts or rebates pursuant to s. 627.0629. The Office of Insurance Regulation shall make such recommendations within 1 year after receiving the report.

(8)~~(7)~~ This section expires ~~is repealed~~ June 30, 2021.

===== T I T L E A M E N D M E N T =====

And the title is amended as follows:

Delete lines 6 - 9

and insert:

advisory council; providing an effective date.

By Senator Hays

20-01371-12

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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
4 provisions relating to the program; providing
5 purposes; revising the membership of the program's
6 advisory council; deleting provisions specifying how
7 program funding is to be apportioned; deleting the
8 Manufactured Housing and Mobile Home Mitigation and
9 Enhancement Program; providing an effective date.

10
11 Be It Enacted by the Legislature of the State of Florida:

12
13 Section 1. Section 215.559, Florida Statutes, is amended to
14 read:

15 215.559 Hurricane Loss Mitigation Program.—A Hurricane Loss
16 Mitigation Program is established in the Division of Emergency
17 Management.

18 (1) The purpose of the program is to:

19 (a) Provide funding and supervision for the public
20 hurricane loss projection model;

21 (b) Supervise and fund the My Safe Florida Home Program;

22 (c) Establish a statewide program for inspection standards
23 and data collection related to hurricane loss;

24 (d) Further the science of hurricane mitigation by working
25 with all types of businesses, scientists, and academics in order
26 to further the availability and measure the effectiveness of new
27 ways to mitigate hurricane damage to homes;

28 (e) Be a state resource on the assessment of the potential
29 expected cost of hurricane damage and the results of mitigation;

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and

(f) Provide regulatory oversight to the Office of Insurance Regulation on the applicability and use of wind mitigation discounts for homeowners' insurance.

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

~~(a) Seven million dollars in funds shall be used for programs to improve the wind resistance of residences and mobile homes, including loans, subsidies, grants, demonstration projects, and direct assistance; educating persons concerning the Florida Building Code cooperative programs with local governments and the Federal Government; and other efforts to prevent or reduce losses or reduce the cost of rebuilding after a disaster.~~

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

~~(2)(a) Forty percent of the total appropriation in paragraph (1)(a) shall be used to inspect and improve tie-downs for mobile homes.~~

~~(b)1. The Manufactured Housing and Mobile Home Mitigation~~

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

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

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

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

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

105
106 ~~Tallahassee Community College shall develop the programs set~~
107 ~~forth in this subsection in consultation with the Federation of~~
108 ~~Manufactured Home Owners of Florida, Inc., the Florida~~
109 ~~Manufactured Housing Association, and the Department of Highway~~
110 ~~Safety and Motor Vehicles. The moneys appropriated for the~~
111 ~~programs set forth in this subsection shall be distributed~~
112 ~~directly to Tallahassee Community College to be used as set~~
113 ~~forth in this subsection.~~

114 ~~(3) Of moneys provided to the division in paragraph (1)(a),~~
115 ~~10 percent shall be allocated to the Florida International~~
116 ~~University center dedicated to hurricane research. The center~~

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117 ~~shall develop a preliminary work plan approved by the advisory~~
118 ~~council set forth in subsection (4) to eliminate the state and~~
119 ~~local barriers to upgrading existing mobile homes and~~
120 ~~communities, research and develop a program for the recycling of~~
121 ~~existing older mobile homes, and support programs of research~~
122 ~~and development relating to hurricane loss reduction devices and~~
123 ~~techniques for site-built residences. The State University~~
124 ~~System also shall consult with the division and assist the~~
125 ~~division with the report required under subsection (6).~~

126 ~~(4) Except for the programs set forth in subsection (3),~~
127 ~~the division shall develop the programs set forth in this~~
128 ~~section in consultation with an advisory council consisting of a~~
129 ~~representative designated by the Chief Financial Officer, a~~
130 ~~representative designated by the Florida Home Builders~~
131 ~~Association, a representative designated by the Florida~~
132 ~~Insurance Council, a representative designated by the Federation~~
133 ~~of Manufactured Home Owners, a representative designated by the~~
134 ~~Florida Association of Counties, a representative designated by~~
135 ~~the Florida Manufactured Housing Association, and a~~
136 ~~representative designated by the Florida Building Commission.~~

137 ~~(5) Moneys provided to the division under this section are~~
138 ~~intended to supplement, not supplant, the division's other~~
139 ~~funding sources.~~

140 (3) An advisory council shall be established to provide
141 advice and assistance regarding the administration of the
142 program. The advisory council shall consist of:

143 (a) The Director of the Office of Insurance Regulation, or
144 his or her designee, who may not serve as chair of the
145 committee;

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146 (b) The Insurance Consumer Advocate, or his or her
147 designee;

148 (c) Two representatives of homeowners' insurance companies,
149 one of whom represents small companies and is appointed by the
150 President of the Senate, and one of whom represents large
151 companies and is appointed by the Speaker of the House of
152 Representatives;

153 (d) Two scientists, one of whom has experience and training
154 in the sciences related to wind or the building code and is
155 appointed by the President of the Senate, and one of whom has a
156 background in engineering and is appointed by the Speaker of the
157 House of Representatives;

158 (e) Two legislators, one appointed by the President of the
159 Senate, and one appointed by the Speaker of the House of
160 Representatives;

161 (f) One representative of the reinsurance industry, who is
162 appointed jointly by the President of the Senate and the Speaker
163 of the House of Representatives; and

164 (f) One scientist who has a background in modeling
165 appointed by the division.

166 (4) ~~(6)~~ On January 1st of each year, the division shall
167 provide a full report and accounting of activities under this
168 section and an evaluation of such activities to the Speaker of
169 the House of Representatives, the President of the Senate, and
170 the Majority and Minority Leaders of the House of
171 Representatives and the Senate. Upon completion of the report,
172 the division shall deliver the report to the Office of Insurance
173 Regulation. The Office of Insurance Regulation shall review the
174 report and ~~shall~~ make such recommendations available to the

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insurance industry as the Office of Insurance Regulation deems appropriate. These recommendations may be used by insurers for potential discounts or rebates pursuant to s. 627.0629. The Office of Insurance Regulation shall make such recommendations within 1 year after receiving the report.

(5) ~~(7)~~ This section expires ~~is repealed~~ June 30, 2021.

Section 2. This act shall take effect July 1, 2012.

THE FLORIDA SENATE
APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

Meeting Date

Topic HURRICANE LGSS

Bill Number 1684
(if applicable)

Name WILLIAM BOOHER

Amendment Barcode
(if applicable)

Job Title

Address
Street

Phone

City State Zip

E-mail

WILLIAM.BOOHER@EM.MYFLORIDA.COM

Speaking: ☒ For ☐ Against ☐ Information

Representing DIVISION OF EMERGENCY MANAGEMENT

Appearing at request of Chair: ☐ Yes ☒ No

Lobbyist registered with Legislature: ☒ Yes ☐ No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

This form is part of the public record for this meeting.

S-001 (10/20/11)

THE FLORIDA SENATE
APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

FEB 7

Meeting Date

Topic MITIGATION

Bill Number 1584
(if applicable)

Name LOCKE BURT

Amendment Barcode _____
(if applicable)

Job Title CHAIRMAN + PRESIDENT

Address 140 S. ATLANTIC AVE
Street

Phone 386-523-2200

ORLANDO BEACH FL 32174
City State Zip

E-mail BURT@ARMANDORE.COM

Speaking: ☒ For ☐ Against ☐ Information

Representing SECURITY FIRST INSURANCE COMPANY

Appearing at request of Chair: ☐ Yes ☒ No

Lobbyist registered with Legislature: ☐ Yes ☒ No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

This form is part of the public record for this meeting.

S-001 (10/20/11)

THE FLORIDA SENATE
APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

Meeting Date _____

Topic Hurricane Loss Mitigation Program

Bill Number SB 1684
(if applicable)

Name Amy Bajoczky

Amendment Barcode _____
(if applicable)

Job Title Program Manager

Address 444 Appleyard Dr

Phone 850/201-8025

Street

Tallahassee FL 32304

City

State

Zip

E-mail Bajoczka@tcc.fl.edu

Speaking: ☐ For ☐ Against ☒ Information

Representing Tallahassee Community College

Appearing at request of Chair: ☐ Yes ☒ No

Lobbyist registered with Legislature: ☐ Yes ☒ No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

This form is part of the public record for this meeting.

S-001 (10/20/11)



Gold Star Families

Florida Department of Veterans' Affairs

Military Affairs, Space, and Domestic Security Committee
February 7, 2012

Mike Prendergast
Colonel, U.S. Army, Retired
Executive Director

What is a Gold Star Family?

- Any member of the immediate family of a service member who died in a combat zone while a member of any branch of the armed forces.



Florida Dept. of Veterans' Affairs

- Partnership with Survivor Outreach Services
- Planeside honors
- Lifetime benefits tracking & counseling
- Recognition during annual veterans' observances

Florida Dept. of Veterans' Affairs



Florida Department of Veterans' Affairs



[Benefits](#) [Vets Homes](#) [Employment](#) [Education](#) [News & Info](#) [Organization](#) [Legislative Issues](#) [Publications](#) [Contact Us](#) [Site Map](#) [Search](#)

STATE BENEFITS

- [Survivor Outreach Services](#)
- [FDVA Benefits Services Index](#)
- [Certification of Discharge or Separation](#)
- [Disabled Veteran Identification Card](#)
- [Veterans' Preference](#)
- [Education](#)
- [High School Diplomas for Veterans](#)
- [Licenses](#) • [License Tags](#) • [DV License Tag](#)
- [Nursing Home Tours](#)
- [Tuition](#)
- [Homeless Veterans](#)
- [Homestead Exemption \(Totally & Permanently Disabled\)](#)
- [Homestead Exemption \(10% to 100% BUT not Permanent\)](#)
- [Permits/Fees \(parking, tolls, building improvements\)](#)
- [Florida Vets First](#)

FEDERAL BENEFITS

- [Casualty Affairs and Survivor Assistance](#)
- [USDVA Survivor Assistance](#)
- [Survivor/Widow Benefits](#)
- [Federal Benefits Guide](#)
- [Federal Benefits Guide](#) • [\(en Español\)](#)
- [Combat-Related Special Compensation](#)
- [Home Loan Program & Specially Adapted Housing](#)
- [Interactive Link to Veterans' Resources](#)
- [Request Military Records Online](#)
- [Veteran Benefits Timetable](#)
- [VA Cemeteries and Military Funeral Honors](#)
- [The Center for Women Veterans](#)
- [Dependency and Indemnity Compensation \(DIC\) Benefits](#)
- [Who's Eligible-documentation, filing claims, obtaining forms](#)
- [Housing & Homeownership](#)
- [National Resource Directory](#)

EMPLOYMENT

- [Agency for Workforce Innovation](#)
- [People First Job Search](#)
- [FDVA Workforce Services](#)
- [Employ Florida Veterans](#)
- [Military Vet Jobs](#)
- [White House Vet Jobs](#)

www.FloridaVets.org

Florida Dept. of Veterans' Affairs

- Gold Star License Plate
- Florida provides four-year educational opportunities for dependent children & spouses of fallen
- Lifetime Annual Pass to Florida's 160 State Parks



Florida National Guard

Survivor Outreach Services (SOS)

- Presentation by Carol Pryor
Florida Survivor Outreach Services Coordinator



SURVIVOR OUTREACH SERVICES



MISSION

**Build a unified program which
embraces and reassures
Survivors that they are
continually linked to the Army
Family for as long as they desire**

Delivering the Army's Commitment to Survivors
"Never Forgotten...Never Alone."

WHO DO WE SERVE?

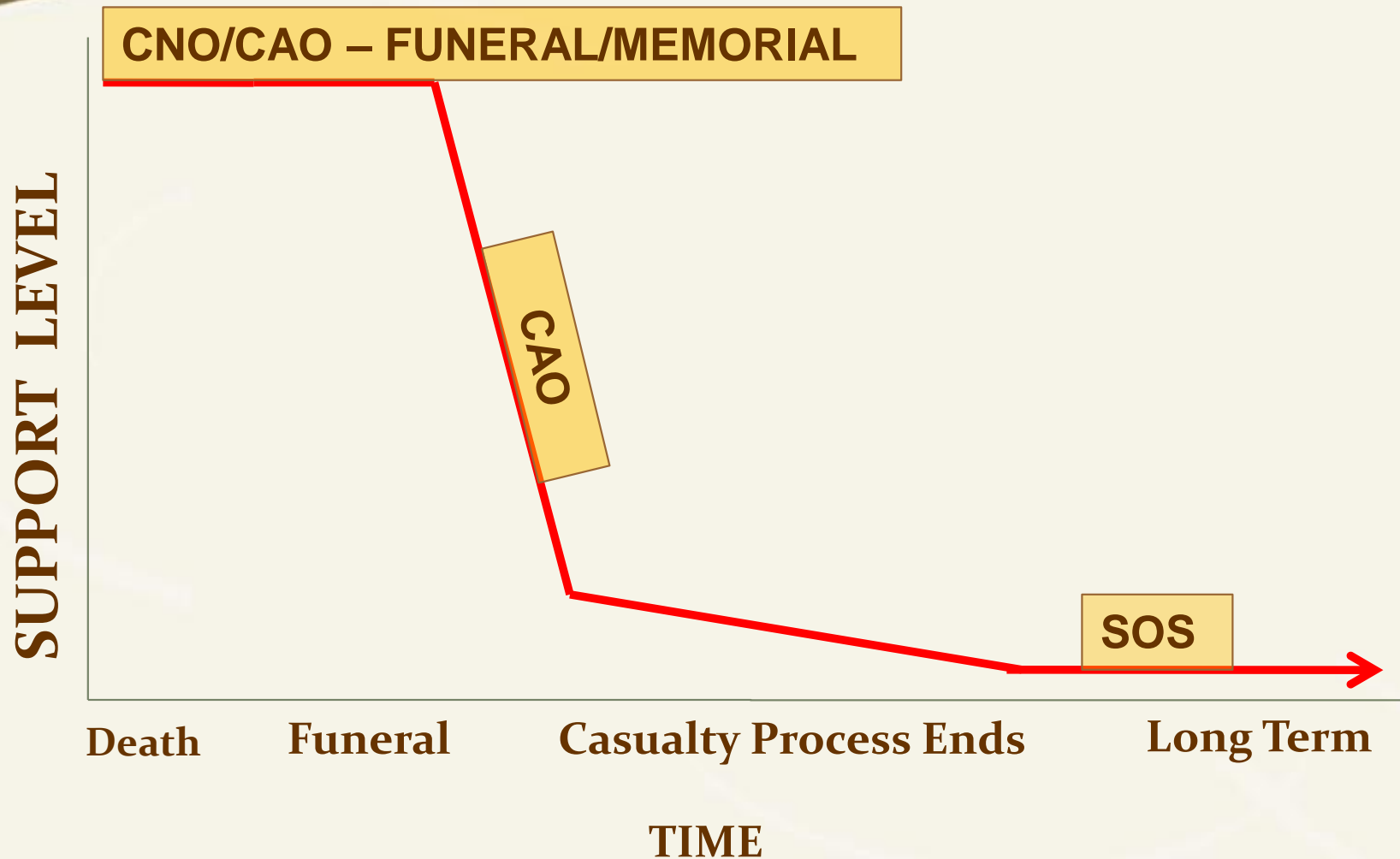
Surviving Family Members of Fallen Soldiers

- **Spouse**
- **Parents**
- **Children**
- **Siblings**
- **Grandparents**
- **Others**

SURVIVOR OUTREACH SERVICES COORDINATOR ROLES AND RESPONSIBILITIES

- **Advocate and Liaison** for surviving Families, providing long-term support for as long as they desire
- **Information and Referral** - Assisting surviving Families in accessing benefits and entitlements and meeting needs of surviving Family members
- **Connecting/Linking** Survivors to local community resources, supportive counseling (grief counseling, financial counseling, Family/group counseling) and support groups
- **Casualty Assistance Officer** — Collaborative effort in the support of surviving Family members

THREE PHASES OF CASUALTY SUPPORT



SURVIVOR OUTREACH SERVICES LOCATIONS

SURVIVOR OUTREACH SERVICES COORDINATORS

- | | |
|------------------------|----------|
| ➤ Army (installations) | Global |
| ➤ Army Reserve | Regional |
| ➤ Army National Guard | State |

FLORIDA SURVIVOR OUTREACH SERVICES TEAM

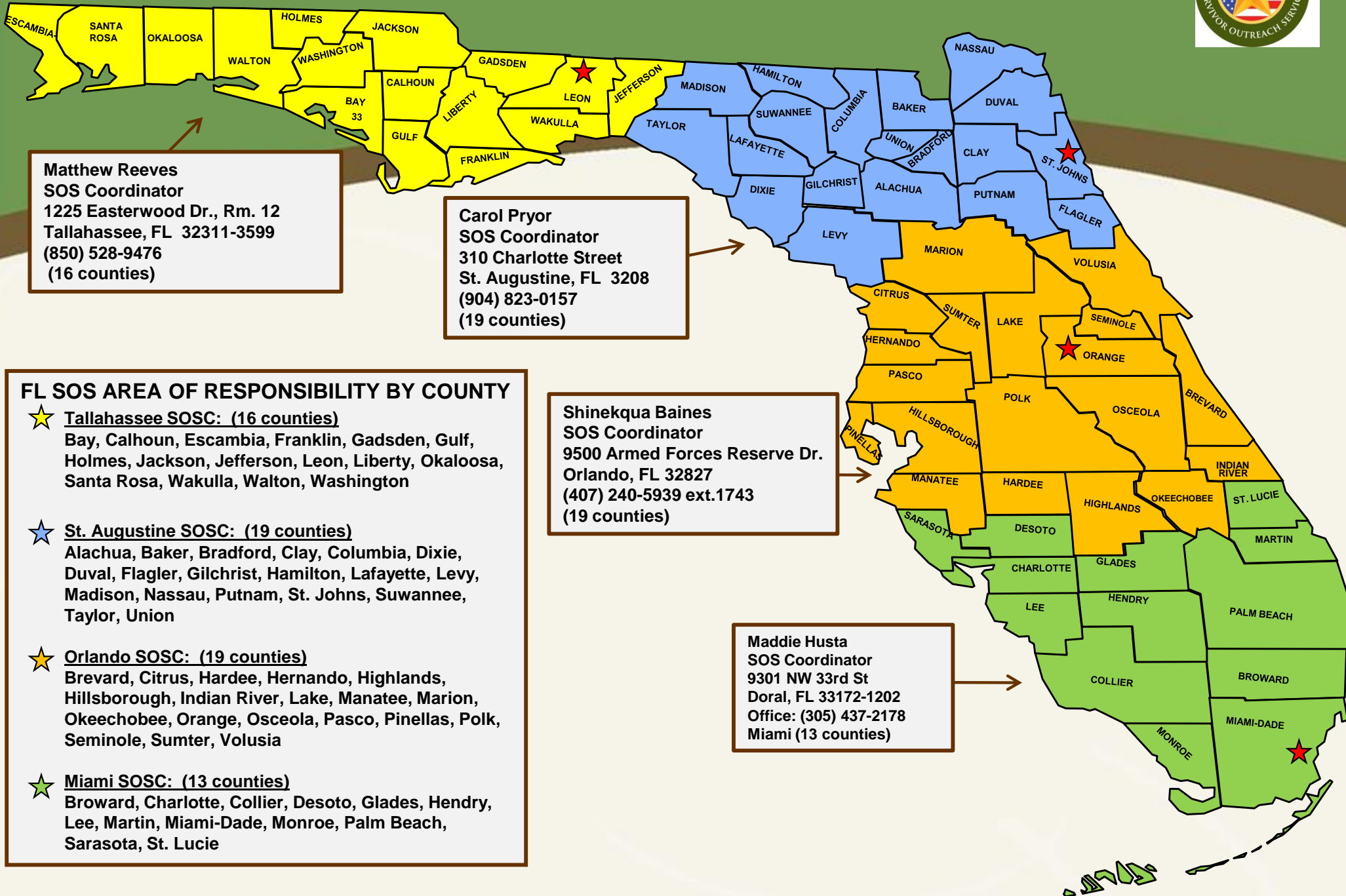
Matthew Reeves
SOS Coordinator
1225 Easterwood Dr., Rm. 12
Tallahassee, FL 32311-3599
(850) 528-9476
(16 counties)

Carol Pryor
SOS Coordinator
310 Charlotte Street
St. Augustine, FL 32085
(904) 823-0157
(19 counties)

Shinekqua Baines
SOS Coordinator
9500 Armed Forces Reserve Dr.
Orlando, FL 32827
(407) 240-5939 ext.1743
(19 counties)

Maddie Husta
SOS Coordinator
9301 NW 33rd St
Doral, FL 33172-1202
Office: 305-437-2178
Miami (13 counties)

FLORIDA SOS AREA OF RESPONSIBILITY



SURVIVOR BENEFITS

- **Serviceman's Group Life Insurance (SGLI)**
- **Survivor Benefit Plan (SBP)**
- **Death Gratuity**
- **VA Dependents' Education Assistance (DEA)**
- **VA Dependent Indemnity Compensation (DIC)**
- **Bereavement Counseling**
- **Financial Counseling**
- **Individual/Family Counseling**
- **Legal Counsel**
- **Survivor Decal for Installation Access**
- **Military Funeral Honors**

PARTNERSHIP ORGANIZATIONS

- **Florida Department of Veterans' Affairs**
- **U.S. Department of Veterans Affairs**
- **American Legion**
- **AMVETS**
- **Veterans of Foreign Wars**
- **County Veterans Service Offices**
- **ArmyOneSource**
- **MilitaryOneSource**
- **Gold Star organizations**
- **Blue Star Mothers of America**
- **Tragedy Assistance Program for Survivors (TAPS)**
- **American Red Cross**
- **Operation Military Kids**

PARTNERSHIPS WITH MILITARY



PARTNERSHIPS WITH MILITARY



Survivor Events



Tragedy Assistance Program for Survivors (TAPS) Survivor Seminar and Good Grief Camps (May)– Arlington, VA

designed to help Families connect with other military Families experiencing the loss of a loved one in the line of duty

Snowball Express (December) – Dallas, TX

bringing a few days of fun and friendship to Families of military Servicemembers who lost their lives.

OUTREACH TO HONOR AND RECOGNIZE FAMILIES OF FALLEN SOLDIERS

☐ **Wreaths Across America**

A special project that honors our nation's deceased veterans at Christmas. Wreaths Across America is tradition of placing wreaths on the headstones of our nation's fallen heroes at Arlington National Cemetery during the holidays. Each year since, the program has expanded, covering other cemeteries and locations, including some overseas.

Arlington National Cemetery	more than 16,000 wreaths placed
Jacksonville National Cemetery	more than 3,500 wreaths placed
St. Augustine National Cemetery	project to ensure wreaths are placed

☐ **Dignified Transfer**

INITIATIVES:

- ☐ **Gold Star Service Flag Reach Back Initiative**
- ☐ **Camp Blanding Joint Training Center Memorial Gardens to Honor Fallen Warriors**

SURVIVOR OUTREACH SERVICES

- **Carol Pryor**
- **Survivor Outreach Services Coordinator
Florida**
- **Office: (904) 823-0157**
- **Mobile: (904) 472-7689**
- **Email: carol.pryor@us.army.mil**



SURVIVOR OUTREACH SERVICES

Questions?

**Reaching Out, Reaching Back
Remembering Soldiers & Honoring Families**



Gold Star Families

Florida Department of Veterans' Affairs

www.FloridaVets.org

U.S. Department of Veterans Affairs

www.vba.va.gov/survivors/



**COMMUNITY
COVENANT**
supporting those who serve

Florida Military Family and Community Covenant, Inc.
2012

Program Overview

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I. Vision and Mission Statement

Building a united effort to inspire and empower a select group of citizens across the Great State of Florida to support our Military Families

To support those who serve by being committed to building partnership that supports the strength, resilience, and readiness of service members, veterans, and their families.

II. Summary

Florida Military Family and Community Covenant, Inc., is a Florida Not for Profit Corporation, sole purpose is to implement U.S. Department of Defense, U.S. Army initiative for community covenants across the great state of Florida. Our mission statement reads:

To support those who serve by being committed to building partnerships that supports the strength, resilience, and readiness of service members, veterans, and their families.

As we follow our mission, we will inspire a driving force of citizens to recognize:

- The commitment service members, veterans, and their families make every day;
- That the strength of service members and veterans comes from the strength of their families;
- That the strength of the families is supported by the strength of the community; and
- That the strength of the community comes from the support of employers, educators, civic and business leaders, and its citizens.

This organization developed due to the need to have an organized point of contact for a group of motivated passionate citizens in our 67 counties. Each county will have a Community Covenant signing and become a part of the covenant pledge to support military families in their county. Each county will have two pink boot volunteers who will organize their local citizens and coordinate projects of support for their local active duty military families or veterans. This civilian network of volunteers all 134 of them will be known as Florida's Pink Army. This group will be recognized by their pink boots on the ground creating a civilian network across Florida to inspire and assist the civilian population to support on the ground our military families. On top of our Pink Battalion ladies we will have ten volunteers who will be divided up into ten areas (see map pg. 8). This is the base of our network system to provide support, encouragement and to assist local citizens with their unique projects that they see as needed county to county.

Florida Military Family and Community Covenant will act as a go to support base or operational headquarters providing services and support to keep the layers of network at the round table.

III. Introduction

Ms. Rae Pike, a citizen of Madison, Florida, has heeded the U.S. Army and nation's call to support Service Members, Veterans, and their Families in her local community - Madison.

Ms. Pike, the daughter of an Australian and New Zealand Army Corps (ANZAC) Veteran and someone who lost her fiancée during the Vietnam War, is intimately familiar with the grief and sacrifices our Service Members, Veterans and their Families make every day.

Her passion for current Service Members, Veterans, and their Families started after attending the annual Tragedy Assistance Program for Survivors (TAPS) conference in Washington, D.C. in May 2010. After a conversation at the conference with the Chairman of the Joint Chiefs of Staff, Admiral Michael Mullen, Ms. Pike pledged to find a way to support local military families in Madison. Two months later, she was invited to attend a U.S Recruiting Command (USAREC) Centers of Influence educator's tour at Fort Benning, Georgia and was appointed a USAREC Center of Influence leader for Madison.

While at Fort Benning, she was introduced to the U.S. Army Community Covenant initiative, which is an effort to foster and sustain state and community partnerships to support Soldiers and Families. Ms. Pike immediately understood the Community Covenant commitment and recognized the need to develop a local support system for U.S. Army Reserve families and transitioning veterans in her rural community of Madison.

For over a year, Ms. Pike coordinated and collaborated with her local City Commission, non-profit organizations, faith-based groups, veteran service organizations, local newspaper and other local non-federal entities to inspire them to unite in a coordinated effort to support Madison Service Members, Veterans, and their Families. On February 5, 2011, Ms. Pike's vision came to fruition as Madison community leaders signed the Madison Military and Family Community Covenant. In addition to local leaders participating, the Florida Lt. Governor, the state Assistant Adjutant General and the Jacksonville Recruiting Battalion pledged to work collaboratively and empower them to provide meaningful support. An outcome of the Madison Military and Family Community Covenant is the formation of a new, local collaborative group of all agencies, organizations and private citizens in Madison and North Florida dedicated to support Military Families. Through this group, all parties share new initiatives, discuss needed support, and join forces to provide the best programs and services possible. The Madison Covenant is a testament to Ms. Pike's citizen-driven effort to provide, sustain and inspire support for Florida Military and Veteran Families.

Several initiatives were adopted as a result of the Covenant. First, the Mayor of the City of Madison presented the Keys to the City to the Florida Lt. Governor on National Guard Day at a ceremony held at the Capitol Plaza. The symbolic gesture was a recommitment by Madison citizens to work closely with the state government to provide vital grassroots support to Service Members, Veterans and their Families. Through the tireless efforts of Ms. Pike, Madison adopted a city-wide proclamation on April 17, 2011, the third anniversary of the U.S. Army Community Covenant initiative, to reaffirm the Military Family support that was documented in the Covenant. Additionally, Ms. Pike drafted and obtained approval for a statewide Military and Family Community Covenant resolution which was signed by the Governor and Florida Cabinet on April 5, 2011.

Ms. Pike created Florida Military Family and Community Covenant, Inc., a Florida Not for Profit Corporation, which will raise money ultimately to provide financial assistance to military veterans and their families in Florida communities. Furthermore, an advocacy board has been created to provide guidance to the Florida Community Covenant support network.

We can do this. In every community, every day, we can find concrete ways to show our military families the respect and gratitude that each of us holds for them in our hearts. They deserve our support long after the welcome home ceremonies are over. You don't have to come from a military family, have a base in your community, or be an expert in military issues to make a difference.

After many hours of dedication over a period of two years, Florida Military Family and Community Covenant Inc. a Florida Not for Profit Corporation was incorporated January 18, 2012.

Comments by Pentagon Covenant Staff:

"Ms. Pike's heartfelt dedication and passion to support Soldiers and their Families is a true testament to community volunteerism and should be recognized".

IV. The Community Covenant

program is designed to foster and sustain effective state and community partnerships with the Army to improve the quality of life for soldiers and their families, both at their current duty stations and as they transfer to other states. It is a formal commitment of support by state and local communities to soldiers and families of the Army- Active, Guard and Reserve. While Community Covenant is an army program, it extends to the military services as well, recognizing that many community efforts support all service members, veterans and their families regardless of the uniform they wear....



V. Joining Forces

The importance of joining forces is paramount; by bringing the resources and talent to the table we leverage one another and inspire through the covenant pledge for our civilians to solve problems on a local level.

Examples of organizations that potentially could join the round table are:

- Florida's Military Affairs Department (National Guard)
- Florida's Veteran's Foundation
- American Legions
- USREC Army
- Florida League of Cities
- Gold Star Moms and Gold Star Wives

There are many more layers who can join this round table so that between now and 2013 when our troops come home, we will be well organized prepared to stand in the gap.



VI. Pink Battalion

Who are we, we will be 134 women STRONG citizen battalion. A passionate group of caregivers and you will recognize us by our boots. But never underestimate these WOMEN, for their passion will seek out and care for the active duty families and the retired veterans of their community. They will become our eyes and ears and report back to their regional volunteer of any situations that requires more help than their covenant group can give. No more important role than the role of a **caregiver**.

This battalion will stand united to Support Florida's Military Families and Veterans

VII. Why Fundraise

The Florida Military Family and Community Covenant recognized the need to raise funds on a statewide basis to support the neediest of our military veterans and their families. Due to Florida's large veteran population, it was duly noted that the Veterans Foundation would benefit by having a well organized fundraising effort with an army of civilians raising the much needed funds to give the Florida Veterans Foundation the ability to support many more individuals.

Our organization with boots on the ground is positioned to educate, and promote awareness to inspire grassroots support county by county and city by city across the Great State of Florida. By our actions we will create a ground swell of donors to contribute and help address issues our military families and veterans are facing on a daily basis.

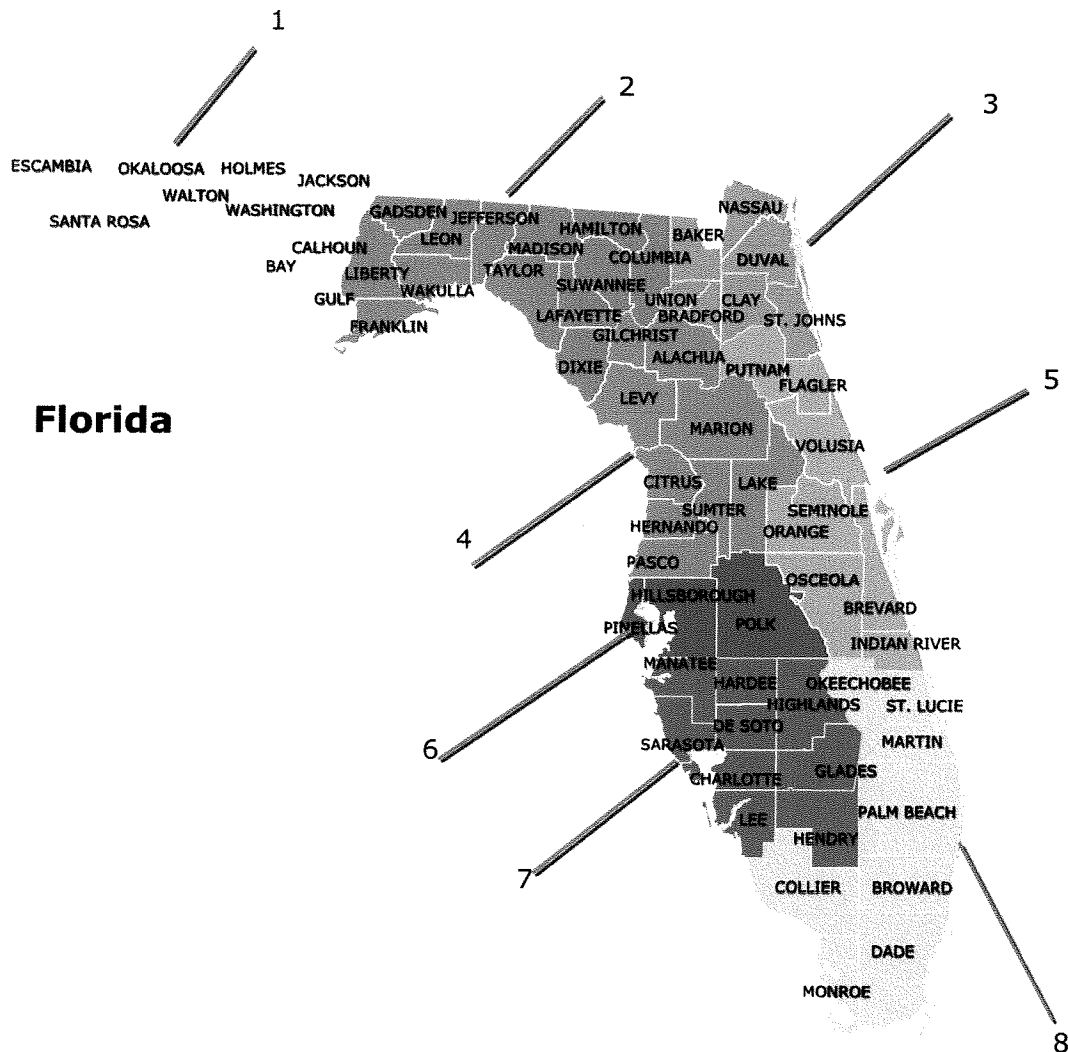
One of Florida Military Family and Community Covenant Inc.'s goals is to specialize in raising funds and getting information out to the public to educate them on the many needs of the veterans and their families.

We realize that raising much needed funds many objectives could be addressed by the Veterans Foundation. For example

- Healthcare/ traumatic brain injury (TBI)/Depression/Post Traumatic Stress Disorder/Substance Abuse and Suicide.
- Education/Unemployment
- Homelessness

VIII. Regional Map

There are many layers that overlap one another this is our proposed regions that we are submitting to the Pentagon (Community Covenant Team) in conjunction with the Family Resource Districts. This map may take on different boundaries based on the number of vista volunteers we get funded for.



*Boots on the Ground Pink Battalion Districts
In conjunction with the Family Resource Districts*

THE FLORIDA SENATE

APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

2/7/12

Meeting Date

Topic GOLD STAR FAMILIES Bill Number _____
(if applicable)

Name MIKE PRENDERGAST Amendment Barcode _____
(if applicable)

Job Title EXECUTIVE DIRECTOR, VETERANS AFFAIRS

Address _____ Phone _____
Street

City _____ State _____ Zip _____

E-mail _____

Speaking: ☐ For ☐ Against ☐ Information

Representing FDVA

Appearing at request of Chair: ☒ Yes ☐ No Lobbyist registered with Legislature: ☐ Yes ☐ No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

This form is part of the public record for this meeting.

S-001 (10/20/11)

THE FLORIDA SENATE
APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

7 Feb 2012

Meeting Date

Topic Survivor Outreach Services Bill Number _____
(if applicable)

Name CAROL PRYOR Amendment Barcode _____
(if applicable)

Job Title Survivor Outreach Services Coordinator

Address 310 Charlotte St. Phone 904-823-0157

Street

St. Augustine, FL 32085

City

State

Zip

E-mail Carol.pryor@us.army.mil

Speaking: ☐ For ☐ Against ☐ Information

Representing _____

Appearing at request of Chair: ☒ Yes ☐ No

Lobbyist registered with Legislature: ☐ Yes ☐ No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

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S-001 (10/20/11)

THE FLORIDA SENATE
APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

Meeting Date _____

Topic GOLD STAR Community Care

Bill Number _____
(if applicable)

Name Rae Pike

Amendment Barcode _____
(if applicable)

Job Title US. Army Advocate

Address 199 NE Range Ave

Phone 850 673 7981

Street

Madison FL 32340

City

State

Zip

E-mail rae.pike@yahoo.com

Speaking: ☐ For ☐ Against ☒ Information

Representing _____

Appearing at request of Chair: ☒ Yes ☐ No

Lobbyist registered with Legislature: ☐ Yes ☒ No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

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S-001 (10/20/11)

THE FLORIDA SENATE
APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

Meeting Date _____

Topic GOLD STAR Bill Number _____
(if applicable)

Name Glenn W. STEPHEN JR Amendment Barcode _____
(if applicable)

Job Title LEGISLATIVE DIRECTOR / CHIEF OF STAFF

Address Rm 908 THE CAPITAL Phone (850) 414-9049
Street

TALLAHASSEE FL 32399 E-mail _____
City State Zip

Speaking: ☐ For ☐ Against ☒ Information

Representing _____

Appearing at request of Chair: ☒ Yes ☐ No

Lobbyist registered with Legislature: ☒ Yes ☐ No

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S-001 (10/20/11)

THE FLORIDA SENATE

COMMITTEE APPEARANCE RECORD

(Submit to Committee Chair or Administrative Assistant)

Feb 7, 2012
Date

Bill Number

Name MEREDITH McMACKIN

Phone 645-9391

Address FSU College of Human Sciences
Street

E-mail

City

State

Zip

Job Title

Speaking: ☐ For ☐ Against ☒ Information

Appearing at request of Chair ☐

Subject GOLD STAR FAMILIES / TRAGEDY ASSISTANT PROGRAM
Representing FOR SURVIVORS

Lobbyist registered with Legislature: ☐ Yes

☒ No

Pursuant to s. 11.061, *Florida Statutes*, state, state university, or community college employees are required to file the first copy of this form with the Committee, unless appearance has been requested by the Chair as a witness or for informational purposes.

If designated employee: Time: from _____ .m. to _____ .m.

THE FLORIDA SENATE
APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

2/7/12

Meeting Date

Topic Gold Star Families

Bill Number _____
(if applicable)

Name Mawreen Miller

Amendment Barcode _____
(if applicable)

Job Title _____

Address 766 Kingsbridge Dr.
Street

Phone 407-977-8157

Oviedo FL 32765
City State Zip

E-mail philipmaureen@cfl.rr.com

Speaking: ☐ For ☐ Against ☐ Information

Representing _____

Appearing at request of Chair: ☐ Yes ☐ No

Lobbyist registered with Legislature: ☐ Yes ☐ No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

This form is part of the public record for this meeting.

S-001 (10/20/11)

CourtSmart Tag Report

Room: LL 37

Case:

Type:

Caption: Senate Committee on Military Affairs, Space, and Domestic Security

Judge:

Started: 2/7/2012 4:02:35 PM

Ends: 2/7/2012 5:17:25 PM **Length:** 01:14:51

4:02:38 PM Call to order by Chairman Altman
4:02:42 PM Roll call by the Administrative Assistant
4:03:05 PM Quorum present
4:03:11 PM Senator Hays introduces SB 1684
4:07:08 PM Chair discusses Amendment 377820 - Substitute Amendment
4:07:24 PM Senator Bennett question
4:07:41 PM Speaker William Booher representing Division of Emergency Management
4:08:10 PM Speaker Locke Burt representing Security First Insurance Company
4:11:07 PM Speaker Amy Bajoczky representing Tallahassee Community College
4:12:26 PM Senator Gibson question
4:13:58 PM Senator Hays response
4:14:20 PM Senator Bullard comment
4:14:44 PM Senator Bullard question
4:15:44 PM Senator Hays response
4:16:39 PM Senator Bullard comment on FIU hurricane model
4:17:44 PM Senator Hays response
4:17:54 PM Senator Fasano question
4:18:16 PM Senator Hays response
4:18:27 PM Substitute Amendment 377820 adopted
4:18:44 PM Senator Hays closes on bill
4:18:51 PM Roll call on SB 1684
4:19:00 PM SB 1684 passes favorably - CS
4:19:29 PM Senator Jones introduces shadower from FSU
4:20:32 PM Senator Sachs comment
4:21:27 PM Senator Bullard comment
4:22:13 PM Chair introduces Maureen Miller - Gold Star Families
4:22:42 PM Honor for Staff Sergeant Miller
4:23:38 PM Presentation by Colonel Mike Prendergast on Gold Star Families (DVA)
4:28:26 PM Presentation by Carol Pryor of Survivor Outreach Services
4:41:29 PM Colonel Prendergast closes on presentation
4:42:37 PM Speaker Rae Pike
4:51:18 PM Speaker Colonel Glenn W. Sutphin, Jr.
4:54:55 PM Comments by Chairman Altman
4:55:56 PM Senator Bennett response to Chair
4:57:30 PM Speaker Meredith McMackin
4:59:32 PM Senator Bennett comment
5:02:01 PM Speaker Rae Pike
5:02:36 PM Speaker Carol Pryor
5:03:10 PM Speaker Colonel Prendergast Comment
5:03:34 PM Senator Bennett comment
5:04:55 PM Speaker Maureen Miller
5:11:13 PM Speaker Colonel Sutphin

5:12:52 PM Comments by Chairman Altman
5:13:17 PM Speaker Rae Pike
5:15:31 PM Comments by Chairman Altman
5:16:29 PM Senator Storms votes favorable on SB 1684
5:17:08 PM Senator Jones moves to adjourn