

RECOMMENDATIONS FOR FINAL REPORT (For review and approval by committee)

Improvements to the My Safe Florida Home Program

- 1) Recommend the Department of Financial Services streamline the process for applying for an inspection and grant to improve customer service, reduce the administrative burden on government and maintain accountability.
- 2) Recommend the Legislature consider removing multi-family structures of up to four units as eligible for the My Safe Florida Home program and focus MSFH resources to mitigating single-family, site-built detached homes and DCA approved residential structures.
- 3) Recommend the Legislature require the Department of Financial Services to inspect at least 350,000 homes and to provide grants to mitigate at least 35,000 homes, of which at least 25 percent be allocated to low-income, with the current appropriation for the My Safe Florida Home Program.
- 4) Recommend the Legislature specifically direct funds from the existing appropriation to non-profit corporations for the purpose of aggressively providing inspections and mitigation assistance to low-income homeowners.
- 5) Recommend the Legislature consider allocating funding for the manufactured/mobile home enhancement programs.
- 6) Recommend the Legislature authorize the following professionals to perform wind inspections:
 - Active and current division one contractors (residential, building and general), both locally registered and state certified.
 - Active and current licensees licensed by the Building Code Administrators and Inspection Board.
 - Active and current licensed architects regulated by the Board of Architecture and Interior Design.
 - Active and current licensees licensed by the Board of Professional Engineering.
 - Inspectors certified by the International Code Council.

These professionals would be subject to the completion of a two-hour classroom equivalent or online training on inspection forms and procedures.
- 7) Recommend the Legislature eliminate the statutory requirement that only “wind certification entities” may perform inspections.
- 8) Recommend the Legislature allow homeowners to self-certify low-income status subject to accountability measures such as random audits.
- 9) Recommend the Legislature consider prioritizing grants to single-family, site-built detached homes and DCA approved residential structures to:
 - Homes built before 2002;
 - Homes in coastal counties and significantly-impacted interior counties;
 - Homes insured by Citizens Property Insurance Corporation in the High Risk Account.
- 10) Recommend the Legislature consider eligibility of homes in flood and surge zones for grants.
- 11) Recommend the Legislature eliminate from the MSFH statute the “mitigation contractor” concept, direct the proper authorities to integrate mitigation construction techniques into continuing education for building officials and appropriate contractors, and rename the “Disaster Contractors Network” to “Disaster and Mitigation Contractors Network” to list contractors who have already qualified in the MSFH program (and who otherwise meet the requirements).

Future Aspirations to Advance Mitigation

If the Legislature allocates additional funding to further expand mitigation efforts, the Committee would encourage the Legislature to consider the following recommendations:

- 12) Recommend the Legislature consider creating a Mitigation Commission to advance the state's mitigation goals.
- 13) Recommend the Florida Legislature consider bi-furcating the My Safe Florida Home program or create a similar program to:
 - Provide a financial incentive, such as a grant or rebate, to harden roofs beyond what is currently required by the Florida Building Code – including secondary water barrier and roof deck attachment – when existing roofs are replaced.
 - Provide financial incentives, such as matching grants up to 50 percent, for total opening protection, such as shutters, door and garage door replacement, and other mitigation measures such as roof-to-wall connections and gable bracing.
- 14) Recommend the Legislature consider adjusting the existing 50% match grant formula to a lower percentage or fixed amount to increase the number of homes hardened.
- 15) Recommend the Legislature consider the need for a comprehensive and coordinated approach to mitigating hurricane damage to multi-family and commercial structures.

Regulatory Improvements That Advance Mitigation

Insurance

- 16) Recommend the Legislature consider directing the Office of Insurance Regulation to:
 - Expedite implementation of the final Home Structure Rating Scale (HSRS) as much as practical.
 - Maintain and periodically update the HSRS to reflect appropriate changes.
 - Develop a “stale” rating trigger that should be incorporated into the HSRS.
- 17) Recommend the Legislature consider directing the Office of Insurance Regulation to contract a vendor to perform an updated windstorm loss relativity study.
- 18) Recommend the Office of Insurance Regulation, through the regulatory process, verify how insurance companies provide mitigation discounts/credits to policyholders and how these discounts/credits are reflected in rates charged to policyholders.
- 19) Recommend the Legislature fund research and direct the Office of Insurance Regulation to develop, within a specific timeframe, a rating scale system and a mitigation discount/credit program for commercial structures.
- 20) Recommend the Office of Insurance Regulation expeditiously review and adopt a uniform inspection form, with additional criteria for code-plus homes and to create additional discounts and credits for these features. (See Exhibit ____)
- 21) Recommend the Insurance Consumer Advocate consider an insurer's “mitigation efforts” when assigning a letter grade.
- 22) Recommend insurance companies create incentives for insurance agents to promote mitigation.
- 23) Recommend the Legislature direct the Office of Insurance Regulation and the Public Service Commission to explore opportunities to coordinate inspections and construction projects for energy efficiency and home hardening.

Construction

- 24) Recommend the Florida Building Commission expeditiously review and adopt cost-effective changes important to mitigation, including stronger roof system fastening and secondary water barrier, to the Florida Building Code.
- 25) Recommend the Florida Building Commission expeditiously review and adopt code-plus construction techniques to the Florida Building Code. (See Exhibit___)
- 26) Recommend the Legislature consider requiring the Florida Building Commission to develop a methodology to incorporate cost-effective wind loss reduction in its mission.
- 27) Recommend the Legislature fund research for making improvements to the Florida Building Code, including home hardening and code plus techniques.
- 28) Recommend the Legislature consider improvements to the current system of building official and contractor education. (See Exhibit from Garrett)
- 29) Recommend the Legislature consider directing the Department of Professional and Business Regulation to review and recommend improvements to the scope of work that can be performed under licenses issued to contractors, welders, roofers and others in order to expedite mitigation.
- 30) Recommend the Legislature consider streamlining the Florida Building Commission's triennial review process.
- 31) Recommend the Legislature consider a "glitch" bill to postpone, for a couple of months, changes to the Florida Building Code as a result of HB 1-A, and if appropriate, endeavor to forgive non-compliance for an interim period.
- 32) Recommend the Legislature consider requiring builders constructing new homes to get a wind inspection and give the home a HSRS rating prior to issuance of a certificate of occupancy.
- 33) Recommend the Florida Building Commission create and adopt standard, prescriptive mitigation techniques and procedures and require local building officials to accept them in lieu of the current process.
- 34) Recommend the Legislature consider directing the Florida Division of Emergency Management, in collaboration with USACOE, FEMA, and Florida International University to quickly confer to determine the scope, feasible timing and estimated costs of an appropriate examination and/or research initiative into "blue tarp" alternatives.

Promoting Incentives to Advance Mitigation

Private Sector

35) Recommend the Legislature allow the Department of Financial Services to create incentives that leverage private/public partnerships, including large employers, insurance companies, electric utilities and others, to maximize mitigation objectives, including allowing DFS to reimburse such entities to increase inspection capacity and to encourage home hardening efforts.

Sales Tax Exemption

36) Recommend the Legislature provide a year-round sales tax with a sunset provision for a defined list of construction materials used specifically to harden homes against hurricanes.

Ad Valorem Tax Exemption

37) Recommend the Legislature consider an ad valorem tax credit or exemption for mitigation of residential and commercial structures.

38) Recommend the Legislature encourage local governments to waive all or some of the cost of a building permit and/or utilize ad valorem tax or impact fee incentives to maximize code-plus construction in local development.

Loans

39) Recommend the Legislature consider creating a revolving loan fund to help homeowners harden their homes.

Federal

40) Recommend the Legislature urge the Florida Congressional Delegation pursue federal tax credits and incentives for disaster mitigation.

Prioritizing Funding to Advance Mitigation

41) Recommend the Legislature identify funding, both public and private, for mitigation to leverage state funds.

42) Recommend the Legislature allocate continue and increase funding for the manufactured/mobile home enhancement programs set forth in s. 215.559(3), F.S. Funding should be in proportion to the market share of mobile/manufactured housing in the state, with priority given to manufactured homes built between 1976 and 1994.

43) Recommend the Legislature direct the Florida Housing Financing Corporation to explore incorporating a mitigation component in the SHIP program.

44) Recommend the Legislature change current statute to provide greater than 50 percent reimbursement of the required local match under the FEMA Public Assistance Program for counties and communities that significantly invest in or otherwise achieve significant residential mitigation. (Refer to Section 252.37 (5) (a) (b), Florida Statutes)

45) Recommend the Legislature require a significant portion of disaster-dependent federal funding in the HMGP program be dedicated to providing residential mitigation, such as safe rooms, home hardening and enhancing manufactured housing foundations.

46) Recommend the Legislature consider directing DEM to work with FEMA and local governments to accelerate mitigation funding post-disaster. Moreover, recommend the Legislature direct DEM to develop strategies to educate critical facilities, such as hospitals and schools, about the benefits of the Section 406 Mitigation Program.

47) Recommend the Legislature review the authority of the Governor, or other appropriate mechanism to promptly facilitate post-disaster housing recovery funding that might also assist with mitigation.

Educating and Engaging the Public to Advance Mitigation

48) Recommend the Legislature require the hurricane-resistance rating of a home be "imprinted" on and linked to the property record kept by the local property appraiser, and would be updated if mitigation improvements made resulted in a new rating.

49) Recommend property appraisers identify specific mitigation features on all structures.

50) Recommend the Legislature consider funding a comprehensive, coordinated public education and awareness campaign to promote the personal and economic benefits of windstorm mitigation, especially post-disaster when the opportunity to mitigate is the greatest. Additionally, efforts should be made to educate the public on the importance and impact of the home structure rating system.

51) Recommend the Office of Insurance Regulation require homes built to the building code be rated in the mid-range on the home rating scale, which uses a scale of 0 to 100, to allow ample gradation of code-plus, mitigation and future improvements to the building code .

52) Recommend the Legislature consider requiring all contracts for the sale and purchase of single-family, site-built detached homes and DCA approved residential structures offer prescribed windstorm mitigation information.

53) Recommend the Legislature consider requiring roofing and general contractors to provide homeowners who initiate a new roof or roof repair with a disclosure explaining the benefits of windstorm mitigation.

Supporting Research to Advance Mitigation

54) Recommend the Legislature establish and fund the Florida Catastrophic Storm Risk Management Center of Excellence to coordinate research and grant development among higher education institutions and the private sector to develop capacity for hardening homes.

55) Recommend the Governor, Legislature, state and local government and Floridians urge the Florida Congressional Delegation to support federal legislation for a National Hurricane Research Initiative.

56) Recommend that the Legislature include manufactured housing enhancement techniques in the research and testing performed with state monies.

57) Recommend the Legislature fund research to strengthen commercial structures against hurricanes.

58) Recommend the Legislation to consider favorably the important role of RCMP's mitigation programs in developing an appropriate overall research funding mix.