

# **FLORIDA HURRICANE LOSS MITIGATION PROGRAM**

## **Report to the Florida Legislature**

*January 1, 2003*

Prepared by:  
Florida Department of Community Affairs

Steven M. Seibert  
Secretary

Jeb Bush  
Governor

# Table of Contents

Executive Summary	Page 2
Introduction	Page 5
Section I Program Status	Page 7
Section II Project Selection	Page 18
Section III Recommendations	Page 22
Appendix A State Fiscal Year 2001-2002 Projects	Page 23
Appendix B State Fiscal Year 2002-2003 Projects	Page 26
Appendix C Five Year Budget	Page 29

# Executive Summary

August 24, 2002 marked the 10<sup>th</sup> anniversary of Hurricane Andrew, the devastating storm that wrought over \$25 billion in damage, leaving 43 people dead in its wake. Andrew's catastrophic disaster recovery costs threatened to undermine property insurance companies doing business in the State of Florida. In the aftermath of Hurricane Andrew, the Florida Legislature created a series of tools to stabilize the economy and insurance industry. These tools consist of the following programs:

- Citizens Property Insurance Corporation (formed from a merger of the Florida Windstorm Underwriting Association and the Florida Residential Property and Casualty Joint Underwriting Association), the state insurance plan for residents unable to obtain a conventional homeowners insurance policy;
- The Florida Hurricane Catastrophe Fund, section 215.555, F.S., a re-insurance fund established to limit insurance exposure after a storm; and
- The Bill Williams Residential Safety and Preparedness Act, which in 1999 created the Hurricane Loss Mitigation Program, section 215.559, F.S., with an annual appropriation of \$10 million. The statutory intent of this program is to direct funds to be used for,

“programs to improve the wind resistance of residences and mobile homes, including loans, subsidies, grants, demonstration projects, and direct assistance; cooperative programs with local governments and the federal government; and other efforts *to prevent or reduce losses or reduce the costs of rebuilding after a disaster*” (emphasis added).

This report satisfies the subsection 215.559 (7), F.S., requirements to provide a report accounting for activities undertaken through the Hurricane Loss Mitigation Program.

Based on section 215.559, F.S., \$3 million from the Hurricane Loss Mitigation Program is directed to retrofitting existing public facilities to enable them to be used as public shelters. These funds are managed by the Department of Community Affairs, Division of Emergency Management. An annual report of the state's shelter retrofit program, the Shelter Retrofit Report, is prepared and submitted to the Governor and the Legislature pursuant to section 252.385, F.S. The \$7 million which the Florida Department of Community Affairs administers with the input of the statutorily created Advisory Council is referred to as the Residential Construction Mitigation Program, or RCMP, and is allocated as follows:

- 40 percent, or \$2.8 million is used to mitigate future losses for mobile homes;
- 10 percent, or \$700,000, is directed to the Type I Center of the State University System dedicated to hurricane research - Florida International University;
- 50 percent, or \$3.5 million is directed to programs developed by the Department with advice from the Advisory Council to help prevent or reduce losses or to reduce the cost of rebuilding after a disaster.

The effective period of this report is the period covering January 1, 2002 through December 31, 2002. During this period, the Hurricane Loss Mitigation Program (also known as the Residential Construction Mitigation Program or RCMP) continued to support projects which have proven successful in mitigating disasters. The reporting period stretches over parts of two State Fiscal Years, 2001-2002 and 2002-2003. Information is provided on activities undertaken in each of these two State Fiscal Years.

The Department, based on recommendations of the RCMP Advisory Council (ss. 215.599 (5), F.S.), and guided by a set of project selection criteria and guiding principles, has embarked on a number of efforts to complete tangible mitigation efforts and to educate Floridians on steps they can take to reduce the effects of

disaster on their individual properties. These activities are divided into five subject categories, based on the RCMP five year strategic plan, including:

1. **Increased Compliance with Codes and Regulations:** The RCMP aggressively promotes outreach on the Florida Building Code to ensure that all building trades professionals are educated on the code requirements. In addition to general outreach, a web-based advanced wind core course was developed, adding to educational resources available statewide.
2. **Market-Based Non-Regulatory Solutions:** The Department continues to support loss relativities studies. The studies allow insurance companies to make better-informed rate-setting decisions based on an actuarially-sound understanding of residential structures. Much of the Department's outreach, including its effort to educate the public on mitigation, through the work of organizations such as the Federal Alliance for Safe Homes (FLASH), are designed to improve the market for mitigation.
3. **Low-to-Moderate Income Site-Built Homes:** Though a small part of the program budget in both fiscal years, this is an important initiative that yields additional dividends in the area of community and economic development. By partnering with local housing authorities and targeting homes in the Governor's designated Front Porch communities, the Department has been able to provide hazard mitigation upgrades to low-to-moderate income homes undergoing livability upgrades. In 2001-2002 a total of 82 homes were retrofitted. In 2002-2003, a total of 83 are proposed to be retrofitted.
4. **Manufactured Homes:** With the \$2.8 million annual allocation to this initiative, plus a supplemental award of \$285,443 during State Fiscal Year 2001-2002, the Department was able to tie-down 2,132 manufactured homes. The Department estimates 1,927 manufactured homes will be tied-down in State Fiscal Year 2002-2003. In addition to this direct, "brick-and-mortar" type of mitigation, the Florida International University research agenda also addresses manufactured housing. In addition, \$145,000 was awarded to provide outreach and education targeting manufactured home owners to increase awareness of and demand for mitigation within this community.
5. **Program Implementation and Enhancement:** In addition to the small amount of program resources dedicated to managing the RCMP, the Department continues to develop and implement a five year strategic plan. The current phase of this project includes the implementation of a performance management system to better evaluate the range of initiatives being undertaken with HLMP funds to ensure that limited state resources are put to the highest and best use in order to limit the state's exposure.

Looking forward, the Department in coordination with the RCMP Advisory Council anticipates a more streamlined, responsive and effective implementation of the program. As part of the RCMP five year strategic plan, five performance categories have been established to measure the efficacy of the established project subject categories. The Department will analyze and evaluate the performance of projects within each subject category based on the following performance categories:

1. Outreach, training and partnerships,
2. Building construction and reconstruction,
3. Research and program development,
4. Program evaluation, and
5. Grants management.

Through this system, the Department will ensure that activities undertaken with program dollars meet the requirements of the statute and are constantly improving.

Regarding general administration, the Department continues to work with the Office of the Comptroller to guarantee that the RCMP is one of the most efficiently run programs of its type. This emphasis on grants administration, coupled with innovative techniques, such as the use of multi-year contracts, will help improve accountability, customer service and results.

Finally, by virtue of the broad representation of the RCMP Advisory Council, the Department is working to ensure that the widest range of stakeholders are served by the program. Coordination with the faith-based community, through the use of Florida Interfaith Networking in Disaster as a contractor in the State Fiscal Year 2001-2002 and State Fiscal Year 2002-2003 projects is a key example of this. Continued work with the Federal Alliance for Safe Homes and other organizations, as well as efforts to promote mitigation through widely attended conferences and tradeshows will help solidify this overarching effort.

# Introduction

In 1999, the Florida Legislature passed the Bill Williams Residential Safety and Preparedness Act, creating the Hurricane Loss Mitigation Program (section 215.559, F.S.), with an annual appropriation of \$10 million. These funds derive from the Florida Hurricane Catastrophe Fund (section 215.555, F.S.), and are provided to the Florida Department of Community Affairs for administration. Section 215.559, F.S., establishes minimum funding levels for specific interests and creates an advisory council to make recommendations to the Department on developing programs.

Based on section 215.559, F.S., \$3 million is used for retrofitting existing facilities that are used as public shelters. These funds are managed by the Division of Emergency Management. The annual report of this program, the State Shelter Report, was prepared for the Governor and Legislature on September 1, 2002. The Shelter Retrofit Report provides the Department's list of facilities recommended to be retrofitted using local, state and federal funds. The report also 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. For more information on the shelter retrofitting program, visit <http://www.floridadisaster.org>. The annual State Shelter Report is available for downloading in PDF format from the website.

The \$7 million which the Florida Department of Community Affairs administers with the input of the statutorily created Advisory Council is referred to as the Residential Construction Mitigation Program or RCMP and is allocated as follows:

- 40 percent, or \$2.8 million is used to mitigate future losses for mobile homes;
- 10 percent, or \$700,000, is directed to the Type I Center of the State University System dedicated to hurricane research - Florida International University;
- 50 percent, or \$3.5 million is directed to programs developed by the Department with advice from an Advisory Council to help prevent or reduce losses or to reduce the cost of rebuilding after a disaster.

To track the use of these funds, the Legislature in subsection 215.559 (7), F.S., requires the Department to provide 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 with an annual report on programs implemented under the Hurricane Loss Mitigation Program, referred to within the Department as the Residential Construction Mitigation Program or RCMP. The annual report must include: 1) a full report of program activities; 2) an accounting of program activities; and 3) an evaluation of these activities.

This is the third annual report to be delivered to the Legislature. This report is intended to meet the mandate of section 215.559(7), F.S. It includes the following sections:

Section I: This section addresses the legislatively mandated requirement to provide a full program report of activities during the period covering January 1, 2002 through December 31, 2002. Activities are addressed for two State Fiscal Years, 2001-2002 and 2002-2003. Spreadsheets detailing annual project awards and allocations for State Fiscal Year 2001-2002 are included as Appendix A, and those for State Fiscal Year 2003-2003 are included in Appendix B.

Section II: This section includes a discussion on the selection and evaluation of projects. A discussion of the RCMP five year strategic plan and five year budget as well as progress on developing a performance management system is included. Recommendations for program enhancement, both short term (through State Fiscal Year 2003-2004) and long term (five year) are provided. The Five Year Budget is included in Appendix C.

Section III: Recommendations for program enhancement are included in this section. Both short term recommendations (through State Fiscal Year 2003-2004) and long term recommendations (five year) are provided.

This report demonstrates how the activities undertaken by the State of Florida since Hurricane Andrew, including the implementation of the RCMP, make Florida a national leader in reducing the exposure of insured property. These creative approaches will both strengthen our state before disaster strikes and provide a foundation for a more expeditious and complete economic recovery following a disaster.

# Section I: Program Status

This report covers portions of two state fiscal years. This section of the report provides a program status of the RCMP for State Fiscal Year 2001-2002 and State Fiscal Year 2002-2003. Due to the timing of this report, projects identified in the 2002-2003 State Fiscal Year, though underway, are not completed. Further, in both state fiscal years, \$3 million in HLMP funds were provided to the Division of Emergency Management to help reduce the state's hurricane shelter deficit. This statutorily designated funding provides communities with resources to complete shelter retrofit projects, including those that are not eligible under traditional federal grants programs, such as emergency power generators, and generator and pre-wire connections. These projects assist communities in meeting national guidelines for shelter space. This report does not track these Division of Emergency Management managed projects.

For both fiscal years, projects are presented within the framework of the five subject categories established in the RCMP five year strategic plan. This categorization serves the purpose of ensuring that in the allocation of limited funds particular subject areas receive funding commensurate with their level of interest to legislative and departmental policy makers. These categories are listed and defined below.

1. **Increased Compliance with Codes and Regulations:** Efforts to increase the extent to which contractors and design professionals comply with and governmental entities enforce provisions of the building code that affect a building's structural integrity and ability to withstand hurricane force winds.
2. **Market-based Non-Regulatory Solutions:** Efforts which rely on market forces and incentives instead of increased building code regulation to cause individuals, businesses, and organizations to take steps to employ hurricane mitigation products and services.
3. **Low-to-Moderate Income Site-Built Homes:** Assistance provided to or on behalf of low-to-moderate income families to enable them to take advantage of products and practices designed to mitigate hurricane damage to their homes. Such assistance is based on the assumption that these families would not have the wherewithal to avail themselves of market-based incentives.
4. **Manufactured Homes:** Assistance designed to address the special structural challenges faced by manufactured home residents as a result of hurricane-force winds.
5. **Program Implementation and Enhancement:** Activities associated with contracting, distributing, monitoring, and evaluating the use public hurricane mitigation funds.

In the following description of projects for each state fiscal year, the entries are grouped by subject category and further classified in terms of the specific performance categories within which they apply. These performance categories include:

1. **Outreach, Training and Partnerships:**
  - a. Efforts to increase the level of awareness among the general public, businesses, and organizations regarding the need for and the means of decreasing the vulnerability of building structures to hurricane-force winds,
  - b. Efforts designed to improve the skills and knowledge required of professionals who play an integral role in hurricane mitigation activities, and
  - c. Efforts to build partnerships or coalitions to coordinate interrelated activities and ensure cooperation among parties involved in implementing hurricane mitigation activities.
2. **Building Construction and Reconstruction:** Construction or modification of building components designed to increase a structure's ability to withstand hurricane-force winds.



### **3. Research and Program Development:**

- a. Studies, analyses, pilots, and other efforts designed to improve the knowledge base upon which hurricane mitigation techniques and programs are based.
  - b. The creation of innovative program designs or enhancements that include brand new approaches or refinements to existing approaches that offer improved efficiency or effectiveness.
4. **Program Evaluation:** Analyses of the relative effectiveness of the various Performance Categories or sub-categories and the individual projects that comprise them
5. **Grants Management:** The distribution and monitoring of grant funds to ensure compliance with laws, regulations, and any other requirements or guidelines.

This two-tiered system of project classification, including subject categories and performance categories, mirrors the framework established to describe and evaluate projects in the five year strategic plan.

## **State Fiscal Year 2001-2002**

In State Fiscal Year 2001-2002, \$7,110,474 were allocated to 33 projects within the full range of subject categories. Pursuant to 215.559, F.S., a critical evaluation of each subject category is provided for the projects completed in State Fiscal Year 2001-2002. A table further detailing each specific project is included in Appendix A.

### **I. Increased compliance with codes and regulations**

#### **A. Outreach, training and partnerships**

**Building Codes Information System** – This database is an essential part of the strategy for outreach on the Florida Building Code. Information Systems of Florida, Incorporated, through an award budgeted at \$300,000, designed and programmed a Product Approval Module for the Building Codes Information System. This module will help ensure that only products that meet the high quality and wind resistance standards set by the State are used in construction.

**Florida Building Code Training** – Four projects, with a total budget of \$461,591, formed the core of this initiative. The first part of this initiative involved the development and implementation of a Building Codes Information Plan. The vendor, Mediawise, Incorporated, developed workshops for local government officials, brochures and other code-related outreach materials. The organization Building a Safer Florida, Incorporated, conducted broad-based outreach to Florida's building trades professionals. The University of Florida began the development of a web-based advanced wind core course of the Florida Building Code. Finally, a small portion of these funds was used to prepare and print the Florida Building Codes Legislative Report. These projects were designed to increase knowledge of and compliance with the Florida Building Code.

**Conferences** – Outreach was conducted at three statewide conferences to ensure a more targeted training of specific stakeholder groups. The amount budgeted for these efforts was \$140,000. The conferences included the Southeast Builders Conference, targeting building trades professionals, The Governor's Hurricane Conference, targeting emergency managers and other local officials, and the Building Officials Association of Florida Conference, targeting those in local government responsible for code enforcement. The goal of these efforts was to promote compliance with the Florida Building Code and to promote residential construction mitigation to improve the wind resistance of residential structures.

Faith-Based Support for Mitigation Planning – Through the Florida Interfaith Networking in Disasters (FIND), a *Tools of the Trade* manual was developed for Community Interfaith / Interagency Networks, commonly referred to as CIINS, to support local government Local Mitigation Strategy working groups and assist those people most in need and most vulnerable to wind loss. This initiative was budgeted at \$33,000.

## **B. Building construction and reconstruction**

The Florida Building Codes Demonstration Project – This initiative is a multi-year effort that involves building a range of home types and comparing the cost differential of homes built to the new Florida Building Code. It is an essential component in ensuring that the loss reduction benefits of the new code exceed the increased costs of code compliance. Two projects, budgeted at \$100,000, were completed in this fiscal year. Applied Research Associates, Incorporated, completed the technical analysis on the Florida Building Codes Demonstration Project which had been initiated in the previous fiscal year. The University of Florida prepared the final report on this study.

Disaster Contractors Network – In order to take advantage of and better manage the massive amount of repair and reconstruction associated with disaster recovery, the Florida State University – Florida Public Affairs Center developed this program at the direction of the RCMP Advisory Council. This program establishes a Disaster Contractors Emergency Support Function, or ESF, at the state and local Emergency Operations Centers to be staffed in disasters by trained, licensed contractors who can report needs of building materials, resources, and additional licensed contractors to facilitate the disaster recovery process, helping to build wind loss mitigation into disaster recovery.

## **C. Research and program development**

Florida Coastal Monitoring Program – The University of Florida, with a budget of \$249,405, continued to maintain and implement this program to install instrumentation in wind vulnerable homes throughout the state to measure their structural performance in the event of a windstorm. These data will be of great value in supporting future wind loss relativity studies. In this fiscal year, an additional five homes were added to the project.

### **Subject Area Evaluation:**

Opportunities to affect hazard mitigation often occur before disaster, through enforcing effective building codes and planning communities to reduce vulnerability. The majority of work in this subject area related to building codes – ensuring that new structures are built in compliance with the Florida Building Code's high wind resistance standards. Some emphasis was placed on land use planning, through the efforts of the Florida Interfaith Networking in Disasters to broaden the focus of local government Local Mitigation Strategy Working Groups. Hazard Mitigation may also be addressed during disaster recovery, as was the intent of the Disaster Contractors Network, ensuring that when homes are damaged in a disaster, they are built back better, with hazard mitigation in mind. While the final deliverable for the University of Florida's web-based advanced wind core course was not completed at the time of publication of this report, all of the remaining projects in this subject area were completed as planned.

## **II. Market based non-regulatory solutions**

### **A. Outreach, training and partnerships**

Public Outreach – Three activities, budgeted at \$343,460, were undertaken to promote mitigation within the building community and the general public. The Florida Windstorm Underwriters Association (FWUA) developed and distributed outreach brochures to FWUA policyholders regarding the new FWUA wind classification plan. This plan will enable homeowners that undertake specified hazard mitigation retrofits to receive premium discounts. The Federal Alliance for Safe Homes, FLASH, was the contractor on the remaining two initiatives; a booklet entitled, *One-Stop Hurricane Resource Guide*, for the general public, and the development of Public Service Announcements and training for building trades professionals on the

Blueprint for Safety program, which is designed to promote wind mitigation techniques beyond the minimum requirements of the Florida Building Code.

## **B. Research and program development**

Research – The Florida International University, as part of its \$700,000 annual allocation pursuant to the statutory requirements of Section 215.559, F.S., undertook a program of research and development relating to hurricane loss reduction devices and techniques for site built homes.

Loss Relativities Studies – Two critical insurance loss relativities studies, one for single family homes, the other for multi-family dwellings of 5 or more units, were undertaken by Applied Research Associates, Incorporated. These studies, budgeted at \$651,424, will enable insurance companies to more accurately set rates and develop actuarially sound incentives for homeowners undertaking wind mitigation retrofits.

### **Subject Area Evaluation:**

The task of building a market for hazard mitigation - increasing the demand for hazard mitigation products by homeowners - relies on a range of incentives. These incentives, from assurance that loss cost savings of mitigation measures justifies their implementation, to insurance premium rate reductions, must have their basis in science. Further, once research has been conducted, outreach on new applications and techniques must occur to ensure that message can be acted upon. The efforts undertaken in this subject accomplished these goals. These projects were all completed within the approved timeframe and to the extent as planned.

## **III. Low-to-moderate income site built homes**

### **A. Building construction and reconstruction**

Leveraging Mitigation Retrofits – Through a partnership with a combination of local government housing authorities and private non-profit organizations, wind loss reduction retrofits were undertaken in structures undergoing livability rehabilitation or other improvements. Program funds, budgeted at \$764,000, paid for only the wind retrofit portion of these improvements. Work was undertaken in ten of the Governor's designated Front Porch communities. In Hernando County resources were leveraged against Community Development Block Grant funds. In the City of Bradenton and in Citrus County, Federal Flood Mitigation Assistance Program funds being used to reduce the flood risk of hazard prone structures were leveraged with RCMP program funds to ensure that the targeted structure would be retrofitted to withstand the dual perils of rising water as well as wind.

### **Subject Area Evaluation:**

Work accomplished in this subject area addresses the needs of homeowners who are vulnerable to wind losses and who, without direct assistance, would likely be unable to finance needed mitigation retrofits. The use of program dollars was maximized by ensuring that all program funds were leveraged with funds from other sources, and the use of RCMP dollars was limited to funding wind retrofit improvements. While relying on a small (approximately 11 percent) amount of program resources, these initiatives projects actively reduce wind loss exposure while promoting economic opportunity in critical areas of the state.

## **IV. Manufactured homes**

### **A. Outreach, training and partnerships**

Public Outreach – The Federation of Manufactured Homeowners, utilizing an award of \$145,000, created and distributed loss reduction outreach materials and provided workshops on hurricane safety to residents of manufactured housing. These materials and workshops were designed to make residents more aware of their hurricane vulnerability as well as steps that may be taken to reduce exposure to wind losses, such as ensuring the adequacy of their tie-down systems.

**B. Building construction and reconstruction**

Manufactured Home Retrofits – Pursuant to statute, this initiative is funded annually at \$2.8 million and is administered by Tallahassee Community College. Through the efforts of this initiative, tie-down retrofit devices were installed in 11 manufactured home communities on a total of 2,212 manufactured homes. This program is in its third year. The installation of these devices greatly reduce the potential for windstorm losses in the event of a hurricane.

A statewide survey was conducted by the University of Florida, Shimberg Center for Affordable Living, to identify manufactured home communities that would be both eligible for and interested in participation in the tie-down program. The following manufactured home communities were recommended for eligibility in State Fiscal Year 2001-2002 by the RCMP Advisory Council at their August 21, 2001 meeting and recorded in the official minutes of the meeting.

**Eligible Communities**

<b>Manufactured Home Community</b>	<b>County</b>
Clayton Estates	Alachua
Aztec Estates	Broward
Kings Manor	Broward
Sunshine Village	Broward
Paradise Village	Hillsborough
Oak Springs	Lake
Orange Lake	Lake
Colonial Village	Orange
Starlight Ranch	Orange
Hidden Valley	Osceola
Hidden Village	Pinellas
Mobel Americana	Pinellas
Kings and Queens	Polk
Lakeland Junction	Polk
Lakeland Harbor	Polk

**C. Research and program development**

Research – The Florida International University, as part of its \$700,000 annual allocation, undertook two programs of research and development related to manufactured homes. The first involved research related to eliminating state and local barriers to upgrading existing mobile homes and communities, while the second involved research and development of a program for the recycling of existing older mobile homes. Both efforts are designed to reduce the potential for hurricane loss among manufactured home residents.

**Subject Area Evaluation:**

These projects reflect a comprehensive approach to wind loss reduction. The research undertaken will facilitate retrofitting and upgrading the state’s existing manufactured home stock, the public outreach component will ensure that residents of manufactured homes are aware of methods to reduce their exposure, and the retrofitting program provides the resources to actively reduce exposure in targeted areas. The projects undertaken with this subject area were completed as planned. The research being conducted by Florida International University is ongoing.

**V. Program implementation and enhancement**

**A. Program evaluation**

Program Planning – The Florida State University, Florida Public Affairs Center, was awarded \$24,520 to begin the development of a five year strategic planning process for the RCMP. The products developed in this fiscal year established the framework of five project subject areas and performance categories used in this report.

Central to this plan was the development of a proposed five year budget designed to assist program staff and the RCMP advisory council in project evaluation and selection. This budget is included in Appendix C.

## **B. Grants management**

Administration – A total of \$120,000 (less than 2 percent of program funds) was reserved to cover all program administration costs including staff salaries, expenses and indirect costs.

### **Subject Area Evaluation:**

Program implementation costs were kept to a minimum, ensuring that the maximum benefit of the program was directed to reducing the potential for future hurricane loss. To assist staff and the RCMP Advisory Council in funding projects that achieve this end, the development of a five year strategic plan was initiated. The five year budget has proven its utility in shaping the project selection decision in the second fiscal year covered by this report (2002-2003). The five year strategic plan will be expanded in State Fiscal Year 2002-2003 to include a system for measuring and evaluating the performance of all projects undertaken with program funds.

## **State Fiscal Year 2002-2003**

In State Fiscal Year 2002-2003, \$7,000,000 was budgeted to be allocated to 39 projects within the full range of subject categories. A full description of these projects follows. However, as these projects are currently in development, no evaluation is provided. Pursuant to 215.559, F.S., a critical evaluation of these projects will be included in next year's annual Report to the Florida Legislature. A table further detailing each specific project is included in Appendix B.

### **I. Increased compliance with codes and regulations**

#### **A. Outreach, training and partnerships**

Florida Building Code Training and Outreach - A total of \$300,000 has been allocated to continue the project from 2001-2002 with Building A Safer Florida, Incorporated, a consortium of building trade associations. In 2001, the Florida Legislature expressed in Senate Bill 336, Chapter 2001-186, Laws of Florida, that the Florida Building Commission and the Department provide for statewide outreach and training on the Florida Building Code, to be achieved through organizations including, but not limited to, existing licensee trade and professional associations. This project addresses that directive.

Florida Building Code Communication Plan – A total of \$86,300 has been allocated to continue an outreach project begun in State Fiscal Year 2001-2002. Mediawise, Incorporated, has been contracted with to provide workshops to local governments and develop brochures, posters, pamphlets, articles and other outreach materials promoting the Florida Building Code.

Florida Building Code - A total of \$100,000 has been allocated to purchase and provide updated Florida Building Code amendments for local governments.

Disaster Contractors Network - A total of \$100,000 has been allocated to continue this project administered by the Florida State University – Florida Public Affairs Center. Activities include expanding and integrating the Disaster Contractors Network into post-disaster recovery operations at the state and local level. In its third year of funding, this year will focus on testing the Standard Operating Procedures developed in State Fiscal Year 2001-2002 during all state hurricane recovery exercises as well as actual events. Contractor reservists, a cadre of trained professionals that can be called upon in the event of a disaster, will also continue to be identified and trained.

Southeast Builders Conference - A total of \$100,000 has been allocated to continue support for the Code Central hazard mitigation exhibit space at this annual conference of building trades professionals.

Governor's Hurricane Conference – A total of \$25,000 has been allocated to continue support for mitigation related workshops and expert speakers aimed at educating the emergency management community and other local officials.

Building Officials Association of Florida – A total of \$15,000 has been allocated to continue support for this statewide conference promoting greater educational opportunities on the Florida Building Code to local building officials.

Comprehensive Growth Management Planning Technical Assistance – \$75,000 has been allocated to develop two technical assistance documents that focus on the integration of hazard mitigation objectives for residential development into local government comprehensive plans: *Best Practices for Residential Development Mitigation*, and, *Best Practices for Post-Disaster Redevelopment Planning*. Local governments with areas within a coastal high hazard area are required to address redevelopment feasibility pursuant to state growth management laws, taking into account whether past reductions in land use restrictions and residential development impairs the rights of current residents when redevelopment occurs following hurricanes. The first document will assist communities in addressing 2002 legislative requirements for preparing Evaluation and Appraisal Reports. The report must address redevelopment and planning in coastal high hazard areas including strategies to address redevelopment feasibility as a result of implementing residential land use restrictions and standards in the local comprehensive plan. The second document will focus on assisting communities in updating and improving their Post-Disaster Redevelopment Plans, which are part of the Coastal Management Element of Comprehensive Plans.

Local Mitigation Strategy Volunteer Coordination – A total of \$33,000 has been allocated to continue the inter-faith and inter-agency volunteer coordination effort initiated in State Fiscal Year 2001-2002, focusing on providing support to Local Mitigation Strategy Working Groups around the state in order to assist those people who are most in need and most vulnerable to loss.

## **B. Research and Program Development**

Florida Coastal Monitoring Program – Administered by the University of Florida, a total of \$250,000 has been allocated to continue this program. The program retrofits and outfits coastal homes with wind and wind-load measuring devices. In its fifth year, this phase will add three more houses along the South Atlantic coast and two houses along the Gulf coast near Naples to the existing 25 homes already participating statewide. Funds will also be used for field deployment during actual windstorm events; inspection, maintenance and upgrades to existing equipment including inspection of wiring on existing houses; continued development of analysis software and a Florida Coastal Monitoring Program web-site for data dissemination and public awareness; and continuation of feasibility studies of real-time remote data acquisition.

Florida Building Code Initiative – A total of \$50,000 has been allocated to perform cost comparison analyses of the International Building Code and the Florida Building Code to ascertain the economic impact of adopting the International Building Code.

## **II. Market-based, Non-Regulatory Solutions**

### **A. Outreach, Training and Partnerships**

Blueprint for Safety Training – A total of \$200,000 has been allocated to continue this project administered by the Federal Alliance for Safe Homes. This project provides training statewide on Blueprint for Safety construction mitigation techniques and specifications. The Blueprint for Safety program promotes disaster resistant building and retrofit techniques for homeowners designed to reduce their exposure to hurricane losses. Trainings will continue to target architects and design professionals, insurance adjusters, building officials, consumers, local housing authorities, FEMA, and other interested parties.

Public Service Announcements – A total of \$126,800 has been allocated to continue this project administered by the Federal Alliance for Safe Homes. This project provides a statewide Public Service Announcement campaign broadcasting statewide hurricane mitigation messages and promoting Blueprint for Safety in English and Spanish, during peak hurricane season.

Construction Mitigation – A total of \$75,000 has been allocated to fund a partnership between insurance companies and homebuilders, to demonstrate and promote hurricane mitigation techniques, features, and products to consumers.

Citizen's Property Insurance Corporation – The Citizen's Property Insurance Corporation was created by the Florida Legislature through the merger of the Florida Windstorm Underwriting Association and the Florida Residential Property and Casualty Joint Underwriting Association. A total of \$20,000 has been allocated to continue a policyholder outreach project begun in State Fiscal Year 2001-2002. The program consists of printing brochures to be mailed out to policyholders with their renewal notices explaining and promoting the mitigation-centered insurance premium discounts offered under the Citizen's Property Insurance Corporation Wind Classification Plan.

## **B. Research and Program Development**

Mitigation Incentives Database – A total of \$300,000 has been allocated to this project. Originally in the approved State Fiscal Year 2001-2002 budget, the database was not begun due to modifications to the due date provided to insurance companies to submit required insurance premium discounts and credits for hurricane mitigation features. The searchable internet-based database will include individual insurance company mitigation credits, required pursuant to Section 627.0629 F.S., as filed throughout 2002-2003.

Florida Building Code New Construction Database – A total of \$175,000 has been allocated to develop a database that documents how new construction is being built to the Florida Building Code in all wind regions of the state, where options are available to meet various requirements. Comparisons will be made between fully enclosed versus higher internal pressure requirements, types of opening protections, and where builders choose to use higher load designs than minimum code. Subject data will be gathered through field surveys and inspections, as well as a review of drawings of a random sample of new houses to produce a public domain document that will assist the Department, the Florida Building Commission, the Department of Insurance and private insurance companies, and local governments in assessing code implementation, in assessing loss reduction of new construction, and in managing Florida Hurricane Catastrophe Fund risk.

Loss Reduction Study for Plywood Hurricane Shutters – A total of \$100,000 has been allocated to this project. Plywood shutters are allowed by the Florida Building Code. The insurance loss relativities study performed by Applied Research Associates, Incorporated, in State Fiscal Year 2001-2002 did not address plywood shutters due to a lack of sufficient technical data on their performance. The results of this study will be added as addenda to the two Insurance Loss Relativities Studies covering single family residences and residential structures with five or more units which were performed in State Fiscal Year 2001-2002.

## **III. Low-to-moderate income site built homes**

### **A. Outreach, Training and Partnerships**

Low to Moderate Income Umbrella Agency Outreach – A total of \$20,000 has been allocated to fund a statewide outreach effort targeting housing agencies and authorities statewide to encourage them to integrate hurricane mitigation and specifically Blueprint for Safety specifications into their low-to-moderate income rehabilitation programs funded by Community Development Block Grants, the State Housing Initiatives Partnership Program, the Home Investment Partnerships Program, the Low Income Emergency Home Repair Program, and the Weatherization Assistance Program.

## **B. Residential Mitigation Retrofits**

Front Porch Community Retrofits – A total of \$880,000 has been allocated to continue projects which provide low-to-moderate income homes with wind-resistive construction retrofits according to Blueprint for Safety specifications. Individual grants of \$55,000 each will be awarded to each of the 16 Governor’s designated Front Porch communities. A minimum of 80 houses will be retrofitted.

Flood Mitigation Assistance Program Local Match – A total of \$112,000 has been allocated to fund projects that provide wind-resistive construction retrofits to repetitive flood-loss homes that are also receiving the federal Flood Mitigation Assistance Program grants from the Department. The RCMP grants will serve as a complete or partial match toward the 25 percent non-federal match requirement of the Flood Mitigation Assistance grants. The selection of homeowners receiving grants will be based upon the structure being located in a wind-borne debris region having wind speeds of 120 mph or above, and the relative cost-benefit ratio of the proposed project.

## **C. Research and Program Development**

Mitigation Mortgage Feasibility Study and Pilot Project – A total of \$100,000 has been allocated to research the feasibility of lending institutions developing a “mitigation mortgage” that leverages the required homeowner insurance premium discounts for hurricane mitigation construction features at point-of-sale. This research will also involve working with lending institutions to develop discount mortgage interest rates and stretch loan-to-equity ratios based on insurance premium mitigation discounts to support mitigation activities. This project is being funded as part of the annual allocation of \$700,000 which is statutorily directed to the Florida International University.

## **IV. Manufactured Homes**

### **A. Outreach, Training, Partnerships**

Manufactured Housing Outreach – A total of \$200,000 has been allocated to continue this project administered by the Federation of Manufactured Home Owners of Florida. The project includes workshops, brochure development, Public Service Announcements, and web-site enhancement and maintenance promoting hurricane mitigation opportunities for owners and renters of manufactured housing.

### **B. Residential Mitigation Retrofits**

Mobile Home Tie-Down Program – A total of \$2,800,000 is statutorily allocated to continue the Manufactured Home Tie-Down Retrofit Program, which is administered by the Tallahassee Community College.

A statewide survey was conducted by the University of Florida, Shimberg Center for Affordable Living, to identify manufactured home communities that would be both eligible for and interested in participation in the tie-down program. The following manufactured home communities were recommended for eligibility in State Fiscal Year 2002-2003 by the RCMP Advisory Council at their May 1, 2002 meeting and recorded in the official minutes of the meeting.

### **Eligible Communities**

<b>Manufactured Home Community</b>	<b>County</b>
Clayton Estates	Alachua
Aztec Estates	Broward
Colonial Village	Broward
Kings Manor	Broward
Park City West	Broward
Sunshine Village	Broward



**Eligible Communities  
(continued)**

<b>Manufactured Home Community</b>	<b>County</b>
Emerald Lake Mobile Home Park	Charlotte
Paradise Village	Hillsborough
Bonfire Mobile Home Village	Lake
Citrus Circle Subdivision	Lake
Corley Island Mobile Manor	Lake
Cypress Creek	Lake
Dora Pines	Lake
Emerald Lakes Mobile Home Village	Lake
Holiday Mobile Home Park	Lake
Lakeside Village	Lake
Molokai Co-op	Lake
Oak Springs	Lake
Orange Lake	Lake
Shangri-La by the Lake	Lake
Tropical Palms	Manatee
Lindale Mobile Home Park	Marion
Spanish Oaks	Marion
Miracle Mobile Home Park	Okaloosa
Starlight Ranch	Orange
Hidden Valley	Osceola
Country Place Village	Pasco
Tropical Acre Estates Mobile Home Park	Pasco
Valleydale RO Association, Inc.	Pasco
Alcove Park	Pinellas
Hidden Valley	Pinellas
Mobel Americana	Pinellas
Kings and Queens	Polk
Lakeland Harbor	Polk
Lakeland Junction	Polk
Colonial Pines Mobile Home Park	Santa Rosa
Tuskawilla Trail	Seminole
Rails End Mobile Home Park	Sumter
Wildwood Estates	Sumter
Orangewood Mobile Home Park	Volusia
Redland Estates	Volusia
Whisperwood Mobile Home park	Volusia
Destin East Mobile Home Park	Walton

**C. Research and Program Development**

Mobile Home Research Projects – A total of \$200,000 has been allocated to continue the research tracks exploring the feasibility of a Mobile Home Recycling Program and the elimination of state and local barriers to upgrading existing mobile homes. This project is part of the \$700,000 statutorily allocated to the Florida International University.

**V. Program Administration**

**A. Program Evaluation**

Comprehensive Statewide Surveys – A total of \$400,000 has been allocated for the development and implementation of comprehensive statewide baseline surveys designed to measure the success and performance of RCMP projects and public understanding/ acceptance of hurricane mitigation. This project is part of the \$700,000 which is statutorily allocated on an annual basis to the Florida International University.

RCMP Strategic Plan – A total of \$50,000 has been allocated to this project administered by the Florida State University – Florida Center for Public Management. This project will develop and implement a program

performance measurement and an evaluation system to capture and analyze data for inclusion in the annual RCMP Report to the Florida Legislature and to support future actions of the RCMP Advisory Council.

**B. Contract and Grant Management**

Administration – A total of \$120,000 has been allocated to support Department staff salaries and expenses related to the administration of this program.

# Section II: Project Selection

## Project Selection

For the State Fiscal Year 2001-2002 program cycle, staff of the RCMP, based on the success of programs and input from the RCMP Advisory Council in previous state fiscal years, developed a roster of proposed projects. This roster was presented to the RCMP Advisory Council for review and comment. Based on the input of this group, additional projects were added to the roster for discussion. Ultimately, a final list of projects was recommended to the Secretary of the Department of Community Affairs for funding.

As a result of the successful five year budget developed as part of the five year strategic planning process in the State Fiscal Year 2001-2002 program cycle, this approach was streamlined in State Fiscal Year 2002-2003. Staff presented the projects included in the recently developed proposed five year budget document to the Advisory Council. Based on the input and deliberations of the Advisory Council, a list of proposed projects was provided to the Secretary of the Department for approval. Due to the five year horizon of the proposed budget and strategic plan, the work of program staff and the Advisory Council in selecting project is becoming more streamlined as a considerable amount of discussion and deliberation has already occurred on proposed future year projects.

In both the State Fiscal Years 2001-2002 and 2002-2003, staff adhered to a standard set of project selection criteria and guiding principles. These considerations were incorporated in the five year plan as well, to ensure that future projects meet the same high level of scrutiny as past and current year projects. The eight project selection criteria and guiding principles used by program staff in screening potential projects prior to their review by the RCMP Advisory Council include:

1. Projects shall be consistent with the priorities outlined in Section 215.559, F.S.
2. Projects shall be developed in cooperation with the RCMP Advisory Council, whose members represent the six entities outlined in Section 215.559, F.S.
3. Project selection shall consider the priorities of other partners and stakeholders with a key role and interest in fostering hazard mitigation, including the hurricane research community as well as the hazard mitigation consulting community.
4. Projects shall benefit homeowners, who ultimately fund the Hurricane Catastrophe Trust Fund.
5. Projects shall be consistent with the priorities of the Department of Community Affairs.
6. Projects shall be consistent with the State of Florida Hazard Mitigation Plan.
7. Some projects shall foster and nurture the development of a private market for mitigation.
8. Some projects shall leverage existing local or state mitigation/ home rehabilitation programs, where there likely exists little or no support for a private market for mitigation.

## The RCMP Advisory Council

The RCMP Advisory Council and its participating entities is established in Section 215.559, F.S. The participating entities recommend potential members to the Secretary of DCA for approval. These members serve until replaced by the participating entity. The current member roster for the 2002-2003 State Fiscal Year RCMP Advisory Council includes:

**State Fiscal Year 2002-2003  
Member Roster**

<b>Organization</b>	<b>Representative</b>
Florida Association of Counties, Board of Directors	The Honorable Calvin Harris
Federation of Manufactured Home Owners of Florida, Incorporated	Mr. Don Hazelton
Florida Insurance Council, Incorporated	Mr. Andrew Martinez
Florida Home Builders Association	Mr. Richard Reynolds
Florida Department of Insurance	Mr. J. Steve Roddenberry
Florida Manufactured Housing Association	Ms. Janette Weis

The RCMP Advisory Council meets at least once during the state fiscal year. The Advisory Council addresses a range of considerations, including:

- the use of unobligated funds from previous year projects,
- a status review of the current year projects, and
- the preparation of a roster of recommended projects for funding in the next fiscal year to be presented to the Secretary of the Department for approval.

Other business related to the management of specific projects is also discussed.

As was the intent of the enabling statute, the broad representation of the Advisory Council's members, the RCMP advisory council helps ensure that projects selected for funding represent the full community of interests involved in hurricane loss reduction, in support of the project selection criteria and guiding principles discussed above. In future years, as the data collection and project evaluation component of the five year strategic planning process matures, the RCMP Advisory Council will play a more active role in evaluating the efficacy of exiting projects and prioritizing the use of future funds within the five subject area categories established in the five year plan.

**Five Year Planning Process**

The development of a performance system was begun during the 2001-2002 State Fiscal Year. The goal was to develop of a five year budget for the RCMP and a performance framework to lay the groundwork for the 2002-2003 State Fiscal Year project to develop and implement a performance measurement system and a method for program evaluation.

The development of a five year budget was the foundation on which the performance framework was built. The budget was organized along subject categories and performance categories, as detailed in Section I of this report. Each project included in the budget was first assigned one of five subject categories, and then assigned one of the five performance measure categories. In covering these categories, the budget charts the evolution of specific initiatives over time.

The proposed five year budget provides a visual representation of the funding needs of all projects in successive state fiscal years. Funding can be adjusted strategically in out years to provide a financial boost to initiatives gearing up, or a reduction in funding to initiatives scaling back or reaching completion. Finally, as the proposed budget charts the out years, a larger percentage of the total available funding is represented as unobligated in each successive year. This aspect of the proposed budget ensures that the RCMP Advisory Council has the flexibility to craft new initiatives or to direct funds to those initiatives demonstrating the greatest measurable success.

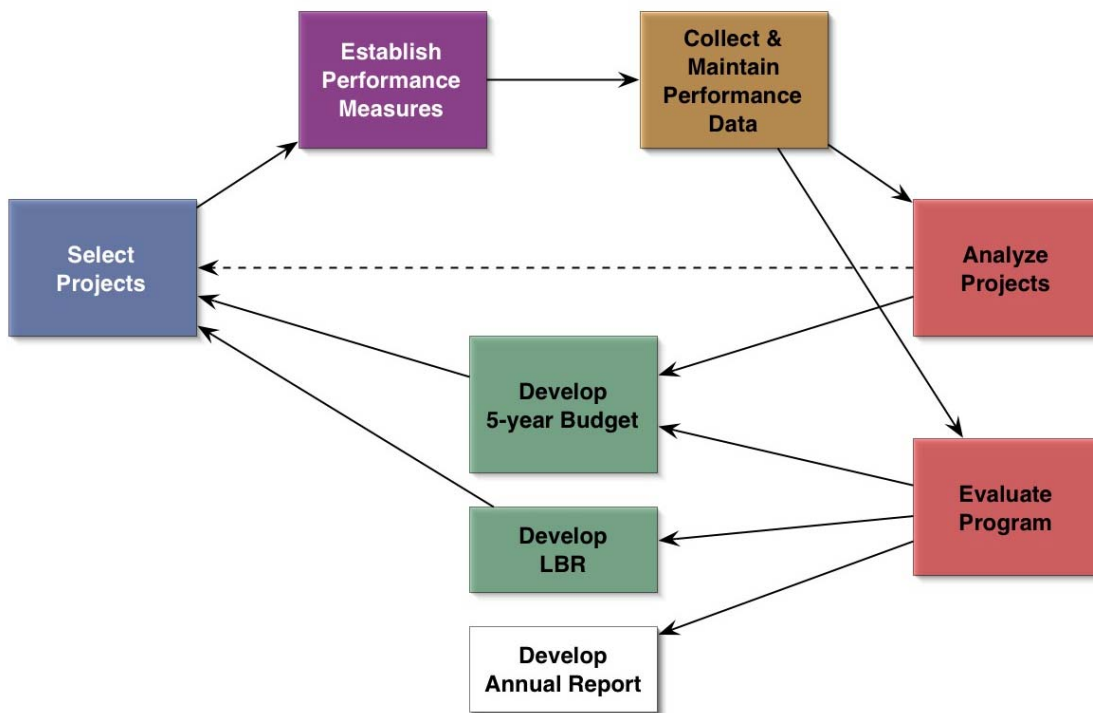
After the development of the budget framework a series of stakeholder surveys was undertaken to identify potential projects and to rank the suggested expenditures. The result of this endeavor was the development of the proposed five year budget included as Appendix C of this report. The budget was reviewed by the RCMP Advisory Council and recommended to and approved by the Secretary of the Department. The

utility of the five year budget was made apparent in helping direct the deliberations of the Advisory Council in their selection of projects to be recommended for funding in State Fiscal Year 2002-2003.

### Performance Management

It is essential that projects undertaken using RCMP funds are proven to be successful. The Department, through the efforts of the Florida Public Affairs Center at the Florida State University, is currently developing and will have implemented a performance measurement system and program evaluation protocol by the end of the current fiscal year. This system is designed to ensure that all projects undertaken using RCMP funds are measured and evaluated. The continuation of a project in future years will be predicated upon its performance. Likewise, the overall program may also be evaluated in this fashion, with relevant findings reported in future legislative reports. The following flowchart provides a graphic overview of how the performance management system will function. A description of each of the flowchart's boxes is provided below:

### RCMP Performance Management System FLOWCHART



1. **Establish Performance Measures** – Specific performance measures will be selected for each contract. These measures are based on the measurement framework currently under development. The specific measurements are being assigned to those State Fiscal Year 2002-2003 contracts that have been developed and executed by the Department as of November 1, 2002, and will continue throughout the year until all contracts which have been developed and executed by the Department have been assigned measurements. In this fashion, subgrantees and vendors, as a condition of receiving RCMP funds, will provide the Department with the data needed to evaluate the efficacy of the specific project.

2. **Collect and Maintain Performance Data** – A database will be developed in Microsoft Access format to allow for data collection, management and reporting. This database will be web accessible by the Department and by contractors on a secure basis. Data will then be available to analyze individual projects and to help perform an overall program evaluation.
3. **Analyze Projects** – The development and subsequent collection of performance measures will allow the Department to analyze individual projects. The specific type of analysis will be based on the type of project. It is anticipated that the International Hurricane Center at the Florida International University will analyze many of the more complex projects. Florida International University currently receives, by statutory requirement, \$700,000 each fiscal year for a variety of activities. By including the development of various survey techniques in Florida International University's contract, the Department will be able to leverage existing allocated resources to implement this performance measure analysis. As this process is currently in place, a number of State Fiscal Year 2002-2003 projects will be included in Florida International University's review.
4. **Evaluate Program** – While it is important to analyze individual projects, it is also of critical importance that the RCMP be evaluated for its overall effectiveness. It is only when there is an understanding of the program's effectiveness that the continuation of individual projects will be fully justified. The Department is leverage the existing contractual relationship with Florida International University to develop surveys to measure program effectiveness. To assure that the survey will provide meaningful data to measure the program, the Department is having the survey reviewed by various stakeholders and individuals knowledgeable in survey methods. Numerous meetings have taken place over the current state fiscal year and the resulting survey will be implemented prior to June 30, 2003.
5. **Develop Five Year Budget** – After projects have been evaluated, a revised five year budget can be approved. It is important that the budget have a multi-year time frame because of the continuing nature of many of the projects. Projects deemed to be successful may be continued. Those exhibiting a lesser level of measurable success may either be modified or, in some cases, discontinued.
6. **Develop Legislative Budget Request** – The RCMP is currently assessed through two activities areas in the Department of Community Affairs Long Range Performance Plan. These activity areas measure the number of clients served by the RCMP, as well as the number of homes retrofitted using program dollars. All of the proposed budget's established subject and performance categories may be appropriately nested within these Long Range Performance Plan activity areas, allowing for more accurate reporting on program performance. As such, the revised budget along with the program evaluation may have direct input into the Legislative Budget Request process in successive state fiscal years.
7. **Develop Annual Report to the Florida Legislature** – The program's enabling legislation requires that an annual report be provided to the Florida Legislature. The Florida International University, as a principle collector of project measurement data, will be able to undertake preliminary project and program analyses. The Department, building on Florida International University's effort, will be able to provide the legislature with more measurable program and project outcomes.
8. **Select Projects** – The end result of a performance management system will be to better select projects that will make for a more effective program. Existing projects may be modified to increase their effectiveness while new projects may be proposed and tested. This system will result in a more transparent and defensible project selection process.

## Section III: Recommendations

It is essential that the RCMP – both the specific projects and the overall program – address the requirements of section 215.559, F.S., “*to prevent or reduce losses or reduce the costs of rebuilding after a disaster*” (emphasis added). To actively reduce the exposure of insured property in the state, it is critical that the program be administered efficiently and effectively, fund innovative and cost-effective projects, and reflect the input of a broad community of organizations active in the field of hazard mitigation. The following recommendations address these concerns.

### **Short Term Recommendations** (through the State Fiscal Year 2003 – 2004 Program Cycle):

The short term recommendations listed below form the core of an action plan for program staff in the day to day management of the RCMP. Central to these recommendations is the implicit understanding that progress must be made in each area listed by the end of next fiscal year (June 30, 2004). Constant improvement in project management and program accountability is of paramount concern. The need to aggressively continue the project evaluation system is also essential. With these considerations in mind, the following recommendations are provided:

1. Continue shared staffing within the Department in project management. Building Codes staff and Community Services staff have managed a number of RCMP projects. This has provided additional time for RCMP staff to better manage the workload associated with the program.
2. Develop a monitoring schedule based on relative monitoring risks and conduct monitoring visits utilizing other Department staff, as appropriate.
3. Continue collecting data for project performance evaluation as part of the five year strategic planning process.

### **Long Term Recommendations** (Five Year):

Just as the five year plan and accompanying budget present the RCMP objectives over an intermediate planning horizon, so too is it important to articulate broad goals and areas of proposed program enhancement in a comparable time frame. The following goals are focused on ensuring that as the RCMP matures, its efforts are both measurable and defensible, and that through these efforts, hurricane loss exposure is reduced. The following recommendations address these broader concerns:

1. Evaluate projects based on established performance measures on an annual basis for use by the Advisory Council and inclusion in the annual report to the Florida Legislature.
2. Expand the network of partners working with the RCMP, including subgrantees and contractors, to take advantage of innovations in project identification and implementation.
3. Where possible, leverage RCMP funds with other funds from federal, state, local government or private sources.
4. Continue an aggressive approach at identifying non-regulatory market based solutions to promoting mitigation, including the reexamination of supporting mitigation loans.
5. On an annual basis, evaluate the efficacy of the five year strategic program plan and update as necessary.

# Appendix A

## Hurricane Loss Mitigation Program Activities for

State Fiscal Year 2001-2002

### Increased Compliance with Codes and Regulations:

Partnering Grantee	Project Description	Award Amount
Information Systems of Florida	Design and program the Product Approval Module for the Building Code Information System	\$300,000
Mediawise, Inc.	Building Codes Communications Plan	\$59,686
Building A Safer Florida, Inc.	Conduct outreach and training on the Florida Building Code	\$300,000
University of Florida	Develop a web-based advanced wind core course of the Florida Building Code	\$100,000
Executive Center Services	Florida Building Codes Legislative Report	\$1,905
Florida Home Builders Association	Promote mitigation at the Southeast Builders Conference	\$100,000
Governor's Hurricane Conference	Promote mitigation and digitize workshop presentations for future playback	\$25,000
Building Officials Association of Florida	Promote mitigation at the annual conference	\$15,000
Florida Interfaith Networking in Disaster	Outreach and coordination with local government social service and non-profit agencies on disaster mitigation targeting highly vulnerable populations	\$33,000
Applied Research Associates, Inc.	Florida Building Code Demonstration Project Analysis	\$85,000
University of Florida	Final Report on the Florida Building Code Demonstration Project	\$15,000
Florida State University -- Florida Public Affairs Center	Implement the Disaster Contractors Network	\$113,631
University of Florida	Implement, maintain, and expand the Florida Coastal Monitoring Program	\$249,405
<b>SUBJECT CATEGORY ALLOCATION:</b>		<b>\$1,397,627</b>



**Market-Based Non-Regulatory Solutions:**

<b>Partnering Grantee</b>	<b>Project Description</b>	<b>Award Amount</b>
Florida Windstorm Underwriting Association	Education and outreach brochures to policyholders on the new Wind Classification plan	\$25,000
Federal Alliance for Safe Homes	Develop the <i>One-Stop Hurricane Resource Guide</i>	\$48,460
Federal Alliance for Safe Homes	Public service announcements and Blueprint for Safety training	\$270,000
Florida International University	Completed research initiatives including:  3) Research and development relating to hurricane loss reduction devices and techniques for site-built residences	Note: This project was one of three research initiatives undertaken by the Florida International University. The award was provided to the University as a single amount. The award amount is captured under the Subject Category for Manufactured Homes as the majority of work related to that Subject Category.
Applied Research Associates, Inc.	Insurance Loss Relativities study for single-family homes	\$352,000
Applied Research Associates, Inc.	Insurance Loss Relativities study for residential structures of 5 or more units	\$298,424
<b>SUBJECT CATEGORY ALLOCATION:</b>		<b>\$993,884</b>

**Low-to-Moderate Income Site-Built Homes:**

<b>Partnering Grantee</b>	<b>Project Description</b>	<b>Award Amount</b>
Citrus County Board of County Commissioners	Front Porch low-to-moderate income home retrofits	\$9,000
City of Bradenton	Joint Flood Mitigation Assistance Program home retrofits	\$15,000
City of St. Petersburg	Front Porch low-to-moderate income home retrofits	\$55,000
Escambia County	Front Porch low-to-moderate income home retrofits	\$55,000
City of Gainesville	Front Porch low-to-moderate income home retrofits	\$55,000
City of West Palm Beach	Front Porch low-to-moderate income home retrofits	\$55,000
Tallahassee Urban League	Front Porch low-to-moderate income home retrofits	\$80,000
City of Sanford	Front Porch low-to-moderate income home retrofits	\$80,000
United Community Development	Front Porch low-to-moderate income home retrofits	\$80,000
Polk County Opportunity Council	Front Porch low-to-moderate income home retrofits	\$85,000
Hernando County	Joint Community Development Block Grant home retrofits	\$85,000
Miami-Dade Community Action Agency	Front Porch low-to-moderate income home retrofits	\$110,000
<b>SUBJECT CATEGORY ALLOCATION:</b>		<b>\$764,000</b>

**Manufactured Homes:**

<b>Partnering Grantee</b>	<b>Project Description</b>	<b>Award Amount</b>
Federation of Manufactured Home Owners	Education and outreach targeting residents of manufactured housing	\$145,000
Tallahassee Community College	Installed tie-down retrofit devices on 2,212 manufactured homes	\$3,085,443
Florida International University	Completed research initiatives including:  1) Research state and local barriers to upgrading existing mobile homes and communities  2) Research and development of a recycling program for existing older mobile homes	\$700,000
		Note: A third project was undertaken by Florida International University. The award was provided to the University as a single amount. The third project is listed previously under the Subject Category for Market-Based Non-Regulatory Solutions.
<b>SUBJECT CATEGORY ALLOCATION:</b>		<b>\$3,930,443</b>

**Program Implementation and Enhancement:**

<b>Partnering Grantee</b>	<b>Project Description</b>	<b>Award Amount</b>
Florida State University--Florida Public Affairs Center	Develop RCMP Five Year Strategic Plan	\$24,520
Florida Department of Community Affairs	Program Administration	\$120,000
<b>SUBJECT CATEGORY ALLOCATION:</b>		<b>\$144,520</b>

**TOTAL AWARD AMOUNT (STATE FISCAL YEAR 2001-2002):** **\$7,230,474**

# Appendix B

## Hurricane Loss Mitigation Program Activities for

State Fiscal Year 2002-2003

### Increased Compliance with Codes and Regulations:

Partnering Grantee	Project Description	Award Amount
Building A Safer Florida, Inc.	Conduct outreach and training on the Florida Building Code	\$300,000
URS, Inc.	Building Codes Communications Plan	\$86,300
Southern Building Code Congress International	Purchase and provide updated Florida Building Code amendments to local governments	\$100,000
Florida State University -- Florida Public Affairs Center	Expand and integrate the Disaster Contractors Network into post-disaster recovery operations and the State and local level	\$100,000
Florida Home Builders Association	Promote mitigation at the Southeast Builders Conference	\$100,000
Governor's Hurricane Conference	Promote mitigation-related workshops and speakers at Governor's Hurricane Conference	\$25,000
Building Officials Association of Florida	Promote mitigation at the annual conference	\$15,000
Comprehensive Growth Management Planning Technical Assistance	Develop two technical assistance documents focusing on residential hazard mitigation and post-disaster redevelopment planning	\$75,000
Florida Interfaith Networking in Disaster	Outreach and coordination with local government social service and non-profit agencies on disaster mitigation targeting highly vulnerable populations	\$33,000
University of Florida	Implement, maintain, and expand the Florida Coastal Monitoring Program	\$250,000
Southern Building Code Congress International	Perform cost analysis of the International Building Code and the Florida Building Code to ascertain the economic impact of adopting the International Building Code	\$50,000
<b>SUBJECT CATEGORY ALLOCATION:</b>		<b>\$1,134,300</b>

### Market-Based Non-Regulatory Solutions:

Partnering Grantee	Project Description	Award Amount
Federal Alliance for Safe Homes	Blueprint for Safety training	\$200,000
Federal Alliance for Safe Homes	Public service announcements	\$126,800
Partner to be selected via Notice of Funding Availability	Demonstrate and promote hurricane mitigation techniques, feature and products to consumers	\$75,000
Citizens Property Insurance Corporation	Education and outreach brochures to policyholders on the new Wind Classification plan	\$20,000
Partner to be selected through Request for Proposals	Mitigation Incentives Database	\$300,000
Partner to be selected through Request for Proposals	Florida Building Code New Construction Database	\$175,000
Partner to be selected through Request for Proposals	Loss reduction study for plywood hurricane shutters	\$100,000
<b>SUBJECT CATEGORY ALLOCATION:</b>		<b>\$996,800</b>

**Low-to-Moderate Income Site-Built Homes:**

<b>Partnering Grantee</b>	<b>Project Description</b>	<b>Award Amount</b>
Partner to be selected through Notice of Funding Availability	Low-to-moderate income umbrella agency outreach	\$20,000
City of St. Petersburg	Front Porch low-to-moderate income home retrofits	\$55,000
City of Tallahassee	Front Porch low-to-moderate income home retrofits	\$55,000
City of Gainesville	Front Porch low-to-moderate income home retrofits	\$55,000
City of Sanford	Front Porch low-to-moderate income home retrofits	\$55,000
City of West Palm Beach	Front Porch low-to-moderate income home retrofits	\$55,000
Broward County	Front Porch low-to-moderate income home retrofits	\$55,000
Okaloosa County	Front Porch low-to-moderate income home retrofits	\$55,000
City of Bradenton	Front Porch low-to-moderate income home retrofits	\$55,000
Hillsborough County	Front Porch low-to-moderate income home retrofits	\$55,000
City of Ocala	Front Porch low-to-moderate income home retrofits	\$55,000
Indian River County	Front Porch low-to-moderate income home retrofits	\$55,000
Partner in West Bartow/Polk County to be selected through Notice of Funding Availability	Front Porch low-to-moderate income home retrofits	\$55,000
Partner in City of Pensacola/Escambia County to be selected through Notice of Funding Availability	Front Porch low-to-moderate income home retrofits	\$55,000
Partner in City of Orlando/Orange County to be selected through Notice of Funding Availability	Front Porch low-to-moderate income home retrofits	\$55,000
Miami-Dade Community Action Agency	Front Porch low-to-moderate income home retrofits	\$110,000
Partner(s) to be selected through Notice of Funding Availability	Grants for wind-resistive construction retrofits for homeowners receiving Flood Mitigation Assistance funds	\$112,000
Florida International University	Mitigation mortgage feasibility study and pilot project	\$100,000
<b>SUBJECT CATEGORY ALLOCATION:</b>		<b>\$1,112,000</b>

**Manufactured Homes:**

<b>Partnering Grantee</b>	<b>Project Description</b>	<b>Award Amount</b>
Federation of Manufactured Home Owners	Education and outreach targeting residents of manufactured housing	\$200,000
Tallahassee Community College	Installed tie-down retrofit devices on 2,212 manufactured homes	\$2,800,000
Florida International University	Mobile home research projects	\$200,000
<b>SUBJECT CATEGORY ALLOCATION:</b>		<b>\$3,200,000</b>

**Program Implementation and Enhancement:**

<b>Partnering Grantee</b>	<b>Project Description</b>	<b>Award Amount</b>
Florida International University	Comprehensive statewide surveys	\$400,000
Florida State University--Florida Public Affairs Center	RCMP Five-Year Strategic Plan	\$50,000
Florida Department of Community Affairs	Program Administration	\$106,813
<b>SUBJECT CATEGORY ALLOCATION:</b>		<b>\$556,813</b>
<b>TOTAL AWARD AMOUNT (STATE FISCAL YEAR 2001-2002):</b>		<b>\$6,999,913</b>

# Appendix C

## Five Year Budget

### INCREASED COMPLIANCE WITH CODES AND REGULATIONS:

Performance Category	Project	SFY 2002-03	SFY 2003-04	SFY 2004-05	SFY 2005-06	SFY 2006-07
Outreach, Training, & Partnerships	Disaster Contractors Network	\$100,000	\$50,000	\$25,000	\$25,000	\$25,000
	Public Service Announcements	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
	Faith-based Planning Initiative	\$33,000	\$33,000	\$33,000	\$33,000	\$33,000
	Conferences	\$140,000	\$140,000	\$140,000	\$140,000	\$140,000
	Technical Assistance on the Building Code	\$500,000	\$500,000	\$400,000	\$400,000	\$300,000
	Technical Assistance and Planning	\$75,000	\$75,000	\$75,000	\$75,000	\$75,000
	Review of the Building Code	\$50,000				
Research and Program Development	Florida Coastal Monitoring Program	\$250,000	\$150,000	\$100,000	\$50,000	\$50,000
	Review of the Building Code		\$100,000	\$150,000	\$200,000	\$200,000

### MARKET-BASED NON-REGLUATORY SOLUTIONS:

Performance Category	Project	SFY 2002-03	SFY 2003-04	SFY 2004-05	SFY 2005-06	SFY 2006-07
Outreach, Training, & Partnerships	Blueprint for Safety	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000
	Citizens Property Insurance Corporation	\$20,000				
	Residential Mitigation Techniques Demo	\$75,000	\$50,000	\$50,000	\$50,000	\$50,000
	Habitat for Humanity Demo of Techniques		\$25,000	\$25,000	\$25,000	\$25,000
Research and Program Development	Mitigation Incentives Database	\$300,000	\$150,000	\$100,000	\$50,000	\$50,000
	Future Mitigation Practices	\$275,000	\$250,000	\$150,000	\$100,000	\$100,000

**LOW-TO-MODERATE INCOME SITE-BUILT HOMES:**

Performance Category	Project	SFY 2002-03	SFY 2003-04	SFY 2004-05	SFY 2005-06	SFY 2006-07
Outreach, Training, & Partnerships	Low-to-Moderate Income Technical Assistance	\$20,000	\$50,000	\$50,000	\$50,000	\$50,000
Building Construction & Reconstruction	Low-to-Moderate Income Home Retrofits	\$992,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Research and Program Development	Florida International University	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000

**MANUFACTURED HOMES:**

Performance Category	Project	SFY 2002-03	SFY 2003-04	SFY 2004-05	SFY 2005-06	SFY 2006-07
Outreach, Training, & Partnerships	Manufactured Homes Outreach	\$200,000	\$200,000	\$150,000	\$150,000	\$150,000
Building Construction & Reconstruction	Manufactured Home Tied-Down Retrofits	\$2,800,000	\$2,800,000	\$2,800,000	\$2,800,000	\$2,800,000
Research and Program Development	Florida International University	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000

**PROGRAM IMPLEMENTATION AND ENHANCEMENT:**

Performance Category	Project	SFY 2002-03	SFY 2003-04	SFY 2004-05	SFY 2005-06	SFY 2006-07
Program Evaluation	Florida International University	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000
	RCMP Program Evaluation/Analysis	\$50,000	\$30,000	\$30,000	\$30,000	\$30,000
Grants Management	Administration	\$120,000	\$150,000	\$180,000	\$200,000	\$200,000

**SUMMARY:**

	SFY 2002-03	SFY 2003-04	SFY 2004-05	SFY 2005-06	SFY 2006-07
TOTALS	\$7,000,000	\$6,753,000	\$6,458,000	\$6,378,000	\$6,278,000
UNALLOCATED	\$0	\$247,000	\$542,000	\$622,000	722,000