

FLORIDA HURRICANE LOSS MITIGATION PROGRAM

Report to the Florida Legislature

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Prepared by:
Florida Department of Community Affairs

Colleen Castille
Secretary

Jeb Bush
Governor

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Executive Summary

August 24, 2003 marked the 11th 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, 2003 through December 31, 2003. During this period, the Hurricane Loss Mitigation Program (also known as the Residential Construction Mitigation Program or RCMP) continued to support projects that have proven successful in mitigating disasters. The reporting period stretches over parts of two State Fiscal Years, 2002-2003 and 2003-2004. Information is provided on activities undertaken in each of these two State Fiscal Years.

The Department, based on recommendations of the RCMP Advisory Council (FS 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

disasters 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 Assistance:** 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 2002-2003 a total of 86 homes were retrofitted. In 2003-2004, a total of 111 are proposed to be retrofitted.***
4. **Mobile 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 2003-2004. 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 Administration:** 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.

In FY 2003-2004, there are a couple of items of note in regard to the budget and evaluation process. The budgeted amount is \$ 7, 733,384. This amount is in excess of the normal allocation of \$7,000,000 due to carry forward (lapsed) funds from the previous year. Additionally, the NOFA/RFP cycle is just beginning as this report is being written. Therefore, it is too early to do subject area evaluations of the current Fiscal Year programming.

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 funds 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. In regard to this years report, please note that as of this writing not all grants for FY 2002-2003 have been closed out , so the budgeted amounts are utilized in this document. In regard to FY 2003-2004, as noted elsewhere, the NOFA and RFPs are just now being issued, so only budgeted amounts are utilized in this context, throughout, unless otherwise noted.

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 2002-2003 projects (and with possible participation in 2003-2004) 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 tradeshowes 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, 2003. 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 fourth 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, 2003 through December 31, 2003. Activities are addressed for two State Fiscal Years, 2002-2003 and 2003-2004. Spreadsheets detailing annual project awards and allocations for State Fiscal Year 2002-2003 are included as Appendix A, and those for State Fiscal Year 2003-2004 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 2002-2003 and State Fiscal Year 2003-2004. Due to the timing of this report, projects identified in the 2003-2004 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 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 Assistance:** 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 2002-2003

In State Fiscal Year 2002-2003, \$7,000,000 was allocated to 28 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 2002-2003. A table further detailing each specific project is included in Appendix A.

I. Increased compliance with codes and regulations

A. Outreach, training and partnerships

Florida Building Code Training and Outreach – Building A Safer Florida, Incorporated, a consortium of building trade associations, conducted second year research in the amount of \$298,000 to provided for statewide training and outreach on the Florida Building Code. This training was achieved through organizations including, but not limited to, existing licensee trade and professional associations.

Florida Building Code Communication Plan – Mediawise, Incorporated, conducted a series of workshops to local governments and developed brochures, posters, pamphlets, articles and other outreach materials promoting the Florida Building Code. The amount budgeted for this effort was \$39,245.

Florida Building Code – Southern Building Code Congress purchased and provided updated Florida Building Code amendments for local governments with an allotted budget of \$54,200.

Disaster Contractors Network - At the direction of the RCMP Advisory Council the Florida State University – Florida Public Affairs Center developed this program to take advantage of and better manage the enormous amount of repair and reconstruction connected to disaster recovery. This year's efforts focused 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 group of trained professionals that can be activated in the event of a disaster, were trained annually. This project was allocated \$100,000.

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.

Comprehensive Growth Management Planning Technical Assistance – \$75,000 was 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 assisted communities in addressing 2002 legislative requirements for preparing Evaluation and Appraisal Reports. The report addressed 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 focused 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 – Florida Interfaith Networking in Disaster, Incorporated (FIND) continued to support Local Mitigation Strategy working groups and assisted those persons most vulnerable to wind losses. This initiative was budgeted at \$33,000.

B. Research and Program Development

Florida Coastal Monitoring Program – Administered by the University of Florida, the program retrofitted and outfitted coastal homes with wind and wind-load measuring devices. During its fifth year, three more houses along the South Atlantic coast and two houses along the Gulf coast near Naples were added to the existing 25 homes already participating statewide. Funds were 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. \$249,947 was budgeted for this effort.

Subject Area Evaluation:

The majority of works in this subject area are related to building codes – ensuring that new structures are built in compliance with the Florida Building Code's high wind resistance standards. The Florida Coastal Monitoring program continues to be of great importance to the HLMP. The data collected from the various homes is critical to post-storm evaluations of building performances, construction methods and materials, building code provisions, and retrofit measures employed in efforts to strengthen homes and reduce losses in hurricanes. The three supported conferences continue to be a great success, educating building and construction professionals about the Florida Building Code throughout the State while also promoting awareness of hurricane mitigation and repetitive loss issues and associated planning techniques through workshops and training sessions.

II. Market-based, Non-Regulatory Solutions

A. Outreach, Training and Partnerships

Public Outreach –Four initiatives with an allocated budget of \$419,300 were funded to promote mitigation within the building community and the general public. The Federal Alliance for Safe Homes (FLASH) trained the 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. FLASH broadcasted the message promoting "Blueprint for Safety" in English and Spanish during peak hurricane season across the State. Through a partnership between insurance companies and homebuilders, the Florida Home Builders Association "Parade of Safety" demonstrated and promoted hurricane mitigation techniques, products and features to consumers. Citizens Property Insurance Corporation developed and printed 320,000 brochures to

inform windstorm policyholders of the residential construction mitigation incentives.

B. Research and Program Development

Mitigation Incentives Database – A total of \$259,606 was allocated to the mitigation incentives database. 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. This web site allows Florida homeowners and builders to search for wind insurance incentives that are available for building features that reduce damage during high wind events like hurricanes. The searchable internet-based database includes individual insurance company mitigation credits, required pursuant to Section 627.0629 F.S., as filed throughout 2002-2003. The site can be accessed by the following link: <http://www.floridacommunitydevelopment.org/mitdb/>.

Florida Building Code New Construction Database – A total of \$131,392 was allocated to develop a database that documents how new construction is being built to the Florida Building Code specifications in all wind regions of the state and where options are available to meet various requirements. Comparisons are 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 were 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 assists 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 \$99,915 was allocated to this project. 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 Florida Building Code allows plywood shutters. The results of this study are added as agenda 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.

Subject Area Evaluation:

These projects were all completed within the approved timeframe and to the fullest extent as planned.

Of special note in this area which highlights the payback on Research efforts: the Florida Building Code Commission has approved a recommendation by Florida International University researchers to modify the Florida Building Code's roof sheathing nailing standards for housing construction in the High Velocity Hurricane Zone. The approved modification is an 8d Ring-Shank nail that will replace the previous standard, a combination of 8d/10d Common Bright nails. The research revealed that the new nailing standard improves the resistance of roofs to hurricane-induced wind-uplift by a factor of up to 130% without increasing the cost of construction. The new nails will go into roofs starting in January of 2005 and are expected to strengthen 350,000 new homes (close to 1 million residents) in South Florida over the next 10 years. This modification of the Florida Building Code is a direct result of research the IHRC has conducted under the RCMP – a true measure of the effectiveness of the RCMP in producing hurricane loss mitigation.

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 was 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 \$935,000 was 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 were awarded to each of the 16 Governor's designated Front Porch communities. A total of 17 communities participated in this program.

Flood Mitigation Assistance Program Local Match – A total of \$87,230 was 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 served 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 was 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.

Retrofit of Windstorm-Damaged Homes – A total of \$217,327 was allocated to provide a provision of grants to low-to-moderate income homeowners for wind-resistive construction retrofits to "Blueprint for Safety" specifications. Grants targeted homes impacted by tornado and severe weather, which affected Miami-Dade County on March 27, 2003, as referenced in the Governor's Executive Order 03-59.

C. Research and Program Development

Mitigation Mortgage Feasibility Study and Pilot Project – A total of \$100,000 was allocated to Florida International University 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 that is statutorily directed to the Florida International University.

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. Under the direction of the Front Porch Community Program homes were retrofitted affecting a total of 17 communities. While relying on limited program resources, these incentives projects actively reduced wind loss exposure while promoting economic opportunity in critical areas of the state.

IV. Manufactured Homes

A. Outreach, Training, Partnerships

Manufactured Housing Outreach – A total of \$200,000 was allocated to continue this project administered by the Federation of Manufactured Home Owners of Florida. The project included 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 was 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.

Participating Communities

Manufactured Home Community	County
Arredondo Estates	Alachua
Casa Loma Estates	Brevard
Lamplighter Mobile Home Park	Duval
Villa Del Sol	Manatee
Teakwood Village	Pinellas
Isle in the Sun	Pinellas
Beacon Terrace	Polk
The Lakes at Countrywood	Hillsborough
Ft. Cooper Mobile Home Park	Citrus
Aster Lakes	Leon

B. Research and Program Development

Mobile Home Research Projects – A total of \$200,000 was 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.

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. The retrofitting program provides the resources to actively reduce exposure in targeted areas. The projects undertaken within this subject area were completed as planned. The research being conducted by Florida International University is ongoing. Findings thus far indicate that the mobile home sector is reaching a crisis that mainly derives from the lack of a state or local housing policy with respect to this specific type of housing. This approaching potential crisis is evidenced by the numerous mobile home parks that are being shut down as a result of redevelopment efforts in several communities throughout Florida. The net result is the wholesale displacement of residents in those mobile home communities.

V. Program Administration

A. Program Evaluation

Comprehensive Statewide Surveys – A total of \$400,000 was 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 that is statutorily allocated on an annual basis to the Florida International University.

RCMP Strategic Plan – A total of \$50,000 was allocated to this project administered by the Florida State University – Florida Center for Public Management. This project developed and implemented 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 \$106,813 was allocated to support Department staff salaries and expenses related to the administration of this program.

Subject Area Evaluation:

The statewide survey conducted by Florida International University has provided a wealth of information regarding the knowledge, perceptions and attitudes of Florida residents with respect to hurricane vulnerability and the role of mitigation in reducing the potential for damage to their household. Follow-up statewide surveys will be undertaken every two to three years in order to measure changes with respect to the established “baseline”. Such a comparison between baseline and follow-up surveys will be critical in measuring the overall effectiveness of the HLMP in meeting its objectives.

In order to measure the effectiveness of the HLMP program, the Department has also tasked Florida International University with conducting targeted surveys for various HLMP components. During this research period Florida International University conducted telephone surveys targeting building design and construction professionals throughout Florida. As a result it was concluded that the HLMP is achieving satisfactory results in delivering Florida Building Code education to building and construction professionals throughout Florida.

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 HLMP 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 2003-2004 to include a system for measuring and evaluating the performance of all projects undertaken with program funds.

State Fiscal Year 2003-2004

I. Increased compliance with codes and regulations

A. Outreach, training and partnerships

Florida Building Code Communication Plan – A total of \$115,000 has been allocated to continue an outreach project begun in State Fiscal Year 2001-2002. Plans include workshops with local governments and development of brochures, posters, pamphlets, articles and other outreach materials promoting the Florida Building Code.

Florida Building Code - A total of \$385,000 has been allocated to provide education and training to residential builders and contractors and local building officials to encourage compliance with the Florida Building Code.

Disaster Contractors Network - A total of \$50,000 has been allocated to continue the expansion and integration of the Network into post disaster recovery operations at the state and local level. In its fourth year of funding, this year will focus on testing the Standard Operating Procedures 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.

Statewide Conference Outreach & Training - A total of \$140,000 has been allocated under this category to fund activities including general outreach, special education and trainings, and special exhibit areas targeting key stakeholders at statewide conferences. The Department is seeking organizations, including but not limited to, existing trade and professional associations, to provide statewide outreach and education through statewide conferences targeting local government officials, the home building and remodeling industry, architects, engineers and other housing-related professionals, to promote awareness of hurricane mitigation and repetitive loss issues and associated planning techniques.

Comprehensive Growth Management Planning Technical Assistance Phase II– A total of \$75,000 has been allocated for printing and distribution of two technical assistance documents developed during the prior fiscal period (*Best Practices for Residential Development Mitigation*, and, *Best Practices for Post-Disaster Redevelopment Planning*); provision of outreach workshops; and evaluate and update comprehensive plans to integrate local mitigation strategies for hazard mitigation.

Local Mitigation Strategy Volunteer Coordination – A total of \$50,000 has been allocated to continue the inter-faith and inter-agency volunteer coordination effort initiated in State Fiscal Year 2001-2002. This project will focus 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 due to windstorm related events.

B. Research and Program Development

Coastal Monitoring Program – A total of \$150,000 has been allocated to continue the collection of actual data regarding the impact of a hurricane on the integrity of residential structures. The program has retrofitted and outfitted 30 Atlantic and Gulf coast homes with wind and wind local measuring devices. Funds will also be used for field deployment during actual windstorm events; inspection, maintenance and upgrades to existing equipment, continued development of analysis software and a Florida Coastal Monitoring Program web-site for data dissemination and public awareness.

Role of Impact Modifiers in Neighborhood Design – Administered by Florida International University, a total of \$57,750 has been allocated to study the architectural design features of residential housing, and other elements such as neighborhood layout and landscaping and the role they play in modifying the effects of hurricanes on a site or specific neighborhood.

Performance Modifiers in the Mitigation of Roof Damage – Administered by Florida International University, a total of \$261,450 has been allocated to research the performance of roof systems under the impact of hurricane related events and will delve into methods to modify and improve roof systems performance at low cost or at a high benefit cost ratio.

Develop New Testing Protocols for Impact Testing – Administered by Florida International University, a total of \$52,500 has been allocated for a series of tests to determine the hurricane wind speed at which roof tiles or shingles become airborne as flying debris, assess the relationship of such threshold winds speed to specific methods of attachment for tiles or shingles, assess the actual force of impact by tiles or shingles striking a house and assess the actual damage caused by such impacts.

Using Field Instrumentation to Assess Hurricane Impact on Housing – Administered by Florida International University, a total of \$121,373 has been allocated for a continuation of work initiated in SFY 2002-2003 for the use of field instrumentation as a method to assess the structural performance of a building under the impact of extreme winds and hurricanes.

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 statewide “Blueprint for Safety” training on 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. Training 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 \$100,000 has been allocated to continue statewide Public Service Announcement campaign broadcasting statewide hurricane mitigation messages and promoting Blueprint for Safety in English and Spanish, during peak hurricane season.

Parade of Safety – A total of \$50,000 has been allocated to the continuation of initiative targeting of the “Parade of Homes” throughout the state. This project will demonstrate and promote hurricane mitigation techniques, features, and products to consumers through a partnership between insurance companies and homebuilders.

Mitigation Incentives Outreach and Education – A total of \$200,000 has been allocated for the implementation of initiatives targeting home buyers/home owners and building industry professionals, to raise awareness of mitigation incentives offered by the insurance industry (as required per Section 627.0629 F.S.) through promoting the RCMP Mitigation Incentives Database. This project shall implement the next phase of the Department’s long-term commitment to residential construction mitigation. The project shall promote the economic benefits of mitigation as a consideration in new home construction and retrofit of existing homes.

B. Research and Program Development

Mitigation Incentives Database Phase II – A total of \$400,000 has been allocated to collect current rate filing data related to credits, discounts, or other rate differentials for fixtures and construction techniques, which meet the minimum requirements of the Florida Building Code. The data shall be imputed into an existing expandable database to index the range, in dollars and/or percent of premium savings, of the listed credits, discounts, or other rate differentials offered for all insurance companies as grouped by the categories of fixtures and construction techniques listed in the Statute. There are approximately 25 companies currently represented in the database. Activities will focus on the implementation of the 300-350 additional filings that will enable consumers to research the economic benefits of mitigation features relative to single family and small residential building with 1-4 unit occupancies.

Develop Wood Panel Loss Relativities for Masonry Wall Construction – A total of \$60,000 has been allocated to perform a follow-up study to the recently completed impact tests on Florida Building Code approved wood panel shutter systems for wood frame construction. Masonry construction is a predominant construction in South Florida. A combined loss relativity report will be produced that incorporates the wood frame results with the proposed masonry wall study.

Factory Built School Shelter Demonstration Project – A total of \$280,000 has been allocated to provide matching funds for the purchase of a factory-built school shelter building in order to demonstrate that the strength and safety of portable classrooms can be improved to meet shelter needs in a cost effective way.

Feasibility Study of Incentives to Include Hurricane Mitigation Devices in New Construction and Retrofit of Residential Structures – Administered by Florida International University, a total of \$42,000 has been allocated to assess the feasibility of developing and implementing program incentives for homebuyers who purchase new homes that include one or more hurricane loss mitigation techniques or devices.

Assessment of Programs of Education and Outreach to Convey the Benefits of Various Hurricane Loss Mitigation Devices and Techniques – Administered by Florida International University, a total of \$54,600 has been allocated to devise ways and technique to educate various segments of the public on the benefits of hurricane loss mitigation devices and techniques analyzed and/or developed through research activities.

III. Low-to-moderate income Assistance

A. Outreach, Training and Partnerships

Low to Moderate Income Umbrella Agency Outreach – Administered by the Federal Alliance for Safe Home (FLASH) a total of \$50,000 has been allocated for continuation of outreach efforts. The target audience is the Florida Association of Housing and Redevelopment Officials and similar umbrella organization that can work statewide with all affordable 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 \$1,100,000 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 \$50,000 each will be awarded to each of the Governor's designated Front Porch communities. A minimum of 100 houses will be retrofitted

IV. Manufactured Homes

A. Outreach, Training, Partnerships

Manufactured Housing Outreach – A total of \$200,000 has been allocated for continuation of this project which, 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 – Administered by the Tallahassee Community College, a total of \$3,215,489 is allocated to continue the Mobile Home Tie-Down Retrofit Program.

A statewide survey was conducted by the University of Florida, Shimerberg 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 2003-2004 by the RCMP Advisory Council at their September 2, 2003 meeting and recorded in the official minutes of the meeting. A total of sixty-one communities have been nominated for this year's program, an increase of seventy-four percent. This increase is indicative of the support and enthusiasm that has been generated by the continuation of these activities. The below table indicates those eligible communities.

Eligible Communities

** denotes communities selected in 2003-2004 by TCC*

Manufactured Home Community	County
Buttonwood Village	Charlotte
Victoria Estates	Charlotte
Arcadia Village	Desoto
Oakview Estates	Desoto
Oaks of Atlantic	Duval*
Oceanway Village	Duval
Weeki Wachee North	Hernando
Crystal Lake Club	Highlands
Reflections of Silver Lake	Highlands
Caribbean Isles Residential coop.	Hillsborough
Featherock Mobile Park	Hillsborough
The Meadows on Countrywood	Hillsborough
Riverbreeze Estates	Hillsborough
Midway Estates	Indian River
Whispering Palms	Indian River*
Lake Griffin Isles	Lake
Bayshore MH Village	Lee
Julia Park	Lee
Old Bridge Village	Lee
River Estates	Lee
Plantation Grove	Manatee

Tidevue	Manatee
Spanish Oaks	Marion
Pinelake Gardens	Martin*
Sugar Mill MHP	Osceola
Sunny South Estates	Palm Beach
Club Wildwood	Pasco
Tanglewood Mobile Village	Pasco*
Bay Ranch Mobile Village	Pinellas*
Clearwater Island in the Sun	Pinellas*
Down Yonder Village	Pinellas*
Fairway Village RA	Pinellas
Four Seasons	Pinellas*
Holiday Ranch MHP	Pinellas
Lakeside Mobile Home Park	Pinellas
Park Royale	Pinellas*
Seashore parks HOA	Pinellas
Shady Lane	Pinellas
Shady Lane Oaks	Pinellas
Shady Lane Village	Pinellas
Sun country MHP	Pinellas
Tarpon Shores ROC	Pinellas
Angler's Green	Polk
Beacon Hill Colony	Polk*
Heatherwood Village	Polk
Lake Juliana Landings	Polk
Lakeland Harbor MHP	Polk
Mas Verde	Polk
May Manor	Polk*
Plantation Landing	Polk
Polo Park	Polk
Wood Brooke Estates	Polk
Spanish Lakes Fairways	St. Lucie
Colonial Pines MHP Estates	Santa Rosa*
Colonial Manor Park	Sarasota
Colony in the Wood	Volusia
Friendly Shores MN Port	Volusia
Holly Forest Estates	Volusia
Laurelwood Estates	Volusia
The Oaks	Volusia

C. Research and Program Development

The Role of Rehabilitation in Upgrading of Mobile Homes and Mobile Home Communities – Administered by Florida International University, a total of \$42,000 has been allocated to explore how the role of rehabilitation (rehabbing) of mobile homes may contribute to an upgrading of mobile home park and the strengthening of individual units. It will also explore rehabilitation as an opportunity to introduce structural enhancement as a method for promoting hurricane loss mitigation and include an assessment of the economic aspects of rehabbing and feasibility of implementing government programs to facilitate rehabbing.

Case Study: Mobile Home Park/Village of El Portal, Miami-Dade County – Administered by Florida International University, a total of \$31,500 has been allocated to develop a case study of a range of factors, from regulatory to political and socioeconomic, that impact mobile home parks in urban areas, leading to their disappearance or displacement.

Assessment of Regulatory and Financial Issue Related to Wide Scale Manufactured Homes Replacement Program – Administered by Florida International University, a total of \$37,800 has been allocated to assess the total estimated cost and timelines associated with replacing all pre-1976 manufactured housing units currently located in mobile home parks in Florida. The research will include identification of potential funding sources and policy alternatives to facilitate feasible and affordable program.

V. Program Administration

A. Program Evaluation

RCMP Strategic Plan – A total of \$50,000 has been allocated to continue development and administration of the performance measured results developed under the 5-Year RCMP Strategic Plan, and statistical analysis of the measured results. This project will capture and reveal statistically based “success stories” of the RCMP, and package the data for inclusion in the annual RCMP Report to the Florida Legislature.

Statewide and Focused Surveys to Assess Effectiveness of the RCMP – Administered by Florida International University, a total of \$102,899 has been allocated to conduct a follow-up survey for the baseline that was established in the SFY 2002-2003 statewide surveys. The project includes a new focus survey to assess the effectiveness of a different component of the RCMP program. The selected program for fiscal year 2003-2004 will include the Coastal Monitoring Program. An additional focused mail survey, based on ownership registration will be implemented to gather information on pre-1976 mobile homes.

B. Contract and Grant Management

Administration – A total of \$109,023 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 2002-2003 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 2002-2003 and 2003-2004, 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 2003-2004 State Fiscal Year RCMP Advisory Council includes:

State Fiscal Year 2003-2004 Member Roster

Organization	Representative
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	Vacant at this time
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 based upon the five year plan and program criteria

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.

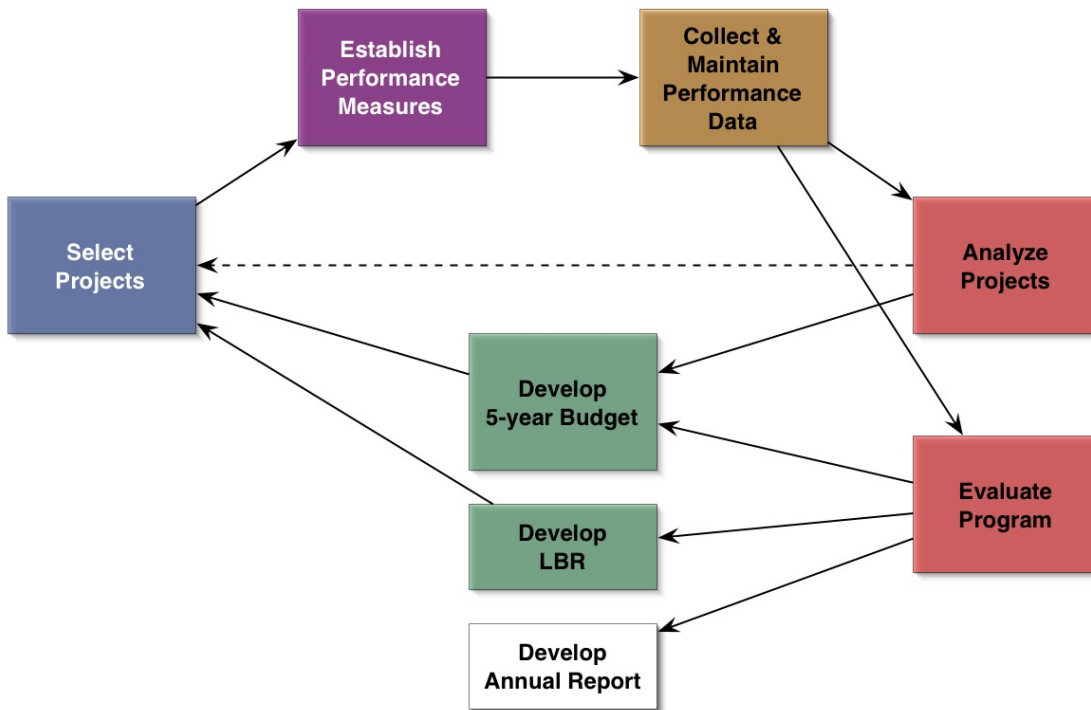
The proposed five-year budget provides a visual representation of the funding needs of all projects in successive state fiscal years. Funding can be adjusted strategically in out years to provide a financial boost to initiatives gearing up, or a reduction in funding to initiatives scaling back or reaching 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



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.

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.

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 Research 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 2003-2004 projects will be included in Florida International University's review.

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 leverages 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.

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.

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.

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.

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 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	\$298,000
Building Officials Association of Florida	Provide special education targeting local building officials	\$15,000
Governor's Hurricane Conference	Promote awareness of hurricane mitigation and repetitive loss issues and associated planning techniques	\$25,000
Florida State University - Florida Public Affairs Center	Disaster contractors network	\$100,000
URS	Comprehensive growth management planning technical assistance	\$75,000
Citizen's property Insurance	Florida Building Code communication plan	\$39,245
Southern Building Code Congress International	Florida Building Code	\$54,200
Florida Homebuilders Association	Southeast Builders Conference	\$100,000
University of Florida	Coastal Monitoring Program	\$249,947
Florida Interfaith Networking in Disaster	Local mitigation strategy volunteer coordination	\$33,000
SUBJECT CATEGORY ALLOCATION:		\$989,392

Market-Based Non-Regulatory Solutions:

Partnering Grantee	Project Description	Award Amount
Federal Alliance for Safe Homes	Blueprint for Safety training	\$246,800
Federal Alliance for Safe Homes	Public Service Announcement	\$100,000
Home Builders Association	Parade of Safety	\$52,500
Citizens Property Insurance	Public outreach and development of brochures	\$20,000
Applied Research Associates	Mitigation incentives database	\$259,606
Applied Research Associates	Loss reduction study for plywood hurricane shutters	\$99,915
Post, Buckley, Schuh & Jernigan	Florida Building Code New Construction Database	\$72,001
American Data & computer Products	Florida Building Code New Construction Database	\$46,924
Software House International	Florida Building Code New Construction Database	\$12,467
SUBJECT CATEGORY ALLOCATION:		\$910,213

Low-to-Moderate Income Site-Built Homes:

Partnering Grantee	Project Description	Award Amount
Federal Alliance for Safe Homes	LMI Umbrella Agency Outreach	\$20,000
City of Bradenton	Front Porch low-to-moderate income home retrofits	\$55,000
Broward County	Front Porch low-to-moderate income home retrofits	\$55,000
Escambia County	Front Porch low-to-moderate income home retrofits	\$55,000
Hillsborough County	Front Porch low-to-moderate income home retrofits	\$55,000
Miami-Dade Community Action Agency	Front Porch low-to-moderate income home	\$110,000

	retrofits	
Okaloosa County	Front Porch low-to-moderate income home retrofits	\$55,000
Polk County Opportunity Council	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*
Key West Housing Authority	Front Porch low-to-moderate income home retrofits	\$55,000
City of Ocala	Front Porch low-to-moderate income home retrofits	\$55,000
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
Indian River County	Front Porch low-to-moderate income home retrofits	\$55,000
City of Gretna	Retrofit 5 LMI homes undergoing liability rehabilitation in rural area of critical economic concern	\$55,000
Port Richey	Flood mitigation assistance coordination with RCMP retrofits	\$44,000
Holmes Beach	Flood mitigation assistance coordination with RCMP retrofits	\$43,230
Miami-Dade Community Action Agency	Retrofit of Windstorm-Damaged homes	\$217,327
Florida International University	Mitigation mortgage feasibility study/pilot program	\$100,000

SUBJECT CATEGORY ALLOCATION: **\$1,359,557**

* As of 10/13/2003 \$49,537 was actually spent.

Manufactured Homes:

Partnering Grantee	Project Description	Award Amount
Federation of Manufactures Homeowners of Florida, Inc.	Education and outreach targeting residents of manufactured housing	\$200,000*
Tallahassee Community College	Installed tie-down retrofit devices on 1,927 manufactured homes	\$2,800,000
Florida International University	Mobile home research projects	\$200,000

SUBJECT CATEGORY ALLOCATION: **3,200,000**

* As of 11/24/2003 \$157,006 was actually spent.

Program Implementation and Enhancement:

Partnering Grantee	Project Description	Award Amount
Florida State University--Florida Center for Public Management	Develop RCMP Five-year Strategic Plan	\$50,000
Florida International University	Comprehensive Statewide and focused surveys	\$400,000
Florida Department of Community Affairs	Program Administration	\$106,813

SUBJECT CATEGORY ALLOCATION: **\$556,813**

TOTAL AWARD AMOUNT (STATE FISCAL YEAR 2002-2003): **\$7,015,975**

Appendix B

Hurricane Loss Mitigation Program Activities for

State Fiscal Year 2003-2004

Increased Compliance with Codes and Regulations:

Partnering Grantee	Project Description	Award Amount
Partner to be selected through Request for Proposals	Conduct outreach and training on the Florida Building Code	\$385,000
Partner to be selected through Request for Proposals	Florida Building Codes Communication Plan	\$115,000
Partner to be selected through Request for Proposals	Expand and integrate the Disaster Contractors Network into post-disaster recovery operations and the State and local level	\$50,000
Partner to be selected through Request for Proposals	Statewide Conference Outreach and Training	\$140,000
Partner to be selected through Request for Proposals	Develop two technical assistance documents focusing on residential hazard mitigation and post-disaster redevelopment planning	\$75,000
Partner to be selected through Request for Proposals	Implement, maintain, and expand the Florida Coastal Monitoring Program	\$150,000
Partner to be selected through Request for Proposals	Local Mitigation Strategy Volunteer Coordination	\$50,000
Florida International University	Develop New Testing Protocols for Impact Testing	\$52,500
Florida International University	Using Field Instrumentation to Assess Hurricane Impacts on Housing	\$121,373
Florida International University	Role of Impact Modifiers in Neighborhood Design	\$57,750
Florida International University	Performance Modifiers in the Mitigation of Roof Damage	\$261,450
SUBJECT CATEGORY ALLOCATION:		\$1,458,073

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	\$100,000
Federal Alliance for Safe Homes	Parade of Safety	\$50,000
Partner to be selected through Request for Proposals	Mitigation incentives outreach and education	\$400,000
Partner to be selected through Request for Proposals	Mitigation Incentives Database	\$200,000
Florida International University	Feasibility study of incentives to include hurricane mitigation devices in new construction and retrofit of residential structures	\$42,000
Florida International University	Assessment of programs of education and outreach to convey the benefits of various hurricane loss mitigation devices and techniques	\$54,600
Partner to be selected through Request for Proposals	Factory-built school shelter demonstration project	\$280,000
Partner to be selected through Request for Proposals	Develop wood panel shutter loss relativities for masonry wall construction	\$60,000
SUBJECT CATEGORY ALLOCATION:		\$1,386,600

Low-to-Moderate Income Site-Built Homes:

Partnering Grantee	Project Description	Award Amount
Partner to be selected through Notice of Funding Availability	Low-to-moderate income umbrella agency outreach	\$50,000
City of Bradenton	Front Porch low-to-moderate income home retrofits	\$50,000
Broward County	Front Porch low-to-moderate income home retrofits	\$50,000
Escambia County BOCC	Front Porch low-to-moderate income home retrofits	\$50,000
City of Gainesville	Front Porch low-to-moderate income home retrofits	\$50,000
City of Gretna	Front Porch low-to-moderate income home retrofits	\$50,000
Hillsborough County	Front Porch low-to-moderate income home retrofits	\$50,000
Miami-Dade Community Action Agency	Front Porch low-to-moderate income home retrofits	\$100,000
Okaloosa County	Front Porch low-to-moderate income home retrofits	\$50,000
Polk County Opportunity Council	Front Porch low-to-moderate income home retrofits	\$50,000
City of Sanford	Front Porch low-to-moderate income home retrofits	\$50,000
City of St. Petersburg	Front Porch low-to-moderate income home retrofits	\$50,000
Partner to be selected through Request for Proposals	Front Porch low-to-moderate income home retrofits	\$50,000
Key West Housing Authority	Front Porch low-to-moderate income home retrofits	\$50,000
City of Ocala	Front Porch low-to-moderate income home retrofits	\$50,000
Partner in City of Sarasota/ Sarasota County to be selected through Notice of Funding Availability	Front Porch low-to-moderate income home retrofits	\$50,000
Partner in Daytona Beach/Volusia County to be selected through Notice of Funding Availability	Front Porch low-to-moderate income home retrofits	\$50,000
Partner in Immokalee/Collier County to be selected through Notice of Funding Availability	Front Porch low-to-moderate income home retrofits	\$50,000
Partner in City of Jacksonville to be selected through Notice of Funding Availability	Front Porch low-to-moderate income home retrofits	\$50,000
Indian River County	Front Porch low-to-moderate income home retrofits	\$50,000
City of Tallahassee	Front Porch low-to-moderate income home retrofits	\$50,000
Partner to be selected through Request for Proposals	Front Porch low-to-moderate income home retrofits	\$50,000
SUBJECT CATEGORY ALLOCATION:		\$1,100,000

Manufactured Homes:

Partnering Grantee	Project Description	Award Amount
Partner to be selected through Request for Proposals	Education and outreach targeting residents of manufactured housing	\$200,000
Florida International University	Case-Study: Mobile Home Park/ Village of el Portal, Miami-Dade County	\$31,500

Florida International University	The role of rehabilitation in upgrading of mobile homes and mobile home communities	\$42,000
Florida International University	Assessment of regulatory and financial issues related to wide scale manufactured homes	\$37,800
Tallahassee Community College	Installed tie-down retrofit devices on 2,212 manufactured homes	\$3,215,489

SUBJECT CATEGORY ALLOCATION: \$3,526,789

Program Implementation and Enhancement:

Partnering Grantee	Project Description	Award Amount
Florida International University	Comprehensive statewide and focused survey of the Coastal Monitoring Program	\$102,899
Partner to be selected through Request for Proposals	RCMP Five-Year Strategic Plan	\$50,000
Florida Department of Community Affairs	Program Administration	\$109,023

SUBJECT CATEGORY ALLOCATION: \$261,922

TOTAL BUDGETED AMOUNT (STATE FISCAL YEAR 2003-2004): \$7,793,722

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