



## Legislation Text

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State of Florida Department of Community Affairs (DCA) Residential Construction Mitigation Program (RCMP)  
Grant \$55,000 Fiscal Year 2002-2003 (B)

The Hurricane Loss Mitigation Program was created to fund the Residential Construction Mitigation Program (RCMP). Annually, the Legislature appropriates \$7 million from the Florida Hurricane Catastrophe Fund to the Department of Community Affairs for the RCMP. The program is developed in coordination with an advisory council consisting of representatives designated from the Department of Insurance, Florida Home Builders Association, Florida Insurance Council, Federation of Manufactured Home Owners, Florida Association of Counties, and Florida Manufactured Housing Association. Fifty percent of the appropriation is allocated for programs to improve the wind resistance of residences through loans, subsidies, grants, demonstration projects, direct assistance, and cooperative programs with local and federal government, and other efforts to prevent or reduce losses or reduce the cost of rebuilding after a disaster. Grant funds are provided to local governments to retrofit homes using recommended mitigation techniques. The goal of this program is to reduce property damage from high-wind events like severe storms, hurricanes, and tornadoes. This program also encourages homeowners to develop an emergency plan in advance of an event and exercise it accordingly. The RCMP advisory council and the Florida Department of Community Affairs have elected to invest a portion of the RCMP funds in designated Front Porch Florida Communities. In March 2001, Governor Jeb Bush designated the Northeast Gainesville/Duval Area Neighborhood as a Front Porch Florida Community.

On January 28, 2002, the City Commission approved the first \$55,000 RCMP grant from DCA to retrofit homes in the Northeast Gainesville/Duval Area Neighborhood. This contract is currently in progress and expires November 30, 2002. DCA has elected to award another \$55,000 grant to the City to retrofit eligible homes in the designated area for the 2002-2003 fiscal year. The RCMP will leverage City housing dollars (SHIP, HOME, CDBG) by funding simultaneous mitigation retrofits on homes undergoing general rehabilitation and/or new construction. The RCMP funds support homeowners who might not otherwise be able to benefit from insurance discounts for certain mitigation features. The program hopes to minimize insured loss exposure, promote the use of sound residential retrofitting, educate the homeowner to practical and affordable ways to strengthen homes, and increase public awareness.

Funding in the amount of \$55,000 has been awarded to the City. Payments to the City shall be made on a reimbursement basis as needed up to the grant award of \$55,000. No additional matching funds are required. A maximum of ten percent of the total grant is allowed for administration expenses. Each eligible homeowner shall receive a grant of up to \$10,000 for the rehabilitation and/or construction of their home. The RCMP will be leveraged with SHIP, HOME and CDBG program dollars from the Housing Division's fiscal year 2002-2003 budget for the housing projects.

The City Commission: 1) accept the grant award; 2) authorize the Mayor to execute the RCMP program contract and any additional documents associated with the RCMP program; 3) authorize the City Manager or designee to execute the required RCMP closing documents to approve the grant awards for eligible homeowners; and 4) authorize the Housing Division to use the standard housing program grant and loan closing documents to combine the City's leveraged grant and loan funds with the RCMP program.