

# Florida is shelving My Safe Home program

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After trumpeting it as the answer to Floridians' insurance woes, the state is poised to end its 2-year-old effort to strengthen homes against hurricanes.

The My Safe Florida Home program ends after strengthening fewer than 1 percent of the state's 4.5-million homesteaded properties against hurricanes.

Alex Sink, the state's chief financial officer, is expected to announce during a news conference in Pinellas Park today that the \$250-million My Safe Florida Home program has met the goals mandated by the Legislature a year early and is out of money.

As of Monday, Sink's office said, there no longer will be slots available for the free wind inspections offered by the program.

"The response has been overwhelming," said Kevin Cate, a spokesman for Sink. "You can talk to almost a half-million people. They're better off than they were before the program existed."

Bill Newton, executive director of the Florida Consumer Action Network, said the program has fallen short of what it should have been.

"It is not satisfactory," Newton said. "But people want tax cuts. If that's what they want to do, they're going to have to cut programs."

"We think we need to retrofit the homes to withstand the hurricanes," Newton said. "If you don't, you're going to have the program the hard way: the hurricanes are going to knock down the homes, and you'll have to rebuild the homes to code."

My Safe Florida Home offered free wind inspections to qualified homeowners and matching grants up to \$5,000 to make recommended improvements to their houses. The idea was the added protection would lower insurance costs.

The program was plagued with problems, including the awarding of an illegal contract to a nonprofit organization with ties to the insurance industry. Computer problems hampered the automatic application system.

And efforts to increase funding nearly cost Hurricane Wilma victims money they needed to put roofs on their homes.

Jeb Bush's administration sought to increase the pot of money for My Safe Florida Home with \$100-million in federal funds that Congress approved for those hit hard by the 2005 hurricanes. That money later was redirected to the storm victims.

After the delays and missteps by the program, the Legislature ordered the Department of Financial Services to complete at least 400,000 free wind inspections and issue 35,000 grants to help homeowners make recommended improvements by June 30, 2009.

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