



Program's Worth Questioned

By **JOHN W. ALLMAN** The Tampa Tribune

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TAMPA - A My Safe Florida Home inspector says your house can withstand hurricane-force winds.

Should you feel safer? Maybe not.

State officials have touted the My Safe Florida Home program for offering free inspections to determine the strength of a house and making recommendations about ways to better fortify.

To date, more than 98,000 homeowners have received free inspections. Nearly 3,000 are being re-inspected as part of a quality-assurance review to ensure inspectors are getting it right.

A random sampling of 72 sets of reports from across the state, however, found widespread discrepancies between the two inspections, calling into question the program's accuracy and worth.

Among The Tampa Tribune's findings:

- At least 20 discrepancies were found in every set of inspection reports reviewed, when window and door measurements were counted. Six reports contained more than 100 discrepancies.
- Some of the reports are so different, it appears the two inspectors viewed different properties. Without visiting each home, there is no way to know which report is accurate.
- The errors also call into question the training that inspectors receive from the state. In some cases, the state says, the errors are training-related. In other cases, the state says, inspectors simply got it wrong.

The state Department of Financial Services, which oversees My Safe Florida Home, is quick to defend the program. Many of the errors are minor, officials say, and don't affect the overall report's findings. Inspectors are still learning, they say. The program is still in its early stages.

Consider, however, the inspection reports for Robert Dammers' spacious Carrollwood home. They contained 123 discrepancies between his first inspection in June and his re-inspection in August.

The two inspectors disagreed on things such as the year the home was built (1965 and 1963), whether rebar was in the walls, and the number of window and door openings (34 and 27) and skylights (zero and two).

Some discrepancies, such as the year built, have no effect on whether the house can withstand a hurricane.

But rebar helps a house withstand hurricane-force winds. And inspectors are supposed to carry a device that helps them detect rebar in the walls. The Tribune's review found 31 examples where inspectors differed on rebar.

Chris Thomas, president of Thomas Enterprising, one of the 11 inspection firms hired by the program, said there are some items that are "critical to the report."

One of those is whether the walls are reinforced with rebar.

"I'm outraged," Dammers said. "What is either of the reports worth? Which one do we believe?"

The state is examining all of the re-inspections, and a report is expected this month.

Some discrepancies are expected, said Tami Torres, special programs administrator.

The state allows for this, for example, by giving inspectors 12 inches leeway when measuring window openings or 200 square feet when determining the building footprint, which tells how much of a house is under the roof.

But the Tribune found window measurements that varied by as much as four feet and building footprints that were off by almost 1,000 square feet.

"There are going to be instances where training is the issue," Torres said, "versus they just completely missed a roof type, for example."

State Defends Program

The program has drawn its share of criticism and complaints since launching in August 2006.

Much of the criticism has come from tinkering by the Legislature that rendered most of the state, including almost all of Hillsborough County, ineligible for a matching grant up to \$5,000.

State lawmakers in May decided to limit eligibility to homes insured for \$300,000 or less that fall within the wind-borne debris region, an area that extends about a mile inland. Most of Hillsborough County is outside that region.

Homeowners also have complained about poor customer service, either when calling the My Safe Florida Home help line or dealing with the

inspectors. They have expressed frustration with not being told sooner about changes to the program. And some have voiced concern about problems they saw in their inspection reports.

The state, in its quality-assurance review, is re-inspecting 3 percent of the homes inspected. It hired David Pasquarelli, a former inspector, to compare the two documents in each case, identify errors and break down the discrepancies by category.

"It's hard to tell you what action is going to be taken until we see the data," Torres said. "How we handle the results &hellip I'm not sure yet."

As of last week, the state had re-inspected 2,861 homes.

In conducting its review, the Tribune picked 72 homes and compared reports. The newspaper received just more than half of the re-inspections completed by the state, and randomly reviewed 4 percent. Much of the information in the reports lined up. Still, nearly half of the reports contained 40 to 60 discrepancies each.

To calculate the number of errors, the Tribune counted each discrepancy as an error, even window and door measurements that differed by a few inches, which the state said it would allow.

"A window is a window," said Michael Rowan of AmeriPro Inspection Corp. in Jacksonville. "The size of a window will not change no matter who does it."

Despite the criticism, state officials have touted the value of the free inspections and the accompanying reports.

The reports are used in several ways:

They recommend improvements to better fortify homes against hurricanes. They provide cost estimates, based on the measurements taken by inspectors, for such items as hurricane shutters. And they tell insurance providers whether the house is better fortified than previously thought, which can result in immediate discounts to a homeowner's premium.

The state has been pushing those discounts, which average \$181 statewide, as an alternative to the matching grant. Officials say 73 percent of participants, or more than 71,000 people, have received a discount.

The state says it is assisting homeowners and saving them money by filling out a form - with information from the inspection report - that homeowners can give to their insurance companies.

But what if that information is inaccurate? Could that affect whether someone receives a discount? State officials can't say for sure.

"If the homeowner was to lose a discount because of inaccurate information provided by the MSFH program, we ask them to contact us so we can assist them on a case-by-case basis," said Tara Klimek, communications director for Chief Financial Officer Alex Sink. "Through the Q/A process and other safeguards, we are working to minimize the potential rate for error."

Different Findings

Insurance discounts are available for some safety and design features such as hurricane-rated window and door protection - shutters or impact-resistant film over the glass. Or roof-to-wall attachments such as hurricane straps or clips. Or state building-code-approved roof coverings, such as asphalt or tile.

Each is in the inspection report. The Tribune's analysis found that information often differs, depending on the inspector.

In the 72 sets of reports reviewed, the type of roof differed 23 times, the roof-to-wall connections 32 times, and window and door protection ratings 50 times.

Glenda Shearer and her husband bought hurricane shutters for their Largo home in July. They also paid to have their windows coated with impact-resistant film. The Shearers are applying for a matching grant to recoup part of the \$4,000 expense.

The coating, per her contractor, meets state guidelines for a hurricane rating.

However, both of her inspection reports show a window rating of "X," which means no protection. A hurricane rating would be reflected by an "H" on the report.

Shearer said neither inspector asked to see her paperwork on the windows.

"You're talking to a person who likes accurate," she said. "Get it right the first time so it's not questioned the second time."

The Tribune spoke to 11 homeowners from the Panhandle to South Florida who had received two inspections.

Donald Garner of Jacksonville called the program "a joke" after inspectors disagreed about his hurricane-rated storm shutters.

"He looked like he was in a hurry," Garner said of the first inspector, who said his shutters didn't meet code. "The next guy that came out here, he looked at that and said they're fine."

It's not just homeowners noticing, either.

Richard Coe, an inspector with Alltech, one of the three firms handling re-inspections, talked about a home he recently re-inspected:

"There was a lot of mistakes," said Coe, who said he has 14 years' experience and has completed 24,000 inspections.

"The first inspector said he didn't have any rebar, and his did. He said he couldn't get access to the attic. Well, I got access to the attic."

Coe pointed to the training that inspectors receive, particularly an open-book exam that would-be inspectors must score 90 percent or better to pass.

Although difficult, the test isn't a fail-safe to prevent bad inspectors from making it through.

"I have seen people that are very questionable. It's a hard thing to weed out. How do you pick a winner by looking at them?" Coe said. "If they're

capable of passing the test, it seems like they ought to know something."

Inspector Qualifications

In addition to the exam, My Safe Florida Home inspectors must pass a background check and a drug screen and attend a daylong class at the University of Florida. The exam follows the class.

More than 1,500 people have applied to be inspectors. More than half, 65 percent, passed the exam outright.

Who makes the grade and how much they know about hurricane inspections isn't clear, however.

The state never stipulated the type or length of experience that applicants must possess.

The state admits the training can improve and expand. Currently, the 11 firms doing inspections are responsible for field-training.

Torres said the state wants to get more involved in that, "so we know what's being done so an inspector has an opportunity to be in a house and [be] shown what to look for."

Several firms contacted said they hire only experienced inspectors.

"I require five years' experience, and we have on-the-job training," said Thomas, whose firm, Thomas Enterprising, primarily inspects in the Panhandle. "That's our thing. That doesn't mean every company does that."

Thomas said he has fired four of the 60 inspectors he hired for the program. "They were flat-out doing a bad job."

The state pays \$150 per inspection. Each firm decides how much of that the inspectors receive. Thomas Enterprising, for example, pays its inspectors 60 percent, or about \$90.

The state also pays \$150 for each re-inspection. Three of the 11 firms - Alltech, Skyetec and JVI - are responsible for handling those, but they don't inspect their own work.

The state has spent more than \$15 million on both inspections.

"There are rogue inspectors out there, unfortunately, who are out to make a quick buck," said Michael Rowan of AmeriPro Inspection Corp. "You can try to feel them out in the interview. You can't physically be on top of every one."

Rowan said discrepancies often can be explained. AmeriPro inspectors are responsible for inputting data on each house into a computer program. Sometimes, mistakes happen.

"When there's a window opening missing, it's not because the inspector missed it on the inspection," he said. "That's a data-entry error."

Many state contractors police their own inspections for discrepancies.

"We have a list of material errors and minor errors," said Scott Koedel, chief operating officer for Don Meyler Inspections in Margate. "A minor error would be you're six inches off on a measurement. A material error is you missed an opening."

"Obviously, you want zero errors," Koedel said. "That's why we only give work to the guys who make the fewest errors."

Reporter John W. Allman can be reached at (813) 259-7915 or jallman@tampa.trib.com.

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