

Volunteer Florida Foundation administers the Florida Disaster Recovery Fund. Since 2004, the Fund has rebuilt over 12,000 homes and hundreds of non-profit organizations impacted by the 2004 and 2005 hurricanes. Volunteer Florida Foundation is proud to now collaborate with the Department of Financial Services' *My Safe Florida Home* program.

Volunteer Florida Foundations efforts are exclusively to assist those 85% or less of the average medium income – to make their homes stronger and safer in the most cost-effective way possible. We will partner with 12 local nonprofits statewide to mitigate homes or low-income Floridians, many of them elderly.

Based on the goals of providing a cost-effective and family-friendly service, the committee may wish to consider the following:

- Mitigation funds allocated by the state should be flexible enough to allow for mitigation immediately following disasters. Mitigation while doing repair work is less much expensive as both labor and material costs can typically be reduced potentially saving the state costs in obviously needy areas for mitigation. Given the recent tornadoes, flexibility to serve this clientele, and rebuild their homes to code-plus, would show great responsiveness from the state to the plight of these families.
- Since *My Safe Florida Home* is such a new program for the state and the nation, this committee may wish to consider what type of third party evaluations of the program should occur. Given the variety of issues this program addresses, from inspection reports to insurance savings, it may be most effective that a third-party review include a panel review that ensures all key aspects of the program are analyzed and then reported in one cohesive report.
- Given that a key goal of mitigation is to reduce insurance costs for the people of Florida, it may be that this committee can recommend ways that Citizen's Insurance and other programs, (such as weatherization, CDBG, etc) that receive substantial or wholly state funding, are aligned with the *My Safe Florida Home* program. For example, it may make sense for Citizen's Insurance to prioritize clients for this program, or at least be required to promote mitigation and provide cost-savings information.
- Governor Crist and Commissioner Sink are committed to high quality customer service. We recommend a step-by-step analysis of all aspects of *My Safe Florida Home* and that a program much like Federal Express be instituted so that a home owner can log onto a website and determine the status of their request, or determine what day they can expect their reimbursement check. While our program works with low-income individuals who will not be receiving checks, we are most interested in providing timely response to our customers on timelines associated with inspections, dates they can expect work to begin, etc. Customer surveys of this new pilot program should be added as soon as possible in order to ensure the next phase of the program meets customer expectations.
- SB 1980 requires that 10 percent of all homes mitigated be reinspected. This committee may want to consider what percent of reinspection are statistically reliable in order to insure the state uses its funds in the most cost-effective manner.