

Home Inspections Rife With Dissent

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TAMPA - My Safe Florida Home inspectors consistently disagree about key inspection data, according to a state report released Wednesday.

The discrepancies include critical information that the state uses to tell homeowners whether their houses can withstand a hurricane and whether they are eligible for insurance discounts.

The state Department of Financial Services, which oversees My Safe Florida Home, wouldn't describe the discrepancies as errors. Instead, officials said they would review the findings to determine whether errors had occurred.

The state randomly selected about 3,000 homes, re-inspected those homes and then analyzed and compared the re-inspection data with the original inspection report.

But the report makes no determination about accuracy. It only shows how often the original inspector disagreed from the re-inspector in specific categories.

More than 111,000 homes statewide have been inspected so far, and program officials have been asked to complete 400,000 inspections by June 2009. The state has spent more than \$17 million, to date, on inspections and re-inspections.

The Tampa Tribune conducted its own review of re-inspection reports from the state, randomly-selecting 72 homes. The newspaper found many of the same discrepancies, which it reported Oct. 14. In some cases, it appeared as if the inspectors had visited different homes. Without contacting each homeowner, it was impossible to determine which inspector was right.

My Safe Florida Home was created in 2006 to help homeowners feel more secure. But Wednesday's report calls into question both the inspection and re-inspection process, and raises doubt about the accuracy of inspections completed so far.

The report offers few immediate solutions.

Starting today, all inspectors must have a minimum two years' experience in residential construction or inspection. Also, the companies must immediately alert the state if an inspector is disciplined or counseled about his or her job performance.

But the majority of recommended improvements - increased training, enhanced oversight, continued re-inspections and standardized report guidelines - won't take effect until sometime in 2008, after the state solicits bids from inspection companies for new contracts.

Should the program be suspended until then? Program officials say no.

Instead, the state plans to work with individual inspection firms to correct any "differences" in specific reports that directly affect either safety recommendations or insurance discounts.

"We have confidence in the program's six inspection firms," said spokeswoman Brannon Jordan. "The program will use the [quality assurance] review to continue to improve training and the quality of data reported to the department." Higher Rate Of Discrepancies

The state originally hired 11 inspection companies to conduct My Safe Florida Home inspections.

Five of those had their contracts dismissed this week after a performance audit that mainly dealt with paperwork and oversight, but included little about inspector accuracy.

The six companies whose contracts were renewed Monday also were criticized in the report.

Consider hurricane-rated windows and doors.

Five of the firms - Don Meyler Inspections, WB Sanders, JVI Inspections Division, SkyeTec and Applied Research Associates - were found to have a higher rate of discrepancies than the other firms, when compared with the re-inspection, about whether a house had hurricane-rated windows and doors.

That alone, when reported accurately, can result in an insurance premium discount of up to 39 percent.

Two of those firms - SkyeTec and JVI - were picked by the state to conduct the quality-assurance re-inspections, along with Alltech Operations. None of the firms re-inspected their own work.

The state would not say Wednesday whether any homeowners may have received inaccurate information that caused them not to receive or be eligible for an insurance discount.

"If in our follow-up it is determined that an error occurred, we will provide the homeowner with a revised report," Jordan said. **Company Stands Behind Its Work**

Scott Koedel, chief operating officer for Don Meyler Inspections, said the public should not be concerned.

"I'm not saying there's not room for improvement, but I do believe the average recipient of a My Safe Florida inspection has been well-served," Koedel said, "and DMI stands behind and is proud of the inspection work we have performed."

The state's report found that the most discrepancies occurred in areas involving a home's window and door openings and its roof.

Inspectors consistently disagreed about the number of window and door openings, and whether those windows and doors were hurricane-rated.

They disagreed about window and door measurements. They differed on the number of gables and whether those gables were braced, both of which are keys to making safety recommendations.

The state's report also found discrepancies in the roof deck attachment and the roof-to-wall connection, two critical features.

Both the attachment and connection are used by the state in determining safety recommendations offered in the final report and for gauging a possible insurance discount.