



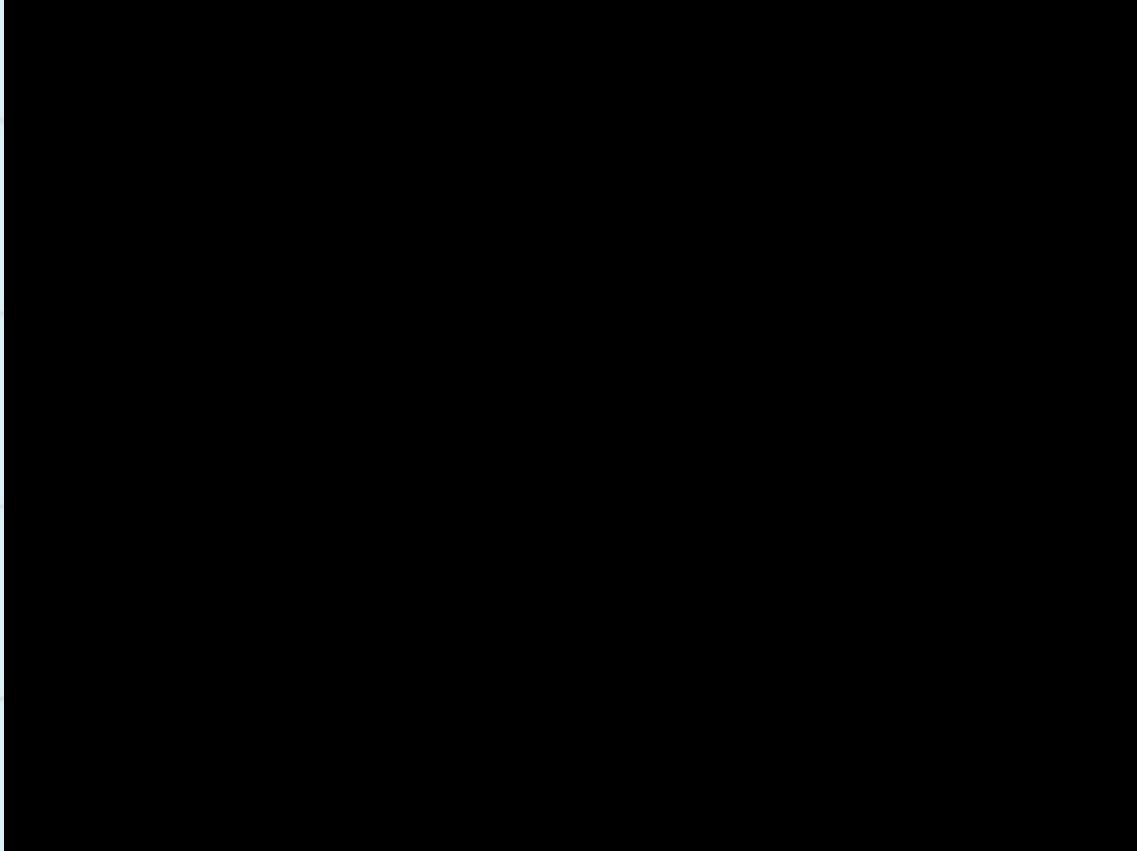
# MY SAFE FLORIDA HOME PROGRAM



**ALEX SINK**  
**CHIEF FINANCIAL OFFICER**  
**STATE OF FLORIDA**



# MY SAFE FLORIDA HOME PROGRAM



- **Message from CFO Alex Sink**
- **Results and Profile of My Safe Florida Home Customers**
- **Communication Strategies**
- **Success Stories**



# MY SAFE FLORIDA HOME PROGRAM

**Florida Legislature created My Safe Florida Home to:**

- **Help Floridians better **protect their property****
- **Help Floridians **save money on insurance premiums****

**Goals Set by the Legislature with \$250 million:**

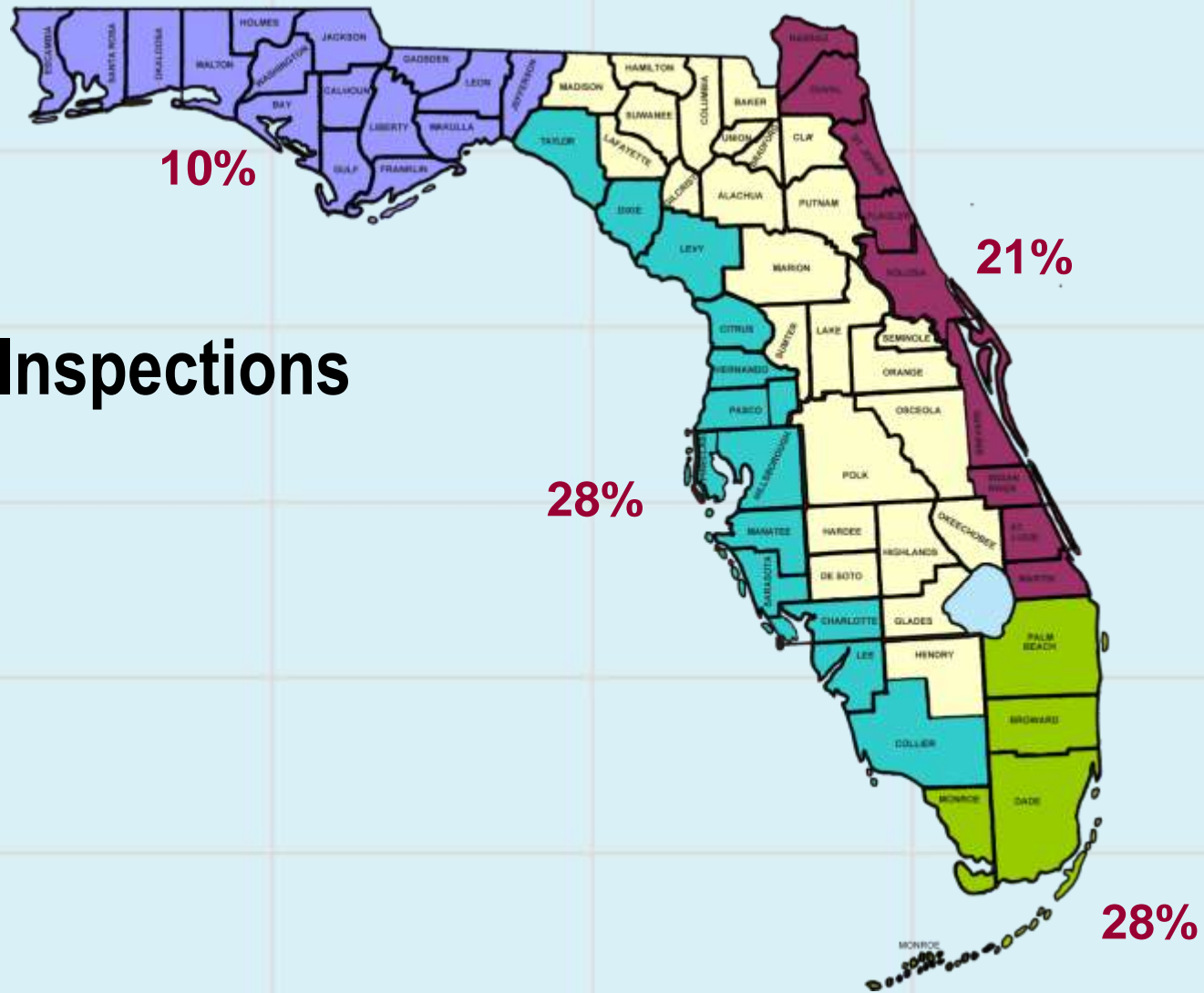
- **Provide free home inspections to **400,000 Floridians****
- **Provide matching grants up to \$5,000 to **35,000 Floridians****



# MY SAFE FLORIDA HOME PROGRAM

## Snapshot: 400,776 Completed Inspections

- 28% from South Florida
- 28% from the West Coast
- 21% from the East Coast
- 13% from Interior Counties
- 10% from the Panhandle





# MY SAFE FLORIDA HOME PROGRAM

## PROFILE OF OUR INSPECTION CUSTOMER

- **Over 60% of applicants are women**
- **Majority of homes inspected were built in the 80s**
- **Average insured value is nearly \$271,000**
- **Average square footage is 2,300**
- **78% live in the wind-borne debris region**
- **10% are insured by Citizens**
- **98% need new roofs**
- **93% lack complete opening protection**



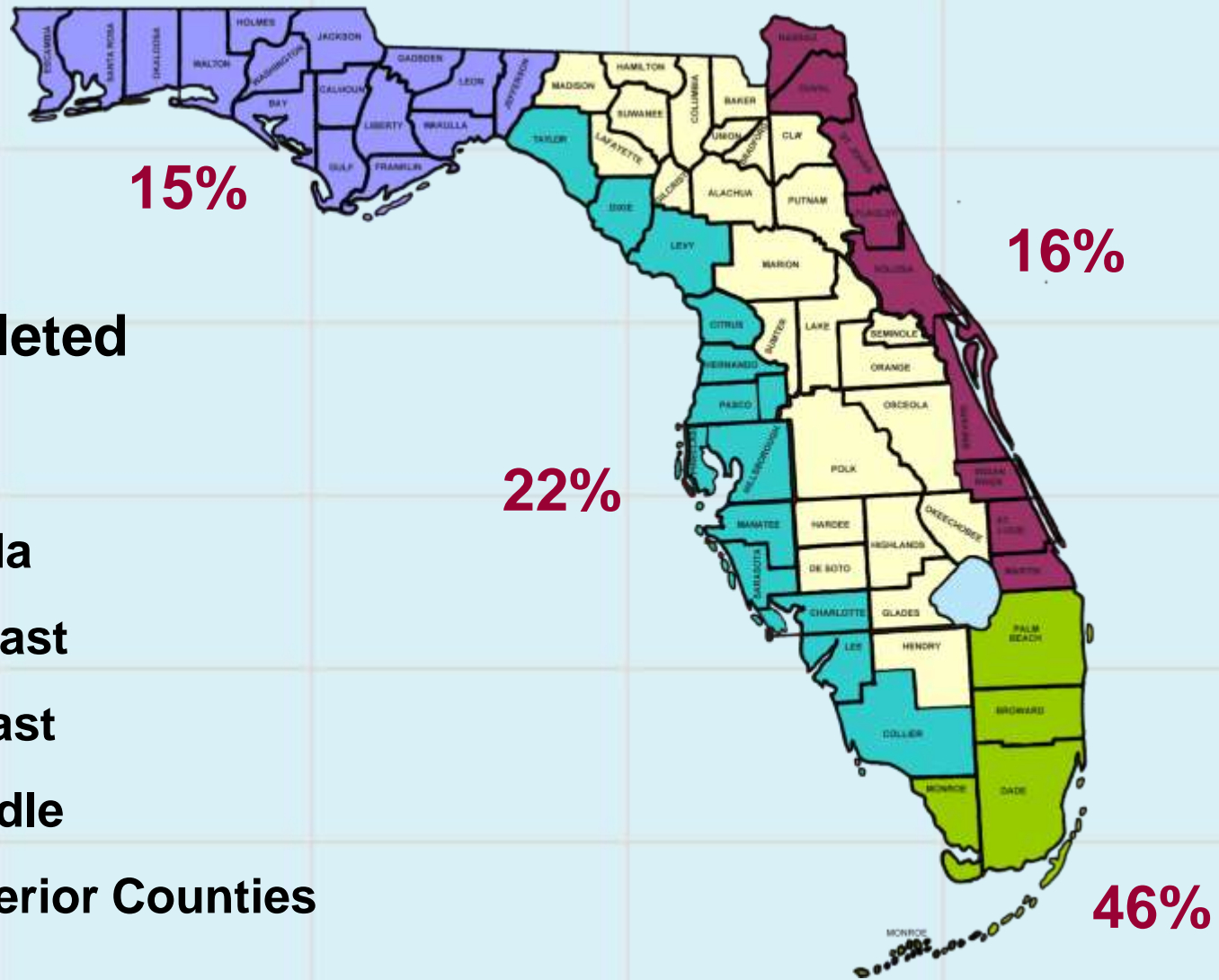
# MY SAFE FLORIDA HOME PROGRAM

## SURVEYS OF INSPECTION CUSTOMERS

- **Motivated to get safety information (40%) and insurance savings (39%).**
- **26% are pursuing improvements without grant funds.**
  - More than one-third choosing to do opening protection.
- **91% rated their experience with My Safe Florida Home as Excellent or Good.**
- **Majority willing to pay about \$3,200 to match.**



# MY SAFE FLORIDA HOME PROGRAM



## Snapshot of 31,593 Homes Completed with Grants

- 46% from South Florida
- 22% from the West Coast
- 16% from the East Coast
- 15% from the Panhandle
- Less than 1% from Interior Counties



# MY SAFE FLORIDA HOME PROGRAM

## PROFILE OF OUR GRANT CUSTOMER

- On average, homes built in 1977
- 99% live in the wind-borne debris region
- 21% are insured by Citizens
- 88% have chosen to do opening protection
- Average buying power: \$6,800 (we pay 1/2)



# MY SAFE FLORIDA HOME PROGRAM

## COMMUNICATION STRATEGIES: WHAT WE LEARNED

- **Safety and savings together a more powerful motivator.**
- **Social marketing was the key to engaging participation.**
- **After friends and family, preferred people for accepting mitigation information – insurance agents & realtors.**
- **Need for repetitive communication on link between money spent and return on investment.**
- **Use training, continuing education as a strategy.**



# MY SAFE FLORIDA HOME PROGRAM



Social Marketing: “It’s fast, easy, you may save money, and **everyone else was doing it**” was effective.

8-week Campaign Results: **232% average increase in applications!**



# MY SAFE FLORIDA HOME PROGRAM

## FUTURE OF MITIGATION THROUGH COMMUNICATION

- **Fun, interactive and interesting is the way to engage people. (Storm Struck, Wall of Wind)**
- **Making mitigation a socially conscientious and popular thing to do like “going green.”**
- **Compelling research to back up our stories (IBHS).**
- **Leveraging policymakers and public policy tools (like the Home Structure Rating Scale).**
- **Building coalitions (with other states and like-minded organizations).**



# MY SAFE FLORIDA HOME PROGRAM

**Personal Success Stories Critical to Telling our Story**

