

Orlando Sentinel LOCAL&STATE

Homeowner insurance costs fell in 2024

During the fourth quarter, prices went down 0.7%

By Ron Hurtbise
South Florida Sun Sentinel

Homeowner insurance costs fell by 0.7% between the third and fourth quarters of 2024, marking the first drop since the state began releasing quarterly tracking reports in mid-2022.

The decline in costs of multiperil insurance for owners of single-family houses — from an average premium of \$3,668 to \$3,644 — appears to be in part the result of declining rates that insurance officials in Florida have been touting for the past several months as signs that the market is returning to health.

Average premium costs are revealed by dividing the total premiums by the number of policyholders reported by companies. They are affected both by the rates charged by insurers, and the market value of housing.

Stacey Giuliani, chief legal officer for Florida Peninsula Insurance, which saw a 3.9% decline in average homeowner premi-

ums, credited recent reforms that the Florida Legislature enacted to reduce costs resulting from runaway litigation.

“As experts have been predicting for the last few years, the strong actions of the Florida Legislature and governor to decrease frivolous litigation are starting to show solid reductions in personal residential insurance rates,” Giuliani said. “This pro-consumer trend will continue, unless the Legislature makes the big mistake of reversing it in the current session.”

The Legislature is considering several proposals to require insurers to reinstate payment of legal fees to policyholders who prevail in litigation. Since the 2022 reforms, policyholders have in most cases been required to pay legal fees out of their own pockets or as a percentage of any amount awarded by the court.

Plaintiffs attorneys contend the reforms unfairly deprived policyholders of an important tool to challenge underpayments or claim denials.

Insurance officials have argued against the proposals, saying the reforms have

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A Sanibel Island resident inspects home damage from Hurricane Ian in 2022. The average cost of insurance coverage declined in the fourth quarter of 2024 for the first time since 2022, according to data released by the state. STEPHEN SMITH/AP

Rollbacks could harm environment

By Emily L. Mahoney and Max Chesnes
Tampa Bay Times

In a sweeping announcement, Environmental Protection Agency Secretary Lee Zeldin last week proclaimed that the federal government would roll back 31 bedrock environmental regulations.

The agency called it the “biggest deregulatory action in U.S. history” and said it would lower costs for American families.

If the agency follows through on this pledge, it could alter protections for fragile Florida wetlands and scale back rules that keep the state’s air and water clean. The administration is also targeting multiple regulations designed to reduce greenhouse gas emissions, which contribute to the climate change that Floridians have already begun to experience.

Environmental advocates said it amounted to nothing less than an unprecedented abandonment of the agency’s mission to protect the natural world — and the public — from pollution.

“Florida is just bound to get hit the hardest, with the climate emergency we’re having,” said Raul Garcia, vice president of policy and legislation at the environmental law firm Earthjustice. He pointed to last year’s catastrophic hurricane season in which storms were supercharged by an unusually hot Gulf of Mexico, plus the state’s property insurance crisis.

“People are still thinking (climate change) is happening 10 years from now,” Garcia said. “This is happening today, and I think few people know this as well as Floridians.”

Zeldin’s announcement does not automatically rescind the rules. Rather, it’s a signal that the administration will start the process of clawing back regulations, which requires the government to prove that they were based on either flawed science or legal reasoning. That won’t be easy, environmentalists said, as some of these rules have established records of benefitting public health through reducing asthma attacks, cancer and more. Lawsuits are virtually guaranteed.

And it’s unclear whether Florida voters, who overwhelmingly supported Donald Trump in last year’s election, will back this move. Across the political spectrum, polling has found that Floridians are environmentally conscious. Last year’s bipartisan backlash to plans to put golf courses and hotels in state parks added more evidence.

“I am a Trump supporter — but only to a point,” said Don Brugman, a St. Petersburg resident disappointed by the rollbacks. “Why go backwards? We’ve gained so much — so why lose it now?”

Here’s how some of the rollbacks could impact Florida:

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STEPHEN M. DOWELL/ORLANDO SENTINEL

Student art put on display

Beacon College students browse artwork at the annual Juried Student Exhibition at the Michelle Mason Art Gallery on the Beacon College campus in Leesburg on Thursday. Founded in 1989, Beacon College is the first accredited baccalaureate institution dedicated to educating primarily students with learning disabilities, ADHD, dyslexia and other learning differences.

8 restaurants shut down, now open again

By Garfield Hylton
Orlando Sentinel

Eight Central Florida restaurants shut down the week of March 9-15, according to data from the Florida Department of Business and Professional Regulation.

Orange

Saffron Indian Cuisine at 7724 W. Sand Lake Road in Orlando shut down on March 11. Inspectors found 23 violations, five of which were high priorities. Those violations included roach activity, a stop-sale on food due to temperature abuse and raw food not separated from ready-to-eat food. A second inspection the same day found the restaurant didn’t comply with the emergency order.

On March 12, inspectors found 21 violations. The restaurant fixed the roach problem but received time extensions for other high-priority violations. The restaurant reopened but required a follow-up inspection. On March 13, there were 16 viola-

tions with only one being a high priority for food held at the wrong temperatures. A final inspection occurred on March 14. There were 10 violations, but none was a high priority. The restaurant met inspection standards.

China Chef Restaurant at 4042 N. Goldenrod Road in Winter Park shut down on March 13. Inspectors found 24 violations, three of which were high priorities for rodent activity, a stop-sale issue on food due to temperature abuse and food held at the wrong temperatures. On March 14, two inspections occurred. On the first inspection, there were 14 violations, but the restaurant didn’t comply with the emergency order. On the final inspection, there were 10 violations but none was a high priority. The restaurant has reopened and requires a follow-up inspection but doesn’t pose a threat to the public.

Brevard

Hangry Joe’s at 3688 N. Atlantic Ave. in Cocoa Beach shut down on March 11. Inspec-

tors found 22 violations, six of which were high priorities. Those violations included sewage water backing up through the sinks, an improperly stored toxic substance and evidence of cleaning water dumped on the ground. On March 12, inspectors conducted two more inspections. At first, they found seven violations and the restaurant remained closed. On the second inspection, they found three violations, but none was a high priority. The restaurant requires a follow-up inspection but has since reopened.

Galaxy Bar & Grill at 6100 N. Courtenay Parkway in Merritt Island shut down on March 11. Inspectors found one violation, a high priority due to 55 flying insects near the sink and beer taps. A second inspection the same day found two violations. On March 12, there were zero violations as the restaurant complied with the call back.

Lake

Tropical Rhythm Restaurant & Sport

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Land swap would give 700 acres of state forest to peanut farm

By Max Chesnes
Tampa Bay Times

In a move that has alarmed wildlife advocacy groups, state water managers are considering a land swap that would give nearly 700 acres of North Florida state forest land to a neighboring peanut farming company.

The proposal comes more than a decade after a separate peanut operation sought the same swath of Madison County land within the Twin Rivers State Forest — dubbed the Ellaville Tract — in a similar trade offer.

But that deal never went through: Citing the risk to endangered species on the property, and a bustling gopher tortoise population, federal wildlife biologists urged state leaders at the time to keep the land for conservation.

“If the land being swapped is developed

or unmanaged in the future, it will erode protection of several imperiled species,” the U.S. Fish and Wildlife Service wrote in a December 2012 email.

Today, the land’s owners, the Suwannee River Water Management District, say the Ellaville Tract was hit hard by Hurricane Idalia and, if it weren’t for a packaged land deal nearly four decades ago, it’s not the type of land the group would typically acquire.

In exchange for the state forest land, the district would receive roughly 550 acres of Lee Peanut Farms LLC’s farmland along the Withlacoochee River, a waterway that officials say gives the property “significantly higher” value than the high-and-dry state forest uplands being traded away.

The district’s land committee voted March 11 to formally put the swap up for consideration, and its governing board will vote on it at a future meeting.

Four days before the committee’s decision, Katherine Saylor hiked the state forest that could soon be traded.

Saylor, a biologist and Southeast representative with the nonprofit Defenders of Wildlife, said she and Florida Forest Service staff saw “really clear evidence” of a flourishing habitat: active gopher tortoise burrows a few dozen feet apart, deer tracks, woodpeckers and more.

Even in parts of the property where harvested slash pines were reduced to stumps, Saylor found burrows with signs that tannish-brown tortoises lived inside. Large longleaf pines, remnants of a habitat that once dominated America’s southeastern coastal plains, stretch across 300 acres of the Ellaville Tract.

“This is a very unique ecosystem with tall, beautiful trees,” Saylor said in an interview. After her hike, Saylor took her obser-

ations to the land committee on March 11. As the officials gathered to discuss the land swap, she outlined what she saw on the state forest property: healthy wiregrass beds, longleaf pines and markings in front of burrows where the underside of tortoise shells rubbed against the sandy ground.

“The district has not demonstrated that this parcel no longer has conservation value,” she told them.

She cited the public outcry over a similar land swap proposal, revealed by the Tampa Bay Times in August, that would trade more than 300 acres of the Withlacoochee State Forest to a luxury golf course developer.

The DeSantis administration added that land swap to a Cabinet meeting agenda at the last minute in June. Discussion of the deal during that meeting lasted less than 30

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