

State: More mobile home insurers are skipping insurance

by AP-News

ST. PETERSBURG, Fla. (AP) -- More than half of Florida's 800,000 mobile homes are no longer covered by homeowner's insurance -- another sign of the state's soaring insurance costs.

The number of insured Florida mobile homes dropped from more than 500,000 in 2004 to less than 400,000 last year, according to the state Office of Insurance Regulation.

Insurance costs have soared across Florida, but the situation is worse for mobile home owners who often find the cost of insurance is out of scale with the value of their home. Insurers are exceptionally wary of older mobile homes that lack some of the wind protection required after 1992's Hurricane Andrew, which scattered mobile home debris up to three miles.

Pinellas County has Florida's highest number of older mobile homes -- 46,000. There are more than 100,000 mobile homes in Pinellas, Pasco and Hillsborough counties.

James Ayotte, executive director of the Florida Manufactured Housing Association, said the newer homes fared far better than older models in the hurricanes of 2004 and 2005.

"Older homes have a bad rap. Is it deserved? Yeah. Past history is evidence of that. But there was not one catastrophic failure of a new manufactured home," he said.

But emergency managers said mobile home parks still have parts that can break loose.

"Year of construction is not a major concern," said Holley Wade, spokeswoman for Hillsborough County Emergency Management. "Anything that's a mobile home is considered debris."

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