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The Honorable Nikki R. Haley
Office of the Governor
1205 Pendleton Street
Columbia, SC 29201

March 30, 2015

Dear Governor,

Insurance on Manufactured Homes

We purchased a new 2009 model home when we moved here, that is bricked in and de-titled and on my own property. We purchased this home because it was affordable or so we thought! There is a serious issue on Manufactured homes that is getting worse all the time. It is the cost of Homeowners Insurance!

Of course I am insured and intend to keep insured at replacement cost as long as I own my home, because I worked in insurance for 20 years I know exactly what I need. We have a mortgage on the home. If for some reason I wanted sell my home or if my husband and I passed away there would be a problem if someone wanted to purchase our home. Because insurance companies are not accepting NEW BUSINESS in our area and many more counties. Let's just say my home was older than 10 years, a new owner could not get insurance! We keep our home in EXCELLENT condition but once it turns 10 yrs old the INSURANCE companies will not insure this home at replacement cost only ACV (Actual Cash Value). Of course as long as I own my home and have insurance it will stay at replacement cost. So I have a home that is in excellence condition and I will not be able to sell or see to that my children will be able to sell it for what is left on the Mortgage causing a hardship for all involved. Which causes another VACANT hoe in South Carolina, **which we have too many already that include stick home too!**

You purchase these homes thinking this is something we can afford, **living within our means** and what do we get for living in our means! Insurance that is so expensive and our homes depreciate. Why did I have the home de-titled and bricked in and the wheels and hitch taken away if you are still calling my home MOBILE! It does not make any sense. The only difference in my home and a Modular is mine is on a steel frame other wise the walls and windows are the same.

There needs to be another way for a home that is a double wide, bricked in, de-tilted and wheels and hitch gone and on your own property! other than calling it MOBILE!

We need help! Someone has to figure out that these homes are just as good as a modular home.

We are told that the chance for a total loss from fire is the problem but I have seen brick and stick built houses clap board homes destroyed just as easily.

There needs to be a different assessment for our type of home described above. We need some protection from our state and the insurance commission. There are so many people who do take care of their homes and keep them in great condition.

The insurance market has decided not write new business in many area's now . Putting the Manufactured homes OUT OF BUSINESS!!! These homes are essential because they are AFFORDABLE!!!! This is causing a lot of problems for the older generations, with everything going up and our Social Security can not keep up with, most of this generation did not have these retirement programs, we are on Social Security. My husband worked hard in two jobs each at 20 years and several part times jobs after that, There were no pension in that time frame.

Something has to be done, insurance companies are really hurting people as stated above.

Here are some facts from the Manufactured Housing Institute:

Are Manufactured Homes More Susceptible To Fire Than Site-Built Homes?

Manufactured homes are no more prone to fire than homes built on-site. As a matter of fact, a national fire safety study by the Foremost Insurance Company showed that site-built homes are more than twice as likely to experience a fire as manufactured homes.

Fire resistance provisions of the HUD Code include strict standards for fire retardation and smoke generation in materials, large windows in all bedrooms, smoke alarms, and at least two exterior doors which must be separate from each other and reachable without having to pass through other doors that can be locked. Site-built homes are required to have only one exterior door and no "reachability" requirement.

As to hurricanes, valuable lessons were learned from the devastation of Hurricane Andrew in 1992, which destroyed or damaged thousands of site-built and manufactured homes. Now, in areas prone to hurricane-force winds, the standards for manufactured homes are equivalent to or more stringent than the current regional and national building codes for site-built homes in these high wind zones.

Will A Manufactured Home Appreciate In Value?

Generally, a home is a great investment. Appreciation on any home -either site-built or manufactured - is affected by the same factors: the desirability and stability of the community, supply and demand for homes in the local market, and maintenance and upkeep of the home. When properly installed and maintained, today's manufactured homes will appreciate the same as surrounding site-built homes.

Manufactured homes - Homes built AFTER 1976 should, technically, no longer be referred to as Mobile Homes but instead are Manufactured Homes and are built to a higher standard of quality than yesterday's "Mobile Homes" or for insurance costs be a mobile home.

I am requesting a change in the insurance law as to the type of home I have that it should not be considered a mobile unit. Necessitating a different level of insurance. A less costly insurance policy for the type of home that I have described in this letter.

Sincerely
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cc: Senator Tim Scott
cc: Congressman James E. Clyburn