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Floridians talk about the hassles of fixing their houses after the hurricanes.

Settlement offer falls too short

Leticia Lafayette, 71, stands in the door of the small trailer in her front yard and looks longingly at her damaged three-bedroom home.

She was hit hard by Hurricane Charley and then she was soaked by Hurricane Frances.

By the time the storms passed, the ceiling of her master bedroom had collapsed, water had damaged every room except one, furniture was ruined and mold was making its way across her walls.

The Federal Emergency Management Association loaned her the trailer for six months; she pays \$127 monthly for a storage pod that sits in her driveway holding some of her remaining belongings.

Her insurance adjuster from Auto Owners Insurance has offered her about \$50,000 for repairs and replacement of her personal property. However, the lowest construction estimate she has received will put her cost at \$64,000.

"The amount they are giving doesn't cover the amount of the repairs," she says. "The rest will have to come out of my pocket, and I don't have that kind of money in my pocket."

Lafayette lives on Social Security and a monthly pension check. She recently hired a public adjuster to try to arrange a better settlement from her insurer.

"I'm not asking them for money to line my pockets," says Lafayette, a retired registered nurse who walks with a cane these days because of operations on both her knees.

"I just want to put my life back to normal."

Couple flees hurricanes - or so they think

The night Hurricane Georges lashed Puerto Rico, Victoria and Cecil Miller covered in the ground-floor bathroom of their three-story home on the western end of the island.

The 1998 storm's 130-mph winds damaged the Millers' roof and left them with a permanent fear of hurricanes.

"Every time they announced a storm, I was afraid," Victoria Miller says.

These are their stories

Roofs torn off. Walls caked with mold. Inadequate or nonexistent insurance checks.

The four hurricanes of 2004 blew away any illusions about Florida's homeowners insurance industry. Legislators meet this week to talk about double-dipping deductibles, while larger questions must wait until spring.

Reporters for *The Palm Beach Post* fanned out across the state to capture homeowners' frustration and ire.



The homeowner: Leticia Lafayette lives in a FEMA-provided trailer across from her home.

The damage: Collapsed ceiling, extensive water and mold damage and ruined furniture.

The bills: Her insurer has offered \$50,000, but her lowest repair estimate is \$64,000.

Florida's Insurance Crisis

- [How residents are coping](#)

- [Homeowner horror stories](#)

Statewide insurance rates [Page 1](#) | [Page 2](#)

So late last year, the Millers, both retired, decided to move to Winter Park, a suburb of Orlando. They wanted to be near their son, who lives in Orlando, and out of Hurricane Alley.

Everyone Miller asked assured her that hurricanes don't hit the Orlando area.

"I left Puerto Rico running away from the storms," Miller says, "and I come here and get three hurricanes. I should have stayed there."

The Millers paid \$125,000 for a three-bedroom home here.

Their annual homeowners insurance premium is \$413, a pittance compared with that of most South Florida homeowners.

Hurricane Charley uprooted an oak tree in the Millers' back yard. The tree destroyed their Florida room and damaged their roof and fence.

The Millers' insurer, American Mercury, decided the roof damage and tree removal amounted to \$8,473, minus a deductible of \$1,981.

The carrier refused to fix the fence or replace the Florida room, which Miller says will cost \$4,000 to replace.

Miller complained about her insurer to the state Office of Insurance Regulation, but a spokesman says there's not much Miller can do because she accepted her carrier's payment.

Rules frustrate man who built additions

F.R. Loughran, a retired cabinet maker, built much of the interior of his three-bedroom house. And he could rebuild it now that Hurricane Charley churned through town and wrecked the place.

"But they won't let me," he says of his insurance carrier, Allstate. "They only let you get work done by a licensed contractor, and it will be two years before I get a contractor out here. They won't give me the money and let me do it. They make it so difficult for you."

Charley left Loughran, 70, with no roof on his main house, nor on his separate workshop.

"They came out here and told me I had water coming into my house," he says. "I didn't need them to tell me that. I knew I had water coming in because when I walked the house, my shoes got wet."

The roofs were replaced, but the money from Allstate doesn't match the cost. Collapsed ceilings haven't been fixed, and mold is growing throughout the house.

"My wife has lung problems," Loughran says. "She takes daily treatments. Our house is full of mold and they (Allstate) haven't done anything about it. That's bad."

Homeowner files complaint over insurer's offer

Water stains permeate Jane Hilderbrandt's home from the carpets to the ceilings.

The wooden house on Mapp Road was drenched when September's twin hurricanes blew water through the windows, doors and roof vents.

Now Hilderbrandt is facing a \$40,000 difference between what her contractor says it will take to repair the house and what her insurance company of 14 years says it will pay.

"First, we got the hurricanes," she says. "Then we got the double whammy from the insurance companies."

Among the damage: Water leaked through the glass sliding doors, rotting the wood trim. The chimney is cracked. Soffits are missing all around the house.

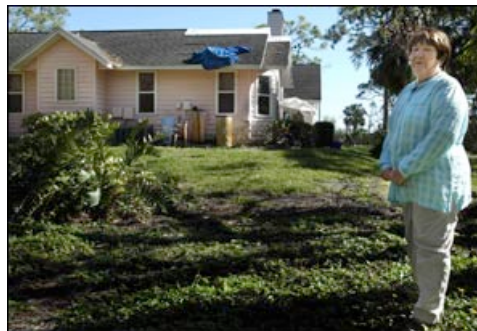
Hilderbrandt hired a general contractor from Hobe Sound in mid-October, who estimated the total repair bill at \$71,000.



The homeowner: F.R. Loughran built additions to his home including this damaged room.

The damage: Missing roof on his house and workshop, mold and water damage.

The bills: The roofs were replaced, but the money from Allstate doesn't match the cost.



The homeowner: Jane Hilderbrandt stands in her back yard, where damage to her roof is visible.

The damage: Water damage to carpet and ceilings, cracked chimney and missing soffits.

The bills: The insurance company gave her a \$24,000 check, but her repair estimate is \$71,000.

Her insurance company, Hanover Insurance Co., responded with an estimate of \$32,000. After subtracting a deductible and depreciation, the company gave Hilderbrandt a check for \$24,000.

She's been haggling with her insurer since, saying the company just wants to do patchwork and doesn't want to pay for proper repairs.

She filed a complaint against her insurer with the state in late November. She hired a lawyer a few days later.

Meanwhile, the damage is getting worse. While Hilderbrandt has been battling with her insurer, mold started growing in her attic.

"People shouldn't have to do this. What did I pay \$2,000 a year for?" Hilderbrandt says of her annual insurance premium. "This will likely go to mediation."

Vero Beach man still waits for money

David McLean has lived through three heart attacks and two hurricanes. He says none of that compares to the agony his insurance company has caused him.

"These people are driving me up the wall," he says, sporting a red T-shirt that reads "I Don't Care." "I have a headache every day after talking to them."

After Hurricanes Frances and Jeanne swept through the Treasure Coast, McLean's insurance company, Universal Property and Casualty, estimated the damage to his house on 30th Avenue at \$44,000.

Fine. McLean was satisfied. But getting the money has been the tough part; he's spent weeks trying but still didn't have it all as of Friday.

Universal sent him two checks totaling \$31,000; he's not sure where the rest is. Most of the money went to his mortgage company, which is supposed to dole it out as McLean does the repairs.

"Nobody micromanages my money," he says. "I don't want to be working on my house six months from now."

"We ought to just not have insurance, because if something happens, FEMA comes in and pays for everything. Let the state run it, and do away with the insurance companies."

It's cheap, but risky: Abandon insurance

Albert Imbordino is a shrewd money manager.

The retired pipefitter doesn't mind spending his pension on life's necessities, or even on life's little luxuries. But he does insist on good value for his money.

"See that Cadillac in the garage?" he asks, pointing to a gleaming late-model car. "I paid \$7,000 for it. I went to a dealer and they wanted over \$13,000, so I told them to keep it. Then I saw this one in the paper, and I snapped it up."

When his insurance company canceled his homeowner's policy two or three years ago — "I never even filed a claim" — he hunted around for the best deal with another carrier. But in South Florida's post-Andrew landscape, many insurance companies weren't even offering coverage, much less deals.

"They wanted \$1,700," he says. "They raised the rates too much."

So Imbordino did not renew his homeowner's insurance that year. Or any year since.

He paid \$105,000 for his three-bedroom, two-bath home nearly 25 years ago. The mortgage is paid off, of course — a lender would insist on insurance. Today the house has a market value of \$193,780, according to property records.

If his home burns down or blows away, Imbordino knows he can't afford to replace it.

"I'll take the chance," he says.

But he's taking no chances with his children's inheritance. This is, after all, one of the hottest real estate markets in the nation.

"When I die, even if it's just a vacant lot that's left, it will still be worth a lot of money."

After Ivan, their castle loses its allure



'I don't want to be working on my house six months from now': David McLean of Vero Beach had \$44,000 of damage to his home after Hurricanes Frances and Jeanne. So far, however, he has received only \$31,000 from his insurance carrier.

White powder covering lawns and parking lots, mountainous drifts lining the streets — you'd think a snowstorm hit this Panhandle town.

In fact, the white stuff is Gulf sand that washed over the barrier island when Hurricane Ivan hit in September.

Nearly two months later, Navarre homeowners such as Linda and Gary Wagoner are still rebuilding. Ivan spared her home's main living area. Like all the houses on the barrier island, it's built on stilts.

But the ground-floor garage was washed away, and the stairway to the living room suffered water damage. The couple was without water and sewer service for weeks.

Moreover, the Wagoners' insurer has offered only a few thousand dollars for damage she says will cost tens of thousands to repair.

And the carrier hasn't covered living expenses such as the \$900 a month the Wagoners are spending for a rental house while they wait for utilities to be restored.

The Wagoners built their home — they dubbed it "Conch Castle" — in 2001 for about \$200,000. They pay \$2,590 a year for windstorm, flood and homeowners insurance.

The couple plans to sell their home and move inland, although their reasons are more emotional than financial.

"I don't want to go through it again," Wagoner says.

She's already been contacted by people interested in buying her house.

"People who haven't been through it still want to live here, I guess," she says.



'I don't want to go through it again': Linda Wagoner says her repairs will cost tens of thousands of dollars. Her insurer has offered to pay only a fraction of that.

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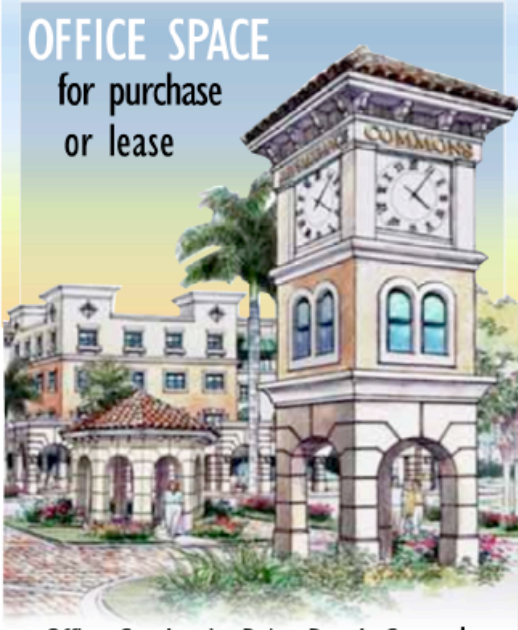
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