



Joseph Sviatko -MDInsurance- <joseph.sviatko@maryland.gov>

Fwd: FW: Mobile Home Insurance

1 message

listening sessions -MDInsurance- <listening.sessions@maryland.gov>
To: Joseph Sviatko -MDInsurance- <joseph.sviatko@maryland.gov>

Fri, Nov 15, 2024 at 10:56 AM

----- Forwarded message -----

From: **kathleen stielper** [REDACTED]
Date: Tue, Nov 5, 2024 at 3:29 PM
Subject: FW: Mobile Home Insurance
To: listening.sessions@maryland.gov <listening.sessions@maryland.gov>

Sent via the Samsung Galaxy A13 5G,an AT&T 5G smartphone

----- Original message -----

From: kathleen stielper <[REDACTED]>
Date: 10/11/24 9:07 AM (GMT-05:00)
To: wayne.hartman@house.state.md.us
Subject: Mobile Hime Insurance

Good morning,

I am writing to you in reference to the inability to obtain Insurance Coverage in Worcester County, MD for mobile homes older than 20 years. We are a victim of this situation currently owning a 1981 mobile home in Montego Bay, OC. In this community we own the land the mobile is on, there is no land or lot rental.

9/2017 purchased our first mobile in Montego Bay which was a 1969, had no trouble obtaining insurance, this was purchased using a Home Equity on our current primary home

08/2023 we were notified the Insurance carrier was not renewing our policy

09/2023 contacted new insurance carrier, started the process then all communication stopped, recording stated they are no longer writing polices for 21842

12/2023 we sold existing mobile and purchased larger/renovated 1981 mobile home in Montego Bay, still cannot obtain insurance

04/2024 received new tax assessment increasing value 52.7% from \$130,400 in 2021 to \$277,000 for 2024 which increased the RE Taxes by \$685. I appealed this assessment increase due to the fact that the property was sold fully furnished with new furniture, seller help and the property is uninsurable which therefore affects the property value and my appeal was denied.

A Bank requires Insurance Coverage on any mortgaged property, therefore these properties cannot be sold to any buyer that needs financing. How are the current banks/property owners with mortgaged mobile homes obtaining insurance coverage?

State of Maryland allows personal property of Mobile Home to be affixed to the real property it is on. Therefore at settlement the MVA mobile home title was surrendered, there is no longer a mobile home title and the property now transfers as a regular stick built home by a Deed, however, we cannot obtain insurance.

We have debt and personal funds invested in this property and any loss due to lack of insurance would cause a financial hardship and there are many more homeowners in this same situation.

I hope you give this matter your attention with some urgency to provide a resolution.

Feel free to contact me if you would like to discuss or would like any additional information.

Kathleen Stielper



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