



# FLORIDA RESIDENT OWNED COMMUNITIES, INC.

Building a Voice for Manufactured Home Communities in Florida

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## Did you know?

That 40% of the manufactured homes in Florida carry no homeowners insurance.

That a catastrophic storm clean up could bankrupt your park.

There is now affordable dwelling insurance for manufactured homeowners.

To find out more    [www.fmhii.com](http://www.fmhii.com)

When homeowners are ready to apply, get a quote and purchase insurance, you will have confidence that all aspects will be handled personally by Licensed Insurance Customer Representatives. Of course, all of the insurance policy process is subject to underwriting, and quotas for each county/area. Needs to be a 55+ park and so forth...

### A Solution to Skyrocketing manufactured home insurance costs!

Two years ago, folks in our communities asked us to do something about the very high cost, or non availability of getting even basic manufactured home insurance at any cost.

We listened, we heard you. Even as others before us tried many different ways, we kept at it, worked creatively against impossible odds, and found ways to succeed where others had failed. We are volunteers working tirelessly, motivated by the understanding that the very future of our lifestyle, and the future of our communities, the ability to sell our homes, depends on having basic manufactured home insurance at a reasonable, affordable cost.

Without Basic Affordable Manufactured Home Insurance, we are in a bind with no responsible solution.

This could mean the demise of our community lifestyles. As homes become abandoned, the monthly fees necessary to operate our communities would dry up. All of a sudden, empty parks would be ghost eyesores in Florida.

What we have accomplished is a new program designed for folks without current coverage.

There are 1 million manufactured homes in Florida. One industry expert says 40% of them do not have any insurance.

Prices are Skyrocketing. Insurers are dropping homes because they do not have enough reserved to cover claims.

We have lost focus on what we are buying. We need the option of buying basic protection for our homes.

What are the basics; Fire, Lightning, Liability, Contents and debris removal.

**FLAROC is not an agency, an insurance professional, an attorney, or anyone that can give you advice. We recommend that you seek advice. Financial decisions ultimately have to be yours. Educate yourself and make your own decisions.**

We urge you to make this information available to your residents via bulletin boards, newsletters, community TV channels, meetings, etc.

**Jim Toth, President**