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Mobile home residents flee rising waters

■ For many, it gets worse because they have no flood insurance.

By Tracy Correa and George Hostetter
The Fresno Bee

Rising water Friday may have dampened more than just belongings: It could spell devastation for a number of mobile home residents not covered by flood insurance.

Mat Winton, manager of the Wildwood Mobile Home Park in Madera County, said he was shocked by the number of trailer park residents not covered by flood insurance.

"I talked to at least four people from the park today who didn't have flood insurance," he said, adding that they risk losing everything.

Residents in the 68-home park were forced to evacuate early Friday because of rising floodwater near the San Joaquin River. By afternoon, their homes stood in several feet of water.

Vernice Pierce, 65, a park resident for 16 years, fears she and a daughter who lived next door have lost everything. Neither one has flood insurance.

"We just assumed that this was something that would never happen. These are things that happen to someone else," she said, speaking from a downtown Fresno motel room.

Meanwhile, residents of the Woodward Bluffs mobile home park on the Fresno County side of the river were allowed to return briefly to their flood-threatened homes Friday afternoon, just long enough to pick up a few more family treasures and check on pets.

They had been forced to leave their homes early Friday, and were kept out of them Friday night because of concern that the floodwater would continue to rise.

As of 4 p.m. Friday, water from the San Joaquin River was lapping the top steps of wood decks on about a dozen homes closest to the river. It is not known when residents will be allowed to return.

The park has about 140 mobile home sites, according to one resident, who estimated the water level had risen about 7 feet since late Thursday night.

Water was starting to creep on top of Nancy Palumbo's wood deck as she put her vacuum cleaner in a friend's car. She spoke with a voice barely under control.

"I wanted to live out the rest of my days by the river," said Palumbo, who retired to Woodward Bluffs after her husband died. "I never thought this would happen."

Many of Woodward Bluffs' residents said they went to bed Thursday night knowing something was amiss. The park's managers had warned them that the rising river might force a quick evacuation.

The warnings came true early Friday morning. Starting about 12:30 a.m. and continuing for the next 1½-2 hours, residents were told to pack up a few belongings and find shelter elsewhere.

"There's nothing like getting woke up at 2 in the morning and told to get the hell out to get your day off to a bad start," said Sally Shelden as she left Woodward Bluffs with a car full of personal belongings.

Many said they spent the night with family or friends. Steve Wilson, who has lived at Woodward Bluffs for about four months, said the Red Cross gave him lodging at a nearby hotel.

Many people do not think they will ever need flood insurance, said Dexter Aquino, general manager of DiBuduo & DeFendis Insurance in Fresno and state spokesman of the Insurance Brokers Association of the West.

"The 100-year flood . . . you just don't expect it," he said.

Aquino said mobile home residents are not always required to purchase flood insurance. By comparison, it is often required by mortgage companies of homeowners, especially for residents near river bottoms or flood plains, he said.

He said most policies are affordable.

While prices vary depending on geography, a homeowner could expect to pay between \$500 to \$600 a year on flood insurance — about half the price of insuring an automobile.

"The problem is that most people, if they have the option of not buying, they do not buy it," Aquino said.

Vernice Pierce, who is disabled, said she once attempted to purchase flood insurance, but she could not obtain a policy.

"They said no one would insure us because we lived in a flood plain," she said.