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Cottage residents must move By ANITA LEE

Insurance adjusters have decided that 220 families must move out of their Mississippi cottages because Hurricane Gustav has rendered them "uninhabitable."

"We have posted notices on the units we deemed to be unsafe," MEMA director Mike Womack said Wednesday afternoon. "We're not going to evict people. We would prefer that they leave the cottages, but if they don't have any place to go, we're not going to evict them until we've got funds where we can put them up in a hotel or a rental unit somewhere."

Adjusters inspected the homes and placed notices on the doors that they deemed uninhabitable.

Womack said the homes either flooded or were penetrated by rain. The fear is that mold could develop and cause more problems.

The state was required to buy insurance for the cottages once they were received from the manufacturers. The insurance carrier's name was not available Wednesday afternoon. It was unclear whether the policy includes coverage for additional living expenses, but Womack indicated the state expects insurance funds within a few days to cover those costs.

He said residents are unable to get temporary assistance from FEMA because no disaster was declared in Mississippi as a result of Gustav.

Most of the damaged units, he said, are in Hancock County, although some cottages also have been declared off limits in Harrison and Jackson counties. The Sun Herald learned about the problem not from MEMA, but from a distressed Ocean Springs resident who said she and her husband have cleaned up the slight water intrusion in their cottage and want to stay.

"What we're afraid could happen is, six months to a year from now, they could have a mold problem," Womack said. "Then the state and insurance company could be susceptible to a lawsuit."