



MANUFACTURED HOME STORM PREPAREDNESS GUIDE

This document was developed to help manufactured home owners better prepare for hurricane season. This guide should be used as a supplement to storm preparedness information provided by your local department of emergency management.

BEFORE THE STORM: Construction & Home Preparation

SECURE YOUR HOME

- **Anchors Required**
- **Inspections:** Have your tie-downs inspected by an installer. Most installers will inspect your home and provide a free estimate. Get estimates from three installers and ask them to explain the installation to insure consistency.
- **Group Estimates:** Most contractors provide discounts for group installations. Meet with your neighbors to plan a group inspection and/or installation.
- **Time & Cost:** A complete tie-down installation typically costs less than \$3000 and takes less than a day.
- **Other Structures:** Ask an installer about recommended methods to secure storage/utility sheds, carports, and other vulnerable structures.
- **Utilities:** Learn how and when to turn off your home's gas, water, and electricity, and be prepared to do so as a storm approaches.

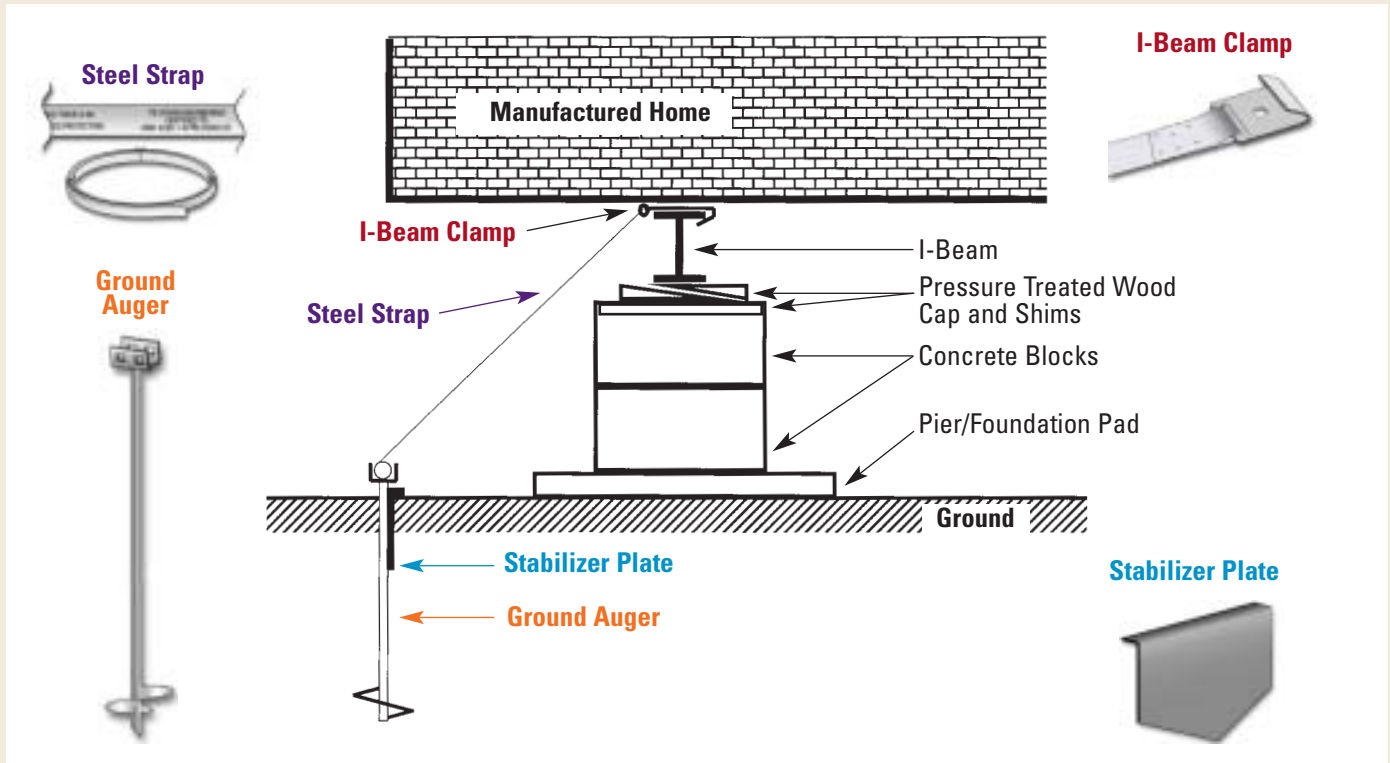
SECURE YOUR COMMUNITY

Even if your community has maintenance staff, it's your responsibility to prepare your community.

- **Preparedness Team:** Establish a Community Preparedness Team to coordinate community preparedness efforts, especially those suggested below.
- **In-Park Shelter:** Have your community center inspected by a structural engineer or emergency management official to see if it could serve either as a shelter or as a "Return Home" coordination center. Investigate the possibility of having a back-up generator installed.
- **"Return Home" Plan:** Have your community develop a "Return Home" plan. A "Return Home" plan reduces the confusion and chaos associated with trying to return to your community after a natural disaster. Such a plan should include instructions on when to return, where to return (i.e. clubhouse?), and whom to contact (name and cell phone number).
- **Community Hazard Assessment:** Inspect your common areas to identify potential storm hazards, such as dead tree limbs, bird baths, statues, lawn equipment, grills, etc. Develop a plan to have those hazards removed.

BEFORE THE STORM: Construction & Home Preparation

The following information is provided to help manufactured home owners become more familiar with anchoring system requirements.



A TYPICAL ANCHOR SYSTEM INSTALLATION

The above diagram shows a common anchor system installation. This representation is not complete and should not be relied upon to perform an actual installation.

- **Approved Materials:** All materials used in your anchoring system must be on the DMV list of approved materials.
- **Site Preparation:** The under-home ground shall be cleaned and graded so that water will not accumulate under the home.
- **Galvanized Steel:** All steel components (augers, straps, etc.) must be galvanized (hot-dipped in molten zinc) to prevent corrosion. Galvanized steel has a dull silver appearance and can last indefinitely. It's important to note that some corrosive chemicals (i.e. lye in curing concrete) can compromise the protective zinc coating.
- **Load Supports:** All load-bearing supports (piers, foundations, etc.) must be installed and constructed to evenly distribute the load. The maximum spacing between piers must be eight feet (8'), and the first piers must be within two feet (2') of either end of the home.
- **Piers:** Piers may be constructed of regular 8" x 8" x 16" concrete blocks (with open cells vertical), centered on the footing or foundation. A 2" x 8" x 16" pressure treated wood cap (or other approved material) must completely cover the top of the pier. Pressure treated wood shims are used to ensure full contact with the I-beam.
- **Foundation Pads:** Piers may be constructed on 16" x 16" pads made of any of the approved materials.
- **Pressure Treated Wood:** Wood used in anchor system installations must be "pressure treated", which means the wood has been immersed in a liquid preservative under pressure. The pressure forces the preservative into the wood. The preservative used is toxic to most organisms, hence, pressure treated wood can last indefinitely.

While this information pertains to some of the most common anchoring system installations, there are other approved systems. Consult with a local licensed manufactured home installer to determine which anchoring system will best address your particular needs.

BEFORE THE STORM: Insurance

The special insurance needs of manufactured home owners are even more important during a hurricane. When questions arise, FIRST contact your insurance agent, THEN contact the appropriate agencies listed below.

REVIEW YOUR INSURANCE COVERAGE

- **Extent of Coverage:** Know the type of coverage you have, such as:
 - ✓ **Stated Amount** - Specifies what you will recover at the time of a total loss based upon the agreement made in your application. If your home needs repair or replacement, this type of policy does not take depreciation of the home into consideration. Insurance companies usually offer this type of policy for newer model homes.
 - ✓ **Actual Cash Value** - Pays the amount needed to replace a home after it is depreciated. These policies usually feature lower premiums.
 - ✓ **Replacement Cost** - Pays for the replacement of a damaged or destroyed home without deducting for depreciation.

Be sure you know if your homeowner's policy covers only your home, your lot, or both. Be aware that your mortgage insurance may cover ONLY the outstanding principal.

- **Windstorm & Hail Damage:** Your homeowner's policy may NOT cover windstorm or hail damage. Remember, Florida law PROHIBITS insurance companies from issuing windstorm damage policies on homes not anchored per state codes (see *Before the Storm: Construction*).
- **Hurricane Deductibles:** Your windstorm damage insurance typically has a separate and higher deductible for hurricane-related damage, which can be in the form of a higher stated amount or as a percentage of your home's value. Legislation passed in 2004 limits your hurricane deductible to one (1) per hurricane season.
- **Flood Insurance:** Damage caused by flooding is NOT covered by most homeowner's policies, and you may need flood insurance even if you do not live in a flood zone. Remember, flood insurance policies take effect 30 days AFTER purchase, so act now. **For more information contact the National Flood Insurance Program (NFIP) office at (888) 379-9531 or visit their website at www.FloodSmart.gov.**
- **Personal Property:** Make sure your property insurance covers loss due to windstorms and floods and select the appropriate replacement options (i.e. Cash Value vs. Replacement Cost). Inventory your personal property using a video camera or dated photographs. Include serial numbers, costs, and purchase dates. Attach any receipts to the inventory information. REMEMBER, some items (jewelry, heirlooms, collectibles, etc.) may require additional coverage.

- **Additional Living Expenses:** Carefully read the restrictions placed upon "Additional Living Expenses" in your policy; the expenses covered may be limited as to type, amount, or duration (Hotel? Food? Rental car?).
- **Life & Auto:** Make sure your beneficiaries are up-to-date on your life insurance policy and that your automobile insurance covers windstorm and flood-related claims.
- **Contact Information:** Write down the name of your insurance company, agent, agency or underwriter, and policy number. Keep this information with you at all times.

REVIEW COMMUNITY INSURANCE COVERAGE

- **Resident Owned Communities (ROC):** Remember, it's your responsibility to insure commonly owned areas. These include, but are not limited to, the following:
 - ✓ Community center (and its contents)
 - ✓ Pools
 - ✓ Offices
 - ✓ Recreational facilities
 - ✓ Church/chapel
 - ✓ Other common property
- **Rental Communities:** Verify with park management that your amenities are covered.

BEFORE THE STORM: Safety – Plan to Evacuate

Safety is the most important part of storm preparedness. Please remember that no matter how good your tie-downs are or how complete your insurance coverage is, EVACUATION is the best plan to save your life!

DEVELOP YOUR EVACUATION PLAN

- **Host Homes:** Emergency management agencies recommend you arrange a “Host Home” outside the evacuation zone. A host home is the home of a friend or family member who has agreed to provide temporary shelter for you and your family. Try to arrange more than one host home.
- **Public Shelters:** Public Emergency Shelters should be your LAST RESORT in an evacuation. You will have no privacy, limited space, and meals may not be provided. Your temporary “home” will be a gymnasium floor or public hallway, and emergency management officials must give you permission to leave! If you MUST use a public shelter, identify two shelters nearby, preferably in different directions from your home.
- **Evacuation Routes:** Contact your local emergency management office to identify your safest evacuation route. Remember, bridges are often the first roads to be closed! Be prepared to drive 20 to 50 miles to reach a safe place (see *Hurricane Watch*).
- **Avoid Flood Prone Roads:** Make sure your evacuation route avoids flood prone roads and bridges where possible. Standing water may be deeper than you think, and shallow moving water can carry away your vehicle (with YOU inside!).
- **Special Needs:** If you have special medical or transportation needs, contact your county emergency management office and ask for information about their special needs evacuation assistance. Many counties provide transportation to specially equipped public shelters.
- **Communication Plan:** Ask an out-of-state relative or friend to serve as your “family contact.” Make sure everyone in your family knows the name, address, and phone number of the contact person.
- **Pets:** Only SERVICE animals are allowed in shelters. Ask your vet, local animal shelter, or local humane society about shelter options. Consider placing your pet in a boarding facility outside the evacuation zone. Bring leashes, carriers, bowls, cat litter/box, medical records, toys, bedding and enough food, water, and medications (dosage/schedule) for two weeks. Register your pet and make sure the tag is secure and visible.

DEVELOP YOUR COMMUNITY PLAN

- **Evacuation Team:** Establish a Community Evacuation Team to assist with evacuation efforts.
- **Buddy System:** Make arrangements with your neighbors to check with one another before they leave to ensure everyone has a way to get to a shelter. If possible, arrange carpools (see *Special Needs*).

PREPARE YOUR EVACUATION KIT

Prepare your Evacuation Kit NOW! Time and supplies run dangerously low as storms approach. Make sure the following items are available/organized for quick access before the storm approaches:

- **Food/Water Items**
 - ✓ Water Containers - Plan for at least 1 gallon per person per day (*gather plastic gallon jugs, clean thoroughly, leave open to dry*)
 - ✓ Non-perishable food and snacks for 1 week
 - ✓ Manual can opener, utility knife, cooler
 - **Communication Items**
 - ✓ Telephone w/cord (*cordless telephones won't work without power*)
 - ✓ Cell phone & charger (*auto and home charger, use cell phone sparingly to preserve battery life*)
 - ✓ Weather radio* (*battery-operated, NOAA-approved*)
 - **Personal Items**
 - ✓ Suitable clothing (*1 change per person, also rain gear and work clothes/gloves/shoes*)
 - ✓ Personal hygiene items (*soap, shampoo, deodorant, dental/denture care, etc.*)
 - ✓ Bedding (*sleeping bags, blankets, pillows, sheets, pads*)
 - ✓ Entertainment (*books, puzzles, stationery*)
 - **Health and Safety**
 - ✓ Alarm clock (*battery or manual*)*
 - ✓ Flashlights (*1 per person*)*
 - ✓ 2 butane lighters
 - ✓ First aid kit (*sunscreen, bug repellent, anti-diarrhea*)
 - ✓ Essential medication, prescriptions & dosage info
 - ✓ Medic Alert, Medicare, and insurance identification
 - ✓ Extra eyeglasses/contacts and prescription
 - ✓ Update vaccinations (*particularly tetanus*)
 - ✓ Camera (*disposable & waterproof*)
 - ✓ Trash bags (*large, heavy duty*)
 - ✓ 5-gallon bucket w/lid & bleach (*emergency toilet*)
 - **Documents:** Make copies of important documents, keep the copies with you, and store the originals in a safe, secure location, such as a safe deposit box located outside any flood zone. At a minimum, include:
 - ✓ Deeds, titles, wills
 - ✓ Insurance policies (*life, health, home, auto*)
 - ✓ Medical records/prescriptions
 - ✓ Identification (*birth certificate, passport, etc.*)
 - ✓ Billing statement from each source (*mortgages, loans, credit cards, etc.*)Consider storing family photos with your documents in air-tight storage bags.
- * Bring chargers and extra batteries for ALL equipment (*radios, flashlights, hearing aids, wheelchairs, etc.*)

DURING THE STORM: Evacuate!

Even if an evacuation order is NOT issued, consider evacuating anyway. If you are not in an evacuation zone, most Florida counties REQUIRE manufactured home owners to evacuate when ANY hurricane-related evacuation order is given. Even tropical storm-force winds can topple/destroy a manufactured home.

DURING A WATCH

A hurricane WATCH is issued if hurricane force winds ARE POSSIBLE within the next 36 hours.

GENERAL PREPARATIONS

- Listen to radio or television for progress reports.
- Plug-in/charge all battery operated devices (where applicable) and replace old batteries in non-chargeable devices.
- Review your evacuation plan.
- Check your "Evacuation Kit" and gather missing items.
- Contact family members to coordinate storm preparations.
- Notify your host home(s) and your family contact that you may need to evacuate.
- Turn refrigerator and freezer to coldest settings. Open only when absolutely necessary and close quickly.
- Fuel car & fill propane tanks.
- Withdraw cash for one week of expenses.
- Protect your valuables. Move any items of value away from windows; place them in a safe deposit box, or take them with you.
- Place your important documents in waterproof bags or containers.
- Bring in outdoor objects such as lawn furniture, wind chimes, bird feeders, garden tools & grills, and anchor objects that cannot be brought inside, including antennas. Ask your neighbors to do the same.

WATER PREPARATIONS

Water & sewer service may be disrupted for extended periods after a hurricane strike.

- Fill your cleaned water containers.
- Prepare bathtubs (scrub, rinse with PLAIN bleach, rinse with clean water, let dry) and fill with water.

YOU CAN LEAVE EARLY!

REMEMBER: You can always evacuate BEFORE an evacuation order is given. Doing so will help ensure that you arrive at your storm-safe location without delay.

DURING A WARNING

A hurricane WARNING is issued when hurricane force winds WILL OCCUR within the next 24 hours.

EVACUATE!

- **If an evacuation order is issued, ALL MANUFACTURED HOME RESIDENTS MUST EVACUATE.**
- Notify your host home(s) and your family contact that you ARE evacuating.
- Bring pre-assembled "Evacuation Kit."
- Bring address book and list of important phone numbers (include family contact information).
- Bring driver's license, photo I.D. and proof of address.
- Manually shut off your water and gas supply.
- Lock up and leave.
- Avoid flooded roads and watch for washed-out bridges. Standing water may be deeper than you think, and shallow moving water can carry away your vehicle (with YOU inside!).
- Go to predetermined "Host Home" (or public shelter if absolutely necessary).
- Notify your prearranged family contact when you arrive at a storm-safe location.

SAFFIR-SIMPSON HURRICANE SCALE

Category	Winds (mph)
Tropical Storm	39 – 73
Category 1	74 – 95
Category 2	96 – 110
Category 3	111 – 130
Category 4	131 – 155
Category 5	156 +

AFTER THE STORM: Safety

Remember! Most storm-related injuries and deaths occur during the storm RECOVERY period.

- **Stay Safe!** After a natural disaster, neither the police nor emergency medical services will be available for days or weeks. As such, you will receive no assistance if you are injured or if you are the victim of a crime after a natural disaster.
- **Returning Home:** Stay tuned to local radio stations for information and return home ONLY after authorities advise that it is safe to do so. Have picture I.D. with current address. Go directly to your property. Local authorities may allow you to return home to gather belongings and then require you to leave.
- **Driving:** Drive only if necessary and avoid flooded roads and standing water. You may end up stranded and rescue crews will not be available.
- **First Aid:** Carry a first aid kit if you can. Give first aid where appropriate. Help injured or trapped persons. Do not move seriously injured persons unless they are in immediate danger. If possible, call for help.
- **Clean Up:** Use sun protection and wear safe work clothes. Get help moving heavy or large objects and operate only equipment that you are trained to use. Do not attempt electrical repairs and NEVER hook a generator into a home power system or meter.
- **Hidden Dangers:** Enter your home with caution and make sure the structure is stable before entering. NEVER touch downed or dangling lines and avoid areas that have natural gas smells. Report either to the utility company, police, or fire department. Beware of snakes, insects, and animals driven to higher ground and do not walk in water or over piles of debris.
- **Water:** If you exhaust your personal water supply and your local water supply is not available or is contaminated, there are three acceptable water purification methods:
 - ✓ Boiling (*rolling boil, 10 minutes*);
 - ✓ Chlorination (*8 drops PLAIN chlorine bleach per gallon, let stand 30 minutes*);
 - ✓ Purification Tablets (*found in stores, follow directions*).
- **Food:** If electrical service was interrupted, all refrigerated foods must be discarded. If your home was flooded, discard all dry goods (they'll be contaminated by flood waters) and disinfect food cans with bleach after removing paper labels (which harbor germs).
- **Emergency Toilet:** Create an emergency toilet by lining a 5 gallon bucket w/ a large trash bag, place 1/4 cup of bleach in the bottom. Keep lid on firmly.
- **Communication:** Use telephones only for emergency calls, but make sure others know your location at all times and do not work alone.

AFTER THE STORM: Insurance

- **Claim Notification:** Notify your insurance company or agent as soon as possible if your home has been destroyed or significantly damaged.
- **Claim Coordination:** Work closely with your insurance company to evaluate damage before you make permanent repairs. Take pictures of the damage to your house and its contents for insurance claims.
- **Temporary Repairs:** Homeowners are typically required to make temporary repairs to prevent further damage to the home and contents. Document repairs with photos/videos and keep all receipts.
- **Records:** Give copies of your personal property inventory, cancelled checks, invoices, etc. to your adjuster to help the adjuster assess the value of damaged property.
- **Property Disposal:** Do not dispose of damaged personal property before an insurance adjuster has examined the property.
- **Additional Living Expenses:** If your policy covers "Additional Living Expenses" (hotel, car rental, food, etc.), keep receipts from covered living expenses to expedite reimbursement.
- **Unlicensed Adjusters:** Always verify that adjusters are licensed. **Do not pay any adjuster UP FRONT. That is not an authorized practice.**
- **Adjusters:** There are three types of adjusters:
 - ✓ Company (*employed by insurance company*);
 - ✓ Independent (*typically under contract with your insurance company*); and
 - ✓ Public (*typically self-employed, paid from a NEGOTIATED percentage of your settlement*).Be aware of the type of adjuster inspecting your property and how that will affect your claim.
- **Claim Denial:** If your home has not been secured as required by law, your insurance company cannot deny a claim under an existing policy for that reason (see *Before the Storm: Construction*).
- **Settlement Dispute:** If you believe your claim has been unfairly denied, your policy may require mediation or arbitration before a civil lawsuit can be filed. In any case, contact the FDOI for assistance/advice.
- **No Flood Coverage:** If you do not have flood insurance, contact the **Federal Emergency Management Agency (FEMA) Disaster Helpline at (800) 621-3362 or (800) 462-7585 (TTY)** to see what assistance is available.

AFTER THE STORM: Construction & Home Repair

Do's & Don'ts of Hiring a Contractor

Do's

- Employ only licensed and insured contractors/roofers.
- Ask others for recommendations, and check the contractor's record with your Better Business Bureau.
- Get written estimates from three different contractors.
- Get a copy of the final, signed contract.
- Make the final payment only after satisfactory completion of work.
- Have any contract/loan document reviewed before you sign.

Don'ts

- Use your home as security for a home repair loan. You could lose your home.
- Automatically choose the lowest bidder; consider all factors.
- Pay for the entire job up-front.
- Pay a deposit until you've checked the contractor's record.
- Pay a deposit that is more than one-third of the total cost.
- Pay in cash.

HOME HAZARD SURVEY

Identify the hazards listed below, but always follow the *After the Storm: Personal Safety* suggestions.

- **Structural Damage:** Inspect buildings for structural damage before you enter, but beware of floor damage, home shifting (off foundation), and exposed, sharp metal and glass. Document damage with photos and develop a list of needed repairs.
- **Gas Leaks:** If you smell gas or hear a hissing sound, leave the building, turn off the gas at the main valve if possible, and call the gas company from a neighbor's home. If you turn off the gas, a professional must turn it back on.
- **Electrical System Damage:** If you see sparks or broken or frayed wires, or if you smell hot insulation, turn off the electricity at the main fuse box or circuit breaker. If you have to step in water to get to the fuse box or circuit breaker, call an electrician first for advice.
- **Sewer and Water Line Damage:** If you suspect sewage lines are damaged, avoid using the toilets and call a plumber. If water pipes are damaged, contact the water company and avoid tap water.

CONSUMER PROTECTION

- **Solicitation & Canvassing:** Beware of anyone coming to your home uninvited and offering to do home repairs, and beware of individuals canvassing your neighborhood in unmarked vehicles. Consumer fraud is very common immediately following a natural disaster.
- **Unlicensed Contractors:** DO NOT hire unlicensed contractors!
- **Roofers & Contractors:** Beware of roofers and contractors that:
 - ✓ Sell services door-to-door.
 - ✓ Are not known in your community.
 - ✓ Offer discount prices because they have material "left-over" from another job.
 - ✓ Encourage you to spend a lot of money on temporary repairs.
 - ✓ Rush you into signing a contract.
 - ✓ Charge for estimates.

AFTER THE STORM: General Recovery

- **Disaster Centers:** The Federal Emergency Management Agency (FEMA) and local disaster relief organizations may establish Disaster Recovery Centers in your area. These centers will operate as long as required. Assistance MAY include temporary housing, food and water distribution, unemployment assistance, individual and family grants and loans, and crisis counseling. Listen to a battery-operated radio or television for disaster recovery reports and for the location of Disaster Recovery Centers.
- **Travel:** If you must travel either generally or to a Disaster Recovery Center, travel with extreme caution. Many health and safety hazards will still be present days and weeks after a storm has passed.
- **Disaster Areas:** If your community is declared a "disaster area," instructions on how to apply for relief will be broadcast in your area.