



FEMA

Fact Sheet

Manufactured Homes and Travel Trailers

December 2017

This fact sheet provides information to owners and renters of manufactured homes and travel trailers about National Flood Insurance Program (NFIP) insurance coverage, and the types of payments a policyholder may receive if they experience a flood-related loss.

Before the NFIP can insure manufactured homes (also known as mobile homes) or travel trailers, they must meet certain conditions:

- The manufactured home must be built on a permanent frame, transported to a site in one or more sections, and attached to a permanent foundation;
- NFIP only covers a travel trailer when it has the wheels removed, is built on a frame, and is attached to a permanent foundation that a community regulates under its floodplain management and building ordinances.

Requirements for Insurance under the NFIP

Manufactured homes and travel trailers, located in and out of a Special Flood Hazard Area (SFHA), must be attached to a permanent foundation to resist flotation, collapse, or sideways movement. Types of permanent foundations include a poured masonry slab, foundation walls, piers, and block supports. These types of foundations help ensure that the wheels and axles do not support the entire weight of the structure. Further, manufactured homes and travel trailers located **in** a SFHA must also be anchored:

- Use over-the-top or frame ties to ground the anchors to a permanent foundation;
- Follow the manufacturer's guidance; or
- Comply with the community's floodplain management requirements.

Special rules apply to manufactured homes continuously insured since September 30, 1982. If you believe these rules apply to you, please speak with your insurance agent.

Loss Settlement Provisions

If you, or your spouse, live 80% of the year in a manufactured home or travel trailer that is at least 16 feet wide, with 600 square feet of livable space, you may be eligible for special loss settlement provisions.

- If the building is a *total loss*, or damaged to the extent that the cost to repair it is greater than its value, the flood insurance policy settles the loss using the least of the following amounts:
 - Replacement cost or the cost to replace the property with the same kind of material and construction without deduction for depreciation, or
 - Actual cash value or 1.5 times the cost to replace an insured item of property at the time of loss, less the value of its physical depreciation, or
 - The building's limit of liability as shown on the Declarations Page.
- If the building suffers *partial damage*, that is the cost to repair it is less than its value, the flood insurance policy settles the loss on a replacement cost basis.

When those conditions do not exist, the flood insurance policy will settle losses under the same replacement cost or actual cash value provisions used for other buildings. For more information, contact your insurance agent.

Additional Information

For additional information contact your insurance company or agent, call 1-800-427-4661, or visit:

- [Protecting Manufactured Homes from Floods and Other Hazards](#)
- [FEMA Definition: Manufactured \(Mobile\) Home](#)