

Hurricane Michael

STORM DAMAGE ASSESSMENT

A study of the installation of manufactured/mobile homes and the effects of storm damage.



prepared by the

Manufactured Housing Section

Bureau of Dealer Services

Department of Highway Safety and Motor Vehicles

MOBILE/MANUFACTURED HOME DAMAGE ASSESSMENTS FROM HURRICANE MICHAEL

NOTE

The purpose of this report is strictly for the use of the Florida Department of Highway Safety and Motor Vehicles to determine the effectiveness of current department administrative rules governing the installation of mobile/manufactured homes.

All statistics reported here are from a sample of mobile homes inspected. In addition, due to debris, entry into some of the mobile homes observed was not possible to make more specific determinations. Consequently, any of the statistics reported here are estimates. There may be differences between what is reported here and determinations by local building departments, insurance companies or other government agencies

When reporting the number of homes "destroyed or non-repairable" the totals represent homes with severe roof damage to the point of the roof being blown from the home, one or more exterior walls being separated from the home or water completely penetrating the unit.

Department of Highway Safety and Motor Vehicles
Division of Motorist Services
Manufactured Home Section

Manufactured Home Damage Assessment
After Hurricane Michael – October 2018

Hurricane Michael was the third-most intense Atlantic hurricane to make landfall in the United States in terms of pressure and maximum sustained wind speed, behind the Labor Day hurricane in 1935 and Hurricane Camille in 1969. In addition, it was the strongest storm on record in the Florida Panhandle area.

Hurricane Michael moved through Florida's Panhandle on Wednesday afternoon, October 10, 2018.

Hurricane Michael made landfall as a powerful Category 4 hurricane near Mexico Beach, east of Panama City, packing 155 mph winds. It was the strongest storm ever recorded to hit the Florida Panhandle and the fourth strongest hurricane on record. Michael missed category 5 status by 2 miles per hour.

The areas hit by the hurricane includes a larger number of older mobile homes than the rest of the state. This manufactured home storm damage assessment survey has covered ten counties. Storm damage assessment has been conducted in Walton, Holmes, Washington, Jackson, Calhoun, Bay, Escambia, Leon, Gulf counties, as well as the southwest section of Franklin County.

Due to the massive infrastructure damage from the storm, the survey by the Department was limited in scope due to the inaccessibility to rural areas. Providing a finite storm damage assessment in these counties was not possible due to the majority of manufactured homes being located on private property. Private property assessments are always a problem and the majority of privately-owned manufactured homes is mostly visual and made from the road.

Manufactured homes in Florida are built to HUD criteria for Wind Zone II (wind speed 100 mph), Wind Zone III (wind speed 110 mph) and Exposure D (home within 1500 feet of the coast line).

During this limited storm assessment, newer manufactured homes installed in the last 10 years appeared to have performed well. Only three manufactured homes were found to be moved off their foundations in the rural areas. Mobile home parks in the storm damaged area are much older and smaller than their counterparts in the southern part of the state. Number of homes in these parks range from 5 to less than 100. Many older homes ranging in age from the 1960s to the early 1990s did not fare well.

One home in Eastpoint, FL (western Franklin County), is a Wind Zone III Exposure manufactured home. The setup was completed September 2018, a month before Hurricane Michael. The home was not affected by the storm surge. There was no visible sign of movement on the piers, roofing and vinyl siding appears to be intact and the only evidence of damage is a few pieces of vinyl skirting missing.

In the past manufactured homes on dealer lots had not been much of an issue, but Hurricane Michael damaged many homes on street dealer lots. Five street dealers were visited and a total of 39 homes were damaged from minor to total loss. All homes were red-tagged until the dealer's insurance company or a manufacturer (self-insurer) makes the determination of percentage of damage. There are two ways homes are insured on dealer lots. A dealer may have their own insurance company, or the manufacturer of the home will self-insure their homes on the dealer's lots. A self-insured plan (self-funded) is one in which the manufacturer assumes the financial risk for providing the insurance on the manufactured homes on a dealer's lot.

Prestige Home Centers, Panama City – 6 homes damaged

CC's Housing Inc, Panama City – 2 homes damaged

Titan Homes, Panama City – 25 homes damaged

Clayton Homes, Panama City – 3 homes damaged

US Mobile Home Sales, Marianna – 3 homes damaged

Compliance Examiners from the Department followed up on the 39-red tagged mobile homes. All red tags have been removed except for 4 damaged mobile homes in Prestige Home Center. The decision from the Insurance is pending on these 4 mobile homes.

Severity of all damage by county.

Walton County

Minimal Storm Damage, Mostly Trees.

Holmes County

Minimal to significant damage.

Washington County

Minimal to significant damage.

Jackson County

Minimal to catastrophic damage.

Calhoun County

Significant damage.

Bay County

Minimal to significant damage except
Panama City and Mexico Beach – catastrophic damage

Gulf County

Significant damage except Port St. Joe – catastrophic damage.

Franklin County

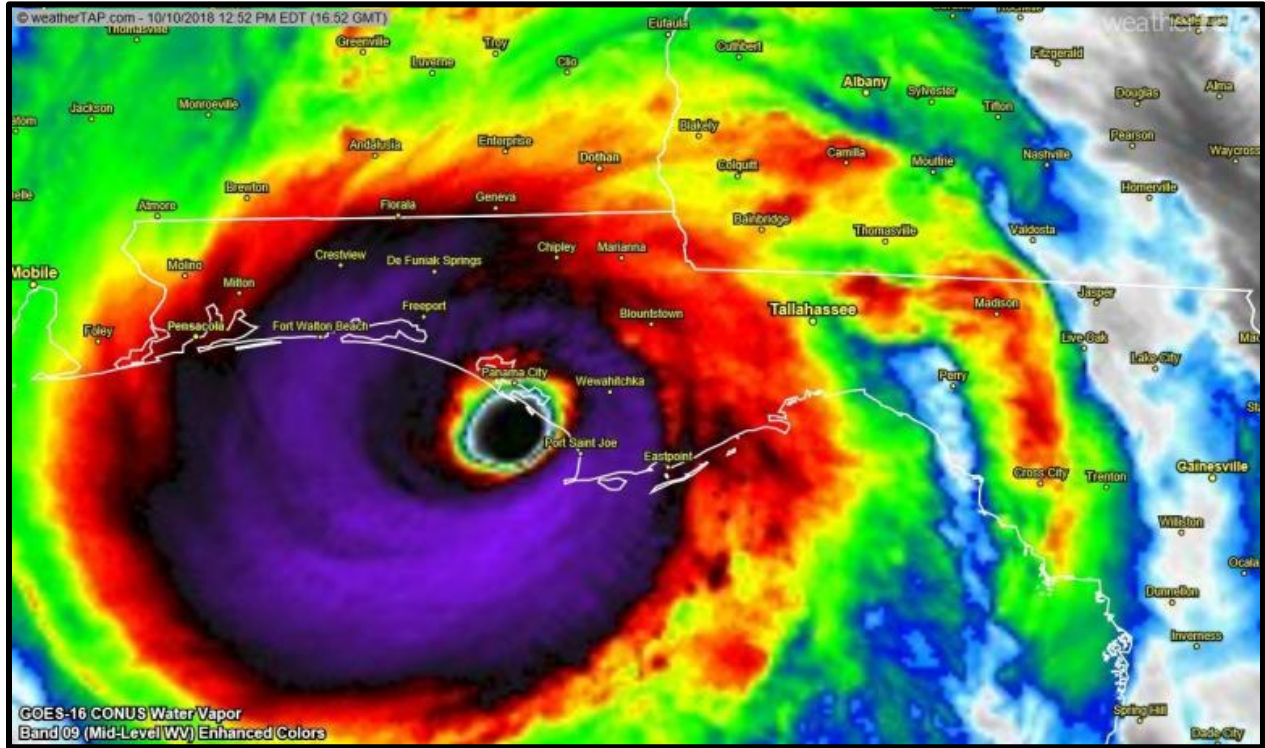
Significant damage.

Escambia County

No significant damage.

Leon County

No significant damage.



Hurricane Michael moves ashore with Panama City and Mexico Beach in



Storm surge damage to highway 98





Dealer Lot Damage





Another hazard – flying debris. This is a very large limb that penetrated the roof of this manufactured home.





New homes, when built correctly and installed correctly, are standing up to even Category 4 storms. This home is in Eastpoint, Franklin County, which is a Wind Zone III Exposure D home and was 35 to 40 miles from the eye of Hurricane Michael with only skirting damage.





Older homes do not perform well with severe storms.



Newer homes built to HUD's strengthened standards and installed to Florida's enhanced rules are seldom declared a total loss.





A mobile home.

Lots of tree damage.



And more tree damage.





**Other
damage to
commercial
property.**