SUMMARY OF THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP) REGULATIONS FOR MOBILE HOMES

1. Floodplain Designation

A mobile home must be located within a designated floodplain as mapped by FEMA's Flood Insurance Rate Map (FIRM). The flood zone designation dictates the level of flood risk and insurance requirements.

2. Elevation Requirements

To meet NFIP standards, the lowest floor of the mobile home must meet or exceed the Base Flood Elevation (BFE) plus one (1) foot.

3. Substantial Damage Rule

Under FEMA's Substantial Damage (SD) rule, if a mobile home is damaged by a flood (or any other cause) to the point where the cost of repairs equals or exceeds 50% of the pre-damage market value of the home, the mobile home is considered "substantially damaged." This triggers floodplain management requirements, such as the need to elevate or floodproof the home to meet current NFIP standards.

4. Substantial Damage and the Impact on Mobile Homes:

- **After a flood,** if the mobile home suffers substantial damage (≥50% of the market value), it must meet NFIP standards, which often include elevation above the Base Flood Elevation (BFE).
- **Financial Impact**: In cases where repair costs are too high or elevation isn't feasible due to the structure's condition, the mobile home may be rendered uninhabitable or no longer eligible for NFIP coverage unless rebuilt in compliance with current flood regulations.
- **Unviable Options**: If a mobile home cannot be brought into compliance with FEMA's standards due to either structural constraints or prohibitive costs, it might be deemed "unfit" for rebuilding in its current location, and the owner will need to seek alternative housing solutions.

5. Substantial Improvement Rule

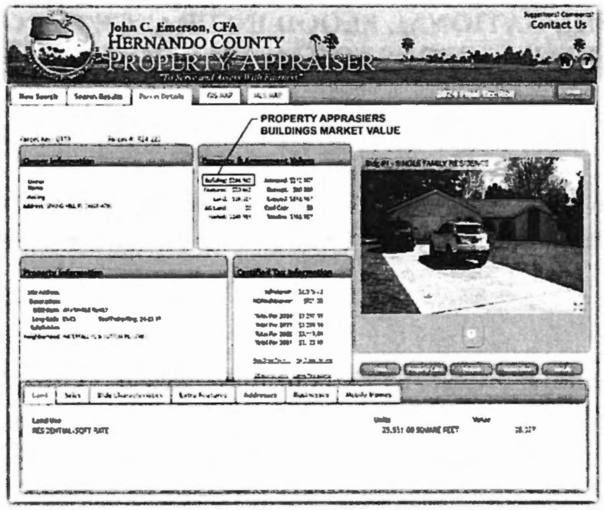
Similar to substantial damage, if a mobile home undergoes substantial improvement (i.e., the cost of improvements equals or exceeds 50% of the home's pre-improvement market value), the homeowner must elevate the home or meet other NFIP floodplain management requirements. This can apply even if the improvements are not flood-related, such as upgrading to meet local building codes.

6. Community Participation and Enforcement

Florida communities must participate in the NFIP for mobile homeowners to access flood insurance. Local governments are responsible for enforcing floodplain management regulations, including substantial damage provisions. If a mobile home is substantially damaged, the community must ensure that any repair or rebuilding complies with current Flood Regulations.

7. Where can I find the value of the structure on the Hernando County Property Appraiser's Website?

Go to: https://propsearch.hernandopa-fl.us/ . Provide the property address or Parcel Key. Please remember that the NFIP basis for substantial improvements is based only on the market value of the structure and does not include land values.



8. Can I replace my mobile home with another mobile home?

If your mobile was deemed "Substantially Damaged" due to its location within a flood zone, the National Flood Insurance Program regulations would require the mobile to be replaced and current flood regulations. You can visit https://gismaps.hernandopa-fl.us/ and select Flood Data for your parcels Base Flood Elevation.

However, for mobile homes on the west side of US Hwy 19 that pre-exist the County's Comprehensive Plan Coastal Management Element (Chapter 11), the adopted Strategies now prohibit the replacement of those mobile homes with another mobile home. Modular homes are permitted as an alternative but must meet minimum flood regulations.

9. What is the difference between a Mobile Home and a Manufactured Home?

In Florida, the difference between a **mobile home** and a **modular home** lies in how they are constructed, how they are regulated, and how they are treated legally and financially. While both types of homes can be prefabricated or built off-site and transported to their final location, there are significant distinctions in their construction standards, building codes, and installation.

Mobile Home

- **Definition**: A mobile home is a prefabricated home that was built before June 15, 1976. After that date, the term "mobile home" was largely replaced by "manufactured home".
- **Construction Standards**: Mobile homes (those built before 1976) were not required to meet the stricter HUD (U.S. Department of Housing and Urban Development) construction standards that govern modern manufactured homes. As a result, mobile homes are generally considered to be less durable and may not adhere to modern safety codes.

Modular Home

- **Definition**: A modular home is a type of prefabricated home that is built in sections or modules in a factory and then transported to the site where it is assembled. Modular homes are constructed to meet local building codes, not the HUD Code, which distinguishes them from manufactured homes.
- **Construction Standards**: Modular homes are built to the ***same building codes as site-built homes*** (also known as "stick-built" homes), which are ***regulated by state and local building departments***. These codes typically cover structural integrity, energy efficiency, plumbing, electrical systems, and fire safety. ***Modular homes must meet the Florida Building Code (FBC), which is specific to the state of Florida and its weather conditions*** (e.g., hurricanes).