

The Manufactured Home Storm Ready PROJECT

Program brought to you by:



Federation of Manufactured Home Owners of Florida, Inc.

The Federation of Manufactured Home Owners of Florida, Inc., in association with the Florida Department of Community Affairs, has compiled this brochure to address the special needs of manufactured home residents. We will tell you what to do before, during, and after a hurricane to help protect your property and your life. Use this brochure to help you become Storm Ready. If you would like to order more brochures, call us at (727) 530-7539.

Before the Storm

CONSTRUCTION & HOME PREPARATION

Secure Your Home

- **Anchors REQUIRED:** Florida law requires manufactured home owners to secure their homes using anchors and tie-downs. [FS 320.8325(1)]
- **Windstorm Insurance:** Florida law PROHIBITS the sale of windstorm insurance on manufactured homes not anchored in accordance with Florida law. [FS 320.8325(3)(a)]
- **Contractor's License:** Florida law requires tie-down installers to be licensed by the state. [FS 320.8249(1)] To verify a contractor's license, call the Department of Highway Safety & Motor Vehicles Bureau of Mobile Home & RV Construction at (850) 413-7600.
- **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.
- **Installation Rules:** Tie-down installation requirements are set forth in Florida Administrative Code 15C-1. Ask your installer about the requirements of that code.
- **Time & Cost:** A typical tie-down installation costs less than \$2000 and takes less than a day.
- **Alternative Anchoring Systems:** When a contractor inspects for tie-downs, ask if there are dependable, state-approved anchoring systems available for your home.

- **Other Structures:** Also ask about recommended methods to secure storage/utility sheds, carports, and other vulnerable structures.
- **Group Estimates:** Most contractors provide discounts for group installations. Meet with your neighbors to plan a group inspection and/or installation.
- **Utilities:** Learn how and when to turn off gas, water, and electricity.

Secure Your Community

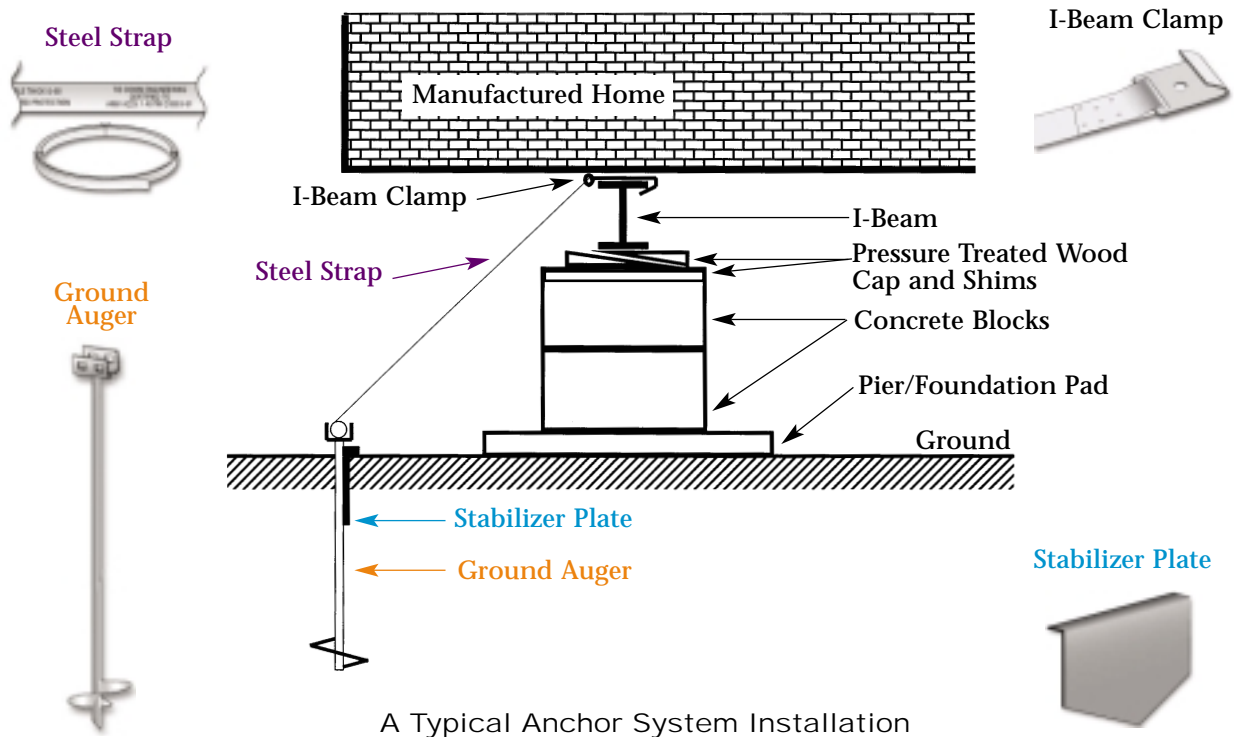
Even if your community has maintenance staff, it's YOUR responsibility to prepare your community.

- **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 as a shelter.
- **Community Hazard Assessment:** Inspect your community's 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.
- **Community Insurance:** Evaluate any community insurance needs (see *Before the Storm: Insurance*).
- **Evacuation Team:** Establish a Community Evacuation Team (see *Before the Storm: Safety*).

CONSTRUCTION & HOME PREP *Before the Storm (cont.)*

The following information is provided to help manufactured home owners become more familiar with anchoring system requirements so that they can better prepare for windstorms and hurricanes.

The installation of manufactured home anchoring systems in Florida is regulated by the State of Florida Department of Highway Safety and Motor Vehicles (DMV). To ensure that manufactured home anchoring systems are installed correctly, the DMV developed Rule 15C-1, and all installations must comply with this rule. Additionally, manufactured home anchoring system installers must be licensed per DMV Rule 15C-1.



A Typical Anchor System Installation

The above diagram shows a common anchor system installation and is intended to help manufactured home owners become more familiar with manufactured home anchoring 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:** Any steel installation components (augers, straps, etc.) must be galvanized (hot-dipped in molten zinc) to prevent corrosion. Galvanized steel has a dull silver appearance.
- **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 approved materials. Some industrial-grade plastic support pads are on the DMV list of approved materials.

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

For additional information on the requirements of DMV Rule 15C-1, or to obtain a list of approved manufactured home installers in the State of Florida, please visit the Storm section of our website at www.fmo.org.

INSURANCE *Before the Storm*

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. Many windstorm damage policies are underwritten by the **Florida Windstorm Underwriting Association (FWUA)**. Contact FWUA at (904) 296-6105 or visit the FWUA website at www.fwua.com. 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: You have a choice. Remember, homeowner's policies have separate and different deductibles for hurricane-related damages. Higher premiums may reduce your deductible in the event of a hurricane. More economical policies, those with lower premiums, may require a much higher deductible if a hurricane damages your home. Know what YOUR hurricane deductible is.
- Flood Insurance: Damage caused by flooding is NOT covered by most homeowner's policies. You may need flood insurance even if you do not live in a flood zone. Act Now! Flood insurance policies take effect 30 days AFTER purchase. For more information, contact the **National Flood Insurance Program (NFIP) office at (888) CALL-FLOOD / (888) 225-5356, ext. 445.**
- 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.
- Timing: Insurance companies will not accept new applications for insurance or requests to increase coverage once a hurricane is within a certain distance from Florida.
- Discounts: Florida law authorizes insurance companies to **discount annual premiums up to 10%** for homeowners who provide proof of inspection of their tie-downs.

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.

General Information

- Insurance of "Last Resort": If you can't find insurance from any other source, contact the Florida Residential Property and Casualty Joint Underwriting Association (JUA). JUA is a private group of companies authorized by the Florida Legislature to provide coverage for those who can't find insurance anywhere else. Contact JUA toll-free at (800) 807-7647.

For additional information or to order informational materials, contact the **Florida Department of Insurance (FDOI) Helpline at (800) 342-2762** or visit the FDOI website at www.doi.state.fl.us.

For the latest storm information, call the **FDOI Storm Hotline at (800) 22-STORM / (800) 227-8676.**

SAFETY Before the Storm

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*).
- **Special Needs:** Your local emergency management office can help you plan for special medical or transportation needs during an evacuation. Consult your home health care provider or your physician for advice and assistance with continuity of care in an evacuation.
- **Communication Plan:** Ask an out-of-state relative or friend to serve as the “family contact.” Make sure everyone in the 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 (*both auto and home charger*)
 - √ 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-diarrheal*)
 - √ 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 and placing all important documents in air-tight and water-tight storage/freezer bags.
- * Bring extra batteries for ALL equipment (*radios, flashlights, hearing aids, wheelchairs, etc.*)

During the Storm

It is important to know the difference between a hurricane watch and a hurricane warning. A hurricane watch is issued when there is a threat of hurricane conditions within 24-36 hours. A hurricane warning is issued when hurricane conditions are expected in 24 hours or less.

Plan to 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 Hurricane WATCH

General Preparations

- Listen to a battery-operated radio or television for hurricane progress reports.
- 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.

Did you know?

Categories & 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 +



During a Hurricane WARNING

Evacuate!

- **If an evacuation order is issued, ALL MANUFACTURED HOME RESIDENTS MUST EVACUATE. BEGIN PREPARATIONS IMMEDIATELY!**
- 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.
- 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.

After the Storm

SAFETY

Most storm-related injuries occur during the storm RECOVERY period. Please take necessary precautions to stay safe!

- **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. 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.

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 and for insurance claims.
- **Temporary Repairs:** Homeowners are typically required to make temporary repairs to prevent further damage to the home and contents (see *After the Storm: Construction and Safety* sections). 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; contact the Florida Department of Insurance (FDOI). **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 w/ 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*). [FS 20.8325(3)(b)] 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) 462-9029** to see what assistance is available.

CONSTRUCTION & HOME REPAIR

Do's & Don'ts of Hiring a Contractor

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

- Don't: Use your home as security for a home repair loan. You could lose your home.
- Don't: Automatically choose the lowest bidder; consider all factors.
- Don't: Pay for the entire job up-front.
- Don't: Pay a deposit until you've checked the contractor's record.
- Don't: Pay a deposit that is more than one-third of the total cost.
- Don't: 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! To verify that a contractor is licensed or to obtain a list of licensed contractors, contact the **Florida Dept. of Highway Safety & Motor Vehicles Bureau of Mobile Home/RV Construction at (850) 413-7600.**
- **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.

GENERAL RECOVERY

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. If you must travel 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.

If your community is declared a "disaster area," instructions on how to apply for relief will be broadcast in your area.

Resources & Contacts

**Florida Dept. of Community Affairs
Division of Emergency Management**
2555 Shumard Oak Boulevard
Tallahassee, Florida 32399-2100
(850) 413-9900 / www.floridadisaster.org

Federal Emergency Management Agency
(800) 462-9029 / www.fema.gov.

Small Business Admin. Disaster Loans
(800) 359-2227 (Florida) / www.sba.gov

Florida Dept. of Elder Affairs
(850) 414-2000 / www.fc.state.fl.us/doea

PERSONAL SAFETY

American Red Cross
www.redcross.org

FLASH
Florida Alliance for Safe Homes
(877) 221-SAFE / www.flash.org

National Hurricane Center
www.nhc.noaa.gov

National Weather Service
www.nws.noaa.gov

INSURANCE

Florida Dept. of Insurance
(800) 342-2762 / www.doi.state.fl.us
TDD: (800) 640-0886
Storm Hotline: (800) 22-STORM / (800) 227-8676

Florida Insurance Council
P. O. Box 13686
Tallahassee, Florida 32317-3686
(850) 386-6668 / www.flains.org

**Florida Residential Property and Casualty
Joint Underwriting Assoc. (JUA)**
P.O. Box 10749
Tallahassee, Florida 32302-2749
(800) 807-7647 / (850) 513-3700

Florida Windstorm Underwriting Assoc.
(904) 296-6105 / www.fwua.com.

National Flood Insurance Program
(888) 225-5356, ext. 445 / www.fema.gov/nfip
(888) FLOOD29

CONSTRUCTION

**Dept. of Highway Safety & Motor Vehicles
Bureau of Mobile Home & RV Construction**
(850) 413-7600
www.hsmv.state.fl.us/mobilehome

About FMO

Since 1962, the Federation of Manufactured Home Owners of Florida, Inc. (FMO), has been the voice of manufactured home owners in Florida.

FMO is the only non-profit, consumer advocacy group dedicated to protecting the rights of the more than one million residents of manufactured homes in Florida.

HOW TO CONTACT FMO

Hours are Monday – Friday, 8:00 a.m. – 4:30 p.m.
Federation of Manufactured Home Owners of Florida, Inc.
4020 Portsmouth Road, Largo, FL 33771
(727) 530-7539 / Fax (727) 535-9427
Website: www.fmo.org

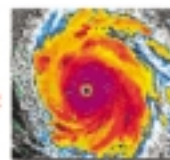
Membership information:
\$15 for a one-year membership
\$65 for a five-year membership

Elite Memberships, which include coverage by Cross Country Motor Club, are available for an additional \$30 per year.

All memberships include 8 issues of the *FMO NEWS* annually and exclusive access to all the invaluable information contained in the “Members” section of the website as well as FMO’s popular prescription drug program and many other benefits exclusive to members. For more information visit www.fmo.org or call (727) 530-7539.

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Florida Department
of Community Affairs
Division of Emergency Management



If your community is interested in obtaining a 30-minute video detailing storm preparedness for manufactured homes developed under this program or if you would like additional copies of this brochure, send an e-mail request to: StormPrep@fmo.org, or call (727) 530-7539.

All information contained in this brochure can be found on the FMO website at www.fmo.org.