



FLORIDA DIVISION OF EMERGENCY MANAGEMENT

Office of Floodplain Management

GUIDANCE FOR MANUFACTURED HOMES: Ordinance changes to prohibit new installation of manufactured homes in Specific Flood Hazard Areas (floodways, Zone V, Coastal A Zone)

Office of Floodplain Management

Florida Division of Emergency Management

Helpline: 850-815-4556 and floods@em.myflorida.com

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OBJECTIVE: Modify local floodplain management regulations to prohibit new installations of manufactured homes in:

Alternative A: floodways, Zone V, and Coastal A Zone

Alternative B: floodways

Alternative C: Zone V and Coastal A Zone

DESCRIPTION: The National Flood Insurance Program regulations (44 CFR Section 60.3) include requirements for the installation of manufactured homes in flood hazard areas. Post-flood investigations by FEMA and others document that manufactured homes, even if elevated to meet the minimum requirements, are more vulnerable to flood damage than conventional homes and modular homes that are constructed with their lowest floors at the same elevation. In addition, typical pier construction may not provide adequate resistance in some flood conditions, such as floodways and Zone V, where floodwaters tend to be deeper, velocities tend to be faster, debris impacts may be more significant, and waves are higher. For these reasons, and to protect public health, safety, and welfare, some communities elect to prohibit the new installations of manufactured home units in one or more of these high-risk flood hazard areas.

These instructions are drafted to apply only to new installations and do not alter provisions that apply to replacement units and substantially improved units. The suggested language can be changed to apply to new installations and replacement units. Some communities apply the restriction only outside of existing manufactured home parks and subdivisions (a defined term tied to when the community joined the NFIP).

Note that the Florida Building Code does not govern the installation of manufactured homes. Therefore, a local technical amendment of the FBC is not necessary.

See separate instructions to:

- Not permit manufactured homes in flood hazard areas or state that manufactured homes are not permitted in the community.
- Remove the 36-inch elevation provision for installations in “existing manufactured home parks and subdivisions” (a CRS Class 8 prerequisite).

Pre-engineered manufactured home foundation specifications for some flood conditions and some wind speeds are available in FEMA P-85, *Protecting Manufactured Homes from Floods and Other Hazards* https://www.fema.gov/sites/default/files/2020-08/fema_p85.pdf.

How the FBC, Residential addresses Manufactured Homes: The FBC, Residential, Section R322.1.9 Manufactured homes, explicitly states that the applicable provisions of the local floodplain management ordinance apply, in addition to the requirements of the state agency with jurisdiction over the installation of manufactured homes (Florida Department of Highway Safety and Motor Vehicles).

<https://www.floridadisaster.org/dem/mitigation/floodplain/community-resources/> (under Guidance, Ordinance Amendments, FBC Amendments, and Sample Forms).

INSTRUCTIONS: You can prepare the first draft or contact the OFM to ask for assistance.

1. The model ordinance used by Florida communities since about 2012 has requirements for manufactured homes in *Section 304 Manufactured Homes*. Most communities renumbered the model ordinance sections to fit within their LDC/LDR or code of ordinance numbering scheme. In your community’s regulations, locate the section titled *Manufactured Homes*.
2. Modify Section 304 by adding new Sec. 304.1.1. No change is necessary to Sec. 304.2 (foundations) because it covers both new installations and replacements. The language needs to be retained to apply to replacements in floodways and Zone V.
3. If you want to apply the prohibition everywhere “except in existing manufactured home parks and subdivisions,” add that phrase at the end of the new Sec. 304.1.1 language.
4. Send your draft to the OFM at least 30 days before presenting it to your planning board or elected officials. Please put your community name in the subject line and send it to floods@em.myflorida.com.

IMPORTANT NOTE!

All communities that amend their local floodplain regulations or the FBC must submit draft ordinances to the OFM at least 30 days before presenting proposals to planning boards or elected officials.

Please put the community name in the subject line and send to floods@em.myflorida.com.

Or send a request for the OFM to work with you to prepare a draft.

ALTERNATIVE A. Use this to modify the floodplain management ordinance if your community already prohibits or elects to prohibit new installations of manufactured homes in floodways, Zone V, and Coastal A Zones.

304.1.1 Limitations on installation in floodways, coastal high hazard areas (Zone V), and Coastal A Zones. New installations of manufactured homes shall not be permitted in floodways, coastal high hazard areas (Zone V), and Coastal A Zones.

ALTERNATIVE B. Use this to modify the floodplain management ordinance if your community already prohibits or elects to prohibit new installations of MHs in floodways.

304.1.1 Limitations on installation in floodways. New installations of manufactured homes shall not be permitted in floodways.

ALTERNATIVE C. Use this to modify the floodplain management ordinance if your community already prohibits or elects to prohibit new installations of manufactured homes in coastal high hazard areas (Zone V).

304.1.1 Limitations on installation in coastal high hazard areas (Zone V) and Coastal A Zones. New installations of manufactured homes shall not be permitted in coastal high hazard areas (Zone V) and Coastal A Zones.