
September 2017 i'mPOWERED! NMHOA's Educational Network

1 message

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To: Dave <david.r.anderson.nmhoa@gmail.com>

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i'mPOWERED!September 2017

**NMHOA's
President Tim
Sheahan
Welcomes You to
i'mPOWERED!**

Welcome to NMHOA's educational series, i'm**POWERED!** As they say, "knowledge is power," which inspired NMHOA to create a distinctive name for this service that combines the three words I-am-empowered.

The goal of i'm**POWERED!** is to inform and educate so you have the tools to help yourself in dealing with the unique circumstances of manufactured home living. We hope you find the articles valuable and welcome your question or suggestions for future content.

Wishing you success and satisfaction!

As a Member, you have access to more resources. Archives for i'm**POWERED!** are kept on [NMHOA's website](#).

Log in to i'm**POWERED!** from the main menu using the password: **MHO2000***

Ask Dave

Q: Can you insure a manufactured home for windstorms, hurricanes, and tornadoes?

A: You should certainly consider insuring your home. In 2008, 45% of tornado-related deaths were people living in manufactured homes.

FEATURED ARTICLE:

"Manufactured Home Safety During Hurricanes"

Before this summer, the last major hurricane to make landfall in the United States was Hurricane Wilma in 2005. The U.S. has now been battered by hurricanes Harvey, Irma, and Maria. In fact, this *season is also one of only six years to feature at least two Category 5 hurricanes (Hurricane Irma and Hurricane Maria) and had the strongest hurricane ever recorded to form in the Atlantic Ocean outside of the Gulf of Mexico and Caribbean Sea (Hurricane Irma).*

[READ MORE HERE](#)

Minnesota is the only state in the country with a law that requires manufactured (mobile) home parks to offer storm shelters or evacuation plans. It requires manufactured home parks built after 1988 to have an adequate storm shelter. Older parks are not required to have shelters but still must have an evacuation plan -- approved by the local municipality -- for residents to seek shelter off site in the event of severe weather.

Minnesota state laws related to storm shelters and evacuation plans are available online at:

<https://www.revisor.mn.gov/statutes/?id=327.20&year=2015>.

As are the more detailed regulations that explain how to comply with these laws: https://www.revisor.mn.gov/topics/?type=rule&id=STORM_SHELTERS.

Although newer manufactured homes seem to withstand most damage during weather-related disasters, all homes are vulnerable – especially if the weather is a direct hit. Review your insurance policy to make sure you're covered for certain disasters. Don't have insurance? Mobile home owners can purchase insurance – either homeowners' or renters' insurance. Some insurance companies might offer discounts if you install disaster-resistant items or make home improvements (shatter-proof windows, shutters, earthquake proofing, roofing reinforcements, etc.). Ask your agent which items might help you save on your premiums.

If you have a question for Dave, please email it to him at: dave.r.anderson.nmhoa@gmail.com

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National Manufactured Home Owners Association

The mission of the National Manufactured Home Owners Association (NMHOA) is to promote, represent, preserve, and enhance the rights and interests of manufactured home-owners throughout the United States.



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Visit our website www.nmhoa.org

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