



Manufactured and Mobile Homes

Tie-downs

Tie-downs can help prevent damage to your manufactured or mobile home during a storm. Isn't that a sobering thought? They can save you money on insurance, and they're required by Florida law. Tie-downs are just plain good sense.

Over-the-roof tie-downs keep your home from being overturned by side winds. *Frame* tie-downs prevent your home from rising off its supports due to the uplift created by straightline winds. If you don't have tie-downs, your home is in harm's way.

All manufactured and mobile homes are required by Florida law to have tie-downs. A new home must have them installed to the manufacturer's specifications. Tie-downs for a used home can be installed to the manufacturer's specs, if available, or in compliance with state standards.

If you can provide proof of inspection of your tie-downs, your insurer may provide a discount of up to 10 percent of your annual premium, according to Florida law. Insurance companies usually include the discount in their premiums, so you could face a premium increase if you can't provide proof that you have proper tie-downs.

Florida law requires that tie-downs be installed by either a licensed installer or a manufactured home retailer. These professionals will ensure that the proper tie-downs for your home are used.

To find out more about tie-downs and inspections, or to make sure that an installer is licensed, contact the Florida Department of Highway Safety and Motor Vehicles, Bureau of Mobile Home/RV Construction, at (850) 413-7600.

If you have questions about insurance for your manufactured or mobile home and your agent is unable to help, contact the Florida Department of Financial Services toll-free Consumer Helpline at 1-877-693-5236.