

Manufactured Homes & NFIP Coverage

FEMA's National Flood Insurance Program (NFIP) provides flood insurance coverage for manufactured homes to help reduce the financial burden of flood damage.

Defining Manufactured Homes

The NFIP covers manufactured (also referred to as “mobile”) homes and travel trailers without wheels, as defined by the Standard Flood Insurance Policy (SFIP). To meet eligibility requirements, your structure must be moveable in one or more sections, built on a permanent frame and attached to a permanent foundation. Please note that **although travel trailers without wheels are insured by the NFIP, recreational vehicles are not**, as they do not meet the SFIP's definition of a building.

Learn More: Your manufactured home must be anchored to a permanent foundation. This can be done by using over-the-top or frame ties to ground anchors, meeting the manufacturer's standards or following your community's floodplain management requirements. This helps to prevent your manufactured home from floating, falling or shifting during weather events and is an eligibility requirement for NFIP coverage. Contact your flood insurance provider for more information.

When building, placing or repairing substantial damage to your manufactured or mobile home, always check with your local building code and floodplain management permit office to obtain any necessary permits and inspections and to ensure you meet local regulations.

Understand Your Coverage & Premium

The NFIP offers coverage for both building and contents in the event of a flood. As a manufactured or mobile homeowner, you are eligible to purchase up to **\$250,000 of building coverage** and up to **\$100,000 of contents coverage** to protect your property and personal items.

For more information on what's covered under building and/or contents coverage, visit floodsmart.gov/get-insured/buy-a-policy. Contact your insurance agent for a full list of what can be covered by an NFIP policy and to review coverage limits specific to your property.

Your flood insurance premium is calculated based on your property's characteristics, like where and how it was built and what is being covered. Visit FEMA's Rate Explanation Guide at fema.gov/sites/default/files/documents/fema_rsl_rate-explanation-guide_042025.pdf for more details on premium calculations.



FEMA

Your structure's First Flood Height (FFH), or the first lowest floor above the ground level next to the structure, is a factor in your premium calculation. FFH is determined by FEMA, but you can provide FEMA with an Elevation Certificate (EC) to possibly lower your flood insurance premium. Your property may already have an EC. If not, you may complete the EC for insurance purposes only by filling out sections A, B, H, and I. For more information on ECs, review the "Understanding Elevation Certificates" fact sheet at agents.floodsmart.gov/elevation-certificate-fact-sheet.

Flood Safety in Manufactured & Mobile Homes

Your safety is always the number one priority, and the best way to reduce flood risk to your manufactured home is to build and place it outside of a special flood hazard area (SFHA). You can view your property's flood map and determine its flood zone at msc.fema.gov/portal/home; however, floods can occur in any zone. From 2014 to 2024, almost one-third of NFIP flood insurance claims came from areas located in low- to moderate-risk flood zones.

Weather events such as flooding, hurricanes, tornados and tropical storms can cause extensive damage to manufactured homes, so ensure your home is properly elevated and secured to reduce future damage. Please note that the NFIP only covers losses as a **direct result of flooding**, whereas other insurance policies may cover wind-related damage. To understand causes of damage, visit agents.floodsmart.gov/wind-vs-floodwater-damage.

The NFIP also offers coverage for flood loss avoidance measures such as moving insured property away from a flood or imminent danger of a flood, and other proactive measures. For more information on how to proactively protect your property, visit agents.floodsmart.gov/flood-loss-avoidance.

In the event of a flood, you should follow the advice of local weather professionals, including any weather alerts or advisories issued. Always evacuate if necessary and locate the nearest storm shelter to stay safe.

Next Steps

Get a customized flood insurance quote at floodsmart.gov/policy-quote to protect your property today. When prompted, be sure to choose "Residential Manufactured/Mobile Home" as your building type. This will help you get the most accurate estimate. For additional questions on manufactured home construction, placement, mitigation or safety standards, contact your local floodplain administrator or building department.

Related Resources

- Protecting Manufactured Homes from Floods and Other Hazards details best practices for designing and installing manufactured home foundations to protect against damage from flooding and other weather events. Review the in-depth guidance at fema.gov/sites/default/files/2020-08/fema_p85.pdf.
- NFIP Summary of Coverage explains the details of your SFIP, including information on the declarations page, building and contents coverages and the claims process. Access it online at agents.floodsmart.gov/nfip-summary-of-coverage.