

Mobile Homes Relativity in Form V1

Comparison of Wood Frame and Mobile Home

□ Form V-1:

$$\frac{\text{Mobile Home}}{\text{Weak Wood Frame}} = \frac{4.88\%}{5.81\%} = 0.84$$

□ Output Range Loss Costs – Dade County (\$500 Deductible):

$$\frac{\text{Mobile Home}}{\text{Average Wood Frame}} = \frac{\$11.771}{\$7.132} = 1.65$$

Comparison of Form V1 Wood and MH features

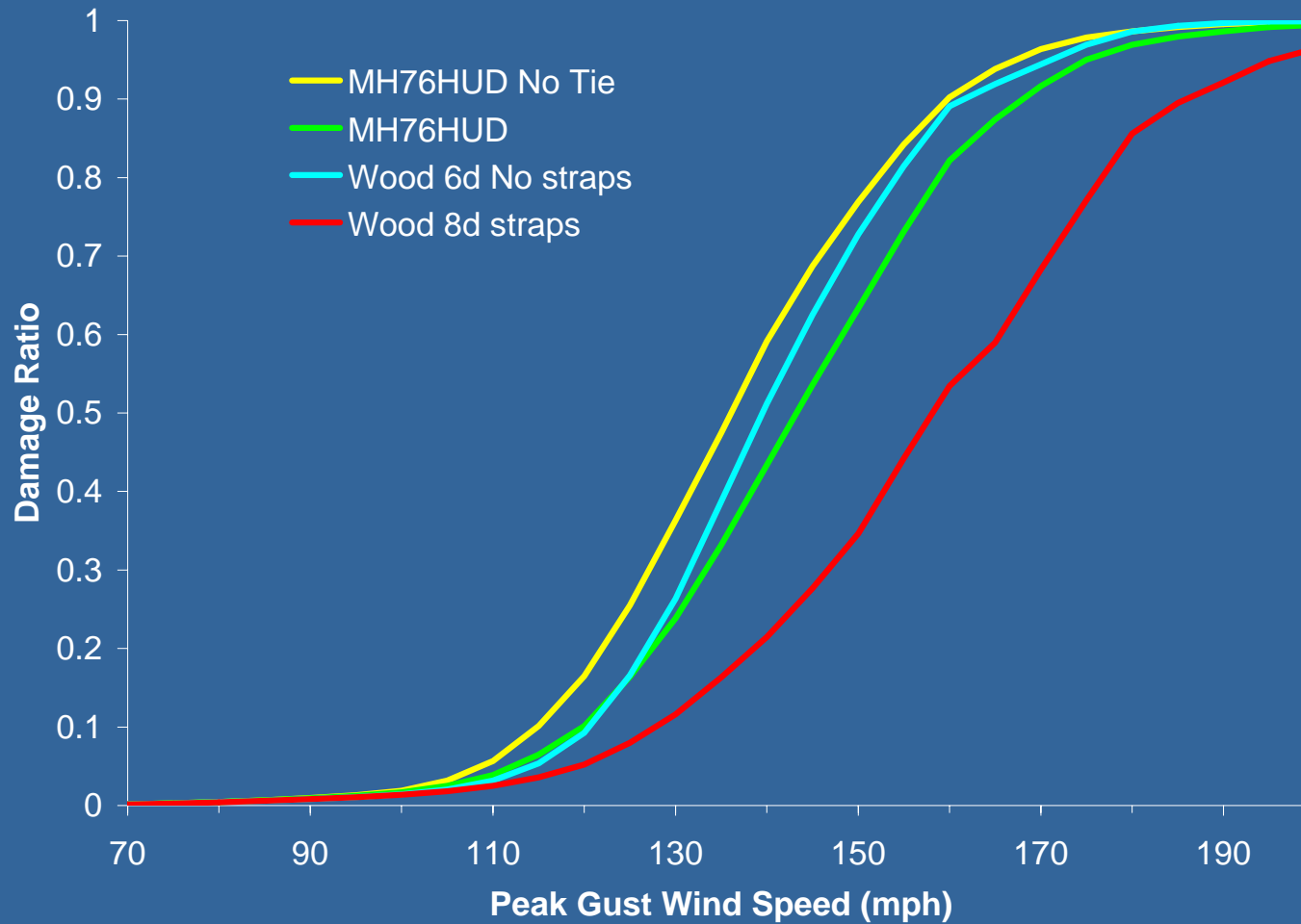
Feature	Wood Frame
Roof Covering	Normal Shingle
Roof Geometry	Un-braced Gable
Roof Sheathing	6d Nails @6"/12" spacing
Roof Anchorage	Toe Nail
Foundation	Poor (Nails)
Windows	No shutters
Doors	Not Designed for Wind Pressure
Skylights	Unprotected

Comparison of Form V1 Wood and MH features

Feature	Wood Frame	Mobile Home (1976-1994)
Roof Covering	Normal Shingle	Same
Roof Geometry	Un-braced Gable	Same
Roof Sheathing	6d Nails @6"/12" spacing	Staples
Roof Anchorage	Toe Nail	Strap
Foundation	Poor (Nails)	Tie-downs
Windows	No shutters	Same
Doors	Not Designed for Wind Pressure	Same
Skylights	Unprotected	None

❑ Base MH is not weakest version possible

HAZUS Comparison



□ MH curves based on HUD 76 Code – in Suburban Terrain