

Texas Department of Insurance

Windstorm Inspections Program/Engineering Services Program

Newsletter

June/July 2017

Linwood Paul Cook

It is with great sadness that we report that TDI staff Engineer Linwood Paul Cook passed away on May 11. Paul joined TDI in 2004 and was based out of the La Marque windstorm field office. Paul was always looking for ways to share his knowledge with inspectors and homeowners in the coastal areas. He was the driving force behind the creation of this newsletter, which he saw as a way to pass along helpful tips about the program and windstorm preparedness. We will miss Paul and the positive impact he had on the lives of many.

Manufactured Homes and Modular Homes

Manufactured Homes

TWIA does not require a Certification of Compliance (WPI-8) for manufactured homes, which are also called mobile homes. A manufactured home is:

- Not a site built structure; a factory constructs a manufactured home according to the Housing and Urban Development (HUD) building code standards.
- Built on non-removable steel chassis.
- Not considered real property. They are considered personal property with ownership conveying by title, like a car.
- Governed by the Texas Department of Housing and Community Affairs (TDHCA) and HUD and marked with a red and silver label.
- Required by TWIA to be secured using tie downs according to an approval report on file with the TDHCA or completed by a licensed installer for eligibility for a TWIA mobile home policy.
- Not inspected by TDI Windstorm field inspectors, appointed qualified inspectors (AQI), or professional engineers because TDI does not issue WPI-8s and TWIA does not issue WPI-8-C for manufactured homes.

Modular Homes

Modular homes are built in sections at a factory and assembled on-site. TWIA rates and insures modular homes as a regular site-built home. TWIA requires a WPI-8 for modular homes constructed after January 1, 1988. A modular home:

- Must be built to conform to all state, local, or regional building codes adopted by the local Authority Having Jurisdiction (AHJ). Local building officials inspect to ensure the modular meets the local code requirements adopted by the AHJ.
- Must be built to the TDI adopted building code to the applicable Inland II, Inland I, or Seaward standards to qualify for a WPI-8. A modular home must be secured to a permanent foundation that is constructed in accordance with the International Residential Code, Chapter 4 (Foundations). Modular homes, which are secured by tie-down anchors and tension cables, are not acceptable for a WPI-8.
- Governed by the Texas Division of Industrial Housing and Buildings (IHB) and marked with a blue and silver label with the Texas seal.
- Are not different from site built homes for underwriting purposes.
- Inspected by an AQI through TDI or by Texas Licensed engineers directly through TWIA.

Other important items to consider:

- Repairs, alterations, or additions directly attached to manufactured homes are not eligible for either a WPI-8 or WPI-8-C. Additions that are self-supporting and independent are eligible for a WPI-8 or WPI-8-C.
- Repairs, alterations, or additions to a modular home are eligible for a WPI-8 or WPI-8-C.
- For a WPI-8, additions to a modular home require that the structural elements be checked for additional uplift and lateral wind loads that are imposed by the addition.

Windstorm Zones

If a city adopts new or stronger codes, the zones for windstorm remain the same. If the structure is located in Inland II, and built to Inland I or Seaward, include the comment, "Structure built to Seaward/Inland I standards." For structure location, select Inland II.

Windstorm Inspection Orientation Webinar

Are you an engineer seeking appointment as a qualified windstorm inspector? Register to attend the windstorm orientation on June 13, 9 a.m. at our website: appscenter.tdi.texas.gov/windstorm/p/orientationApplication

TDI Holidays

Monday, June 19, Juneteenth – Light staff

Monday, July 3, – Light staff

Tuesday, July 4, Independence Day – TDI closed

Contact Windstorm Intake

(800) 248-6032, option 3
Windstorm@tdi.texas.gov

Contact Engineering Services

(800) 248-6032, option 5
Engineering@tdi.texas.gov

We want to hear from you!

Do you have a question you would like us to address in an upcoming Newsletter? If so, please send us an email with the subject line: "Newsletter Question" to engineering@tdi.texas.gov.