Qualifying for windstorm insurance

One of the documents needed to qualify for insurance coverage offered by the Texas Windstorm Association (TWIA) is a copy of the Notice of Installation (NOI) filed with the Manufactured Housing Division (MHD), by the Installer who installed the manufactured home.

In the case where the installation was never reported, or when the home was installed over five years ago, the alternative is to hire an Installer to re-level or reinstall your home so that a new NOI can be completed, a copy provided to you, and the original submitted to the MHD as required.

What is a Notice of Installation?

When a manufactured home is installed, the Installer must report the installation to the MHD by submitting the required Notice of Installation (NOI) form, within seven days from the date of installation, pursuant to 10 TAC, Chapter 80, Section 80.3(b).

Currently, the MHD successfully inspects 90% of all installations reported.

NOIs are generally on file for installations performed in the previous five years or so, but anything older than that may not be available.
Can I get a List of Installers?

Yes. A list of licensed Installers, by county, is available from the MHD’s website at:

http://mhweb.tdhca.state.tx.us/mhweb/license_download.jsp

Can I get a Notice of Installation from the MHD?

Yes, if on file. Notices of Installation submitted to the Department are subject to the Texas Public Information Act and may be obtained, if available, by submitting a written request to: open.records.officer@tdhca.tx.us. Open records requests should include:

1. An explanation of what documents are being requested;
2. The home’s serial number or HUD Label number;
3. How the documentation should be provided (i.e. via hard copy, email, or fax); and
4. The name, address, and phone of the contact person.

About the MHD

The Manufactured Housing Division (MHD) is an independent Division within the Texas Department of Housing and Community Affairs. Because of its regulatory nature, it is governed by its own board and executive director. The MHD regulates the manufactured housing industry providing services such as recording ownership, inspecting installations, issuing occupational licenses, and resolving consumer complaints.