

A Resource of the State of Florida

**HURRICANE LOSS REDUCTION
FOR
RESIDENCES AND MOBILE HOMES
IN FLORIDA**

**A Research Project Funded by
The State of Florida Department of Community Affairs
Through Contract 01-RC-11-13-00-22-004**

TELEPHONE SURVEY AND SAMPLING METHODOLOGY

DELIVERABLE # 3
DUE BY FEBRUARY 28, 2001

PREPARED BY
THE INTERNATIONAL HURRICANE CENTER
FLORIDA INTERNATIONAL UNIVERSITY

PURPOSE

This report describes the *survey instrument* and the *sampling plan* that will be used in a *telephone survey* to collect information and data, that are relevant to the five research tracks being undertaken by the International Hurricane Center (IHC) and a research team including five universities from the State University System of Florida (SUS), in a project titled "Hurricane Loss Reduction for Residences and Mobile Homes in Florida"

The matter of *hurricane loss reduction* for housing involves a complex array of interacting factors ranging from the physical and structural, the actual and the perceived, to the regulatory and social. Consequently it is important to lay a foundation of knowledge, specific to the five topics of research in this project, which will contribute to understanding how these various factors may contribute to or act against the objective of mitigating hurricane losses.

The telephone survey will assist the research team in acquiring critical knowledge to be used in defining the scope of the problem in Florida, assessing the vulnerability of the housing stock, especially that of manufactured housing units, and in identifying potential solutions or hurricane loss mitigation alternatives.

This survey will provide a sample of the state of knowledge, attitudes and perceptions of residents of Florida with respect to the issue of hurricane loss reduction. This information will be useful when identifying potential alternatives for policy decisions that would be submitted to the Department of Community Affairs (DCA).

This report has been prepared in compliance with the deliverable requirements of DCA Contract Number 01-RC-11-13-00-22-004 executed September 8, 2000 and modified through Amendment #1 executed January 18, 2001. This report specifically complies with Deliverable #3 of said contract, due by February 28, 2001.

A WORK IN PROGRESS

With respect to the survey instrument, it is important to note that while the instrument as included herein reflects very specific types of questions proposed by, and extensive discussions among, several members of the research team, it is likely that some modifications will still be done for several reasons:

- a) As research progresses on the various tracks new questions may arise that could be best addressed by way of the telephone survey, requiring some modifications to the same.
- b) Interviewers are currently in the field, in several areas in the state, conducting face-to-face interviews. Some of the information being gathered will contribute to the telephone survey. This is particularly important regarding some questions with a technical content. Interviewers may be able to provide feedback that will help in modifying the language of particular questions to obtain more effective results.

Despite the possibility for these modifications the fundamental structure and objectives of the survey will remain the same. Some questions may be added, and others modified, but the overall flavor of the survey will remain as seen in the instrument enclosed herein.

TELEPHONE SURVEY DESIGN AND SAMPLING METHODOLOGY

SURVEY DESIGN

Survey design is driven by the five research tracks of the *Hurricane Loss Reduction for Residences and Mobile Homes in Florida* project. Understanding the needs of each research track is primary in developing an instrument that will collect the information needed to address the vital questions of the project. Additionally, to complement the research track specific information, general information including home characteristics and demographic information will be collected.

Each research track has a principal investigator who is responsible for the deliverables and research for each of the five tracks. These five tracks are:

1. Sheltering for Mobile Home Parks
2. Mobile Home Recycling Program
3. Land Development and Zoning
4. Incentives and Barriers to Mitigation with Homeowners Insurance
5. Loss Reduction Retrofits and Structural Performance

Each principal investigator has provided the survey research team with questions that pertain to the research in their track. The team works together to develop the proper questionnaire language and question order. The goal is to be as clear as possible to

avoid confusion and inconsistencies. Additionally, research has shown that the order of questions correlates with lower incidences of missing data due to respondent refusals. Survey development, then, needs to take into account not only the information that is needed to answer research questions, but also the construction of the questionnaire itself, including the wording of questions.

For this questionnaire, language is critical. Much of the information that is needed is very technical in nature. Key will be translating technical concepts into language the average person can understand and process.

The survey research team consists of Dr. Betty Morrow (principal investigator), Dr. Walter Peacock, Dr. Hugh Gladwin, and Nicole Dash. Together the team has worked on close to ten surveys over the last few years. In addition, the survey instrument includes input from Dr. Ronald Cook (UFL), Dr. Jay Baker (FSU), Dr. Krishnan Dandapani (FIU), Dr. Timothy Reinhold, Prof. Jose Mitrani (FIU), Ricardo Alvarez (IHC) and other researchers and assistants in the research team.

SAMPLING METHODOLOGY

The goal of sampling is to represent as accurately as possible a larger population. In the case of this study, it would be impossible to interview every mobile home household. Instead, using a variety of methodologies we select a sub-group of this population in such a way that it statistically represents the larger population. A sample will be selected for this project with the goal of a 1,200 completed interviews. Because of the nature of this population (about 6% of all Florida households), a sample methodology has been developed to get as representative of a population as possible.

Key to sampling is developing a sampling frame. In ideal situations, the sampling frame would be a list of all the households in the targeted population. However, a comprehensive list of all mobile home households does not exist. While we have some excellent data sources, none enumerate all mobile home households. The Florida Department of Motor Vehicle data for mobile home registration, for example, does not include phone numbers, and addresses are registration addresses, and not necessarily addresses of mobile home locations. If we were able to enumerate these households (with phone numbers), the sampling methodology would be a simple random sample of households with the sample being large enough to account for refusals. So, as example, to get a target of 1,200, we would most likely select a sample of 4,000. However, this option is not available. As a result, we have developed a two-phase sampling plan.

SAMPLING PLAN PHASE I

Mobile home parks are required to register with the Florida Department of Health (DOH). DOH has furnished us with their most up-to-date park listing. A sample of 100 parks from this list will be used in conjunction with reverse telephone directories. Many mobile home parks have one address for the entire park. By looking up the address from the DOH list, reverse telephone directories will return all households at that address. A random sample of households in each park will then be selected. Parks that do not use a common address convention will be replaced. The sample goal of this phase is 800 households.

This type of methodology does have limitations. First, it only captures those residents who live in mobile home parks with the single address convention. Second, the sample only includes households that live in parks. Third, the sample is limited to those who have their phone numbers listed in the directory. Because of these limitations, a second phase of sampling will be used in order to best represent this missing population.

SAMPLING PLAN PHASE II

The Institute of Public Opinion Research (IPOR) who runs the data collection uses a random digit dialing (RDD) technique for telephone surveys. RDD creates phone numbers randomly. The problem with this method is that you do not know who you are calling before you make contact. As a result, screening is required. In the case of this project, with only 6% mobile home households, to get an appropriate sample size it would take many thousands of calls. However, it is the best way to solve the limitations of the sampling procedure being used in Phase I.

In an attempt to get a more representative sample, this random digit dialing methodology will be used to get a sample of 400 (thus bringing the total sample size to 1200). Random phone numbers will be generated, and a screening question will be used for each call. After a short explanation of who they are, interviewers will first ask what type of home the respondent lives in. Only those living in mobile homes will continue with the survey.

SAMPLING SUMMARY

The combination of the two phases of sampling will give a sample that best represents the target population, yet allows for the survey to be done within budget. Using a random method as explained above, allows for the use of statistics to represent the entire population. Tests that analyze whether findings are due to sample error or true differences assume that the samples are random. Since both phases will use random selections, this assumption is met.

MAP OF MOBILE HOME LOCATIONS

A map is included in the next page (please see FIGURE 1) where red marks indicate mobile home parks registered with the Florida Department of Health (DOH). These are the locations that will be sampled in Phase I of the sampling plan. Blue marks indicate the location of mobile home parks within 1990 census block group areas. Each blue mark represents 50 mobile homes (the marks are randomly distributed within block group areas, so they do not represent exact location, particularly in rural areas). The map shows many mobile homes in areas that do not have registered mobile home parks. The Phase II sample will reach some of these mobile homes and will enable comparisons between isolated mobile homes and those located in trailer parks.

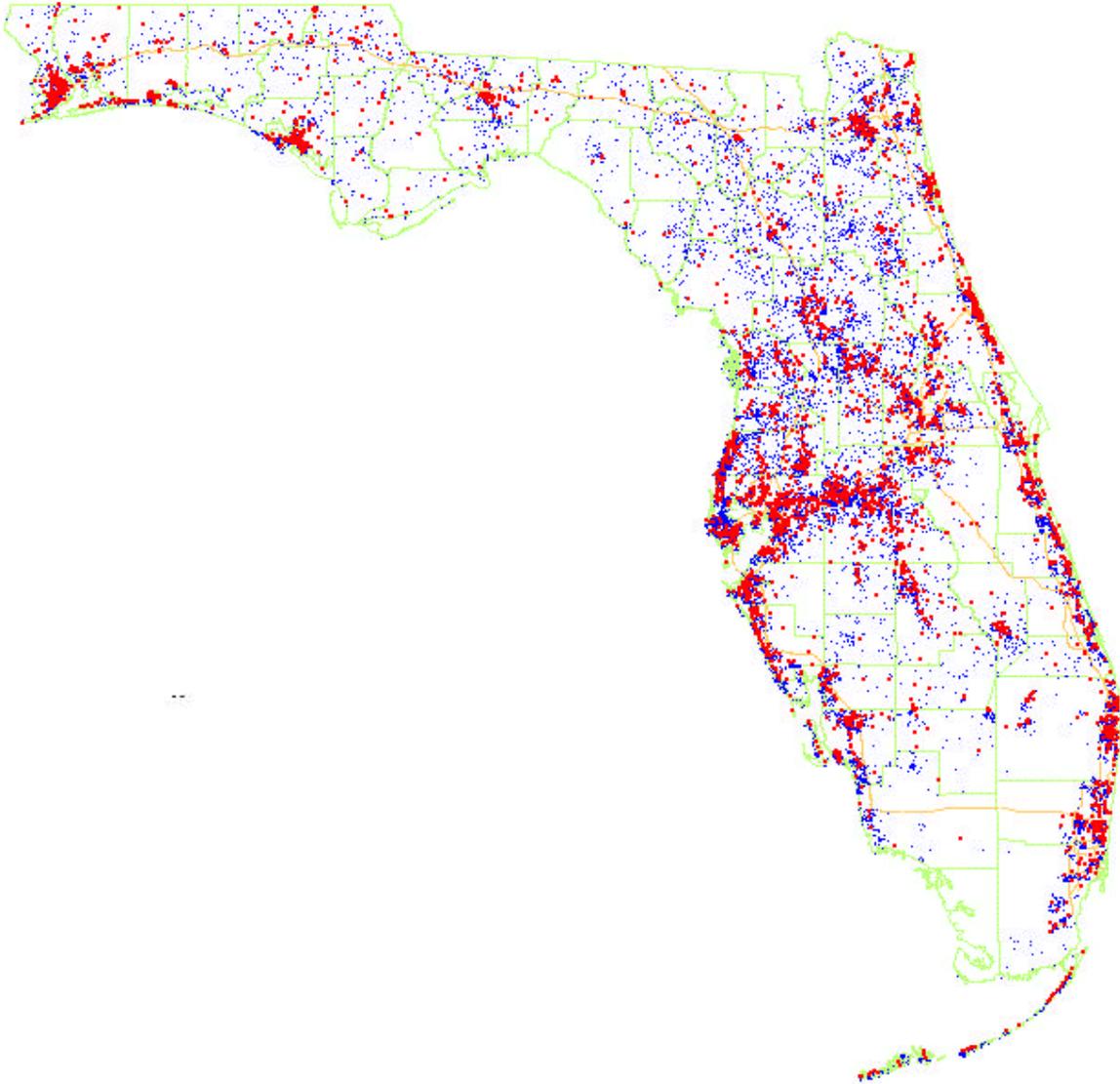


FIGURE 1

LOCATION OF MOBILE HOME PARKS IN FLORIDA

THE SURVEY INSTRUMENT

MOBILE HOME RESIDENTS SURVEY¹

International Hurricane Center and Institute for Public Opinion Research

1. INTRO: Hello, I am _____, calling from Florida International University. We're conducting a survey for the International Hurricane Center here at FIU about dangers people face from severe weather effects on their home and how to protect from them. The identity of people answering our questions will be kept completely confidential, but the tabulated answers will help Florida be better prepared for weather emergencies. I need to talk to one of the persons responsible for your household, 18 or older? Would that be you?
2. HOME: First, I want to ask if your home is a mobile home?
 - 1 YES - Live in a Mobile Home - SKIPTO Q4
 - 2 NO -- Do not live in a Mobile Home
3. [IF NO, NOT MOBILE HOME, OR DON'T KNOW]: Thank you for your time. For this study we are interviewing only people who live in a mobile home.
4. Is this your only residence or do you have other homes?
 - 1 Only Home -- SKIP NEXT QUESTION
 - 2 Have another home -
 - 3 DON'T KNOW/NR
5. How many months of the year do you live in this mobile home?
6. How many years have you lived in your mobile home at this location?
 - 1 {YEARS}
 - 2 NO RESPONSE
7. I want to ask you about possible danger to you and your mobile home from tornadoes, hurricanes, flooding, and wildfires. Are any of these dangers a concern to you where you are living now?
 - 1 YES
 - 2 NO
 - 3 DON'T KNOW/NR
8. [IF YES] Which of these dangers concern you? [REPEAT LIST IF NECESSARY: tornadoes, hurricanes, flooding, and wildfires? CHECK ALL THAT APPLY]
 - 1 {RISK1} tornadoes
 - 2 {RISK2} hurricanes
 - 3 {RISK3} flooding
 - 4 {RISK4} wildfires

¹ This instrument has yet to be fully pre-tested and therefore is subject to changes and revisions.

- 5 {RISK5} other
- 6 DON'T KNOW/NR

9. {Questions 9-13 are to be asked about each risk mentioned} During the past {YEARS} years you have lived here in your mobile home, how many times were you threatened by {RISK}?

10. [IF MORE THAN ONE: The last time there was a danger from {RISK}] What happened?

- 1 WAS AFFECTED BY {RISK}: SPECIFY _____
- 2 WAS THREATENED BUT NOT AFFECTED: SPECIFY _____
- 3 DON'T KNOW/NR

11. [IF MORE THAN ONE: Have you ever evacuated your mobile home from {RISK}] ?

- 1 YES
- 2 NO
- 3 DON'T KNOW/NR

12. [IF EVACUATED]: Where did you go?

- 1. Home of Relative
- 2. Home of Friend
- 3. Shelter
- 4. Hotel/motel
- 5. Other _____ specify

13. In the future, how concerned are you that {RISK} might threaten you and your home? Are you very concerned, somewhat concerned, not very concerned, or not concerned at all?

- 1 VERY CONCERNED
- 2 SOMEWHAT CONCERNED
- 3 NOT VERY CONCERNED
- 4 NOT CONCERNED AT ALL
- 5 DON'T KNOW/NR

14. When compared to other parts of Florida, how high do you think the risk is that your immediate community might be hit and suffer damage from a hurricane? Would you say that your location has a much higher, slightly higher, slightly lower or much lower risk than most other places in Florida?

- 1 MUCH HIGHER
- 2 SLIGHTLY HIGHER
- 3 SLIGHTLY LOWER
- 4 MUCH LOWER
- 5 SAME RISK AS OTHER PLACES
- 6 DON'T KNOW

15. As you may know, hurricanes vary in strength, ranging from a minimum, category 1 hurricane, to a major category 3 hurricane, all the way up to extreme, category 5 hurricanes. How likely do you think it is that a major, category 3 or higher, hurricane, will directly affect your home sometime THIS HURRICANE SEASON? Do you think that the chances are very likely, somewhat likely, or not very likely?

- 1 VERY LIKELY
- 2 SOMEWHAT LIKELY
- 3 NOT VERY LIKELY
- 4 DON'T KNOW

16. As you may know, hurricanes vary in strength, ranging from a minimum, category 1 hurricane, to a major category 3 hurricane, all the way up to extreme, category 5 hurricanes. How likely do you think it is that a major, category 3 or higher, hurricane, will directly affect your home sometime in the NEXT TEN YEARS? Do you think that the chances are very likely, somewhat likely, or not very likely?

- 1 VERY LIKELY
- 2 SOMEWHAT LIKELY
- 3 NOT VERY LIKELY
- 4 DON'T KNOW

17. In general do you think hurricane risk for your area is overstated, understated, or accurately portrayed?

- 1 OVERSTATED
- 2 UNDERSTATED
- 3 ACCURATELY PORTRAYED
- 4 DON'T KNOW
- 5 NA/REF

18. Have you or any adults in your household ever have a mobile home physically damaged by a hurricane?

- 1 YES
- 2 NO _ SKIPTO 21
- 3 DON'T KNOW/NR _ SKIPTO 21

19. How badly was it damaged? Would you say the damage was slight, moderate, major or was it a total loss?

- 1 SLIGHT
- 2 MODERATE
- 3 MAJOR
- 4 TOTAL LOSS
- 5 DON'T KNOW/NR

20. Not counting any deductible you had to cover, what percent of the damage to your home was covered by your homeowners insurance?

- 1 PERCENTAGE (ENTER ACTUAL PERCENTAGE IN THE WINDOW)
- 2 NONE WAS COVERED

- 3 DID NOT HAVE INSURANCE
- 4 DO NOT REMEMBER/DK
- 5 NO ANSWER/NR

21. Can you tell me what were the primary causes of damage to your home? Was it the debris in the wind breaking your windows and damaging your home, wind itself damaging your windows or roof or knocking your home off its foundation, ocean surge, flooding, or something else? [MARK ALL THE RESPONSES MENTIONED]

- 1 BROKEN WINDOWS OR DOOR
- 2 FALLING TREES OR OBJECTS CAUSED DAMAGE
- 3 DEBRIS DAMAGED OR PENETRATED THE EXTERIOR WALLS OR ROOF
- 4 LOST PART OF THE ROOF
- 5 LOST MOST OR ALL OF THE ROOF
- 6 INTERIOR WATER DAMAGE
- 7 WIND SPLIT OR PULLED APART THE MOBILE HOME
- 8 WIND BLOWING MOBILE HOME OFF FOUNDATION
- 9 WIND FLIPPING MOBILE HOME OVER OR BLEW IT AWAY
- 10 OTHER

22. During a hurricane how safe do you think your mobile home is compared to a single-family house. Is it much safer, safer, no different, less safe, much less safe?

- 1 MUCH SAFER
- 2 SAFER
- 3 NO DIFFERENT
- 4 LESS SAFE
- 5 MUCH LESS SAFE
- 6 DIDN'T KNOW
- 7 REFUSED/NO ANSWER

23. In terms of the types of damage a hurricane can cause to your mobile home, what are you most concerned about should a hurricane strike your area?

- 1 LOSS OF A PORTION OF ROOF
- 2 FLYING DEBRIS DAMAGING OR PENETRATING EXTERIOR WALLS
- 3 PARTIAL OR TOTAL COLLAPSE
- 4 BEING KNOCKED OFF ITS FOUNDATION
- 5 OTHER
- 8 NONE
- 9 REFUSED/ NO ANSWER

24. Are mobile home residents required to evacuate when a hurricane warning or evacuation is issued for your area?

- 1 YES
- 2 NO
- 3 NOT SURE/DON'T KNOW
- 4 NR

25. If your home were heavily damaged by a hurricane would you prefer to: get another mobile home or move into another type of housing (e.g. single family home or condominium)?

- 1 GET ANOTHER MOBILE HOME
- 2 CHOOSE ANOTHER TYPE OF HOUSING
- 3 NOT SURE/ DO NOT KNOW
- 4 NR

26. Do you have a NOAA Weather Alert radio in your home that comes on automatically when the weather service sends out an alert of dangerous weather? [NOAA: NATIONAL OCEANIC AND ATMOSPHERIC ADMINISTRATION]

- 1 YES
- 2 NO
- 3 DK/NA
- 4 REF

27. Now I would like to ask you some specific questions about your home and hurricane protection. First, do you own or rent your home?

- 1. OWN
- 2. RENT [SKIP TO 30]

28. [IF OWNER] Do you know the actual year or can you tell me roughly when your mobile home was built?

- 1 ACTUAL YEAR (ENTER FOUR DIGIT ACTUAL YEAR EXAMPLE: 1995)
- 2 1940s OR EARLIER
- 3 1950s
- 4 1960s
- 5 early 1970s (pre 1976)
- 6 late 1970s (post 1976)
- 7 1980s
- 8 early 1990s (pre 1994)
- 9 post 1990s (post 1994)
- 10 DK/NA

29. [IF POST-1990 AND OWNER]: Newer mobile homes are designed for a specific wind zone. Do you have any idea of the wind zone for which your home was built or what level of winds were used in the design of your mobile home?

- 1 YES, ZONE 1
- 2 YES, ZONE 2
- 3 YES, ZONE 3
- 4 YES, SUSTAINED WINDS BETWEEN 74-95 MPH OR GUST 85-115 MPH
- 5 YES, SUSTAINED WINDS BETWEEN 96-110 MPH OR GUST 115-130 MPH
- 6 YES, SUSTAINED WINDS BETWEEN 111-130 MPH OR GUST 130-155 MPH
- 7 YES, SUSTAINED WINDS BETWEEN 131-155 MPH OR GUST 155-185 MPH
- 8 NO IDEA/DO NOT KNOW
- 9 NO ANSWER

30. Is your mobile home a single-wide, double-wide, triple-wide or multiple section unit?
1 SINGLE WIDE
2 DOUBLE WIDE
3 TRIPLE WIDE OR MULTIPLE SECTION
4 NR

31. Is your home placed on a concrete pad or foundation?
1 YES
2 NO
3 DON'T KNOW

32. Have extra rooms been added to your mobile home?
1 YES
2 NO
3 NO ANSWER/ REF

33. [IF OWNERS] At the time when you were making the decision to purchase your mobile home, was hurricane safety important to you? Was it very important, somewhat important, or not important at all at that time?
1 VERY IMPORTANT
2 SOMEWHAT IMPORTANT
3 NOT IMPORTANT AT ALL
4 DK/NA/DEPENDS

34. Do you believe there is anything that can be done to strengthen your mobile home or an area inside your mobile home to make it safer during a hurricane?
1 YES
2 NO_SKIP TO 36
3 DON'T KNOW_SKIP TO 36

35. What types of things do you think could be done to make your mobile home or a room in your mobile home safer during a hurricane?

36. Does your household have a hurricane plan for where you should evacuate to in the event of a hurricane?
1 YES
2 NO
3 DO NOT KNOW
4 NO ANSWER

37. Where will you evacuate too, the home of a friend or relative, a shelter, a hotel or motel, or some other place?
1 HOME OF FRIEND
2 HOME OF RELATIVE
3 SHELTER
4 MOTEL/HOTEL

5 OTHER [SPECIFY _____]

38. Does your household do anything special when there is a tornado watch or warning in your area?

- 1 YES_SPECIFY _____
- 2 NO
- 3 DO NOT KNOW
- 4 NO ANSWER

39. [IF OWNER] Now just a few more questions about your home. How much did you pay for your current home? [INTERVIEWER, PLEASE ENTER ACTUAL DOLLAR AMOUNT, DON'T KNOW/NR/REF = 0]

40. Is your home tied down using metal straps or some other anchoring system?

- 1 YES
- 2 NO_SKIP TO Q45
- 3 DON'T KNOW_SKIP TO Q45

41. Do you know where your tie-downs are located?

- 1 YES
- 2 NO _ SKIPTO Q43

42. Can you access your tie_downs or are they blocked by skirting or some other changes to your mobile home?

- 1 CAN ACCESS
- 2 CAN NOT ACCESS
- 3 DON'T KNOW/NR

43. Has anyone checked the condition of the straps or anchoring system?

- 1 YES
- 2 NO_SK TO 45
- 3 DON'T KNOW_SK TO 45

44. Approximately how long ago were they checked? [INTERVIEWER SPECIFY APPROXIMATE LENGTH OF TIME IN MONTHS OR YEARS]

_____ MONTHS AGO
 _____ YEARS AGO

45. Has anything else been done to your mobile home to make it safer during a hurricane such as installing window protection, improving the structure, or adding connections or additional tie-down straps as a precaution against hurricane damage?

- 1 YES
- 2 NO _ SKIPTO 47
- 3 DON'T KNOW/ NR_SKIP TO 47

46. What was done?

47. Mobile homes can be built to higher standards for wind resistance. If you were shopping for a new mobile home, would you be interested in buying a more wind resistant home?

- 1 YES
- 2 NO _ SKIPTO Q49
- 3 DON'T KNOW/ NR_ SKIP TO Q49

48. Would you be willing to pay more for a mobile home that was designed to withstand a more intense hurricane than is required in your area?

- 1 YES
- 2 NO_ SKIP TO 50
- 3 DK/NR_ SK TO 50

49. How much more would you be willing to pay for this additional protection?

- 1 Less than \$500
- 2 \$501 to \$1,000
- 3 \$1,001 to \$2,000
- 4 \$2,001 to \$3,000
- 5 more than \$3,000
- 6 DON'T KNOW

50. There are many factors that might affect your decision to buy a mobile home, including price, size, style, room layout, etc. Compared to other factors, how important is the wind resistance of your mobile home?

- 1 NOT IMPRTANT
- 2 SOMEWHAT IMPORTANT
- 3 IMPORTANT
- 4 VERY IMPORTANT
- 5 DON'T KNOW/NR

51. [IF OWNER] If you sold your home today, what do you think you would get for it?

52. [IF OWNER] Do you have a mortgage?

- 1 YES
- 2 NO
- 3 DON'T KNOW
- 4 REFUSED

53. [IF OWNER] Did you ever have a mortgage?

- 1 YES
- 2 NO
- 3 NO ANSWER/ REF

54. How many more years do you expect to live in this home? [INTERVIEWER, PLEASE ENTER ACTUAL NUMBER OF YEARS INCLUDING "0" FOR LESS THAN ONE YEAR, REST OF MY LIFE, UNTIL I DIE = 98, DON'T KNOW/NR/REF = 99]

55. [IF OWNER] Do you rent or own the land where your home is located?

- 1 YES
- 2 NO _ SKIPTO Q58
- 3 NO ANSWER/ REF _ SKIPTO Q58

56. How much rent do you pay per month?

57. What does your rent include?

58. Do you live in a mobile home park?

- 1 YES
- 2 NO __ SKIPTO Q63
- 3 DON'T KNOW/ NR__ SKIPTO Q63

59. About how many units are in the park?

Enter amount _____
999 DON'T KNOW

60. In general what is the distance between mobile homes in your park?
[INTERVIEWER, RECORD APPROXIMATE DISTANCE IN FEET]

61. Does your park have a community building that could be used for shelter during severe storms, tornadoes or hurricanes?

- 1 YES
- 2 NO
- 3 NO ANSWER

62. If your mobile home park had a storm shelter, how likely is it that you would use it?
Would you be very likely, somewhat likely, not very likely, or not likely at all to use it ?

- 1 VERY LIKELY
- 2 SOMEWHAT LIKELY
- 3 NOT VERY LIKELY
- 4 NOT LIKELY AT ALL
- 5 DON'T KNOW

63. [If not in a park] Are there out buildings or other permanent structures near your mobile home that could be used for shelters in the event of severe weather?

- 1 YES
- 2 NO
- 3 NO ANSWER/ REF

64. All other things being equal, if you were selecting a park where you would locate your mobile home, how important would it be to pick a park with a hurricane/tornado shelter as opposed to a park without a hurricane shelter? Would you be very important, somewhat important, not very important or not important at all when picking a mobile home park?

- 1 VERY IMPORTANT
- 2 SOMEWHAT IMPORTANT
- 3 NOT VERY IMPORTANT
- 4 NOT IMPORTANT AT ALL
- 5 DOES NOT MATTER
- 6 DON'T KNOW _

INSURANCE QUESTIONS INTRODUCTION: As you may know, there have been many problems and concerns about homeowner's insurance in Florida, so I would like to ask you some questions about your insurance. Before I do this, I want to again tell you that your answers are completely confidential.

65. [IF RENTER:] Do you currently have renters' insurance?

- 1 YES_SKIP TO Q73
- 2 NO [ASK AND RECORD WHY NOT?_____] _SKIP TO Q73
- 3 DON'T KNOW/NOT SURE_SKIP TO Q73

66. [IF OWNER] Do you currently have homeowners' insurance?

- 1 YES
- 2 NO [ASK AND RECORD WHY NOT?_____] _SKIP TO Q72
- 3 DON'T KNOW/NOT SURE_SKIP TO Q72

67. [IF OWNER] What is the name of the company? [NOTE: I DON'T KNOW IF ANY OF THESE DO MOBILE HOME INSURANCE. WE MIGHT NEED TO LEAVE OPEN ENDED FOR NOW]

- 1 STATE FARM
- 2 ALLSTATE
- 3 PRUDENTIAL
- 4 USAA
- 5 NATIONWIDE
- 6 TRAVELERS
- 7 JUA
- 8. OTHER (SPECIFY) _____
- 9 DON'T KNOW/NR

68. [IF OWNER] Do you have windstorm coverage?

- 1 YES

- 2 NO_SKIP TO Q71
- 3 NOT SURE_SKIP TO Q71
- 4 REFUSED_SKIP TO Q71

69. [IF OWNER] Is your windstorm coverage a part of your homeowners policy or is it a different policy?

- 1 PART OF REGULAR HOMEOWNERS POLICY
- 2 A SEPARATE POLICY
- 3 DON'T KNOW/NR

70. [IF OWNER] Do you have different deductibles for windstorm coverage?

- 1 YES_[INTERVIEWER: SPECIFY % _____ OR \$ AMT _____]
- 2 NO
- 3 DON'T KNOW/NR

71. [IF OWNER] Are you getting any insurance credits, discounts or lowered deductibles as a result of your home having some form of extra protection from wind damage or because of its special wind rating?

- 1 YES, BECAUSE OF WIND RATING [ASK APPROXIMATE AMT?_____]
- 2 YES, BECAUSE OF EXTRA PROTECTION [ASK APPROXIMATE AMT? ____]
- 3 NO
- 4 DON'T KNOW
- 5 NR/REFUSED

72. [IF OWNER] Do you have flood insurance?

- 1 YES
- 2 NO
- 3 DON'T KNOW
- 4 REFUSED

73. I would now like to ask you a few questions about your history of living in mobile homes. First, I would like to know about how many years of your life have you lived in mobile homes?

- 01-94 _____ RECORD ACTUAL YEARS
- 95 ALL OF YOUR LIFE
- 96 MOST OF YOUR LIFE
- 97 SOME OF YOUR LIFE
- 98 ONLY A FEW YEARS
- 99 DON'T KNOW/NA

74. Do you have other close relatives living in mobile homes?

- 1 YES
- 2 NO
- 3 DON'T KNOW/NA

75. There are always many reasons why people choose the homes that they live in; can you give me a few of the reasons why you have chosen to live in a mobile home?
[INTERVIEWER, RECORD UP TO THREE REASONS]

76. [IF OWNERS] If there was a special program that allowed you to receive credit for your current home, as a down payment on a single family site built home or a new mobile home, would you be interested in participating.

- 1 YES, FOR A NEW MOBILE HOME
- 2 YES, FOR A SINGLE FAMILY-SITE BUILT HOME
- 2 NO
- 3 IT WOULD DEPEND
- 4 DON'T KNOW/NA

77. Now I would like to read you several statements and ask if you strongly agree, agree, disagree or strongly disagree with each. I believe that government should legally mandate that large mobile home parks have tornado/hurricane shelters that can be used by park residents? [Do you...strongly agree, agree, disagree or strongly disagree]

- 1 STRONGLY AGREE
- 2 AGREE
- 3 DISAGREE
- 4 STRONGLY DISAGREE
- 5 DON'T KNOW
- 6 REF

78. I believe that government should partially pay or subsidize mobile home parks to provided sever whether shelters for park residents. [...strongly agree, agree, disagree or strongly disagree]

- 1 STRONGLY AGREE
- 2 AGREE
- 3 DISAGREE
- 4 STRONGLY DISAGREE
- 5 DON'T KNOW
- 6 REF

79. Finally, I just have a few general background questions and we will be finished. Including yourself, how many people live in your household? [INTERVIEWER ENTER THE ACTUAL NUMBER, DON'T KNOW/REFUSED = 99, IF ONLY ONE PERSON LIVING IN HOUSEHOLD = 1]

80. Could you please tell me your age? [INTERVIEWER ENTER THE ACTUAL age, DON'T KNOW/REFUSED = 999]

81. How many people living in your household are under 6 years old? [INTERVIEWER ENTER THE ACTUAL NUMBER, DON'T KNOW/REFUSED = 99]

82. How many people living in your household are 6 to 18 years old? [INTERVIEWER ENTER THE ACTUAL NUMBER, DON'T KNOW/REFUSED = 99] [INTERVIEWER IF ONLY ONE PERSON LIVING IN HOUSEHOLD & AGE = 18 PLEASE ENTER 1]

83. How many people living in your household are 19 to 64 years old? [INTERVIEWER ENTER THE ACTUAL NUMBER, DON'T KNOW/REFUSED = 99; IF ONLY ONE PERSON LIVING IN HOUSEHOLD & BETWEEN 19 TO 64 PLEASE ENTER 1]

84. How many people living in your household are 65 or older? [INTERVIEWER ENTER THE ACTUAL NUMBER, DON'T KNOW/REFUSED = 99__IF ONLY ONE PERSON LIVING IN HOUSEHOLD & AGE >= 65 PLEASE ENTER 1]

85. What is your marital status?

- 1 SINGLE
- 2 MARRIED
- 3 LIVING TOGETHER NOT FORMALLY MARRIED
- 4 WIDOWED
- 5 DIVORCED
- 6 SEPARATED
- 7 NEVER MARRIED
- 8 OTHER
- 9 DK

86. [IF SINGLE] Are you widowed, divorced, separated, or were you never married?

- 1 WIDOWED
- 2 DIVORCED
- 3 SEPARATED
- 4 NEVER MARRIED
- 5 OTHER
- 6 DK

87. What is your zip code? [INTERVIEWER ENTER THE ACTUAL NUMBER, DON'T KNOW/REFUSED = 39999]

88. What is the highest grade of school you've completed?

- 1 GRADE SCHOOL
- 2 SOME HIGH SCHOOL
- 3 HIGH SCHOOL GRAD
- 4 SOME COLLEGE
- 5 COLLEGE GRADUATE
- 6 GRADUATE DEGREE
- 7 DK

89. With which of the following racial groups do you identify yourself ___ White, Black, Asian, American Indian, or something else?

- 1 WHITE
- 2 BLACK
- 3 ASIAN
- 4 AMERICAN INDIAN
- 5 SOMETHING ELSE
- 6 DK/REF

90. Are you of Hispanic descent?

- 1 HISPANIC
- 2 NOT HISPANIC
- 3 N/A NR DK

91. What country or countries did your family come to the U.S. from?

92. What language is most often spoken in your home?

- 1 ENGLISH
- 2 SPANISH
- 3 BOTH ENGLISH AND SPANISH
- 4 OTHER (SPECIFY)
- 5 DK

93. Approximately, what is your annual household income ___ is it..?

- 1 UNDER \$5,000
- 2 \$5,000 _ \$10,000
- 3 \$10,000 _ \$20,000
- 4 \$20,000 _ \$30,000
- 5 \$30,000 _ \$50,000
- 6 \$50,000 _ \$ 75,000
- 7 \$75,000 _ \$100,000
- 8 OVER \$100,000
- 9 DK/DEPENDS/NR

94. For statistical purposes we need to ask you: how many separate telephone lines with different numbers do you have coming into your home where people can call to talk? [INTERVIEWER ENTER THE ACTUAL NUMBER, DON'T KNOW/REFUSED = 99]

95. How many of these are cell phones? [INTERVIEWER ENTER THE ACTUAL NUMBER, DON'T KNOW/REFUSED = 99]

96. Well, that concludes the interview. I'd like to thank you for taking the time to complete the interview. Do you have any comments that you would like me to write down on hurricane issues or this survey?

- 1 YES
- 2 NO _ SKIPTO Q118

97. WRITE COMMENTS IF ANY