

Manufactured Home Safety

Like all homeowners, the owners of manufactured homes face a number of potential dangers that threaten property and safety. The following information lists a number of things that you can do to make your manufactured home safer.

Fire

Fire is probably the greatest single threat to your safety, making fire prevention a very high priority. Here are some specific things you can do to reduce the possibility of fire:

- Have your furnace checked by a qualified heating contractor at least once a year.
- Change filters regularly.
- Keep your furnace area free of debris. Don't use it for storage.
- Appliances should be in good working order. If they aren't, repair or replace them.
- Don't overload electrical circuits or run extension cords under rugs.
- Be especially careful with portable electric space heaters. Keep them away from drapes, clothing, bedding and places where they might be knocked over.
- If there are signs of electrical problems, such as flickering lights, a blown fuse or tripped circuit breaker, call an electrician at once.
- Make sure the kitchen stove is clean and in good operating condition.
- Keep curtains and other flammable items away from burners.
- Be careful with grease and oils. If grease does ignite, smother flames with a lid or larger pan and turn off the burner. Never throw water on a grease fire, and don't try to pick up the pan and carry it out of the house.
- Keep a dry chemical fire extinguisher handy.
- Don't smoke in bed. Also, having a no-smoking policy in your home will reduce the risk of fire.
- Supervise small children at all times and keep matches and lighters out of their reach.
- Store and use gasoline and other flammable liquids safely. Don't accumulate rubbish, paint cans, oily rags and other things that are easily ignited.

Fire Detection and Escape

Having enough smoke detectors can give you adequate warning to escape a fire. While manufactured homes produced since 1976 are equipped with smoke detectors, test them at least monthly to make sure they work. If you have bedrooms at separate ends of your home, you need at least one detector for each sleeping area.

Keep a fire extinguisher on hand and know how to use it. To play it safe, however, call the fire department before you use the fire extinguisher, or have someone else call while you're using the extinguisher.

Have an escape plan worked out ahead of time and practice it. Windows, especially in bedrooms, should open easily from the inside. At least one exterior door should be easily accessible from bedrooms.

Sleep with bedroom doors closed to keep smoke and flames out of bedrooms. If you awaken to find a fire already going strong, roll out of bed and crawl - don't run. If your clothing ignites, roll on the floor to smother the flames.

Make sure your house numbers are clearly marked so that the fire department can find it easily.

Gas

Closely related to fire hazards are those associated with natural gas and liquefied petroleum (LP) gas. Besides contributing to the fire danger, improper use of gas appliances and gas heating systems can lead to an explosion, illness or death through asphyxiation.

Know where the gas shutoff valve for your home is located and how to operate it. Don't keep LP gas containers inside your home, even temporarily. Keep them outside in a properly vented compartment.

Don't use a gas range to heat your home. Keep all vents in proper working condition. Gas appliances (other than ranges and ovens) should be vented to the outside of your home. Venting a gas appliance, such as a water heater, to the inside can cause asphyxiation.

Don't check the condition of gas lines with a match or other lighted flame. Have all gas line connections made and checked by a qualified service representative.

Floods

Having a home that can be moved can be an advantage where flooding occurs. If there is a flood, the key is to have arranged ahead of time for someone to move your home and a place to move it.

Freezing Pipes

Water pipes are vulnerable to a sudden freeze, especially in relatively warm climates where arctic air is uncommon. Especially vulnerable are exposed uninsulated pipes. To avoid the cost and the mess that occurs when pipes freeze and break, soaking your home's interior, take these steps when freezing conditions threaten:

- Insulate exposed pipes.
- Open cabinet doors to allow warm air to get to pipes.
- Let hot and cold water trickle overnight.
- Keep heat set no lower than 55 degrees and have someone check your home if you have to be away.
- If you wrap pipes with heat tape, make sure the tape is listed by a testing laboratory such as Underwriters Laboratories (UL).

Financial Protection

Despite all the precautions you take, your home still could be damaged or destroyed. You need financial protection that will help you recover from a loss and get life back to normal again.

A manufactured home insurance policy will help you. This policy provides a package of property damage, theft and liability coverage designed to meet most of your home protection needs.