

Fall Meetings Bring Members Together Again!

As the cooler weather arrived in late October, members of Factory Built Owners of America gathered on the West Coast (Everett, Washington, north of Seattle) and the Third Coast (Houston, Texas near the Gulf Coast) for educational seminars, mutual exchange of ideas, and to have some fun!

Members Save \$ by Saving Energy in Washington State

On October 25, Managers **Terry and Terri Rigney** welcomed FBOA members to **Lago de Plata Villa** in Everett, Washington for an evening seminar on "Energy Efficiency: No-Cost and Low-Cost Ways to Save Money." With predictions that this winter will be colder than normal, and with fuel costs soaring, members had a keen interest in learning how to lower winter electric bills. **Al Bandazy** from the Snohomish Public Utility District, the local electricity provider, shared tips and discussed easy home improvement projects to help

homeowners save energy. **Millicent Rhodes from UCONS**, a state-certified contractor providing weatherization improvements, then gave a presentation about the state-funded program providing free home energy modifications to owners of manufactured homes in Washington State. This program still has funds, so call the FBOA office if you'd like more information.

The highlight of the evening was a light show by Mr. Bandazy, who demonstrated different types of compact fluorescent lights, including LED Christmas

lights that are indestructible! After the presentations, participants enjoyed grilled burgers and good conversation. **Special thanks to Greg Harmon and Christina Meys of Commonwealth Real Estate Services for their encouragement and assistance in scheduling the meeting.**

Roundin' Up Members in Houston, TX!

Two days later, on October 27, Factory Built Owners of America mosey-ed on down to Houston, Texas for a meeting at **Starwood Community**, an American Homestar community north of downtown. Board Member Amy Hartman kicked off the meeting and invited attendees to fill out the survey to give feedback about what members in Houston are thinking. She then introduced **Ashley Aubrey from Money Management International/Consumer Credit Counseling Service**, a non-profit credit counseling service, who gave a presentation on "Understanding Your

Credit Report." This presentation was especially helpful to participants who were preparing to purchase their first home. Members who already own their homes appreciated having a better understanding of how their credit report affects the accounts they are already paying. Members also said they appreciated knowing where to go to get their free annual credit report, the result of a new law to help prevent identity theft.

To get a free credit report once each year, call 1-877-322-8228, or go to the website www.annualcreditreport.com.

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Special thanks to **Ron Richards, Ronda McAllen, and Carl Bray of American Homestar** for their hospitality in welcoming Factory Built Owners of America to Houston!



We'd love to travel to your part of the globe! Contact us and we'll set up a meeting!

Protect Your Investment: Repair Floor Damage Promptly!

Easy home improvement projects taught by Jim McKelvey

This article is about decking repair and replacement.

There are typically three types of floor decking that have been used in manufactured homes: plywood, OSB, and particle board.

The type of decking in a manufactured home is usually chosen by the retailer at the time a home is ordered.

The cost difference between the three materials depends on current market prices, and the size of the home. This cost variance, at the most, is \$10,000, with plywood usually being the most expensive. If you have a choice in the type of decking used, choose plywood, period! I wouldn't need to write this if all manufactured homes used plywood! OSB, sometimes called "chip board," is also a very durable material. Particle board can work if kept dry. It is actually stiffer than plywood or OSB but does not hold up well to repeated soakings from water leaks or spills.

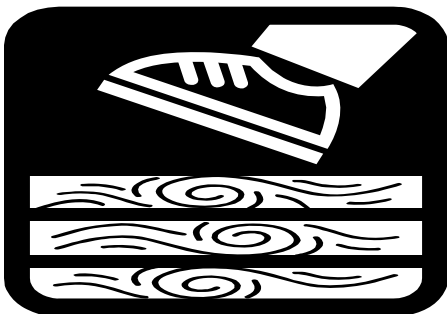
PREPARATION

Before you start repairing the decking, make sure that the home is level and blocking secure. Also, floors usually don't go bad unless they have been exposed to water. Before you do the floor repairs, stop the water! Seal the roof, siding, doors, and windows

Most of the floor decking used today is from 5/8" to 3/4" thick. The floor joists are usually 2x6" to 2x10". The joists usually run 16" to 24" center to center (apart). The joists usually are transverse, which means that they run across the width of the home.

If the decking to replace is under carpet and you want to salvage it, take it loose on the perimeter edge

and roll it back. If it is under floating floor vinyl (not glued down), you may be able to cut the vinyl at the edge of the cabinets or wall and roll the vinyl back. Once repaired, you may be able to pull it back, staple the edge and add molding around the perimeter to cover the cut edge and staples.



REPAIR or REPLACE?

If the floor is only soft, not rotted thru, you may be able to go underneath the home, cut through the underbelly, place a piece of plywood flat against the soft floor, between the joists.

Then take a few 2x4 boards cut to fit tight between joists and push them up against the section of plywood to hold it firm against the soft decking. Then run a few 3 1/2 inch deck screws through the joists into the ends of the 2x4s to hold them all in place.

If large portions of the decking are damaged, you will need to replace the decking. Cutting out damaged decking isn't really that hard. First, determine the thickness of the decking, set the circular saw at that depth and just start cutting. Often the section to replace is wider than the distance between two joists. You will stop cutting at a joist on the outer edges of the section to be replaced. Cut along the edge of the outer joist, parallel with it. Leave the original decking on top of the

outside joists. Once the damaged section of decking is removed, you may need to use a reciprocating saw to cut next to a wall or reach into tight places. If decking is rotten under a wall, try to dig out at least some of this to allow the new decking to be driven under for support. You will also need to clean off the tops of the exposed joists—a good chisel will be your friend.

The cut you made along the side of the two outside joists will now need to have a 2x4 nailer board attached to the side of the joist to give the new decking support. Now here is a **BIG RULE**: never leave a floating seam. Your patch should be supported around the **ENTIRE** perimeter edge! This means you will need to cut pieces of 2x4's to fit snugly between all the floor joists. Place the 2x4s directly under the cut, half of the top surface edge under the old decking and half under the new decking edge. Use 3" long decking screws to attach these nailers.

Now, cut the decking patch to fit. You don't want much gap around the decking patch. If you are going to run a patch under the edge of a wall, remember to cut the new decking patch one or two inches longer to slide under this wall. I will often take the piece of new decking and lay it in place, then take a small piece of 2x4 and hold it on the edge of the patch. I take a small sledge hammer and hit the 2x4, this saves the edge of the plywood and drives the patch under the wall. Once the patch is in, use some decking screws every few inches to secure. Make sure they are flush or countersunk slightly.

(Continued on page 3)

Predatory Lending: Don't Let This Happen To You!

Brought to you by BALANCE Financial Fitness Program

Buying or refinancing your home may be one of the most important and complex financial decisions you'll ever make. Many lenders, appraisers, and real estate professionals stand ready to help you get a nice home and a great loan. However, you need to understand the home buying process to be a smart consumer. Every year, misinformed homebuyers, often first-time purchasers or seniors, become victims of predatory lending or loan fraud. Don't let this happen to you!

What is Predatory Lending?

In communities across America, people are losing their homes and their investments because of predatory lenders, appraisers, mortgage brokers and home improvement contractors who:

- Sell properties for much more than they are worth using false appraisals.
- Encourage borrowers to lie about their income, expenses, or cash available for down payments in order to get a loan.
- Knowingly lend more money than a borrower can afford to repay.
- Charge high interest rates to borrowers based on their race



or national origin and not on their credit history.

- Charge fees for unnecessary or nonexistent products and services.
- Pressure borrowers to accept higher-risk loans such as balloon loans, interest only payments, and step pre-payment penalties.
- Target vulnerable borrowers to cash-out refinance offers when they know borrowers are in need of cash due to medical, unemployment or debt problems.
- "Strip" homeowners' equity from their homes by convincing them to refinance again and again when there is no benefit to the borrower.
- Use high pressure sales tactics to sell home improvements and then finance them at high interest rates.

What Tactics Do Predators Use?

- A lender or investor tells you that they are your only chance of getting a loan or owning a home. You should be able to take your

time to shop around and compare prices and houses.

- The house you are buying costs a lot more than other homes in the neighborhood but isn't any bigger or better.
- You are asked to sign a sales contract or loan documents that are bland or that contain information which is not true.
- You are told that the Federal Housing Administration insurance protects you against property defects or loan fraud—it does not.
- The cost or loan terms at closing are not what you agreed to.
- You are told that refinancing can solve your credit or money problems.
- You are told that you can only get a good deal on a home improvement if you finance it with a particular lender.

Remember: If a deal to buy, repair, refinance a house sounds too good to be true, it usually is!

Housing counselors working at HUD-approved agencies can help you be a smart consumer. To find a counselor near you, call (800) 569-4287 or go to HUD's list on housing counselors online www.hud.gov/offices/hsg/shf/hcc, or call 1-800-998-9999 to reach HUD's Community Connection.

Decking Repair

(continued from page 3)

If the patch is under carpeting, you can usually get away with little gaps in the boards, up to 1/4", but under floor vinyl, you may need to float the seam with wood floor floating compound and possibly sand. It is important to have a

smooth level seam under floor vinyl. Check with your local hardware store for products used for floating wood floors.

Replacing the decking at the early stages of need is much easier, less costly, and safer. I have seen people wait so long to make floor repairs that someone ends up falling through the floor and gets

hurt. Even if you are not a great carpenter, you can repair floor decking yourself if you take your time.

Please forward any topics you would like me to cover in the response survey on page three of this newsletter.

*Until Next Time,
Jim*

Insurance Savvy: Claims and Settlement Options

By Paul H. Schoenenberger, Purvis Insurance Agency, Inc. and FBOA Board Member

How much will my insurance company pay me if my manufactured home is totally destroyed by wind (hurricane, tornado, etc.) or by another covered peril such as falling objects (tree falling onto your home)?

First, you will need to review your policy. The Declarations Page will show a limit for the mobile home. However, you may or may not receive this amount. This is the amount used to rate or develop the premium you are charged. This limit should be close to the true value of your home.

Your policy can have Settlement Options know as Actual Cash Value (ACV), Replacement Cost, Stated Amount or Agreed Value; and, even these can be further adjusted by a Coinsurance Clause.

Let's review or define what each of the Settlement Clauses means:

Actual Cash Value (ACV): This loss settlement would be based on Replacement Cost less depreciation brought on by physical wear and tear, or by obsolescence. This would be the market value, or what your home would sell for. ACV settlement is also capped by the limit started on the Declarations Page.

Replacement Cost: The cost of replacing the damaged property without deduction for depreciation, sometimes called "new for old." Caution must be used as

some policies apply Replacement Cost only to partial losses, or only to total losses.

Stated Amount or Agreed Value:

This settlement option applies to total losses and means that if the property is a total loss from any covered peril (fire, hail, wind, tornado, hurricane, etc.) then the limit shown on the Declarations Page will be paid.



Coinsurance: A coinsurance clause requires that a homeowner insure their property up to a certain minimum percentage of the replacement cost of the home, most commonly 80% of the home's replacement cost. This clause is included because homeowners sometimes insure their homes for less than the replacement cost, knowing that more than 98% of all losses are partial losses.

If your policy has a coinsurance clause, this means that the insurance company will apply a formula based on the amount of loss related to the percentage of the value of your home that was insured to determine how much of your damage claim the company will pay. Your claim payment will be less if you did not insure your home for its full replacement value.

So, as you can see, if you experience a total loss, the amount you receive is not necessarily the limit shown on the insurance Declaration Page (less your deductible). Also, these claim adjustment methods can apply separately to your contents/personal effects.

The insurance companies are not trying to mislead you, but you must read your policy carefully and completely. It is to your advantage to use a licensed professional insurance agent to explain the policy coverages, endorsements, and Settlement Options so you can obtain the proper insurance for your home and belongings.

If you have any questions, go to www.americaninsurancealliance.com for a listing of agents specializing in Factory Built Insurance in your area. These professional agents are located throughout the country for your convenience.

In the next issue, we'll look at some of the insurance issues raised by Hurricanes Katrina and Rita to better understand what insurance covers in the event of a disaster.

The FBOA Board of Directors currently has two (2) vacancies. As specified in the FBOA by-laws, "directors must be persons who are members, representatives of corporate members, or other persons interested in furthering the purpose of the association." If you would be interested in serving, please call 1-866-764-5505 and a Board Member will call you back.



MEMBER SURVEY – NOVEMBER 2005

What benefits (discounts, services, products, etc.) would you like Factory Built Owners of America to develop for its members?

Would you be interested in any of the following? Check all that interest you:

For Sale by Owner Kit Newsletter
 Homeowner insurance discounts Meetings in your neighborhood

What do you think of the FBOA newsletter?

The FBOA newsletter is:
 Very informative Informative Not very informative

FBOA newsletter articles are:
 Very interesting Interesting Boring

I think the FBOA newsletter format:
 Looks great Looks OK Needs a lot of work

The amount of information (number of pages) in the FBOA newsletter is:
 Too much Just right Not enough

What topics would you be interested in knowing more about?

Home maintenance Protecting your credit rating
 Home security and protection Remodeling a manufactured home
 Homeowner insurance Property taxes
 Septic systems Selling your manufactured home
 Refinancing your home Financing home and land together
 Making a home accessible to people with disabilities

How do you prefer to receive information? Check all that apply.

By regular mail By email By telephone

Would you be willing to join or renew your membership to Factory Built Owners of America if yearly dues cost (please answer "yes" or "no"):

\$1.00 \$5.00

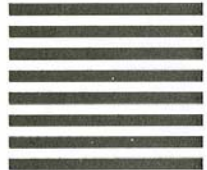
The Board of Directors thanks you for your feedback!
Please fold survey so that the Business Reply mailing information faces outward, and tape or staple the loose end. Then just put the completed survey in the mail.
Call 1-866-764-5505 to give additional feedback.



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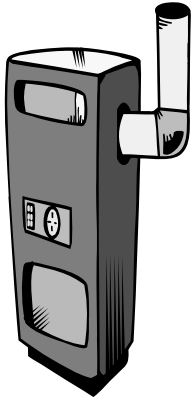


FACTORY BUILT OWNERS OF AMERICA
PO BOX 100056
SAN ANTONIO TX 78201-9936



Keep Your Furnace Safe This Winter!

Caution: Never attempt to repair gas lines in your mobile home. If you smell gas, get everyone out of the home. Call a qualified repair person or the gas company immediately. If possible, shut off the gas main from outside the home.



- **Clean or change furnace filters regularly.** Replace disposable filters. Wash, brush or vacuum permanent filters.
- **Check the exhaust vent from the furnace.** Clear obstructions such as leaves or animal nests from the vent pipe. Keep roof exhaust vents clear of snow.
- **Inspect the blower motor with the power off.** Vacuum any

accumulated dirt. If the owner's manual calls for it, oil the motor. Inspect the V-belt and pulleys for wear. Tighten the belt if it moves more than an inch when you push it.

- **Check air intake.** Most mobile home furnaces draw combustion air from beneath the home. To allow air to pass freely beneath the home, the skirting should have four to six vents.
- **Replace carpeting in the furnace compartment with sheet metal or other fireproof material.** Newer home furnaces have wire mesh in front of the stack to prevent storage on top of the furnace. If this mesh is missing, replace it.
- **Be sure the thermostat on your furnace is in good working condition** by keeping it clean. Have it checked periodically by a heating

professional.

- **Clean out debris in the furnace area.** Never use your furnace closet for storage or drying clothes.
- **Check the flue assembly (when cool) for alignment and rigidity.** The flue should run in a straight line from the top of the furnace through the ceiling. Be sure the flue is attached to the furnace collar. Check for loose wiring near the flue. If you find any, move it and secure it well away from the flue pipe.
- **Keep the flue pipe free of excessive deposits of carbon.** Have your furnace maintenance person check and clean the flue pipe, fuel lines, safety controls and burner before each heating season.

Information from AARP and Foremost Insurance website. Get more info at <http://www.aarpforemost.com/safety/furnace.htm>

Help Keep Our Organization Growing!

Cut out this membership form and give it to a friend, family member, or neighbor. Membership dues are \$5.00/ year. Just complete the form and mail it back with a check or money order to:

Factory Built Owners of America
PO BOX 100056
San Antonio, Texas 78201

Need more membership forms? Feel free to copy the form or direct folks to our website. Thank you!

Name/Nombre: _____

Address/Dirección: _____

City/Ciudad: _____ State/Estado: _____

ZIP: _____ Phone #: () _____ E-mail: _____

Signature/Firma: _____

I am an _____ owner OR _____ prospective owner of a manufactured home. (Please check one)

25 Ways to Save at the Gas Pump

P.O. Box 100056
San Antonio, TX
78201-1356

PHONE:
(866) 764-5505

E-MAIL:
info@factorybuilt
owners.org

**SEND
NEWSLETTER
COMMENTS AND
QUESTIONS C/O
ASSOCIATION
COORDINATOR.**

We're on the Web!

See us at:

[www.factorybuilt
owners.org](http://www.factorybuiltowners.org)

Don't let skyrocketing fuel prices drive you crazy - you can put an immediate dent in your gas expense.

1. Drive a fuel-efficient car. If it's time for a trade in, seriously consider purchasing a car that was built to get good gas mileage.
2. Make sure your air filter is clean.
3. Keep your tires filled with the right amount of air.
4. Keep your clutch adjusted.
5. Have enough - and clean - engine oil in your car.
6. Use your air conditioner sparingly.
7. Remove heavy objects from the car.
8. Choose the route with the flattest terrain and fewest stops.
9. Remove unused bike and luggage racks to make your car aerodynamic.
10. Keep the windows closed when traveling at high speeds.
11. Avoid traffic jams and stop and go traffic.
12. Bike, walk, or use public transportation whenever possible.
13. Turn the car off rather than idle (when appropriate).
14. Don't warm up new cars - most don't need it.
15. Avoid traveling at fast speeds in low gears.
16. Drive the speed limit.
17. Use cruise control on the open road, when safe.
18. Use downward slopes to your advantage.
19. Accelerate slowly when leaving a stop light.
20. Buy regular unleaded versus the highest priced gasoline - most cars are built for it.
21. Don't rev your engine.
22. Arrange for car pools to share the cost of gas.
23. Use your car only for necessary trips.
24. Plan ahead with good directions to avoid getting lost and wasting gas.
25. Combine errands into one trip.



by BALANCE, a nonprofit credit counseling organization

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