

FBOA Local Meetings Across the Nation Have we visited YOUR state yet?

The mission of Factory Built Owners of America is to improve the quality of life of people living in factory built homes.

FBOA sponsors educational seminars in communities across the nation. FBOA seminars bring local experts to speak on topics such as home maintenance, the basics of factory built homeowners' insurance, consumer credit-related topics, energy efficiency, local laws/regulations, and other topics. We know that factory built housing differs in important respects from other types of housing, so FBOA provides the information our members need to be successful, long term owners/residents of factory built homes.



The red flags on the map show where we've held meetings: California, Colorado, Texas, Louisiana, and Washington State. Invite us to come to your state!

Communities Appreciate FBOA Local Meetings!

Just wanted to take a couple minutes to say **THANK YOU** for the efforts put forth by you and your organization to educate our residents about the impact of the new legislation NRS 118B.097. The speaker, Gary Childers, from the State Division of Manufactured Housing, was very knowledgeable and did a great job of keeping everyone's attention. I was very impressed that you were able to pull in the "big gun" to speak for us.

The professionalism of your organization was above and beyond anything I expected, and many of our residents mentioned to me in the days following how happy they were that we had invited your group to be here. Please count me as a supporter.

Thanks,

Jeanne Parrett, Manager El Dorado Estates, Las Vegas, Nevada

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Common Scams that Target Senior Citizens

Be Wise, Especially with Home Repairs

Sadly, some dishonest people have focused their attention on senior citizens. Taking advantage of fear, hope, and trust, these scammers bilk thousands of older Americans each year out of much needed cash. This article outlines some scams to watch out for, no matter how young you may be. If you receive a call, letter, or a personal visit from anyone claiming the following, chances are you've been contacted by a rip-off artist.

“You need a new roof”

Many cons target older Americans because so many seniors are homeowners. It usually begins with a spontaneous visit from a “contractor.” He will offer a special repair deal for seniors, a free inspection, or he noticed something terribly wrong with your home that needs urgent attention. If you take the bait, you'll likely be charged exorbitant fees to fix something that needs no fixing, the job will be done shoddily or not at all, or the price of the repairs will increase dramatically in the middle of the job.

Before hiring someone to work on your home, ask to see his contractor's license number and check it with your state's Contractors License Board. Get at

least three other bids before making a final decision.

“I can get you a loan for that new roof”

If you need to finance those home repairs (or pay for property taxes, medical expenses, etc.), watch out for predatory lenders who target older Americans. These businesses have a way of finding cash-strapped homeowners, offering home equity loans that come with outrageously high interest rates, un-



necessary fees, and unreasonable repayment terms. Be extremely suspicious of loans that are marketed to people with bad credit, offers that are only good for a very short time, telephone applications, next-day approval with an immediate payment, or having to pay upfront fees to cover the first payment and other expenses.

Avoid doing business with sales people who initiate contact;

reputable lenders rarely solicit business over the phone or in person. If you really need a loan, contact your financial institution.

“We can fix your bad credit”

Preying on many seniors' desire to maintain good credit, some scammers promise to erase negative items from a report – for hundreds of dollars. However, no matter what the company advertises, bad credit cannot be magically transformed into good credit. The only real way to improve your credit rating is through time and effort: pay what you owe; keep your balances down; and use credit responsibly.

The cost of real “credit repair”? Free.

“You're a winner!”

Get a call or a letter saying that you have won a prize, but in order to claim it you need to send money to cover a shipping or handling fee, or pay for taxes upfront? Nonsense. You don't have to pay for something you've won. As much as you want to believe that Lady Luck has finally paid you a visit, with

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Common Scams that Target Senior Citizens (cont'd from page 2)

an offer like this, she probably hasn't. To be a real winner, toss this "award" in the trash.

"I can help you recover your loss from the win that never was"

A particularly vile scheme is one that targets seniors who have already been swindled. Called recovery scams, a con typically poses as a government agency representative who is working on your case. A large sum of cash (which must be wired or sent to him immediately) is needed to conduct the investigation. To earn damaged trust, he may even provide phone numbers for the Better Business Bureau or other consumer agency (which are false, of course). Oh, and how did he know you had been ripped-off? He either bought your information from the con that took your money, or was the original swindler. Remember, no genuine FBI agent, police officer, or any other law enforcement agent will ever ask for payment to do their job.

"I want to help you pay your bills"

Or do they want to help themselves to the money in your checking and savings accounts? Certainly some seniors need assistance managing their financial affairs. If you do, be highly selective with the person you choose to help, particularly if he or she suggests (or leads you into suggesting) becoming a joint account holder. That person will have as much power as you do to withdraw funds, and can arrange to inherit every dime in the account at your death.

Get professional, objective legal advice before letting anyone have this kind of power over your finances.

"This seminar will change your life"

Yes, it probably will – by making you a lot poorer. If someone you don't know invites you

to attend an investment or estate-planning seminar (often with a prize just for coming), stay home. These are often bogus operations that market heavily to retirees wishing to prepare their estate or increase a fixed income stream. Slick-talking salespeople convince attendees to divulge personal information that they will later use, or sell expensive but worthless products and services.

The bottom line: if you would like to take a class, go to your local community college or university; if you need investment advice, visit a reputable financial institution or brokerage house; and if you want to set up your estate, see an attorney.

Before doing business with anyone, contact the Better Business Bureau to verify that they are legitimate. If you've been scammed, report the crime to the police and the Federal Trade Commission. Nobody enjoys admitting they've been taken, but it is important to take action to stop these people and companies – before they bilk other senior citizens out of a lifetime of earnings.

Resources

- Better Business Bureau:
219-769-8053 www.bbb.org
- Federal Trade Commission:
877-382-4357 www.ftc.gov

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WWW.BALANCEPRO.NET— 888-456-2227

Interested in serving on the FBOA Board of Directors ?

We are currently seeking additional factory-built homeowners to serve on the board.
Call 1-866-764-5505 to let us know of your interest.

Understanding Your Foundation: Leveling Factory Built Homes (Part 2 of a 3-part series)

By Jim McKelvey, Manufactured Home Repair Expert and exclusive FBOA columnist



Hey guys! I hope everyone is staying cool. I pray that this heat and drought will end soon. Well since the last time we talked, a lot has happened in my life. I am engaged to a beautiful lady named Sondra. She and her two young children, Nicholas and Savannah, came into my life about 4 months ago and just swept me off my feet. Yes this guy is in love. I will keep you updated as life progresses.

Well enough about me, here we go! In the last issue of this newsletter, I discussed the importance of proper blocking to ensure that your home is installed according to the manufacturer's specifications. This time, we'll build on that article and address leveling your home to its foundational supports.

Remember, it is important to ensure that your home is level when doing any type of major repair. Maintaining the level of your home keeps your house in alignment. If your house gets out of alignment, the sections of your home can separate (on a multi-

section home), and your house could develop leaks around the windows, doors and roof. Once water gets into your house, it can mean trouble with mold and rotting structural supports in the walls and floor. Keeping your house level is probably the single most important thing you can do to make your home last.

Now, I am going to do my best to give you a good understanding of leveling your factory built home.

Unlike my usual "do-it-yourself" approach, I'm not going to teach you how to become an expert installer yourself. Rather, I hope to help you

Keeping your house level is probably the single most important thing you can do to make your home last.

understand the basics of how your foundation works so that you can make good decisions about the foundation under your home.

Most states have blocking and tie-down requirements. In many states, installers must be licensed by the state. Check to see what your state's requirements are before hiring anyone to install or work on your foundation. These requirements usually follow the manufacturer's recommendations and specifications.

Every new factory built home comes with an owner's and installation man-

ual. **If you have purchased a used factory built home and did not receive the owner's or installation manual, find out if the manufacturer is still in business, and contact them to request a copy.** These manuals go into specific detail and have great information about maintaining your home.

Leveling or re-leveling has come a long way over the years. The biggest advancement, in my opinion, has actually been in the level tool itself. When I used to level homes, we used a 4-foot level, laid it on the floor inside of the home, and took many readings to get an average. It worked, but wasn't the most accurate way to do it. Then the water level came to our industry - a simple tool that made a great impact. Water levels actually have been around for thousands of years. They work like this: if you take 100' length of clear plastic tubing and fill it almost full of water, then stretch the tubing out and hold both ends up, wherever the level of the water is at one end is exactly level with the water level at the other end.

Installers now level the top of the blocks, and set the frame of the home on top of them. They spot the home first. Then they set up their water level that usually has a small water reservoir on one end. They start with the shortest blocking point. This will be the base mark that all other blocking points will be leveled to. They have a valve on the other end of the 100' hose that they can open and close so the water doesn't run out. They drag the hose around, lift the end up, open

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Leveling—(Cont'd from page 5)

the valve to allow the water to seek level, and then level that block point to that exact height. They use 10 to 20 ton hydraulic bottle jacks to jack up the home. They place jacking blocks under the "I" beam frame, and set a bottle jack on top of that. They contact the bottom of the "I" beam, and start lifting the home up. They will usually use a number of these jacks simultaneously to raise the home. There are other devices such as air bags and hydraulic lifts that are also used, but the good old bottle jack is still standard equipment.

You can actually make a water level for very little money. Or you can contact a factory built home supplier, such as our good friends at Atlas Supply in Houston. You can purchase a water level for under \$100.00. For minor leveling you can still pull out a 4' level and get it close.

Once all blocking points are leveled to the exact same height, the home is lowered and set directly on top of the blocking. You are basically leveling the "I" beams which the rest of the house is attached to. If the frame is level and straight, the home will be level and straight.

A home doesn't settle equally. A home may be fairly level throughout, but certain areas may have settled. Often the home will settle and affect the exterior doors. You will know it because the door is dragging and hard to open or close. Stand outside, look at the door, and figure out which way the frame of the door needs to move to free up the door. You may be able to just take a bottle jack and raise that area up an inch, tighten the blocks and take the jack out. If the frame needs to come up on the right side of the door, place a bottle jack a foot to the right of the door on the "I" beam frame and raise it up a little. You will see the

door casing start to square up. This works great and is not that hard to do.

The way I figure it, I write these articles because I love this industry and I love people, that's it. I don't get paid, and I wouldn't take it if they offered it—it's my privilege. So I figure that I can probably get away with, at the end of each article, sharing some words of wisdom that I have gathered over the years, none that I have created, just found truthful, inspiring. My first one is from Nelson Mandela: "There is no passion to be found in playing small, in settling for a life that is less than you are capable of living". Go for it!

In the next issue, we'll discuss ways of anchoring the home to ensure that your home sits securely on the foundation. Stay tuned! Please write me to let me know what's on your mind, or call me at 1-866-764-5505.

Jim

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. Join online with a credit card or complete this 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 go to our website at www.factorybuiltowners.org.

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)



Check it out!

FBOA Member Benefits



MHVillage.com operates the Internet's largest manufactured home listing website, currently hosting over 11,000 manufactured home listings. It also provides information on over 17,000 manufactured home communities and offers insurance, finance and other manufactured homes services. **MHVillage.com** is the only MHI-endorsed Internet-based listing website. **MHVillage.com** has links to helpful information for people buying or selling a manufactured home.

FBOA members receive a \$10.00 discount on any For Sale By Owner listing.



Atlas Supply has been voted the #1 mobile/manufactured home parts distributor in North America and also the #1 parts distributor in the region for recreational vehicle parts. **Atlas Supply** is located in Houston, Texas, and **ships parts nationwide**. They are open Monday – Friday between 8:00 AM – 6:00 PM, Saturday 9:00 AM – 1:00 PM, Central Standard Time to place your order. Check out their website at www.atlassupplyoftexas.com.

FBOA members receive discounted pricing. Standard freight and shipping charges apply.

Achieve Financial Fitness with



Whether you're interested in developing a workable spending and savings plan, getting out of debt, understanding and improving your credit report, buying a home, or planning for your financial future, **BALANCE** can help. Access free and confidential financial counseling and education through **BALANCE**, a nonprofit financial education and counseling service committed to helping individuals and families nationwide take control of their finances and reach their goals.

Immediate access to financial counselors is available by phone at 1-888-456-2227 Monday through Thursday from 5:00 A.M. to 8:00 P.M., 5:00 A.M. to 5:00 P.M. on Fridays and 8:00 A.M. to 5:00 P.M. on Saturdays (PST). Multilingual **Info-Line** counselors are qualified to answer a wide variety of money management and credit questions.



FoundationWorks, Inc. manufactures, and markets proven foundation systems designed and engineered especially to improve the performance and appearance of Factory Built homes. These highly innovative structural systems combine to create a next generation foundation, which goes beyond site-poured concrete in both performance and cost savings, with comparable exterior appearance. Contact **FoundationWorks** toll free at 1-800-497-5484. You can find **FoundationWorks** on the web at www.foundationworksinc.com.

As a benefit of membership in Factory Built Owners of America, FoundationWorks is offering a \$100 discount to FBOA members who install a FoundationWorks system.

If you're an FBOA member, call the FBOA office at 1-866-764-5505 to get the info you need to access the benefits listed above.

Are You Ready? Financially Surviving a Disaster

It's hurricane season again. With the pictures of the devastation from Hurricane Katrina still fresh, it's clear that being personally prepared when disaster strikes is key to surviving with our health, life and finances intact. So, what can we do to prepare? Here's some good advice from the American Red Cross. Learn more at <http://www.redcross.org/services/disaster/>.

Protect your Property

One of the first things to do is find out what disasters could strike where you live. The following steps can help you reduce the physical destruction to your property if you were to be hit with a disaster. These steps can also reduce your insurance costs.

- Install smoke detectors to warn of an apartment or home fire.
- Elevate utilities to upper floor or attic.
- Clear surrounding brush to protect your home against wildfires.
- Anchor your house to the foundation, and anchor the roof to the main frame.
- Secure objects that could fall and cause damage in an earthquake, such as a bookcase or hot water heater.
- Install hurricane shutters on windows, and prepare plywood covers for glass doors.
- Cover windows, turn off utilities, or move possessions to a safer location if you have adequate warning of something like a hurricane or flood.
- If your home is in a high risk flood area, on a fault line, or threatened by coastal erosion, consider relocating.
- Have your house inspected by a building inspector or architect to find out what structural improvements could prevent or reduce major damage from disasters.
- If you haven't yet bought a house, you might take construction type into account. Frame houses tend to withstand some disasters, while brick homes hold up better in others.



If you're not sure where to start, you could contact your local fire department if you live in wildfire country. Fire departments will often make house calls to evaluate your property and make suggestions on how to improve safety. In earthquake-prone areas, the local utility can be called upon to come to your location and show you how and where to shut off gas lines or how to elevate utilities to get them above a possible flood.

Conduct a Household Inventory

Inventory your household possessions by making a list of everything you own. If disaster strikes, this list could:

- Help you prove the value of what you owned if those possessions are damaged or destroyed.
 - Make it more likely you'll receive a fast, fair payment from your insurance company for your losses.
 - Provide documentation for tax deductions you claim for your losses.
- To conduct a thorough home inventory:*
- Record the location of the originals of all important financial and family documents, such as birth and marriage certificates, wills, deeds, tax returns, insurance policies, and stock and bond certificates. Keep the originals in a safe place and store copies elsewhere. You'll need accessible records for tax and insurance purposes.
 - Make a visual or written record of your possessions. If you don't own a camera or videotaping equipment (and can't borrow or rent it), buy an inventory booklet and fill it out, or make a simple list on notebook paper. Ask your insurance agent if he or she can provide one.
 - Go from room to room. Describe each item, when you bought it, and how much it cost. If you're photographing or videotaping, have someone open closet doors and hold up items.
 - Record model and serial numbers.
 - Include less expensive items, such as bath towels and clothes. Their costs add up if you have to replace them.



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info@factorybuiltowners.org

WEBSITE:
Find lots of great resources at:
www.factorybuiltowners.org

We welcome your comments, questions, suggestions to **Editor, Factory Built Bulletin** at the email or postal address above.

The opinions expressed in this publication are those of the individual authors and do not necessarily represent the views of Factory Built Owners of America, its Board of Directors, members, sponsors or staff. This newsletter is designed to provide accurate information in regard to the subject matter covered. It is offered with the understanding that Factory Built Owners of America or the authors are not rendering legal, financial, technical or other professional services. If expert assistance is required, readers should engage the services of a competent professional.

FACTORY BUILT OWNERS OF AMERICA

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San Antonio, Texas 78201-1356

Are You Ready? (cont'd from page 6)

- Be sure you include items in your attic, basement, and garage.
- Note the quality of building materials, particularly for such furnishings as oak doors or expensive plumbing fixtures.
- Photograph the exterior of your home. Include the landscaping--that big tree in the front yard may not be insurable, but it does increase the value of your property for tax purposes. Make special note of any improvements, such as a patio, fencing, or outbuildings.
- Photograph cars, boats, and recreational vehicles.
- Make copies of receipts and canceled checks for more valuable items.
- Get professional appraisals of jewelry, collectibles, artwork, or other items that are difficult to value. Update the appraisals every two to three years.
- Update your inventory list annually.

Sound like too much work? Computer software programs designed for such purposes can make the task much easier. Check out a free program called "Know Your Stuff" from the Insurance Information Institute at www.iii.org.

Most important, once you have completed your inventory, leave a copy with relatives or friends, or in a safe deposit box. Don't leave your only copy at home, where it might be destroyed. Watch for more tips in our next issue! ✍