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President's Perspective



Hello Everyone! I'm hoping you have had a great summer and are looking forward to the cooler fall weather. I know I am. Our Texas summer was extremely hot this year. And if you've had too much rain in your area, would you mind sending it down our way? We certainly need it!

In this issue of the *Factory Built Bulletin*, Jim McKelvey discusses modifying your factory built home to accommodate the physically impaired, and how to find a reputable home leveler. His article, "Home Modifications and Home Leveling," begins on page 3.

There are many reasons for financial difficulties in families today, but many Americans have financial difficulties because they did not learn to manage their money. The article on page 6, "Raising Money Smart Kids," offers strategies to use with your children to help teach them how to become financially savvy.

Don't let the fall and winter seasons give you an excuse to become a couch potato. Get up and get moving by using some of the suggestions in the article "Getting Fit in Your Community" on page 10. Your waistline will thank you and you will feel better as well.

Carbon monoxide poisoning claims hundred of lives every year. Read the article "Detecting and Preventing Carbon Monoxide Poisoning" on page 8 to learn how you can reduce your risk.

For many of us, clutter in our homes causes chaos and undue stress. See the article "Clutter: Under Control or Controlling You," on page 12 for practical ways to remove clutter from your home.

Factory Built Owners of America is a nonprofit organization whose mission is to improve the lives of people living in factory built homes. FBOA relies on membership dues to keep the organization healthy. Membership is only \$5.00 per year. If you have not done so already, please renew your membership today to keep this newsletter coming to your door and to keep this organization strong.

Thank you for your continued support of Factory Built Owners of America. Please let us know how we can help you. What types of articles would you like to see in future issues of the *Factory Built Bulletin*? Email your suggestions to us at info@factorybuiltowners.org.



Yours sincerely,

A handwritten signature in black ink, appearing to read "Kay Iorio". The signature is fluid and cursive.

Kay Iorio
FBOA Board President



Home Modifications and Home Leveling

by Jim McKelvey, Remarketer, CV Factory Built Lending

Hello everyone! I hope everyone has had a wonderful summer and are ready for the fall. We have had a scorcher of a summer down here in San Antonio and we are ready for the fall. I am very flattered by the number of questions our readers have been sending in asking me how to do certain projects. With this article, I will attempt to answer two of them: how to make home modifications to accommodate the physically handicapped; and how to find a reputable home leveler.

Modifying your home to accommodate a physically impaired person

I have actually done this many times over the years. Often the floor plan of your factory-built home will dictate how handicapped accessible you can make it without doing a complete redesign. Most of the time, it is necessary to increase the entry and passage doors throughout the house. A standard exterior door is usually 32" to 34", but larger ones are available at 36" to 38" wide. This is wide enough for most wheel chairs or walkers to fit through.

Home Modifications and Home Leveling

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Most interior doors are 30" wide, but again, they are available up to 36" wide. It will be necessary to reframe the opening to accommodate the larger door, but this is not a complex task.

The bathrooms will usually need modification. The standard commode can be replaced with a taller elongated type. This replacement is an easy change out. Another modification is to remove the bath tub and replace it with a 48" to 60" wide shower that has a very low front edge step. This is usually a more complex change out, mainly because of supporting walls, and plumbing. Also a little trick is to make sure that you mark the location of the wall studs near the wall and ceiling so that when the shower is installed, you will be able to easily locate the wall studs to install a stainless steel grab bar on the back wall of the shower for support.

Remember you might have an issue with the floor vinyl. The shower may have a smaller foot print than a tub, especially if a large garden tub was removed, but again you have a lot of options with rolled vinyl, squares, or if you want to put in ceramic tile, you should install a backer board over the floor decking.

These showers and commodes can be purchased at any large home improvement store across the country, and some of stores may even have contractors available to complete the installations for you if necessary.

How to find a reputable home leveler?

Maintaining a level home is important, because an unlevel home can cause structural damage; however, I do not recommend leveling your own home. Find an expert. Nearly every state has a manufactured housing association. Here in Texas we have the Texas Manufactured Housing Association (TMHA,) Just about everybody in the business belongs to the association from Communities, Installers, Lenders, Retailers, Suppliers of goods and services, and Manufacturers. Depending on the state you live in, you should be able to access a list of installers in your area. Here in Texas, we have the Texas Department of Housing and Community Affairs (TDHCA). This is where title transfers and liens are filed. It is also the regulatory agency for our state. All installers have to have a license thru TDHCA. You can access their website and should be able to find a list of registered and licensed installers in your area. Other states may have the same type system, check it out.

continued on 5...

Windows and Awnings

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Now being old school, this is how I would do it. If I purchased my home from a retailer that is still in business, I would contact them and ask for a referral. If my retailer is no longer in business, I would find a retailer that is well respected in your area and ask them for a referral. Some retailers have their own crews, and some contract out. Find one and get a bid.

Another way is to just go to the phone book, call and ask for approximate prices. Also ask for references from people that they have recently done work for, but I still like going to the retailer.

Depending on your house: the size, type of foundation, and area of the country; the price will vary. I have had singlewide homes re-leveled for as little as \$300.00, and as much as \$800.00. I have had multi-section homes re-leveled for as little as \$500.00 and as much as \$1200.00, but this will depend on skirting type, attachments, how off level the home is and the condition of the existing blocking material.

It is important to maintain a level home. Structural problems can show up if it is not. Often the cause of a home being off level is uncontrolled water run off caused by guttering, landscaping, or retainer walls. When water is allowed to flow under your home, it will cause erosion and movement. If you spend the money to have your house re-leveled, make sure that all water flow is diverted from passing under the home. Also make sure the person leveling your home is using a water level, not an old fashioned hand held 4' or 6' level.

Keep your questions coming! I enjoy sharing information with you. Until next time, keep a smile on your face and a skip in your step. It will make you feel better about yourself and your surroundings and it may even be contagious!

~Jim





Raising Money-Smart Kids

by Balance Financial Fitness Program

Every year, American children receive over \$15 billion in allowance, gifts and wages - reason enough to start teaching children money management and consumer skills at a young age. The following tips can make the difference between children who grow up to be financially secure - and those who don't.

Teach by example: The best way to instill good financial habits is by "walking the talk." For instance, when you go shopping, include your kids in the process - planning (making lists, cutting coupons or looking at sales ads), budgeting (what will you spend), and comparing prices and quality. If they urge you to buy something that is over budget, explain that spending more on the item you're purchasing today is not as important as saving up for something else you need or want in the future. Show your children that you are in control of your money, not the other way around. It is difficult for them to learn how to manage their money unless they understand that they have choices and/or consequences when they use it. If they make a spontaneous purchase today, they may not be able to afford the new item they've been saving for and really want.

Raising Money-Smart Kids

(continued from page 6)

Live within your means: Children who learn to prioritize their spending learn the most valuable money management lesson: to live within their means. Reinforce the message by not jumping for the credit cards or giving extra money just because your children ask. When kids want an expensive "status" item, like hundred-dollar athletic shoes, consider having them pay the portion of the price that exceeds what you think is reasonable. They'll appreciate the item more and may think twice about paying that much when they outgrow this pair in six months. If you choose, go ahead and lend money, but treat it like a bank loan. Charge reasonable interest and set a time frame for repayment - it will teach them how loans and credit in the real world truly work.

Encourage savings: For your sake and theirs, encourage your children to make saving a fixed category in their spending plan. Help them develop a plan as well. A good rule of thumb is to save 60 percent of their allowance/income; freely spend 30 percent; and charitably give 10 percent. Discuss goals and calculate how much should be put away each month. Break down savings into long-term, for college or a car, and short-term, for a new bike or a senior trip to Europe. If you see your children about to make a mistake in spending their allowance, let them. Better to learn on a small scale now, than lose money with big mistakes later. Besides they need to learn to be flexible with their spending and enjoy what they have earned. It will help them to be smart about their money and learn to spend wisely.

It's never too early (or too late) to develop healthy financial habits. The rewards of wise money management are the same for adults and children alike. It provides a greater appreciation of what you have, a sense of empowerment when you reach your goals, and offers long-term financial security.

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Detecting and Preventing Carbon Monoxide Poisoning

According to the Journal of the American Medical Association, carbon monoxide poisoning is the leading cause of accidental poisoning deaths in America. This odorless, tasteless and colorless gas claims nearly 500 lives and sends approximately 15,000 people to the emergency room every year.

Carbon monoxide is produced whenever any fuel such as gas, oil, kerosene, wood or charcoal is burned. The most common causes of carbon monoxide poisoning are improper function or ventilation of gas-fueled appliances, such as stoves, clothes dryers, furnaces, space heaters, water heaters in the home and obstructed motor vehicle exhaust.

Symptoms of carbon monoxide poisoning are headache, shortness of breath, dizziness, confusion, nausea or feeling faint. Be especially suspicious if another person in your household is experiencing the same types of symptoms. These symptoms are often mistaken for flu or other illnesses, but make no mistake; carbon monoxide poisoning can be deadly.

Carbon Monoxide Poisoning

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If you experience these symptoms play it safe. The Environmental Protection Agency (EPA) suggests:

- Get Fresh Air Immediately. Open doors and windows, turn off gas appliances and leave the house.
- Go to an Emergency Room. Tell the physician you suspect carbon monoxide poisoning. A simple blood test will diagnose this poisoning.

Prevention is key to avoiding carbon monoxide poisoning. The EPA also suggests having your fuel-burning appliances inspected by a trained professional before every heating season. Choose appliances that have outside ventilation and have them properly installed. Follow manufacturers' instructions when using unvented gas or kerosene space heaters and keep doors to the rest of the house open, cracking a window to ensure enough air for ventilation.

The Environmental Protection Agency suggests taking the following precautions:

- Don't idle the car in a garage – even if the garage door is open.
- Don't use a gas oven to heat your home, even for a short time.
- Never use a charcoal grill indoors – even in a fireplace.
- Don't sleep in a room with an unvented gas or kerosene space heater.
- Don't ignore symptoms, especially if more than one person is feeling them.

Consider installing a Carbon Monoxide Detector as a further precaution. A carbon monoxide monitor with an audible alarm works much like a home smoke alarm and beeps loudly when the sensors detect carbon monoxide. Unlike a smoke detector though, it is tough to tell whether it is a false alarm or not because carbon monoxide gases are odorless. If the alarm sounds, evacuate immediately. People who have symptoms of carbon monoxide poisoning should seek emergency medical care. Call the fire department or public service company to investigate.

For more information on how to reduce your risks of carbon monoxide poisoning, call the Environmental Protection Agency's IAQ INFO Clearinghouse at 1-800-438-4318 or the Consumer Product Safety Commission at 1-800-638-2772.



Getting Fit in Your Community

How many of us are just sitting on our duffs wishing we were more active and physically fit? Guess what! The only way to become more active and physically fit is to get up and get moving. Did you know that physical activity helps to stall the aging process? No matter what your age or fitness level, everyone benefits from regular physical activity. So grab your neighbor and get a fitness program going in your community.

The American College of Sports Medicine states that regular exercise prevents or delays diabetes and heart disease, builds stronger bones, reduces anxiety and depression and can reduce arthritis pain. A well rounded physical fitness program should include a combination of aerobic exercise, strength training and stretching. Listed below are the activities and benefits of these exercises:

Aerobic Exercise - Medicine.net defines aerobic exercise as a brisk physical activity that requires the heart and lungs to work harder to meet the body's increased oxygen demand. According to MayoClinic.com, aerobic exercise is an activity such as walking, running, bicycling or swimming lasting at least 30 minutes that causes deeper, faster breathing and an increase in your heart rate. Aerobic exercise helps you lose weight, increases your stamina and

Getting Fit in Your Community

(continued from page 10)

reduces fatigue. It activates your immune system, reduces the risk of heart disease, high blood pressure, type 2 diabetes, and stroke, and reduces stress.

Strength Training - Strength training according to <http://health.learninginfo.org> is exercise that uses resistance to strengthen and condition the major muscles in the body. Working out with weights, dumbbells or elastic tubing will increase muscle strength. Strength training increases physical performance, prevents muscle loss due to the aging process, increases the metabolism, increases bone density, and improves muscle tone.

Stretching Exercises – Stretching is a form of physical exercise in which a specific muscle or muscle group is deliberately elongated to improve the elasticity of a muscle. Stretching can be done anytime or anywhere. Yoga exercises are excellent forms of stretching. Stretching improves circulation, increases muscle control, flexibility and range of motion. Stretching also relaxes tense muscles relieving stress.

There is no need to join a health club to get physically fit. Get your neighbors together and start a fitness club in your own community. Studies show that if you have an exercise partner, you are more apt to continue working out; and working out with a group of people creates energy and fun. Your exercise routine should be easy to manage and keep you motivated. Here are a few ideas to get you started.

Start a walking club. Get together with your neighbors and walk around your community for 30 minutes to one hour several days a week. Whether your group walks before work, after work or anytime in-between, anyone in your community can benefit from the added activity.

Begin an exercise class. This can be anything from a water aerobics class in the community pool, to a yoga/aerobics class instructed by a fitness video or use a gaming platform such as the Wii Fit. There are probably a variety of exercise videos at your disposal in your own community, or purchase one from your neighborhood superstore.

Organize a community biking club. This can be especially fun in the fall when the air is crisp and the leaves on the trees are turning their bright colors. Either ride in your community or go to a park and ride.

Before starting an exercise program, be sure to check with your doctor to make sure you are healthy enough to exercise or if you may have any restrictions. If you do have restrictions, your doctor should suggest some activities to begin your fitness program until you are healthy enough to go all out.



Clutter: Under Control or Controlling You?

“Where are my keys?” “Dad, where’s my football?” “Honey, where’s the screwdriver?” “Mom, have you seen my backpack?” Sound familiar? This is a simplified idea of how clutter controls us. But if you are constantly looking for things in your home, it’s time to take control. Remove clutter and get organized! The old adage “A place for everything and everything in its place” has merit. It saves time, everything looks neat and clutter free, and it’s easier to keep clean.

It may seem overwhelming at first. You might say to yourself, “Where do I begin?” Just pick a room, any room, and take one area at a time. The object is to get rid of the items that are broken, worn, torn and that you no longer use, and then clean, organize and put away the rest. Use boxes marked “keep”, “trash,” and “sell/donate” to help with organization. Then go to the next room. Below is a list of basic tips for getting the clutter out of your life.

Kitchen – Begin with the cabinets. Take one cabinet at a time and remove every item. Discard any broken dishes, expired spices or food items and donate or sell those items you no longer use. Then reorganize your cabinets. On the upper shelves, put items you seldom use or are seasonal – i.e. holiday

Clutter: Under Control or Controlling You?

(continued from page 12)

dishes, crystal glassware, etc. Arrange your cabinets to make sense – i.e. all drinking glasses go together, all plates and bowls go together, all pots and pans go together, etc. Remove clutter from the countertops; put away the toaster, mixer, blender, etc. Do the knick-knacks on the top of your cabinets need cleaning, updating or just thrown away? Many people use the front of their refrigerator to put grocery lists, pictures, drawings, messages, etc., causing the kitchen to look cluttered – a few things maybe, but if it's covered, rethink this practice. Clean out the refrigerator removing any expired food items. Salad dressings and other condiments are frequently overlooked on the weekly fridge cleanout, so be sure to check their expiration dates. If you have a pantry, use the same strategy you used for your kitchen cabinets.

Living Room – Remove clutter by picking up any books, magazines, newspapers, CDs, DVDs, remote controls, etc. and either putting them in their proper place or discarding them. Invest in bookcases or cabinets to keep your collections organized. A few knick-knacks and pictures are cute sitting on a coffee table, but if they are covering your furniture, you have too many – less is more. If it's broken or doesn't bring you joy, get rid of it!

Bathrooms – This small space gets out of hand very quickly. Go through the vanities and medicine cabinets, tossing anything that has expired, discolored, or won't be used. If you have a linen closet sort through the sheets, towels, blankets, etc. getting rid of worn, torn or unused items.

Bedrooms – Begin with the closet. Take everything out and sort through it one item at a time. If you haven't used it in the past year you probably don't need it so get rid of it. If it is torn, worn or broken, throw it away. If it doesn't fit or you don't like the style anymore, you probably won't wear it, so sell it or donate it. As you put the items you are keeping back in your closet, organize them according to season moving the current season to the front. Put like items together or organize them by outfit, whichever makes sense to you. Use shoe organizers to keep the floor clutter free. Then move to the bedroom and organize your chest of drawers using the same principles you used in your closet. If you haven't used it in the past year, you don't like it, or it doesn't fit, do not keep it. If it is worn, torn or broken, throw it away. Remove unnecessary items from the tops of the furniture. Organize the bookshelves, etc.

Removing the clutter in your home may take a couple of days or even a couple of weeks to complete, but by following a plan and setting a reasonable schedule you will be clutter free in no time. You may find that your mind is clutter free as well because the clutter is no longer controlling you.

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