

# Factory Built BULLETIN

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## President's Perspective



Hi! I'm Rey Nerio. I have served on the FBOA Board for the past four years and am honored to be your new Board President. I look forward to serving you in the year ahead and hope you will feel comfortable offering suggestions on how FBOA can better serve its members. If there is any way I can be of service to you as the Board President, please do not hesitate to email me at [info@factorybuiltowners.org](mailto:info@factorybuiltowners.org).

In this issue of the Factory Built Bulletin Jim McKelvey discusses replacement windows for factory built homes and where to find them, and offers suggestions on how to install awnings. His article, "Windows and Awnings," begins on page 3.

Graduates these days are not only leaving college with their diploma, but many find themselves inundated with credit card applications and debt. The article on page 6, "Credit Cards and College Students," offers strategies on what to look for in a credit card and how to keep your credit healthy.

"Curb Appeal on a Shoestring Budget" offers budget-friendly tips on how to make the outside of your home more attractive from the street. See this article beginning on page 8.

Summertime weather often brings those pesky, unwanted bugs. On page 10 you will find the article "Summertime Pests: Don't be Bugged" which offers helpful tips to keep these pests at bay.

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.

Factory Built Owners of America wants to help make living in your factory built home a great experience. Please let us know what types of articles would be helpful to you. Email your suggestions to us at [info@factorybuiltowners.org](mailto:info@factorybuiltowners.org).

Yours sincerely,

A handwritten signature in black ink that reads "Rey Nerio". The signature is fluid and cursive.

Rey Nerio  
FBOA Board President





## Windows and Awnings

*by Jim McKelvey, Remarketer, CU Factory Built Lending*

Well hello my friends. I hope that during these difficult economic times you are hanging in there and doing just fine. And remember, it's only money. There are a lot of things more important: your family; your health; your friends. I have found that whenever I go through some tough times, personal growth always follows. It has forced me to balance the pressures, and find new ways of doing things that were different and innovative, pushing my limits. I have always made it through these times with new understandings, and confidence that made me a better person. I wish the same for you.

I have had many different requests for articles in the past couple of months, so bear with me as I take two requests at a time. In this article I will focus on **replacing windows in an older factory-built home and where to find energy efficient replacements; and how to install awnings to your factory built home.** Thanks for such good questions, and I will do my best to answer them.

## Replacing windows in an older home and where to find energy efficient replacements?

Some of the older homes built in the early 70's and before had awning type crank out windows. These are not very energy efficient, but replacement parts are available to maintain their operation. Often people will find a vertical or horizontal slider window to replace these. If you already have a vertical slider, (most common), or a horizontal and don't want to go to the expense of replacing the complete window, you have a few options available to make them more efficient. One option would be to install tinting film directly onto the window glass, similar to what is used on auto glass. Another option is to simply change out the screen with a solar type screen. This will help on the heat transfer.

You may also want to install self-storing storm windows on the interior wall side of each window. This is a light weight window that is installed at the window opening from the inside of the house. This creates a 4" air space between the exterior and interior windows. These are fairly inexpensive, typically under \$65.00 each, depending on the size. They will save energy, and block out a lot of the outside noise. I wrote an earlier article about installing these windows (see the May 2008 issue Vol. 5, Issue 2.) You can find this article on the FBOA website at [www.factorybuiltowners.org](http://www.factorybuiltowners.org).

Another option is to replace single pane windows with a thermal pane window. These windows have two panes of glass about a 1/2" apart. This space is filled with an inert gas such as argon. Though these windows are a little costly, they are very energy efficient. In the long run the energy savings will far exceed the cost of the windows.

You can find many of these windows and supplies thru Atlas Supply of Houston, TX, one of FBOA's sponsors. As an FBOA member you can even receive a discount. A manufacturer that has been producing windows and doors for site built and manufactured homes for many years is Philips Products of Elkhart, IN. You can go online at [www.philipsproducts.com](http://www.philipsproducts.com) to see what they have to offer and find a list of their distributors near you. Sears also offers window replacements for manufactured homes. Call them for more information at 1-877-840-7075.

**How to install awnings and enclosed porches.** In preparing to write this article I called one of my friends to ask her for a little advice and learned something new. When I was talking to her about this subject, she said that you don't want to actually bolt the awning to the house, because if you do, it may

# Windows and Awnings

*(continued from page 4)*

not be covered under your insurance policy. If it is not attached, it will be considered an adjacent structure, which is covered under most factory built homeowners insurance policies. Check with your insurance agent before you attempt to do this.

Install vertical poles or beams that run parallel with the side of the home up to just below the roof line. Then a horizontal beam is installed between the two poles. Build this structure an inch or so away from the house. The awning roof can be installed just below the top guttering or under the overhang. If the home has guttering, either a standard house type or a mini type, you can slide a piece of flashing behind and under the guttering and down to the roofing material on the awning. Then seal and screw down the flashing onto the awning roof. The flashing is not actually screwed to the home, but it will keep the water from running between the awning and the home.

After you have talked to your insurance agent, and work around the potential insurance issue, you can attach a beam or rail directly to the fascia of the overhang on a shingle roof and continue the same colored shingles over the awning. On a singlewide home, you can install a horizontal beam, wood or aluminum, just under the roof edge with lag bolts or screws, and install the flashing as discussed above.

Here in San Antonio, there are companies that specialize in aluminum awnings and carports. You can get a little installation advice and instructions to do the job yourself or you may want to have installers complete an installation for you.

A lot of this information I have given you is fairly generic, but hopefully it will be useful to you. If you have any specific questions, send me an email at [info@factorybuiltinowners.org](mailto:info@factorybuiltinowners.org), or write me a note at Factory Built Owners of America, P.O. Box 100056, San Antonio, TX 78201. I will do my best to answer your questions.

The next quarterly newsletter will discuss how to modify your home to accommodate the physically handicapped; and how to level your home and where to find a reputable leveler.

Today I want to wish the greatest mom in the world, my mom (I'm partial) a happy 91st birthday - born in 1918. I pray that we have her around for many years to come! Until next time, be sure to brighten someone's day – as the saying goes, "What goes around comes around;" so make it something good!



~Jim



## **Credit Cards and College Students**

*by Balance Financial Fitness Program*

Many college students are graduating with more than just a degree. Due to the proliferation of credit card companies on college campuses they are also graduating with credit card debt. Students, does this mean that you should rip up every credit card offer that comes your way? Not necessarily. If credit cards are not used responsibly possessing them can seem like a mistake, but having good credit provides considerable benefits in today's credit-oriented society.

Once you graduate from college you will find that having a good credit score is important for many things – such as renting an apartment, getting a car loan, and even finding a job. Getting a credit card is often a good way to start building your credit score. When deciding what card to apply for avoid being swayed by any freebies the companies are handing out. Instead, note and compare the important features of each card, including:

- The annual percentage rate (APR). This is the interest that you are charged on any balance that you carry over, or do not pay off, each month.

# Credit Cards and College Students

*(continued from page 6)*

- The grace period. A grace period is the number of days you have to pay off your balance before you are charged interest on your new purchases.
- The fees. These can include annual, late, and over-limit fees, as well as fees for not carrying a balance or using the card.

Which card has the lowest APR? Which ones do not charge annual fees? These features are more important than whatever gift you receive for applying. Once you have credit use it responsibly. Careless use does not provide any benefits. Only charge on your card what you can afford to pay off in full the next month. Prioritize making your payments on-time. If you make your payments late not only can you incur late fees and a higher APR, but your credit score may be damaged as well.

Are you interested in establishing a good credit score or worried about how to handle existing debt? BALANCE, a free financial education and counseling service, can help. A counselor at BALANCE can go over your credit report, talk about debt repayment options, and help you develop a budget. Call 888-456-2227 or visit [www.balancepro.net](http://www.balancepro.net) for more information.

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## **Curb Appeal on a Shoestring Budget**

You've seen the Do-It-Yourself (DIY) shows on TV about curb appeal and wonder how you can make your home come to life on a shoestring budget. Giving your home curb appeal is easier than you may think; and it doesn't have to break the bank. It's amazing how just a few simple, inexpensive changes can make a world of difference in the appearance of your home. Here are a few tips that just may be what your home needs. Begin with the no-cost fixes and move to the low-cost fixes if it fits into your budget.

### No-cost fixes:

Begin by going out to the front of your home and take a look around. Does the grass need mowed? Are the kids toys strung all over the yard? Are the bushes overgrown? Is there mold growing on the siding? What does the front door look like? This is a short list of ideas that cost nothing to do.

1. Declutter the yard by picking up all kids' toys, bikes, trash, garbage cans, etc. from the yard and put them away.
2. Either refurbish or throw away any broken lawn furniture or toys.
3. Mow the lawn and trim the bushes.



# Curb Appeal on a Shoestring Budget

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4. Brighten up your home by power washing the siding; or use your garden hose, a sponge and a little cleaning solution.
5. Clean gutters and repair any damaged gutters and downspouts.
6. Clean your front door.
7. Wash your windows.
8. Sweep the porch/deck, the driveway and front walk.
9. Repair any broken items such as doors, lights, shutters, etc.

## Low-cost Fixes:

Take another look at the front of your home. Do your shrubs or flowers need mulch around them? Maybe you need more shrubs or flowers? Are there scratches on the front door? Do shutters need repaired or replaced? Here are a few more tips that cost little to do:

1. Shrubs and flowers are a low-cost way to bring instant curb appeal to your home. Buy some small shrubs to space along your homes foundation to bring interest. Then add a few flowers to give it a little extra pop of color. Then mulch around the base of them for a clean look.
2. If you already have shrubs, mulching around them will give them a cleaner look; and add a few extra flowers for more interest.
3. If you have an overgrown shrub(s) that just doesn't belong in your landscape anymore, consider removing it. You can always add something smaller if it has left a bare spot.
4. Add grass seed to any bare spots in your lawn. Water them daily until the bare spot fills in.
5. Paint your front door to give it a clean, new look. While you're at it, paint your shutters as well.
6. Put some flowers on your front porch/patio to make it feel more welcoming.

Now that the front of your home has curb appeal, use the same tips for your back yard as well. Remember to keep your home looking nice by mowing your lawn at least weekly during the summer months. Keep the clutter out of the yard. Remind the kids to put their toys away.

There are many ways to make your home come to life and bring instant curb appeal. These are only a few ideas. For more ideas on curb appeal, gardening etc., visit your nearest home and garden center, or visit websites like [bhg.com](http://bhg.com) or [hgvtv.com](http://hgvtv.com).



## **Summertime Pests: Don't be Bugged**

Having fun, fun, fun in the summertime sun....but without the bugs! The warmer weather brings optimal conditions for insects. The National Pest Management Association lists the top five summer pests as mosquitoes, ants, wasps, hornets, spiders and ticks. These are not welcome guests in your home. So how can you keep those pesky bugs out? Here are some tips to keep them from bugging you:

- Make sure your screens fit tightly and are in good repair.
- Keep doors closed, even your garage door.
- Caulk any cracks or small holes where ants, spiders, or any bug for that matter can get in from the outside, especially around the windows and in the kitchen.
- Trim back any bushes or tree branches that touch the house. Spiders like to hide in piles of junk, so keep your yard and home clutter free.
- Keep gutters clean and free-flowing.

## Summertime Pests: Don't be Bugged

*(continued from page 10)*

- Mosquitoes are attracted to standing water because this is where they lay their eggs. Any water left standing for more than 7 days is a breeding ground for mosquitoes. Be sure to remove any yard items that collect water, and refresh the water in bird baths and kiddie pools often.
- Do not leave uncovered food out or dirty dishes in the sink, and clean up any spilled messes right away to keep the ants away.
- Wasps and hornets are very protective of their nests, and according to the National Pest Management Association, more people die from bee and wasp stings than snake bites. So if you find a wasp or hornet's nest be sure to call a pest control professional to remove it for you. It's not worth the risk.
- There is not much in the way of home repair you can do to eliminate ticks because animals carry them and they will drop off as they move through your yard; however, you can check your pet and yourself often to remain tick-free.

According to the Savvy Gardening website, there are certain herbs you can plant in your garden to discourage certain pests. For example, spearmint repels ants and flies, and Thai lemon grass and eucalyptus is a repellent for mosquitoes. Toss sage or rosemary leaves on the grill to repel mosquitoes while you barbeque.

If you choose to use an insecticide consider using an environmentally friendly formula. There are many brands now readily available that won't harm our great planet earth.

Sources: National Pest Management Association – [www.pestworld.org](http://www.pestworld.org)  
Savvy Gardening - [www.gardening.savvy-cafe.com](http://www.gardening.savvy-cafe.com)



## **2009 Annual Membership Meeting Held in Sunny California!**

Many thanks to Casitas LaVerne (a Santiago Community) in LaVerne California, especially managers, Steve and Betty Cazares for graciously hosting the 2009 Factory Built Owners of America Annual Meeting of the Membership and Board of Directors. This meeting was held on Saturday, March 28; and it began with a breakfast and “meet and greet” for members and neighbors.

Bob West, Board Treasurer, Jenny Hodge, Board Member, and Deb Ahrens, Administrative Coordinator, welcomed members and opened the meeting by reviewing the mission of Factory Built Owners of America, which is improving the quality of life for those living in factory built homes. FBOA does this through local meetings, the website at [www.factorybuiltinowners.org](http://www.factorybuiltinowners.org) and quarterly newsletters.

Ms. Hodge, gave a presentation on “Manufactured Housing Trends and the Economic Climate.” The attendees enjoyed learning about different parts of the country’s housing trends along with realizing their joys of owning a manufactured home were shared throughout the country.

# 2009 Annual Meeting Recap

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Ms. Hartman, Board President, called the Board Meeting to order at 10:30 a.m. and Ms. Mary Wright, Secretary, asked if anyone had questions about the Minutes of the 2008 Annual Meeting. Hearing no questions or comments, Mr. West gave the treasurer's report, noting total contributions of \$81,872 and expenses, which include printing, mailing, promotional items, website hosting, and meeting supplies, for a total of \$54,731.

Ms. Ahrens introduced the candidates for the Board of Directors, ballots were collected and tallied, and then Mr. West announced that all board candidates were elected unanimously as slated: Scott Bennett, Dorothy da Rosa, Laura Doremus, Amy Hartman, Jenny Hodge, Rey Nerio, Bob West, and Mary Wright

Ms. Ahrens gave the Organizational Update sighting that FBOA now has 15,002 members with approximately 300-350 new members joining each month. California, Texas and Louisiana have the largest concentration of members.

Door prizes and gift certificates were awarded at the close of the meeting. Thank you for making the 2009 Factory Built Owners of America Membership Meeting a success. If you would like to schedule a meeting in your community, please call 1-866-764-5505 and let us know of your interests.



# 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. Visit them today at [www.MHVillage.com](http://www.MHVillage.com).

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



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## Sherwin-Williams Neighbor-to-Neighbor Program

Each member receives a 20% discount on all regular priced merchandise and a 5% discount on all sale priced merchandise when using their Neighbor-to-Neighbor Discount Card.

To print your discount card go to <http://www.sherwin-williams.com/npc/factorybuiltowners>.



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FBOA members receive a refund of 15% off Skirt-Guard. Request coupon from FBOA, purchase Skirt-Guard via the company's website, and mail coupon with copy of purchase receipt to receive refund.

**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.**



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 service.

**Immediate access to financial counselors is available by phone at 1-888-456-2227 Monday through Thursday from 5 A.M. to 8 P.M., 5 A.M. to 5 P.M. on Fridays and 8 A.M. to 5 P.M. on Saturdays (PST).**

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We welcome your comments,  
questions and/or suggestions.

Please send them to:

### Editor, Factory Built Bulletin

at the email or postal address  
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Cut out this membership form and give it to a friend, family member or neighbor. Membership dues are only \$5.00 per year. Join online with a credit card at [www.factorybuiltowners.org](http://www.factorybuiltowners.org), or complete this form and mail it with a check or money order to:

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