



Factory Built Owners of America Newsletter

March 2004

Volume 1, Issue 1

Special Interest Articles:

- It's tax time! Protect your investment in your manufactured home. See page 2.
- Lower your energy bills by installing storm windows. See page 3.
- Name this newsletter! See page 6.

Table of Contents

| | |
|-----------------|---|
| Tax Time! | 2 |
| Credit Smart | 2 |
| Do it Yourself! | 3 |
| Fair Housing | 4 |
| Contest! | 4 |

First FBOA Newsletter Hot Off the Press!

You're holding in your hand the very first edition of Factory Built Owners of America's (FBOA) newsletter!

Founded in October 2003, FBOA is a nonprofit organization whose mission is to promote and

represent the common interests of the owners and prospective owners of manufactured homes in acquiring, maintaining and improving their manufactured homes.

Through this newsletter, members will be able to get information about matters of common interest. Have a question

about owning a manufactured home? Send it to us by post or email and we'll do our best to find the answer. Also, tell us what topics interest you so we can cover them in future newsletters.

Look for the next newsletter in June 2004!

Check out www.factorybuiltowners.org !

Do you surf? The next time you're cruising the internet, head to the FBOA web site www.factorybuiltowners.org.

Although the website is still "under construction", you'll find basic information about

Factory Built Owners of America, meet the founding members the Board of Directors, and follow the resource links to learn more about manufactured housing.

Don't forget to add the web site to your "favorites", and check back often to catch new features. Make www.factorybuiltowners.org your new home for information about manufactured housing.

First FBOA Membership Meeting Planned for Tuesday, March 23, 2004 in San Antonio, TX

The first membership meeting of Factory Built Owners of America will take place in San Antonio, Texas on Tuesday, March 23, 2004 from 6:30 pm – 7:30 pm. The meeting will be held at the San Antonio Federal Credit Union Main

Branch at 6061 IH-10 West, just west of the intersection of Vance Jackson and IH-10. Members who live too far to attend in person can call into the meeting toll free. Just dial 1-866-248-0559 to connect; at the

operator's instructions, dial *6478028* to enter the meeting. Call Amy Hartman at 1-800-234-7228x1674 to receive an agenda of the meeting in advance. **PLEASE COME – FBOA is your organization!!**

Understanding Real and Personal Property Taxes on Your Manufactured Home *By Kerri Soza*



While most people are sweating the April 15th federal tax deadline, don't forget about state and local property taxes due on your manufactured home.

Taxes are assessed each year by the appropriate taxing entity. You will be taxed for County, School district, and other taxes. If you own the land that your manufactured home is on, taxes are generally based on your land plus "improvements" - your home.

If you own your manufactured home but not the land it sits on, then the taxes will be personal property taxes and will be assessed the County Tax Assessor/Collector.

The taxing entity should send you a statement each year. If you have not received a tax bill make sure to check with your local taxing entities for more information about possible taxes due. If these taxes are not paid, a tax lien may be placed on your home,

or on your land and home. The taxing entities can, by law, repossess your home or land and home for nonpayment of taxes.

Tax laws are different in each state – make sure you check with your state and local taxing entity for the laws which apply to your property.

Tight for cash this year? Start saving now for next year's tax bill. Consider opening a savings account just for taxes.

Buying a Manufactured Home? Be Credit Smart! *By Cliff Porter, Underwriter*

For help obtaining a copy of your credit report, contact your local credit bureau or Consumer Credit Counseling Service at www.nfcc.org

What does your credit report say about you?

Before you head down to your local manufactured housing dealer to check out the new doublewides, take time to check out your credit report.

Your credit report is the document that matters most to lenders in making a home loan decision.

New laws recently passed to combat identity theft give consumers more rights

to review and question the information which appears on their credit report.

It is important to obtain a copy of your credit report, because credit reports can have errors. Reviewing your credit report in advance gives you the chance to correct any errors before the lender evaluates your credit. Reviewing your credit report also avoids the embarrassment and delay which happens when information on

your application conflicts with the information on your credit report.

For help obtaining a copy of your credit report, contact your local credit bureau or Consumer Credit Counseling Service at www.nfcc.org.



Storm Windows – Do it Yourself!

Easy home improvement projects taught by Jim McKelvey

Storm windows - what are they? What are the benefits of having them? Where do I get them? How do I know what size to get? Who can install them for me? You can! And I'll show you how.

Hi, I'm Jim McKelvey, I'm not a professional writer, but I have installed a few hundred manufactured home storm windows. My dad started a business in San Antonio called Mission Trailer Sales in 1951, a year before I was born. I was always pretty good with my hands, and dad always put them to good use.

A storm window is a light weight window that is installed at the opening of each standard window on the inside of the home. This creates a 4-inch air gap between the exterior window and the interior storm window.

If you have single pane windows, you have probably noticed how much cold air comes in from the windows in the winter, and how much air-conditioning you lose in the summer. Storm windows may just be the answer. The effect is a more energy efficient home that is quieter.

In my area there are three main manufactured home suppliers that will sell to the public. I've listed the

ones that I am familiar with at the end of this article, but a quick trip to your yellow pages should find others.

FIRST, measure your windows. Measure your windows and then visit the supplier, who will help get the right size windows for your home. Most manufactured home windows are pretty much standard in size, and most are vertical sliders, opening up and down. To measure, simply, walk up to your window from the inside of your home and measure the width and the height of the hole in the wall.

Don't measure the window opening including the trim thickness, because the trim will be removed. The trim needs to be removed because you need a flat wall surface to place the storm window flush against the wall.

NEXT, remove the trim. Here's how to find the trim: if you put your hand flat on the inside wall and slide it to the opening, at that edge where the opening starts, there is either an outside corner molding or two separate flat pieces of trim, one on the inside wall and one on the inside of the window opening butted together making an outside corner.

Don't panic! The trim can be removed by simply sliding a putty knife or even a butter knife under the trim and gently pop it off. Save the trim, because you may use it in the future to make little repairs.

GET the right tools. The only tool you should need to install storm windows is an electric screw driver - battery ones work best. I would usually use a standard 1/4" magnetic hex head bit and use a screw that is called a # 8 x 3/4" hex head screw. Any hardware store will know what you are talking about, and they will think you are a pro for asking! I like using this combination because the screws stay stuck in the screw driver while you're holding the screw gun or driver with one hand and the window with the other.

The storm windows often come in white and aluminum finish. If you desire a clean finish, you can take the aluminum hex head screws you buy and simply push them into a piece of corrugated cardboard, get some matching white paint and spray them to match the window color.

INSTALL the storm windows. Clean the windows before installing them. Although The lower panel easily removes for

cleaning, it can be a challenge to clean the top panels between the two windows.

When you have your windows, simply center them over the window opening. There is approximately a 1" flange around the perimeter of the window with approximately 15 holes through it for the screws. Put one screw on one side, then the other side, then the top then the bottom. Don't tighten them all the way up until the end. Don't install all the screws on one side, then the other; this can bind the window.

It shouldn't take more than 10 minutes to install each window - you will be surprised at how easy it is! Remember, you don't have to install storm windows on every window in the house at the same time.

Good Luck and Have Fun!

-Jim

Atlas Supply of Texas at 1-800-392-8527

For a Style Crest Products store near you, call 1-800-945-4440

Lane McDuff Sales at 1-800-541-5528 or 830-372-4719

Factory Built Owners of Amerca

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

PHONE:
(800) 234-7228
x1674

FAX:
(210) 258-1637

E-MAIL:
[info@factorybuilt
owners.org](mailto:info@factorybuiltowners.org)

**Send newsletter
comments and
questions c/o Amy
Hartman,
Association
Coordinator.**

We're on the Web!

See us at:

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

Equal Housing Opportunity – Know Your Rights!

The Fair Housing Act prohibits discrimination in housing and related transactions-- including mortgages and home improvement loans. Lenders may not deny funds or offer less favorable terms and conditions in lending on the basis of the borrower's race, color, religion, sex, national origin,

familial status (i.e., the presence or number of children in a household) or disability. In addition, lending decisions may not be based on the race, color, sex, religion, national origin, familial status or disabilities of persons associated with the borrower or with the area surrounding the property. If you believe you have

been the victim of discrimination in mortgage lending on one of the prohibited bases, you may file a fair housing complaint by contacting a local fair housing advocacy group, the Office of Human Rights for your state or local government, or by calling the national Fair Housing Hotline at (800) 669-9777 or TTY: (800) 927-9275.

CONTEST!!! Name This Newsletter

Get creative!

This newsletter needs a catchy name, a name with pizzazz.

The lucky winner will receive a \$25.00 gift certificate to Home Depot or Lowe's (winner's preference).

Enter as many times as you like, but send each entry in a separate envelope to the address in the box on the left side of this page, or send each entry in a separate email to:

[info@factorybuilt
owners.org](mailto:info@factorybuiltowners.org)

Don't forget to include your name, address and phone number so we can reach you if you are the winner. Good luck!

FACTORY BUILT OWNERS OF AMERICA

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