

**Save the
Date!**

**OFFICIAL
NOTICE OF 2007
ANNUAL
MEETING**

In accordance with the Factory Built Owners of America Bylaws, the Board of Directors hereby calls the 2007 Annual Meeting. This newsletter, which contains the place, date and hour of the annual meeting, shall serve as the official notice of the annual meeting as prescribed in the By-laws. This notice was sent to the address of record of all Factory Built Owners of America members not more than 60 days nor less than 20 days before the annual meeting date. The annual meeting will include the election of the Board of Directors for one-year terms beginning at the annual meeting and continuing until the annual meeting in 2008. To vote by mail, call 1-866-764-5505 or email info@factorybuiltowners.org to request a ballot .

**ANNOUNCING
FBOA's 2007 Annual Meeting
Saturday, March 24, 2007 in San Antonio, Texas**

Make plans now to attend the 2007 Factory Built Owners of America Annual Meeting on Saturday, March 24, 2007 in sunny San Antonio, Texas, headquarters of FBOA.

Stonebridge Community, a Sun Community (11555 FM 471 West, San Antonio, TX 78253) has generously offered to host the annual meeting, which will begin with a pancake breakfast at 8:30 AM. At 9:30 AM, the San Antonio Police Department will bring their expertise to an educational seminar on crime prevention and home safety.



The annual FBOA business meeting will begin at 10:45 AM Central Time and will include approval of financial statements and results of operations in 2006, as well as elections for the Board of Directors. Read about the candidates for the Board of Directors on pages 3 & 5. Check the FBOA website (www.factorybuiltowners.org) for additional info.

INSIDE THIS ISSUE:

- Solving Humidity Problems – No Sweat!..... Page 2**
- Meet the Board Candidates Page 3**
- Member Benefits Page 4**
- 10 Ways to Spend Your Tax Refund..... Page 6**

Solving Humidity Problems Is No Sweat

By George Porter, *Manufactured Housing Consultant and factory built housing installation specialist*

Winter is here once again and we are confronted with the problem of the colder outside weather meeting the warm heated air inside the home, resulting in condensation. With that in mind, and because it's winter, I thought it would be good to talk about the problem.

First, a little background. Water comes in three stages. There's liquid like the water you drink; there's ice like you put in the water you drink; and water can also occur as a gas. Water vapor is invisible; you can't smell it, but you can feel it. It's known as

The sweating and water running down the windows is actually a safety gauge. It's telling you that there is an excessive amount of moisture in the home and that you must lower the humidity.

humidity. As our friends in the South can tell you, warm air holds a lot more humidity than cold air. The driest place on the face of the earth is the South Pole and the wettest places on the face of the earth are jungles along the Equator. Consequently, if you would take some of the air out of the jungle and put it at the South

Pole, the water would have to go, because the air could not hold the water as the temperature changed. As the humidity leaves the air in the form of a gas, it turns into liquid; and, if it's cold enough, that liquid will then turn to ice. That's what happens to all the water at the South Pole. Whenever the South Pole does happen to get some in the air it winds up on the ground in the form of snow.

It doesn't take these kinds of extremes to produce a similar reaction in a factory built house. Humidity and condensation are natural occurrences and have nothing to do with the structure of the house, factory-built or otherwise. Air can only hold a limited amount of water vapor depending on its temperature. When air is holding half as much water as it could possibly hold at a certain temperature, it is said to have 50% humidity. When air is holding 100% of all the water it could possibly hold at a certain temperature, it is said to be at 100% humidity. When the moisture in the air tries to exceed 100% humidity, it changes back into a liquid and appears as steam or condensation.

There are two ways to change this relative humidity. Air's ability to hold water is relative to its temperature hence the term relative humidity. You can increase the relative humidity by simply increasing the water in the air or by lowering the temperature. When you exhale on a cold day, the warm moist air in your lungs leaves your mouth and forms a little cloud. Because the cold air will not

hold so much water, the excess moisture is transformed into vapor in front of your face. This same moisture can form on any cold surface. If you have a cold glass of water in a warm house, it will begin to sweat and drip as a result of moist air touching the colder layer of air very close to the glass.

The same thing that's happening on your windows can be happening inside your walls and roof and every other part of your house. It can cause warp, rot, mildew, paint failure and, in general, do severe damage to the home.

All of these situations will happen inside any home. The sweating and water running down the windows is actually a safety gauge. It's telling you that there is an excessive amount of moisture in the home and that you must lower the humidity. The same thing that's happening on your windows can be happening inside your walls and roof and every other part of your house. It can cause warp, rot, mildew, paint failure and, in general, do severe damage to the home. There was a time when the factory-built housing industry was not bothered by this problem. Some of the early examples of the industry always

(Continued on page 7)

MEET YOUR 2007 CANDIDATES FOR THE FBOA BOARD OF DIRECTORS



Rey Nerio Jr.

Rey Nerio Jr., is recently retired from the Bexar County Juvenile Probation Department where he worked for the past 30 years as a Juvenile Probation Officer. Born and raised in San Antonio, Mr. Nerio currently resides on a parcel of land outside Natalia, Texas and has been a factory built home owner for the past 16 years. Mr. Nerio earned his Associates of Arts Degree from San Antonio College and Bachelor of Arts Degree from Texas State University. Mr. Nerio is an advisor to Southside Independent School District's Discipline, Alternative Education Program in San Antonio. Mr. Nerio is also a member of the Juvenile Justice Association of Texas, Texas Gang Investigators Association, American Society for Public Administration and Factory Built Owners of America. Mr. Nerio is seeking re-election to his second board term.

Amy Hartman

Amy Hartman is an affordable housing professional with 15 years experience in not-for-profit housing organizations. Ms. Hartman is currently employed by CU Factory Built Lend-

ing, a corporate member of FBOA. Prior to joining her current employer, Ms. Hartman served as the Executive Director of Habitat for Humanity of San Antonio, a non-profit builder of affordable housing. Ms. Hartman has also managed a transitional shelter for homeless families and worked extensively with neighborhood associations and community organizations. She cur-



rently serves as the lay director of social outreach programs at her church and as a member of the San Antonio Planning Commission. Ms. Hartman's greatest joy is mentoring a 5th grade student at Hawthorne Elementary School. Ms. Hartman is seeking her third board term.

Paul Schoenenberger

Paul Schoenenberger presently works with Purvis Insurance Agency of San Antonio, specializing in manufactured housing insurance needs for over 30 years by providing insurance for retail operations, transporters, and mobile home owners. Mr. Schoenenberger has been with Purvis since 1984 and before this, worked with Travelers, Medallion, and Foremost in-



surance companies. He has over 35 years of insurance experience. Mr. Schoenenberger has also been active in the local and state Texas Manufactured Housing Association. Mr. Schoenenberger is seeking his fourth board term.

Bob West



Bob West has over 40 years experience in the manufactured housing business, serving as president of Fuqua Homes, Inc., a manufacturer of factory built homes. He also co-founded Westway Homes, Inc, a small one-factory manufacturing facility in Ontario, California. Mr. West owned a medical billing service for a time and then re-entered the manufactured housing industry in 1995 when he became president of

(Continued on page 5)



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.

MEET YOUR 2007 CANDIDATES FOR THE BOARD (cont'd)

the California Manufactured Housing Institute (CMHI), a state trade association for the manufactured housing industry. During his service to CMHI, Mr. West built relationships with all segments of the manufactured housing industry, including substantial association with manufactured home owners. Mr. West is seeking a second board term.

Knox Pitts

Knox Pitts has over 30 years experience in consumer oriented financial institutions and is currently Senior Executive Vice President



and Chief Operating Officer at San Antonio Federal Credit Union. With assets of \$2 billion and over 262,000 members, his staff provides operational and technical support for the credit union. Prior to 1986, he served as Senior Vice President at MBank Alamo and San Antonio Bank & Trust. Mr. Pitts attended Samford University and the University of Alabama at Birmingham majoring in Business Administration. He holds a certificate in Data Processing (CDP) and has served on the boards of the Clearing House Association of the Southwest, the Southwest Automated Clearing House Association, and Texas Special Olympics. Mr.

Pitts is past board chairman of Family Services Association and formerly vice chairman of Southwest Mental Health Center and the Center for Health Care Services. Additionally, he has served on the San Antonio Chamber of Commerce Military Affairs Council. Mr. Pitts is a founding board member of Factory Built Owners of America and is seeking re-election to his fourth term.

Mary Wright

Mary Wright is a retired community mental health case manager who spent many years working in many capacities with people suffering from chronic mental illness. Since retiring, she has become a state certified ombudsman for long-term care, and she is also trained as a State Health Insurance Benefits Advisor to help people choose a Medicare Part D prescription plan. Ms. Wright graduated from Lower Columbia College with an associates degree in psychology and certification in chemical dependency counseling. Ms. Wright then

completed her BS in Psychology from Marylhurst College. Ms. Wright says she hopes to influence the development of factory built housing to make it more comfortable for the people living there, and she is also looking forward to helping arrange educational presentations for factory-built homeowners in the Pacific Northwest. Ms. Wright is seeking election for her first board term.

*Is it your ...*TIME TO RENEW?

Each quarter, we mail notices reminding members of their time to renew. The **GOOD NEWS** is that a one-year membership is only \$5.00, and members who renew for two years get a discount. Check out our website to see the *new* benefits available.

Got questions about your factory built home?
We're here for you. Call us!

Conference Calling is Easy! Dial Up the 2007 Annual Meeting

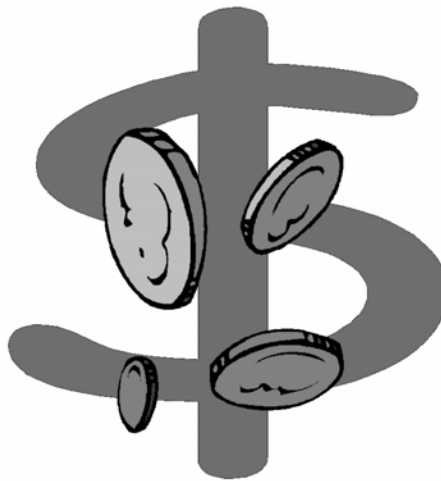
To participate in the 2007 Annual Meeting by conference call-in, follow these easy steps:

1. Dial **1-866-501-4770**. This is a toll-free call.
2. Dial the conference room number when prompted. The room number is ***0696442***. Dial the *s AND the numbers.
3. You may be placed on hold until the meeting moderator opens the conference line. The line will be available beginning at 10:45 AM Central Time (8:45 AM Pacific Time, 9:45 AM Mountain Time, and 11:45 AM Eastern Time) on Saturday, March 24, 2007 for the 2007 Annual Meeting.

10 Great Ways to Spend Your Income Tax Refund

Expecting a substantial income tax refund this year? If so, you are in the majority - over 70 percent of Americans get money back at the end of the tax year, with the average refund being close to \$2,000. Rather than having those precious dollars being absorbed into your normal spending routine, get the most out of your cash.

1. **Pay down high interest loans and lines of credit.** With average annual interest rates for credit cards and personal loans hovering around fifteen percent, paying off that VISA card before making other investment decisions makes good sense.
2. **Fund Your Retirement Account.** About 30 percent of all working Americans have no money invested for their retirement. If you are one of them, seriously consider making a contribution to an IRA or invest it. Instead of just working for money, let money work for you. If you invested one lump sum of \$1,500 in the stock market, over thirty years at 12 percent interest (the 30-year market average) you'd have \$ 53,924. (Do your research first before making any investment decision, of course.)
3. **Open an emergency account.** Most Americans don't have money set aside for those financial emergencies that always seem to happen when there is no cash in the bank. A large tax refund is a great start to an emergency account. It should eventually total between three to six months worth of essential living expenses.
4. **Pay for repairs.** Maintaining expensive possessions now will result in dollars saved tomorrow. Use the money to repair that leaky roof before it develops into a bigger problem; replace those dangerous bald tires with new, safe ones.
5. **Make an investment in your health and well-being.** Investing in your emotional, physical, intellectual, and career growth is a wise use of money. Whether it's paying for a gym membership or a taking a class, you'll feel effects of this type of investment fast.
6. **Make an extra home mortgage payment (or two).** Though you won't feel the benefit immediately, doubling up on a mortgage payment now can save you months of mortgage payments later.
7. **Donate to a charity.** Giving back to the community is a wonderful way of supporting a cause that you are passionate about. Even better - in many cases at least a portion of your donation is tax-deductible too.
8. **Open a 529 College Savings Plan.** A four-year college education can cost upwards of \$100,000. Save for your child's or grandchild's college education with a 529 plan. It works much like a Roth IRA, and withdrawals are completely tax-free when used for higher education purposes.
9. **Plan a vacation.** If you are in a fluid financial position, and can truly afford a bit of luxury, do something you've been dreaming of. Money is to be enjoyed as well as earned, saved, and invested. Go ahead. Book that cruise!



Although all the preceding ideas are excellent uses for a lump-sum amount of cash, remember that instead of planning for a refund, it's best to come out even. A tax refund is an interest-free loan to the government, and money that is not in your pocket every month. **If you have been getting a refund back each year, consider changing your withholding exemptions so less tax is withheld from each paycheck.** While a tax refund may feel like a gift from Uncle Sam, it's not - it's money that you have overpaid on your income taxes.

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FBOA—a great value!

Solving Humidity Problems (continued from page 2)

seemed to have a little breeze blowing through them, summer or winter. When you had large amounts of outside air infiltrating throughout the home, it was virtually impossible to trap any moisture laden air within the home.

Since those early years, however, manufacturers have done a fantastic job of thoroughly weatherproofing and sealing factory built homes. Factory built homes are extremely tight as evidenced by the mandatory air exchange systems found in many houses today. Factory built homes were the first type of housing that was required to have outside air going into the fireplace so that it wouldn't suffocate the people in the house by burning up all the oxygen.

All of this weatherproofing produces very low heat bills, but it also allows a mini environment to develop inside the house, and it is

that environment that must be controlled.



The first action necessary to controlling humidity in a factory built home takes place at the time the home is installed. During installation, the installer should have placed 6 mm of polyethylene on the ground beneath the home to reduce the moisture coming from the ground into the home. Also, the installer should have properly vented the skirting around the house. The rest is up to the homeowner, whose lifestyle and habits will determine the amount of

humidity within the home.

Listed below are some activities and the amount of water they put in the air in your home if you do not use an exhaust fan or vent the home in any way:

- Washing dishes: 1 pint
- Warm baths and showers: 1 pint
- Hot and steamy baths/showers: 1 pint
- Mopping floors: 2 pints
- Boiling foods: 2 pints
- Unvented clothes dryer: 3 to 5 pints per load
- Kerosene heaters: 4 pints per gallon of kerosene burned
- Human breathing: 1 pint per hour per person

Other sources of water could be house plants, aquariums and anything else that allows water to

(Continued on page 8)

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)



P.O. Box 100056
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E-MAIL:
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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Solving Humidity Problems (cont'd from pg. 7)

evaporate. If we keep adding water from these sources on a daily basis and never remove it, the home will be destroyed. In fact, the average family of four can easily add more than 18 gallons of water per week to the air in the home.

The warning sign that your home has too much humidity is how much water you see condensing on your windows. Even better, purchase a humidity gauge, which can be found at most hardware or department stores. **DO NOT USE** a portable kerosene heater to warm the home. The expense of the problems caused by the excessive humidity (4-1/2 pints per gallon) far exceed whatever savings, if any, can be obtained over running a kerosene heater.

All of this moisture must eventually escape. Put lids on pans when water is boiling in them, and use the exhaust fan in the kitchen when cooking. Always use the exhaust fan when you are taking a shower, or open the bathroom window. Open a few windows in the house every day for a minute or two, even if the air outside is very cold. If you air out your home in this manner, it will not only bring fresh air in the home, but it will also quickly lower the humidity inside the house. If all else fails, purchase and use a dehumidifier.

With a little attention to humidity – it's sources and solutions – you can save money on your heating bills and your factory built home will serve you well for many years to come. ⚡