



# TEXAS TIMES

Spring 2012 The Newsletter for Members of HOME of Texas

## I AIN'T GOT NO HOME

RICH MAN TOOK MY HOME AND DROVE ME FROM MY DOOR  
AND I AINT GOT NO HOME IN THIS WORLD ANYMORE.

-WOODY GUTHRIE

This song was recorded on April 26, 1940 near the end of the Great Depression after a severe drought had ravaged the artist's homeland in America's heartland. The lyrics were not meant to elicit pity but rather to be a rallying call and remind us that, despite the dire circumstances, **this world is such a great and funny place to be.**

While we're nowhere near the 25% unemployment rates of the peak depression years or, even the 15% rates of 1940 when this song was written, we're still seeing recession numbers that are hovering at 8.2% as of March of this year. New home prices are finding it hard to compete with fire sale prices on existing inventory. And, unfortunately, many people are still being "driven from their doors" due to mortgage defaults and bank foreclosures.

*...the renters of today  
are tomorrow's buyers.*



So what does all of mean for homebuilders and our struggling industry? U.S. Housing & Urban Development Secretary Shaun Donovan concedes that "there is no silver bullet to cure the housing market's woes". The negative effects of the depression lasted more than ten years. Our current recession officially began in December of 2007 and is still going strong four years later. The end will come but it will be gradual and sneak up on us like a thief in the night.

Economist and CEO of Metrostudy, Mike Castleman, sees a change a comin'. His company has tracked data on new home inventories for more than 30 years and he states that he has never seen such low numbers in the 41 cities that they monitor. At normal buying levels those homes would sell out in just 2 ½ months. Castleman believes this recovery will mirror those of the past and bring with it a severe shortage of new houses which, in turn, will increase demand and naturally drive up prices.

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## HOME Membership? *Never Easier!*

You asked for less paperwork and information and we listened. Memberships are now much easier to renew. You'll receive a new, shorter version of the renewal application which will take much less time to complete. Shorter how you ask? No more looking up supplier or bank references, only a handful of questions to answer and fewer membership agreements to read and sign.

Additionally, an "Evergreen" Addendum to the Membership Agreement has been created. This Addendum, once signed and returned, eliminates the need to have new Membership Agree-

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## Coming Soon - Online Renewals!

An on-line, completely electronic renewal process is in the works! Soon, we will be sending your renewal electronically through Warranty Express. Up until now, Warranty Express was used primarily for enrolling homes, ordering supplies and running reports. Warranty Express is being expanded to facilitate membership renewals and, eventually, new member applications. In addition to all the current features of Warranty Express, you'll be able to complete the new shorter renewal application, attach the appropriate documents and return everything to us without the necessity of addressing an envelope and paying for postage. A huge cost and time savings!

*You asked... we listened!*



## I Ain't Got No Home

*Continued from front cover*

Even Karl Case of the Case-Shiller indices thinks "housing is looking like the little engine that could".

And what about all of those people who ain't got no home? Well they're currently renters and the renters of today are tomorrow's buyers. Rising rents and the new affordability in the housing market will gradually lure them back into homeownership. Even though credit may be tighter we've really just returned to the standards that were in place before the bubble... before it burst...and that's a good thing. Now what do you have to do to reap those rewards? Be practical, build smart and remember good things come to those who wait. Enjoy life because this world is such a great and funny place to be. Have a great Spring & Summer!



## RWC Membership? Never Easier!

*Continued from front cover*



ments signed every year. Future agreements and accompanying addenda will no longer be necessary unless there are significant changes to these documents or with your membership.

Less paperwork, less time, less postage - a winning combination for you and for us.

## 2011 Sales Awards

*By Lynn Nelson-Probst, Vice President of Sales*

HOME, RWC and MHWC wish to congratulate our 2011 Sales Awards winners! Even though the economy has remained a persistent challenge, our sales team has kept at it. The Account Executives recognized this year for their individual achievements have each logged a multitude of appointments, PR visits, phone calls, mailings, etc., all the day-to-day basics that eventually result in a productive year.

Our premier award is for Outstanding Account Executive of the Year and this year's recipient is Tifanee McCall (pictured) for the second straight year. As any sales-driving organization knows, success of a company is unobtainable without dedicated and hard-working sales people. Our organization is pleased and proud to count these winners as our own. Congratulations to Tifanee and to all of our 2011 Award Winners!



### Outstanding Account Executive of the Year

- 1st Tifanee McCall
- 2nd Jana Watts
- 3rd John Felbaum

### Most Apps Rec'd

- 1st Tifanee McCall
- 2nd Jana Watts
- 3rd Linda Hepler

### Most Projected Homes

- 1st Tifanee McCall
- 2nd Jana Watts
- 3rd Linda Hepler

### Most Warranted Homes

- 1st Linda Hepler
- 2nd Tifanee McCall
- 3rd Jana Watts

## International Builders' Show 2012

By Lynn Nelson-Probst, Vice President of Sales

IBS was held in Orlando, FL February 8-11, 2012 and attracted over 51,000 attendees. It was a different atmosphere than that of several years ago. Instead of the chaotic crowded aisles, there was a moderate stream of foot traffic with a more relaxed atmosphere. As a result, we had more time to spend with builders who were genuinely interested in our programs.

We heard from many that they were now remodeling instead of building new homes. It was also the norm to hear them say they have land, but they're holding off on building new homes right now because they can't compete with the foreclosures and resale homes currently on the market. It was clear that builders are being creative and finding other ventures to sustain them until the market turns around.

There were pockets throughout the country that indicated they were doing pretty

well which was encouraging. Some builders said they think people have finally decided to spend money instead of just looking. One of our builders, Clark Turner Homes in Maryland, said he started a new community in December and already has multiple contracts for it. He was very optimistic about this year. Everyone is looking forward to change. Change in the economy. Change in attitude.

RWC's exhibit was the "front man" so to speak in an island booth that also included displays from HOME and MHWC. Over the 4 day period, we gathered 455 leads, most being builders. There was a lot of interest in the Customized State Warranty program and the Remodeling Warranty. We're extremely hopeful a good majority of these leads will pan out. We've been actively pursuing these builders. The next several months will provide us with more insight as to our success.

Next year's show will be held in January



in Las Vegas. We were informed just before this year's opening that the hours will be reduced. The 4th day is being eliminated. All exhibitors, including us, agree this was a good idea based on the economy, attendance numbers and the cost involved for the additional day.

## HOME/RWC Congratulates Employees-of-the-Month

### SEPTEMBER 2011

**Linda Treese** (Billing Specialist for EAIC/IU's Accounting Dept.) Linda is responsible for the billing functions of the Insurance Group (EAIC/IU). She handles the receivables from our agents as well as individual insureds. She is also responsible for the transactions in our premium finance company and maintains the regulatory licenses for all of the insurance entities.

### OCTOBER 2011

**Ann Wiewall** (Paralegal for HOME/RWC's Legal Dept.) Ann is a paralegal with our Legal Department. Her duties include maintaining our companies' corporate books, assisting with litigation files by preparing discovery materials and performing other litigation related tasks, researching the financial condition of builders, researching the claim history of homes and devel-

opments, serving as a notary public for the company and as Chairperson of the Company's Wellness Committee, among other important tasks. She is really a Jack (or is it Jill?) of all trades for our Legal Department and the companies.

### NOVEMBER 2011

**Dawn Knull** (Warranty Advisor for HOME/RWC's Warranty Resolution Dept.) Dawn processes warranty claims, especially for high profile accounts such as Richmond American/MDC Holdings and D. R. Horton. This involves constant communication and coordination between homeowners, builders, contractors and engineers to reach resolution. She also compiles data for monthly reporting on recovery and claims aspects on several important builder accounts.

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## Finding Reliable Builder's Risk Coverage in a Hurry

By Tony DeJesus, Integrity Underwriters

The recent housing downturn has been challenging enough for residential homebuilders. The last thing they want is a problem with financing of a Construction Loan due to the lack of a Builder's Risk certificate at the last minute before a closing. At that moment, the only thing on the mind of builders is "How can we obtain a top-notch, competitive Builders Risk certificate as quickly as possible?"

For HOME of Texas builder members, the solution is only moments away.



*\*Administered by Integrity Underwriters*

**The RWC Advantage\***, the insurance program manager for HOME of Texas, stands ready to respond to each request for a Builder's Risk certificate with an efficiency that has aided many HOME of Texas builder members for years. What are those efficiencies?

- **Streamlined Application Process:** being a part of the warranty program, **The RWC Advantage** has access to all of the information required to obtain a Builder's Risk policy and can shorten the underwriting process substantially. In many cases, the process can be completed within a ten or fifteen minute phone call.
- **Quality Coverage:** policies are written through Zurich Insurance Company, A+ rated by A.M. Best and one of the leading providers of Builder's Risk insurance in the world.
- **Good Rates:** as a leader in this field, you can be assured of receiving competitive pricing that has been accepted by Zurich's thousands of policy holders.
- **Peace of Mind:** with coverage commencing on most policies when you break ground, the arrival of valuable building material will be covered immediately.

As with HOME, customer satisfaction is a staple of **The RWC Advantage's** core business principles and our goal is to provide personable, knowledgeable service geared towards the rapid resolution of your business insurance needs. Each builder, regardless of size, is treated with the same understanding, courtesy and urgency.

Call us at 866-454-2155 for your next Builder's Risk Policy need. The only thing you have to lose is the frustration of waiting on that certificate somewhere else.

## “ Thank You ”

*The following statements were sent to HOME/RWC from satisfied customers.*

Dear Warranty Company,  
Thanks so much for the streamlined renewal process. I had actually considered not renewing the warranty because of the seemingly endless renewal process.  
- HOME/RWC Member

Ms. Harrell,  
Mr. Steve Bache completed a home inspection at my residence yesterday as scheduled. He was prompt, courteous, and thorough. I appreciate your help in getting this stage of determining the extent of damage to my home.  
- Homeowner

## Visit HOME at the following Tradeshows

**Sunbelt Builder's Show:**  
September 13-16, 2012, Austin TX



**International Builders' Show:**  
January 22-24, 2013, Las Vegas, NV

## Exclusions and Model Homes

By Diane Naguski, Warranty Resolution Manager

### EXCLUSIONS

An issue that HOME runs into from time to time is the difficulty of confirming if an item of the home was furnished by the Builder or by the Homeowner. This circumstance can over-shadow reaching a resolution to the Homeowner's request for warranty performance. It's important that an item of the home covered under HOME's warranty be properly



excluded if the item was not furnished by the Builder. For example, if the sales contract does not include the Builder performing the final grading (grading and drainage), it's important this is properly noted in conjunction with enrolling the home for warranty coverage.

How is this accomplished? On the Application for Warranty Form there is an Exclusions line that reads:

"Exclusions: Purchaser acknowledges that the listed items, if any, will not be warranted by the HOME Warranty since they were not furnished by the Builder, are excluded by contract or are not included in the final sales price.

Builder: \_\_\_\_\_ Purchaser: \_\_\_\_\_ a. \_\_\_\_\_"

The Builder and Homeowner must initial the line with the item noted as being excluded.

This not only is important during Years 1 and 2 of coverage but can also be very important during Years 3-10 of structural coverage. The grading and drainage is a good example. The warranty is automatically transferrable to a subsequent Purchaser. The first Homeowner contracted separately from the Builder for the final grading. The second Homeowner files a request for warranty performance regarding a structural defect to the foundation. The cause is determined to be original improper grading and drainage having a

negative effect on the foundation. In this instance, have the final grading noted on the Application For Warranty Form Exclusion line is very important in order to avoid a loss that is not an obligation under the warranty.

If you have any questions regarding how to properly document items not furnished by your company, you may contact the Warranty Resolution Department's Customer Service Representative at extension 2133 or 2200.

### MODEL HOMES - "AS IS" HOME SALE

More so than in the past, Builders are selling their model homes. The HOME Membership agreement states, "A model home must be warranted by the end of the first year of use as a model to qualify for a HOME warranty. The warranty will be issued to the Member and the unused portion of the warranty will automatically transfer to the buyer." There are instances when a Member wishes to provide the Homeowner with the full 10 years of warranty coverage. When this business decision is made it has been assumed by our Members that since the house was sold "as is", certain items covered under the warranty will no longer be available for coverage. This is an incorrect assumption. Unless the Homeowner

has agreed in writing that under the "as is" sale, certain items will not be available for warranty coverage the items remain covered and the Builder's warranty obligations remain. If a home is sold "as is" and the Effective Date of Warranty places the home in Years 1 and 2 of coverage, an Addendum is available from HOME to exclude items that are defective from normal wear and tear that should no longer be covered under HOME's warranty. This Addendum can be executed, signed and provided to HOME along with the signed Application For Warranty Form.

If you wish to receive a copy of the Addendum you may contact Sandra Sweigert at extension 2107.



## PROTECT YOUR PRIVACY

[www.privacyrights.org](http://www.privacyrights.org)



*Protecting your privacy these days is practically a full time job. Sites like [privacyrights.org](http://privacyrights.org) can be very helpful with tips and contact information to keep your private information safe. Just a few tips are listed below but check out their site for even more ways to keep your identity protected.*

**1.** Find out what is in your credit report. It is available to credit grantors, employers, landlords and insurers – anyone with a "legitimate business need." The crime of identity theft is rampant. Order your credit report at least once a year. Make sure it is accurate and check for fraud. Stagger your reports from the three bureaus: Equifax, Experian, and TransUnion. Order one every four months to enable you to monitor your credit history throughout the year.

In addition to getting a free copy of your credit report, you can also order free annual copies of other "specialty" reports. We advise that you order your insurance claims history report regularly, especially if you are in the market for insurance products. And request your bank account history, especially if you are shopping for a new financial company or have had problems with your checking account.

**2.** To get your name off mailing lists for pre-approved offers of credit, notify the credit bureaus at the following number: (888) 5OPTOUT. Your one call is shared with all three. You can also opt out online at [www.optoutprescreen.com](http://www.optoutprescreen.com).

**3.** Look for ways to "opt out" of mailing lists to reduce "junk" mail. Many mail order firms, magazines and credit card companies now provide a box to check if you do not want your name, address, and shopping habits sold to or shared with other companies. In general, be aware that when you provide your name, address, phone number and other personal information, your name could end up on mailing lists. The following activities often result in "junk" mail and telemarketing calls:



- Filling out warranty and product registration cards. Give only your name, address and information about the product you purchased. Leave the rest blank.
- Joining or donating money to clubs, organizations, charities. Tell them in writing not to sell or exchange your name with other groups.
- Subscribing to magazines, book clubs and music/CD clubs. Tell them not to sell your name.
- Listing your phone number & address in the phone book. Omit your address. Or be unlisted.



**4.** Avoid entering sweepstakes and other contests if you want to stay off mailing and telemarketing lists aimed at "opportunity seekers," often called "sucker lists." The purpose of contests is to compile names and addresses that can be sold to marketers for other solicitations, such

as fundraising or catalog offers. Some contests and special offers are scams, especially those that ask you for money up front or which offer get-rich-quick schemes.

**5.** When using the Internet, do not send sensitive personal information (phone



number, password, address, credit card number, SSN) by chat lines, e-mail, instant messages, forum postings, or in your online profile. Assume your messages are not private unless encrypted.

**6.** Wipe your computer's hard drive before you donate, sell, or trash it. To be sure no trace of your personal and business data remains, the hard drive must be either physically destroyed or scrubbed by a utilities program designed for this purpose. Hitting the delete button is not enough as anyone with minimum skills can easily retrieve the data. Utilities programs for wiping hard drives are readily available both for purchase and as free downloads. The method you use to wipe your hard drive depends on whether you intend the hard drive to be reused. But no matter what your intent is, the hard drive should be completely clean before it leaves your hands.

**7.** Be very protective of your Social Security number (SSN). Only provide it when you know it is required (tax forms, employment records, most banking, stock and property transactions). If your SSN is requested by a government agency, look



*Get your name off mailing lists  
for pre-approved offers of credit at  
[www.optoutprescreen.com](http://www.optoutprescreen.com)*

for the Privacy Act notice. This tells you if your SSN is required, what will be done with it, and what happens if you refuse to provide it.

Do not have your SSN printed on your checks. It is too easily available to persons who may want to fraudulently gain access to your bank and credit card accounts. Do not carry your Social Security card in your wallet, except on those days when you need to show it to authorities or to your employer.

**8.** Be aware of information-gathering at the checkstand. California law and

laws in some other states limit what can be requested when you pay by check and credit card. In California, merchants cannot write your credit card number on your check. When you pay by credit card, merchants cannot record personal information



like address and phone number, unless the information is needed for situations like delivering the product to your home.

**9.** Use your hand to shield your PIN number when you use a bank ATM machine or point of sale terminal at a store, so others can't see your PIN number. Memorize your PIN number and do not carry it in your wallet. Avoid using common PIN numbers like a Social Security number, birthdate, or family members' names.

## Think Remodeling Isn't Worth Your Time?

[www.nahb.org](http://www.nahb.org)

*Maybe it's time to rethink... The forecast is looking good.*



According to the National Association of Home Builders (NAHB), the multi-billion dollar remodeling industry is alive and well, especially in some counties. The national average for all counties for total remodeling expenditures is \$66 million with a per/household average at \$1907. However, the top counties are showing total expenditures in the billions and per household averages from approximately \$3500 to \$8500.

HOME offers a flexible remodeling program to round off the job, provide your clients with a much needed level of security and give you an excellent tool in the area of risk management. Call your Account Executive for rates and program details.

## Creativity and Cost-Savings Measures Reflected in Top New Home Design Trends

www.nahb.org

New home buyers will be able to take advantage of emerging market trends that incorporate creative use of materials, layouts and features that provide maximum utility and beauty while being cost-conscious at the same time. Here are just a few of the new home design trends shared by the industry's leading home builders and architects at the International Builders' Show in Orlando, FL, this past February:

- **Reworked Spaces:** New homes are being designed to allow plenty of space for family interaction in high-traffic areas such as the kitchen, and to eliminate rooms such as formal dens and home offices that aren't frequently used. Small spaces devoted to home management, also known as "pocket offices," are being included in large pantries or spaces nearby the kitchen or family great room. Window seats and alcoves are being used to provide an area for private time, without taking up a lot of space. A popular and efficient location for



laundry facilities is now added onto the master bedroom's walk-in closet.

- **Expanded Amenities:** Multifamily development designs are increasing the number of resident amenities in order to compensate for smaller unit sizes. Gyms and media rooms have been common for years, but facilities such as libraries and business lounges with individual workspaces are now being offered as well.

- **Multigenerational Living:** Many families are all living under one roof due to increasing cultural diversity and the state of

the economy during the past few years. New single-family home designs reflect this with "shadow" units that are built alongside a home, or separate living units that access the main floor plan through a door, or homes with at least two master suites—often with one located on the ground floor to be more accessible for elderly occupants.

- **More Impact, Less Cost:** Rectangular home designs are more cost effective, so new homes no longer have the formerly-popular feature of multiple roof lines or the resulting unnecessary interior volumes they created. But home designs now include innovative modifications that are still visually stimulating, such as using two windows in a corner with mitered glass to allow unobstructed views and maximum light to come in. Another example is using a mix of materials in the home's façade such as metal, wood and stone to give the home a modern look.

### Know Your Warranty - Foreclosures

Foreclosures have certainly been a "hot topic" in the building industry over the last few years. Your warranty addresses foreclosures from a coverage perspective. If you have questions or want more information, contact your Account Executive for details.

#### Standard Warranty (Form # 8319)

##### II.A. Introduction to the Limited Warranty

5. This Limited Warranty is automatically transferred to subsequent Owners during the ten-year term of this Limited Warranty, except in the case of a foreclosure that voids the warranty as provided in Section II.A.6.\*
6. This Limited Warranty becomes void and all obligations on the part of Warrantor cease as of the date an Owner vacates the Home due to foreclosure proceedings.\*

##### VI.D. HUD Addendum (Applicable to VA/FHA Financed Homes Only)

4. Sections II.A.5 and II.A.6 — Foreclosure does not void the Limited Warranty for VA/FHA Financed Homes only.

**Warranty Express**

**Enroll your homes online and save both time and money**

- ▶ Reduce your paperwork and preparation time for home enrollments
- ▶ Enroll multiple homes at one time
- ▶ Immediate enrollment confirmation
- ▶ Print the warranty book from your own office
- ▶ Generate FHA confirmation letters online
- ▶ No deposits
- ▶ Reduce your postage expense

**Questions? Call**  
**1-800-445-8173**  
**Ext. 2107**





## You Are Entitled!

As an approved Member in any one of HOME's programs, you are entitled to use a wide array of FREE marketing materials to promote the choice you made in offering an insured warranty to your buyers.

So what's available? In addition to your Account Executive who is ready, willing and able to train your sales staff, you can order FREE marketing materials (listed below) from our home office or online.

- Consumer Brochures
- Logo Slicks
- Brochure Holders
- Rider Signs
- Sample Warranties
- Lot Signs
- Document Folders
- Model Home and Sales Office Easels



### ORDER:

**Online:** Supplies can be ordered online through Warranty Express at [www.homeoftexas.com](http://www.homeoftexas.com). Call us if you still need a password to login.

**By Phone:** Call us at 800-445-8173 x2105.

**By Mail:** Order forms are found in publication HOME 8542 – Marketing Essentials.

**Obviously Well-Built Homes Often Sell Themselves. But... Showing Prospective Buyers Exactly What The Differences Are In Your Homes Certainly Can't Hurt!**

## Searching for an Answer?

First and foremost, know that your Account Executive is ready, willing and able to help you with all of your warranty and insurance needs. Contact them directly and let them do the legwork for you.



### Who is My Account Executive?

**Linda Hepler**  
800-683-6833  
[linda.hepler@homeoftexas.com](mailto:linda.hepler@homeoftexas.com)

### All Manufacturers & MHWC Builder/Dealers

**Tifanee McCall**  
Nationwide  
800-247-1812 x2132  
[tifanee.mccall@mhwcconline.com](mailto:tifanee.mccall@mhwcconline.com)



### Questions on the RWC Insurance Advantage Program? Call 866-454-2155 or Email Us:

**Bonds, GL Ins, Bldrs Risk, Contractors Equip.**  
Bohdan, x2190  
[bohdan.hoh@theparmergroup.com](mailto:bohdan.hoh@theparmergroup.com)

**GL Ins, Bldrs Risk, Contractors Equip.**  
Roberta, x2272  
[roberta.woodhall@theparmergroup.com](mailto:roberta.woodhall@theparmergroup.com)

**Certificates, Loss Runs**  
Elaine, x2108  
[elaine.bixler@theparmergroup.com](mailto:elaine.bixler@theparmergroup.com)

**Audits**  
Ron, x2358  
[ron.sweigert@theparmergroup.com](mailto:ron.sweigert@theparmergroup.com)



### Questions on the Warranty Program? Call 800-445-8173 or Email Us:

**Enrollments (HOME)**  
Rickey, x2188  
[rickey.shatto@rwcwarranty.com](mailto:rickey.shatto@rwcwarranty.com)

**Building Systems Enrollments**  
Dana, x2212  
[dana.myers@rwcwarranty.com](mailto:dana.myers@rwcwarranty.com)

**Remodeling & Garages, Warranty Express**  
Sandra, x2107  
[sandra.sweigert@rwcwarranty.com](mailto:sandra.sweigert@rwcwarranty.com)

**Membership/Renewal Questions**  
Stacy, x2186  
[stacy.nice@rwcwarranty.com](mailto:stacy.nice@rwcwarranty.com)

**Membership/New Application Status**  
Donna, x2148  
[donna.foose@rwcwarranty.com](mailto:donna.foose@rwcwarranty.com)

**Warranty Resolution**  
Ann, x2200  
[ann.cooper@rwcwarranty.com](mailto:ann.cooper@rwcwarranty.com)

**FREE Marketing Materials**  
Jennifer, x2105  
[jennifer.downie@rwcwarranty.com](mailto:jennifer.downie@rwcwarranty.com)

**Logos for Websites**  
Ron, x2169  
[ron.bostdorf@rwcwarranty.com](mailto:ron.bostdorf@rwcwarranty.com)

**Accounting/Invoicing**  
Shirley, x2173  
[shirley.poligone@rwcwarranty.com](mailto:shirley.poligone@rwcwarranty.com)

**Accounting/Incentive**  
Scott, x2102  
[scott.longer@rwcwarranty.com](mailto:scott.longer@rwcwarranty.com)



### Questions on RIA Insurance Claims? Call 866-239-2455 or Email Us:

**Claims**  
James, x2455  
[james.haley@integrityadministrators.com](mailto:james.haley@integrityadministrators.com)

Diane, x2238  
[diane.esser@integrityadministrators.com](mailto:diane.esser@integrityadministrators.com)

*Give Us a Call - We'll do Our Best to Help!*

## What's In It For You?

Builder's Warranty & Customer Service are routinely listed as a top factor that drives customer satisfaction. As a HOME Member, you already have access to an excellent tool to improve customer satisfaction and to help drive your sales.

The HOME warranty is designed to replace warranties that the law can imply in the absence of an express, written warranty. An implied warranty is an unspoken, unwritten promise that a product is fit to be sold and used for its intended purpose. An implied warranty does not include specific warranty standards, nor does it provide a clear limit to a builder's liability.

When you include a written and insured warranty on a new home, you avoid the uncertainty of an implied warranty, to the full extent permitted by law. By providing the HOME written warranty, you take the guesswork out of warranty service. A warranty book is provided to each homebuyer that explains what is warranted and what is not warranted. Included in the HOME warranty is a process for formal binding arbitration to resolve disputes with your homeowners. The HOME dispute resolution system avoids lawsuits and offers simplicity and reduced costs. Arbitration through the warranty program allows

for a private, resolution of the homeowner's dispute.

The HOME 10-Year Limited Warranty provides builders like you with a defined limit on your liability and offers your buyers "peace of mind" protection. Are you including the HOME warranty on every new home you sell? If not, you are missing out on a great marketing tool. In today's market, you need to set yourself apart and turn those "tire kickers" into homebuyers! Your Account Executive will be happy to review the warranty and its advantages with you. Call Us Today!

## It's NEVER Been Easier to Join HOME!

### Ask Us About... Our NEW Streamlined Application Process!



- Short One-page Application
- No Homeowner References
- No Supplier References
- No Inspector References
- "Evergreen" Membership Agreement
- Approved In As Little As 1 Business Day (with receipt of a complete application package)



New Home Warranties &  
General Liability Insurance

**Call 800-445-8173 or email [home@homeoftexas.com](mailto:home@homeoftexas.com)**

## Remodeling? We Can Help!

By Lynn Nelson-Probst, Vice President of Sales

Have you added remodeling to the list of services you provide in order to keep your employees and/or subcontractors busy, as well as provide your company with more revenue? You're not alone. Many new homebuilders nationwide have gone back to their roots and begun to remodel existing homes in the absence of new home contracts that were their primary source of income.

It makes sense. The housing debacle has opened up many opportunities for builders. The distressed foreclosed properties on the market, or recently purchased, need rehabilitation. Additionally, households are moving less often and therefore are focusing on improvements and energy efficient retrofits that will accommodate them in their homes for longer periods of time.

You know the value of including an HOME of Texas warranty on the new homes you build. Did you know you can have the same added value and benefits on your remodeling jobs?



HOME offers two different types of coverage and terms to builders doing remodeling. We offer a 3 year warranty covering workmanship. This warranty is for those remodeling jobs that require no structural changes or additions to the home. The cost for a 3 year warranty on a \$15,000 bathroom remodel, for instance, is only \$105!

The other remodelers warranty option is for those jobs that do include structural changes to the home. Its term is for 5

years which includes workmanship and materials coverage for the 1st year and 5 years of structural coverage. The cost for a \$50,000 addition is only \$190!

There's no additional annual membership fee if you're already a current HOME member. What are you waiting for? At these rates, how can you lose by including a HOME remodelers warranty to your tool belt? Just like on new homes, a HOME insured remodelers warranty provides you with an excellent marketing tool when you're bidding on jobs. This is critically important in our volatile industry. Homeowners know builders who have gone out of business. They want to be assured they're signing a contract with a reputable and stable remodeler.

For more information on HOME's Remodeler program, please contact your HOME Account Executive, or call 800-445-8173, ext. 2149 for additional information.

## HOME/RWC Congratulates Employees-of-the-Month

Continued from page 3

### DECEMBER 2011

**Joelle Mixell** (Clerical Coordinator for HOME/RWC's Enrollments Dept.) Joelle is one of four operators in our telephone pool, answering and directing incoming calls. She also processes enrollment paperwork, scans documents and provides clerical support where needed. She serves as backup for the Receptionist, as well as Mailroom Coordinator.

### FEBRUARY 2012

**Jonas Diffenbaugh** (Systems Administrator for HOME/RWC's IT Dept.) and **Jody Kooiman** (Warranty Administrator and Arbitration Coordinator for HOME/RWC's Warranty Resolution Dept.) Jonas is responsible for HOME/RWC's

and EAIC's network system, including deployment, configuration, maintenance, monitoring and purchasing. He also provides user support (Help Desk) as needed.

Jody administers high profile claims, as well as Texas claims that are represented by legal counsel. This involves constant communication and coordination between homeowners, builders, contractors and engineers to reach resolution. Jody also handles all arbitration requests, which may be part of a claim's resolution process, and assists the Fiscal Administrator as needed. She is actively involved in converting Warranty Resolution to an electronic filing system. Jody is a proud member of both the Social Committee and Wellness Committee.





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## What can the HOME Remodeler's Program do for you?



It takes lots of tools both to complete a remodeling project and to build a business. HOME offers you a selection of great tools to choose from; including the **Remodeler's Program**.

This flexible warranty allows for customization based on each project and specific needs of the customer.

- Provide Security to Your Customers
- Economically Priced
- Effective Risk Management/Mediation Process
- Various Warranty Options Available

Call 1-800-445-8173 x2149 for more information or visit our website: [www.homeoftexas.com](http://www.homeoftexas.com)

