

# ★ TEXAS TIMES

Fall 2015 • The Newsletter for Members of HOME of Texas



The candidates have declared, the debates have begun and the stage has been set for the 2016 election campaigns. At this point the competition will begin to intensify. Political jargon has replaced English as the language of choice in the media and the late night talk show hosts have armed themselves with a new arsenal of one-liners. Soon states will no longer be identified by their unique characteristics but, rather by the colors of red and blue. And, whether you're a right-wing conservative, a left-wing liberal, or an independent, everyone will have a "dog in this fight".

The competition is indeed fierce but (hopefully) somewhere in the mix there is the right person for the job... someone who will put the common good before self-interest and common sense before political correctness. And,

more importantly, someone who will strive to uphold and defend the values upon which this country was founded. But, for now, the race is on. The right to run is available to many, the privilege to serve only to one.

As a builder you are no stranger to competition. In order to win the customer, you must be better than the rest...more technically competent, more financially sound and more ethical. That's what your potential buyers are looking for when they do their due diligence. And, that's the assurance they receive when you advertise your company as a HOME/RWC program member and offer them an HOME/RWC warranty product that backs their investment. The economy is improving, housing is recovering and there is new hope on the horizon. As former president Ronald Reagan once said "It's morning again in America".

## Longtime VP Retires After 30 Years of Loyal Service to HOME/RWC

Lynn Nelson-Probst, Vice President of Sales for Residential Warranty Company, LLC and HOME of Texas, leaves the company after 30 years of service to begin a well-deserved retirement. Lynn started with RWC in March, 1985 when the company was still in its infancy. At first, she served as an Administrative Assistant and in the small company, was single-handedly responsible for everything from filing to



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## Longtime VP Retires After 30 Years of Loyal Service to HOME/RWC

*Continued from front cover*

processing the builder membership applications and renewals. Most of it was done manually, because computers were not fully implemented in the office at that time.

As the company grew, so did her responsibilities. She transitioned into Sales as one of the company's first Account Executives in 1986 while RWC was still in its formative years, and laid the groundwork with a core group of builders from Pennsylvania to North Carolina. Many of these early accounts are still with us today. In 1987, she became the company's Vice President of Sales and began a successful career at the helm of what was soon to become a national force in the home warranty industry. The eighties were a slow go and Lynn spent a lot of her time educating builders about the value of new home warranties. With a lot of time and effort, her message started getting through and the company began to grow.

The nineties were a blur. WPMIC was licensed, HOME was purchased, HOW went under, RWC started selling GL insurance and Lynn took over National Accounts. Lynn brought major players in the industry under the RWC umbrella. Companies including D.R. Horton, David Weekley Homes, KB Homes, Lennar Corporation and MDC Holdings have all chosen RWC as their warranty provider largely due to Lynn's knowledge & expertise.

Both the sales department and the company grew and prospered under Lynn's supervision. She worked hard...hiring and training staff, scheduling and at-

“RETIREMENT MAY BE AN ENDING, A CLOSING, BUT IT IS ALSO A NEW BEGINNING.”  
- CATHERINE PULSIFER

tending trade shows, developing leads, reviewing program documents, working directly with prospects and members, negotiating contracts, getting her insurance license and handling the myriad of other responsibilities that came with the job.

Under Lynn's leadership, RWC, HOME and MHWC have grown to become the largest warranty companies in the nation with over 3 million homes warranted. Her oversight of our sales force and her determination to set and achieve high goals for our business allowed us to grow and prosper for decades. Our industry is rather unique in the home-building world, so it was always vital to have Lynn be our staunchest advocate and supporter. Not only did she bring passion to her career, she also shared with us the depths of who she is. It's an amazing combination that has gained her respect among business associates, as well as friendship among her peers.

Lynn has been a role model & mentor to many in this company. Under her astute tutelage, she taught her department & her associates to be true to their word, and to treat others fairly and with

respect. We pride ourselves on being a company with “integrity”. Without a doubt, a large measure of that integrity originated with Lynn.

Over her 30 year tenure, Lynn hired and trained a talented crew of Account Executives to spread the good word about the RWC companies and our distinctive brand of warranties. When you try and sum up Lynn's 30 years' of service and the impact she had on the RWC companies, you quickly learn that it's an exercise in futility. One cannot possibly encompass her achievements and contributions with a few short sentences.

According to Kathy Foley, our Executive Vice President, “Throughout all of our years and all of our ups and downs one thing, one person, has been a constant...Lynn. Lynn, the employee, has been honest, hard-working, reliable, resourceful and self-disciplined. Lynn, the sales manager, has been a leader, a teacher, a motivator, a communicator and a negotiator. Lynn, the corporate officer, has been dedicated, ethical, enterprising, competent, and insightful. And, Lynn, the person, not only has been but is, one of the sincerest, kindest, generous, loyal and most compassionate people I have had the pleasure to know.”

So it is with a measure of sadness mixed with a vast amount of gratefulness that we wish Lynn well on this next leg of life's journey. We are immeasurably thankful for your contributions and we are so very proud of the impact you've made.

## Upcoming HOME of Texas Tradeshow:



### INTERNATIONAL BUILDERS SHOW

January 19-21, 2016 • Las Vegas Convention Center • Las Vegas, NV • Booth #C2556

## These Are the Top 20 Cities Americans Are Ditching

bloomberg.com

According to Bloomberg News, even popular destinations are among the cities U.S. residents are fleeing in droves. Bloomberg ranked 100 of the most populous U.S. metropolitan areas based on their net domestic migration rates, from July 1, 2013 to July 1, 2014, as a percentage of total population as of July 2013.

There are 20 metropolitan areas that lost the greatest share of local people to other parts of the country between July 2013 and July 2014, according to an analysis of U.S. Census Bureau data. Interestingly, some of these cities also had some of the highest net inflows of people from outside the country resulting in a steadily growing population, despite the net exodus of people moving within the U.S.

So what's going on here? Soaring home

prices are pushing local residents out and scaring away potential new ones. And as Americans leave, people from abroad move in to fill the vacant low-skilled jobs. They are able to do so by packing six to eight individuals, or two to four families, into one apartment or home. It's an arrangement that most Americans just aren't willing to pursue.

This is part of a multiple-decade trend of the U.S. population moving away from the manufacturing hubs to areas in the Sun Belt and the Pacific Northwest. Retiring baby boomers are also leaving the Northeast and migrating to more affordable places with better climates. This explains why the majority of metropolitan areas in Florida and Texas, as well as west-coast cities like Portland, had an influx of people.

**Of the 100 most populous metro areas in the U.S., these 20 lost the highest share of their residents to other parts of the country.**

1. El Paso, TX
2. New York - Newark - Jersey City, NJ
3. New Haven - Milford, CT
4. Honolulu, HI
5. Hartford - West Hartford - East Hartford, CT
6. (Tie) Chicago - Naperville - Elgin, IL
6. (Tie) Syracuse, NY
6. (Tie) Bridgeport - Stamford - Norwalk, CT
9. Springfield, MA
10. (Tie) Memphis, TN
10. (Tie) Toledo, OH
12. Rochester, NY
13. Jackson, MS
14. (Tie) Detroit - Warren - Dearborn, MI
14. (Tie) Los Angeles - Long Beach - Anaheim, CA
16. Milwaukee - Waukesha - West Allis, WI
17. Dayton, OH
18. Washington - Arlington - Alexandria, VA
19. (Tie) Albuquerque, NM
19. (Tie) Cleveland - Elyria, OH

## Jack Wolff 1945 - 2015



Jack L. Wolff, 69, of Fayetteville, PA, passed away on Sunday, July 12, 2015, at the Chambersburg Hospital. Born November 15, 1945, in Chambersburg, he was the son of the late Lower O. and Blanche E. Osler Wolff. A U.S. Air Force veteran, he served honorably during the Vietnam Conflict. Mr. Wolff also served as a member of the Chambersburg Police Department in the 1960s. He was currently employed as a home warranty supervisor for RWC in Harrisburg, PA for the last 10 years.

Mr. Wolff was a member of Otterbein United Methodist Church, where he was the Church Treasurer and choir member, the Amvets Post 224, and the Marine Corps League. He enjoyed watching football, especially the Philadelphia Eagles, working around the house, and going to car shows.

Surviving is his wife of 46 years, Rhonda Cook Wolff; his son, Jason of Fayetteville; and two grandchildren, Daylen and Alyssa Wolff. In addition to his parents, he was preceded in death by his sister, Nancy Russo.

*A few words from Diane Naguski, RWC/HOME Warranty Resolution Manager:* Jack Wolff worked in the HOME of Texas/RWC Warranty Resolution Department during his 15 years of employment. He began as a Technical Advisor and within a short period of time was promoted to the Warranty Performance Supervisor position. Over the years Jack supervised various areas of the department.

During the last several years, Jack's main emphasis of supervision was Texas claims and the Inspections division. When there was a special project to be done, Jack agreed to do it. When there was research to be done, Jack would embrace it. When a corporate representative was needed, Jack agreed to handle it. When there was a complex case that needed special technical management, Jack agreed to supervise it. Whenever and for whatever you needed, Jack was ready and willing without complaint. And, you could always be assured that he would be detailed and do his best for you.

Words that have been said that truly describe Jack are loyal, dedicated, witty, thoughtful, caring, knowledgeable, a pleasure to work with, and friend. Jack can never be replaced. He was one of a very good kind and he will be deeply missed.

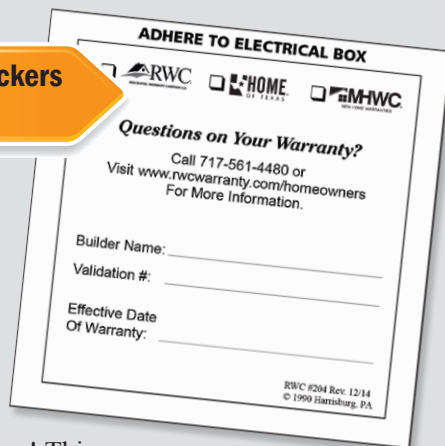
## Spotlight on Marketing

We are adding a new feature to our newsletters designed to make you aware of FREE marketing materials available as part of your Membership with us. Certainly the new items will be highlighted but some will also be of the “oldie but goodie” variety. If you see something you like, by all means order it!

*This issue’s spotlight falls on two brand new items:*

### NEW! Electrical Box Stickers (Form # 204)

A big shout out to Steve Bomberger of Benchmark Builders Inc, a long-time valued RWC Member in Delaware for bringing this one to our attention! This self-adhesive sticker makes it easy for your homeowners to find their warranty validation #. Affix this sticker to their electrical box during your final walk-through inspection.



### NEW! Smaller Vertical Easel (Form # 8509)

Sometimes space is limited on countertops. When that’s the case and our full-size easel or brochure holder doesn’t fit, feel free to try out this smaller version. Measuring 5.25” x 8.5”, this small vertical easel is great for areas with limited table space in sales offices or model homes.



**Order your FREE supply today!**

**Online:** Next time you login to Warranty Express, click on Order Supplies from the Main Menu and submit your order online. Call us if you still need a password to login.

**E-Mail:** [info@homeoftexas.com](mailto:info@homeoftexas.com)

**Telephone:** 800-683-6833

## LINK TO HOME

There’s no question that today’s “tech-savvy” buyers get a vast amount of information over the internet. By adding a link to the HOME site, your prospective homebuyers will be able to read valuable information about what the warranty will do for them.

As the starting point, we recommend linking to

[www.homeoftexas.com/homeowners](http://www.homeoftexas.com/homeowners)

From there, your buyers can navigate throughout our site to learn about the value of the warranty you are providing.



If you have questions, feel free to contact us at 800-445-8173, or [info@homeoftexas.com](mailto:info@homeoftexas.com).

## Causes of Foundation Movement

*By Don Sechler, Warranty Resolution*

Precipitation and Drought over the past 10 years in the Active Soils Areas of Texas have caused a myriad of foundation related claims. Severe drought conditions, interspersed with brief, heavy rains have caused imbalances in the soil. Natural expansion and contraction takes place throughout the seasons, but the extreme variances stresses even the most solid foundations.

Why does this affect the homes here? There is a large amount of clays in the soil. When the clays dry out, the soil will contract or shrink. When it rains, the water will re-hydrate the clays in the soil and they will swell or expand. As the soils contract or expands, the structures resting on the ground will move up or down with that changing soil.

In normal years this movement isn't very noticeable, but we have not been in normal years and if your homeowner is not doing anything to keep the moisture content of the soil consistent around the perimeter of the house it will start moving.

We see that movement showing up in various places like sticking doors, cracks in the tile, brick, or sheetrock. Cracks in the garage floor, joints in the trim work opening up, or a feeling of walking up-hill or down-hill while walking across a room may result from lack of consistent moisture control.

Moisture can come from sources other than the weather. Some of the causes of changing moisture content of the soils are dripping hose bibs or secondary A/C overflow drain lines, gutter downspouts that do not carry water 5 feet away from the structure, or uneven watering patterns from a homeowner's sprinkler system.



HOME prior to the issuance of a warranty to insure the proper positive grading was in place when the home was enrolled. When the weather changes from the dry season to the rainy season problems can result if your homeowner is not taking charge of issues created by changes of these important grading issues. One of the most critical aspects of landscaping is the continual maintenance of properly designed slopes.

Landscaping can cause foundation distress if a homeowner does not properly landscape or maintain his property. Installing flowerbeds or shrubs next to the foundation and keeping the area flooded will result in a net increase in soil expansion in

"THE NATIONAL ASSOCIATION OF HOME BUILDERS ESTIMATES THAT **OVER 3,000** COMPONENTS ARE USED IN CONSTRUCTING A HOUSE."



Trees, existing or planted too close to the home and their root system can pull a large amount of water from the soils which will dry up and shrink the soil. Some trees or their root system, if they come in direct contact with the homes foundation could lift it. The use of root barriers is highly recommended if the tree is within 20 feet of the foundation.

Negative drainage in the yard where water is ponding next to the foundation is also a big cause in foundation distress. We require a grading and drainage plan (Final Grade Certification) be provided to

the expansive soil areas. The expansion will occur at the foundation perimeter. It is recommended that drainage ways from the foundation should be provided and maintained. Partial landscaping on one side of the house may result in swelling on the landscaping side of the house and resulting differential swell of foundation and distress in the form of brick cracking, window/door sticking, and slab cracking. Educating your homebuyer should be a priority. As you see many factors can affect foundations and the better your buyer understands their obligation the better the chance of avoiding problems in the future.



## Know Your Warranty - Options

We often highlight a section of the warranty book or membership agreement just as a reminder of how things work or protections built into the warranties. This issue, we thought a reminder of all the various warranty options available to you by virtue of your HOME membership might be helpful.

Prospective members always ask "What's covered?" For that answer, let's start off on our website at: <http://www.homeoftexas.com/builders/warranty-products/> As a HOME Member, you have choices galore!

- You can have a warranty with Major Structural Defect coverage or a warranty with coverage on Designated Structural Elements.
- You can stick to the traditional FHA/VA approved 10 year variety or use one with more enhanced standards that mirror the former TRCC guidelines.



We know that many builders out there do much more than build new homes. They remodel, they may build a detached garage and on and on. So make sure you're aware of all that we offer:

- Remodeler Warranties with various options to fit the job
- Detached Garage Warranties (through RWC)
- Building Systems Warranties (through RWC)
- HUD-Code Manufactured Home Warranties (through MHWC)
- Commercial Insurance Products (GL, Builder's Risk and Contractor's Equipment)

We're working hard to meet the needs of our Membership. If you have a need for a warranty and we don't have a product to meet that need, let us know and we'll look into it. We're always on the lookout for ways to better serve our Members!

## Warranties and Insurance: Joined Forces

Exclusively for HOME Members  
Streamlined Underwriting Insurer Rated "A- (Excellent)"

COVERAGE AVAILABLE:

General Liability • Builders Risk • Completed Operations • Contractors Equipment

Call for your quote: 866-454-2155

 **RWC** LLC  
**INSURANCE**  
*Advantage*

## Where Can I Find...?

Want to check the enrollment status of a certain home or order brochures? The HOME website is chock full of resources for you. We listed some of the more frequently used sections below for easy reference. Start by visiting [www.homeoftexas.com](http://www.homeoftexas.com).

### I WONDER IF THERE'S A WARRANTY FOR THAT?

HOME has more warranty options that you may realize. Hover over **"Builders"** to see, at a glance, all the products and features available. To go to the list of warranty options available, select *"Warranty Products"*.

### GET A GL INSURANCE QUOTE

The RWC Insurance Advantage can meet many of your commercial insurance needs. Get a quote by clicking on the **"RWC Insurance Advantage"** link and selecting *"Get Insurance Quote"*.

### ENROLL A HOME

In the top right corner of any page on our site, see the link to **"Warranty Express"**. Sign in to Warranty Express with your registration # and password. Select *"Warranty Express"* to begin the enrollment process.

### CHECK THE ENROLLMENT STATUS OF HOMES

Once logged into **"Warranty Express"**, you will see options for things like *"Order History"* and *"Report"*. From here you can order an enrollment report or check the status of a specific home.

### WHAT IF I HAVE QUESTIONS?

HOME provides a list of *"FAQs"* for Builders. See the link in the **"Builders"** supermenu. If you need additional information, all our contact information and helpful contact forms can be found in **"About Us"**.

### ANSWER CLIENTS' QUESTIONS ON THE WARRANTY

Hover over **"Homeowners"** in the blurred bar at the top of any page and find links to *"FAQs"* for homeowners, seasonal maintenance checklists and many reasons why a HOME warranty is valuable to your buyers.

### ORDER FREE MARKETING MATERIALS

From the main menu once you are logged into **"Warranty Express"** go to *"Order Supplies"* to request sample warranty books and marketing pieces.

### FIND YOUR ACCOUNT EXECUTIVE

From any page, hover over either **"Builders"** or **"About Us"** in the blurred bar at the top and click *"Find Your Account Executive"*.

### LOOKING FOR A FORM YOU NEED TO COMPLETE YOUR APPLICATION OR MEMBERSHIP RENEWAL?

Check out our *"Forms Library"* from the **"Builders"** supermenu.

## Pay Online And Save With Warranty Express



Did you know that if you pay for your homes online, you will SAVE MONEY? No deposits required, no surcharges; no waiting for books and forms to arrive in the mail! Switch to Warranty Express and take advantage. The system is secure, your closing documents are ready for you quickly, and it saves you time and money!

### What else can you do on Warranty Express besides enroll a home?

- Order Marketing Materials and Sample Warranty Books
- Get Your Enrollment History
- Get Duplicate Copies Of Closing Documents
- Print FHA Acceptance Letters Or State Required Affidavits
- Renew Your Warranty Membership

### Need more details?

800-683-6833  
[info@homeoftexas.com](mailto:info@homeoftexas.com)  
[www.homeoftexas.com](http://www.homeoftexas.com)

## Benefits of Elevation Surveys For You

*By Steve Bache, PE, Staff Engineer*

HOME of Texas (HOME) requires that elevation data be gathered by our builder members on new foundations. This requirement is a relative elevation reading at approximately every 100 square feet as well as at garages and porches that are part of the foundation. These elevation readings are to be taken prior to substantial completion.

The primary benefit of a complete elevation survey at the time of house completion is to serve as a reference in the event that a homeowner later alleges a major structural defect in the foundation. In the event that an engineer, representing the Builder or HOME, performs a fact finding investigation, the “as built” elevation data can be used in conjunction with the data gathered during the investigation to determine how much post construction movement has occurred. This will allow the engineer to evaluate foundation performance on movement and distress without having to make assumptions regarding built-in out of levelness of the slab.

Another benefit of the data is to serve as feedback regarding foundation workmanship, particularly if data is gathered prior to the installation of floor coverings. The builder can compare finished slabs to some construction tolerance such as level within +/- 3/4” as a measure of the quality of the finish work from a levelness point of view. The builder can also use the data as an indicator of the amount

of underlayment that will be required in order to obtain the desired levelness of finished floor surfaces.

Elevation data can also be used to help diagnose framing concerns with regard to second story and roof unlevelness. Many second story subfloor out of level conditions are directly related to built-in foundation unlevelness. Also, some roof unlevelness can be associated with the condition of the foundation. Having the “as built” data provides helpful insight to separate loading, lumber, and other framing issues from slab on grade related conditions.

An additional benefit to the builder will be information regarding the performance of porches. Conditions conducive to either standing water or negative slope leading to possible water intrusion may become apparent from the elevation survey, giving you time to take corrective action before leaking or puddling water complaints are heard.

Ultimately, HOME strongly believes that elevation shots are critical to protecting you and your company in the event a homeowner files a claim. Elevation shots will document the house’s position at the time construction is completed. Any grading, settling, or movement issues raised by the homeowner at a later date can then be compared to the original elevation shots to determine if a problem truly exists.



*Elevation data can also be used to help diagnose framing concerns with regard to second story and roof unlevelness.*

HOME is certainly available to discuss techniques used in performing these elevation surveys if you elect to perform the survey in-house using a Zip Level, Compu Level, or similar device. You may also gain more information about elevation measurement equipment by visiting [www.ziplevel.com](http://www.ziplevel.com). We know that gathering this elevation data will require time and effort, however we hope that the benefits discussed in this article may help you to understand the overall positive impact for your business this data will provide.

### Warranty Training Seminars



Are you a brand new Member? Or maybe you've been a Member for a while but think a refresher would be helpful? HOME will come to your office and conduct an in-depth training seminar for FREE for your sales people, service technicians, administrative personnel, etc.

Contact your Account Executive or our Sales Dept. to schedule a seminar: 800-445-8173, Ext. 2149 or email [sales@homeoftexas.com](mailto:sales@homeoftexas.com).





## Remodeling: Boosting the Housing Industry One Project at a Time

While the housing market in the US continues to recover tenuously, the home improvement industry is on a roll, according to Harvard University's Joint Center for Housing Studies. The research indicates that the strong demand for remodeling could push spending on home improvement to record levels this year, even as the pace of new residential construction remains low.

Many would-be trade-up buyers have decided to stay put and fix up or expand their existing homes, creating the improvement uptick. A stronger job market and increased consumer confidence may also be spurring homeowners to get started on a project they deferred when the job market was weaker. Federal and state subsidies for energy-efficient upgrades have also helped. Landlords looking to find new tenants or raise rents have spruced up rental properties.



Total spending rose by almost \$6 billion between 2011 and 2013, the first increase since 2007. Depending on the area, like D.C., Memphis and Boston, homeowners were more likely to rely on professionals to get the improvement

work done, hiring pros for 90% of the work done. While in other areas, like Las Vegas and Houston, homeowners were more inclined to take on the DIY projects on their own.

In some areas, those professionals may be harder to find than during the last building boom. Smaller remodelers, the ones who survived the bust, have been slowly rebuilding their workforce but many skilled workers left the industry to find other work.

Aside from the typical repainting or freshening up a kitchen or adding a new bathroom, the remodeling industry is moving into other areas for growth. Baby boomers are retrofitting their homes for better accessibility and other age-appropriate features and improving energy efficiency are all factors keeping remodelers busy.

Savvy remodelers should take note. With increased business, comes increased exposure. Investigate ways to minimize and manage your risk while at the same time improving your strategic advantage over the competition. One easy and effective way to accomplish both goals is to add an HOME Remodeler Warranty to your project. There are options for coverage, it's affordably priced and offers FREE marketing materials to use with prospective customers. If you take on home improvements as way to improve your bottom line, let HOME help you improve your risk management, customer satisfaction and marketing strategy!

### FOR MORE INFO, GO TO

<http://www.homeoftexas.com/builders/warranty-products/specialty-warranties/>  
and read more or request a quote.

## We Love Hearing From You

*HOME/RWC received these kind notes from satisfied homeowners:*

*Good Afternoon Mrs. Naguski,*

It's not often that consumers write companies to inform them of great service that they've received, in fact majority of the time it's due to complaints. However, this is one of those rare instances.

I wanted to inform you that Mrs. Jody Kooiman was extremely professional, patient, and went above and beyond to assist my family in our time of need. Whenever I had a question or concern Jody answered and what I respected the most about Jody, was in instances when she didn't know the answer (which was rare) she got back with me once she found the answer. Jody also followed up with me and kept me informed every step of the way. Although I will not have to file a claim with you all, I wanted to inform you of Jody's hard work and professionalism.

*Good Morning Ms. Kooiman,*

Thank you for all of your help with my warranty claim. You were always prompt with email replies, and you answered the phone every time I called. The additional money for plumbing repairs was unexpected and very generous. The house was lifted on Wednesday, and our pipes did indeed break. The plumbers are at my house today doing the diagnostics. They have already found major breaks in two separate places, so we will definitely be utilizing those additional funds. This had been an incredibly stressful ordeal, but your diligence with my case ultimately eased the financial burden of the foundation repairs. My husband and I are so incredibly grateful - thank you again for facilitating the claims process for us.

## How Safety Meetings Can Lower Your Insurance Costs

By Doug Davis, Integrity Underwriters

If you've been a builder for more than a few years you've been through a lot. When the housing bubble burst; you survived. Now that the market is better and your business is growing, you're starting to realize the rewards of surviving. There are still plenty of challenges and one of them is to find qualified subcontractors.

Recently, you started a new subdivision and hired a flat concrete contractor you've never worked with before, to put in the sidewalks. This morning you got a call from your new sub; the kind you never want to get. A woman was walking her dog next to your project around dusk last night. She tripped over a mason's line that was left across a section of sidewalk that had been poured earlier that day. The new flat work guy left the site without setting up any cones, fencing or signs. In fact, he did nothing to

warn the public of what is commonly referred to as a "trip & fall hazard." The woman suffered fractures to both wrists as well as lacerations to her face when she fell. Her injuries will require surgery and she'll be unable to work for several months. Her pain and suffering have yet to be determined.

Your new sub has his own general liability insurance that should respond to this claim. You required him to have his insurance company add you to his policy as additional insured. That way they will defend you if and when the woman's attorney sues you as well as your sub. The certificate of insurance you required your sub to provide shows all of this. Everything should be fine. But, trip & fall claims can spiral out of control.

Disputes can arise over who should have protected the worksite. Subcontractors or, their attorneys, can argue that's the general contractor's job. You feel that you don't have time to hover over every jobsite making sure each sub is placing the proper emphasis on safety. Besides, you hired them to do a job and that includes doing it safely. Doesn't it? All your subs understand this, don't they?

In most states you, as the general contractor, are ultimately responsible for worksite safety. That doesn't mean

the subs get a free pass. But it usually means the general contractor has to do more than just assume everyone is being safe. That means holding periodic safety meetings, making sure new subs understand what you expect from them before starting work each morning, during the workday and after shutting down for the night. Active worksites are dangerous places even when they are nothing more than a partially completed sidewalk in poor light where an unsuspecting woman takes her dog for a walk.

Holding regular safety meetings doesn't have to take a lot of time or cost you much money. Meetings don't have to be held every day; just regularly enough to make it clear to everyone concerned that you are committed to preventing accidents involving both the public and anyone else at your worksites.

The RWC Insurance Advantage is dedicated to loss prevention. To prove it, we offer up to 25% off your new general liability premium if you provide us with a copy of your written safety program. If you're already insured with us, we'll even offer the same incentive on your next renewal if you haven't already received it.

Call us today to find out if you qualify and receive a free, no obligation quote.



*"...We offer up to 25% off your new general liability premium if you provide us with a copy of your written safety program."*

### Cool App of the Day

With the Sun Seeker (iOS \$6.99, iPad), building and remodeling professionals can see exactly where the sun will fall at any time of day. It's great for helping clients envision the light in a room they decide on placement of walls and windows. Although the Sun Seeker is pricier than many other apps, it gets overwhelmingly positive reviews from its users.

- Proremodeler.com

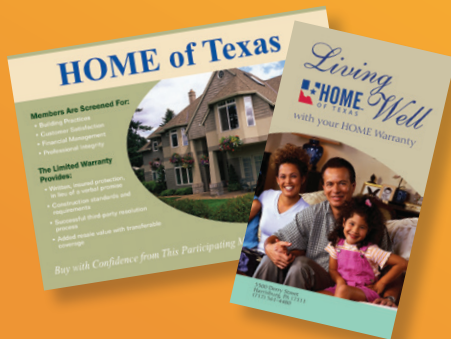


## FREE Marketing Materials

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:

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## 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.



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

### Enrollments (HOME)

Joelle, x2188  
[joelle.mixell@rwcwarranty.com](mailto:joelle.mixell@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 & 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

Susan, 800-683-6833  
[susan.duncan@homeoftexas.com](mailto:susan.duncan@homeoftexas.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)



### Who is My Account Executive?

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

### All Manufacturers & MHWC

**Builder/Dealers**  
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800-247-1812 x2132  
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### Questions on the RWC Insurance Advantage Program? Call 866-454-2155 or Email Us:

### Audits, 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)



### 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)

## Tips from HOME of Texas

*From HOME's Warranty Resolution Department*

The 2000 International Residential Code requires for roof drainage where expansive or collapsible soils are known to exist. (Section R801.3, Roof Drainage), "In areas where expansive or collapsible soils are known to exist, all dwellings, shall have a controlled method of water disposal from roofs that will collect and discharge all roof drainage to the ground surface at least 5 feet (1524 mm) from the foundation walls or to an approved drainage system."

HOME of Texas believes that compliance with this requirement, will assist in minimizing foundation problems in active or collapsible soil areas. Although not all municipalities have adopted the 2000 International Residential Code, experience with active and collapsible soils indicates that guarding the foundation against free sources of water helps



to eliminate the potential for foundation movement and displacement, actual heaval of the soils. History has shown in these areas of Texas, the introduction of free water into the soils at the foundation can have disastrous effects on the foundation.

Builders need to evaluate lot conditions to determine if providing gutters and downspouts will address general grading problems. On lots where grading and drainage away from the foundation is

marginal, builders should investigate the need to install drainage systems that allow the water to be discharged the minimum of 5 feet from the foundation, in addition to the placement of gutters and downspouts.

HOME of Texas strongly encourages all builders to install gutters and downspouts and drain systems extending 5 feet from the foundation on all homes constructed regardless of whether or not the municipality where you are building has adopted the 2000 International Residential Code. HOME of Texas has been involved in many repair plans for these foundations and in several cases, the addition of gutters and downspouts, or a drainage system has been successful in correcting the problem. A small change in the standard can have a large impact on potential future damage.