

# ★ TEXAS TIMES

Spring 2017 • The Newsletter for Members of HOME of Texas



In 1979, Tom Wolfe wrote a book entitled *The Right Stuff*. The non-fiction story chronicles the early years of space exploration with emphasis on the people involved... test pilots like Chuck Yeager and the Mercury Seven astronauts.

During a time when 23% of military pilots risked dying in an accident, what amount of patriotism, skill, courage and raw intestinal fortitude did it take to break the sound barrier or ride atop a rocket to the edge of space? The answer is a lot. To a man, they all possessed unwavering confidence in their training, knew what they were getting into and were unafraid of taking a risk. They had the right stuff.

Recently we saw a long anticipated rise in interest rates. Many feared the rate hike might have a negative effect

on housing, but, it seems, at least in the short term, the effect has been positive. This first rate hike hasn't had much impact on most 15 and 30 year fixed rate loans, and, consequently, it prompted many potential homebuyers to start house shopping sooner rather than later before rates rise yet again. This will certainly translate to more demand through the peak spring and summer selling seasons. It may even prompt lenders to lighten up a bit on some overly harsh lending requirements that may have prevented borrowers from obtaining mortgage commitments.

However, many builders in emerging markets are struggling to keep up with demand. The culprit? Worker shortages. During the recession years, thousands of workers left the construction trades to find jobs to support their families in other market sectors. When the recession

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## 2017 IBS Show Is In the Books!

*By Suzanne Palkovic, VP of Sales*

This past January, more than 68,000 home builders, remodelers and developers descended upon Orlando, Florida to attend the 2017 International Builders' Show (IBS). This show is the largest annual light construction show in the country, if not the world. After spending four straight years in Las Vegas, the IBS event moved to Orlando for a change of scenery. And without a doubt, this year was one of the most successful outings ever for our 3 warranty companies, HOME of Texas, Residential Warranty Company, LLC, and MHWC as well as our insurance affiliate, RWC Insurance Advantage.



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## All The Right Stuff

*Continued from front cover*

began to ease, they did not return. Labor shortages across the industry have intensified and according to an NAHB survey have become the top concern among the nation's home builders.

Should builders become over-zealous to replace shrinking inventory and hire any unskilled Tom, Dick or Harry, the results could be devastating. Using poorly trained subcontractors is

as dangerous as using inferior materials and unsound building techniques. A word to the wise here...such a choice could propel your business backwards and erase any gains that have begun to materialize.

So what do you need to do? Just as you had to have the right stuff to become a member of HOME's elite warranty program, have patience, be discerning and hire workers who also have all the right stuff. They don't need to have the speed of a Chuck Yeager or the hutzpa of an astronaut but they do need to be well trained, experienced and confident in their ability to do their job and do it well. After all, it's your rocket ship that will crash and burn if the job's not done right.



## Visit HOME's Booth At These Upcoming Tradeshows



### Sunbelt Builders Show

August 2-3, 2017  
Dallas, TX • Booth #915



### Product Expo

October 19, 2017  
Houston, TX • Booth #82



### International Builders Show

January 9-11, 2018  
Orlando, FL

## Free Marketing Materials

Did you know that a wide variety of marketing materials are available to you as part of your Membership with us? Visit our website at [www.homeoftexas.com](http://www.homeoftexas.com) (under the Builder's tab) to see everything from brochures to signs to sample warranty books. This issue's feature item is the HOME of Texas Easel Brochure Holder.

This issue's feature item is:

### Easel / Brochure Holder

(Form # 8547)



This 12" x 9" free-standing item is a great way to display consumer brochures at various point-of-sale locations.

### HOW TO ORDER MARKETING MATERIALS:

**ONLINE:** Login through Warranty Express. The link is in the top right corner of our website. If you still need a password to login, give us a call.

**E-MAIL:** Send an e-mail to [info@homeoftexas.com](mailto:info@homeoftexas.com)

**MAIL:** Mail the supply order card found in brochure #8542 – Marketing Essentials.

**CALL:** 800-445-8173 x2459

*Please only order a 3 month supply to ensure that you receive the most current materials*

## 2017 IBS Show Is In the Books!

*Continued from front cover*

To celebrate the change in venue, HOME/RWC launched an entirely new exhibit booth. Our background graphic measured 20' by 7.5' so that builders and remodelers would have an easy time finding us. But that didn't seem to be a problem because we also added an entertaining prize wheel and the clacking of the wheel and shouts of delight as builders won prizes certainly drew a crowd.

Rare was the occurrence that we didn't have a line of eager builders ready to give the wheel a spin. Prizes ranged from the simple highlighters, can koozies, lunch bags and the like all the way up to duffle bags, enrollment credits and cash prizes! 557 builders & remodelers took a chance at winning a prize giving us the biggest number of leads gathered at IBS in recent history.

Tifanee McCall delivered a presentation on Home Warranties and Risk Management to a crowd of over 40 interested builders resulting in some solid builder leads for our reps. Topics discussed were:

- Become familiar with the advantages of offering a home warranty to your customers.
- Discover how home warranties differ for builders and manufacturers of systems built homes.
- Understand how home warranties can minimize risk and maximize profit.



*Account Executives, Rich McPhee and Freddy Pesqueira are ready to welcome visitors to the new booth at IBS 2017.*

Once again this year, HOME/RWC continued its practice of donating to a worthy cause for every unique builder registrant at the show. Because 557 unique builders registered at our booth, we donated \$13,925 to Homes for Our Troops, an organization that works towards providing housing for veterans. We were honored to support this cause and, in turn, to support our troops. The United States Armed Forces are the best in the world and those who wear the uniform put their lives on the line every day to protect our lives, our country, our freedom and our way of life.

Overall, the show was a huge success for us and we anticipate bringing many of the builders we met into the warranty and insurance programs. Of course, the show was not all work as we had time to reconnect with our co-workers and friends in the industry as well as make many new friends, not to mention taking in the sounds of Grammy award-winning group, Little Big Town that literally rocked the house!

We look forward to see you next back in sunny Orlando!

**SAVE UP TO 25%**  
On Your General Liability Premium  
With RWC Insurance Advantage

- Have a written safety program in place?
- Require periodic safety meetings?
- What else makes your program special?

*Answers to these questions  
could save you money!*

CALL 1-866-454-2155 FOR A NO RISK - NO OBLIGATION QUOTE TODAY!

**RWC**  
INSURANCE  
*Advantage*

## RWC, HOME and MHWC Present 2016 Sales Awards

By Suzanne Palkovic, VP of Sales

HOME of Texas and its national affiliates, Residential Warranty Company, LLC (RWC) and MHWC, leading providers of insured new home warranties to the building industry, wish to acknowledge and congratulate the 2016 Sales Awards Winners! The Account Executives recognized this year for their individual achievements have each generated much business activity logging appointments, PR visits, phone calls, mailings, in addition to all of the day-to-day basics that ultimately resulted in another successful and productive year.

The *Outstanding Account Executive of the Year Award* is the companies' premier award and is bestowed upon the Account Executive who puts forth the most effort in a multitude of categories. While Sales obviously are a critical factor, there are many other duties important to the sales process that pave the way for the sale to be made. The *Outstanding Account Executive of the Year Award* encompasses all these many factors.

For 2016, HOME, RWC and MHWC are excited to announce another first time winner, Freddy Pesqueira, as our *Outstanding Account Executive of the Year*. Freddy is one of our newer Account Executives, with us just three years this fall, but his knowledge of the home warranty industry, combined with his excellent customer service, is unparalleled and makes him a true asset to the many members he has brought into our fold.

As any sales-driven organization is well-aware, success of a company is unobtainable without dedicated and hard-working sales people. This year, several different Account Executives worked their way into contention for all of the companies' top awards, truly a well-rounded and dedicated sales force.



Freddy

*We are pleased and proud to have these winners on board.*

### Outstanding Account Executive of the Year:

1. Freddy Pesqueira
2. John Felbaum
3. Jana Watts & Tifanee McCall (tie)



Jana

### Most Warranted Homes:

1. Freddy Pesqueira
2. Tifanee McCall
3. Jana Watts

### Highest Approval Percentage:

1. Freddy Pesqueira
2. Patrick Basom
3. Mark Smiley

### Most Applications Received:

1. Jana Watts
2. Tifanee McCall
3. Freddy Pesqueira & John Felbaum (tie)

### "Foundation Builder":

1. John Felbaum
2. Rich McPhee
3. Jana Watts

### Most Improved:

Fred Taylor

### Rookie of the Year:

Patrick Basom



John



Fred



Patrick

***Congratulations to Freddy and to all the 2016 Builder Warranty Sales Awards Winners!***

Special recognition goes to Jody Lehman, our Administrative Assistant, because without her support here in the office, it would be much harder for any of us to be successful. She's the one that prepares rate illustrations, sends out mailings, arranges trade shows, keeps PDFs up to date and in general... is here for the Sales Team. While the sales people in the field generally are the ones that gain the recognition, the person behind the scenes is extremely instrumental in providing the support needed to get the job done.

## Improving Margins

Source: NAHB.com

As the economy continues to improve, builders are gaining more and more confidence in their business' future. Tides are shifting from builders only treading water to keep their company afloat, to moving forward and expanding profit margins.

The number one cost for builders is direct construction expenditures. Simply reducing costs, even modestly, and strategizing ahead of time will unmistakably help you reach your goals.

Check out the following suggestions and tips and implement them into your business plan to maximize your bottom line.



- ▷ Design your new models to attain a predetermined direct construction percentage rate based on the anticipated sales price. A model will not be acceptable if it exceeds a recommended percentage.
- ▷ Consider the cost of the lot to determine “how much” house you can build.
- ▷ Identify base-model features that can be replaced with more economical items without reducing the home’s appeal. Include input from subcontractors and suppliers about potential cost reductions including design alternatives and worker efficiency.
- ▷ Include all options and upgrades within each job’s budget.
- ▷ Determine the target gross profit as a component of the budget before starting a project.
- ▷ Avoid estimating by square footage. Unless the materials are identical, the site work known, and weather conditions constant, pricing by square foot often leads to inaccurate quotes and underpriced bids.
- ▷ Keep the specs simple. Too many options will limit the number of potential buyers.
- ▷ Re-estimate immediately after completing the first unit of a new plan to evaluate if additional costs should be considered for subsequent units.
- ▷ Create detailed direct construction budgets on model/display homes, just as you would with any other home. Display homes tend to evade the normal budgeting process, leading to higher costs and reduced profits when ultimately sold.
- ▷ Perform periodic walkthroughs to control costs and ensure materials are being used as intended. Project managers, superintendents, estimators and designers should all participate in walkthroughs.
- ▷ Develop strong relationships with a select group of subcontractors and suppliers. Constantly switching subs and vendors in search of minor savings can be counterproductive. Try to work with your regular subs and vendors to find savings together.
- ▷ Schedule together with your key subs. This will result in a much more accurate schedule than if you created it yourself, and the subs will feel more responsibility to meet their milestones.
- ▷ Change orders should be documented using only written forms. This allows both you and the buyer to sign the change order, which should list the change, adjusted total price, and necessary schedule revisions.
- ▷ Don’t be afraid to raise prices, especially in a good market. As your costs increase, many of these should be reflected in the sales price. A regular price increase program should be in place.

## Before You Dig, Call 811

Source: call811.com and ccicomply.net

Did you know that there is a special designated number you should call before starting any digging projects? 811 is the (free) phone number you need to call before digging to protect yourself and others from unintentionally hitting underground utility lines.

There are millions of miles of buried utilities beneath the surface of the earth that we don't even think about, but are vital to everyday living like water, electricity and natural gas. By simply calling, you'll help prevent unintended consequences such as injury to you or your family, damage to your property, utility service outages to the entire neighborhood and potential fines and repair costs.

Most contractors know that they need to find out what's underground before beginning to break ground, but there may be some finer points of safe digging that you're not aware of.

### How exactly does this 811 thing work?

Simply call 811 from anywhere in the country a few days prior to digging, and your call will be routed to your local call center. Tell the operator where you're planning to dig. Your affected local utility companies will be notified about your intent to dig and will send locators to your dig site to mark the approximate location of buried lines with flags or paint.



Any type of digging requires a call. Building a deck? Planting a tree? Installing a fence or mailbox? Make the call.

### When can I begin my digging project?

Wait for the marks! Utilities will mark their buried lines on your dig site. Most crews will arrive to mark your dig site with paint or flags within a few days and will make sure you know where to avoid digging so you don't hit buried utilities. Remember there may be multiple utility lines in the same area. Be sure to check your state laws for specific information. It's also a good idea to call and confirm that *all* affected utility operators have responded to your request and located accurately. (State laws vary on the process for confirmation; check with your local one-call center for more information.)

### It's finally time!

Now it's time to roll up your sleeves and get to work - but respect the marks! Make sure to always dig carefully *around* the marks, not *on* them. State laws generally prohibit the use of mechanized equipment within 18-24 inches of a marked utility, which is called the "tolerance zone". If you must dig near the marks, hand dig or use vacuum excavation to expose the facility. After exposing the facility, avoid using mechanized equipment within the same tolerance zone.

The marks provided by the affected utility operators are your guide for the duration of your project. If you are unable to maintain the marks during your project, or the project will continue past your request's expiration date, please call 811 to ask for a re-mark. In addition, if excavation equipment is removed from a work site for more than two (2) business days, you must notify the call center again.

Also keep in mind that some utility lines may be buried at a shallow depth, and an unintended shovel thrust can bring you right back to square one - facing potentially dangerous and/or costly consequences. Don't forget that erosion or root structure growth may shift the locations of your utility lines, so remember to call again each time you are planning a digging job. Safe digging is no accident!

## LINK TO HOME OF TEXAS

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. We recommend linking to:

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

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



## Builder In the News

### David Weekley Homes

This past fall, The Texas Association of Builders inducted nationally known homebuilder, David Weekley, into the 2016 Texas Housing Hall of Honor. Weekley became the 21st member to hold this prestigious accolade.

A native of Houston, Weekley began his home building career in 1976. At only 23 years old, he ambitiously started his own company and 40 years later has sold over 80,000 homes and expanded to 18 cities across the nation.

David Weekley Homes set itself apart from the competition with innovative homes, best in class customer service and by providing a work place that now ranks as one of the best in the country. He was the first production builder to

provide upscale features as the standard builder grade and the first to allow large scale customization to its floor plans. Weekley's other ingenious approaches included energy efficient mechanical systems, building techniques and energy ratings into his homes. David Weekley Homes also embraced the "Build on Your Own Lot" concept, a notion that has matured into a mainstay of its business plan.

Weekley is a current member of the Board of Directors for St. Luke's Episcopal Hospital; Past President of the Houston Chapter of the Young Presidents' Organization; and Past President of the

Greater Houston Builder's Association. He has been named National Builder of the Year twice, received Builder magazine's "Hearthstone Builder Lifetime Public Service Award" and won the National Housing Quality Awards, to name a few of his many badges of honor.

Not only has David Weekley been a ground-breaking pioneer for the home building industry, but he continues to do superior work and finds time to serve in the community in many philanthropic endeavors.

HOME of Texas is proud to have David Weekley Homes as a member and congratulates them on their outstanding work and achievements.

## Job Safety: Wet Concrete

Source: [www.ccicomply.net](http://www.ccicomply.net)

Why is it important to worry about safety when it comes to wet concrete? Because concrete is one of the most widely used construction materials there is, which means there are an untold number of workers who are exposed to these hazards on a daily basis. The biggest hazards include skin irritation, severe chemical burns, and serious eye irritation.

It's important to understand that you may not experience any acute symptoms right away if wet concrete touches your skin. But if you don't wash the area as soon as possible with cold, clean water, you could end up with a serious burn. If a burning sensation continues or worsens even after you've flushed the area with water, seek medical attention. If wet concrete splashes into your eyes, flush them continuously with clean water for at least 15 minutes and then go to the hospital.



Concrete can be safe when used appropriately and with these safety precautions:

- Wet cement is caustic, abrasive and drying, so protect your skin. Wear appropriate protection such as tall rubber boots, pants, waterproof gloves and long-sleeved shirts. If concrete comes into contact with your skin, don't wait to clean it off!
- Be sure to wear eye protection with side shields or safety goggles. Your eyes can be seriously injured due to splashing concrete.
- Wet concrete can conduct electricity. All electric tools should be grounded.
- When raising or lowering concrete chutes, be aware of pinch points. These can take off a finger or hand if you're not paying attention.
- Protect your back. Place wet concrete via chute, wheelbarrow or pump, as close to the work area as possible. Concrete should be pushed, not lifted, into place.
- Use waterproof kneepads or a dry board when kneeling to place or finish concrete.

## The Not-So-Obvious Benefits of Buying a New Home

Source: NAHB.com

Typically home buyers have the choice of two types of homes on the market: resale or new. Home buyers planning to buy a brand-new house or condo often cite energy efficiency, an open floorplan, a warranty, and being able to select specific items such as appliances, types of flooring, and colors schemes as factors driving their choice.

But builders say that buyers can be drawn to a new house for reasons that aren't so obvious. Read on for a few more benefits of new construction that you may want to suggest to potential buyers.

### Building a Community Together

A brand-new community is one of the built-in benefits of many new homes. When families move in to a subdivision at the same time, they often form lasting bonds of friendship and neighborliness right away. Nobody is the "new kid on the block". In fact, many home builders host community parties in new developments to help owners meet and connect.



Popular amenities like pools, walking trails and tennis and basketball courts offer additional opportunities for interaction among neighbors and children of all ages.

### Entertaining

Throwing a party in an older home can be a challenge because smaller, closed off rooms make it difficult to entertain guests in one space. Today, new home layouts feature more open spacious areas. They are also enhanced with higher ceilings and additional windows that bring in more light than older homes.

### A Clean Slate

For some buyers, parking the car in a sparkling-clean garage or being the first to cook a dinner in a brand-new kitchen is part of the appeal of new construction. In addition, you won't have to spend time and elbow grease stripping or peel-



ing dated wallpaper, repainting, or updating outdated kitchens and baths to suit your own style.

The advantages of being the first owner also extends to the outdoors. Instead of inheriting inconveniently or precariously placed trees, or having to tear up overgrown shrubs, you have the freedom to design and plant the lawn and garden that you envision.

### Outlets, Outlets Everywhere

Homes built in the 1960's and earlier were wired much differently than houses today. Builders had no way of anticipating the invention today's gadgets and the very different electrical requirements they would introduce. New homes can accommodate advanced technologies like structured wiring, security systems, smart technology, and sophisticated

lighting plans, and can be tailored to meet the individual home owner's needs.

Anyone who has ever lived in an older home can also attest to the fact that there are never enough outlets, inside or out. Today, builders plan for increased electronics and appliances used by virtually everyone in the family.

### Then, there's the *obvious* benefit of buying a new home.

As mentioned earlier, home buyers planning to buy a brand new house cite that a warranty is one of the important factors in choosing a home. The numerous advantages of having a warranty on a newly built home simply goes beyond words on paper. It's a state of mind -- a feeling of security and added value.

With over 35 years under our belt, HOME has established itself as a rock solid leader in home protection and risk management. So we ask, besides your standard 10-year warranty, how else can HOME of Texas help you and your buyers?

Remodeling? There's a warranty for that. Building a detached garage? We have that covered, too. Want your staff to learn more about the HOME of Texas warranty? We do training. Want marketing materials for your model homes or to distribute to potential home buyers? They're free! Be sure to take full advantage of the numerous warranty options and services HOME and affiliates provide.

Whether you are brand new to HOME or a longtime member, know that we are here to help you provide the peace of mind that homeowners crave. Don't miss this opportunity to give your buyers the best house warming gift yet!



## Important Reminders

Instead of emailing, faxing or mailing documents with personal information for new memberships, renewals, or home warranty resolution matters, please use the **secure upload portal** on our website [www.homeoftexas.com](http://www.homeoftexas.com).

Secure upload links can be found in the drop down menu when you hover over the "Builders" tab, as well as the "Contact" tab. A link is also available at the very bottom of every webpage. Simply follow the prompts to send documents securely. Better safe than sorry!

### Also worth recapping:

Warranty Underwriters Insurance Company has a new mailing address: 5300 Derry St., Harrisburg PA 17111  
Phone: 800-445-8173

## Warranty Training Seminars



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

Contact your Account Executive to schedule a seminar call 800-683-6833 or email [sales@homeoftexas.com](mailto:sales@homeoftexas.com)



## 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?

**Mark Smiley**  
210-540-7891  
[mark.smiley@homeoftexas.com](mailto:mark.smiley@homeoftexas.com)

**All Manufacturers and MHWC Builder/Dealers**  
**Tifanee McCall**  
Nationwide • 800-247-1812 x2132  
[tifanee.mccall@mhwcconline.com](mailto:tifanee.mccall@mhwcconline.com)



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

General Liability • Builders Risk  
Contractors Equipment • Bonds

**Quotes:**  
Ron, x2190  
[ron.sweigert@rwcinsuranceadvantage.com](mailto:ron.sweigert@rwcinsuranceadvantage.com)

**Underwriting:**  
Bohdan, x2190  
[bohdan.hoh@theparmergroup.com](mailto:bohdan.hoh@theparmergroup.com)

Roberta, x2272  
[roberta.woodhall@theparmergroup.com](mailto:roberta.woodhall@theparmergroup.com)

**Certificates and Loss Runs:**  
Roxanne, x2363  
[roxanne.harrell@theparmergroup.com](mailto:roxanne.harrell@theparmergroup.com)

**Claims:**  
Laura, x 2278  
[laura.current@iadclaims.com](mailto:laura.current@iadclaims.com)

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



### For questions about the Warranty Program? Call 800-445-8173 or Email:

**Enrollments (HOME)**  
Joelle, x2366  
[joelle.gross@rwcwarranty.com](mailto:joelle.gross@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 and 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**  
Victoria, x2459  
[victoria.sontheimer@rwcwarranty.com](mailto:victoria.sontheimer@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)

As always, you can also visit [www.homeoftexas.com](http://www.homeoftexas.com) for additional information, forms, quotes & contact info.

## The Claims-Made Gap? Facts vs. Myth

By Doug Davis and Bohdan Hoh, Integrity Underwriters

When most insurance agents hear the RWC Insurance Advantage offers Claims-made general liability coverage, they warn their general contractor customers to stay away from it. They say you'll be trapped by the "gap" in coverage that will open up the moment you try to leave. What happens upon termination of coverage is one of the biggest arguments against Claims-made. The way some agents talk, you'd think Claims-made is like the old children's poem "The Spider and the Fly;" "Will you walk into my parlor?" said the Spider to the Fly." We know the fly enters - never to leave. These agents argue there would be no coverage for any claim made after policy termination even if the loss occurred during the time the policy was in force. And they would be right - with any other company's Claims-made policy. Those companies will offer you a Supplemental Extended Reporting Period, or SERP, at the end of your policy term when you try to move your coverage to another company. They will charge you up to 200% of your expiring policy's premium for the

SERP. Who can afford that and the new policy premium as well?

**This WILL NOT HAPPEN with the RWC Insurance Advantage's unique Claims-made policy.** With our policy, the SERP is offered **UP FRONT**, and we **GUARANTEE** that it will be attached, as long as your policy is not cancelled for non-payment of premium. Rather than charge a large lump sum at the end for the SERP, we add a reasonable 25% charge to each policy term, and you have 6 years to pay it off. After that, the SERP is fully funded and we **GUARANTEE** it's attachment at policy termination - no matter what. Even better, if you decide to leave before the 6 years are up you'll still get the SERP - and **NO COVERAGE GAP**.\*

The SERP is unlimited in duration and can never be canceled for any reason. It automatically restores limits that may have been used up by prior claims. Even if you decide to move your general liability coverage somewhere else after



just one year with the RWC Insurance Advantage, you'll still get the SERP - guaranteed.

So, walk into our parlor anytime without fear of being trapped.

Call us at (866) 454-2155 and ask for Ron Sweigert or, visit us at [www.rwcwarranty.com/builders/warranty-options/rwc-insurance-advantage/](http://www.rwcwarranty.com/builders/warranty-options/rwc-insurance-advantage/) for a free no obligation quote.

*(\*Subject to short rate premium penalty if you cancel your current policy before its expiration date.)*

## STARTING OR EXPANDING YOUR REMODELING BUSINESS?



800-445-8173 Ext 2149  
[sales@homeoftexas.com](mailto:sales@homeoftexas.com)  
[www.homeoftexas.com](http://www.homeoftexas.com)



### ► Get an edge over your competition with HOME!

Many remodelers choose to provide only a "promise and a handshake" warranty. Set yourself apart from your competition with a written, insured warranty from HOME of Texas. Provide the security and peace of mind customers crave.

HOME offers two standard warranty options to better fit the nature and scope of each of your projects. Contact your Account Executive today for more details!

## Number Crunch

# 3.5%

Percentage of current housing stock that offers all three of these features to support independent living for an aging population: zero-step entrances, single-floor living, and wide halls and doorways.

# 1901 SQUARE FEET

Average U.S. home size, which is nearly 30% larger than European homes, but smaller than the Australian average of 2032 sq. ft.

# \$3.1 BILLION

Size of the kitchen and bath remodeling industry.

# 60%

The percentage of contractors that said the number one way to drive up costs is when homeowners ask for changes after a project begins. These changes increase cost by an average of 10 percent.

## 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.

### 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.

### 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"**.

### 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"*.

### 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.

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

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



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# HUD-Code Manufactured Housing Warranty Programs

These unique warranties are offered through HOME of Texas' National HUD-Code Housing Affiliate, MHCW and are written specifically for the HUD-Code industry.



- Builder/Dealer & Manufacturer New Home Warranty Programs
- FHA/VA/USDA Accepted
- Limited Liability
- Provides 3rd Party Dispute Resolution Process
- Exceptional Marketing Tool



NEW HOME WARRANTIES

[www.mhwconline.com](http://www.mhwconline.com)

**For more details, contact Tifanee McCall**  
800-247-1812 x2149 or email [sales@mhwconline.com](mailto:sales@mhwconline.com)

WITH 28 YEARS EXPERIENCE, MHCW IS A SOLID FOUNDATION FOR YOUR BUSINESS.