

# ★ TEXAS TIMES

Fall 2019 • The Newsletter for Members of HOME of Texas

## THANK YOU *for that complaint!*

**Do customer complaints get you down? Do you ever find yourself thinking, “What do these people want out of me?” or “I built them a great home, why can’t they just leave me alone?”**



Those thoughts are normal, especially during a busy time, or if a customer is particularly picky or persistent. It is tempting to ignore such complaints or to tell the complaining homebuyer off, but these courses of action can ruin your reputation and make your company weaker, not stronger. A better approach is to look at each complaint as an opportunity to become a better builder, and here is how to do that.

First, recognize that customer complaints have been around forever. The British Museum in London displays a clay tablet from the ancient City of Ur in Mesopotamia that dates to around 1750 B.C. On that tablet a fellow named Nanni chastised a merchant named Ea-nasir for having sold him copper ingots of inferior quality. Nanni wrote, “What do you take me for, that you treat somebody like me with such contempt?” Sound familiar?

Second, realize that you are not the only business whose customers are unhappy at times. All businesses get customer complaints. Thousands of seminars are

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## 2019 Membership Drive “Nets” Over 235 New Members

*By Suzanne Palkovic, VP of Sales*

The annual Membership Drive for HOME, RWC, and MHWC took place in May, June and July this year with our “salty group of fishermen” – aka Account Executives – “casting out their lines” to “reel in” as many “big fish” – aka new members – as possible. We tried to keep these things as light and entertaining as possible so each week our “live action reporters” (Ann Chovy, Halle Buht, Wally Russ, and more) brought us the scores and inside scoop from various scenes around the pond.

To keep things interesting, we also run a little contest among the Account Executives and this year was no different. This may be as simple as counting the number of cold calls completed in a week or as complicated as completing a task in each of 3 categories to earn a point. Weekly

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## Thank You for that Complaint

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offered by hundreds of experts each year through various organizations to help companies get on top of their customer complaints. The Federal and state governments operate consumer protection offices, and companies like the Better Business Bureau and Angie's List are repositories for customers to memorialize their experiences and share them with the public. Trucking companies display a number on their trucks for people to call to complain about their drivers, and one of the iconic images from newspaper and magazine cartoon strips from the twentieth century features someone (or some pig for you "Seinfeld" fans) standing in front of a complaint window delivering a funny line.

Receiving a complaint from your customer does not mean that you have failed. It just means that you're in business. Consider using each complaint you receive to make you a better builder in the following ways.

Don't procrastinate. Call or email your complaining customer, or better yet, go and see him as soon as possible so that you can quickly get on top of his complaint. Putting off contact will only cause his dissatisfaction to fester and will clutter up your schedule down the road when you ought to be meeting with a new buyer or building new homes.

Listen to your customers' complaints. Many complaining customers are only looking for a fair hearing of their grievances. Some have never built a new house and do not know what they should rea-

sonably expect from it. Others might just need an explanation of why some component looks the way it does or is performing the way it is. You might be surprised at the number of complaints that go away or lose their intensity following a visit from a concerned builder who listens to his customers' concerns and calms their nerves. And customers who believe that you have listened to them and have taken them seriously will be more apt to speak positively about you to their friends, thus improving your reputation in the industry and among potential buyers.

Learn from your customers' complaints. While some complaints are unfounded, sometimes your customer will make a good point. If the home does not meet a customer's expectations, you should try to figure out why. Are you doing something while selling the house that has created an unrealistic expectation in your buyer? Are some of the materials used in the house defective or of poor quality? Is there sloppy workmanship that can be laid at the feet of your employees



or subcontractors? If the answer to any of these questions is yes, correct the problem in your building or selling practices, thank your homebuyer for bringing it to your attention, and start building better homes.

Fix the problem. If your customer has a legitimate beef, recognize that and fix the problem. Delays, excuses and half-hearted fixes will only further aggravate your customer. Step up to the plate and deliver for your customer, and you will have resolved a complaint, enhanced your reputation, and completed the delivery of a product you can be proud of.

Determining whether a homeowner has a legitimate beef is not always easy if the home is not covered by a HOME of Texas express written warranty. HOME builders and homeowners should refer to the warranty whenever there is doubt about whether an alleged defect ought to be fixed. Our warranty clearly defines defective construction in a way that helps builders resolve many of their homeowner complaints. For those complaints that cannot be resolved, HOME's experienced and expert Warranty Resolution staff stands ready to mediate even the toughest disagreements and to usher those that cannot be resolved through our time-tested arbitration process.

So remember, use those customer complaints to your advantage and rely on HOME when, despite your best efforts, you cannot resolve your customer's complaint to his satisfaction.

Have a great fall and winter!

## 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 than 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 business insurance needs. Get a quote by clicking on the **"RWC Insurance Advantage"** tab or go directly to [www.RWCInsuranceAdvantage.com](http://www.RWCInsuranceAdvantage.com).

### 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.

## Home Sweet Home Fun Facts

- ▷ In honor of the Thansgiving holiday, there are 3 cities in the United States named *Turkey*. Turkey Texas; Turkey, North Carolina; and Turkey Creek, Louisiana, According to the US Census Bureau, Turkey, Texas, is the most populated, with 421 residents. There are also two townships in Pennsylvania called Upper Turkeyfoot and Lower Turkeyfoot.
- ▷ In Scotland, homeowners paint their front door red when they pay off their mortgage.
- ▷ From 1908-1940 Sears, Roebuck and Co. sold about 70,000-75,000 mail order houses, some of which still exist today. They arrived as a kit and came with most modern conveniences (like central heating, indoor plumbing and electricity). Using prefabricated modules, some builders in China are able to build 30-story skyscrapers in as little as 15 days.
- ▷ The world's largest treehouse located in Crossville, TN recently burnt to the ground. Construction began on the massive structure by landscaper and minister, Horace Burgess, in the early 1990s and slowly but surely continued for years. It had an incredible maze of 80 rooms spread across its five floors, several terraces, and a belfry.

## Let's Buy A House

By Staci Cool, RWC Account Executive

Over the years that I have been a renter, I have occasionally considered buying a property. For various reasons each year, until recently, it would make sense to continue renting. At the beginning of this past year, while evaluating my next ten-year plan, I determined it might be time to consider something less transient. Personally, things lined up differently and it made better sense. Given my personal history, I felt confident that I could get through the buying process easily and I was not terribly worried. Even though I did not have firsthand experience as a buyer, I was armed with extensive technical experience, so how hard could it really be? I naively anticipated that this was not going to be a big deal.

*I was wrong. Way wrong.*



Full disclosure, prior to coming to work for the Warranty Company, I had a very active career in real estate. I have a little experience in almost every other facet of the industry. My resume includes everything from working for title companies, to mortgage lending, to property management, to working with real estate investment groups. I still hold an active real estate license and help family or friends with buying and selling. Through my employment history, I have had a taste of each side of the transaction and I am familiar with some of the crazy things that can happen. I was emotionally prepared for the typical ups and downs.

In the Midwest where I live, our selling season fluctuates from very light to heavy activity and comes in waves. Having four seasons dictates how and when it is best to move/buy. Historically, Spring and Summer buyers can be quite ravenous even in a lukewarm selling cycle. Being quick and making immediate decisions is vital if you want to solidify anything. The area where I needed our home to be suffers from a lack of inventory and we have higher than typical demand. Pair this with seasonality and this buying season was a complete madhouse.

It is a sellers' market. We all know this, and I have even discussed this in prior articles. Finding the right house for my family felt like going into battle armed with a toothbrush. Not only was my price range smack dab in the middle of the highest level of competition, low inventory paired with aggressive buyers worked directly against my goal. I was prepared to handle this part and did not allow petty issues to be discouraging. What I was not prepared for was the way I was treated by fellow industry professionals.

Given the difficulties faced, it was in my best interest to look at all possible options for a home. I did not limit myself to new or existing construction only, I considered condominiums and townhomes as well. In an effort to stick to the familiar, I not only viewed the model homes of builder members, I looked at non-member builders as well. Part of my thinking was a combination of truly looking and a desire to compare. Plus, I felt it would not hurt to strum up some business where I could.

Salespeople in both settings surprised me with the way they reacted toward me once they knew I was a realtor rep-

resenting myself. The attitude toward me would take a noticeable shift, they would be more open, friendly, and helpful, or they would do the exact opposite.

In one instance, I called ahead and scheduled an appointment for a tour with a builder. Upon arriving I was waved at with a hand motion to sit down then not officially greeted for nearly ten minutes. During this time, the person who waved me off was pacing back and forth furiously in the office a few feet away, audibly arguing on the phone. It turned out that this was the owner of the building company and who I had scheduled to meet. After we viewed the property, I informed him I was a realtor for myself and I wanted to know about the warranty he offered. I did not disclose that I was from HOME/RWC, but my educated questions were clearly troublesome. He noted it was closing time and shuffled me out the door quicker than he had initially ignored me.

In another situation, I attended an open house for a new construction development where I was greeted by six different salespeople. They each told me something completely different, none of

*Continued* ▸



them understood or knew anything about the warranty, and every one of them pushed me off with the rest of the crowd as soon as they learned I was my own realtor. I assumed it was that they felt I knew enough. It certainly did not give me a warm and fuzzy welcoming feeling.

In viewing existing homes, one of two things consistently occurred. Homes were significantly over-priced, or they were priced right, and five to six offers would come in within the first few hours. In many cases, my offers would go without any response. Agents did not acknowledge me at all or would confirm receipt but never advise of an acceptance and leave it in limbo. One of the homes

I picked out had some concerning issues that I took into consideration before presenting my conditions. The offer was not far off the asking price and would net the buyer a very good return. The agent was pensive and turned me down because this was the first offer they had received. Unfortunately, the agent quickly figured out that what I presented was solid. He then worked to sway me back over the next two-weeks. It eventually sold for nearly five thousand less than I was willing to pay.

Fortunately, I did end up buying a home that was right in line with my budget and is structurally nearly everything that my family needs. The ironic part is that the

homeowner is not only a fellow realtor that was selling her personal home, she is also a manager of a property management company that I knew very well. We were both grateful that we had found one another because our transaction went smoothly.

Ultimately, through this I experience I gained some good lessons along with important reminders. The biggest take away I have is to never forget that you do not actually know who it is walking through the door. They may have no knowledge of the buying process or they may have years of experience. In either case, if they are looking for their own home it means they have some emotional investment in the search. Treat everyone with the same respect because the buying market will rebalance itself. Those that are educated in good service will have many years of customers because common courtesy still matters. If anything, this is just a reminder to be aware, stay customer focused, and be kind, always.



## 2019 Membership Drive “Nets” Over 235 New Members

*Continued from front cover*

winners grab some cash and “points” toward the grand prize at the end. All in all, it’s a lot of work but we meet some great new builder members and have a little fun along the way.

Last year, we had the tightest finish imaginable. Our first and second place winners, Rich McPhee and Staci Cool respectively, were separated by a razor thin margin of 3 little points! Closest finish ever. This year, Staci was having none of *that* stress. She went out and started hauling every fish, turtle and frog she could find. By week 2 she had the lead and never looked back. By the end of the contest, Staci had

amassed an amazing 493.5 points. So, our 2019 Champion – with a full year of bragging rights – is Staci, our Account Executive for Iowa, Indiana, Illinois, Michigan, Ohio and Wisconsin. Staci joined RWC in 2017 so her first two years with us culminated in earning one of the top 2 spots both years!

The battle for 2nd place became the match to watch. Newcomer JT Laramore, one of HOME of Texas’ fishermen – er Account Executives – narrowly edged past Rich McPhee in the waning moments of the contest to claim 2nd place. JT has been with HOME of Texas since Febru-

ary so his hard work as a rookie definitely paid off. Covering the western half of Texas, we can now expect even bigger and better things from him!

As the final counts were tallied, 237 new members joined the ranks of HOME, RWC & MHWC. Each of these new members met the same set of stringent criteria that has been our hallmark for nearly 40 years. Know that your warranty company continues to grow and remains the strongest warranty company in the country; we are here to help you with all your warranty needs now and for many years to come!

## Flood!

By Doug Davis, RWC Insurance Advantage

Here's a true story. The name of the builder has been omitted to preserve privacy.

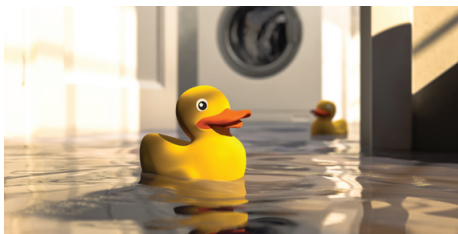
Back in 2012 we sold a Builders Risk insurance policy to a builder in New Jersey. The project was near the coast. Flood insurance could have been added to the policy, but the premium was a bit stiff given the proximity of the Atlantic and the fact it was still hurricane season. This builder's project was just getting underway. A foundation had been laid, but not much else was done. It was fairly late in the hurricane season. Now, we all have to make business decisions that often entail risk. Our builder made his decision, which may have been to save the cost of adding flood insurance to the Builders Risk policy. Whatever the reason, it was only a short time later that Superstorm Sandy devastated the East Coast. At the time, it was the second costliest

hurricane on record. Our builder had approximately \$60,000 worth of materials at the jobsite when the storm hit. It was a total loss. None of it was covered.

There are three ways to deal with risk. One is called avoidance. Don't build close to the Atlantic Ocean during hurricane season. That's a simple sounding approach, but hardly practical. The second is assumption of risk. This is the method our builder chose. You may not think this was a conscious decision, but deciding not to insure a risk doesn't make the risk go away. Of course, the third method is risk transference. We purchase insurance and in exchange for the premium we pay, we transfer the risk to our insurance company.

I hope I'm not insulting anyone's intelligence with these very simple ideas, but the fact is the risks of flood are seriously underestimated by many. Here are some sobering statistics from the Federal Emergency Management Agency (FEMA):

- Floods are the #1 natural disaster in the US.
- Each year in the US, floods cause an average of \$2.4 billion in losses.
- Just one inch of water can cause severe damage to property.
- Most property insurance, including Builders Risk, does not automatically cover flood losses.
- 30% of all flood insurance claims are made in low to moderate risk areas.
- New construction can increase flood risk, especially if it changes natural runoff paths.
- Only about 5 million Americans have flood insurance. Millions more are either unaware of their risk or don't know the options available to them.



RWCINSURANCEADVANTAGE.COM

Now that you know more about the risk of flood, what about taking a good look at your risk? FEMA has a helpful website at [www.floodsmart.gov](http://www.floodsmart.gov). Here you can find out if your project is at risk. Then, give RWC Insurance Advantage a call at 866-454-2155, ext 2272 and ask for Roberta. If you already have Builders Risk with us, she can determine if flood insurance is available. Not insured with us, or looking for Builders Risk? We can help with that, too.

RWC  
INSURANCE  
Advantage

## Boost Your Remodeling Business

*With Written Insured Protection*

Having a written remodeler warranty effectively reduces misunderstandings that can result from a verbal agreement and a handshake. With HOME's insurance backed protection, homeowners can be confident that they will be protected and that their remodeling project is a worthy investment.

For more information or have questions about additional programs you are interested in, contact Diane or JT:

**Diana:** 512-585-1909 or  
[diana.gomez@homeoftexas.com](mailto:diana.gomez@homeoftexas.com)

**JT:** 210-540-7891 or  
[JT.laramore@homeoftexas.com](mailto:JT.laramore@homeoftexas.com)



## Great Customer Experiences Are Essential

*HOME would like to share this kind note from a satisfied homeowner.*

To Whom It May Concern:

First of all, I want to say that although I am a homeowner, I am a novice when it comes to home warranty protection. I purchased my home in November of 2016 and had a Limited Warranty with the Builder. A few days ago my AC Unit stopped working. I called the Builder and was informed that I was out of the warranty period and was told to call Home of Texas to see if they could help.

I live in Texas and right now with the humidity factor, the "FEELS LIKE" temperature is around 108 degrees, so you can imagine that I am hot and aggravated. I called the Warranty Department yesterday and left a message referencing questions that I had about my home warranty.

I received a call this morning from one of your representatives, Ms. Ana Gevers. She was very patient with me, she did a lot of searching and researching, because I did not know my Enrollment Number. After some time, she returned to the line and gave me my Enrollment number and explained my enrollment coverage in the terms that this novice could easily understand. She answered the numerous questions that I had, and I had a lot, being that I was totally unknowledgeable in the area of home warranties. She gave me her time and paid attention to every detail of my concerns.

I am pleasantly surprised, because normally when you call a customer service representative, they are rude and really just want to get you off of the phone. Ms. Gevers was not that way. I could tell that she was really concerned about my problems and she really treated me as a person and not just a "phone call". Thank you so much for having a person of Ms. Gevers' quality on your team, and a special thanks to Ms. Ana Gevers.

### DIRECTORY

#### NOT SURE WHO TO CONTACT?

Give us a call- We'll do our best to help! 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?

**Diana Gomez**  
TX (eastern)  
512-585-1909  
diana.gomez@homeoftexas.com

**JT Laramore**  
TX (western)  
210-540-7891  
JT.Laramore@homeoftexas.com

**Tifanee McCall**  
All Manufacturers & MHWC  
Builder/Dealers  
800-247-1812 x2132  
tifanee.mccall@mhwconline.com



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

**Quotes and Underwriting:**  
Roberta, x2272  
roberta.woodhall@theparmergroup.com

**Certificates and Loss Runs:**  
Roxanne, x2363  
roxanne.harrell@theparmergroup.com

**Claims:**  
Laura, x 2278  
laura.current@iadclaims.com



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

**Dept of Member Services (Texas)**  
Joelle, x2366  
joelle.gross@rwcwarranty.com

**Remodeling & Garages, Warranty Express**  
Sandra, x2107  
sandra.sweigert@rwcwarranty.com

**Membership/Renewal Questions and Membership/New App Status**  
Susan, x2136  
susan.boyanowski@rwcwarranty.com

**Texas Inspections & Certifications**  
Jeff, x2140  
jeff.painter@rwcwarranty.com

**Warranty Resolution**  
Diane, x2144  
diane.naguski@rwcwarranty.com

**FREE Marketing Materials**  
Victoria, x2459  
victoria.sontheimer@rwcwarranty.com

**Logos for Websites**  
Ron, x2169  
ron.bostdorf@rwcwarranty.com

**Accounting/Invoicing**  
Shirley, x2173  
shirley.poligone@rwcwarranty.com

**Accounting/Incentive**  
Scott, x2102  
scott.longer@rwcwarranty.com

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



5300 Derry Street  
Harrisburg, PA 17111

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# Did Someone Say **FREE?**

**YES! As a member of HOME of Texas, we provide a wide selection of FREE marketing materials for you to display in your offices, model homes, etc.**

Additionally, you can download our logo from our website and add them to *your* website to further maximize the power of your warranty.

### WHAT'S AVAILABLE?

- Easel Signs
- Table Tent Signs
- Lot & Rider Signs
- Folders
- Static Cling Decals
- Easel / Brochure Holder
- Consumer Brochures
- Sample Warranty Books

### HOW DO I ORDER?

**ONLINE** through Warranty Express on [www.homeoftexas.com](http://www.homeoftexas.com)  
**EMAIL** [info@homeoftexas.com](mailto:info@homeoftexas.com)  
**CALL** 800-445-8173 x2459  
**MAIL** form found in brochure (#8542)



## UPCOMING EVENTS

WE ENCOURAGE YOU TO STOP BY OUR BOOTH. LET'S CHAT AND FIND OUT WHAT OTHER BENEFITS WE CAN ADD TO YOUR TOOLBOX!

CHECK OUR WEBSITE FOR MORE SHOWS THROUGHOUT THE YEAR!

### INTERNATIONAL BUILDERS SHOW

Las Vegas, NV • Booth SU1231  
January 21-23, 2020

### SUNBELT BUILDERS SHOW

Grapevine, TX  
July 15-16, 2020