

★ TEXAS TIMES

Fall 2016 • The Newsletter for Members of HOME of Texas



The new Fall television lineup is now airing and, leading the pack, is a myriad of reality TV shows. Gone are the days of the comedy duos like Lucy and Ricky and Mork & Mindy, sitcoms like All in the Family and Happy Days and variety shows like The Ed Sullivan Show and Rowan and Martin's Laugh-In. Today's offerings include The Voice, The Amazing Race, Top Chef, Survivor and many, many more. Soon, we'll all be sitting on the edge of our couch waiting to see who sings better, finishes the race, is a culinary genius or outwits, outplays and outlasts. For the most part, these shows pit ordinary people against one another using only their brains, talent, or physical prowess to one-up the other contestants.

The reality of the homebuilding industry is that while some regions of the country are still struggling with recovery, many areas are back to 2007 levels. Sales are being driven by population growth, lower inventories and the expanding economy. And,

for the most part, home prices have been steadily climbing. According to Black Knight Financial Services, "June marked 50 consecutive months of annual national home price appreciation". Additionally, mortgage interest rates remain close to record lows leading previously hesitant buyers to, once again, perceive home ownership as a smart investment.

The competition for these potential buyers is heating up and the time is now to use your skills to come out on top. In order to win the sale, the home you build has to be habitable, functional and esthetically pleasing. It has to stand out in a crowd and appeal to the masses. Most of all, it has to assure the investor that you build a quality home and stand behind your product. As a HOME member, the insured warranty that you offer with each and every home you build, provides that assurance. There's no doubt that with HOME on your team, you'll be able to one-up your competition every day of the week. Have a winning Fall and Winter.

Your Warranty Company is on the Move!

By Suzanne Palkovic, VP of Sales

With the building industry experiencing a continuing resurgence recovering from the "Great Recession", HOME of Texas, RWC and MHWC are immersed in their own growth pattern as well. The financial strength of the insurers for the programs continues to grow.

Kicking off our growth pattern at the start of the year was the decision to expand our Sales Department.

Marnie Harrington joined the team in March and handles the greater Houston area as well as most of eastern Texas.

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Your Warranty Company is On the Move!

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Mark Smiley took over the reins in Central, Southern and Western Texas from his home base near the San Antonio area.

To get the enthusiasm amped up, the company rolled out a membership drive/contest for the Sales Department which centered on a Superhero theme. Competing against one another as different superheroes, battling “villains” to win various challenges, kept the motivation at an all-time high. Twelve weeks of hard work resulted in 288 new HOME/RWC

Members projecting in excess of 3150 homes to be enrolled. That enthusiasm propelled the companies through the summer and into the fall on a decidedly upward trajectory.

What we want each of you to know is that HOME, RWC and MHWC are working hard for you, to bring value to you in the form of excellent customer service, efficient complaint handling, simplified enrollment procedures and enhanced marketing appeal. If there’s



something we can do for you to help you utilize the programs better, we are only a phone call away!

Sun Belt City Populations Grow

Source: Professional Builder, May 2016

The sun is shining, literally and metaphorically, on many states located within the Sun Belt. New data from the U.S. Census Bureau reveals that more people are choosing to leave the northern regions of the country, especially the Midwest, to settle in warmer climates.

The data includes population estimates and analysis of population changes for U.S. counties and metro areas, providing statistics for total population change, shifts in population due to natural increase, and domestic and international migration between July 1, 2014, and July 1, 2015, the Joint Center for Housing Studies of Harvard University reports.

The general trend shows that Sun Belt counties and metros — specifically, suburban counties in the South — are attracting the most new residents.

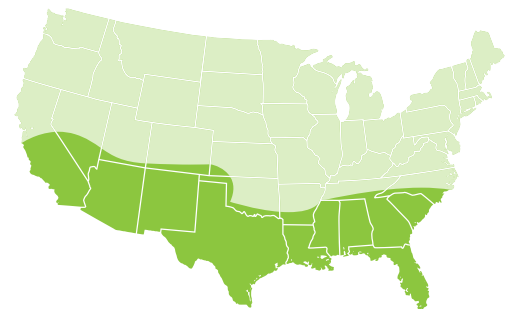
Texas, in particular, has been drawing people from other parts of the country, with Houston and Dallas-Fort Worth experiencing more growth than anywhere

else in the U.S., gaining 159,000 and 145,000 people, respectively. A little further down the list are two other Texas metros, Austin-Round Rock and San Antonio, each of which grew by about 50,000 people. Combined, the population gain for these four Texas metros is 412,000, the highest total for any state. Florida, California, Georgia, and Washington round out the top five.

The counties that experienced the greatest population growth were also located in the southern and western regions of the Sun Belt. Harris County, Texas, and Maricopa County, Arizona, were the top two. All of the top 30 counties, in terms of population growth, were located in the West or the South.

Further breakdown of the overall population gains shows that Americans are seeking the sun. Domestic migration was also trending toward Sun Belt states with the top 10 counties for net population influx being located in Arizona, Florida, Nevada, and Texas. Many of the coun-

The general trend shows that Sun Belt counties and metros — specifically, suburban counties in the South — are attracting the most new residents.



ties that appealed to domestic migrants also appealed to international migrants. However, some places, such as Los Angeles County, had high international migration but actually lost domestic migrants.

On the flip side, among the top 100 metros, Chicago had the biggest net population loss, with a drop of 6,200. Pittsburgh was next, losing 5,000 residents.

Take Advantage of Our 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 to see everything from brochures to signs to sample warranty books. Order through Warranty Express, call 800-445-8173 Ext 2459 or email victoria.sontheimer@rwcwarranty.com.

This issue's feature items are:

Static Cling Window Decals (Form # 8533)

This static cling decal is perfect for windows in model homes, sales offices or even homes under construction. This static cling decal will let your prospective buyers know that their home will be protected with a HOME warranty.



Large 28" x 28" Lot Sign (Form # 8503L)

This 28" x 28" large outdoor sign is ideal for your model homes and sales offices. Space is also provided for you to add your lot identification. Cost: \$5.00 each.

Smaller 18" x 12" lot signs are also available at no cost.



Can't Always Make Lemonade When Life Hands You Lemons?

By Doug Davis, Integrity Underwriters

On August 14, 1173 Bonanno Pisano, began construction on a 183' high marble and stone bell tower in Pisa, Italy. It took nearly 200 years to complete, but trouble started long before. Within five years of breaking ground the bell tower began to lean due to a shallow foundation set in unstable subsoil. The design was flawed from the beginning. A builder's worst nightmare? Just the opposite. Today the Leaning Tower of Pisa is one of the world's most visited tourist destinations.

For the rest of us less able to make lemonade from the occasional lemons we're handed, we need help. Fortunately, for Pisa, the tower's lean hasn't caused it to fall over on all those cash carrying tourists...yet. If that ever happens, the contractor responsible for maintaining the famous landmark better have gen-



eral liability insurance. Otherwise, it could become the world's most famous uninsured construction defect claim. Of course, the tower has been standing for over 600 years without falling, so what else is there to worry about? Each year in this country more than seven million injuries are attributed to "slip and fall" accidents. Imagine how many tourists may have slipped or fallen going up and down the steps of the Leaning Tower of

Pisa. Now imagine how many would-be buyers might slip or fall at one of your model homes or active jobsites.

Nobody likes thinking about third party liability claims. Bonanno Pisano didn't have to because he didn't live to see his project completed. You're probably planning on being around for a while and I'm guessing those plans don't include losing everything you've worked for because someone was seriously injured at one of your jobsites. If my guess is right, we'd like to help. Give us a chance to review your current general liability coverage. Call us at (866) 454-2155 and ask for Ron Sweigert or, visit us on the web at www.rwcwarranty.com and click on the **RWC Insurance Advantage** tab for a free no obligation quote.

RECAP

HOME Welcomes Change Among Sales Team Members

With the news of long time HOME of Texas veteran, Linda Hepler's retirement earlier this year, we are pleased to welcome a new team member to Sales, Mark Smiley. Mark will be our Account Executive representing central, southern and western Texas.

Mark is tasked with not only bringing new members into the HOME fold, but also providing customer service to our current members in Texas.

Mark comes to us with an exemplary background in warranties that is steeped in relationship building, attention to detail and organizational prowess. His experience in client relationships, business development and corporate sales combined with HOME's 35 years in business make for a winning combination.

Mark will be your "go to" source for anything related to your HOME membership, warranties and affiliated programs.

If at any time you need assistance, do not hesitate and we will do our best to meet your warranty needs! Mark can be reached at 800-445-8173 Ext. 2626 or by email: mark.smiley@homeoftexas.com.



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.

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.

The 2016 Sales Meeting Deemed a Success!

By Suzanne Palkovic, VP of Sales

Just as summer faded into our past, HOME-RWC-MHWC Account Executives from all points around the country converged upon Harrisburg, PA for the annual Sales Meeting. With the twin goals of energizing and enlightening, VP of Sales, Suzanne Palkovic, orchestrated a 3-day event jammed packed with warranty related information. From a new contact management system to details on how the company plans to streamline membership procedures moving forward, the goal was to reduce paperwork and improve efficiency.

New members coming to us in the very near future can look forward to a single “universal” agreement that permits participation across all programs with one document. Coming in January, we’ll de-

but a new robust online application system. And we’re taking a hard look at other ways to improve efficiency for you.

Over the course of the three days, various managers spoke about ways our reps can help you utilize our programs. One of the most important items discussed that specifically relates to protections for you is how our warranty resolution procedures and our warranty protections are second to none.

With our free mediation step – something that no other company offers – we are extremely proactive in helping you and your homeowners get issues resolved before utilizing arbitration. Some of our competitors send disagreements straight to arbitration. Protections are built into our warranties to make sure everyone plays fairly (things like weekday access to make repairs, compelling homeowners to use our process instead of a lawsuit, etc). Our Warranty Resolution Manager, Diane Naguski, reviewed various case studies with us to point out ways that the warranty truly provides real-world protection for our builder members. Some of these case studies are posted on our website at www.homeoftexas.com/builders/case-studies so you can read them online or you

can request a PDF from your Account Executive.

The other big ticket item for builders’ benefit discussed was the products available to you through

our insurance affiliate, RWC Insurance Advantage. Three products are currently available: General Liability, Builder’s Risk and Contractor’s Equipment. For a risk-free insurance quote, contact Ron Sweigert at 866-454-2155 or email at ron.sweigert@RWCInsuranceAdvantage.com.

But of course all work and no play makes for a boring group of sales people, right? Plus it would be hard to contain this group that whole time anyway. We made sure to feed and entertain them throughout the week, capping it all off with a trip to Happy Valley in State College, PA where we experienced the excitement of the Penn State Nittany Lions winning in overtime against the Minnesota Golden Gophers. (Sorry Gopher fans!)

Refreshed and rejuvenated, the Sales Force is now “ready to roll” to make the warranty programs work better for you than ever!



The 2016 sales team pictured left to right - Mark Smiley, Susan Duncan, Marnie Harrington and Sue Palkovic.

★★★ IMPORTANT NOTICE ★★★

WARRANTY UNDERWRITERS INSURANCE COMPANY HAS A NEW MAILING ADDRESS:
5300 Derry Street, Harrisburg PA 17111 • 800-445-8173

RECAP

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
Central, Southern & Western Texas
210-540-7891
mark.smiley@homeoftexas.com

Marnie Harrington
Eastern & Northern Texas
512-585-1909
marnie.harrington@homeoftexas.com

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



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

- General Liability
- Builders Risk
- Contractors Equipment
- Bonds

Quotes:
Ron, x2190
ron.sweigert@rwcinsuranceadvantage.com

Underwriting:
Bohdan, x2190
bohdan.hoh@theparmergroup.com

Roberta, x2272
roberta.woodhall@theparmergroup.com

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

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

James, x2455
james.haley@integrityadministrators.com



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

Enrollments (HOME)
Joelle, x2366
joelle.mixell@rwcwarranty.com

Building Systems Enrollments
Dana, x2212
dana.myers@rwcwarranty.com

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

Membership/Renewal Questions and Membership/New Application Status
Donna, x2148
donna.foose@rwcwarranty.com

Warranty Resolution
Ann, x2200
ann.cooper@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** for additional information, forms, quotes & contact info.



Better Safe Than Sorry

By now we all know it's not a good idea to post sensitive information on social networking sites or blast private data through cyber space without taking the proper precautions. The last thing you want is for private information to be compromised when bouncing from server to server.



Keeping yourself secure from theft and vulnerability is a top priority in today's digital age. That's why HOME of Texas and affiliates have a **secure upload portal** for members and prospective members to use in uploading information and important documents to the home warranty companies.

Instead of emailing, faxing or mailing documents for new memberships, renewal memberships or home warranty resolution matters, the upload portal allows for secure transfer of data electronically, efficiently and economically.

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!

Kudos to the 2016 Star Awards Winners

The Texas Association of Builders (TAB) announced the 2016 Star Awards winners in August at the Sunbelt Builders Show, to recognize excellence in all areas of the home building industry.

The Star Awards recognize the outstanding work of builders, remodelers, architects, designers, sales professionals, marketing professionals, construction professionals and industry leaders in Texas and the Southwest.

Special congratulations to Bella Vista, Gehan Homes, and J. Patrick Homes, all Star Award recipients, on your exemplary work in the industry!

Bella Vista Homes, San Antonio, TX

Volume Builder - Best Product Design:
\$250K - \$350K - Briar Meadows
Volume Builder - Best Billboard - Highland Grove

Gehan Homes, Addison TX

Construction Manager of the Year - David Huber
Sales Manager of the Year - Ross W. Norman, III
Volume Builder - Best Print Ad
Volume Builder - Best Online Advertisement
Volume Builder - Best Website:
www.GehanHomes.com

J. Patrick Homes TX

Volume Builder - Best Product Design:
\$500K- \$650K - Ashley Pointe
Volume Builder - Best Showroom/Sales Center - Design Center

HOME of Texas is proud to call you members of our warranty family. We wish you the very best in future building projects.

Score Big with a HOME Warranty

- X Customer Service Issues
- X Marketing
- X Liability Reduction
- X Risk Management





800-445-8173 Ext 2149
sales@homeof texas.com

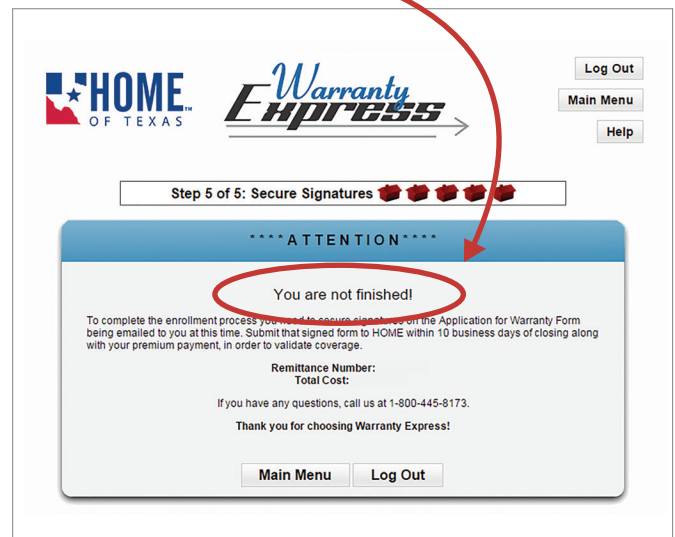
You Are Not Finished!

By Sandra Sweigert, Enrollments Manager

In addition to a variety of home warranty programs, HOME of Texas offers unique features to make your membership as effective and efficient for you as possible.

As you know, Warranty Express is our online system for everything from home enrollment to membership renewal to ordering marketing materials and enrollment reports.

We wanted to emphasize an important point about the system when you are enrolling homes online. When you get to the last screen on Warranty Express, it will tell you “You are not finished!”



Why? What do you mean I'm not finished? Well, because we still need the signed Application for Warranty form and payment, if not paid online. (Pay online and save the \$6.95 processing fee.)

It's very important that you submit the signed Application for Warranty form after closing.

The warranty is not valid (even if paid for) if HOME does not receive the signed Application in order to validate coverage.

If you pay online, the signed Application for Warranty form can be faxed to (717) 561-4494 or emailed to Sandra at Sandra.Sweigert@rwcwarranty.com.



5300 Derry Street
Harrisburg, PA 17111

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US Postage
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Harrisburg, PA
Permit #954

International Builders Show Beams with Opportunity

In just a few short months, the 2017 International Builders Show (IBS) will be held in the warm Florida sunshine and you don't want to miss out. IBS is the largest annual light construction show in the world attracting almost 60,000 visitors. With over 5000,000 net square feet of exhibits and 1400+ manufacturers and suppliers, IBS is truly a showcase for the industry.

All within 3 days you will have access to the tools needed to improve your business and connect with industry professionals. There is ample opportunity to attend educational sessions, explore the latest and greatest product exhibits and building zones and access special events. Sure, superstar quarterback

Peyton Manning is slated as the Keynote Speaker and Grammy Award Winner "Little Big Town" will be performing at the Spike Concert, but you absolutely want to stop by Booth #W5571 to rub elbows with the nation's leading new home warranty company, HOME of Texas and affiliates RWC and MHWC.

Continuing a decades' long tradition, HOME and affiliates will be on hand to explain how New Home Warranties from HOME can positively impact your business. Whether you are interested in our ten year warranties or any of the numerous other programs, insurance and risk management services, we will be there to answer questions. See you in January!



International Builders Show
January 10-12, 2017
Orlando, Florida | Booth #W5571

Need a free pass to the show?
Call your Account Executive at 800-445-8173
to hook you up!