



The Kevin Costner film, *Field of Dreams*, is a favorite movie of sports fans, and of baseball fans, in particular. Based on W. P. Kinsella's novel, *Shoeless Joe*, the movie follows the struggles of an Iowa farmer, Ray Kinsella, who tries desperately to wring enough money from his farm to keep the lenders who hold the mortgage on it at bay. He begins to hear a voice saying, "If you build it, he will come." He wonders if the voice is a dream, a symptom of a psychological problem, or the deliverer of an important message to him.

Ray's wife Annie, played admirably in the movie by Amy Madigan, wonders, too. She listens to her husband describe the voice and the other messages it conveys: "Ease his pain"; and "Go the distance". Then Ray sees a baseball field in the middle of his corn and an apparition of the long-dead Shoeless Joe Jackson, who was a great player from the early twentieth century and who was his father's favorite player, standing in the middle of the imaginary baseball diamond. He feels called to construct the field, and despite her concerns about her family's security and her worries that they may soon lose their farm to creditors, Annie accedes to his plan to build the ball field.

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VP of Sales, Suzanne Palkovic, Retires

By Richard Swartz

HOME of Texas/RWC's VP of Sales, Suzanne Palkovic, retired on June 30, 2023. Sue began her career at RWC in October 1987 as our Pennsylvania sales representative after a short stint selling life insurance for another company. Her devotion to her job, her coworkers and the company led then Vice President of Sales Lynn Nelson-Probst to promote Sue to Assistant Sales Manager in 1994.



By virtue of her imagination and ability to see projects through to the end, Sue was promoted to Director of Research and Development in 2001, and in 2003 she was named Vice President of Marketing, Research and Development. After Lynn Nelson Probst retired, Sue became our Vice President of Sales in June of 2015, the position she held until her

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If You Build it, They Will Come

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Shoeless Joe and his teammates, who were banned from baseball for fixing the 1919 World Series, begin showing up and playing on Ray's field. They seem to enjoy themselves, but Ray has trouble understanding how he fits into the picture. At a school board meeting, Annie argues against a group of parents who seek to ban books from the school's library, particularly the books of Terrence Mann, who is a

favorite author of her husband's and hers. Ray then remembers a reference in one of Mann's books to a baseball player named Kinsella and takes this as a sign that Terrence Mann might have the answer to what Shoeless Joe, the voices, and the field might mean for Ray Kinsella.

Costner's character travels across the country to Boston and brings Terrence Mann, played wonderfully by the great James Earl Jones, back to his farm. Ray is still unclear about what is in it for him, but Shoeless Joe provides the answer. As the players are wrapping up their game and heading back into the cornfield where they magically disappear each night, he says to Ray, "If you build it, he will come", and he nods toward a catcher who is removing his gear and staying behind. As Shoeless Joe disappears into the corn, Ray realizes it is the spirit of his father.

Later, still worried about the fate of his family and farm, Ray looks to Terrence Mann for assurance. Mann explains that the field will be an attraction that people will pay to see, and in the best lines of the movie, Mann assures him that, "People will come, Ray. People will most definitely come." The movie ends with a scene of



"Affordability is even more important to today's new home buyers."

a road full of cars driving up to the Kinsellas' cornfield that has become a field of dreams.

But why are we recounting this movie to you? First, it's a great movie, one of our favorites. If you haven't seen it, you should. If it's been a while since you saw it, we recommend that you watch it again. This time, though, think about the voice, and what that iconic line, which we paraphrase here, might mean to your building business.

If you build it, they will come. "They" means your future customers, and the "it" is not a cornfield in Iowa. In this context the "it" is the kind of home your future customers are looking to buy.

It's easy to get in a rut and stay with a product that has been successful in the past, even after that product is no longer as popular as it once was. The auto industry has experienced this with some regularity. Large cars with big fins were replaced by sportier models with big engines that eventually were replaced by aerodynamic fuel-efficient vehicles. Station wagons gave way to vans that gave way to SUVs, and gas guzzlers are being

replaced by hybrids and electric cars. Nearly every industry goes through this, and the homebuilding industry is no exception.

Today's new home buyers are different from the ones twenty, ten or even five years ago. The Covid pandemic has caused some of the open floor plans of recent years to give way to more private spaces in houses to allow

for home offices and quiet places for students to attend class remotely. The new generation of homebuyers (under the age of forty) are placing added emphasis on patios and see the kitchen island, with its ability to serve the multiple purposes of additional workspace, a makeshift breakfast bar, and added storage, as more of a necessity.

Affordability is even more important to today's new home buyers. In September 2023, the annual median new home price dropped by the largest amount since 2009, with most homes selling in the \$150,000 to \$499,999 range. Following a stretch of high inflation and with interest rates hovering near a twenty year high, many prospective new home buyers cannot afford to pay as much for a house as they might have paid two or three years ago.

To have more success and to gain an edge on your competition, it is a good idea to study what prospective buyers in your market want and then deliver that product at a price those prospects can afford to pay. If you do that, the people will come. They will most definitely come. And they will buy your houses.

Another way to gain an edge on your competition and to give your homebuyers and you peace of mind is to place a HOME of Texas warranty on every home you sell. When you do that, you can be confident that your homebuyers are in good hands and that any construction defect claims they have will be handled with the utmost care and professionalism.

HOME of Texas has been directed by the same owner since 1992, and along with our national affiliate Residential Warranty Company, LLC, our people have administered home warranties on nearly four million homes! We offer a wide variety of warranty options, from the standard ten-year warranty to our specialty warranties for remodeling projects, detached garages, and commercial construction. HOME's warranty mirrors Texas' ten-year statute of repose and transfers the major structural defect obligations from our builders to HOME's insurer in the final eight years of the warranty. HOME's warranty provides clear performance standards that help create realistic expectations in your homeowners and a road map to resolving even the stickiest customer complaints.

HOME's warranties are backed by a Texas property and casualty insurance company, and HOME and its affiliates are 100% American owned. Our pleasant customer service staff is dedicated to making your interactions with HOME as smooth as possible, and our veteran warranty resolution team will handle your customers' concerns with care.

Here's hoping you continue to dream big and that you choose to go the distance with HOME by your side. Have a great winter!

VP of Sales Retires

continued from front cover

retirement. During her last eight years with the company, she managed our entire sales force and was a constant proponent of superior customer service for our builder members. Sue was a tireless worker for our company. Her strong leadership and keen understanding of the warranty marketplace contributed greatly to our companies' success. We will miss her wit, her wisdom, her tenacity, and her dedication.

Sue is succeeded by our new National Sales Manager, Rich McPhee. Rich is new to the position, but not to the company, having served as a highly successful sales representative in the mid-Atlantic states for the last ten years. Sue had an opportunity to mentor Rich, and we are happy to report that he has hit the ground running.

Sue plans to travel, spend time with her family, and become more active supporting causes that are near and dear to her heart. She leaves HOME / RWC with our good wishes for a long, happy and healthy retirement and with heartfelt gratitude for many years of loyal service.

Texas HB 2024 Law Makes Significant Changes



In June, the Texas Legislature enacted HB 2024 which significantly impacted the statute of repose, reducing the builder's responsibilities from 10 years to 6 years. Under the old statute of repose, builders could be held liable for certain construction defects for 10 years. Under the new law, they can shorten their term of responsibility to just 6 years. Whether

you choose to stick with the 10 year warranty or go with the 6 year variety, bottom line is, we gotcha covered! HOME of Texas now offers a 6-year warranty that is compliant with HB 2024. If you want more information on our "HOME 6" warranty, please contact Diana Gomez at 512-585-1909 or email diana.gomez@homeoftexas.com and she'd be happy to help.

DID YOU KNOW....

An easy way for homeowners to keep track of their warranty validation number is to affix one of our special stickers (form #204) on their electrical box during the final walk-through. Order stickers by emailing info@homeoftexas.com.

DID YOU KNOW....

By downloading HOME's logo from our website and incorporating it into your own site or sharing it on social media, you enhance your appeal to potential buyers. A warranty might just be the game-changer that puts you ahead of your competition, so be sure buyers are aware that you provide one.

A New Beginning

by Rich McPhee

The 2023 National Sales Meeting, held in Harrisburg, PA, October 24-26, brought forth a blend of emotions as we welcomed new faces, felt the absence of some big personalities, and embarked on a journey to accomplish some major achievements.

At the 11th hour we got the unfortunate news that we would be without fellow colleagues Fred Taylor and Jana Watts for the weeklong rally. They were sorely missed personally and professionally, as two of our most prolific and confident “conversation starters.” Some new faces included Crystal Jackson from the Midwest, Tiaira Satchell covering the northern mid-Atlantic region, and Logan Canby as our new New Jersey Account Executive.

The other elephant in the room was the absence of our long-time leader and recent retiree, Sue Palkovic. Sue’s fingerprints were all over this meeting as most of the leg work putting it together came from her and Assistant Manager, Jody Lehman. Many thanks to both for shaping it up.

The first day of the meeting kicked off with 30 minutes of where we came from, where we are now, and where we’re going with HOME/RWC’s President and Owner, George Parmer. Richard Swartz, Executive VP and Chief Counsel was up next to share his words of wisdom and encouragement. Additional managers who delivered presentations and lead brainstorming sessions included those from the IT Department, Insurance, and Marketing.

We also formally announced the results of our annual sales competition with Staci Cool taking first place and Fred Taylor grabbing second. Additional certificates of merit were awarded as well.



THE SALES TEAM - Left to Right: Diana Gomez, Crystal Jackson, Staci Cool, Dana Myers, Rich McPhee, Agnes Brennan, Tiaira Satchell, Jody Lehman, Freddy Pesqueira, Lydia Toscano, Logan Canby, and John Felbaum (Not pictured: Jana Watts, Fred Taylor)

The 2nd annual Round Robin Session took place the next day at the corporate office. Account Executives were teamed up and conducted visits to the Membership, Enrollments, and Warranty Resolution Departments to gain insights into current developments and to refresh their knowledge of daily operations.

Round Robin sessions. The conversation proved to be productive and forward thinking. Such opportunities for the Account Executives to interact and brainstorm with the staff at the corporate headquarters are priceless. It creates a chemistry and camaraderie that is enviably portrayed in our business practices

with our members and their homeowners.

The ideas and tasks that have come out of these sessions the past two years have laid down fundamental paths forward and provided the energy and motivation to get there."

Ambition was high heading into the meeting. We’ve put a lot on our plate for 2024. There’s one way to get there. In the words

The third and final morning started off with discussions of our Key Estates Extended Warranty Product. The afternoon allowed management to rejoin the sales team for a comprehensive review of the

of Rich Swartz (quoting his track and field coach) - “Run as hard as you can for as long as you can.” and that’s exactly what we plan to do.

Showcase Peace-of-Mind

If you haven't gotten your hands on our new and improved brochure holder yet...check it out. Complete with a spacious pocket to hold literature, this simple yet sturdy format allows for effortless set up - no assembly required. It will look great in your office or model home.



Naturally, you'll also need pamphlets to fill the brochure holder. We offer a range of handouts for your buyers which explain the warranty and highlight its benefits. Check out our website for additional flyers, signage and other marketing items.

And best of all, our marketing materials are all free! Just let us know what you need.



How to order:

- EMAIL info@homeoftexas.com
- CALL 800-445-8173 x2459
- ONLINE through the *Warranty Express* link on our website.

Time for a Tune-Up?

By Staci Cool

On November 19th, the Formula One Grand Prix World Championship took over the streets of Las Vegas. Before we know it, we will be exiting 2023 and racing toward the end of the year. With that in mind, now may be a good time to glance in the rear-view and reflect on this past year in preparation for 2024.

Warning lights glowing on the dashboard can signify that it is time for maintenance. Our businesses, however, do not have cut and dry notification systems. This makes it very easy to forget the importance of regular tune-ups. Add in the fluidity of changes in the real estate industry and without warning you could easily end up spinning out.

Brainstorming new ideas can start with simple questions. Has your company seen an increase or decrease in the number of homes being built? What are your competitors spotlighting in their marketing? What sets your company apart from the pack?

If it has been several years since you performed this type of check-up, you are not outside of the norm. Unless something very clearly veers off course, we can inadvertently miss areas of opportunity or forget the importance of reviewing marketability.

Market fluctuations, inflation, and recession talks have fueled changes in every facet of our industry. These economic barriers have, in some cases, led to an increase in insurance rates and brought about a resurgence of unique marketing strategies. Idling in the comfort zone of day-to-day 'business as usual' could potentially prevent you from propelling forward.



There are numerous ways in which HOME of Texas can help determine if things are running efficiently, starting with a general overview to confirm your company is getting the most out of our partnership. Here are a few examples of how we can help:

- Provide a comparison insurance quote.
- Set up extended appliance coverage.
- Confirm you have the most up to date marketing materials.
- Review what programs or rewards options may fit your structure better.
- Train your team on our products and the function of the warranty.

Our goal, as your warranty service provider, is to offer solutions which help your business consistently run efficiently. Consider your local Account Executive, Diana Gomez to be a part of your personal pit crew here to get you back on track.

As always, we look forward to working with you and your team. Our biggest compliment is your positive feedback and referrals. A special thank you to those that leave a kind word on our Google reviews. No time like the present... scan/click the QR code to rate or review HOME.



[Rate / Review](#)

Building A New Generation of Contractors

By Victoria Sontheimer

The days of supply chain shortages may be in the rearview mirror, but a new challenge now plagues the construction industry - an increasing lack of skilled construction labor. To meet market demand, the construction industry needs approximately 723,000 new workers each year. The number of open construction sector jobs currently averages between 300,000 to 400,000 every month.

Home Builders Care, the charitable arm of the Home Builders Association of Central Arizona, recently opened the Home Building Academy in Phoenix. Here students participate in a nine-week, rapid worker training, resulting in industry-recognized certificates in either carpentry or electrical work. The academy is tuition-free for qualified students, and students maintaining “satisfactory” academic progress will receive a weekly stipend for living expenses. Successful graduates will also receive a set of tools, boots, work clothes, and personal protective equipment.



But is simply providing the avenue of study enough of a draw to the next generation of potential contractors? To answer that question, one must understand the mindset and motivations of the Millennial

and Gen Z generations. They are digital natives who grew up with the internet and technology and are used to constant stimulation and fast-paced living. They also value work-life balance, diversity, and flexibility in the workplace, and seek to make a social impact through work. They expect employers to care about their well-being. Diversity, equity, and inclusion (DEI) are important. To attract and retain the next generation of workers, companies must take steps to adapt their workplaces and recruiting practices to meet these needs and values.

A company’s brand and reputation can be just as important as its salary or benefits. While a company can have a fantastic reputation with clients, it’s irrelevant if young workers don’t have the same perception. If they feel like it’s not keeping up with modern trends or providing them with the opportunity to make an impact, they may be less inclined to work there.

To overcome this barrier, companies must take a proactive approach to build a positive market reputation and brand. This may involve volunteer projects, community partnerships, social media presence, or other marketing initiatives highlighting the company’s values and commitment to progress.

Young workers are drawn to companies that have transparent, inclusive cultures where employees feel valued and respected. One way to create this type of workplace is by investing in opportuni-

ties for professional development. For example, offering classes on topics like leadership and management, communication, digital technologies, or DEI. Allowing workers to develop their own ideas and solutions can also help foster a sense of belonging, ownership, and engagement in company culture.

Today’s young workers also seek companies that can provide career growth and development opportunities. They need to know that their job is important to the company’s success and that they’re not just a number. Offer mentorship, growth, and development opportunities such as hiring or promoting individuals with knowledge and expertise in a certain area, pairing young workers with more experienced employees, or offering training workshops to improve their skills and help them advance in their careers.

And, let’s face it, money is always a huge motivating factor. No one is looking to work for free, and if compensation or benefits packages don’t meet expectations, employees are quick to leave. At a minimum, to attract a young construction crew, a company should be offering competitive base salaries and benefits packages. This may include things like health insurance, paid time off, and retirement plans. Disability and life insurance and other perks, such as gym memberships, health and wellness programs, or free lunches, are another way to set a company apart.

Millennials and Gen Zers are tech-savvy and expect construction companies to be as up-to-date and innovative when it comes to technology, just as they are in other industries. The construction industry is often slow-paced when it comes to adopting new technologies, but if they want to attract and retain

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“To meet market demand, the construction industry needs approx. 723,000 new workers each year.”

the best young talent, they need to start investing in technology that will help them stay competitive.

Then there is the actual hiring process - most construction companies rely only on traditional recruitment methods, such as job boards or recruiting agencies. But the reality is that only a fraction of available talent will appear on these lists - and they may not be the best candidates for a company. To attract and retain young workers, a more proactive approach needs to be taken. Build relationships with local universities and colleges, offer internships, co-op programs, or attend job fairs. Use social media platforms like LinkedIn, Twitter, Facebook, or Instagram to engage with potential candidates and share information about company culture and opportunities. Host recruitment events or offer internship programs to connect with young workers and give them a chance to see what working in construction is like.

Attracting and retaining construction workers has never been easy. But by focusing on the needs and preferences of younger workers, investing in a company’s culture and workplace environment, and actively reaching out to potential employees helps the industry build a strong team of young talent that will help an organization thrive for years to come.

Need Help? Have Questions?

Please feel welcome to contact us if you have any questions or require assistance at any stage of the warranty process.

Who is my Account Executive?



Diana Gomez

512-585-1909

diana.gomez@homeoftexas.com

Questions on the RWC Insurance Advantage Program? 866-454-2155

Quotes & Underwriting:

info@rwcinsuranceadvantage.com

Claims:

Laura, x2278

laura.current@iadclaims.com

Certificates: Go to

www.rwcinsuranceadvantage.com

Click on the Products tab, then Request Certificate.

Loss Runs & Other Questions:

info@rwcinsuranceadvantage.com

Questions about the Texas Warranty Program? Email or call 866-445-8173

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Accounting/Incentive

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Upcoming Events

International Builders Show
Feb 27-29, 2024
Las Vegas, NV. Booth #W3755

Sunbelt Builders Show
July 11, 2024
Fort Worth, TX. Booth #520



5300 Derry Street
Harrisburg, PA 17111

Presort STD
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Harrisburg, PA
Permit #954

4 Simple Steps to Enroll Your Homes for Coverage



1. ENROLL HOMES

Enroll your homes online via Warranty Express.

- Go to homeoftexas.com and click the Warranty Express login link in the top right corner.
- From the main menu on the right, under Enroll Homes, click Warranty Express and follow the prompts.



2. PAY

Pay your warranty premium. Three options to pay:

- By credit card and save the \$6.95 handling fee.
- By paper check from your office.
- By paper check from your title company at closing.



3. EMAIL INSPECTIONS

Email your inspections / certifications
to HOME of Texas for review.
Send to: inspections@homeoftexas.com



4. GET SIGNATURES

Get the Application for Enrollment form signed
at closing by the homeowners and return to HOME.

- Make sure you, your staff or your title company returns the signed form to HOME.
- Warranties will not be processed without the payment, any required inspections, & the form signed by the buyers.