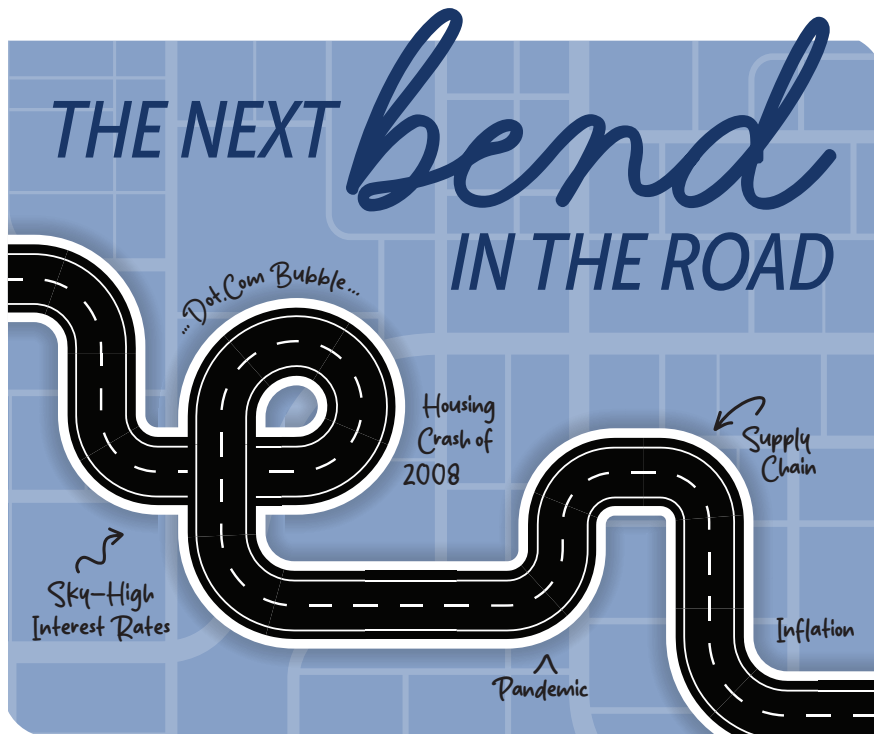


TEXAS★TIMES

Spring / Summer 2025

Newsletter for Members of the HOME of Texas Warranty Program • www.homeoftexas.com



Life can be funny, and by “funny” we don’t necessarily mean comical. We mean that life can be difficult to explain or understand at times. Life’s road is riddled with unexpected twists and turns. We can be set in a comfortable pattern that we think will last forever, but when we stay that course, and the road unexpectedly twists this way or that, we need to find the better way forward or risk disappointment, sadness, or even calamity.

This truth does not apply just to individuals but also to businesses and specifically to home builders. At HOME of Texas, we have a sister company that has been building homes for fifty-three years. Over more than half a century that company has generally thrived but sometimes twists in the road presented challenges that required changed plans, innovative approaches, or simply patience. There were mortgage interest rates exceeding 18% in the eighties. In the nineties the dot.com bubble expanded then burst, causing a feast for builders and then famine. In the first decade of the new century money was easy to borrow. McMansions, like so many mushrooms, popped up in developments across the American landscape. But then came the crash of 2008 and the meltdown in the real estate market.

Cont. on page 2

The Vegas Venture Our Sales Team Conquers IBS

By Rich McPhee, HOME/RWC National Sales Manager

In a city where dreams go to die and wallets go to empty, the HOME/RWC sales force excelled at everything (except at the bowling alley).

The HOME/RWC sales team returned from Las Vegas with heads held high after a productive showing at the International Builders Show 2025. While Vegas might be designed to separate fools from their money, our team managed to separate potential clients from their contact information with impressive efficiency.

Cont. on page 3



Part of the Sales Team: Angela Visperas, Logan Canby, Staci Cool, Fred Taylor, and Diana Gomez.

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The Next Bend in the Road

Continued from front cover

Just as the homebuilding industry was feeling “normal” again, the Covid pandemic hit, and the market dried up. When the pandemic eased and normalcy returned, builders faced delays, shortages, and price increases in their supply chains. Some builders did not make it through, while others adapted to the new normal and found a way.

Government money paid to people who had lost their jobs or their customers during the pandemic soothed some fears but also triggered another round of inflation. The market stalled. When people regained the mood to start building and buying, builders again faced supply chain problems, and good labor was hard to find at affordable prices. Those problems were mostly resolved, or at least improved, but then interest rates rose, and the market cooled down.

With the start of 2025, the homebuilding industry was poised to prosper. But as we write this, the stock market is tanking, economic uncertainty is gripping the world, and builders are preparing for yet another twist in the road, this one caused by the expected inflation, the possible higher interest rates, and whatever other problems might develop from a prolonged trade war. We don't have a crystal ball, and maybe these issues will be resolved without affecting the homebuilding market. But even if these concerns disappear, at some time there will certainly be more obstacles, curves, and detours on the road ahead for America's homebuilders. The question we should always be asking is, “What's

"The question we should always be asking is, 'What's next?' so we can anticipate coming obstacles and react to them early if we want to beat the competition and continue to thrive."



next?” so we can anticipate coming obstacles and react to them early if we want to beat the competition and continue to thrive.

We recently had the pleasure of attending a meeting conducted by John, a builder friend of ours, who talked about how his company is preparing for whatever the future brings. He broke his company's business down into four parts: getting leads; getting contracts; building the house; and servicing the home and customer after the sale. John recognized the importance of the warranty and our warranty resolution staff in making that fourth part successful no matter what the future holds.

HOME of Texas has been directed by the same owner since 1992, and we and our affiliates have administered home warranties on over four million homes! We offer a wide variety of warranty options, from the stan-

dard 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 resolve even the stickiest customer complaints.

At HOME of Texas, every guarantee our warranties make is backed by Western Pacific Mutual Insurance Company, RRG. Western Pacific has an A- rating from A. M. Best and only insures home warranty and similar new home construction risks, like builders' general liability, which can be offered through the RWC Insurance Advantage program to HOME members. No other warranty company has an insurer with this kind of strength solely dedicated to covering builders and their homes.

Life is funny, you know, and life's road can be twisted and bumpy. And we are never sure of what challenge is coming next. You will be better able to navigate the road your company is on no matter how that road twists or turns if you take HOME along for the ride and place a HOME of Texas warranty on every home you build.

Have a great summer!

The Vegas Venture

continued from front cover

SALES AWARDS & RECOGNITIONS:

In a well-earned recognition that surprised absolutely no one who works with her, **Staci Cool** claimed the National Account Executive of the Year award. Cool, who represents the company across multiple facets including as our national account executive for manufacturers, continues to demonstrate why she's such a valuable asset to both the team and company. Her contributions are genuinely appreciated, and this award simply confirms what we already knew.

The accolades were spread across the table, including **Freddy Pesqueira** who edged out **Logan Canby** for most new applications in a friendly but determined competition. Both representatives showed exceptional skill in connecting with potential clients, though Freddy ultimately claimed the top spot by a narrow margin.

BOWLING: OUR TALENT GAP

Las Vegas is never for the faint of heart, especially when it comes to after-hours activities. While our sales team approaches the bowling lanes with unbridled enthusiasm, we've never claimed to be particularly skilled at the game. What we lack in bowling technique, however, we more than make up for in team spirit and good-natured competition.

This year, the team may have collectively decided to focus on "enjoying the weather and company" after previ-

ous gambling adventures left certain unnamed team members explaining suspicious ATM withdrawals to their significant others. Sometimes the best Vegas experiences happen away from the casino floor.

THE NUMBERS: GENUINELY IMPRESSIVE

The show statistics reflect a team firing on all cylinders:

- 81,000 attendees and 1,800 exhibitors created a bustling marketplace
- 530 leads collected, representing a healthy increase from last year's 450
- Meaningful engagement with at least 10 larger builders, each constructing over 100 homes

INDUSTRY CONNECTIONS: BUILDING RELATIONSHIPS

Our team successfully connected with key representatives for productive conversation with builders from across the country, laying groundwork for future collaborations.

Competition maintained a modest presence this year with HOME/RWC taking the lead in presence in the New Home Structural Warranty field.

Rich McPhee, Crystal Jackson, Freddy Pesqueira, Allison Jefferies, Tiaira Satchell, and Jane Djakovich.



LOOKING AHEAD: ORLANDO

Next year's show will be relocated to Orlando, providing a fresh venue for industry engagement. Our booth operations ran smoothly this year, though we're considering refreshing our giveaway items to maintain interest and engagement.

As we reflect on what was genuinely "one of the most efficient and well-executed experiences to date," the HOME/RWC sales team returns home with valuable connections, industry insights, and tangible opportunities for business growth. The coming months should reveal the full impact of our successful showing at this year's International Builders Show.

Just for fun! A look back to the Vegas of Yesteryear.



Did You Return Your Signed Application for Enrollment?*

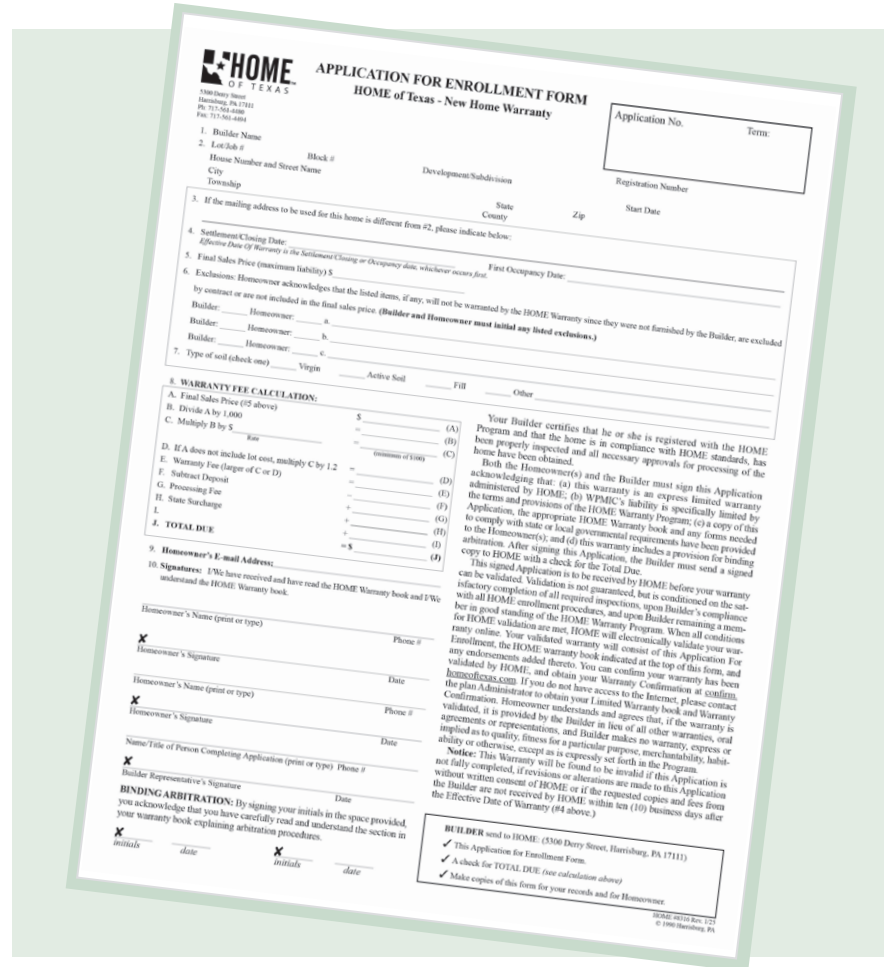
By Ron Sweigert, Manager - Member Services Department

Nobody likes paperwork but sometimes it's a necessity. HOME of Texas requires a signed Application for Enrollment to finalize the warranty and to validate coverage. A home cannot be warranted with HOME until that signed Application for Enrollment is returned with both the homeowner's and the builder's signature. Also, payment must be remitted to HOME if not already paid on Warranty Express.

Many builders, and you may be one of them, rely on the closing agent or an attorney to send in the signed application. Unfortunately, sometimes this gets lost in translation and the signed application and maybe even payment is not received by HOME. Sometimes HOME does not receive anything back from the closing agent; sometimes we receive the signed application but no payment; and sometimes we receive payment without the signed application. In these cases, we are not able to validate coverage for your homeowner. Please keep in mind that the signed Application for Enrollment should be sent to HOME within 10 days of settlement.

Why is it so important to return the application signed? Signing the Application for Enrollment binds the signees to the terms of the Limited Warranty. Agreeing with the terms of the Limited Warranty means that everyone agrees to binding arbitration. Binding arbitration is a cost effective and efficient resolution process and is preferred by HOME to resolve disputes. Arbitration helps all parties avoid those expensive lawsuits that can eat into profits. HOME and its affiliates are always looking out for the best interests of our builder/members. It is critical that you provide HOME with the settlement date as well as the full final sales price of the home.

As the builder you can monitor the progress of your enrollments by running reports on



HOME OF TEXAS
5500 Derry Street, Harrisburg, PA 17111
Ph: 717-561-4444
Fax: 717-561-4444

APPLICATION FOR ENROLLMENT FORM

HOME of Texas - New Home Warranty

Application No. _____ Term: _____
Registration Number _____ Start Date: _____

1. Builder Name _____ Block # _____
2. Lot # _____ House Number and Street Name _____
City _____ Township _____ Development/Subdivision _____ State _____ County _____ Zip _____

3. If the mailing address to be used for this home is different from #2, please indicate below:
Mailing Address _____ State _____ County _____ Zip _____

4. Settlement/Closing Date: _____
Effective Date of Warranty is the Settlement/Closing or Occupancy date, whichever occurs first.

5. Final Sales Price (maximum liability) \$ _____ First Occupancy Date: _____

6. Exclusions: Homeowner acknowledges that the listed items, if any, will not be warranted by the HOME Warranty since they were not furnished by the Builder, are excluded by contract or are not included in the final sales price. (Builder and Homeowner must initial any listed exclusions.)
Builder _____ Homeowner _____
Builder _____ Homeowner _____
Builder _____ Homeowner _____

7. Type of soil (check one) _____ Virgin _____ Active Soil _____ Fill _____ Other _____

8. WARRANTY FEE CALCULATION:

A. Final Sales Price (5% above)	\$ _____	(A)
B. Divide A by 1,000	= _____	(B)
C. Multiply B by 5	= _____	(C)
D. If A does not include lot cost, multiply C by 1.2	= _____	(D)
E. Warranty Fee (larger of C or D)	= _____	(E)
F. Submittal Fee	+ _____	(F)
G. Processing Fee	+ _____	(G)
H. State Surcharge	+ _____	(H)
I. TOTAL DUE	= \$ _____	(I)

9. Homeowner's E-mail Address: _____

10. Signatures: I/We have received and have read the HOME Warranty book and I/We understand the HOME Warranty book.

Homeowner's Name (print or type) _____ Phone # _____
Homeowner's Signature _____ Date _____
Homeowner's Name (print or type) _____ Phone # _____
Homeowner's Signature _____ Date _____
Name/Title of Person Completing Application (print or type) _____ Phone # _____
Builder Representative's Signature _____ Date _____

BINDING ARBITRATION: By signing your initials in the space provided, you acknowledge that you have carefully read and understand the section in your warranty book explaining arbitration procedures.

Initials _____ date _____ Initials _____ date _____

BUILDER send to HOME: (5500 Derry Street, Harrisburg, PA 17111)
☒ This Application for Enrollment Form.
☒ A check for TOTAL DUE (see calculation above).
☒ Make copies of this form for your records and for Homeowner.

HOME: 5500 Derry St., Harrisburg, PA 17111
© 1999 Harrisburg, PA

Warranty Express. By going to the "Reports" tab you can see your "Open" enrollments as well as the "Closed" ones. The Open enrollments represent those homes that have not been finalized, so they are missing something. You can always call us if you have questions, and you can request an open enrollment report. We are happy to assist. HOME is developing improvements to our website to alert you of open enrollments. You should be able to see these upgrades soon.

If the homeowner's email address is provided, they will be sent an email once the warranty is finalized with instruction on how to secure a copy of their confirmation page and warranty book.

I hope that this provides you with a better understanding of this important document. Please call HOME at 800-445-8173 with any questions.

*Not applicable for National Accounts.

Are You Covered for Your Subcontractors Construction Defects?

By Doug Davis, RWC Insurance Advantage

Read your policy! That's advice most insurance professionals give, and for good reason. We not only ask you to please read your policy but read it carefully. We know our advice is taken because we'll get questions like this: "I read my policy and most of it is about what isn't covered. What's left?"

There is a reason why there are so many exclusions in your general liability policy. It's not a stretch to say if general liability doesn't exclude it, it's probably covered.* However, these exclusions are not always clear-cut and can impact your business in a significant way. As a prime example, here's one of the most important exclusions for general contractors.* It is often referred to as the "YOUR WORK EXCLUSION":

1. Damage To Your Work – "Property damage" to "your work" arising out of it or any part of it and included in the "products-completed operations hazard". This exclusion does not apply if the damaged work or the work out of which the damage arises was performed on your behalf by a subcontractor. (COMMERCIAL GENERAL LIABILITY COVERAGE FORM, CG 00 02 04 13, page 5 of 18)

"Your Work" refers to the homes you build, renovate or add on to. As a general contractor, most if not all of this work is done on your behalf by insured subcontractors. If some defect in their work later causes damage to the home or any part of it, the subcontractors' general liability insurance will respond first. If the subcontractors' limits aren't enough, your policy will pay on an excess basis. This is why the exclusion has this important exception:*

This exclusion does not apply if the damaged work... was performed on your behalf by a subcontractor.

Beware of general liability policies that attach any endorsement removing this exception. Without it, there is little or no coverage for construction defects, a.k.a. products-completed operations claims, if you are a general contractor.

So, what does the "your work exclusion" ACTUALLY exclude? If you have employees that perform any construction work under your supervision, there is no coverage UNLESS this work is scheduled in your policy and an appropriate premium charge is made. This is necessary because work you perform yourself is your primary responsibility. It means that any resulting damage must be covered by your policy first since no subcontractor was involved and therefore, no other policy is available.*

If you would like to discuss your GL coverage needs with a professional insurance agent, call 866-454-2155 or email info@rwcinsuranceadvantage.com. Be safe!

**Statements in this article are not intended to modify or replace actual policy language. For a complete explanation of what is covered and what is excluded, please refer to your general liability policy, or discuss your coverage with a licensed insurance professional.*



Mark Your Calendar



Sunbelt Builders Show
July 29, 2025
Booth #518
Gaylord Texan Resort and Convention Center
Grapevine, TX

Lone Star Builds Big

Houston has earned the title of the "Homebuilding Capital of the U.S." due to its leading position in new home construction. According to a 2024 report by Zillow, the Houston area issued more single-family building permits than any other market nationwide since January 2020, totaling over 232,000 permits.

Construction Site Weather Prep

Construction site weather preparation is essential for keeping things safe and on track. Below are a few tips to review with your team to keep your project running smoothly.

- ✓ **Assess Vulnerabilities** - Walk your job site to identify weather risks.
- ✓ **Stay Updated on Forecasts** - Make checking the forecast a daily routine.
- ✓ **Define Clear Roles and Communication** - Ensure everyone knows their responsibilities when bad weather approaches.
- ✓ **Secure Everything That Can Move** - Board up openings to prevent wind and rain damage. Check tie-downs and anchors.
- ✓ **Manage Water Flow and Pooling** - Control where water goes to prevent flooding and minimize damage. Have pumps ready. Cover trenches, and foundation areas.
- ✓ **Take Care of Your Equipment** - Park equipment away from hazards like large trees, unstable slopes, excavation edges, or overhead power lines. Ensure fuel tanks are topped off before a major storm. Cover sensitive electronic components.
- ✓ **Keep Documents Safe and Supplies Stocked** - Protect critical documents like blueprints, permits, contracts, and inspection reports from water damage. Store hard copies in waterproof containers and keep digital copies backed up.
- ✓ **Dealing with the Aftermath** - Carefully inspect the entire site for damage and new hazards before allowing your workers back. Document everything you find with photos and detailed written notes. Evaluate and refine your plan for the future.

Source: abccentraltexas.org

Embracing Innovation

By Staci Cool, Account Executive



When it comes to innovation in building, the number of new concepts or ideas intended to improve practices or offer unique solutions seem endless. Industrywide, a desire to meet housing demands, a motivation to comply with energy efficiency, and a desire to trim costs, have paved the way for alternative approaches. While growth and change are vital, retaining a healthy dose of concern over future implications is still wise.

That is not to say new concepts or ideas are cause for concern, many hold a tremendous amount of potential. For instance, the uptick in builders leaning into utilizing prefabrication materials or weaving manufactured products into build processes certainly indicates a positive change in mindset. Neither of these factors impede any part of the building process and may potentially reduce time as well as overall costs.

More and more builders are bridging the gap between outdated thinking in favor of out-of-the-box solutions to meet public demand. Many of our manufacturing partners are reporting an increase in requests for Additional Dwelling Units or ADU's. This concept is allowing families to have additional living space for short-term renting, boomerang children, or aging parents. While these ideas are incredibly marketable and wonderful solutions, it is advisable to remain vigilant in understanding the pitfalls.

Regardless of good intentions, it is important to familiarize yourself with the potential for increased liability, no matter how innocuous it may seem. As an example, adding a complete solar system to increase the demand for greener living may really appeal to your customers and set you apart from competition. While, on the flipside, there may not be coverage in place under your current liability backing leaving you vulnerable to costly repairs or replacements. During the planning phase, prioritizing where liability or coverage caps remain helps to alleviate future headaches or frustration.

The pros of implementing new ideas far outweigh the cons and can pave the way for expansion which helps foster a stronger foothold in the future. Tapping into experience starts within, but a strong plan should also include using all the resources at your disposal. Being prepared and educated regarding the presence of loopholes can be made easier by imparting the wisdom of a trusted advisor such as an attorney or builder mentor. In addition to these options, our team at HOME of Texas are always available and willing to assist with questions.

Ultimately, with a little due-diligence and research, safeguarding against open ended liability or costly mistakes is preventable. Embracing innovation is a remarkable way to increase appeal, stay on top of a changing market, and stand out above the rest.

Tariffs and Rising Costs: Why Structural Warranties Are More Valuable Than Ever for Home Builders

By Rich McPhee, HOME/RWC National Sales Manager

In recent years, tariffs on key construction materials like lumber, steel, and aluminum have presented a growing challenge for the homebuilding industry. From rising material costs to tighter margins, today's builders must navigate an increasingly complex economic landscape. As these pressures mount, HOME of Texas offers a strategic advantage: structural warranties that reduce risk, add value, and build buyer confidence in uncertain times.



The Tariff Impact: More Than Just Material Costs

Tariffs on imported materials have a domino effect across the housing industry. Builders are seeing:

- **Increased construction costs**, leading to thinner margins or higher home prices.
- A potential shift toward **lower-cost materials or labor**, which may introduce higher risk of structural issues.
- **Slower housing starts**, reducing the volume of homes—and profits—built each year.

These factors don't just affect your bottom line—they increase your exposure to liability and customer dissatisfaction. *That's where HOME of Texas comes in:*

1. Shift Risk and Safeguard Your Business

When structural problems arise post-closing, HOME's warranty coverage helps shield builders from costly repairs and potential litigation. This is especially critical when material quality may be harder to control due to cost constraints. *With HOME:*

- Structural defects are covered for up to **10 years**, giving peace of mind to both you and your buyers.
- You **transfer liability** for qualifying issues to a trusted third-party warranty provider.

2. Build Buyer Confidence

With interest rates and home prices already high, buyers are more cautious than ever. *A structural warranty through HOME can:*

- Serve as a powerful **marketing tool** to help close deals.
- **Differentiate your homes** from competitors who don't offer third-party-backed protection.
- Provide reassurance that their investment is protected long after the sale.

3. Maintain Reputation in an Unpredictable Market

Even if you pride yourself on top-tier workmanship, no builder is immune to shifting conditions. If higher costs lead to changes in materials or subcontractors, the chance of structural claims may rise. *HOME gives you the ability to:*

- **Stand behind your product confidently**, even as market variables fluctuate.
- **Protect your brand** from the damage of long-term structural issues.

HOME of Texas, along with national affiliate RWC, have over 40 years of experience helping builders manage risk in all kinds of market conditions. With a complete understanding of today's regulatory and economic challenges, HOME is more than just a warranty provider—we're your partner in building smarter and protecting your future.



Key Challenges that are Holding Buyers Back

The past few years have been tough on homebuyers, with soaring prices, rising interest rates, and a limited supply of homes making the dream of homeownership feel out of reach. Many are left wondering if and when they'll ever be able to buy or build their dream home. According to recent surveys, a majority of Americans believe the market is more challenging than ever, yet determined buyers remain hopeful for better opportunities ahead.

Home builders can help overcome these challenges by offering more affordable and flexible home designs, working with lenders to provide financing incentives, and streamlining the construction process to reduce costs. Expanding inventory in high-demand areas, offering energy-efficient features to lower long-term expenses, and providing transparent pricing can also make new construction more appealing.



By addressing affordability concerns and emphasizing the benefits of a brand-new home—such as lower maintenance costs, modern amenities, and customizable options—builders can attract hesitant buyers and encourage them to move forward with their dream of homeownership.

Here are some statistics of key challenges and obstacles preventing buyers from building or purchasing a home.

18%

of buyers report that they can't afford the homes on the market. Data shows in today's climate, buyers would love to spend no more than \$260,000—significantly lower than the actual median sales price of approximately \$420,000, as reported by the Census Bureau.

33%

of prospective buyers simply don't have enough saved for a down payment.

35%

of potential homebuyers say rising living costs are too high, keeping them from purchasing a home at the moment.

44%

of buyers are working on improving their credit score before considering a big investment, like a new home.

Source: Builderonline.com & Nerd Wallet

Get Your Complimentary Marketing Essentials

HOME offers a wide variety of FREE marketing materials to display in your office and to hand out to clients.

- Consumer Brochures
- Brochure Holder
- Window Decals
- Folders
- Lot Signs
- Sample Books
- Easel Signs
- Table Tents

Check out www.homeoftexas.com/builders/marketing-materials/ to see a complete list of what is available.

To place your order email Victoria at victoria.sontheimer@rwcwarranty.com



New to HOME of Texas? Welcome! Now, what's next?

- ✓ Enroll your homes for coverage (see below).
- ✓ Order more marketing items like signs and consumer brochures to display in your office and model homes.
- ✓ Put HOME's logo on your website and use social media to spread the word that you provide a warranty on the homes you build.
- ✓ Educate your buyers about the value and benefits of a warranty.

How to enroll your first home:

1. Go to **www.homeoftexas.com**.
2. In the top right corner of the website, click on "Warranty Express Login"; enter your username & password (You set those up when you applied for membership with us).
3. Main Menu: click "Warranty Express" in the "Enroll Homes" section.
4. Follow the prompts to enroll the home's information.
5. Make sure any required inspection or certification documentation is submitted.
6. At the payment screen, choose how to pay for the home enrollment.
7. When you receive the Application for Enrollment form by email, print the form and take it to closing.
8. Make sure the form is completed and signed by you & the purchaser(s).
9. Return the signed form to HOME of Texas within 10 days after closing along with payment (*For a deeper dive into this step, turn back to page 4.*)
 - If paid online, email the signed form to enrollments@homeoftexas.com.
 - If you need to send the signed form with a check, mail to HOME of Texas, 5300 Derry Street, Harrisburg, PA 17111.
10. Be sure to include the final grade documentation if required.
11. Inform your homebuyer that after closing, they should verify their home's address by visiting **confirm.homeoftexas.com**. (*Please note there is no "www" in that URL*) Here, they should also download a copy of the warranty book and any other important paperwork. Please be advised that in some cases it may take 60 days for processing before the warranty info is available on the portal.

Questions? Contact the Member Services Dept. at 800-445-8173.

Remodeling: More Than a Makeover

Remodeling isn't just about updating a space—it's about transforming the way people live in their homes. Whether you're knocking down walls to open up a floor plan, updating an outdated kitchen, or adding square footage with a new addition, your work makes a lasting impact on your clients' daily lives.



As a builder, your attention to detail, craftsmanship, and communication are what truly set you apart. Homeowners want someone they can trust—someone who listens, understands their vision, and delivers results that match both style and function. Every successful remodel is a chance to build that trust and grow your reputation through word-of-mouth and referrals.

At HOME of Texas we understand the pride you take in your work. That's why we offer warranties for remodeling projects—to help you give your clients even more peace of mind once the dust settles. It's one more way to reinforce the quality and care you put into every project.

Remodeling is more than a job—it's a partnership with homeowners who are counting on you to bring their vision to life. With the right support and a commitment to excellence, you're not just remodeling homes—you're building lasting relationships.

Nature Comes Knocking

By Victoria Sontheimer, HOME of Texas/RWC

With sustainability being a top priority these days, eco-conscious homeowners are seeking materials that reduce environmental impact, offer durability and embrace an aesthetic that promotes comfort and well-being. Enter: the practice of biophilic architecture. But what exactly is biophilia? How does it translate to architecture and design?

Biophilia is defined as ‘the urge to affiliate with other forms of life and nature’. Originating from Greek, it translates literally as ‘love of life’. In a design context, the concept of biophilia refers to architecture that mimics natural environments to enhance and improve well-being. While this concept has been around for a long time, its popularity has grown in recent years as we as a society begin to prioritize mental health and physical welfare.

However, biophilic design is about more than just plants. It’s about designing homes that breathe, that feel alive in the way they interact with their surroundings. Imagine sunlight pouring through oversized windows, warming floors made of natural bamboo. Or perhaps a vertical garden climbing a wall in your living room, its greenery softening the edges of modern furniture. This connection to nature isn’t just aesthetic; it’s practical. Materials like wood, stone and brick are being chosen not only for their appeal, but also for their sustainability. Builders and homeowners are looking for

"Studies show that exposure to nature, even in small doses, can reduce stress, enhance creativity and improve overall well-being."



choices that are kind to the environment, favoring durability and renewability over the disposable trends of the past.

Studies show that exposure to nature — even in small doses — can reduce stress, enhance creativity and improve overall well-being. Biophilic design applies this principle by integrating natural elements into the home, creating environments that promote health and tranquility.

Some popular methods of incorporating this philosophy in a build are installing large windows and sliding glass doors, or constructing atriums which diminish the boundary between inside and out, filling spaces

with natural light and views of the world beyond. For those who wish to add an even more dramatic flair to their living spaces, vertical gardens can be included to bring a literal breath of fresh air into interiors while acting as a dynamic design feature.

Natural materials such as bamboo flooring, wooden beams and stone accents provide tactile connections to nature. Brick, with its organic texture and earthy tones, is a premium choice for walls and flooring. The embrace of these materials also aligns with a broader focus on sustainability as homeowners seek materials that not only look good but also have a minimal environmental footprint. Bamboo, reclaimed wood and sustainably sourced bricks offer beauty and durability while supporting eco-friendly practices.

One thing is clear: 2025 isn’t just about how homes look. It’s about how they feel, and perhaps even more importantly, how they make us feel. It’s about stepping into a room with a sense of serenity, knowing that every element has been chosen with care. It’s about walking up to a house and seeing not just a structure but a story. And it’s about creating spaces that honor the world around us while embracing the lives we live within them. This is the future of design — a future that feels like home.

The Parmer Group Acquires The Zigmund Co. LTD

The Parmer Group, parent company to HOME of Texas, has celebrated 2025 by adding The Zigmund Company to its family of operations. The Zigmund Company is an independent insurance consulting business that, for over 40 years, has provided its clients with analysis, advice, and risk management assistance related to their property, liability, professional, and workers compensation insurances. The Zigmund Company is now located at 5300 Derry Street, Harrisburg, PA and Courtney Scamardella, a long-time Zigmund consultant, will head up the operation.



**THE ZIGMUND
COMPANY LTD**

The Parmer Group owns and/or operates Fine Line Homes, Residential Warranty Company, HOME of Texas, and Eastern Atlantic Insurance Company among other companies associated with the home building, warranty and insurance industries. The Parmer Group continues to expand its footprint in these industries and has found that each newly acquired company has made its sister companies and the overall operation stronger.

This is the fifth company the Parmer Group has acquired in the last fifteen months. Other recent acquisitions include Delaware Valley Plumbing of King of Prussia, PA, West End Hardware Supply Company of Voorhees, NJ, Musser Home Builders of Dillsburg, PA, and LTS Homes located in the Pocono Mountain region of Pennsylvania.

Have Questions?

Please don't hesitate to reach out if you have any questions or need assistance at any step of the warranty process. Your Account Executive, Diana Gomez, is here to support all your warranty and insurance needs. Feel free to contact Diana directly, and she'll handle everything for you. However, if you'd prefer to reach a specific department, here's a quick guide to connect you with the right help.



Diana Gomez

Cell: 512-585-1909

Office: 800-445-8173 x2640

diana.gomez@homeoftexas.com

Questions about your warranty? 866-445-8173

Customer Advocate

Bryon, x2199

bryon.earhart@rwcwarranty.com

Dept of Member Services/Texas

Nicholas, x2180

nicholas.cuevas@rwcwarranty.com

Membership/Renewal Questions and Membership/New App Status

Susan, x2136

susan.boyanowski@rwcwarranty.com

Texas Inspections & Certifications

Jeff, x2140

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Warranty Resolution

Deb, x2106

deborah.cavacini@rwcwarranty.com

Sandra, x2107

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Marketing Materials

Victoria, x2459

victoria.sontheimer@rwcwarranty.com

Accounting

Invoicing: Shirley, x2173

shirley.poligone@rwcwarranty.com

Incentive: Scott, x2102

scott.longer@rwcwarranty.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
-Products tab, then Request Certificate.

Loss Runs & Other Questions:

info@rwcinsuranceadvantage.com



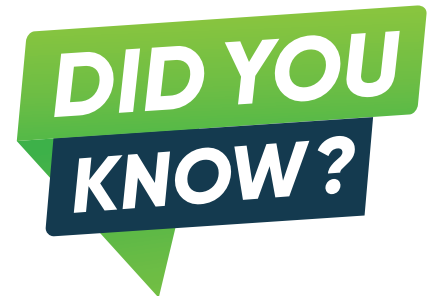
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Five Things You Should Know About HOME

DID YOU KNOW....

After closing, HOME asks that your homebuyer confirm their home's address is in our system. They should also download their official warranty booklet and paperwork. All this can be done by going to **confirm.homeoftexas.com**. *(There is no "www." before that URL.)* Also note: Although the homeowner has warranty coverage, it may take up to 60 days after closing for processing before the warranty is available in the portal.



DID YOU KNOW....

Our website has a **secure upload portal** for you to send important documents. HOME encourages all Members to use this link instead of emailing or faxing sensitive information.

DID YOU KNOW....

An easy way for homeowners to **keep track of their warranty validation number** is to place one of our special stickers (form #204) on their electrical box during the final walk-through - they're free! Order stickers via email: info@homeoftexas.com.

DID YOU KNOW....

When you **download HOME's logo** from our website and include it on your own site or share it on social media, you are attracting more and more homebuyers with the awesome benefits of added value and security.

DID YOU KNOW....

HOME provides **free training seminars**. These are in depth discussions on warranty coverage, marketing, enrolling homes, and/or warranty resolution related questions that you or your staff may have.