

TEXAS★TIMES

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



In the little towns where we grew up, homeowners, like our parents, knew the people to hire if their home needed repairs or modifications. There was Mr. Allen for sidewalks and other flat work. Mr. Teufel was the man to call if you were replacing wallpaper, especially if the work was needed in your foyer or living room. The Wilson brothers were best for roofs, and if a ball had been thrown through a window, they would hire Mr. White, if they could get him. Often the deciding factor on whether to retain any of these gentlemen was not dependent on price, but on how soon they could come and do the work. They were all in demand because they were known to be craftsmen whose work was usually worth the wait.

Another such craftsman we were lucky to know personally was the carpenter, Mr. Nonemaker, or as we knew him, our great uncle Bill. He was a master cabinet maker who could remodel kitchens and fix anything, but more impressively to us at the time, could convert any dark or creepy basement that did not have a dirt floor into a rec room where countless hours of pool or ping pong would be played. For livelier and more well-heeled customers, he would add a bar, and perhaps a powder room. He was careful and methodical in his work and liked to fish a lot (and drink a bit), so sometimes his projects would take a while to complete. But he was worth waiting for. He loved when customers would tell him that friends and neighbors who were invited for the first time to the rec room or remodeled kitchen would run their hands along cabinets, drawers and seams before asking, "This is Mr. Nonemaker's work, isn't it?"

Continued on pages 2-3

HOME: Building Better Every Day

By Rich McPhee, HOME/RWC National Sales Manager

2025 National Sales Meeting Highlights

The sales teams recently gathered in Harrisburg, PA for our 2025 National Sales Meeting - a week dedicated to collaboration, innovation, and finding new ways to serve our valued builder members.

This year's theme was all about growth and progress. From enhancing our warranty programs to introducing new homeowner-focused products, we're streamlining operations and expanding opportunities for builders nationwide.

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Find Them, Train Them, Pay Them

Continued from front cover

Times have changed, of course, with the big box hardware stores dotting the landscape and DIY “experts” populating YouTube with How-To videos. And that’s a shame because, while people might be getting their home repairs done more quickly and on their own time and money terms, they do not get to appreciate the product that was delivered by the Mr. Whites, the Wilson brothers, or the Uncle Bills we remember from just a few decades ago. Richard Sennett, the renowned American sociologist who studies work in modern culture, distinguishes mere work from craftsmanship and describes craftsmanship as “the desire to do a job well for its own sake.” White, the Wilsons, and Uncle Bill were not mere workers. They were craftsmen who took pride in their work, as if it were an art form.

With building supply prices near all-time highs and with pressure from buyers pushing housing prices downward, builders face pressure to keep their costs down. But just as it was decades ago, people will pay for quality and for a home they can take pride in, and nothing makes a homeowner prouder of his home than when people notice the craftsmanship that went into building it. A good way to distinguish your company from your competitors is to insist that your employees and subcontractors who are in the trades not just build to code but build with a level of craftsmanship that gets noticed and is appreciated by your customers and prospective customers.

You may think this suggestion is crazy given the reported shortage of skilled home building labor. This shortage is well documented in a study released by the Home Builders Institute earlier this year. According to the HBI, the aggregate economic impact from longer



construction times associated with the skilled labor shortage costs the industry an estimated \$10.6 Billion each year. The shortage also results in a reduction of nearly 20,000 homes built per year and an average increase in construction time of about two months per home built. In light of these findings, the NAHB and the HBI are supporting hands-on training programs and industry-recognized certifications to help produce a new generation of skilled laborers.

Recognition of this problem and an industry-wide effort to address it could not come soon enough. Here at HOME, for the first time in forty years, we have noticed an uptick in workmanship claims dating back to the Covid pandemic. Some builders in some parts of the country seem to have trouble finding subcontractors and skilled laborers who have and demonstrate the pride of a craftsman in their work. We believe each of our members, following the lead of the NAHB, can either rid themselves of this problem or make sure they don’t experience the problem in the first place in the following ways.

First, find young people (male and female) who are looking for a rewarding career that gives them the opportunity to do something they can be proud of. Start with vocational schools or check your local high schools for career pathway programs that team with employers to give students shadowing and interning opportunities. Throughout the process of exposing students to your operations, plant the seed early that your company is a place for craftsmen, that working there will be different from working other places, and that you want your whole team to take pride in what they do. If the articles we read about the expected growth of Artificial Intelligence can be believed, there will be many fewer entry-level white-collar jobs available to young people over the next decade. Get your recruitment plan ready now and grow that next generation of craftsmen from what may be an expanded pool of candidates.

Second, train your new employees and subs not just to build to municipal code standards, but to build to your company’s standards. Set that bar high enough that people, after seeing the high level of craftsmanship in any of your homes, will turn to the owner and ask, “This is (Your Company’s) work, isn’t it.”

Third, if all goes according to plan, your skilled workers will improve your company’s reputation, increase sales, and even allow you to charge more for your homes. Share your good fortune with them. Pay them what they deserve, like craftsmen, who “do a job well for its own sake,” and thus keep them building for you and not for your competitor.

We believe that if you follow this plan,

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you will become even prouder of the homes you build, and you'll sell more of them. And when you do, make sure that each and every one of your homes are covered by a HOME of Texas new home warranty.

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 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 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 of Texas members. No other warranty company has an insurer with this kind of strength solely dedicated to covering builders and their homes.

Like the skilled craftsmen you know, we at Home of Texas take pride in our work and try to do every job well, just for the sake of doing it well. Help us put that attitude to work for you by placing a HOME of Texas warranty on every home you build.

Have a great fall & winter!

HOME: Building Better Every Day

continued from front cover



Our team also explored exciting technology upgrades and marketing initiatives designed to make doing business with HOME of Texas faster, simpler, and more effective.

Our reps joined field training sessions at active job sites (pictured left), seeing firsthand how HOME of Texas coverage protects builders and homeowners from the ground up.

We're energized for what's ahead—new products, greater efficiencies, and continued innovation—all aimed at helping our members build with confidence.

Onward and upward—together.



The sales team: (left to right) Staci Cool, Tiaira Satchell, Sarah James, Crystal Jackson, Fred Taylor, Hunter Brandt, Agnes Brennan, Rich McPhee, Jody Lehman, Freddy Pesqueira, Jana Watts, Logan Canby, Diana Gomez, Steve Reed, Angela Visperas, & Jane Djakovich

Building Confidence in Every Season with HOME

By Tiara Satchell, HOME/RWC



The Market Is Shifting — Confidence Still Sells. As material costs stabilize and interest rates fluctuate, homeowners are more cautious about new construction investments. What's winning their trust? Builder accountability and structural protection. That's where the HOME of Texas Structural Warranty step in — offering builders a competitive edge, cost protection, and credibility in a cautious market.

Top 3 Reasons Builders Are Doubling Down on Warranties This Fall

1. Buyer Confidence = Faster Sales

Homebuyers today expect reassurance beyond craftsmanship. A 10-Year Structural Warranty from HOME helps seal the deal by showing that your homes are backed by an industry leader with 40+ years of expertise.

2. Reduce Risk in Uncertain Markets

With shifting soil conditions, supply chain variations, and evolving codes, structural claims can be unpredictable. HOME's coverage helps limit your liability — protecting your bottom line long after closing.

3. Stand Out with Builder-Centric Support

We're not just a warranty company — we're your partner. From remodeler and commercial coverage to state-specific structural options, our programs are designed to meet your project mix and protect your reputation.

Builder's Fall Prep Checklist: Protect Your Projects Before Winter Hits

- **Inspect & Document Foundations Early**
Seasonal shifts can cause unseen soil movement. Early documentation supports both warranty claims and preventive action.
- **Educate Homeowners Before Move-In**
Provide simple care guides on grading, drainage, and maintenance. Reduces callbacks and unnecessary disputes.
- **Review Warranty Registrations**
Make sure every new home, remodel, and garage project is enrolled. A missed registration means missed protection.
- **Evaluate Your Warranty Coverage Mix**
Building both residential and doing remodeling? Ask about bundling our various warranty plans and coverage to streamline your risk protection.
- **Plan Now for Q4 Marketing**
Add "10-Year Structural Warranty Included" to listings and sales sheets. It's a proven differentiator that resonates with buyers in today's market.

Did You Know? OVER 80% of new homebuyers say a warranty is a deciding factor when choosing a builder.

(Source: NAHB Home Buyer Preference Survey)

Benefits & Advantages: A Snapshot of the HOME of Texas Warranty

<u>Feature</u>	<u>Builder Benefit</u>
10-Year structural coverage	Long-term liability protection.
Remodeler Warranty	Added credibility for renovation projects.
Commercial Insurance Programs	We keep the costs low on GL, Builders Risk, and Contractor's Equipment Insurance.
Expert Claims & Engineering Team	Real support when you need it most.
Texas Centric	Plans are written for Texas builders who deal with unique soil conditions everyday.

Keep Building with Confidence

Whether it's a single custom home, a commercial project, or a remodel — HOME ensures lasting protection, professional credibility, and buyer peace of mind.

Calling All Dog Lovers

If you are looking for an extra special gift for that animal lover on your list this holiday season, we have a suggestion. Our very own (Midwest/RWC) Account Executive, Staci Cool, recently released an adorable children's book entitled *Not All Reindeer Can Fly*.

Not All Reindeer Can Fly centers around Ivy, a lost husky puppy who is taken in by Santa and his reindeer to be raised at the North Pole. After a blizzard threatens to halt the delivery of presents, Ivy comes to learn that, although she is different from the rest of her North Pole family and friends, she has an ability unlike anyone else.

This is a slightly longer than average Christmas story filled with heart, tenderness, and warmth. Adults and children find delight in this story focused on finding one's purpose through discovering one's unique skills. A portion of the proceeds for the book are being donated to a local no-kill shelter through the holiday.

You can find *Not All Reindeer Can Fly* on Amazon, Barnes & Noble, and via www.coolestbooks.com.



Have Questions?

Please don't hesitate to reach out to your Account Executive, Diana Gomez at 512-585-1909 or diana.gomez@homeoftexas.com if you have any questions or need assistance with any step of the warranty process. However, if you'd prefer to reach a specific department, here's a quick guide to connect you with the right help.



Questions about your warranty? 800-445-8173

Customer Advocate

Bryon, x2199
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Dept of Member Services/Texas

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Membership/Renewal Questions and Membership/New App Status

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info@rwcinsuranceadvantage.com

Claims:

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laura.current@iadclaims.com

Certificates:

Go to www.rwcinsuranceadvantage.com
Click Products tab, then Request Certificate

Loss Runs & Other Questions:

info@rwcinsuranceadvantage.com

Upcoming Events

International Builders Show
Feb. 17-19, 2026
Orlando, FL

Sunbelt Builders Show
July 22-23, 2026
San Antonio, TX

The Shrinking Gap: Why *Building* a Home is Becoming the Smarter Choice

By Victoria Sontheimer, HOME/RWC

Not long ago, the choice between buying a resale home and building a new one was often dictated by price. Resale homes were typically more affordable, and building seemed like a luxury reserved for those with bigger budgets and longer timelines. But the market has shifted — and the gap between the two options is quickly disappearing.

Cost Gaps Are Narrowing — And In Some Areas, They're Gone

Just a few years ago, building a home could cost anywhere from 15% to 30% more than buying an existing one. But as housing prices continue to rise in the resale market — driven by high demand, low inventory, and inflation — that difference is shrinking. In many regions, especially fast-growing suburban and rural areas, the cost of a newly built home is now equal to or even less than that of a comparable resale home. On a broader scale nationwide, the median sales price for a new single-family home was \$416,900 in the first quarter of 2025; an existing home's median was \$402,300 — a difference of just \$14,600.

When you factor in renovation costs and the premium buyers are paying in today's resale market, building a home can be a smarter financial choice.

Material & Labor Costs Are Stabilizing

The construction industry was hit hard in the early 2020s by supply chain issues and labor shortages, driving up the cost of building materials like lumber, concrete, and drywall. These inflated prices made new construction less competitive with resale homes. However, as supply chains stabilize and construction labor becomes more available, costs



have plateaued or even declined in some markets. Builders are now able to offer more competitive pricing, sometimes with added incentives like free upgrades or closing cost assistance.

Modern Efficiency = Long-Term Savings

Building a new home today means benefiting from the latest in energy efficiency, insulation, windows, appliances, and HVAC systems. These upgrades translate to significant savings on utility bills, often hundreds of dollars per year compared to older homes.

Customization Is King

Building a home doesn't just give you a blank slate — it gives you control. You can design the layout that fits your lifestyle, choose finishes that reflect your taste, and enjoy energy-efficient systems that cut down your monthly expenses. Want an open-concept kitchen, a home office, or a spa-like bathroom? It's yours. You don't have to settle for someone else's choices or invest time and money

to remodel a resale home to fit your needs. This level of personalization is especially appealing to younger buyers and growing families who want homes that reflect modern living.

Less Competition, Less Stress

Buying a resale home in a hot market often means bidding wars, waived inspections, and rushed decisions. It's emotionally draining and can lead to compromises — or overpaying. Building a home offers a clearer, calmer path.

Builder Incentives Are Making New Construction More Attractive

In a bid to compete with the resale market and move inventory, many homebuilders are offering aggressive incentives which can reduce your upfront costs or make the long-term mortgage payments more affordable — narrowing the perceived cost difference with a resale purchase.

Builder Warranties = Peace of Mind

New homes come with builder warranties, like the array of products we offer at HOME of Texas and our affiliates, that cover structural components, major systems, etc. It's a proven bonus that can help homeowners avoid unexpected repair bills in the first few years.

Building May Be the Better Bet Today

While building a home was once seen as the more expensive or impractical option, potential buyers need to understand today's market has changed. With rising resale prices, limited inventory, and the long-term benefits of new construction, building is not just a luxury — it's a smart choice.

Are You Feeling Lucky?

By Doug Davis, RWC Insurance Advantage

A few weeks ago, a builder called to get a general liability quote. I asked when his current policy expires. He replied, "oh, I let that policy go a few months ago when my last project was finished." Are you no longer in business? I asked. "Sure," he said, "I just don't need insurance since I'm not building right now."

I was beginning to feel a little uncomfortable. Did you sell your last house then? was my next question. "No," he innocently replied. Are you trying to sell it? I asked. "Of course, I've got open houses every weekend. I had maybe two dozen people walk through just last Sunday," he said with pride.

As our conversation continued, it slowly emerged that this builder simply didn't think he had any responsibility to the public during his weekend open house tours. Not only that, but he had also recently gone back to an earlier home buyer to finish a downstairs family room. Yet another past customer had asked about adding a Florida room. Our builder gave an estimate and was waiting to hear back. He admitted he'd "probably" need general liability insurance then to do these small projects, but it was clear he didn't really see the risks involved. Whether this was due to a desire to control costs, an over-reliance on his subcontractors, or just a lack of understanding as to how general liability insurance works, is hard to say. To this builder's credit, he allowed me the time to walk through the liability risk potential of each scenario we discussed.*



First, the weekend open house tours: Until it is sold, the home, finished or not, is the property of the builder and he is liable for bodily injury to any member of the public who sets foot on any part of the property and is injured. This is true whether they are there as invited guests between 1:00 and 4:00 each weekend, or if they stop by unannounced after work on a Tuesday. In fact, if anyone who is not working for the builder gets hurt while on the property, they have a right to file a liability claim and a lawsuit against the builder. Without general liability insurance, the builder is on his own.



Next, finishing the family room: The subcontractor hired to do this small job has his own general liability insurance and the builder has a certificate proving it, issued when the policy renewed about four months ago. Unfortunately, the sub's policy was recently cancelled for non-payment of premium. While at the home, the subcontractor carelessly drops a cigarette butt that starts a fire causing over \$100,000 in damage to the home. The smoke, heat and water damage sustained by the home next door when the fire department put out the blaze isn't covered either. That's worth another \$215,000. All this damage would have been insured in addition to the cost to defend the builder in the resulting lawsuits, had our builder not canceled his general liability policy when he finished construction.



Last, but not least, the Florida room: The subcontractor has active general liability insurance. Nothing happens during the project. Everyone's happy. Then, about a year later, during an unusually cold winter, the homeowner starts his gas fireplace for the first time in ages. The fireplace is in the living room that adjoins the new Florida room. Not long after flipping the switch, there is a terrible explosion. The house is a total loss. It seems the subcontractor had nicked a gas line with a drill during installation of the prefab Florida room. With such a catastrophic loss, the subcontractor's policy limit is quickly used up. Our builder's policy would have provided excess limits because the builder is liable for hiring the subcontractor who nicked the gas line. Since our builder doesn't have \$1,000,000 laying around, he'd lose his business in this scenario.

So, what are the odds of any of those things actually happening? It's anybody's guess. You see, insurance is based on the law of large numbers. If you toss a coin enough times it will come up heads half the time. If you toss it only a few times, there's little chance of predicting heads or tails. Are you feeling lucky?

*These are only a very few of the potential risks associated with general liability and are intended merely to illustrate the potential for uninsured losses.



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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 important warranty paperwork to keep on hand for future reference. All this can be done by going to **confirm.homeoftexas.com** (That's right, there is no "www." before that URL.)

Also note: Although the homeowner has warranty coverage, it may take up to 60 days after closing before the warranty is available in the portal. If after 60 days, it still isn't appearing, they can contact our Member Services Dept at 717-561-4480 or email enrollments@homeoftexas.com.

Thank you!

Customer Service: An Added Value with HOME of Texas Warranties

By Sandra Sweigert, HOME/RWC

One of the often-overlooked benefits of becoming a member of HOME is the customer service support that comes with the warranty.



Our Warranty Resolution Administrative Team fields an average of 40 calls each day from homeowners. These calls can be as simple as asking how exactly to submit a warranty request (claim), but more commonly, home-

owners are reaching out because they are experiencing an issue with their home.

Our trained Warranty Administrative Assistants listen carefully to each concern and provide guidance on what is - and isn't - covered under the warranty.

For example, if a homeowner inquires about an item not covered, we explain the coverage and the relevant exclusions, which are referenced in their warranty booklet.

This helps homeowners understand their coverage more clearly and prevents unnecessary calls to the builder regarding issues that fall outside the scope of coverage.