

# TEXAS★TIMES

Spring / Summer 2026

Newsletter for Members of the HOME of Texas Warranty Program • [www.homeoftexas.com](http://www.homeoftexas.com)

## What's Your

# STORY



**I**f you're like some of us at HOME of Texas, you may be a reader who enjoys a lifelong relationship with books. We can remember the ones that got us started on that path. One was that Dr. Seuss Alphabet book that captured our imagination and made reading fun. Then there was a book about Babe Ruth that recounted his childhood in an orphanage, his mastery of hitting a baseball, and his larger-than-life off field adventures. That one was the subject of our first book report. It was quickly followed by a book about the great quarterbacks of the NFL, which revealed, in its Y. A. Tittle chapter, that a person could be both bald and an NFL quarterback at the same time, a revelation that amazed us at the time.

By finding books at the library or from a suggestion by a caring teacher or family member, we then discovered stories like Sheila Burnford's *The Incredible Journey*. We can remember lying in bed trying to read by flashlight (when our parents wanted us to go to sleep) because we were deeply invested in the welfare of that cat and those two dogs we had come to know so well. And then Harper Lee's *To Kill a Mockingbird* sealed the deal, as we learned important lessons, not from a textbook's endless stream of facts and assignments, but from a work of fiction that touched our minds, hearts, and souls.

*Continued on pages 2*

## 2026 IBS Orlando Recap

*By Rich McPhee, HOME/RWC National Sales Manager*

The 2026 International Builders' Show (IBS) in Orlando proved once again why it remains the premier event in the residential construction industry.

This year, 13 members of our team traveled from across the country to represent HOME, RWC, and its affiliates at IBS. With 75,000 attendees at IBS and an impressive 117,000 combined attendees alongside KBIS, the scale and opportunity were undeniable.

*Continued on page 3*



*RWC Account Executives: Staci, Jane, & Sarah.*

### IN THIS ISSUE

New Home Warranties vs Homeowners Insurance.....	4
Warranty Highlights.....	5
Flood!.....	6
Southern Summer Style.....	7
Have a Question?.....	7
Upcoming Events.....	7
Annual WPMIC Meeting.....	8
Display Warranty Info with Confidence.....	8

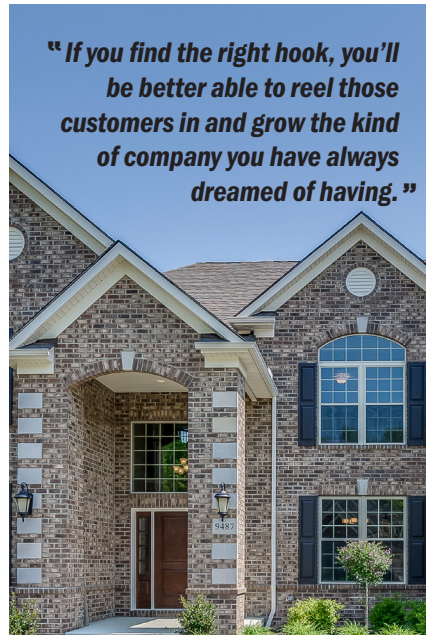
## What's Your Story

*Continued from front cover*

Since then, we've read hundreds of books that entertained, educated, or captivated us all the way to their thrilling, meaningful, or startling endings. Over time, we also began many other books that we simply couldn't finish. There are a few reasons why we keep reading books to the end and remember some books all our lives and why we forget the many that we toss aside without finishing.

First, a good author keeps us turning the pages so that the end of each chapter leaves us thirsting for the story to continue. Another is the skill of the author in creating interesting characters who we care about and thought-provoking circumstances in which we can imagine ourselves—in other words a product of such good quality that we simply must have it. Then there is the hook that captures our imagination and makes us want to know whether that cat and those dogs make it home or whether Atticus Finch can get Tom Robinson the justice he deserves.

As builders, we can learn a lot from the books we've loved. For example, when a customer sees your billboard or online ad, does he want to turn the page and visit your office or model home, or does he throw that experience on the pile of ads that were easy to ignore or never really grabbed his attention in the first place? Once in your office or model home, what does he think about the quality of the product you want to sell him? Can he picture the happy ending that comes from living out the thousands of pages and hundreds of chapters of his life in the home you will build him, or does he lose interest because nothing you have to offer stands out from the crowd? When he drives into your development, does he think, "Wow, this must be a great place to live,"



or does he turn around after a block or two to look for a place that gets his juices flowing?

And don't forget that hook that draws a reader into a world he wants to experience or, in our case, captivates a potential home buyer. What is your hook? Is it quality of craftsmanship or value? Is it affordability or design? Is it small low maintenance lots or big yards where the kids can play? Or is it some combination of these qualities? If you find the right hook, you'll be better able to reel those customers in and grow the kind of company you have always dreamed of having.

What's your story? Is it a well-crafted one whose hook keeps bringing you customers? We hope it's a page turner that tells your customers and prospective customers that time spent with you will be something they will always remember and give them an experience that positively changes their lives forever.

Speaking of books, there is no better book you can give your customers at contract time than a warranty from Home of Texas. 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.

Each person or company is the author of their own destiny. Here's hoping that yours is a bright and successful one and that, with HOME of Texas at your side, your homes are best sellers!

Have a great summer!

## 2026 IBS Orlando Recap

*Continued from front cover*

Our booth activity was nothing short of electric. We acquired hundreds of qualified builder leads, driven largely by our new interactive attractions. The debut of our Putt-Putt Plinko game was a true showstopper. It quickly became a sensation on the floor—drawing passersby in to test their luck for a chance to win prizes, including \$50 cash on the spot. The generosity caught many attendees by surprise and created an atmosphere of excitement and appreciation.

In addition to daily prizes, we gave away a \$1,000 cash prize to a qualified builder lead, which was ultimately won by Kauffman Builders of Indiana (pictured below). Moments like that created buzz, drove meaningful conversations, and reinforced our brand as both engaging and builder focused.

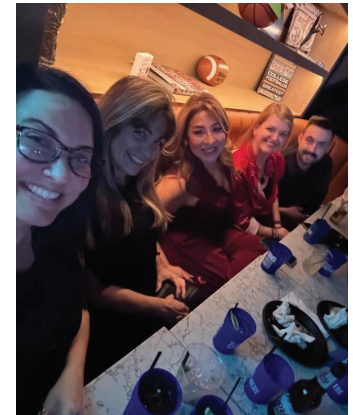
Attendees visiting the booth also



Jared Yoder, Kauffman Builders



Left Photo: Diana, Hunter, Logan, Allison, Crystal, Sarah, Jane, Freddy, Fred, & Tiara. Right Photo: Crystal, Sarah, Diana, Staci, & Hunter.



received fun promotional items and the opportunity to join our warranty program with either 50% off or a free discount incentive—a compelling offer that generated strong interest and valuable conversations.

From setup to breakdown, our team operated like a well-oiled machine. Aside from occasionally navigating the maze of a show floor still under construction, execution was seamless. Collaboration, professionalism, and hustle were on full display all week.

It wasn't all business. One of the highlights of the week was our team dinner, where we celebrated year-end achievements and recognized top performers and 2025 Account Executives of the Year. **Top awards go to:**

- **Freddy Pesqueira** – 3rd Place
- **Tiara Satchell** – 2nd Place: Her first recognition in this category — a huge accomplishment.
- **Staci Cool** – **Account Executive of the Year**: Recognized for her consistent production, professionalism, and willingness to go above and beyond.

The IBS House Party brought the team together for drinks, great food, live music, and some very entertaining bull riding — with HOME/RWC proudly represented in the action.

Some team members even braved the carnival swing ride soaring several hundred feet in the air, while others formed what can only be described as an Orlando scooter gang, buzzing through the city streets on Electric Lime scooters. It was the perfect blend of hard work and camaraderie.

IBS 2026 was both fun and highly productive. The connections made, the qualified leads generated, and the brand presence established will undoubtedly translate into meaningful new business for HOME/RWC in the months ahead.

Just as importantly, the experience strengthened our team and reinforced the culture that drives our success. Next stop: Las Vegas for IBS 2027.

# New Home Warranties vs. Homeowners Insurance: Know the Difference Before You Need It

By Victoria Sontheimer, HOME/RWC

When you buy a home—especially a newly built one—you’re not just investing in a place to live, but in long-term peace of mind. Two key protections often come into play: new home warranties and homeowners insurance. While they’re sometimes used interchangeably in conversation, they actually serve very different but complementary roles.

Educating your buyers on how each works can help them feel more confident in the coverage you are providing vs what they get with their insurance company, and therefore, be better prepared for the unexpected.

## TWO TYPES OF PROTECTION, TWO DIFFERENT PURPOSES

It helps to think of homeowners insurance and new home warranties as addressing different kinds of “what if” scenarios. Homeowners insurance focuses on sudden, accidental events—things like storms, fires, or theft. New home warranties focus on how the home was built, covering certain defects in materials or workmanship that may surface over time. Both are valuable, and together they provide a more complete safety net for homeowners.

## WHAT HOMEOWNERS INSURANCE TYPICALLY COVERS

A standard homeowners insurance policy is designed to protect your home and belongings from unexpected damage or loss. Common coverage includes:

- Fire and smoke damage
- Weather-related events like wind, hail, or lightning
- Theft or vandalism
- Certain types of water damage (such as a burst pipe)
- Personal liability protection



Example: If a strong storm causes a tree to fall and damage your roof, your homeowners insurance would typically cover the repairs (subject to your deductible and policy terms). However, insurance is not intended to cover everything. It generally doesn’t apply to gradual issues, routine wear and tear, or concerns related to how the home was originally constructed.

## WHAT A NEW HOME WARRANTY COVERS

A new home warranty, provided by you, the builder, offers coverage for specific aspects of a home’s construction. Coverage and terms may vary depending which variety you choose, but using a standard 1-2-10 warranty as an example, they are usually structured in phases:

- Year 1: Coverage for workmanship and materials (e.g., drywall, trim, finishes)
- Years 1–2: Coverage for major systems like plumbing, electrical, and HVAC
- Up to 10 years: Structural coverage for key load-bearing components

Example: If you notice that a door isn’t closing properly due to settling or that tile was not installed as expected, those types of concerns may fall under your warranty coverage rather than insurance.

## WHY STRUCTURAL WARRANTY COVERAGE MATTERS

One of the most important components of a new home warranty is the structural coverage. This portion focuses on the core elements that support the home, such as: foundation, framing, load-bearing walls, and roof structure, just to name a few. These elements are essential to the home’s stability and long-term performance.

## A CLOSER LOOK

While modern construction follows strict standards and inspections, homes are complex structures built from many materials and systems working together. Occasionally, underlying issues can emerge over time. Structural repairs, when needed, can be significant in scope and cost. Addressing foundation movement or framing concerns, for example, may involve specialized work that goes well beyond typical home maintenance.

It’s also important to note that homeowners insurance is not designed to cover structural concerns related to construction or long-term settling. That’s why structural warranty coverage plays such a valuable role—it helps bridge that gap.

## HOW WARRANTIES AND INSURANCE WORK TOGETHER

Rather than overlapping, these protections complement each other. Insurance helps with sudden, external events while a warranty helps with certain construction-related concerns.

### Side-by-Side Example:

A pipe bursts due to freezing temperatures → Insurance may cover

## Warranty Highlights

By Sandra Sweigert, HOME/RWC

Here are a few key warranty highlights we find our builders appreciate.

- Only warranted elements which are specifically designated in the warranty standards are covered by this Limited Warranty.
- Actions taken to cure Defects will NOT extend the periods of specified coverages in this Limited Warranty.
- When the homeowner's request for warranty performance is determined to be a warranted issue, the Warrantor reserves the right to repair or replace the warranted item, or to pay them the reasonable cost of repair or replacement.
- The homeowner must provide the Warrantor and/or Administrator with reasonable weekday access during normal business hours to inspect the condition of your Home and/or to perform their obligations.
- Under this Limited Warranty, the Warrantor is not responsible for exact color, texture or finish matches in situations where materials are replaced or repaired, or for areas repainted or when original materials are discontinued.
- Cost incurred for unauthorized repairs to warranted items are not reimbursable. Written authorization prior to incurring expenses must be obtained from the Administrator.

### Notable Exclusions from Coverage:

- Any Consequential Damages.
- Loss or damage to, or caused by, recreational facilities; driveways; walkways; patios, porches and stoops not structurally attached; decks and balconies which are not bolted to or cantilevered from the main structure of the Home; boundary and/or retaining walls; bulkheads; fences; landscaping, sodding, seeding, shrubs, trees and plantings; subsurface drainage systems (other than footer drains); lawn sprinkler systems; off-site improvements, including streets, sidewalks, adjacent property and the like; or any other improvements not part of the Home itself.
- Any Defect consisting of, caused by, contributed to, or aggravated by moisture, wet or dry, rot, mold, mildew, fungus or rust, regardless of the originating cause of any moisture or water penetration that leads to the Defect.
- Loss of damage to the Home, persons or property directly or indirectly caused by insects, birds, vermin, rodents, or wild or domestic animals.

Should you have any questions regarding coverage please reach out to our Warranty Resolution Department at 800-445-8173.

the damage. If a pipe develops a leak due to an installation issue → Warranty may address the repair

Having both in place means you're better protected across a wider range of situations.

### TIPS FOR HOME BUYERS AND HOMEOWNERS

If you're purchasing a newly built home, consider these tips:

- Review the details of your builder's warranty, including what's covered, what's not, and the warranty term.
- Understand how to submit a claim if an issue arises.
- Ask whether the warranty is transferable if you sell your home.
- Maintain a comprehensive homeowners insurance policy and review it annually.



### WHAT IT ALL COMES DOWN TO

A new home is an exciting milestone, and today's homes are built with care, expertise, and evolving standards. Even so, having the right protections in place adds an extra layer of reassurance.

And since homeowners insurance and new home warranties each play a distinct role, understanding how each works isn't just helpful—it's a smart step toward protecting your home for years to come.

# Flood!

By Doug Davis, EAIC / RWC Insurance Advantage

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

Years ago we sold a Builders Risk insurance policy to a builder in New Jersey. The project was near the coast. Flood insurance could have been added to the policy, but the premium was a bit stiff given the proximity of the Atlantic and the fact it was still hurricane season. This builder's project was just getting underway. A foundation had been laid, but not much else was done. It was fairly late in the hurricane season. Now, we all have to make business decisions that often entail risk. Our builder made his decision, which may have been to save the cost of adding flood insurance to the Builders Risk policy. Whatever the reason, it was only a short time later that Superstorm Sandy devastated the East Coast. At the time, it was the second costliest hurricane on record. Our builder had approximately \$60,000 worth of materials at the jobsite when the storm hit. It was a total loss. None of it was covered.

There are three ways to deal with risk. One is called avoidance. Don't build close to the Atlantic Ocean during hurricane season. That's a simple sounding approach, but hardly practical. The second is assumption of risk. This is the method our builder chose. You



may not think this was a conscious decision, but deciding not to insure a risk doesn't make the risk go away. Of course, the third method is risk transference. We purchase insurance and in exchange for the premium we pay, we transfer the risk to our insurance company.

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

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

Now that you know more about the risk of flood, what about taking a good look at *your* risk? FEMA has a helpful website: [www.floodsmart.gov](http://www.floodsmart.gov). Here you can find out if your project is at risk. Then, give us a call at 866-454-2155 x2124 and ask for Allison Jefferies. If you already have Builders Risk with us, she can determine if flood insurance is available. Not insured with us, or looking for Builders Risk? We can help. Visit our website to learn more and to get a quote.

[www.rwcinsuranceadvantage.com/products/builders-risk/](http://www.rwcinsuranceadvantage.com/products/builders-risk/)



The RWC Insurance Advantage (RIA) program is offered exclusively to our HOME of Texas and RWC builder members. Because of that, we are able to avoid the high risks associated with other commercial operations. Thus, we keep the cost of claims low and pass the savings on to you.

866-454-2156 or [info@rwcinsuranceadvantage.com](mailto:info@rwcinsuranceadvantage.com).

## SOUTHERN SUMMER STYLE

Buyers are dreaming big when it comes to outdoor living, and “summer-ready” spaces are leading the way. But what are the most desired spaces this year?

### Resort-style pools + wellness setups:

People still love custom in-ground pools, but now the vibe is way more “private resort” than basic backyard pool. Think infinity edges, baja shelves for lounging in shallow water, and waterfalls that make the whole space feel elevated. Around North and Central Texas, there’s also been a huge jump in cold plunges paired with cedar saunas, so homeowners can do contrast therapy right at home — even during those brutal summer months.

### Shade that actually makes the

**space usable:** In Texas, shade isn’t really optional anymore. A lot of homeowners are going beyond decorative pergolas and investing in permanent covered patios, louvered roof systems, and cabanas that feel like outdoor living rooms. The really popular setups include cooling systems, ceiling fans, and smart lighting so the space stays comfortable from the middle of the day all the way into the evening.

### Outdoor kitchens that feel like a

**second kitchen:** Outdoor cooking areas have become one of the biggest must-haves in renovations and new builds. And people aren’t stopping at a standalone grill anymore. The trend is full cooking and entertaining spaces with built-in grills, fridges, pizza ovens, and durable materials like stamped concrete or wood-look pavers that can handle Texas weather and shifting soil without becoming a maintenance headache.

## Have Questions?

Please don’t hesitate to reach out to your Account Executive, Diana Gomez at 512-585-1909 or [diana.gomez@homeoftexas.com](mailto: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

#### Dept of Member Services/Texas

Criss, x2180  
[crystal.lex@rwcwarranty.com](mailto:crystal.lex@rwcwarranty.com)

#### Membership/Renewal Questions and Membership/New App Status

Susan, x2136  
[susan.boyanowski@rwcwarranty.com](mailto:susan.boyanowski@rwcwarranty.com)

#### Texas Inspections & Certifications

Jeff, x2140  
[jeffrey.painter@rwcwarranty.com](mailto:jeffrey.painter@rwcwarranty.com)

#### Warranty Resolution

Sandra, x2107  
[sandra.sweigert@rwcwarranty.com](mailto:sandra.sweigert@rwcwarranty.com)

Deb, x2106  
[deborah.cavacini@rwcwarranty.com](mailto:deborah.cavacini@rwcwarranty.com)

#### Marketing Materials & Supplies

Victoria, x2459  
[victoria.sontheimer@rwcwarranty.com](mailto:victoria.sontheimer@rwcwarranty.com)

#### Accounting

**Invoicing:** Shirley, x2173  
[shirley.poligone@rwcwarranty.com](mailto:shirley.poligone@rwcwarranty.com)

**Incentive:** Scott, x2102  
[scott.longer@rwcwarranty.com](mailto:scott.longer@rwcwarranty.com)

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

**Quotes, Underwriting, Loss Runs  
& Other Questions:**  
[info@rwcinsuranceadvantage.com](mailto:info@rwcinsuranceadvantage.com)

**Claims:**  
Laura, x2278 / [claims@iadclaims.com](mailto:claims@iadclaims.com)  
or [www.rwcinsuranceadvantage.com](http://www.rwcinsuranceadvantage.com)  
and click Report a Claim

**Certificates:**  
Email us at [coi@westernpacificmutual.com](mailto:coi@westernpacificmutual.com) or go to [www.rwcinsuranceadvantage.com](http://www.rwcinsuranceadvantage.com)  
Click on the Products tab, then Request Certificate.

## Upcoming Events

**Sunbelt Builders Show**  
July 22-23, 2026  
Booth #518  
San Antonio, TX

**International Builders Show**  
Feb. 2-4, 2027  
Booth #W4751  
Las Vegas, NV



5300 Derry Street  
Harrisburg, PA 17111

Presort STD  
US Postage  
Paid  
Harrisburg, PA  
Permit #954

# Annual WPMIC Meeting Announcement

JUNE 4, 2026

Meeting is held at our corporate office. Residential Warranty Co, LLC 5300 Derry Street Harrisburg, PA 17111



## Display Warranty Info with Confidence

Add a polished touch to your office or model home with our high quality, sturdy brochure holder. Ready to use right out of the box. No assembly required and no cost to you!

Naturally, you'll also need pamphlets to fill it. We offer several choices of literature which explains to the buyer how the warranty works and its benefits. Check out our website for brochures, flyers, signage and other marketing items: [www.homeoftexas.com/builders/marketing-materials/](http://www.homeoftexas.com/builders/marketing-materials/)



And while you are browsing all of the available marketing materials, consider ordering a few of our eye-catching Texas sized (28" x 28") lot signs. Curb appeal starts at the street, and this sign will effortlessly catch the attention of prospective buyers.