



TEXAS TIMES

Spring 2013

The Newsletter for Members of HOME of Texas



Spring has sprung and that means it's time for that great American pastime, baseball. From toddlers playing t-ball to sand lot teams to the major leagues everyone is getting in on the action. I'm sure you all remember that great 1989 classic movie, Field of Dreams, starring Kevin Costner. Kevin's character Ray Kinsella's farm is facing financial ruin when he hears a voice telling him "If you build it, they will come". Ray obeys the voice, builds a baseball field, and mysteriously, long-gone players (including his own father) appear to take to the field and play the game before his very eyes. The end shot of the movie shows hundreds of cars heading toward the field supposedly bringing financial security back to the struggling farm.

"..the millennials (people born between 1980 and 2000) are starting to make their move from renters to homeowners."

For homebuilders, spring is the season when home sales start to materialize and back logs begin to accumulate. The press is buzzing with stories that home prices are increasing and homebuilding has recovered. But, are those stories accurate or are they a product of over-zealous writers fabricating a happy ending? Perhaps being cautiously optimistic is the way to go. While indeed the market is improving there are still a lot of concerns that remain and there's still a long, road ahead for most homebuilders. So, proceed with caution. Don't let your companies get so leveraged that you need to sell the next house to pay the bills for the last one and don't engage in a lot of speculative building in hopes that "if you build it, they will come".

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International Builders Show 2013

By Lynn Nelson-Probst, Vice President of Sales

HOME & RWC were among 900 exhibitors at this year's International Builders' Show (IBS). IBS was back in Las Vegas after its 2 year stint in Orlando. This was the company's 25th consecutive year as an exhibitor at this show. In addition to the exhibits, there were 100 educational seminars given.

Our newly designed display stood out in the convention center. The fresh spring look was well received as was the buzz that was heard everywhere: Housing is on the Rebound! Just about everyone we spoke to indicated their business has increased and they are building or remodeling more homes.

While the amount of foot traffic was down, the builders that made the trip were very interested in learning about warranties. Several builders specifically sought us out to speak to us about our programs.

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VISIT HOME at the **Sunbuilt Builder's Show**

June 24-25, 2013
San Antonio, TX
Booth #1207

Builder in the News

J. Patrick Homes Wins Star and PRISM Awards

A Stanford model home in The Woodlands by J. Patrick Homes recently received a Star award for the best product design from the Texas Association of Builders. The model was awarded in the \$500,000 to \$600,000 price range and features a Spanish Revival exterior and an open interior with 19-foot ceilings. J. Patrick Homes was also honored with a PRISM award for best product design from the Greater Houston Builders Association and another PRISM award for best kitchen by a volume builder, both for its Windsor model home in Aliana. "Our company's strong showing in these two prestigious awards programs is a direct result of our focus on creating unique and innovative home designs for Houston-area home buyers," Tim Drone, vice president of J. Patrick Homes explains.

Arbitration? It Works!

As hopefully you are aware, all of HOME & RWC's warranty programs include our effective warranty resolution process which includes mediation and, if needed, formal arbitration. We are asked from time to time if the system works... or in other words, if the warranty is "worth it". So periodically, we like to highlight a specific case study which shows exactly how this process benefits you, our Member.

In this case study, the home was in Year 1 of warranty coverage and was financed through VA/HUD. The homeowner's request for warranty performance stated, "The duct work is making continuous knocking/ticking noises during every heating and air conditioning cycle."

During mediation the Builder informed the warranty company that they spent more than 40 hours "without exaggerating" trying to find the ticking while opening up the ceiling, and there definitely was not oil canning. The Builder concluded that he had exhausted all ef-



orts. The warranty company declared the issue unresolved and referred the homeowner to the warranty's arbitration provisions.

The homeowner completed and returned the arbitration forms and paid the arbitration fees of \$950.00. The parties to the arbitration were the builder and the homeowner.

The arbitrator determined, "Warranty Company standards provide that with regard to "excessively loud noises" in ductwork, such ductwork will be adjusted if necessary to eliminate noises caused by oil canning. Therefore, if there is a determination that if oil canning ex-

ists, repairs may be ordered. Both parties during the arbitration agreed in that the reported noise problem is currently not audible. The homeowners stated that they have, in fact, not heard it for some time, and not at all during this air conditioning season. The request of the homeowner is "Not Covered" according to the warranty book. No repairs or other further remedies are necessary for a problem which both parties agree does not currently exist, and one party claims to have never existed. Based upon the above findings of fact, and the award in favor of Builder, all costs are to be paid by the homeowners."

Not only did the Builder have a successful award, but he did so in a very timely, economical manner. Additionally, it was not necessary for either party to be represented by counsel.

This is a real case and a perfect example of how the warranty coverage standards prevent unmerited complaints and supports the value of HOME & RWC's resolution process.

Be Proud - Tell 'Em!

By Lynn Nelson-Probst, Vice President of Sales

Finally, after 5 lean years, the new home building industry is seeing improvement. The nation's vacant home inventory is virtually depleted and new homes are being built again to meet the demand. Interest rates are still low and buyers have more confidence so not only are homes being built, but they're being bought.

What are you doing to entice buyers and set yourself apart from your competitors? What kind of bells and whistles are you including in your homes that other builders are not? How are you promoting your quality and strength? What's your response to a potential buyer when they ask, "What if I have a problem in my home and you're out of business?"

That's a real concern for buyers. None of us can forget how difficult the economy has been. We're all cautious when making large purchases. Home buyers, especially want to be assured they're getting the most for their money and that they're

purchasing a home from a reputable, quality builder.

By providing HOME's warranty, you're proving to your customers that if there's a problem in their home, it will be corrected. We investigate all of our members. We want to be sure HOME members have a solid reputation, build a quality home, have financial strength and provide excellent customer service. You don't just subscribe to HOME. You **earn** your membership so be sure to proudly include and display the fact that you're a HOME member. Add our logo to your printed materials and media advertising and add a link on your website to our Homeowners page.

This will also help you compete against resale homes on the market. Most resale homes include a third party warranty. Quality, reputation, reliability, warranties and assurance are all very important factors in a home buying decision.

Have you ever had a difficult homeowner after the sale? HOME can help you there, too. Our dispute resolution process is extremely effective. We have trained individuals that assist you and your homeowner through a free 30 day mediation process. Mediation is efficient and effective. From time to time, a homeowner isn't satisfied with the outcome. For those occasions, binding arbitration is available. Again, HOME's staff assists the parties through this process. It's not necessary for you to hire an attorney.

Now that homebuilding is gearing up again, be sure to emphasize your advantages. Don't miss out on sales because you didn't promote yourself adequately. In addition to your company's profile information, be sure to advertise that you provide an insured, third party warranty from the nation's largest warranty company. The benefits are numerous for your homebuyers and for you.

HOME's Gotcha Covered

Through membership with HOME...

- New Home Warranties & General Liability Insurance.
- Competitive rates.
- Available exclusively to HOME & Affiliates' members.



To find out what the RWC Insurance Advantage can do for you, complete call us toll free at

800-445-8173 Ext. 2149



Searching for an Answer?

First and foremost, know that your Account Executive is ready, willing and able to help you with all of your warranty and insurance needs. Contact them directly and let them do the legwork for you.



Who is My Account Executive?

Linda Hepler
800-683-6833
linda.hepler@homeoftexas.com

All Manufacturers & MHWC Builder/Dealers

Tifanee McCall
Nationwide
800-247-1812 x2132
tifanee.mccall@mhwconline.com



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

Bonds, GL Ins, Bldrs Risk, Contractors Equip.
Bohdan, x2190
bohdan.hoh@theparmergroup.com

GL Ins, Bldrs Risk, Contractors Equip.
Roberta, x2272
roberta.woodhall@theparmergroup.com

Certificates, Loss Runs
Elaine, x2108
elaine.bixler@theparmergroup.com

Audits
Ron, x2358
ron.sweigert@theparmergroup.com



Questions on RIA Insurance Claims? Call 866-239-2455 or Email Us:



Questions on the Warranty Program? Call 800-445-8173 or Email Us:

Enrollments (HOME)
Rickey, x2188
rickey.shatto@rwcwarranty.com

Building Systems Enrollments
Dana, x2212
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Remodeling & Garages, Warranty Express
Sandra, x2107
sandra.sweigert@rwcwarranty.com

Membership/Renewal Questions
Stacy, x2186
stacy.nice@rwcwarranty.com

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

Warranty Resolution
Ann, x2200
ann.cooper@rwcwarranty.com

FREE Marketing Materials
Meggie, x2105
meggie-bedford@rwcwarranty.com

Logos for Websites
Ron, x2169
ron.bostdorf@rwcwarranty.com

Accounting/Invoicing
Shirley, x2173
shirley.poligone@rwcwarranty.com

Accounting/Incentive
Scott, x2102
scott.longer@rwcwarranty.com

Claims
James, x2455
james.haley@integrityadministrators.com

Diane, x2238
diane.esser@integrityadministrators.com

2012 Sales Awards

HOME, RWC and MHWC wish to congratulate our 2012 Sales Awards winners! Even though the economy remained a persistent challenge last year, our sales team has kept at it. The Account Executives recognized this year for their individual achievements have each logged a multitude of appointments, PR visits, phone calls, mailings, etc., all the day-to-day basics that eventually result in a productive year.

Our premier award is for **Outstanding Account Executive of the Year** and this year's recipient is **Jana Watts** (pictured). Because of her knowledge



of the industry and her excellent customer service, Jana is responsible for Members in several states and is a 25+ year veteran of the company.

As any sales-driving organization knows, success of a company is unobtainable without dedicated and hard-working sales people. Our organization is pleased and proud to count these winners as our own. Congratulations to Jana and to all of our 2012 Award Winners!

Outstanding Account Executive of the Year

1st Jana Watts
2nd John Felbaum
3rd Tifanee McCall

Most Warranted Homes by Rep

1st Tifanee McCall
2nd Linda Hepler
3rd Jana Watts

Most Apps Received

1st Jana Watts
2nd Tifanee McCall
3rd John Felbaum

Most Projected Homes

1st Jana Watts
2nd Tifanee McCall
3rd John Felbaum

CLIP AND SAVE AS A REFERENCE GUIDE

International Builders Show 2013

Continued from front cover

Many more welcomed a follow up call to discuss our advantages.

For HOME and RWC, the timing is perfect for a show like this as our sales contest kicked off February 1st. We are very hopeful these prospects will convert to long term members.

According to NAHB's Economics housing and economic forecast, all segments of the home building industry should

continue to grow in 2013. Single family home starts totaled 535,500 in 2012, an increase of 24% over 2011. This makes the current rate of single family construction up 74% from the market low in March 2009.

Remodeling should also improve. Total remodeling activity was up 4.5% from 2011 to 2012. NAHB forecasts an additional 2.4% growth for 2013 and a 1.7% growth in 2014.

To attract as much visitation to our booth as possible, we had a drawing for a Kindle Fire. The lucky winner this year was Elizabeth Krause of Soundbelt Northwest in Puyallup, WA, who is pictured here with John Felbaum, RWC Account Executive. Congratulations, Elizabeth!



I would like to take the opportunity to give a big shout out to the Account Executives who helped me set up our display, work the show and then dismantle and transfer everything to our office in Las Vegas: Agnes Brennan, John Felbaum and Jana Watts. You all went above and beyond as usual. I appreciate your hard work. We'll do it all over again next year. Viva Las Vegas 2014!

We welcome this positive news. Meeting and speaking to builders who are again excited about the future is contagious which is one of the reasons why shows like IBS are important. Having the opportunity to speak to builders all over the country is invaluable.



If You Build It...Will They Come?

Continued from front cover

And, while the market may not yet be ideal some of that buzz seems to be true. The Case-Shiller Index shows new home sales up 29% over last year and home prices up more than 7%. The Federal Reserve has plans to keep interest rates low for the foreseeable future and the job market is beginning to stabilize. Best of all, the millennials (people born between 1980 and 2000) are starting to make their move from renters to homeowners. Currently approximately 90 million people fall into this category and most will be first-time homebuyers.

Our advice is to build a strong team with a solid base and come out swinging. Use all of the players in your lineup to help you score. Update your designs, review your pricing and target your market. And, don't forget to use one of the most valuable tools you have to reassure your buyers that you're in it for the long haul, the HOME warranty. Now it's up to you to get out there and hit a home run. Have a great Spring!

Tips for Job Site Safety and Housekeeping

<http://www.ccicomply.net/ourblog/safety-tips-guidelines/job-site-housekeeping>

- ▷ Sharp-edged and pointed tools should be stored in such a way as to prevent injuries.
- ▷ Clean up should be done throughout the day, not just at the end of a shift.
- ▷ Never stack materials in front of fire extinguishers, exits, or sprinklers.
- ▷ Keep air compressor hoses and extension cords out of walkways to prevent tripping.
- ▷ Place trash cans strategically throughout the jobsite so that employees will throw away refuse appropriately.

Are You Signed Up?

By Sandra Sweigert, Enrollments Manager

HOME offers an efficient and easy way to enroll homes through Warranty Express. No deposits or pre-enrollment is required. Enroll the home online, obtain signatures at closing and submit the signed Application for Warranty form with payment to HOME in order for coverage to be validated. You can even pay online if you so choose.



AND... If you pay for your premiums online with either a credit card or an icheck, HOME will waive the \$6.95 processing fee. It's EASY and it saves you MONEY! You can't beat that!

Call our Enrollments Department today at 800-445-8173 to sign up and see just how simple the process really is!



Customer Service Excellence



The following praises were sent to HOME and RWC from satisfied customers:

Dear Ann,

Let me tell you that I was quite surprised to have your answer so quickly. Thanks for your information. I have confidence that you will steer me in the right direction (and in this day and age that statement is not always so). Your efficiency and knowledge caused me to write to you again. Thanks ever so much for all your help and please forward this e-mail to your supervisor because I want your supervisor to know that they are lucky to have you on their team!

Dear George S.,

You were very professional and courteous at the home inspection and although you were not able to answer all the questions regarding the warranty, you did answer what you were able to on a very professional level. I have not had very good experiences with this sort of thing in the past and am very appreciative of your expertise and kindness.

To Whom It May Concern,

With the type of business that we both are in, I know that one of our main concerns is the prompt and knowledgeable Customer Service that we provide our customers. In this Customer Service field it is so quick for customers to fire back a "complaint" on things and it's so slow for the "Thanks" to reach us.

With saying that, I would like to take this opportunity to let you know about the prompt and knowledgeable customer service that Dawn Knull provides to RAH each and every time she is contacted with any questions. Everyone at HOME/RWC has shown excellent customer service, however Dawn is my primary contact that I deal with and I would just like to take a minute to say thanks to Dawn for making my interaction with HOME/RWC a pleasurable experience each and every time over these past years.

Dear Lynn,

I wanted to thank you for the wonderful award that you sent us the other day. not only were we grateful for the award, but we were impressed with how classy the award looks on our mantel! It's always nice to be recognized, especially from a company as prominent as HOME/RWC. Again, we thank you!

State Governments Viewed Favorably as Federal Rating Hits New Low

Source: Pew Research Center

Even as public views of the federal government in Washington have fallen to another new low, the public continues to see their state and local governments in a favorable light. Overall, 63% say they have a favorable opinion of their local government, virtually unchanged over recent years. And 57% express a favorable view of their state government – a five-point uptick from last year. By contrast, just 28% rate the federal government in Washington favorably. That is down five points from a year ago and the lowest percentage ever in a Pew Research Center survey.

HOME/RWC Congratulates Employees-of-the-Month

August 2012: Lydia "Diane" Esser

Diane is a Senior Claims Representative and lead adjuster for all new Eastern Atlantic and Western Pacific commercial auto claims, including all presented Bond claims. Diane pursues recoveries in Subrogation and Salvage, as well as Bond and Unpaid Premiums. She has been with RWC for 16 years.

October 2012: Denise McGurl

Denise has been working at HOME/RWC for almost 7 years as a Graphic Designer. She produces the newsletters, designs mailing pieces, forms, warranty books, PowerPoint presentations and one of our affiliate's plan book. Denise also handles purchase orders for all marketing materials and serves on the company's Wellness Committee.

November 2012: Scott Lackey

Scott is a Senior Technical Advisor for the Warranty Resolution Department. His primary duty is to analyze, develop a plan of repair, and create estimates for the claims our company receives on defective homes. He is sometimes asked to



perform inspections on said claims and represents the company at arbitrations, depositions and trials. Scott reached his 14th anniversary in February.

December 2012: Joelle Mixell

Joelle is an Enrollments Administrator and is responsible for processing Enrollment paperwork, data entry, customer service, answering and directing incoming telephone calls and serving as a backup for both the Receptionist and the Mailroom Coordinator. She's been with HOME/RWC for 19 years.

January 2013: John Felbaum

A 12 year veteran, John serves as an Account Executive for RWC. His target

region includes the states of California, Arizona, New Mexico, Nevada, Oregon, Utah and Washington. He was instrumental in helping the company prepare for January's NAHB International Builders' Show in Las Vegas.

February 2013: Donna Foose

Donna works in the Membership Department as a Membership Specialist. She has been with the company for 12+ years and is responsible for evaluating, processing / reporting upon new builder applications, providing customer service and assisting the department with special projects.

March 2013: Meggie Bedford

Only hired in August 2012, Meggie has proven herself to be an invaluable asset to both the Marketing Department and the Company overall in just a few months' time. She designs flyers, ads, forms, warranty books, and handles all of our affiliate companies' advertising. Meggie also serves on the HOME/RWC Social Committee.

Just Checking In...



- Need Warranty Books... Consumer brochures... Lot signs or brochure holders?
- Is your membership coming up for renewal?
- Questions on enrollments or how to better make use of your warranty program?
- Wondering what new products or services we have that might help your business?

We're here to help. Call 800-445-8173 x2149



New Home Warranties • General Liability Insurance • Remodeler & Building Systems Warranties



5300 Derry Street
Harrisburg, PA 17111

Presort STD
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Harrisburg, PA
Permit #954

What can the HOME Remodeler's Program do for you?



It takes lots of tools both to complete a remodeling project and to build a business. HOME offers you a selection of great tools to choose from; including the **Remodeler's Program**.

This flexible warranty allows for customization based on each project and specific needs of the customer.

- Provide Security to Your Customers
- Economically Priced
- Effective Risk Management/Mediation Process
- Various Warranty Options Available

Call 1-800-445-8173 x2149 for more information or visit our website: www.homeoftexas.com

