# TIMES

Spring 2014 • The Newsletter for Members of HOME of Texas

# Making a Difference

Many of you may remember Frederick McFeely Rogers (Mar. 20, 1928 – Feb. 27, 2003) who developed and starred in all 895 episodes of Mister Rogers' Neighborhood from 1968 through 2001. What you may not know is that he was an ordained Presbyterian minister, wrote and played all of the music for his show, personally answered all fan mail and did no commercial endorsements. One of his iconic sweaters (all were hand knit by his grandmother), is on display in the Smithsonian Institute.

Fred was presented with many awards in his lifetime including the Ralph Lowell Award, the George Foster Peabody Award and the Presidential Medal of Freedom. In 1997 at the Daytime Emmys, he was honored with a Lifetime Achievement Award in front of a myriad of TV stars. Instead of a puffed up acceptance speech, he asked them all to observe ten seconds of silence to remember all of the people who helped them become who they were. You see, Fred Rogers was a man of imagination, integrity and most of all love. He built his television neighborhood to enlighten, encourage and embrace all who visited there. Fred Rogers made a difference.

You too are in the business of building neighborhoods. The houses you construct will become homes to people who will use them for shelter, gatherings and raising



families. Trust is being placed in you to provide a finished product that will live up to those expectations. Thoughtful design, quality materials and skilled workmanship are the hallmarks that exemplify your integrity. No matter the price or the location, the house you are building is fulfilling someone's dreams. And, as an RWC member, your commitment to excellence

continues far past the closing date. You are providing the RWC warranty, a promise that the house you built will be protected from unforeseen problems for years to come. You are making a difference.

Now, go build a neighborhood and remember, a house needs thousands of components and many hands to come together to make it complete. Take ten seconds now to remember all of the people who helped you make it a home. Have a great Spring!

# International Builders Show 2014

By Lynn Nelson-Probst, Vice President of Sales

HOME of Texas, RWC & MHWC exhibited at the International Builders Show (IBS) in Las Vegas February 4, 5 & 6th. This was the companies' silver anniversary as IBS exhibitors. All HOME, RWC & MHWC Account Executives attended for a week full of work and fun. Most of us are from the East so we welcomed the much milder temperatures in Las Vegas as compared to the Polar Vortex that was going on back home.

This was the first year the National Association of Homebuilders' (NAHB) paired up with the Kitchen and Bath Industry show (KBIS) to offer exhibits and educational programs in one location for all facets of the residential construction industry.

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#### **International Builders Show 2014**

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It created a more diverse crowd and many first time attendees. Over 75,000 builders, remodelers and suppliers from all over the world attended the show. 1,700 exhibitors covered 650,000 square feet of floor space. Foot traffic was steady throughout the three days. Prospects we spoke to had a high degree of interest in our programs and we're looking forward to these prospects becoming HOME or RWC members.



RWC & HOME of Texas Account Executives pose at the RWC booth. Left-right: Fred Taylor, John Felbaum, Linda Hepler and Rich McPhee.

A big shout out to our existing members who stopped by the booth to say "Hello". It's always a pleasure seeing and talking to our loyal customers. NAHB's house party at the Hard Rock Café gave us another opportunity to network and see old friends. The highlight of the trip for me was seeing Grammy Award win-

ner Pat Benetar, her husband Neil Giraldo and their band play at the Spike party Thursday evening following the show. I'm dating myself, but so was everyone else in the room that night. They rocked the house down.

After working at the show, some of the Account Executives tried their luck at gambling, some went sightseeing, saw shows, or shopped. Thanks to the reps who attended, we had another successful trade show. A big thank you to them for their hard work setting up, tearing down, loading and unloading. A special thanks to John Felbaum who did a lot of additional legwork for us before, during and after the show, because it's in his hometown.

Mark your calendars for next year's show. We're going to do it all over again in Las Vegas, January 20-22, 2015.

#### UPCOMING EVENTS 2014 - 2015

Sunbelt Builders Show
July 23-24, 2014 • San Antonio, TX

International Builders Show January 20-22, 2015 Las Vegas, NV • Booth # C2556

#### **2013 Sales Awards**

HOME of Texas (HOME), Residential Warranty Company, LLC (RWC), and MHWC wish to congratulate and acknowledge their Sales Awards, Winners for 2013! 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, for the 2nd straight year, the recipient is the company's Senior Account Executive, Jana Watts. Because of her knowledge of the industry and her excellent customer service, Jana is responsible for Members in several states and she is a 27 year veteran of the company.

As any sales-driven 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 2013 Award Winners!

Outstanding Account Exec. of the Year

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

Most Applications Received

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

Most Projected Homes

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

Most Warranted Homes

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

#### **Why New Home Warranties from HOME? It's the Value that Matters!**



When you provide a HOME of Texas warranty, what exactly does that mean to your buyer and to you? To a prospective homebuyer, it's financially and

emotionally important to get value for the dollars they spend. It means protection and security. HOME/RWC have accumulated over 30 years' & over 3 million homes' worth of experience as a warranty company. Our longevity, experience and knowledge passes on to our members and ultimately to their customers.

The definition of "Value" is the amount of money, goods or services that is considered to be a fair equivalent for something else. HOME provides an excellent value. One of the least expensive, longest lasting products a builder can purchase for the homes they build is the HOME warranty. One low warranty fee covers a home for the entire warranty period and provides so much value and numerous marketing advantages.

- A third-party written warranty insured by a Texas Property & Casualty Company.
- The ability to use the warranty as a marketing feature when you advertise and show your homes.
- Should your homeowners decide to sell their home, the warranty is automatically transferable to subsequent buyers for the duration of the warranty term, making the warranty you provided an excellent resale tool for them as well.
- An effective resolution process which includes FREE mediation and, if necessary, binding arbitration in the event of a dispute with a homeowner.

By Lynn Nelson-Probst, Vice President of Sales

- In fact, HOME/RWC resolves **over 95%** of the warranty resolution disputes we administer without the need for arbitration!
- Specific, detailed written industry standards. If, for any reason, a warranted defect is discovered in a home you built and warranted through HOME, your homeowners can rest assured it will be remedied.
- FHA, VA, USDA approvals when necessary.
- Online enrollment process.
- Limited, not UNlimited, exposure to you and your company.
- Access to and knowledge from over 30 Years of industry experience.

• Excellent customer service from HOME's staff.

Protection... longevity... strength... experience... third party insurance backing... all adds up to solid assurance for you and your homebuyers. If you have questions on how to make your HOME Membership work better for you, contact us for assistance toll free at 1-800-445-8173, Ext. 2149 or by email at home@homeoftexas.com. We're here to help!

More Options From Us... Means a Better Fit for You!

#### HOME of Texas / RWC Employees-of-the-Month

- \* August 2013 Rickey Shatto, Enrollments Administrator
- ❖ September 2013 Dawn Knull, Insurance Systems Support Analyst and Linda Treese, Billing Specialist
- November 2013 Joseph Pluta, Paralegal
- December 2013 John Felbaum, Account Executive
- January 2014 Nils Nordtomme, Senior Developer and Denise McGurl, Graphic Designer
- February 2014 Scott Lackey, Technical Advisor
- \* March 2014 Kelly Rusinko, Accounting Assistant (Accounts Payable)

#### Did you know...

The average tenure at HOME/RWC is 18 years.

The average tenure of the Warranty Resolution staff is 17 years.

The average tenure of our management team is 27 ½ years.

# WHERE

#### Can I Find...

Need your Account Executive's phone number? Want to check the enrollment status of a home? The HOME website is chock full of resources for you. We listed some of the more frequently used sections here for easy reference. Start by heading to the website at www.homeoftexas.com.

## Your Account Executive

From the home page, click on "Builders" and then hold the cursor over the "About Us" button (either top right option on the menu bar or last option in the left column) to highlight the choices. Select "Find Your Account Executive". Click on your state and up pops your rep!

#### **Enroll a Home**



From the home page, click on "Warranty Express". Sign in to Warranty Express with your registration # and password.

# **Check Enrollment Status of Homes**

From the home page, click on "Warranty Express". Sign in to Warranty Express with your registration # and password. "Order History" and "Report" options are available in the "Main Menu" section.

# Order FREE Marketing Materials

From the home page, click on "Warranty Express". Sign in to Warranty Express with your registration # and password. "Order Supplies" is the last option in the "Main Menu" section. (You can also get to the Warranty Express tool by selecting "Marketing Materials" from the Builder page and then clicking on the HOME link.)

# Answer Clients' Questions on the Warranty

From the home page, click on "Homeowners". The 5th option in the left column is "FAQs About Your Warranty" and contains answers to the questions we hear the most.



#### Get a GL Insurance Quote

The RWC Insurance Advantage can meet many of your commercial insurance needs. Get a quote by clicking on the HOME Insurance Advantage button on the home page. Then select "Apply Online" to receive your quote

# Wonder if There's a Warranty for That...?



HOME has more warranty options than you may realize. From the "Builder" page, select "Menu of Choices" in the left column to see all the options available to builders by virtue of their HOME Membership.

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



Call 1-800-445-8173 Ext. 2149 for more information or visit www.homeoftexas.com



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



# Know Your Warranty Appliances and Equipment – Are They Covered?

Under the HOME warranties, appliances and equipment are excluded from coverage. Manufacturer warranties on appliances and equipment are generally transferred to the buyers at closing.

## Standard Warranty (Warranty Book Form #8319)

# Section II.A. Introduction to the Limited Warranty

3. Appliances and Equipment included in the Home are not warranted under this Limited Warranty, but may be covered by separate warranties provided by the manufacturer or supplier. These warranties are passed on to you by your Builder at closing and are separate from this Limited Warranty.

#### Section II.E. Exclusions

14. Appliances and Equipment included in the Home are not warranted under this Limited Warranty, but may be covered by separate warranties provided by the manufacturer or supplier. These warranties are passed on to you by your Builder at closing and are separate from this Limited Warranty. Damage caused by improper maintenance or operation, negligence, or improper service of these items by you or your agent will not be covered under this Limited Warranty.

#### Section I. Definitions

2. Appliances and Items of Equipment, including Attachments and Appurtenances: Water heaters, pumps, stoves, refrigerators, compactors, garbage disposals, ranges, dishwashers, washers and dryers, bathtubs, sinks, commodes, faucets, light fixtures, switches, outlets, thermostats, furnaces and oil tanks, humidifiers, oil purifiers, air conditioning materials, inhouse sprinkler systems and similar items.

#### It's Here! Online Renewals Are a Reality

The first batch of online renewals was processed for May memberships. Response to the option has been enthusiastic and users appear to love the convenience and efficiency of the new system. When it's time for your renewal, we will send you an email as well as a postcard notification (see photo inset) that your package is available through Warranty Express. You will be able to login and complete the needed forms. Paper renewal packages will no longer be routinely sent.

Up until now, Warranty Express was used primarily for enrolling homes, ordering supplies and running reports. Warranty Express now facilitates membership renewals and, eventually, will accept new member applications. In addition to all the current features of Warranty Express, you're able to complete the new shorter renewal application and return it to us without the necessity of addressing an envelope and paying for postage. Your membership renewal fee may also be paid online. Any other required documents may simply be e-mailed directly to the person handling your renewal. (For your security, financial statements should still be mailed or faxed.) A huge cost and time savings!

You asked... we listened!

# RENEW YOUR WARRANTY MEMBERSHIP ONLINE!

IT'S FAST...
IT'S GREEN...
IT'S
EASY AS...



**Questions? Call the Membership Department at 800-445-8173** 



# Customer Service: Blend Your Approach for Good Customer Relations

By Joseph Pluta, Paralegal

Dealing with an irate consumer at times is no easy task. You're 16 and working in your father's shoe store, and the patent leather pumps the lady seems to want just don't fit her right. The inventory only contains one pair of size 7 mediums, and the reality is the customer takes about a 6 wide. You explain to her you can do a special order-might take two weeks to get 'em in. Meanwhile her twin boys, age 4, are running amok knocking down every shoe on display in the shop. You slip up and say something to the kids along the lines of "please be careful with the displays," and the lady goes ballistic. Dad can't bail you out because he is at the Woolworth's down the block, picking up a couple of grilled cheeses and fountain sodas to go.

Luckily Dad returns shortly and immediately grasps my predicament. Within about 1 minute he has the displays picked up, is taking down the customer's information for the special order and there are a couple of little boys sipping sodas from Woolworth's. A couple of how's-it-goins, a couple of yes-mams and a couple of handsome-boys is all it took...some corn syrup, alacrity and kind words.

Let's take the story to modern day, 2014, and the consumer purchased one of your \$600,000 Brookefield models about eight months ago. You know from the three hour settlement that these customers can be fussy. You have received a letter from the Homeowners wherein they describe a crack in their concrete basement wall that had some water coming through it during a recent storm. As you can imagine, this situation might be handled a little differently than the one involving the lady who wanted patent leather shoes. The response is going to be a blend of thinking-



on-your-feet, procedural implementation and careful follow-up.

First, review your records on the house. Go through all prior service requests, and see if any are pending. See if you have any records indicative of a problem that came up during construction, such as a front end loader hitting the foundation. After reviewing the records, proceed with scheduling an inspection.

The inspection should be a scheduled event -- don't just drop by. When you call the Homeowner to set the appointment, get a little background information on the alleged problem, such as when he or she first noticed the crack, the location of the crack and things like that. Basically, gather up an initial set of information from which to work from. At all times be friendly and courteous. Hear the Homeowner out, and try not to take any kind of position until you have seen the problem. Then try to keep the appointment that was scheduled. Having to reschedule a time or two often starts a situation down a rocky road. You will be surprised how the slightest little things start turning a small problem into a big one. Arrive at

the house on time—not early or late. Account ahead of time for traffic.

Be prepared for the inspection. Have a pad to write on, a pen, a camera, a measuring tape, maybe a level, etc. It is not just a matter of being prepared, but looking prepared too will go a long way toward giving the Homeowner the impression that when you have to take a position on their foundation crack, your position is that of a professional who knows what he or she is talking about. Wear the right attire for the occasion, such as chinos or a nice pair of jeans and a polo shirt. The "occasion" means you could end up in an attic or in a crawlspace. You should look the part of one ready to go to work and look professional at the same time. A suit would probably be as bad to wear as cut-off shorts—dress for the occasion.

Now you've arrived at the house for the appointment. Wipe your feet well, or put on a pair of those slip on booties. It's okay to make a little small talk first; a good place to go in that regard is the weather. If the house looks nice and well kept, be complimentary about it. After a little small talk, head down into the basement with the Homeowner.

Measure the crack—even though in this case it is only a 2 foot long hairline crack—and take a few pictures. You see no evidence of any water, such as staining or a watermark, so ask the homeowner again when they saw water coming in (but don't say you see no evidence of it). Mark down anything you think is relevant in your notes. Look around the rest of the basement too, for evidence of anything out-of-the-ordinary. Walk around outside too, paying particular attention to the area immediately adjacent to the alleged crack.

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#### **Customer Service...**

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You're about done with the inspection. Tell the Homeowner you will get back to them with a response to the issue shortly. Don't really take any kind of a position yet—and you are fighting with this as in your mind you cannot see what all the fuss is about. It's puzzling that the Homeowner was more or less breathing down your neck about the crack during the inspection but she kept looking at her watch like she had somewhere to go, so maybe that was why she was a little bit unsettled. You also know that the problem could very well be one the Homeowners created, what with that gutter leader near the crack area knocked off, and sporting a sizable gash from a lawnmower. Not to mention the fact that the only time the Homeowner remembered water coming in was during last year's nor'easter. Save that for the letter when you write it, so as to get out of there with the situation still basically on an even keel. It's their house, so remember their perspective on what might seem to be a small problem will be a little different than yours.

Now you're back at the office writing your letter to the Homeowners and taking a position on their alleged crack. Cite what the HOME warranty says about hairline cracks and what the warranty would say about the downspout leader and maybe the big storm. Explain the situation to them diplomatically, but don't go overboard with it. Since fixing the problem would be no major hardship, and since you happen to have a section of downspout leader of matching color in the shop, then go on to explain how you will address it as a courtesy. A little caulk and a little drain pipe goes a long way to securing good customer relations, much like a couple of Cokes did back in my father's shoe store.



#### **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 the Warranty Program? Call 800-445-8173 or Email Us:

#### **Enrollments (HOME)**

Rickey, x2188 rickey.shatto@rwcwarranty.com

#### **Building Systems Enrollments**

Dana, x2212 dana.myers@rwcwarranty.com

### 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

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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



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

Give Us a Call - We'll do Our Best to Help!

#### Claims

James, x2455 james.haley@integrityadministrators.com

Diane, x2238 diane.esser@integrityadministrators.com



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# You Are Entitled!

As an approved Member in any one of HOME's programs, you are entitled to use a wide array of FREE marketing materials to promote the choice you made in offering an insured warranty to your buyers.

So what's available? In addition to your Account Executive who is ready, willing and able to train your sales staff, you can order FREE marketing materials (listed below) from our home office or online.

- Consumer Brochures
- Logo Slicks
- Brochure Holders
- Rider Signs
- Sample Warranties
- Lot Signs
- Document Folders
- Model Home and Sales Office Easels

Obviously, Well-Built Homes Often Sell Themselves. But...Showing Prospective Buyers Exactly What The Differences Are In Your Homes Certainly Can't Hurt!



**Online:** Supplies can be ordered online through Warranty Express at www.homeoftexas.com. Call us if you still need a password to login.

By Phone: 800-445-8173 x2105.

**By Mail:** Order forms are found in publication HOME 8542 – Marketing Essentials.