

RESIDENTIAL

For Members of Residential Warranty Company, LLC

Recap

Growing Season



As part of the WWII war effort, the government encouraged citizens to plant Victory Gardens. The idea was for Americans to grow and can their own fruits and vegetables saving commercially canned goods for the troops. During a time of food shortages and rationing this concept was embraced and nearly 20 million Americans answered the call. The US Department of Agriculture estimated that 9-10 million tons of produce was grown in these gardens equaling the total amount produced commercially. Obviously, this program really made a difference.

Fast forward to recent years and statistics estimate that today, 42 million households are gardening at home or in community gardens. And, believe it or not, millennials are the fastest growing segment of those households.

Mike Metallo, of the National Gardening Association, stated that "...there is truly a food revolution taking place in America". And, to add icing to the cake, the benefits of gardening extend beyond the garden to improving physical health and promoting a sense of well-being. In fact, a poll by *Gardeners' World*, a UK publication, determined that 80% of gardeners considered themselves to be happy with their lives as opposed to non-gardeners who expressed some degree of regret or dissatisfaction.

As a homebuilder the principles of gardening can, and should, be incorporated into each and every home you build. First, choose your plot (or lot) carefully. Seeds need to be planted in good soil that will nourish them and foundations need to be built on solid ground that will support them. Young sprouts should be watered and weeds removed so they

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Another Successful Show In the Books

By Suzanne Palkovic, VP of Sales

The 2016 International Builders Show was held January 19-21 in Las Vegas, Nevada. Continuing a multi-decades' long tradition, Residential Warranty Company, LLC (RWC) was on hand to educate builders on the merits of the RWC warranty programs. Account Executives from across the country came together to meet and greet old friends in the industry, build rapport with current members and forge the beginnings of what we hope to be long term relationships with new members.

IBS is the largest annual light construction show in the world, attracting 50,000

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RECAP

Another Successful Show In the Books

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visitors from more than 100 countries. With over 5000,000 net square feet of exhibits and more than 1400 manufacturers and suppliers, IBS is truly a show-case for the industry.

RWC's Account Executives gathered in Vegas from all directions of the country in order to network with both current and prospective members and to provide insight on all that RWC has to offer. For the first time in 3 decades, the RWC Sales Force attended the national show without the leadership of former Vice President of Sales, Lynn Nelson-Probst who retired in July 2015. The national trade show may never be the same for those of us who worked closely with Lynn for so many years.

Starting new traditions, the leadership role has been assumed by Suzanne Palkovic as the new Vice President of Sales. Kicking off the 2016 IBS show, the reps all gathered for a short sales meeting to hear about new products to be debuted at the show, as well as a bit of strategic planning for future business

goals. Sue's goal is to help the Account Executives, our Members and the company be as successful as they possibly can be.

Similar to last year's show, RWC committed to a charity drive for two very worthy causes: Homes for our Troops and Make a Wish. For every builder that stopped by our exhibit, RWC donated \$25 to one of the two charities. This year, 266 unique builders & remodelers registered with us. RWC is pleased to report that a total of \$6650 will be split between each charity. Builders were extremely happy to help us in our endeavor and we thank them for their support. Every builder who registered with us at the show was also entered into a drawing for a \$1000 Visa gift card. This year's winner is Brandon Fabrizio of Hallmark Homes from Meridian, ID. Congratulations Brandon!

With over 80 options for new home, remodeling, commercial and building systems warranty coverage, we are certain we have just the warranty to fit

any need in the building industry. It is always exciting for us to talk to builders who are not yet familiar with the RWC Menu of Choices. Almost across the board, they become intrigued at how a third party warranty administered by the nation's leader in structural warranties can impact their business to reduce their liability and limit exposure, aid with customer service issues and improve overall marketing strategies.

RWC's biggest announcement at the show was the debut of our new series of Day One Structural Coverage warranties. Regardless of whether you want a warranty which utilizes the industry accepted definition of a structural defect or one which provides measureable tolerance limits, now that coverage can include Day One Structural Coverage provided by RWC's Insurer. (Already a member? Your Account Executive is ready to provide you with the information and rates.)

But what is an industry trade show without a little fun and rapport building? So RWC made sure that all our Account Executives had time to reconnect and review "what's new" for 2016. We enjoyed a little bowling and brew and the IBS House party (big shout out to new friends Barb and her family from Fort Collins, CO). And then how about that Hall and Oates concert? What an amazing performance they put on at the Spike party!

From what we heard on the show floor and at the show's social events, IBS 2016 was a huge success. We may be bidding adieu to Las Vegas for a few years but certainly not to our friends (both old and new) and colleagues as we will see you in Orlando in 2017!

"RWC'S BIGGEST ANNOUNCEMENT AT THE SHOW WAS THE DEBUT OF OUR NEW SERIES OF DAY ONE STRUCTURAL COVERAGE WARRANTIES."



Account Executives Jana Watts, Freddy Pesqueira, Agnes Brennan, and VP of Sales, Suzanne Palkovic get ready for the show.



Account Executives John Felbaum and Rich McPhee introduce builders to our Day One Coverage Warranties.

Growing Season

Continued from front cover

can't choke out the plants and homes need to be built utilizing good workmanship and materials. Mature plants should be protected from insects and rodents and homes should be protected from intrusion of the elements. Of course the proof is in the pudding...a master gardener will produce a bumper crop and a master builder will produce a quality home. And, the best of the best, will back the fruits of their labor with an RWC warranty.

There is no doubt that gardens have made and continue to make a difference in individual households, in communities and in America. If you're planning a new housing development why not consider setting aside some space for a community garden? What a wonderful way to promote interaction and foster a sense of belonging and comradery among neighbors. Enjoy the harvest and have a great Spring and Summer.



MDC Holdings, Inc Receives Keystone Award

MDC Holdings, Inc./Richmond American Homes of Denver, CO was recently awarded RWC's prestigious Keystone Award for its long term membership, quality customer service, and total enrolled home volume. With over 146,000 homes enrolled since 1994, MDC Holdings, Inc. has been a valued RWC member for over two decades. We congratulate MDC holdings on a job well done and express our appreciation for being their trusted warranty provider.



Pictured here with the award is David Mandarich, COO of the organization and Michael Touff, SVP and Corporate Counsel.



Debbi Kovacs, Director of Risk Management for the company & Suzanne Palkovic, Vice President of Sales

We Love Hearing From You

RWC received these kind words from satisfied builders and homeowners:

Agnes,
Your web site and the ability to chat with you over the phone could not be any easier! Thanks for your help!

Ms. Kooiman,
As always, you have been tremendous help! And if there is any way for me to let your management know what excellent work you do, I'd certainly be happy to do so; just let me know how. Again, thank you. You're just flat awesome!

Order Your Sample Books Today

RWC and affiliates encourage all Members to provide each home buyer with a "sample" warranty book. They are available to you at no charge! How to order:

Online: Go to www.rwcwarranty.com and log on to Warranty Express. Still need a password? Email sandra.sweigert@rwcwarranty.com or call 800-247-1812 x2107.

Phone: 800-247-1812 x2459

Email: info@rwcwarranty.com

In addition to sample warranty books, we also have many other FREE point-of-sale materials for you to use. Visit rwcwarranty.com/marketing-materials to see what is available.

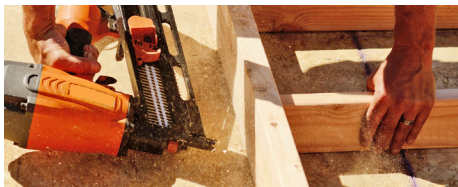
RECAP

RWC Expands Its Menu of Choices for 2016

By Suzanne Palkovic, VP of Sales

RWC is no stranger to expanding its new home warranty offerings and 2016 is shaping up to be no exception. The newest series of books now available to builders nationwide* includes:

- 1 year of coverage on workmanship and materials,
- 2 years of coverage on portions of the mechanical systems, and
- The newest feature – 10 years of structural coverage provided by the Insurer with no builder liability for warranted structural defects.



Four distinct editions are available:

1. Full Coverage Major Structural Defect (MSD) Warranty with Day One Structural Coverage,
2. Full Coverage Designated Structural Element (DSE) Warranty with Day One Structural Coverage,
3. Full Coverage Major Structural Defect (MSD) Warranty with Day One Structural Coverage specifically for New Castle County, Delaware and
4. Full Coverage Major Structural Defect (MSD) Warranty with Day One Structural Coverage specifically for New Jersey (pending NJ DCA approval).

With this series, RWC takes its total of individual warranty options to over 80, which is a testament to the company's willingness to provide warranty products to meet each member's needs. These warranties are FHA/VA approved and were created with a full color eye-catching design to maximize their market appeal.

What else is on the menu? RWC offers all of the following warranty options:

New Home Warranties including:

- RWC's Exclusive Customized State Warranties
- Standard 10 Year Full Coverage MSD Warranties
- Day One Coverage 10 Year Full Coverage MSD Warranties
- Structural Only 10 Year Full Coverage MSD Warranty
- Standard 10 Year Full Coverage DSE Warranty
- Day One Coverage 10 Year Full Coverage DSE Warranty
- Structural Only 10 Year Full Coverage DSE Warranty

Check out the chart on page 5 to see which program best fits your needs.

Specialty Warranties including:

- Building Systems Warranties including Full Coverage, Structural Only, Commercial and Additions options
- Remodeler Warranties
- Commercial Warranties
- Conversion Warranty
- Detached Garage Warranty
- Extended Warranties (available in certain states)
- One Year Renewable Warranty



Affiliated Companies Provide Unique Coverage for Varying Needs.

HOME of Texas

- Standard 10 Year Full Coverage MSD Warranty
- Standard 10 Year Full Coverage DSE Warranty
- Enhance Coverage 10 Year Full Coverage Warranty
- Remodeler Warranty

MHWC (HUD-Code Only)

- Full Coverage and Structural Only 10 Year Warranties for HUD-Code Builder/Dealers
- Full Coverage and Structural Only 10 Year Warranties for HUD-Code Manufacturers
- Extended Warranties (available in certain states)

RWC Insurance Advantage - Commercial Insurance Products

- General Liability Insurance
- Builder's Risk Insurance
- Contractor's Equipment Insurance

If you are a prospective member looking for the right fit for a warranty provider or a current member looking for something a little different, give us a call. We are excited to show you one more way we are hoping to earn and maintain your trust.

For more information, please call 800-247-1812, Ext. 2149 or email us at sales@rwcwarranty.com.

**Not available for Texas (HOME of Texas), HUD-Code homes (MHWC) or Specialty Warranties (RWC) at this time.*

Warranty Programs and Features

RWC Major Programs and Features	Customized State Warranties	10 Year Full Coverage Warranties	Day One Full Coverage Warranties	10 Year Structural Only Warranties
Term of Coverage on Workmanship and Materials	1 Year (unless state statute mandates otherwise)	1 Year	1 Year	X
Term of Coverage on Selected Portions of Mechanical Systems	Varies by State Statute	2 Years	2 Years	X
Term of Coverage on Major Structural Components	Varies by State Statute	10 Years	10 Years	10 Years
Structural Standards Format	Designated Structural Elements (unless state statute mandates otherwise)	Options Available: Either Major Structural Defects or Designated Structural Elements	Options Available: Either Major Structural Defects or Designated Structural Elements	Options Available: Either Major Structural Defects or Designated Structural Elements
Rate Calculation	Flat Fee/Home	Rate Per \$1000 of Final Sales Value	Rate Per \$1000 of Final Sales Value	Rate Per \$1000 of Final Sales Value
Member Liability Limits	1 Yr on Workmanship and Materials and 2 Yrs on portions of Mechanical Systems. None on Structural Components.	2 Years: 1 Yr on Workmanship and Materials; 2 Yrs on portions of Mechanical Systems and Structural Components.	1 Yr on Workmanship and Materials and 2 Yrs on portions of Mechanical Systems. None on Structural Components.	2 Yrs on Structural Components.
Limit of Liability	\$100,000 (except for IN, MN & NY)	Final Sales Price of Home	Final Sales Price of Home	Final Sales Price of Home
RWC's Insurer Covers Structural from Day 1	✓	X	✓	X
Full Color Written Warranty Document	✓	✓	✓	✓
Program Availability	All states except AK, CO, HI, MD, NJ & TX	All states except AK, CO & HI	All states except AK, CO, HI & TX	All states except AK, CO, HI & TX
FREE Marketing Materials Available	✓	✓	✓	✓
FREE Mediation to Effectively Resolve Disputes	✓	✓	✓	✓
Binding Arbitration Available if Needed	✓	✓	✓	✓
Insurer Rated "A- (Excellent)" by A.M. Best Since 2001	✓	✓	✓	✓
Coverage Transferable During Warranty Term	✓	✓	✓	✓
FHA/VA Approved Program	X	✓	✓	✓

RECAP

RWC Welcomes Back an Old Friend - Lori Lewis



After a short hiatus from the warranty industry, Lori Lewis has returned to the RWC Family and will be representing us as the Account Executive for Il-

linois, Indiana, Michigan and Ohio. You may already remember Lori as she originally started with RWC in 2002. With all of her accumulated knowledge and experience, she will again be our “go to” source for anything related to your RWC membership, warranties and affiliated programs in those 4 states.

Lori’s experience in client relationships,

business development and corporate sales combined with RWC’s 35 years in business and over 3 million homes warranted make for a winning combination. She will be reaching out to both current and prospective members in the near future to touch base and re-acclimate herself with your company. Feel free to contact Lori any time for more information on the many warranty options RWC has to offer. She will be traveling extensively throughout her 4-state territory so don’t hesitate to ask her to stop by for a refresher course or even just to say hello.

If at any time you need assistance, do not hesitate to call Lori and she will do our best to meet your warranty needs!

Lori may be reached by cell at 269-751-9392 or by email at lori.lewis@rwcwarranty.com.

Ron Sweigert Obtains New Role



Ron Sweigert was promoted to Special Agent with RWC Insurance Advantage effective January 1, 2016. Ron will be overseeing the sales, marketing and

overall growth of the General Liability Program and related products such as Builders Risk and Contractors Equipment. Ron will partner with the RWC Account Executives and will reach out to all existing and eligible RWC members by offering General Liability Insurance *exclusively* to RWC members at competitive rates.

Ron has been with the RWC Family of Companies for 23 years and has a strong background in warranties, builder customer service as well as insurance. He has an extensive understanding of the home building industry and is looking forward to helping RWC Members meet their insurance needs. Call for a competitive quote today and find out if you qualify for a discounted rate.

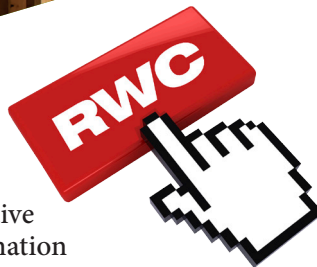
Ron can be reached at 866-454-2155 or ron.sweigert@theparmergroup.com.



Maximize
the Marketing Power of
Your Warranty

Add a Link to the RWC Website on Yours

By adding a link to the RWC site, your prospective homebuyers will be able to read valuable information about what the warranty will do for them.



We recommend linking to
www.rwcwarranty.com/homeowners

Questions? 800.247-1812 or info@rwcwarranty.com



HOW Payments to be Disbursed

Source: nahbnow.org

Twenty-two years after it went into receivership, builders who made capital contributions to the HOW companies may be eligible to get some of their money back.

In 1994, the HOW Companies were placed into receivership. The receiver has now moved forward with plans to liquidate the company and is preparing to distribute payments to former HOW builders with previously approved claims for capital contributions (in legal terms known as eligible Builders).

As part of the liquidation process, the receiver set a deadline of Jan. 12, 2009 by which all claims against the HOW Companies needed to be filed. Any eligible builder seeking return of capital contributions made to the HOW Companies was required to file a claim by that deadline, and many NAHB members did so.

After the receiver returns capital contributions to eligible builders, the receiver, as a final step, will distribute residual assets to builders who were insured under unexpired HOWIC insurance policies as of Oct. 14, 1994 (in legal terms known as builder distributees). However, builder distributees do not need to submit claims for their share of the residual assets of the companies.

For more details on the disbursement plan and to ensure your contact information is current, go to the NAHB site: <http://nahbnow.com/2016/03/how-companies-payments-to-be-disbursed/>.

Where Can I Find...?

Want to check the enrollment status of a certain home or order brochures? The RWC website is chock full of resources for you. We listed some of the more frequently used sections below for easy reference. Start by visiting www.rwcwarranty.com.

I WONDER IF THERE'S A WARRANTY FOR THAT?

RWC has more warranty options that you may realize. Hover over **"Builders"** to see, at a glance, all the products and features available. To go to the list of warranty options available, select *"Warranty Products"*.

GET A GL INSURANCE QUOTE

The RWC Insurance Advantage can meet many of your commercial insurance needs. Get a quote by clicking on the **"RWC Insurance Advantage"** link and selecting *"Get Insurance Quote"*.

ENROLL A HOME

In the top right corner of any page on our site, see the link to **"Warranty Express"**. Sign in to Warranty Express with your registration # and password. Select *"Warranty Express"* to begin the enrollment process.

CHECK THE ENROLLMENT STATUS OF HOMES

Once logged into **"Warranty Express"**, you will see options for things like *"Order History"* and *"Report"*. From here you can order an enrollment report or check the status of a specific home.

ORDER FREE MARKETING MATERIALS

From the main menu once you are logged into **"Warranty Express"** go to *"Order Supplies"* to request sample warranty books and marketing pieces.

WHAT IF I HAVE QUESTIONS?

RWC provides a list of *"FAQs"* for Builders. See the link in the **"Builders"** supermenu. If you need additional information, all our contact information and helpful contact forms can be found in **"About Us"**.

FIND YOUR ACCOUNT EXECUTIVE

From any page, hover over either **"Builders"** or **"About Us"** in the blurred bar at the top and click *"Find Your Account Executive"*. Simply select your state.

ANSWER CLIENTS' QUESTIONS ON THE WARRANTY

Hover over **"Homeowners"** in the blurred bar at the top of any page and find links to *"FAQs"* for homeowners, seasonal maintenance checklists and many reasons why an RWC warranty is valuable to your buyers.

LOOKING FOR A FORM YOU NEED TO COMPLETE YOUR APPLICATION OR MEMBERSHIP RENEWAL?

Check out our "Forms Library" from the **"Builders"** Supermenu

RECAP

Beware of the Subcontractor Gap

By Doug Davis, Integrity Underwriters

Your RWC Sales Representative has told you all about the RWC Insurance Advantage.* By now you know that we offer General Liability coverage that goes hand-in-hand with the RWC warranty program. Being a general contractor, almost all of your work is performed by subcontractors. You only work with those that have their own general liability and name you as additional insured. You'd expect your insurance company to cover you if your sub's policy has insufficient limits wouldn't you? Unfortunately, that doesn't always happen. Here's an example:



The framer you hired for a rancher you were building was supposed to use a single main support beam. Somehow there was no beam on the day it was to be installed. Rather than delay the project, your framer screwed together several four by eights in place of the single beam the plans called for. Three years later the irate homeowner calls you to complain that his interior doors won't close, the kitchen cabinets have pulled away from the wall, the baseboard has popped off in several rooms, some floor boards have cracked and he can place a child's marble on the floor and watch it roll toward the center of the room without being pushed.

That makeshift beam has begun to sag badly and is in danger of giving way.

You head to the home with several jacks to shore up the beam. You give the homeowner the bad news that his home isn't safe. He and his family will have to leave until the beam can be replaced. Then you call your insurance company. Their claims adjuster tells you there is no coverage. Your policy has an endorsement that excludes property damage caused by work performed for you by a subcontractor. Who's going to pay for all the damage and reimburse the homeowners for their hotel and other expenses? You call

your framer. Unfortunately his policy is already paying for two other claims similar to this one. There probably won't be enough left to protect you. So, who's going to pay? Who do you think?

The RWC Insurance Advantage does not exclude claims arising out of the work done for you by your subcontractors. If your current General Liability company won't cover the work your subs do for you, what do they cover? While the exclusion in this example is not universal, we urge every builder to review their policy to make sure there is no subcontractor gap lurking in their coverage.

If you'd like to discuss your General Liability coverage needs call us at (866) 454-2155 or visit us at www.rwcwarranty.com and click on the RWC Insurance Advantage tab for a free no obligation quote.

**The RWC Insurance Advantage is underwritten by Western Pacific Mutual Insurance Company, a Risk Retention Group Rated "A-Excellent" by A. M. Best Company, the leading insurance rating organization. We've been insuring only RWC member builders throughout the continental United States for a dozen years.*

Cool App of the Day

proremodeler.com



On Demand Waste Management: Thumbster

thumbsterapp.com

Uber is to on-demand rides as *Thumbster* is to on-demand dumpsters. Placing an order is as simple as swiping through a series of screens to enter the address, choose the container size and delivery date, and specify the type of debris. When the container is full, use the app to order a pickup.

From decluttering a garage to clearing out a construction site, this app works for everyone! Thumbster is fast, easy and affordable. It tracks and organizes every move you make when managing your roll off orders. This FREE app is available for both Android and iOS. The service is available with in-app estimated pricing in most major metro areas. Visit thumbsterapp.com for more details.

Searching for an Answer?

Give us a call - We'll do our best to help! 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?

Agnes Brennan and Jane Zicarelli-Knaub
AR, CO, KS, KY, LA, MA, MN, MO,
ND, NE, OK, RI, SD, TN
800-247-1812 x2171 (Agnes)
800-247-1812 x2357(Jane)
sales@rwcwarranty.com

John Felbaum
AZ, CA, NV, OR, UT, WA
702-340-7233
john.felbaum@rwcwarranty.com

Marnie Harrington
Eastern, Central & Northern Texas
512-585-1909
marnie.harrington@homeoftexas.com

Linda Hepler
NM, Western Texas
800-683-6833
linda.hepler@homeoftexas.com

Lori Lewis
IL, IN, MI, OH
269-751-9392
lori.lewis@rwcwarranty.com

Tifanee McCall
Central & Western PA
800-247-1812 x2132
tifanee.mccall@mhwconline.com

Rich McPhee
DE, MD, VA, Washington DC
301-676-0780
rich.mcphee@rwcwarranty.com

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AL, GA, FL
678-276-6013
freddy.pesqueira@rwcwarranty.com

Fred Taylor
NC, SC
336-251-9588
fred.taylor@rwcwarranty.com

Jana Watts
CT, IA, ID, ME, MS, MT, NH, NJ,
NY, Eastern PA, VT, WI, WV, WY
908-638-0473
jana.watts@rwcwarranty.com

All Manufacturers and MHC 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:

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

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

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



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

Claims
James, x2455
james.haley@integrityadministrators.com

Diane, x2238
diane.esser@integrityadministrators.com



Questions on the Warranty Program? Call 800-247-1812 or Email Us:

Enrollments (RWC & MHC) Building Systems Enrollments
Dana, x2212
dana.myers@rwcwarranty.com

Enrollments (HOME)
Joelle, x2366
joelle.mixell@rwcwarranty.com

RSW, Remodeling & Garages, Warranty Express
Sandra, x2107
sandra.sweigert@rwcwarranty.com

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

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

FREE Marketing Materials
Victoria, x2459
victoria.sontheimer@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

RECAP

Residential Warranty Company, LLC Presents 2015 Sales Awards

By Suzanne Palkovic, VP of Sales

RWC, HOME and MHWC wish to acknowledge and congratulate the 2015 Sales Awards Winners! The Account Executives recognized this year for their individual achievements have each generated much business activity logging appointments, PR visits, phone calls, & mailings, in addition to all of the day-to-day basics that ultimately resulted in another successful and productive year.

The Outstanding Account Executive of the Year Award is the companies' premier award and is bestowed upon the Account Executive who puts forth the most effort in a multitude of categories. While sales are obviously a critical factor, there are many other duties important to the sales process which paves the way for a sale to be made. The Outstanding Account Executive of the Year Award encompasses all these many factors.

For 2015, RWC, HOME and MHWC are excited to announce a repeat winner, Jana Watts, as our Outstanding Account Executive of the Year. Jana is a 29-year veteran of the company and has worked exclusively for the Sales Department throughout her tenure. Her knowledge of the home warranty industry, combined with her excellent customer service, is

unparalleled and makes her a true asset to the many RWC members she has brought into our fold.

As any sales-driven organization is well-aware, success of a company is unobtainable without dedicated and hard-working sales people. This year, six different Account Executives worked their way into contention for all of the companies' top awards, truly a well-rounded and dedicated sales force. RWC is pleased and proud to have these winners on board.

Special recognition goes to Jody Lehman, our Administrative Assistant, because without her support here in the office, it would be much harder for any of us to be successful. She's the one that prepares rate illustrations, sends out mailings, arranges trade shows, keeps PDFs up to date and in general... is here for the Sales Team. While the sales people in the field generally are the ones that gain the recognition, the person behind the scenes is extremely instrumental in providing the support needed to get the job done.

Outstanding Account Executive of the Year

1. Jana Watts
2. Linda Hepler
3. Tifanee McCall

Most Applications Received

1. Jana Watts
2. Agnes Brennan
3. John Felbaum

Most Projected Homes

1. Linda Hepler
2. Jana Watts
3. Freddy Pesqueira

"Foundation Builder" Award

1. Jana Watts
2. John Felbaum
3. Freddy Pesqueira



Jana Watts



Linda Hepler

Additional shout-outs to Agnes Brennan, Tifanee McCall and Susan Duncan for pitching in to help out in Texas while our HOME Account Executive is out on medical leave! That's been one tall Texas task! Linda, get well soon!

Congratulations to Jana and to all 2015 Builder Warranty Sales Awards Winners.

SAVE UP TO 25%
On Your General Liability Premium
With RWC Insurance Advantage

- Have a written safety program in place?
- Require periodic safety meetings?
- What else makes your program special?

*Answers to these questions
could save you money!*

CALL 1-866-454-2155 FOR A NO RISK - NO OBLIGATION QUOTE TODAY!

RWC
INSURANCE
Advantage

Waiting For The Millennials? They're Here

Source: proremodeler.com

Readers of news articles about the housing industry have been inundated for a while with stories about Millennials and their desire to live in the city. Headlines such as “Millennials Prefer Cities to Suburbs, Subways to Driveways” and “The New American Dream Is Living in a City, Not Owning a House in the Suburbs” popped up frequently. And polling companies provided the data to back it up: The Nielsen Company, for example, reported that 62 percent of young people “like having the world at their fingertips,” preferring to live in “dense, diverse urban villages where social interaction is just outside their front doors.”

But around the middle of 2015, the stories about Millennials started to shift. We began to see more stories like, “Think Millennials Prefer the City? Think Again ...” And now, a survey from the National Association of Realtors says that Millennials are finally starting to buy homes. And where are they buying them? That's right, in the 'burbs.

Why all of a sudden the change? Perhaps Millennials are now ready to settle down and start families and prices are cheaper in the suburbs. Or because they want to raise their kids in places that remind them of their own childhood. Whatever the reasons, the numbers show that buyers under the age of 35 now make up the largest share of homebuyers (35 percent) and that 51 percent of them bought homes in the suburbs or in subdivisions.

It stands to reason that these buyers, whose median age is 30, are the leading edge of their generation. As the rest of



this generation, 80 million strong, reach their 30s, they will likely follow the same path—research from the Demand Institute says 75 percent of Millennials consider homeownership an important long-term goal and 48 percent say they plan to buy within the next five years. The question is, are you building homes they will want to buy?

So what exactly does this young group want? Turns out they want pretty much the same things almost everyone else wants: a nice neighborhood; good schools; access to public transportation; & convenient outdoor space to walk and exercise. Another requirement is close proximity to social activities such as shops, cafés, and restaurants. As for the house itself, they are looking for an open plan, ample storage, energy efficiency, low-maintenance living, space for easy entertaining, and of course

good cell reception. But the single most important thing Millennials are looking for is living within their means in a home they can comfortably afford.

Unfortunately, the problem is, there just aren't enough new homes being built that Millennials can afford. Because of land and labor costs, zoning and other regulations, most builders are targeting a smaller, more affluent group of buyers. A lot of new homes are large and include more expensive features and amenities. Something that a young, first time home buyer, will probably pass right by because it is out of their price range. A recent study by real estate advisors RCLCO revealed that when first-time buyers considered new and existing homes in their searches, only 18 percent of them bought a new home.

There are some success stories out there, though. RCLCO reports that a concerted effort by some master planned communities to offer a range of product types, such as townhomes, cottage court bungalows, and small single-family homes—in addition to conventional single-family homes — “can still achieve premiums on a dollars-per-square-foot basis.” The company cites the Daybreak master plan near Salt Lake City as a good example of a project that successfully integrates midscale, mid-priced product within a larger community.

Companies that are building more affordable homes and marketing them to Millennials are already starting to reap the rewards. It's time for more builders to start thinking about creating product that is attainable for the largest faction of buyers we may ever see.



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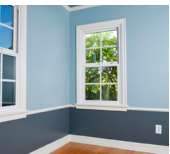
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