

How HOW Effects You

Suppose you bought a new house, and after about a year found a big crack had developed in your basement floor. What could you do about it?

Normally, you could complain to the builder. Maybe he would fix it, and then again, maybe he wouldn't. If the latter, your only real recourse would be a law suit, costly and time-consuming. Meanwhile, you'd probably have to pay someone to fix that crack. Suppose you were the builder, and one of your home buyers brought this problem to you. You would have to decide whether or not you were obligated to fix that crack. If you fixed it, it would cost you money. If you didn't fix it, you might face a possible law suit, or at the least, a good battle with your client.

Until now, there has been no recourse for either party except the courthouse, and no real set of standards to pin down responsibility for the various housing problems that arise with new houses.

HOW, the new Home Owners Warranty program, is expected to change this and at the same time, give home builders a whole new improved image.

"It's the greatest thing that's happened for builders," according to local builder Don Kepner, who was instrumental in getting the program underway in Pennsylvania and this week became the first builder in Lititz to sign up for the program.

Basically, HOW is a master insurance plan that protects both builders and home buyers against defects in new houses.

For houses enrolled in HOW, all major systems are covered by the builder for the first two years. After that, for another eight years, insurance takes over to cover defects that may develop.

The program dictates certain basic standards of construction, and a local warranty council enforces them.

Basically, it's a method of policing ourselves, Kepner explained, a step that was necessary before the government jumped in and did the policing for us.

"It's something that has been long overdue to the industry," Kepner said. I think it's the greatest sales tool I've heard of. Most people don't know a lot about houses, they buy by price. People need confidence in a

product, and a 10 year warranty should be a good incentive to buy."

Kepner predicted that within five years "there won't be a bank in Lancaster County that will give a mortgage on a home without this (HOW)."

Kepner will be signing up four of his houses this week with HOW. Another local building firm, Hurst Bros. Builders, is also scheduled to sign into the program.

Basically, this is how the program works.

A builder has the option of enrolling any of his new houses with HOW. During construction, three inspections are made by locally appointed experts - one to inspect footings before ground is broken, one to inspect houses after all installations are in, and a final one after a house is finished.

If the house is approved, the builder and the owner are each given a certificate of participation, a copy of a home warranty agreement backed by a master insurance policy.

Specified defects that occur during the first two years are covered by the builder himself. After that, the insurance takes over for

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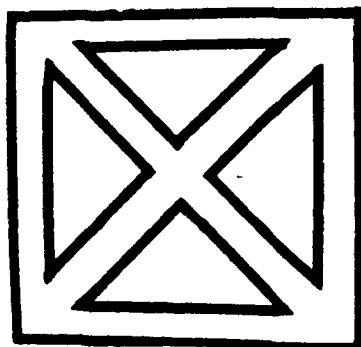
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