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Interview with NHSCA Counsel, Art Chartrand

April 24, 2012

Builder's Home Warranty, Home Service Contract, Interview, Regulations and Laws, Residential Service

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In September 2011 HomeWarrantyWiz.com published a brief [article](#) about the National Home Service Contract Association (NHSCA) and the benefit this organization's initiatives may provide to home warranty consumers. Recently I was fortunate enough to have the opportunity to speak with the Administrator and Counsel for the NHSCA, Art Chartrand, and learned much more about the work they are involved in for consumers' benefits as well as the overall benefit of the home warranty industry.

I would like to thank Art for taking the time to speak with me and for sharing information about the NHSCA with HomeWarrantyWiz.com's readers.

Home warranty is a service that is known by many different names. As an industry the generally preferred terminology for services that assist home owners with the costs and hassles of certain household repair and replacement needs is "home service contract". But depending on the part of the U.S. a home owner resides in, there may be other commonly used names such as residential service contract and of course, home warranty. The National Home Service Contract Association is made up of some of the U.S. companies that are leaders in delivering home service contracts to home owners. This is distinct from the industry that works with home builders on new home construction warranty programs that cover builder issues and home structure.

The industry that offers home service contracts to owners of existing homes includes many well-known companies such as First American Home Buyers Protection, American Home Shield, and Old Republic Home Protection. This is the industry which the NHSCA and Art Chartrand work to represent and promote best practices within. I spoke with Art about a number of key areas that the NHSCA is lending its energy to in the United States. What I learned is that home warranty customers have a lot to look forward to as the NHSCA improves its ability to communicate with consumers. The home service contract industry also seems likely to benefit from the work that the NHSCA is involved in and ultimately it may see fewer fly-by-night home warranty companies as a result of the access that the organization is giving consumers to information about reputable home warranty companies.

My first questions for Art were about the mission of the NHSCA, something that is described in good detail on their website, www.homeservicecontract.org. First and foremost I was interested in the work that the NHSCA is involved with in the U.S. Capital and state capitals. Legislative relations are important to all industries but Art keyed me in on some reasons why it's especially important to industries around the consumer space generally referred to as "warranties". Based on what Art shared with me it seems that federal and state legislators often confuse or associate unduly the home service contract industry or its products with other products such as retail, new product extended service agreements and for automobiles service plans. For this reason the NHSCA spends a lot of time talking with states' law makers about the home service contract industry to foster a better understanding of the services its member companies provide to home owners. Laws that are intended to protect consumers can sometimes cast too wide a net and wind up snaring services or affecting industries that by definition should not be included. In this respect NHSCA efforts to engage legislators at both the national and state level are a benefit to consumers and the home service contract industry alike.

Interacting with legislators is one part of the work that the NHSCA is committed to but there are also efforts to assist consumers in a more direct way that interested me greatly. I asked Art to tell me about some of the things that the NHSCA is doing to help home service contract customers as well as those who may be considering purchasing this type of service agreement.

As a trade organization the NHSCA does not become involved in resolving disputes between consumers and its member companies. But the NHSCA does seek to be the trade group for the home service contract industry and thus strives to be helpful to consumers as well as the companies providing home service contracts. Consumers who contact the NHSCA for advice can

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expect to receive the best information available since the NHSCA itself is made up of some of the most prominent companies providing home service contracts in the United States. Member companies are held to high standards and though the NHSCA is not a regulatory body it does communicate with its member companies regarding industry trends, consumer concerns, concerns from lawmakers, and many other relevant topics that consumers may sometimes be interested in knowing more about. The NHSCA website is an excellent place for interested home owners to visit but according to Art, one of the best ways for home owners to get trustworthy feedback about a particular home service contract company is through a local real estate agent. Art spoke highly about the role that real estate professionals play in referring their clients to companies that they believe are trustworthy. Art had this to say about the licensed professionals who assist home sellers, buyers, and owners with such referrals.

“Agents know a great deal personally about how the home service contract companies they’ve referred their clients, have dealt with service calls. This knowledge is invaluable to home owners trying to decide whether or not to do business with a particular home service contract company”

Art also told me that based on recent years’ statistics somewhere around 2/3 of the home service contracts sold in the U.S. are chosen during a real estate transaction. This would mean that a great number of consumers who choose a home warranty or are provided with one by a seller have the opportunity to consult a real estate professional prior to making the final purchase decision. It makes a lot of sense to put that to a real estate professional since they may have a great deal of first or second hand experience with how different home warranty companies handle service calls from their customers. The point of service is when a home warranty customer really learns how well a home warranty company handles repairs or replacements of covered items in the home. Though the NHSCA does not intervene directly in matters involving its members and customers who have complaints, the organization does seek to provide consumers with ways to report dissatisfaction with particular home warranty companies. In the coming months new features will be made available on the consumer-facing NHSCA website including a complaint and feedback area where visitors to the website can report problems and share their personal experiences. That information, Art told me, does not just hit a dead end but rather is shared with the companies that are named in the complaints. Though the home warranty industry has many reputable companies Art did point out that the less reputable ones will be discovered faster when consumers have the ability to share their stories with the NHSCA and have that information be reviewed alongside similar reports from other consumers. Policing the industry is not the job of the NHSCA but in Art’s explanations of the way the organization wants to engage and assist consumers I saw the potential for some cleaning up in the home warranty industry, specifically where fly-by-night companies are concerned. I asked Art what the NHSCA typically does with regard to reporting suspicious activities to state authorities and this is what he told me.

“We actively work with members, consumers and state regulators. We have contacts in every state with regulators and are constantly trying to educate them and their enforcement bureaus on any suspicious activity. Fortunately, we have had very little, but we need to be vigilant. We are a very regulated industry, so we also contact new companies directly and offer to guide them to proper regulatory compliance.”

Art added, “Real Estate agents are our best friends. They understand a solid home service contract industry is a win, win, win for everyone.”

The NHSCA is not a regulatory entity, nor is it a consumer advocacy group per-se, but the work that it does has the potential to make a positive impact in both of those arenas.

I asked Art to sum up what the NHSCA seeks to be for those it works for and his answer was a simple one, “Serving consumers and providers, one call at a time.”

Readers who wish to know more about the NHSCA are encouraged to visit www.homeservicecontract.org.



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