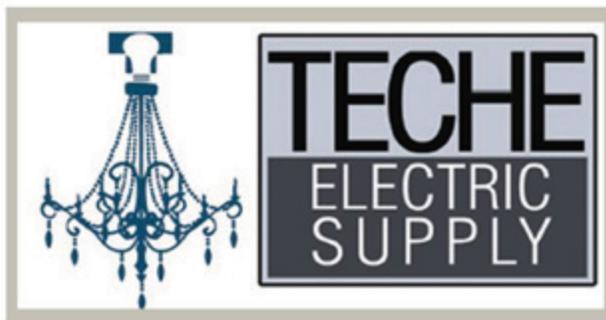


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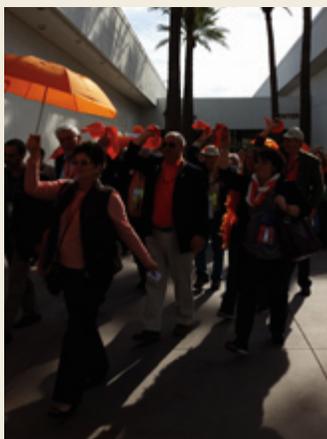
Publisher's Note

In January, I had the privilege of representing LHBA at the NAHB Board of Directors meetings/ International Builders Show. What a wonderful opportunity! I haven't been to IBS in several years. IBS recently combined with the Kitchen & Bath Show- KBIS to make Design & Construction Week one of the largest shows of its kind with over 125,000 attendees! One of the highlights of this event was Louisiana's own Randy Noel won the runoff for NAHB 3rd Vice Chair! Randy is now on the NAHB Executive Board and will move his way up to NAHB Chairman of the Board in the next few years. How exciting! After his victory the band played the "Second Line" as we marched to his celebration party with umbrellas and handkerchiefs. Several of our AHBA Board of Directors attended the event. Needless to say, we had a great time!

It is my privilege to feature Mark LaBorde in this issue. Mark is a great guy who builds gorgeous homes!

This home, set on acres of land, is no exception. You will enjoy his story.

April Becquet



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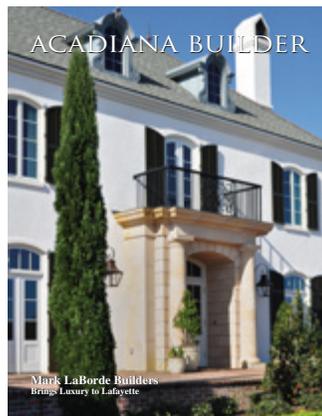
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Mark LaBorde Builders

Brings Luxury to Lafayette

By Kathy Bowen Stolz

Ah, luxury. For some it's a car, for others it's clothes and for still others it's a sumptuous home that brings them their greatest pleasure.

Not many homebuyers in the Lafayette area can afford a house that costs more than a million dollars. But for those who can, they're likely to turn to Mark LaBorde Builders, a 25-year-old company focusing on luxury homes, those which typically cost \$2-3 million.

"Our homebuyers are looking for a builder who understands their dreams. They've got to choose a builder who is as interested in the final product as much as they are. There's a range between the right way and the wrong way to do build. It's cheaper in the long run to do it the right way.

"There are a very small number of subs that do really great work, the sort of craftsmen whose fathers taught them their skills. They're bricklayers,

tile layers, flashing people, carpenters. These subs demand higher wages, but they prove you're gonna get what you pay for," LaBorde said.

In the luxury home market, details count, Mark noted. "I love the estimating part. It's an interesting process. It takes a lot of time, a lot of time. Even though I use computer software, it will take about four to six weeks to estimate one of our homes because of the details. We're dealing with subcontractors who are artisans.

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Construction Financing Options

Many Loan Officers will concur that the majority of their applicants would choose to design and build their home rather than buy an existing one. Regardless if the borrower is a first time buyer, second time move up buyer or the empty nest buyer looking to downsize, the conversation between the loan officer and borrower eventually involves building or renovation of a home. These conversations can be exciting and imaginative as well as educational and sometimes overwhelming to the borrower.

The financial industry has had many changes since 2010 with the implementation of the Dodd-Frank bill and the birth of the CFPB (Consumer Financial Protection Bureau). Lenders must be certain the mortgages being offered to the borrower meet QM (Quality Mortgage) guidelines and the borrower meets ATR (Ability to Repay) standards. Although these rules and parameters are proving to be good for the consumer and the real estate industry, cost and compliance issues are increasing. Due to the increasing compliance issues coupled with the additional risk associated with construction lending, the number of Lenders willing to provide construction loans has decreased.

The term construction loan also known as interim financing includes loans for the purpose of building from ground up, additions to homes, renovations and rehabs. These loans are considered to be short term, i.e. 3 to 18 months and are typically structured so as a long

term or permanent loan will pay off and replace the interim financing. The Lender providing the interim financing generally does so only with a commitment from another Lender that the interim loan will be paid in full upon completion of construction. These two Lenders are not always the same depository or non-depository institution.

Lenders will typically offer a construction loan structured as a line of credit. The available credit will be determined on the lesser of the cost of construction plus the value of the land or the appraised value of the entire project subject to completion. Most Lenders will limit the available line to 80 – 90% the lesser value. As the quantity of work is completed, draws against the line of credit are disbursed to the Builder. Typically there will be 4 or 5 draws of equal disbursements, 25 and 20% respectively, made during the construction phase. The borrower's obligation to the Lender during the construction phase is an interest only monthly payment based on the amount of money drawn from the line. The interest rate during the construction phase may be different than the interest rate discussed or disclosed for the permanent loan and the Lender will advise the borrower of the terms. Prior to completion of construction, generally 60 – 30 days, the Lender will advise the borrower of their options for permanent financing or long term financing such as 30 year amortizations. This scenario describes a two time closing. One closing for the interim financing and one closing for the permanent

financing. Borrowers needing financing greater than 80% the value of the project will obtain a two time closing. The individual pursuing renovation and rehab loans including additions to homes will obtain a two time closed construction loan as well. Depending on the amount of money needed for the renovation, the allotted time to complete the project and the equity position the borrower has in the home will be a determining factor whether the borrower should obtain a construction loan or a second mortgage such as a Home Equity Line of Credit.

Another finance option similar to the above is a onetime closing. A onetime closing is available to the borrower investing 20% or more into the cost of construction. This may be accomplished by the borrower investing their cash prior to or during construction and or utilizing the value of their lot to obtain the 20% equity position. As described in the two time closing, disbursements of draws are made as the quantity of work is completed. The borrower's obligation to the Lender is interest only monthly payments based on the amount of the money drawn from the line. The borrower obtaining a onetime closing benefits in that closing cost are reduced. Additionally, the borrower is able to secure an interest rate cap with the ability to modify the interest rate in the event market conditions offer a lower rate at the completion of construction.

In obtaining either option, borrowers should be prepared to provide the same documentation to

the Lender for approval; Personal tax records with all schedules, recent pay stubs, personal bank statements, copy of photo id such as a driver's license, and any other pertinent documentation a Lender would deem relevant to granting credit. Additionally, plans and specs for the construction or improvement to the property, copy of the builder's contract, proof of adequate insurance coverage during the construction phase, and purchase agreements for the lot or proof of ownership to the lot which construction will commence upon. Borrowers should be patient and prepared for 3-4 weeks for approval process. Lenders consider construction lending to be a higher risk and therefore additional underwriting is required. In an effort to protect the borrower as well as reducing risk, Lenders now require the Builder or Contractor to meet certain approval standards. It is now common for the Lenders to request

references of the Builder, review business and personal credit reports as well as financial statements prior to approving a typical construction loan.

The process may seem daunting and as stated can be overwhelming to the borrower but the outcome and enjoyment of seeing the fruition of a completed home is worth the time and effort for the borrower.

Assurance Financial, a full service local Mortgage Banker offers both construction finance options to potential borrowers. Located in Lafayette, the group of experienced lenders has been servicing home buyers for over 14 years.

For additional information on construction financing as well as purchasing a new home or if interested in refinancing an existing mortgage, contact either



Melva McCann
mmccann@lendtheway.com
337.456.8742 or



Corey Burgess
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created as a production floor plan for the 2015 The New American Homes to be sold and build with various structural and finish options in the Sky Terrace new home community. It is a collection of ideas for the industry to take away- in large pieces, or bit by bit- and put into millions of homes at any price point across the country. A comprehensive listing of the partners and products used in the project can be found online-www.tnah.com.

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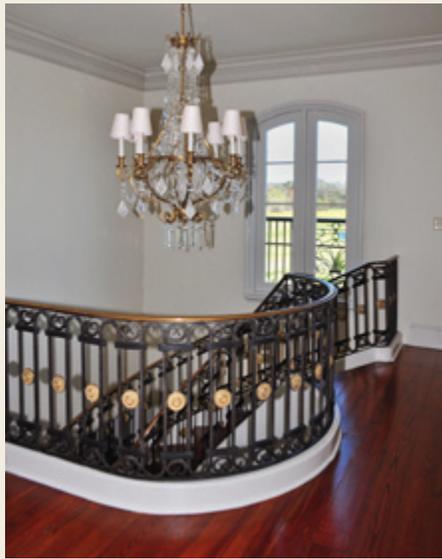
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We don't build quick, but we keep the momentum going," he added.

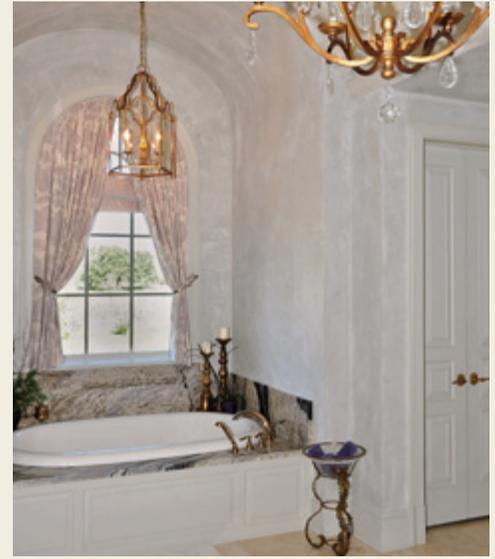
"My least favorite part of the job is when a customer says 'I can't believe it costs this much.' After I explain the process, the materials, labor, equipment, allowances and the chosen subcontractors to the customer, they find it's hard to cut things out and usually stay with the original plan."

The majority of Mark LaBorde Builders' homes are designed by registered architects, most often by Kevin Gossen of Gossen Architects in Lafayette. "The majority of architects don't concentrate on residential work as he does. I was very fortunate to develop a great relationship with Kevin and an understanding of his homes at the beginning of his practice. He's extremely talented and fun to work with," LaBorde said.

LaBorde and Gossen now have worked together for decades, and occasionally their clients will request that Gossen accompany them on overseas buying trips to help them



Photos by Chimaera Photography



Photos by Chimaera Photography

select the unique details to make their homes spectacular.

Exposed to blueprints and design by his father, a Baton Rouge commercial architect, Mark briefly considered a career in architecture himself. But his father discouraged him because most architectural work is commercial/ industrial, and Mark knew he wanted to focus on residential design after studying another Baton Rouge architect while in high school.

When LaBorde was growing up, the legendary A. Hays Town was gaining national recognition for his distinctive residential work. Town’s use of recycled materials, such as bricks, wood flooring, and flagstones, was revolutionary and had a big influence on him, LaBorde said. From the beginning Mark LaBorde Builders has been known for using antique cypress, aged pine wood beams and unique bricks. “I like to say we were building ‘green’ many years ago because of all the recycled materials we used.

“Town studied how people lived in their homes and built houses appropriate for the region” (with large roof overhangs, breezeways and cross ventilation to provide air circulation). “He was a master of proportion, just

a phenomenal architect,” LaBorde commented.

Instead of pursuing architecture, Mark focused on building. He believes it takes a really good knowledge of true architecture to be a builder. “A lot of building boils down to good architecture. We have to follow plans to an exact T and make sure everything comes out right.”

To help him get the details right, LaBorde employs a superintendent, an office assistant and three or four trim carpenters. The carpenters work on the job site. “They’ve got it kinda bad. We expect them to build a Mercedes Benz-quality product in the worse weather conditions. They don’t get good working conditions until they get to the very end” [of a project].

Working as a framer and engineer during college, he earned a bachelor’s degree in construction from Louisiana State University. Then right after college he worked in industrial construction. He came to Lafayette in the early 1980s to work for a contractor when he gained more on-the-job training while his wife started an occupational/physical therapy practice. In the next few years he earned a master’s in business

administration while going to school at night.

He said he truly believes that God gave him the abilities and talent to be a builder, but he had to develop them and continually sharpen those skills.

He opened Mark LaBorde Builders in 1990. "I was fortunate to start my business doing fine quality homes and to continue in that market. In the beginning the homes were \$300,000 and then \$500,000, then \$1 million, \$2 million, \$3 million. My biggest project to date was in the eight-figure range," he said with a note of wonder in his voice.

"I've never built spec homes; it's not my niche. The spec market is driven by price; it's such a different ballgame. If I built to a certain price, I'd have to change all of my subcontractors because I use the artisans."

However, he has always done

remodeling for selected customers. Even now he will take on small jobs, especially for repeat customers. He typically has two or three remodeling projects in process in addition to two new construction projects.

After 25 years in business, he's started getting some second-generation customers. He's also started getting some repeat customers who say they are ready to downsize. However, he's found that most people don't really downsize. "They just want a new house. They rearrange. They go sideways," he chuckled.

During his career he's built two houses for his family. The house he and his wife live in now is 20 years old. "I'm ready to build a new house, but the kids are revolting. They don't want us to move. "This is the house were raised in."

None of their three children is following in their parents' footsteps.

The oldest is an attorney, the second is a certified public accountant and the youngest is planning to go to medical school.

He understands that the children are on their own career paths. "You'd better have a passion for this type of



Photos by Chimaera Photography

work, especially in the luxury market. It's 10 and 12-hour days. It never leaves you. I'll be standing in the shower and wonder if the plumber did what he was supposed to. The only time I shut it down is when I go on vacation."

Even after 40 years in construction, Mark still enjoys his job. "I really love dealing with customers. It's fun on the front end and on the back end. It's like painting a picture, but you start off with dirt. The really fun part is imagining how the family will live in the house."

He envisions a future where he continues to work closely with an orphanage in Haiti that he has had a small role in developing. He also thinks about being a consultant for builders or homeowners who need someone who is able to see both the architectural and construction sides of a project. At this time he's not sure how to market his expertise, but that's years away.

But if the consultancy doesn't work out, don't worry about Mark LaBorde keeping busy. He'd love to play more golf!

.....

You may contact Mark LaBorde Builders at 2727 Kaliste Saloom Road, Lafayette, LA 70508 or by calling (337) 981-6031 or by visiting www.marklabordebuilders.com or by e-mailing mark@marklabordebuilders.com.



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This article provides an Environmental Performance Profile of TNAH. Its high performing design is extensive and comprehensive, as documented through the numerous third-party performance ratings the home has achieved.

KEY ENERGY FEATURES

TNAH has achieved net-zero energy, which means that the total amount of energy used by the building is roughly equal to the amount of renewable energy created on the site. The home has achieved a HERS Index of -13. The home is designed to provide \$4,616 in annual energy savings over that of a code minimum home.

The most noteworthy energy efficiency features of TNAH include

the air tightness of its thermal envelope and the use of solar energy for space conditioning. Under blower door testing, the thermal envelope achieved 4.81 air changes at 50 Pa, an amount that is considered very airtight. Spray foam material was used in the exterior walls, on the underside of the roof deck, as well as around any penetrations, and framing to prevent air leakage and to provide thermal insulation.

The home uses solar energy to power a portion of its electrical systems, space conditioning, and hot water systems. The 15KW Photovoltaic (PV) system will provide approximately 83% of the annual energy needs for the home. The home also features both Natural Gas and Electric car charging stations in the garage.



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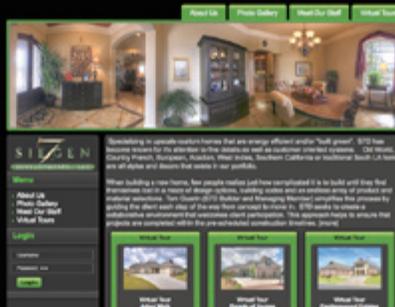
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