

# ACADIANA BUILDER

A man with short brown hair, wearing a blue patterned button-down shirt and dark jeans, stands in a modern living room. He is smiling and has his hands in his pockets. The room features large windows with black frames, a wooden coffee table with two white ceramic vases, a patterned rug, and a wooden beam ceiling with a large spherical pendant light. In the background, a dining area with dark wood cabinets and a patterned backsplash is visible.

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## Publisher's Note

As a member of Acadiana Home Builders Association are you reaping the benefits of your membership?

Builders, there are so many reasons for you to be a member. Are you taking advantage of AHBA insurance options? Workman's Comp, General Liability and Builder's Risk save you money! Read the article in this issue to further understand these insurance options.

Do you buy office supplies, building supplies, or computers, rent cars or send packages? Membership discounts and rebate programs can put more cash back in your pocket, and can PAY for your membership. Take advantage of these programs and save!

Perhaps one of the best values for your membership is advocacy. The majority of associate members and their employers do not understand how the AHBA's fight for housing efforts has helped with their business opportunities. If it affects builders, it affects associates. LHBA advocacy efforts save members thousands of dollars annually on issues related to New Home Warranty Act, copper theft, evictions, workers compensation, loan closings and more. NAHB advocacy efforts stand for the issues related to our industry at a national level.

**Here's good news!** Now through August 31, AHBA has a special for Affiliate Members –new affiliates can join at a reduced rate of **\$99** for the year! Affiliate members are additional employees of a company that already has an AHBA membership. So get your office involved at AHBA and reap the benefits of networking and grow your business!

Our featured builder is Corey Simon of CJS Home Builders. Showcasing his 2018 AHBA Parade Home located in The Vineyard, this home features a modern industrial look, seamlessly blended with old world elements.

Enjoy,  
April Becquet

*"Every man owes a part of his time to the business or industry in which he is engaged. No man has a moral right to withhold his support from an organization that is striving to improve within his sphere."*

- Theodore Roosevelt

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# IT PAYS TO BE A MEMBER OF LHBA!

In addition to benefits at the local and national levels, your HBA membership includes access to member benefits from Louisiana Home Builders Association. Here are just a few of the many benefits that can help you save money and build your business.



## Workers Comp Program

For more than 30 years, the Louisiana Home Builders Self Insurers Fund has provided workers' comp coverage at competitive rates to qualified LHBA members. The Self Insurers Fund offers coverage options, loss control experts to help you maintain a safe jobsite, and customer service that is second to none!

Contact our Louisiana Home Builders Self Insurers Fund your quote today at 1-877-542-2743.



## General Liability Insurance

Members of the Louisiana Home Builders Association have access to our General Liability Insurance. Designed for home builders, remodelers and general contractors, the program offers quality coverage at competitive prices.

To learn more or for a quote, contact our General Liability representatives at 1-800-800-4007.



## Builders Risk Insurance

The Louisiana Home Builders Association Builders Risk Program is available to residential builders and remodelers who are HBA members in good standing. Coverage may be purchased through appointed agencies who are also HBA members.

For more information about the program, visit [www.HBABuildersRisk.com](http://www.HBABuildersRisk.com) or contact Helmut Mundt at 855-442-2467 or [helmut@hmia.com](mailto:helmut@hmia.com).





# CJS Custom Builders Make Each Home Unique

By Kathy Bowen Stolz

When Corey Simon, owner of CJS Custom Builders in Lafayette, decided to make a career change back in 2012, he simply picked up where he had left off.

You see, Corey had worked with his grandfather, Willis Boudin, who was a builder, when Corey was in high school and college. Because construction was something that seemed natural to him, he continued to do projects on the side even during the 17 years he worked as a sales representative for the pharmaceutical industry.

But changes in the pharmaceutical industry and the ensuing instability prompted Corey to consider other options. Building was the first and last job he considered.

Originally Simon built only speculative homes, but recently he's been contracted to build several custom homes, he said. He enjoys building both types of homes, but he expects to always build spec homes because they allow him to showcase his work.





He frequently works with Stacie Chauffé, a local interior designer. After seeing the results of her work on another house, Corey called Stacie with a project. They've now been working together for four or five years, building a trusting relationship. Meeting during the preplanning stage of each house, together they select finishes for his spec homes and also work with the clients on his presold homes. "I trust Stacie to come up with ideas that will set my houses apart from other ones."

His typical client is a family moving up from a starter home into its first custom home. Those families always want four bedrooms, he said.

CJS Custom Builders' homes vary in price and square footage of living space. Simon sets his homes apart from his competitors' by including higher-end interior finishes,

*Continued on Page 12*







## Décor des Amis

Uniquely Blending Natural and Reclaimed Materials  
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Stacie Chauffe is an interior decorator and designer based in Arnaudville, Louisiana. Décor des Amis, established in 2006, is independently owned by Stacie. She specializes in new construction, remodeling, drapery design, furniture, accessorizing, and more.

Décor des Amis provided interior and exterior finishes for CJS Home Builders 2018 AHBA Parade of Homes. Located at The Vineyard, 301 Vineyard Row, this home features a modern industrial look, seamlessly blended with old world elements and clean lines. The look was achieved by mixing reclaimed wood, iron and concrete accents throughout the home. "Keeping the interior design simple and calm allows your eye to focus on the home rather than the contents," says Stacie.

"My goal is to include elements in my designs that have a history and meaning. Incorporating different

styles and textures is my key to achieving results that are comfortable and relaxed rather than forced and staged. Together, they turn a house into a home."

Contact **Stacie Chauffe**

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## Décor des Amis

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# LOUISIANA'S NEW HOME WARRANTY ACT PART 1

## BUILDER BE AWARE

By Fred W. Davis, J.D.,

The Louisiana New Home Warranty Act ("NHWA"), La. R.S. 9:3141, et seq. outlines all of the remedies, warranties and preemptive periods that exist between home owners and homebuilders. New home builders should be familiar with what this law promises to homeowners and the responsibilities it imposes

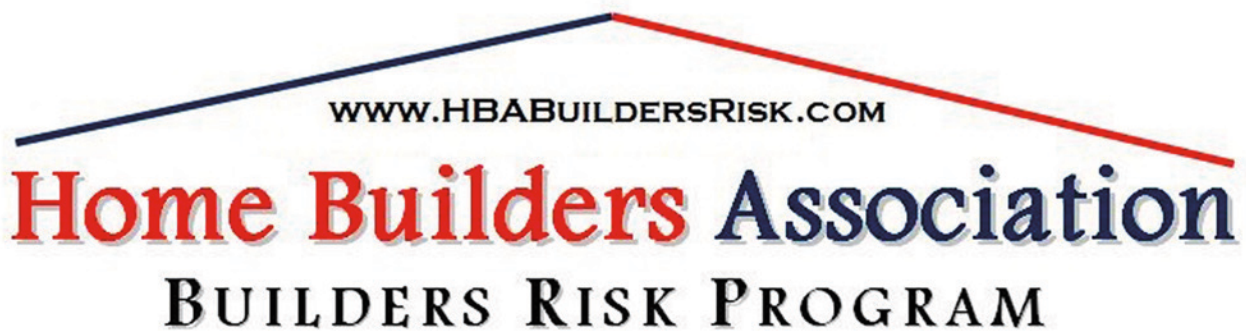
on builders. Here are some of the essentials.

La. R.S. 9:3144 of the NHWA requires a builder to warrant the following:

- For **one year** after the warranty commencement date, the home

will be free from any defect due to noncompliance with the building standards or due to other defects in materials or workmanship not regulated by building standards.

- For **two years** after the warranty commencement date, the plumbing, electrical, heating, cooling, and



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ventilating system (not including appliances or fixtures) will be free from defect due to noncompliance with the building standards or due to other defects in materials or workmanship not regulated by building standards.

- For **five years** after the warranty commencement date, the home will be free from major structural defects due to noncompliance with the building standards or due to other defects in materials or workmanship not regulated by building standards.

The law defines the “warranty commencement date” as the date when the legal title to the home is transferred from the builder to the initial purchaser of the home, or the date the home is first occupied, whichever occurs first. This includes homes initially occupied by the builder as his residence. “Builder”

is any person or business entity that constructs a home or addition to a home.

The definition of “building standards” includes mechanical and electrical codes, or any performance standard which the builder may undertake to be in compliance. This provides broad protections to new home purchasers.

Most importantly for homebuilders to note, the law requires the homeowner to notify the builder of any defect in the newly built home. The homeowner must send written notice, by registered or certified mail, advising the builder of each and every defect claimed and provides the builder a reasonable opportunity to comply with the NHTA, La. R.S. 9:3145. This notice must be sent before the owner undertakes any repairs or files suit for breach of warranty. Any defects not reported prior to the expiration of the warranty are not covered.

Any action to enforce a warranty provided by the NHTA is subject to what is referred to as a “preemptive period”. This sets time limits within which a homeowner **MUST** file his legal claims. That is, a claimant has 30 days beyond each applicable warranty period to file suit against the builder. For example, a homeowner must file a claim within one year and thirty days of the warranty commencement date for any defect; two years and thirty days of the warranty commencement period for plumbing, electrical, cooling and ventilating system issues; and five years and thirty days of the warranty commencement period for major structural defects.

The compensation available to a homeowner who brings a claim

against a builder cannot exceed the reasonable cost of repair of the defect and cannot exceed the original purchase price of the home. A successful claim can also include an award of attorney’s fees to the homeowner.

If a homeowner pursues a claim under the NHTA, a builder is wise to address the issues immediately and seek to repair any defects covered by the act. While the warranty does transfer from an initial homeowner to a subsequent owner within the duration of the warranty period, there are numerous exclusions to the NHTA which protect the builder from many types of claims in that situation. We will explore those exclusions and several cases in our next article. No legal advice is provided or intended and anyone needing to preserve their rights should seek the services of a competent notary or attorney.

***Fred W. Davis, J.D.**, has practiced law and prepared notarial documents for more than 34 years. He is a Business Law Instructor at the University of Louisiana-Lafayette. He is also the owner of Pass My Notary, LLC, [www.passmynotary.com](http://www.passmynotary.com), which publishes notary education workbooks and conducts seminars to prepare applicants for the state notary exam.*

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# Is Wood Flooring Becoming a Victim of Building Science?

By Robert (Bobby) Parks, mm

Of course not, but it did make for a catchy title! However, there is some truth in the fact that the science of building better buildings has resulted in the need to control moisture throughout the structure. Today's buildings are better insulated, much tighter, have more energy efficient equipment, and everything from the HVAC duct systems to the windows are getting better and better. As someone who has investigated moisture related issues in thousands of homes in over thirty-eight different states in the last twenty years, I believe there is a serious lag in the learning curve of many of the trades that are responsible for the proper performance of these buildings. As a result, when there is a bowed or buckled floor... who is the first person the homeowner/contractor calls?... the flooring company, of course. When in fact there are many trades involved in the successful application and performance of wood floors.

Just as a fever is simply a symptom of a deeper-rooted problem within the human body, the flooring issues (and often mold growth) are a symptom of a deeper-rooted problem and is almost always moisture related. So, let's look at some of the trades that impact moisture control and our flooring.

**Insulation Professionals – the moisture from beneath**

Today we find various types of insulations being used, often in a hybrid mixture in the same dwelling. Better and more insulation, combined

with advanced air sealing procedures mean that the homebuilding industry has reduced the heat flow through the building but not always the moisture flow at the same ratio.

The increased use of foam insulation, especially in the southern climates, has caused us to change how we condition our buildings. We no longer focus as much on the

outside getting in and are directing more of our attention to dealing with what is released inside the home and how are we getting it out. Showers, baths, cooking, plants, pets and people are all interior moisture sources which must be dealt with by the Heating, Ventilation and Air Conditioning (HVAC) systems.

The single biggest moisture

*Continued on Page 16*



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*Continued from Page 7*

such as quartz countertops, accent walls in the bedroom and living room and enhanced flooring. Buyers also appreciate the walk-in custom showers that he includes.

Because the Lafayette home market is rather soft with a lot of inventory right now, he said, these finishes set him apart from other builders and help him sell his spec homes more quickly. “Buyers are more savvy because of the market. They can be selective than four or five years ago because they’ve got more options to choose from.”

He keeps abreast of home-buying trends by talking with Stacie and with local architects. “I want to get feedback about what people are asking for, such as sinks in the laundry room and sinks in outdoor kitchens.” In addition, “I look at a lot of stuff on Pinterest and Houzz and go to national builder shows to see what trends and products are coming out.”

He finds that buyers really like his extra touches. “I like mixing things, putting modern touches next to old elements. I like to put something kind of modern next to an old, reused door or an old beam.” Examples are a brick







accent wall in a bedroom or shiplap accent wall in a living room.

“I try to make each house unique,” he noted, by never reusing architectural plans from another home. In each case he talks with the two or three architects he uses, telling them what direction he wants to go with the house. Occasionally the lot itself helps determine the design.

Simon said he has three or four projects underway at any given time in the Greater Lafayette or South Lafayette areas. After analyzing the housing market to determine what types of houses are selling and how quickly they’re selling, he chooses the locations to buy lots. He has built spec houses in both Grand Point and The Vineyard subdivisions (with only three lots left in The Vineyard). However, he is about to start building two houses in the country.

While most of his promotional efforts are on social media, Corey holds a real estate license to improve the efficiency of his marketing efforts. He did include a house in the 2018 Lafayette Parade of Homes in the Vineyard for the first time. He was pleased with the turnout.

Simon is “a one-man band,” for CJS Custom Builders, serving as “president, vice president, secretary, you name it. I do everything. I keep my own books, do my own payroll, whatever.”

Having a degree in business from the University of Southwestern Louisiana [now University of Louisiana at Lafayette] has really helped him. “You can find people to do carpentry work, but you have to know how to run a business to make it as a builder.” He noted that he uses his business degree more directly in building than he did in pharmaceutical sales. The administrative elements of running a business – such as securing insurance and paying bills – take a good deal of time, but he likes the project management element of building the most. “I like being on a job site. I would hire administrative help before I would hire a superintendent.”

His retired dad, Bobby Simon, helps him occasionally by doing “odd stuff here and there, such as getting materials, working a punch list, checking in on jobs when I can’t get there.”

He keeps the office of CJS Custom Builders in his own home, which he built. “I like to meet customers in my house so I can show off my work, especially if I don’t have





a spec house [to use as a model home]. He noted that he moves every two years so he can include new and improved features to showcase to customers.

Although he admitted that “stuff’s going to come up,” he works to make it right for his customers. “I try to keep a positive attitude, just like with everything in life. I like the day-to-day challenges of problem-solving. There’s always something new. I also like working with the clients and getting their feedback, especially seeing their faces when they see the finished project.”

Corey said he is always available to his customers. “I always keep the customer as my main focus. I always work to make my customers happy.” He gives them his cell phone number with the caveat, “Anything you need, I’m here.” How many hours in a day does he work with that accessibility? “All of them.”

When he does have spare time, he enjoys fishing, Louisiana State University football and cooking for family and friends when they come over to his house. He also enjoys watching his 13-year-old son Peyton play sports.

Simon is pretty satisfied with his life. He has no advice to

his younger self who took the gamble to become a builder six years ago. “I’ve definitely learned along the way. But like everything in life, you figure it out as you go.”

*You may contact Corey Simon of CJS Custom Builders at 4400 Ambassador Caffery Parkway, #291, Lafayette, LA 70508 or 337-316-1571 or [coreysimon1@me.com](mailto:coreysimon1@me.com). You can view his work at [www.cjscustombuilders.houzz](http://www.cjscustombuilders.houzz).*





# Local Stagers Get Builders Ready for Their Closeups

House Dressings is a business with a past. Eight years. Over 1000 listings. Sixteen Parade of Homes. And dozens of satisfied AHBA clients. When Molly Kallenberger started her professional home staging business in 2010, she never imagined the amazing growth and popularity the company would experience in the years ahead.

“Our first-year goal was to serve 24 clients, and we raced right past that number in the first half of the year,” Molly Kallenberger said with a smile. “Each year we’ve consistently surpassed both our number of listings served and our successes with regard to days on the market. In 2017, we provided services to over 230 listings.”

According to Kallenberger, Acadiana was more than ready for the House Dressings approach to professional staging. “HGTV has created a very savvy buyer market,” she explained. “In fact, 52% of today’s buyers are willing to pay more for a staged home.” Kallenberger noted that approximately 77% of realtors nationwide say that their buyers find a property easier to visualize as their future home when it’s been professionally staged (National Association of Realtors “NAR” 2017 survey).

The term “staging” can be a confusing concept for many. As defined by the International Association of Home Staging Professionals (IAHSP) staging is the process of preparing and showcasing a home for the competitive real estate market. House Dressings employs three accredited stagers

(ASPs), including Caitlin Gossen (vacant home manager) Jennifer Zehnder (occupied home stager) and Kallenberger, boasting Lafayette’s only team of accredited stagers who all share a passion for selling houses. “We take our craft very seriously,” Kallenberger said, adding “our eight years of business experience in Acadiana combined with our professional affiliations have allowed us to thoughtfully and intentionally develop staging services and curate on-trend and on-target inventory that matches the marketing needs of our local real estate market.”

As House Dressings coaches each one of their sellers, there are really just two reasons to stage: less days on the market and retained equity for the seller. “And to start some buzz!” Kallenberger noted. “Staged properties have a distinct marketing advantage over vacant listings and really expand the buyer market by creating broad appeal.”

The MLS photos tell the story, emphasized Caitlin Gossen. “Nine out of 10 buyers start their home searches online before they ever look at a home in person. We make sure our staged properties are ready

for their closeups.” As detailed by the NAR 2017 survey, buyers are 40% more willing to tour a property they saw online if it appeared professionally staged in the photos.

House Dressings offers a full menu of services for both occupied and vacant listings. “We offer services for any size home or budget,” said Jennifer Zehnder. “Selling can be very stressful, and we understand the challenges our sellers face. Our goal is to help them to sell as quickly as possible.”

The House Dressings team also includes a group of experienced staging delivery and installation specialists. In the weeks before Parade 2018, the House Dressings team worked closely with three distinguished AHBA members to style and showcase their beautiful new construction Parade homes including CJS Custom Builders, Heritage Home Builders and A.M. Design & Construction Group. “Each one of our team members have been with us for over two years – collectively we’ve staged hundreds of houses together,” said Kallenberger. “We bring that great experience, talent and energy to every home we stage.”

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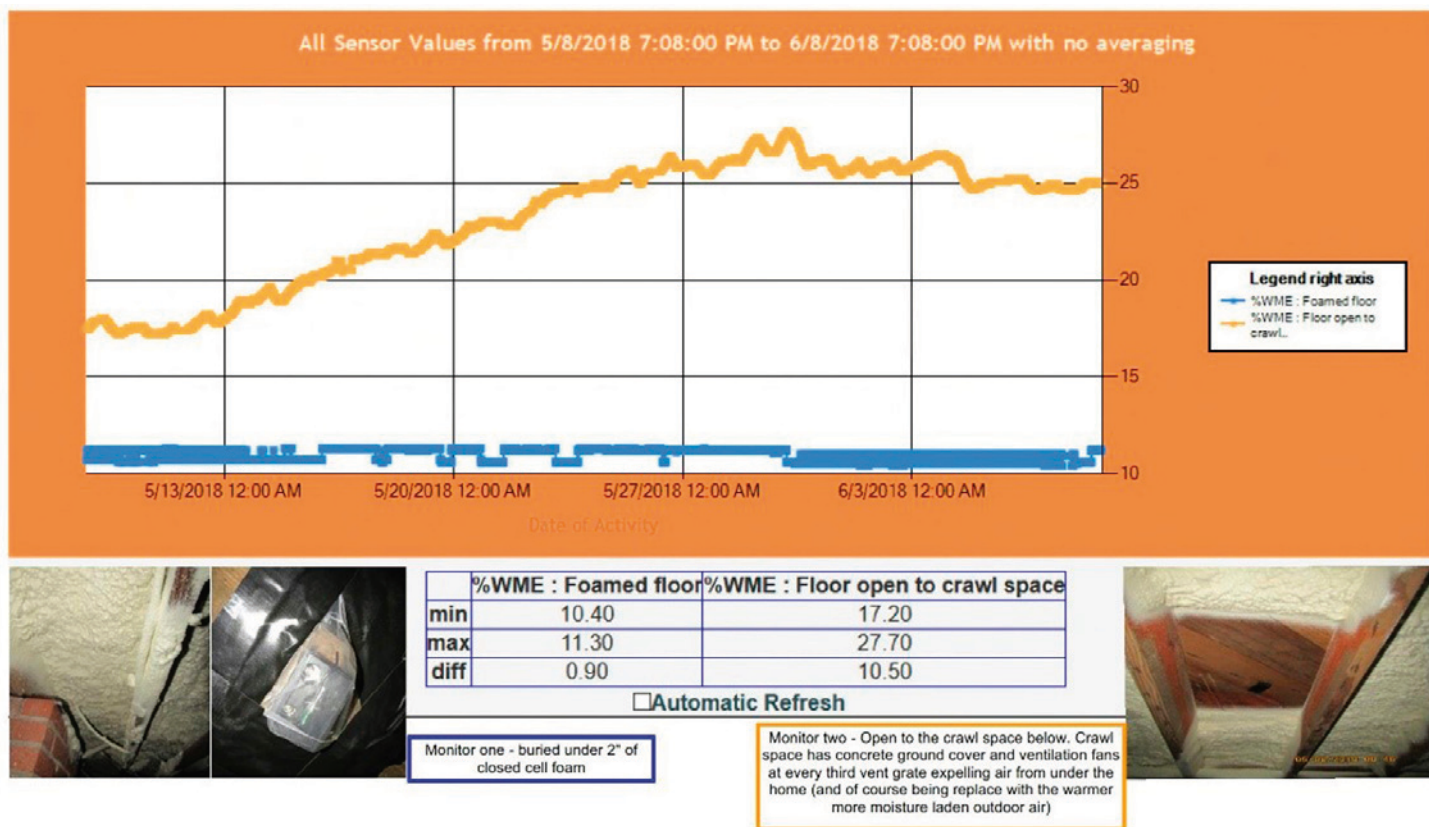
related issue connected between wood flooring and insulation come in buildings with vented crawl space foundations. Mistakes are common in both new homes and the renovation of an existing structure. Either the builder/remodeler does nothing, leaving the floor system exposed and unprotected; elects to encapsulate the crawlspace because it creates an indirectly conditioned space, or even worse (and most often), the wrong type of insulation is installed. In a vented crawl space home, the number one moisture source is the outside air trying to infiltrate the flooring system. When this happens, the moisture migrates through the sub-flooring

Not only does it serve as a thermal barrier that will keep them little toes much warmer during the winter but also protects the flooring system from exterior moisture intrusion.

(see Figure 1)

Earlier this year I began a study to illustrate how this works. Graciously, a customer allowed me to turn her problem into an educational opportunity. After several years of repeated failures in her wood flooring, we finally met, and she decided to follow my recommendation of 2" of closed cell foam. To demonstrate how this works, I inserted a wood moisture monitor into one area where it could

consistently maintaining 10%-11% relative moisture content, which is excellent. On the other hand, the section of flooring left exposed has already risen above 27% and can be expected to continue to rise, reaching its peak in September before the seasonal change will help to reverse the drying potential. Conclusion, on a vented crawl space we must incorporate both thermal protection and exterior vapor protection or the moisture can wreak havoc, depending on the following three factors. 1) How permeable is the interior floor covering, 2) how humid is the outdoor air (which varies greatly with geographies) and probably the most



until it hits the laminated wood above. At this point moisture accumulates in the sub-floor with some moisture also finding its way into the bottom of the interior wood flooring.

So, what is one feasible answer? In my opinion, 2" of closed cell foam on the bottom side of the sub-floor is one product that will serve two purposes.

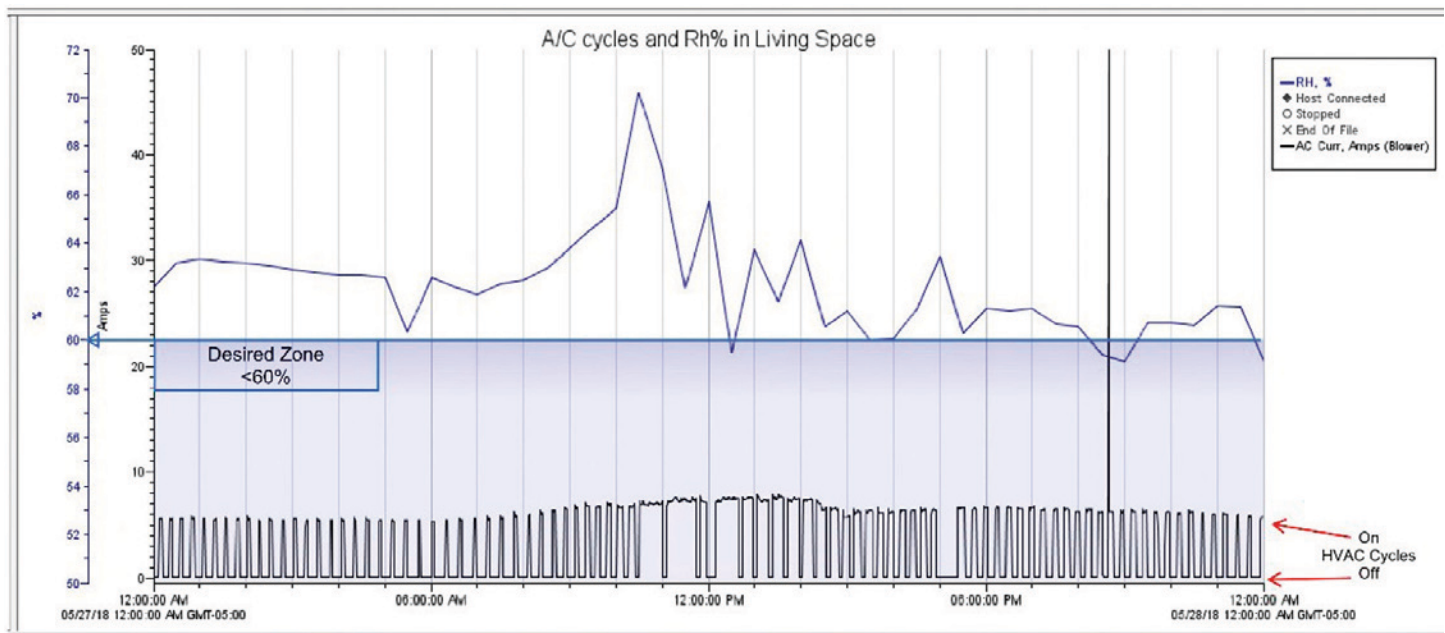
be covered with 2" of the closed cell foam. In another area (but under the same room above), I intentionally left a "holiday" and inserted a second monitor. I also have a monitor in the room above monitoring the temperature and humidity above the test area. As you can see, in just the first month of summer in Louisiana, the floor with the closed cell foam is

prevalent factor... 3) how cold do the occupants like to keep their home. The colder the home, the worse the problems will be and the sooner it will show itself.

### HVAC professionals – the moisture from within

And then there is Bubba the A/C





guy! Many years ago, building code professionals realized the importance of the Manual J load calculations and getting the HVAC systems sized properly. The tighter and better insulated we build our buildings, the more critical it is to get this part right! Of course, the a/c guy always thinks “bigger is better” ... guess it’s just a man thing! As a designer of HVAC systems, I constantly must deal with the freaked-out builder and/or a/c guy who panics when I design a 3,000 heated square foot home with a 3-ton HVAC unit. Trying to explain the dynamics involved and why it is so important that they size their equipment to properly manage the interior moisture has been such a repetitive pain in the @\$\$\$ that I felt I needed to buy stock in Preparation H!

As time has passed and thanks to Building Code Officials who, through continuing education, have learned the hazards of oversizing HVAC systems, we are getting better.

Here is a prime example. Figure 2 is a monitoring period from a 2,800 heated square foot home in Louisiana with a 4-ton HVAC system installed; the cooling load was calculated at

2.6-tons. The A/C cycled 86 times in a 24 hours period on a 96-degree day. Of course, this resulted in a much higher and inconsistent indoor Rh level than desired. The problems include exhaustive wear and tear on the equipment, excessive energy use and, of course, the huge swings in the humidity and its effect on the wood flooring.

### Two final thoughts for the flooring companies

“If you’re not testing, you’re guessing”. Today’s flooring business is not the business of years past. You must evolve with the industry. Good tools and the knowledge of using them will save you many wasted hours and headaches. A good moisture meter and hydrometer are a must. Know your sub-straights and your interior conditions before you start. Do not depend on the opinions of others and don’t be rushed by the “builders deadlines”. You will be the one that ultimately pays the price.

“Educate yourself, your customers and your builders”. Understand that we are all ignorant in many ways and that’s what education is for. Today’s

building practices are changing fast and it’s up to you to keep up. You want to be the expert; invest in your knowledge because you want to be the person that others call for advice. When you recognize that there is no thermal nor vapor protection on the floor structure that you are about to cover with a low perm surface, make sure you explain the consequences to the buyer. When all else fails, then sometimes you’re just better off passing on a job if “ignorance” turns into “stupidity”. You just can’t fix stupid!

If you know you’re dealing with a high efficiency home, there is nothing wrong with talking to the A/C contractor. If he doesn’t do Manual J load calculations, if he doesn’t know the Solar Heat Gain Co-efficient (SHGC) of the windows and if he is still basing his A/C on “square feet per ton”... these conversations should be a serious red flag. Do these things to protect yourself. Remember, it’s not always your fault.

*Healthy Homes of Louisiana, llc  
Robert (Bobby) Parks, mm  
A Building Science Practitioner*





## LHBA- Stronger Together!

Membership in the Acadian Home Builders Association (AHBA) is a strong indication that you are a dedicated professional in the business of home building. As a member of your local AHBA you are also a member of your state LHBA and national NAHB- it's a 3-in-1 membership. Homebuilding is teamwork. It takes skills, and the expertise and cooperation of many suppliers and trades. Most members may not realize all that AHBA does as an organization to fight for housing efforts locally, state and on a national level. We are stronger together!

A huge benefit of being a member of AHBA is our insurance programs. All AHBA members can participate in LHBA's Homebuilder's Self-Insured Fund which is the premier workers compensation program in the state and offers a considerable discount on insurance. Builder members are also eligible to participate in LHBA's General Liability Trust and HBA Builders Risk.

### Workers Compensation

Builders and contractors have unique needs. The HomeBuilders SIF understands this, which is why we were formed in the first place. Created over 35 years ago, the SIF began in response to the turmoil of the Louisiana workers' comp market. Insurance carriers were exiting Louisiana and builders faced rising insurance costs, poor service, and mounting problems. The answer was the HomeBuilders SIF - a workers' compensation fund built specifically for the construction industry. The program was built by a group of visionary builders with an eye towards longevity, affordability, and financial stability. These three tenets remain the foundation for the Fund today. SIF now serves over 1,500 contractors and builders, providing them with quality,

affordable workers' compensation insurance.

SIF is affordable-Save money on Workers' Comp through the Homebuilders Self-Insurers Fund (SIF). Since it started in 1979, the SIF has returned nearly \$90 Million in dividends to qualifying fund participants. Find out how you can get your first year of AHBA membership dues FREE by visiting [www.lhbasif.com](http://www.lhbasif.com). For a list of agents visit [www.ahbaonline.com/insuranceprograms](http://www.ahbaonline.com/insuranceprograms)

### Builder's Risk

Builders Risk is that property coverage you need while you are building that new home for a pre-sold client, or building as a new spec home for sale. Things happen-hurricanes, storms, lightning, vandalism, theft, plainly things that can cause financial loss to you and your business. Your bank or lender will require it, and they will want to be named on your policy. The Home Builders Association exclusive Builders Risk Insurance Program was introduced in November of 2010, to the Louisiana Home Builders Association (LHBA).

• **Reduced premium costs to the builder.** In most cases we can show the builder a 20-30% savings in premium costs. It is estimated that since 2010, the program has saved participating builders over \$1,000,000 in combine Builders Risk insurance premiums.

• **This program is exclusive to HBA Builder Members.** This program only enhances the coverage available exclusively to our Members just like the Homebuilders SIF (Workers Compensation Insurance Program).

• **Your savings could pay for your HBA Membership dues.**

• **The AHBA and LHBA realize non-dues revenue from this program.** In fact since 2010 the program has generated in excess of \$ 150,000 in revenue for the LHBA, and over \$25,000 to local HBA Chapters. By means of membership s, sponsorships, and other non-dues support.

LHBA's Builders Risk Program offers substantial savings over other programs. Depending on where you build, your savings could range from 20%-25%! In just over 6 months, one LA builder saved over \$16,000 in insurance premiums. Ask your insurance agent about LHBA Builders Risk today! All LHBA member agencies may handle this program. For more info, visit [www.hbabuildersrisk.com](http://www.hbabuildersrisk.com).

### General Liability

Builder and remodeler members can also take advantage of the LHBA General Liability Trust. This legal defense fund since its inception has returned \$4.2 Million in dividend distributions to qualifying members. For more information visit [www.lhbagltrust.com](http://www.lhbagltrust.com).

These valuable programs are designed for the LHBA Members, to benefit from their membership in the Louisiana Home Builders Association. Our program can be accessed through your current agent if they are appointed to represent the program. Call to see if this program is right for you, contact us today.



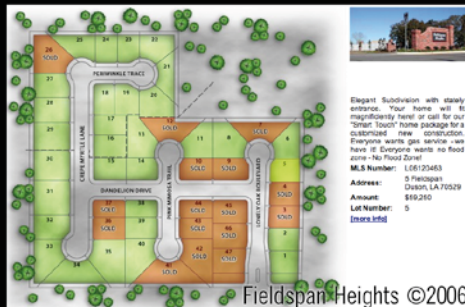
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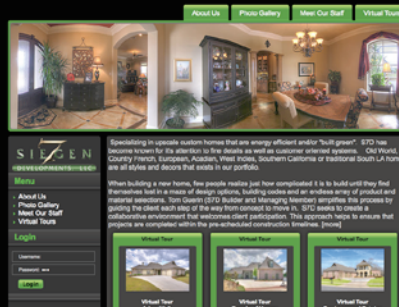


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