

# ACADIANA BUILDER

THE OFFICIAL MAGAZINE OF ACADIAN HOME BUILDERS ASSOCIATION



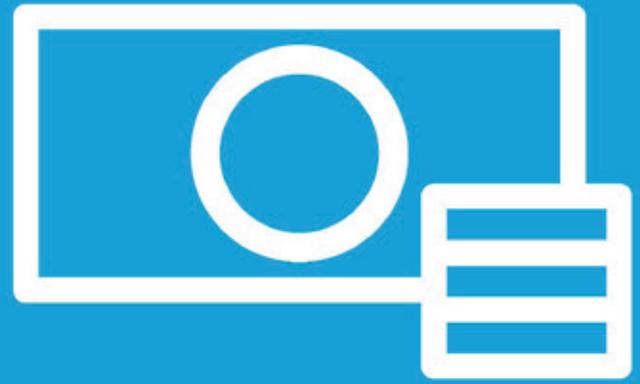
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# ACADIANA BUILDER

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## Message from the Director: Adrienne Fontenot Executive Director

It seems like just yesterday that we were exchanging Christmas greetings and New Year wishes with family and friends and, yet, here we are...May 2019.

So much has happened on the AHBA front since the turn of the new year. The Spring months were host to successful events that included the Acadiana Home & Design Show and the Parade of Homes; we've hosted General Membership Luncheons, networking socials, committee meetings and membership drives; volunteer leaders of AHBA traveled to NAHB and LHBA Boards of Directors meetings; and discussions surrounding benefits of belonging to Acadian Home Builders Association have been a priority for the staff and leadership alike.

AHBA leadership recognizes the challenges that continue to plague our members as you develop and build our communities. While benefits that include networking, comradery and discounts are atop the list of reasons to belong to AHBA, we want to further prioritize and increase the level of advocacy services that we're offering to our members.

What does that include? Did you know that your membership at AHBA is 3 in 1? As a dues paying member on a local level, you're also a member of the Louisiana Home Builders

Association and the National Association of Home Builders. On all three tiers of the Federation, we have resources in place serving as watch guards on behalf of our members. Proposed laws and regulations can tremendously impact (either positively or negatively) our members' ability to conduct business and we remain at the forefront of the conversations to ensure the best results for our industry.

What have we been up to? Act Number 428 of the 2017 Regular Session created an ad valorem tax exemption on "construction work in progress" citing Section 21: "all property delivered to a construction project site for the purpose of incorporating the property into any tract of land, building, or other construction as a component part, including the type of property that may be deemed to be a component part once placed on an immovable for its serve and improvement pursuant to the provisions of the Louisiana Civil Code of 1870, as amended. The exemption provided for in this Paragraph shall be applicable until the construction project for which the property has been delivered is complete. A construction project shall not be deemed complete during its inspection, testing, or commissioning stages, as defined by reasonable industry standards."

What this essentially means is that as soon as your project is deemed complete, the local tax assessor's office picks up the property as lot

with improvements and adds it to the register beginning January 1 of that next year. This creates an increase in property tax assessment owed by builder at closing in instances where the property sits in inventory for an extended period of time.

After about six months worth of dialogue between AHBA members and our local assessor's office, we've finally reached a resolution – that is clearly defining what determines completion. The issue date of the certificate of occupancy is going to serve as the date which the project is completed for its intended purpose. This is a big win for our members. If you have questions as to how you can best utilize this compromise to benefit you, please reach out!

AHBA is also actively engaged in conversation with the staff at the LCG Departments of Development and Planning and Public Works and working to offer suggestions and improvements to the Unified Development Code (UDC) as the document is applied to proposed developments. We'll keep you posted on the progress we make.

We are looking forward to the Summer and the continued good work of our members. If the AHBA staff can be of any assistance to you, please don't hesitate to contact our office.

**Adrienne Fontenot**  
**Executive Director**



# Stimpson Risks Stability to Start Overton Homes

By Kathy Bowen Stolz

Citing a philosophy of “big risk, big reward,” Lauren Overton Stimpson decided to leave the stability of teaching to become a builder after the experience of serving as the general contractor for her own home in 2014.

She said she got so many positive comments about her home’s exterior and interior design that she started to consider a career change. Her dad, who owns a commercial building company, encouraged her by saying,

“You did such a great job on your own house, you should do it for others.”

Lauren decided to fulfill her dream of owning her own business and began a new career as a builder, leaving her first grade classroom after six years. In her first year as a builder, her goal was to make up her teacher’s salary, but she exceeded her goal by constructing three custom homes. She then focused on building just a couple of speculative



homes each year until opportunity knocked again. Being something of a risk-taker, she answered the door.

Stimpson is one of five select builders who are developing Green Farms, a 72-lot community within Lafayette which uses the modern farmhouse look for overall visual cohesiveness. Green Farms features lots of green space, common areas, a playground, a pavilion, lighted walking paths and stocked fishing ponds. The homes will feature front porches and exterior antique beams with white and gray paint dominating the façades, according to the guidelines Lauren and her architectural committee are creating.

Additionally, the community is gated with card and remote control access and call boxes. Overton Homes is

building on 15 of those lots.

“I love building neighborhoods with great houses and great amenities.” She also loves seeing how something comes from nothing or how a field can become a beautiful development.

As a result, she is working with two other builders to develop Audubon Farms, another neighborhood in Lafayette with similar amenities. The developers are buying the land now to create a 70-lot subdivision, of which 20 lots will be Overton Homes’. Audubon Farms will connect with Audubon Plantation.

One of the challenges of building, according to

*Continued on Page 12*

■ TIPS FROM THE EXPERTS ■

# LHBA's HBA Builders Risk Program Offers Substantial Advantages Over Other Programs.

## Annual Reporter Policy

**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).

The program is written by an admitted insurance carrier that has been rated by AM BEST as A+, and a Financial strength rating of XV (\$2 Billion plus). A few of

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the program enhanced coverage that may be important to you;

- Occupancy clause 30 days prior to sale. Up to 90 or more with underwriter approval.
- \$ 1,500,000 per structure limit without underwriting approval.
- \$ 5,000,000 catastrophic policy limit.
- Additional reporting periods. Homes may be continually reported, as long as you own them. Existing inventory may be transferred into program with underwriting approval.

Reasons that you should consider using the program;

- **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), and GL Trust.

**•Your savings could pay for your LHBA 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 memberships, sponsorships, and other non-dues support.

**Visit our website and utilize the Premium Calculator to compare what you are currently paying.**

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## ■ TIPS FROM THE EXPERTS ■

# GMFS Mortgage

Monthly Economic Commentary and Indicators for Realtors & Mortgage Industry Professionals

March had some very significant Economic developments for the Mortgage Business. The Fed did a stunning turnaround and announced they scrapped plans for Interest Rate increases for the remainder of 2019. They also lowered their projections for Inflation and GDP growth. The Fed's new tactics reinforces what many Economists already suspected, the US and Global Economies are slowing. We can see the slowdown reflected in key Economic Indicators: Inflation, Housing Sales, Trade, Production, Retail Sales, etc. Most Indicators are down except for Wages. Wage growth is having one of the best years in a decade. Higher income means more workers can qualify for a mortgage and afford a home – or afford a bigger home. Keep in mind: first quarter Economic data is always erratic, especially since many of the data providers are Government agencies still catching up from the shutdown. Here is a quick review of Key Economic Indicators and Data released in March 2019 that are important to Mortgage and Real Estate Professionals. Also, be sure to check out the great resources available at [gmfsmortgage.com/realtor](http://gmfsmortgage.com/realtor)

Congrats Lauren!

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*Aimia "Mimi" Doucet*

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## News From AMLA

Aimia “Mimi” Doucet is President of Acadiana Mortgage Lenders Association (AMLA) and is currently a Loan Officer with GMFS Mortgage right here in Lafayette. Her passion for serving as president of AMLA is to promote home ownership in Acadiana.

AMLA welcomes members that are associated with, but not limited to lenders, title attorneys, and real estate agents. AMLA meets quarterly to discuss industry trends, provide education for its members, and create synergy within the industry. For instance, the most recent meeting consisted of speakers from USDA Rural Development (RD) and also the top RD Underwriter in Louisiana. These speakers did an outstanding job informing AMLA members of program changes to the Guaranteed Housing

Program Loan and also discussed the RD Construction Program.

AMLA also supports various organizations throughout the year. This allows industry leaders to come together, share information, and discuss opportunities toward increasing home ownership. For example, AMLA assists with planning events throughout the year with Realtor Association of Acadiana (RAA) and Acadiana Home Builders Association (AHBA).

If you are interested in joining AMLA, please call Aimia, AMLA President, at 337.456.3580.



## Membership spotlight Phillip Smith of Keller Williams

A huge thanks is extended to Phillip Smith of Keller Williams – this issue’s AHBA featured member. Since joining the Association less than one year ago, Phillip has pursued an active role in becoming involved and working to better the industry.

Phillip committed to serving on the 2019 Acadiana Home & Design Show committee, among others. Through his vision and efforts, AHBA was able to partner with UL Lafayette’s Department of Architecture to produce a state-of-the-art structure from which educational seminars were facilitated at the March Show.

The Board of Directors and membership of AHBA wish to acknowledge Phillip for his time and efforts! His contributions to enhancing this year’s Show are much appreciated.

Meet Phillip: Phillip Smith, born and raised 50 minutes south of Lafayette in the town of Henry. Studied Architecture at UL of Lafayette then opened a small business called Cajun X Cables with the goal of growing the sport of wakeboarding. My wife and I got married in 2016 and we both had an interest in flipping houses but we couldn’t get comps fast enough so I became a Realtor. In the midst of becoming an agent, running my small business, and coaching part time at Crossfit, my wife, Amber had our first daughter, Joelle. Even as a new agent I was immediately drawn to Keller Williams new platform Command because I’ve always been the tech-savvy guy that everyone turns to... Even my father-in-law.

All of these things have something in common - whether it is teaching a rider a new trick on the water, encouraging athletes to keep pushing to reach their goals during their workout, or sharing my knowledge and insight with this emerging technology that Keller Williams has to offer, I have a passion for helping others.

Real Estate has changed my life and I love helping others to change theirs.



*Continued from Page 7*

Stimpson, is assembling a team of architects and subcontractors who share her focus on creating classic design features while paying close attention to detail. “We are dedicated to providing quality homes and excellent client satisfaction on all custom and speculative homes,” she noted.

“We create individual partnerships with each of our customers to make the entire building process a positive experience for all that are involved. We select top-of-the-line, timeless finishes that we know our clients will enjoy for years to come.”

One of her trusted team members is local architect Jarod Hebert. They work together to design homes that are practical and functional, always keeping a family’s needs in mind. “Our plans are very well thought out and make sense because they have a woman’s touch. I always think, what if I lived in this house?”

She continued, “Our homes are distinctive, unique. We don’t do the same things over and over again.” Their homes can be found in the Grand Pointe, Tuscany and Sabal Palms’ neighborhoods in the Acadiana area.





Overton Homes' products appeal to a variety of buyers, including those who are middle-aged and retired. The houses typically cost \$400,000 or more and provide 2,400 sq. ft. and more of living space while taking six or seven months to build, depending on the size and degree of customization.

Although she is the sole employee, Lauren said Overton Homes is a family business. Lauren likes to visit the job sites daily, often taking her newborn daughter, Madelyn, or her five-year-old Caroline with her. Her husband Craig Stimpson, whom she married in 2009, also visits sites on occasion. Craig helps her in other ways, despite having a full-time job of his own.

Lauren loves the process of seeing a house "all come together" and choosing finishes and decorating. She keeps up with trends by reading magazines, checking out Pinterest website and watching TV shows. She is a disciple of the modern farmhouse style that Joanna Gaines popularized on HGTV's "Fixer Upper," although she noted that Gaines "makes it look easy." Lauren shares Gaines' ability to multi-task and enjoys being a role model for her own children.

Caroline, the Stimpsons' five-year-old daughter, watches



“Fixer Upper” with Lauren and pretends to be on the show. She loves to help her mom stage homes for listing.

Born and raised in Lafayette to Chris and Staci Overton, Lauren graduated from the University of Louisiana at Lafayette in 2007 with a bachelor’s degree in elementary education.

She finds that many of the skills she developed as a teacher transfer to building, especially creating/managing a schedule, completing paperwork, meeting deadlines, following standards and codes and working with people. Oh, and don’t forget coping with the unexpected! However, she did have to learn construction techniques and building codes to earn her general contractor’s license.

Despite her childhood exposure to commercial building through her parents’ OCS Construction business, Lauren said she chose to focus on residential building because she enjoyed building her own house so much. She enjoys seeing families move into and appreciate the homes that she helped to create.

Now a pro at building, she’s building the third home

for her own family in the Green Farms neighborhood. Constructing her first home led her to change careers and become a builder. Although she confesses to having her hands full with a young family and young business, who knows what ventures this third home will lead to?

.....  
*You may contact Lauren Overton Stimpson of Overton Homes by calling 337-280-3343, by emailing [lnoverton@gmail.com](mailto:lnoverton@gmail.com) or by visiting [www.overtonbuilt.com](http://www.overtonbuilt.com). Overton Homes’ office is located at 3108 W. Pinhook Road, Lafayette, LA 70508.*



■ TIPS FROM THE EXPERTS ■

## Dwight Andrus Real Estate

Buying a home is one of the biggest decisions in life. However, that does not mean it has to be the most stressful. While it's important to have an experienced team behind you, we believe that knowing exactly what you want can also help the process. Finding your dream home should be exciting!

**MAKE A LIST** of what you want in your new home and prioritize those desires. Begin with the features of a new home that you just don't want to live without. Then, list nine more features and rank each feature from most important to least important. Here are examples of what your list could include:

- Location/Neighborhood
- School District
- # Bedrooms
- # Bathrooms
- Screened-In Porch
- Lot size
- Appliances
- Countertops
- Bike/Walk Friendly
- Distance from \_\_\_\_\_ (work, school, etc.)
- Walk-In Closet
- Office
- Master Bedroom on First Floor
- Open Floor Plan
- Large Kitchen with Double Oven
- Tall Ceilings

Now that you have your prioritized list, you can use it to rate each house that you view. Tally up how many check marks each house has and decide what items you can sacrifice to get the ones you truly want.

Don't stress; there's a house out there just for you!



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# State of the Market



REALTOR® Association of Acadiana  
President, Walter Campbell

Walter Campbell, President of the REALTOR® Association of Acadiana offers the following insight into the state of the new construction real estate market. Data from the REALTOR® Association’s Multiple Listing Service shows a slight decline in new construction permits from 2017 to 2018; however when looking at 2018, the volume of inventory for resale properties was higher than normal. When this factor is combined with the slight decline in new construction permits it allowed for more consumption of these resale properties while still maintaining a healthy median sales price.

In looking ahead to 2019, according to nahb.com there has been an increase in new construction permits in the 1<sup>st</sup> two months of 2019 vs. 2018.

It is my opinion, all of this information and market statistics only describes a relatively normal shift in the market overall and it does not in any way suggest a major downturn in our local market.

## HOME SALES IN LAFAYETTE PARISH

	New Construction		Existing Home	
	2017	2018	2017	2018
Houses Sold	804	797	2,412	2,579
Median Price	\$222,950	\$229,800	\$177,250	\$179,000
Dollar volume	\$205,797,691	\$212,148,982	\$491,515,094	\$542,367,656
% change in \$\$	<b>+3%</b>		<b>+9%</b>	

Statistics verified by the REALTOR® Association of Acadiana Multiple Listing Service.



# Small vs. Large Homes: How Do Major Living Spaces Stack Up?

A new study from NAHB shows that bedrooms and kitchens account for 28% and 11.2%, respectively, of the space in the average new home. The master bedroom alone typically accounts for 10.7% of the home, with other bedrooms comprising 17.3% of the overall square footage.

The data, which is based on responses to the November 2018 survey for the NAHB/Wells Fargo Housing Market Index, also compares percentages between small homes (less than 2,000 finished square feet) and large homes (at least 3,500 finished square feet). For example, master bedrooms comprise 13.1% of smaller homes and 9.2% of large homes, but other bedrooms account for roughly 17% in both.

Kitchens also have a slightly larger footprint in small

homes (12.7%) than in large homes (10.5%) — although the latter allocates a larger percentage to nooks (3.4% vs. 3.1%) and walk-in pantries (3% vs. 1.9%), which were calculated separate of the kitchen. Overall, the largest percentage difference comes from the living room or area: 10% of small homes compared to only 4.4% of large homes.

Other spaces measured in the full study include: bathrooms, dining rooms, family rooms, laundry rooms, foyers, dens/libraries and other finished living space.

*Paul Emrath, vice president of surveys and housing policy research, shares more in this Eye on Housing post.*

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# 2019 Acadiana Home & Design Show Proves Successful

A special thanks to everyone who participated in the 2019 Acadiana Home & Design Show and a special thanks to our sponsors: the REALTOR® Association of Acadiana, Bath Fitter, Atmos Energy, Acadian Total Security and

Home Bank. Feedback from both vendors and attendees indicates that this year's Show was another great success. For more information on how to participate in 2020, contact the AHBA office.



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April 2019

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