

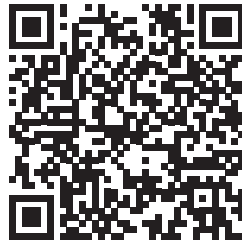
RESILIENT HOUSING FOR SWLA

Safer housing is a critical issue for this region. An easy to use guide can help.

OVERVIEW

The Resilient Housing for SWLA project seeks to expand resilient and affordable housing for the region. One element of the project is a toolkit with practical strategies to help homeowners, builders, and organizations build new homes and retrofit existing homes that are stronger and safer against future storms. There are many resources for builders and homeowners who are building or rebuilding in the region, but they are often long and technical, requiring a high level of understanding about building and retrofitting. The Resilient Housing toolkit focuses on being accessible, while directing people to more detailed resources to learn more. The toolkit also includes a wider look at regional housing challenges, including strategies to mitigate flood insurance costs, the idea of middle neighborhoods and how to support neighborhoods before they begin to decline, and different types of housing to provide more choic-

READ THE
TOOLKIT



HIGH
priority



1-10
years



\$200K
Per House



CSO/T
UDA/2022



WHAT DOES THIS MEAN FOR CALCASIEU PARISH?

Securing flood insurance and sometimes even homeowners insurance is getting more and more challenging and premiums are rising. Some of the tools in the Resilient Housing for SWLA toolkit may help save money on flood insurance premiums, but all the techniques can be used to help make homes safer.



WHAT DOES THIS MEAN FOR CAMERON PARISH?

In Cameron Parish, homes may need to be raised up higher and built with even stronger wind resistance. Resilient Housing for SWLA can help people understand why certain foundation types can help keep their home and the whole community safer and how to use these tools together to make homes stronger and safer against future storms.



es than larger single family detached homes on individual lots.

The Resilient Housing for SWLA project has three parts, the printing and distribution of the guide; the idea of a demonstration project, a neighborhood where people can see strategies from the toolkit in action; and long-term uptake and use of the toolkit. A potential demonstration site is located at Fitzreiter Road and Pear Street, owned by the affordable housing non-profit Project Build A Future.

WHY IS THIS IMPORTANT?

- Residents are facing the high cost of flood insurance, rising sale prices and rents, and insufficient practices in rebuilding post-disaster.
- Flood insurance is a significant cost to homeowners, a significant barrier to home ownership, and homeowners need to understand which decisions can impact flood insurance premiums under FEMA's Risk Rating 2.0.
- How we repair our homes and how we build can make a significant impact on the health of the region.

UNDERSTANDING THE TOOLKIT

The toolkit is broken into three parts, New Construction, Retrofitting, and Resources.

New construction starts with how to select the best site for a new home, focusing on the **base flood elevation**, **design flood elevation**, how far a home may be from a flooding source, and the development rules in place around the home. It then goes into different ways to get housing, including a list of common questions to ask your contrac-

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NEW CONSTRUCTION

THREE WAYS TO BUILD HOUSING

MORE HOUSES, MORE CHOICES

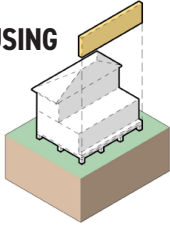
Everyone is looking for help to build or rebuild at the same time, which can make it hard to find good contractors. Using as many ways as possible to get more housing can help stretch the resources that there are.

WHAT CAN I DO?

Traditional Site Built Construction

If you're doing traditional site-built construction, it can be hard to know if a contractor is a good fit. Use this checklist to help decide.

- ☐ Does the contractor have a license for this work?
- ☐ How many building permits has the contractor got in the area in the last two years?
- ☐ Is the contractor thinking about how to protect your building from flooding?
- ☐ Has your contractor every repaired or rebuilt buildings after a natural disaster before?
- ☐ Has the contractor used FEMA to get technical guidance on a project? Do they know about FEMA's technical guidance?
- ☐ Can the contractor provide proof of general liability insurance and worker's compensation insurance?
- ☐ Will the contractor provide a list of people they've done a similar job for?
- ☐ Will the contractor hire sub-contractors on the project?
- ☐ What sort of written warranty will the contractor give?
- ☐ How will the project be supervised?
- ☐ What will the payment schedule be?
- ☐ Will the contractor get all the needed building permits?
- ☐ Who will coordinate the required inspections as part of the building permit process?
- ☐ Will the contractor provide a written lien waiver at the end of the project?



MINOR MODULAR

Panelized construction (like structurally insulated panels (SIPS) and trusses) are smaller pieces that can make up a house.

Modular Construction

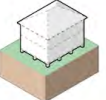
Modular construction means that pieces of a building are built away from your building site, then delivered to the site and put together. The rules to build it are set by the International Residential Code (IRC), just like traditional site built construction.

- **Why modular?** It can provide more certainty. The schedule and how the parts fit together can be easily predicted. This makes modular a great choice for someone building a lot of houses.

Manufactured Housing

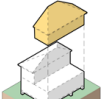
Manufactured houses are also built in a factory away from the site, but they are not regulated by the IRC like traditional site built construction or modular construction. They have to be at least 320 square feet with a permanent chassis to make sure they can be transported when they're first built, and in the future.

- **Manufactured Housing has rules set by the federal government and the state.** Unlike other ways to get housing, manufactured houses have rules set by the Department of Housing and Urban Development.
- **A Manufactured Home can have a permanent foundation or not.**
- **Manufactured Housing comes in pieces that are typically 8' wide.** This can make a manufactured house less flexible than a modular or traditional site built house.



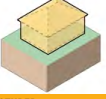
TRADITIONAL SITE-BUILT CONSTRUCTION

This way to get housing is well known and flexible, but needs a large crew on site to get it built.




MODULAR CONSTRUCTION

This way to get housing has rules set by the IRC, just like traditional construction, but the pieces are built off-site.



MANUFACTURED

This way to get housing has rules set by HUD and the state. It can be less flexible and cheaper.



MANUFACTURED HOUSING

A manufactured home on a site-built foundation.

tor, and a primer on modular and manufactured housing. Beyond that, it talks about the design of the housing itself, from the massing to the details to other types of housing beyond detached single family homes. The retrofitting section focuses on existing homes, what to do immediately after a storm, and measures that people can take to strengthen their homes before the next storm. Resources begin to look at housing challenges through a wider lens, including how to pay less for flood insurance, supporting middle neighborhoods, and sections on understanding affordability and policy.

Design Flood Elevation (DFE)
Communities choose this height in feet for themselves based on past floods, or expecting more frequent or higher levels of flooding in the future.

Base Flood Elevation (BFE):
A flood has a 1% chance of getting to this height each year. It is indicated on a community's Flood Insurance Rate Map (FIRM).

This will help residents feel prepared and have a path forward.

PLAN TOPIC AREAS

Plan Topics

The Resilient Housing for SWLA project has elements that focus on community planning, housing, and economic development. It is a guide that:

Community Planning

- **Considers community-wide strategies that make new and renovated housing safer.** Some community-wide techniques in the toolkit include each of the communities choosing design flood elevations based on previous storms, understanding proximity of new development to a source of flooding, and analyzing how some foundation techniques can contribute to flooding on other properties.
- **Includes tools to help support middle neighborhoods.** Middle neighborhoods are where families who make median incomes with average priced homes live. They require support from a policy level in order to keep them stable and strong.

Housing

- **Provides tools to make new and existing housing stronger and safer.** The toolkit includes a retrofit section, specifically focused on existing houses, both right after a storm, and beyond to prepare for the next one.
- **Describes types of housing that can increase the number of homes for families in new and existing neighborhoods.** Increasing housing

supply is critical in the region. Providing that housing in a wide variety of scales ensures choices for families of different sizes, incomes, and preferences, while providing more access to everyone.

Economic Development

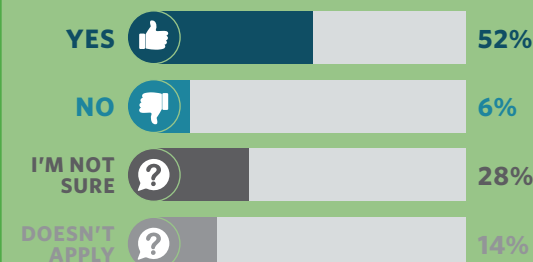
- **Supports the development of the housing supply that is critical for local jobs, businesses, and economic development opportunities to thrive.** Without a substantial increase in housing stock, new industries and employers don't have access to top talent, and the region is unable to benefit from people living, shopping, dining, and paying taxes in the local area.



The cover of the Resilient Housing Toolkit for SWLA

HIGHLIGHTING COMMUNITY SUPPORT

I would use the Resilient Housing Toolkit



I think this project will benefit SWLA.



USING THE TOOLKIT

The Resilient Housing for SWLA toolkit helps make existing information more accessible in an informal and easy to understand way. One of the goals of the Resilient Housing for SWLA catalytic project is adoption by homeowners, builders, and organizations, not only to use the techniques described in the kit but to recommend it to others and share it.

Appealing to Homeowners

The toolkit is written with property owners in mind, especially the sections on retrofitting and resources. The retrofitting section focuses on small steps that can be taken before the next storm or during clean-up. It gives homeowners a starting line so they can feel empowered with access to information that is often overwhelming in the face of recent disaster.

One of the most important sections for homeowners includes a checklist of questions to ask a builder or contractor. Having an easy checklist of what to ask helps an owner take control of the resilient future of their home.

Another critical spread is in the resources section and it lays out the recent changes to the National Flood Insurance Program (NFIP). The changes in the program focus on a property's unique flood risks, but there are actions that homeowners can take called mitigation credits that could reduce flood insurance premiums.

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RESOURCES

SUPPORTING MIDDLE NEIGHBORHOODS

MIDDLE NEIGHBORHOODS

- Middle neighborhoods are where middle-class and working-class families live.
- In these neighborhoods, incomes and house prices are typically pretty close to the middle for a city or region.
- Middle neighborhoods are the backbone of a region and important to building equity for Black and communities of color.
- They require continued investment in the homes, public infrastructure, and services to ensure that they do not decline.

Supporting middle neighborhoods can help create places in cities in southwest Louisiana that continue to grow, thrive, and attract more neighbors.

GOOD BONES
Many middle neighborhoods have been around for a long time and have great things like big trees, concrete streets.

AMENITIES IN THE NEIGHBORHOOD
Some middle neighborhoods already have great things, like parks. These good things need to be supported and encouraged to grow and get better.

BRAND THE NEIGHBORHOOD
Many of these neighborhoods already have names that people call them.

WHAT SHOULD BE DONE?

- Many houses in middle neighborhoods have one bathroom, making the homes less desirable to families in the market. Fund a half bath program (hire local architects to create standard renovation plans for the typical floor plans/house types in the neighborhood to show how 1/2 baths can be added).
- Increase the level of city services to these neighborhoods (street maintenance & improvements, garbage pick-up, replace broken street lights, repair broken sidewalks, etc.).
- Improve and building new highly desirable neighborhood amenities (parks, play structures, community centers, gathering spaces, neighborhood-serving retail in walking distances, access to bike and walking trails, etc.).
- Provide grants to neighborhood organizations to create branding and marketing to promote the neighborhoods.
- Increase the number of move-in ready homes by offering grants to homeowners or developing a "rehab and ready program" through a land bank or redevelopment authority.
- Support organizations & program events in these neighborhoods that will both serve existing residents and attract people from outside the neighborhood.

ADDRESS THREE THINGS TO HELP INCREASE HOME SALES IN MIDDLE NEIGHBORHOODS

- Property conditions
- School conditions
- Safety

MIDDLE NEIGHBORHOODS IN LAKE CHARLES

- Oak Park Neighborhood
- Edgemont Neighborhood
- University Neighborhood

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The National Flood Insurance Program (NFIP) changed significantly in 2022. An important topic for the region is how to pay less for flood insurance. A resource in the toolkit breaks down what is changing and mitigation credits to pay as low a premium as possible under the new regulations.

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NEW CONSTRUCTION

FOUNDATIONS

BUILDING ON A STRONG FOUNDATION

The kind of foundation that you choose for your home can help lessen flood impact, but it can also help make flood insurance less expensive, help protect your neighbors' houses, and help future building sites stay buildable. Foundations can be **shallow**, which means that they are built on soil at the surface, or **deep**, which means they are supported by deeper soil or rock. There are two types of foundations:

- Open Foundations:** Open foundations have piles, piers, or columns. Like the name says, they are open and allow water and smaller pieces of debris to flow through them during a flood.
- Closed Foundations:** Closed foundations have a slab on grade or walls all the way around soil or crawlspaces. During a flood, water and debris can get trapped against the walls, creating pressure that is dangerous to the house, and giving water time to wash the dirt away from the foundation.

WHAT CAN I DO?

Choose open foundations. Some closed foundations can have **flood openings**, which can help ease the pressure of water, but debris can still get trapped, and water can wash the dirt out from under the foundation.

OPEN FOUNDATION
This house is up on columns with walls that can break away. Water and debris can pass through.

SLAB ON GRADE FOUNDATION
Slab on grade is a type of closed foundation. To use slab on grade construction, the dirt has to be built up to raise the house above BFE.

CLOSED FOUNDATION WITH FLOOD OPENINGS
This house has a concrete foundation with flood openings. Debris can still get trapped and damage the house.

OPEN FOUNDATION
Open foundations have piers, piles, or columns.

CLOSED FOUNDATION
Closed foundations have walls all the way around soil or a crawl space.

What's Wrong with Slab on Grade Foundations?

When a flood happens, water goes around the mound created to protect your home, but then it impacts other homes and future building sites, making them more likely to flood.

THE DIRT DOESN'T WORK

When a flood happens, slab on grade foundations can have the ground washed out from under them. This is called **undermining** and can permanently damage your home.

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Slab-on-Grade foundation types have become more common in southwest Louisiana. Builders and homeowners will often create a mound of earth to create a concrete slab that is above the base flood elevation. This practice has many consequences that are illustrated in the toolkit to encourage builders to use pier and beam construction.

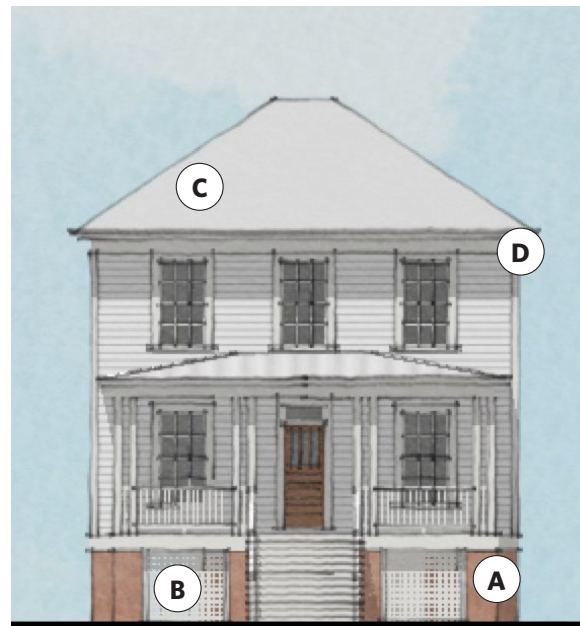
Appealing to Builders

Many of the techniques in the toolkit would be executed by builders for new construction and retrofitting. The toolkit helps emphasize better techniques for building a more resilient home, from the foundation to the roof.

Appealing to Policy Makers

The toolkit also includes elements that look at housing in the region more broadly, beyond modifications to a single home.

- **Other Types of Homes:** Other types of homes focuses on choices in housing types beyond single-family detached homes on large lots. Cottage courts, small apartments made to look like a larger home, and attached townhouses are ways to create more housing in new and existing neighborhoods.
- **Supporting Middle Neighborhoods:** Middle neighborhoods are neighborhoods where people of middle income live. They are neighborhoods that are often strongly contextual to the area, holding much of the history and memories, but they are also often overlooked in terms of policy support. These neighborhoods often need additional support to avoid decline.
- **Affordability:** The affordability section helps explain what is affordable for housing in the region.
- **Why Should I Care? (Policy):** This section focuses on what sorts of policies individuals may want to support to help implement techniques in the toolkit.



A More Resilient House



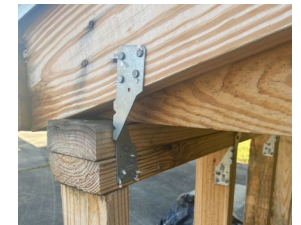
A Pier and beam foundations to raise homes above the path of flooding



B Flood damage resistant materials



C Secondary water barrier to resist water leaking through the roof



D Roof to foundation connections for wind resistance

CONSTRUCTION TECHNIQUE	CONVENTIONAL CONSTRUCTION	RESILIENT CONSTRUCTION	WHAT'S THE COST DIFFERENCE?
Slab on Grade Foundation vs. Pier and Beam Foundation	+/- \$162/Square Foot	\$169+/Square Foot	\$7+/Square Foot
2" Rigid Insulation	N/A	\$4+/Square Foot	\$4+/Square Foot
Closed Cell Foam at Subfloor	N/A	\$2+/Square Foot	\$2+/Square Foot
Ice and Water Shield as Secondary Roof Membrane	N/A	\$1+/Square Foot	\$1+/Square Foot
Wind-Rated Nailing Pattern	N/A	\$1+/Square Foot	\$1+/Square Foot
Wind-Rated Strapping	N/A	\$3+/Square Foot	\$3+/Square Foot

It is approximately \$18-40+/SF more expensive to construct a more resilient home. For a 1,400 SF home, that's a \$25,000-\$55,000 increase over conventional construction.

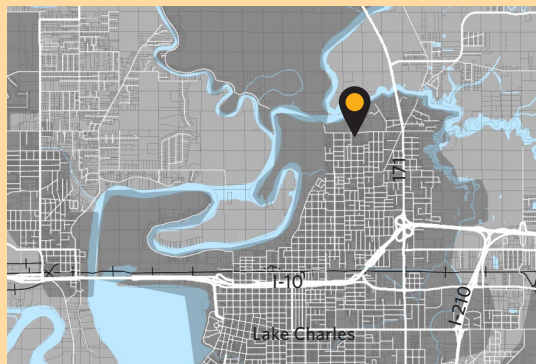
*Numbers are estimates from July 2022 and subject to change

CASE STUDY: A DEMONSTRATION NEIGHBORHOOD

Project Build a Future owns an approximately 4.4 acre piece of property at the corner of Fitzenreiter Road and Pear Street. The site has great access to Combrel-Fondel Elementary School, the Martin Luther King Junior Center, and is close to Riverside Park and Wal-Mart. While many of the lots in the surrounding neighborhood have encumbrances and may be tied up in the adjudication process, this parcel is developable and could increase the number of affordable homeowners in the area. In order to make the development viable and to maximize the number of homes, new roads and utilities would need to be extended into the site. Partnership and gap funding are necessary to subsidize the infrastructure costs as well as increased costs to build the houses to a higher standard of resiliency.

New Homes

One potential idea for the property would be a demonstration project. Approximately 21 new homes would be built using strategies from the Resilient Housing for SWLA toolkit. This would include elevating the homes using pier and beam foundations, using flood damage resistant materials, and securing the roof to the studs for maximum resistance against high winds. While these improvements increase the resilience of the homes, they also increase construction costs. Partners and sources of subsidies will be needed to keep the homes affordable, while ensuring they are flood damage and wind-resistant.





An example of what a site plan could look like for the Fitzenreiter Road site

A Good Example

THE CEDARS AT CARVER PARK

WHAT?

- 120 new resilient rental homes in Galveston, TX
- Different kinds of homes to fit into the surrounding neighborhood
- All homes are raised a full story with parking and access on the ground floor

HOW?

- Funded through state recovery funding, FEMA funding, and Low Income Housing Tax Credits (LIHTC).
- 51% of the homes are affordable to a range of incomes, and 49% are at market rate rent.



Smaller buildings around a park



Entry to the leasing office

A Good Example

VILLAS ON THE STRAND

WHAT?

- 160 new resilient rental homes in Galveston, TX
- Different kinds of homes to fit into Downtown Galveston
- All homes are raised a full story with parking and access on the ground floor

HOW?

- Funded through state recovery funding, FEMA funding, and Low Income Housing Tax Credits (LIHTC).
- 51% of the homes are affordable to a range of incomes, and 49% are at market rate rent.



All buildings have floodable space and parking on the ground level



Homes on Mechanic Street in Galveston

Closing the Financing Gap

The cost of housing of any kind is increasing all over the region. Affordable housing non-profits like Project Build a Future struggle with gaps in funding to provide quality housing. Adding additional resiliency measures to the construction increases that gap.

- **+/- \$205,000** is the cost to build a Project Build a Future 3-bedroom, 2-bath home with no profit margin.
- **+/- \$150,000** is the target cost to sell the home as a first home purchase for a family.
- **+/- \$55,000** is the typical gap between the cost to build the home and the price that a family is able to pay.

Additional resiliency measures including:

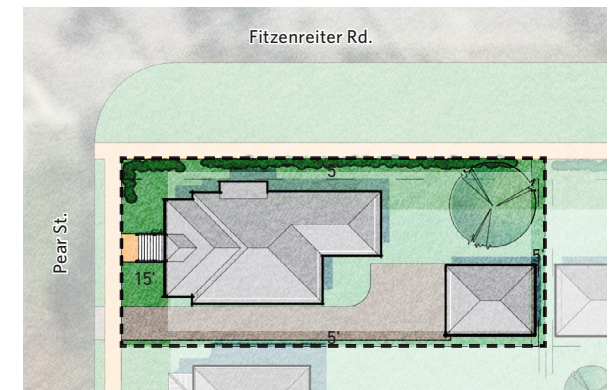
- Pier and beam foundations
- Flood damage resistant materials
- Secondary water barrier
- Roof to foundation connections for wind resistance

And other factors, like additional windows and front porches to encourage a neighborly streetscape, will further increase construction costs by another **\$55,000**. That would mean that for each home, the support of partners would be needed to close a gap of **\$110,000** per home. This does not include the cost of infrastructure improvements to develop the site and each lot.

Zoning

The proposed plan diverges from the existing Residential District zoning related to front and rear setbacks. Rather than pursue variances, a project of this scale could go through the Planned Unit Development (PUD) to create a specific neighborhood plan and subdivide the lots for these 20+ houses. The planned unit development should include neighborly streets, urban setbacks with space for front porches, and rear yards. The recommended dimensions include:

- **Front Setback: 15'** A 15-foot setback that allows for encroachment of a porch and access stair helps create a consistent street wall and provides ample space in the backyard for families.
- **Rear Setback: 5'** Reducing the rear setback to 5 feet (for garages or carports only) helps maintain usable backyard space.



A diagram of potential setback dimensions to create a more neighborly street

Infrastructure Needs

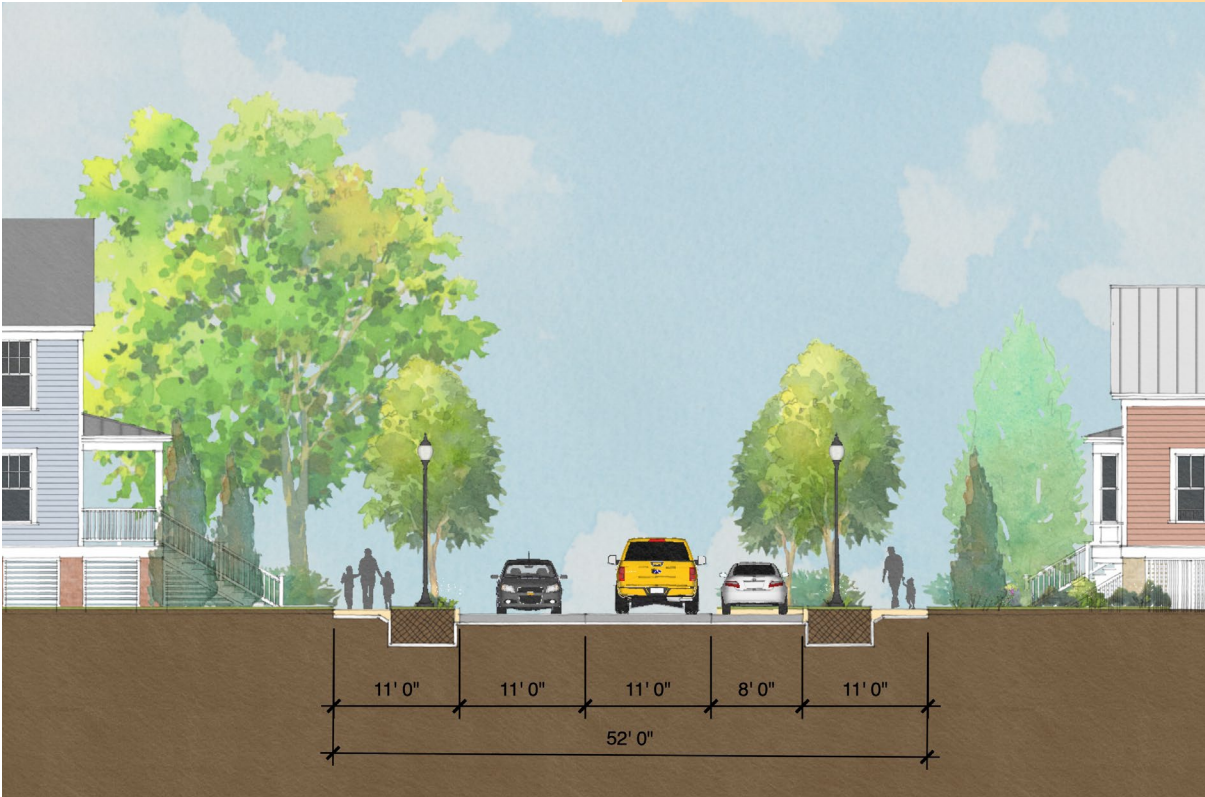
The Fitzenreiter Road site would require infrastructure for development, including new streets, water, and sewer lines. Beyond the basic infrastructure needs, the demonstration project could show best practices for better stormwater management techniques in the street, like tree trenches with subsurface drainage rock, and in a small stormwater management pocket park.

Enterprise Boulevard Extension

An important future infrastructure consideration for the Fitzenreiter Road site is a potential extension of Enterprise Boulevard. Because Enterprise Boulevard has a larger Right-of-Way than Fitzenreiter Road, it is likely that the site would be impacted. A larger street would also necessitate modifying the conceptual site plan to address the new character of the proposed street.

A Case Study

The Fitzenreiter Road site was tested as a potential demonstration project, but other or multiple locations in the region could also fill the role of a demonstration site. While each area may have unique constraints regarding zoning and infrastructure needs, the gap remains between the cost of building a home and what a first-time homebuyer can afford to pay.



INFRASTRUCTURE NEEDS	LENGTH/AREA	COST	TOTAL COST
52' ROW 2 11' Concrete Lanes On-Street Parking (1-side) with curbs 5' Sidewalks and 6' Tree Lawns	+/- 680 Linear Feet	\$380/Linear Foot	\$254,400
Stormwater Enhancement: Street-Side Tree Trench with Subsurface Drainage Rock	+/- 680 Linear Feet	\$125/Linear Foot	\$85,000
Stormwater Pocket Park	+/- 12,500 Square Feet	\$25/Square Foot	\$312,500
Water (8-inch main)	+/- 680 Linear Feet	\$65/Linear Foot	\$44,200
Sewer (8-inch gravity collection)	+/- 680 Linear Feet	\$95/Linear Foot	\$64,600
Contingency (30%)*			\$226,500
TOTAL			\$991,200

*Numbers are estimates from May 2022 and subject to change

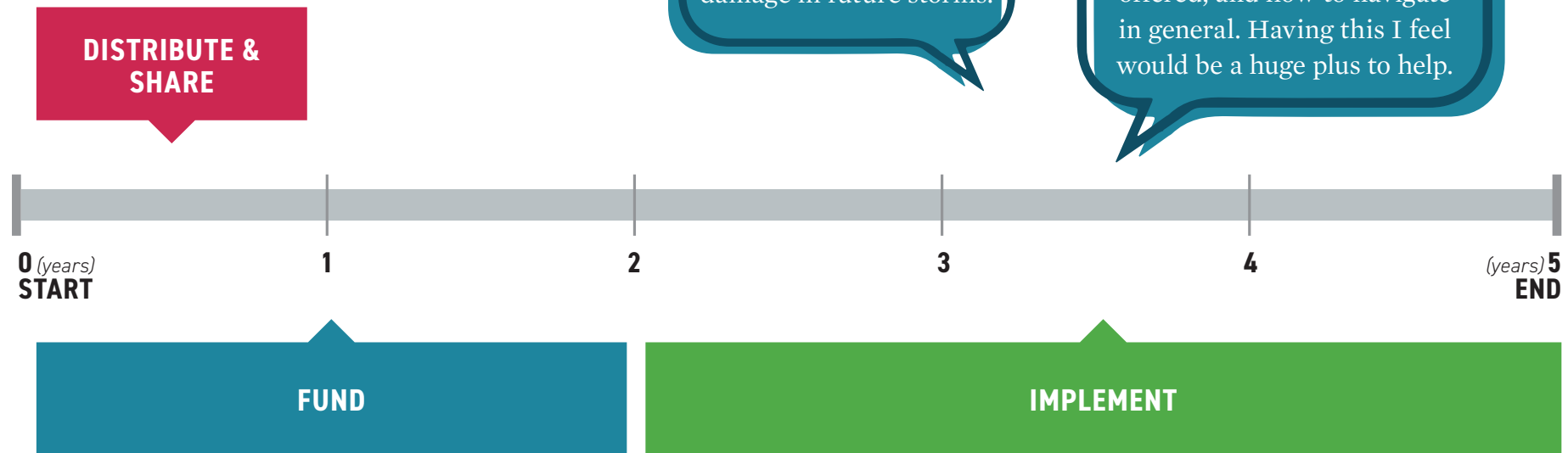
ACTION STEPS

Distribute and Share

The Resilient Housing for SWLA project has three goals, printing and distributing the toolkit in the short term, funding and implementing a demonstration project at Fitzenreiter Road and Pear Street, and using the toolkit to build new and repair existing homes over the long term.

1 Distribute the Toolkit

The Resilient Housing for SWLA toolkit is currently available online. The digital resource is the easiest to share broadly, and sharing it through as many channels as possible is critical to its long-term use. Individuals, builders, and non-profit organizations may also benefit from having a printed copy. Establishing partnerships for printing copies, especially immediately following storms, would help support use and wider adoption.



Resilient Housing for SWLA

Action Steps

- 1 Distribute and share the Resilient Housing for SWLA toolkit
- 2 Fund infrastructure for a demonstration pocket neighborhood on Fitzenreiter Road
- 3 Provide subsidy for enhanced resilience features in the demonstration neighborhood
- 4 Build a pocket neighborhood of ~20 single family houses that demonstrate the principles in the Resilient Housing for SWLA toolkit
- 5 Use the Resilient Housing for SWLA project to build infill houses, repair homes, and make housing more resilient

Individuals, builders, and organizations will use the techniques in the toolkit to build more housing that is stronger and safer. A demonstration neighborhood helps inspire new projects.

Fund

2 Fund the Infrastructure for a Demonstration Project

The first step for a viable demonstration project at Fitzenreiter Road would be infrastructure. Building the new streets and having sewer and water infrastructure in place allows for sitework to begin on the lots themselves. The funding gap for each house does not include infrastructure costs, so having the infrastructure in place is crucial to the success of the project.

3 Subsidize Enhanced Resilience Features for the Demonstration Project

The demonstration project would require the support of partners to close the gap between the cost of construction and what would be affordable for homeowners to pay. The cost of construction would increase from the typical baseline with additional resilient features, but the increased resilient features would be essential to the successful demonstration.

Implement

4 Build a Pocket Neighborhood Demonstration Project

The next step would be constructing the houses with the techniques in the Toolkit. The construction itself could be used as a learning lab for area builders to come and see the resilient construction in action.

5 Use the Resilient Housing for SWLA project to build infill houses, repair homes, and make housing more resilient

As uptake of the toolkit continues to grow, people could be encouraged to use the techniques for retrofitting their homes to be stronger and safer. Following storms, it could be a priority to send the toolkit around, digitally and printed, to give access to as many people as possible.

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RESOURCES

WHAT'S AFFORDABLE?

WHAT IS CONSIDERED "AFFORDABLE" FOR HOUSING?

- Housing is generally considered as affordable if a household pays 30% or less of their monthly gross income for housing costs (including mortgage or rent, utilities, homeowners insurance, and property taxes).
- Households that pay more than 50% are considered severely housing burdened.
- To qualify for **subsidized affordable housing**, a family of four would need to make \$38,820 or less.

WHAT CAN AN AVERAGE FAMILY IN SWLA AFFORD TO RENT?

THE AVERAGE RENTS IN CALCASIEU & CAMERON PARISHES ARE:

- \$702 for a studio apartment
- \$732 for a 1-bedroom apartment
- \$941 for a 2-bedroom apartment
- \$1,178 for a 3-bedroom apartment
- \$1,321 for a 4-bedroom apartment

Families with children might have a hard time affording rent.

WHAT CAN AN AVERAGE FAMILY IN SWLA AFFORD TO BUY?

- The average family makes **\$51,547** and can afford to spend **\$1,200/mo.** in total housing costs.
- The median home listed for sale in January 2022 is **\$225,000** in Calcasieu Parish and **\$325,000** in Cameron Parish.
- The average family that lives in Calcasieu & Cameron parishes **cannot afford** to purchase the average home, unless they can make 25% (or greater) down payment

A HOME THAT COSTS \$128,000-\$170,000.

It costs \$XXX,XXX to build a new 3-bedroom house.

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RESOURCES

WHY SHOULD I CARE?

MAKING A PLAN

After listening to over 2,000 people, the #1 thing that people wanted for housing was to see more affordable housing for families of all incomes. That doesn't just happen. A **policy** is a course of action; a plan saying how we get to the things we imagine. For more houses to be available, affordable, and accessible, you can support policies that:

- Allow More Housing to be Built**
 - Make it faster and easier to build with faster permit review
 - Allow for more housing in existing neighborhoods like duplexes and small apartment buildings.
- Stabilize Existing Neighborhoods**
 - Improve public services in neighborhoods that need investment
 - Limit how much rent goes up each year
- Subsidize Housing Cost for Those Who Need It**
 - Prevent discrimination against people with housing vouchers
 - Require that some affordable housing be built in projects of a certain size, or that are in a good location.
- Build Safer, Longer**
 - Have each community look at a Design Flood Elevation regularly on what floods have done in the past, and how things are changing.
 - Enforce building codes

There are many more policy ideas in the Just Imagine SWLA Policy Guide.

WHY WOULD I SUPPORT STRICTER RULES FOR BUILDING HIGHER AND STRONGER?

- Building a house that can stand up against storms can be less expensive in the future.
- If your house is damaged in the future, insurance will cover things required by codes. If more resilient standards aren't required, homeowners would have to pick up the cost themselves.

SO, WHAT CAN I DO?

- Support rules to help everyone build safer like:**
 - Design Flood Elevation
 - Wind Rating
 - Building Codes
 - Stormwater retention
 - Limits on building mounds to build slab-on-grade

The Resilient Housing for SWLA toolkit includes strategies for preserving middle neighborhoods, those where middle and working-class families live that are not currently growing, but need support so to prevent decline.



Potential Partners

- State of Louisiana OCD
- Louisiana Housing Corporation (LHC)
- City of Lake Charles
- Project Build a Future
- Churches and non-profits that build housing
- Homebuilders of SWLA
- Calcasieu and Cameron parishes
- Associated Builders and Contractors Southwest Training Center
- Mortgage lenders
- Insurance industry
- Center for Planning Excellence (CPEX)
- SBP USA (formerly St. Bernard Project)



Potential Funding Sources

- City of Lake Charles CDBG and HOME allocations
- LHC — CHDO Annual Awards Program (CHAAP)
- LHC — CHDO Single Acquisition Rehabilitation (CSAR) Program
- LHC — Homeownership assistance
- Philanthropy
- Bank CRA & CDFI funding
- Restore LA — Homeowner Assistance Program
- State Capital Outlay budget
- LA DOTD Safe Routes to Public Places (LA Complete Streets Program)
- Infrastructure Investment and Jobs Act (IIJA) competitive grants
- NEA Creative Placemaking grants





IMPLEMENTATION

HOW?	COST	TIME FRAME	POTENTIAL FUNDING SOURCES	LEAD ENTITY	SUPPORTING PARTNERS/ ENTITIES
Printing and distribution of the Resilient Housing Toolkit	\$10,000	0-1 year	<ul style="list-style-type: none"> LA GOHSEP LA OCD 	LA GOHSEP LA OCD	Community Foundation SWLA Visit Lake Charles
Fund and build sustainable infrastructure where needed for demonstration projects and resilient, affordable infill housing	\$150 to \$300 per linear foot of new or improved infrastructure (streets, utilities, drainage, etc.)	1-5 years	<ul style="list-style-type: none"> State Capital Outlay budget LA DOTD Safe Routes to Public Places (LA Complete Streets Program) Infrastructure Investment and Jobs Act (IIJA) competitive grants NEA Creative Placemaking grants 	Approving body (municipality or parish) for the infill housing location identified	LA DOTD Regional Planning and Development Commission
Build a pocket neighborhood of ~20 single family houses that demonstrate the principles in the Resilient Housing Toolkit, provide subsidy for enhanced resilience features	\$200,000+ per house (structure only, assuming finished lots delivered to builders)	1-5 years	<ul style="list-style-type: none"> LHC — CHAAP and CSAR programs HOME CDBG 	Non-profits building affordable homeownership Market rate builders and developers	Community Foundation SWLA OCD/LHA Municipalities and parishes