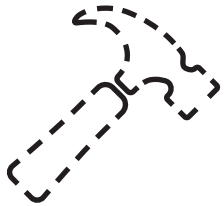
RESILIENT HOUSING TOOLKIT

FOR **SWLA**



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LET'S GET STARTED.

WHO IS THIS TOOLKIT FOR?

Just Imagine... Resilient housing in attractive neighborhoods that people can afford and access. To make that possible, we need every tool we have, and some that we may still need to make. That's why this booklet is called a toolkit. It's a resource for people who want to make their current house stronger, to choose a great spot for their next home, lower their flood insurance costs, understand affordable housing, and support the types of policies that help to make housing safer and more in reach for everyone.

INTRODUCTION

THE BASICS

WHAT IS RESILIENT HOUSING?

For something to be **resilient**, it needs to prepare for threats, absorb impacts, recover, and adapt. Homes in southwest Louisiana go through a lot with floods, hurricanes, and more. Making your home tougher can help you better adapt to future risk and save time and money in the long run by avoiding expensive storm repairs. Using some of the ideas in this toolkit might even help your lower what you pay for flood insurance.

WHAT'S IN THE KIT?

This toolkit is a guide for:

1. **Building New Homes:** New Construction has information about choosing where to build, the basics of how to build, and how many different kinds of homes can make up resilient neighborhoods.
2. **Retrofitting Homes:** Retrofit focuses on homes that already exist, and how they can be made stronger against high winds and floods.
3. **Resources:** Resources has information about flood insurance, supporting middle neighborhoods, and affordability. It wraps up with why you should care, and where you can go to learn more.

There is much more information than can be covered in a short toolkit, but there are many more resources to learn more at the end.

What Does it Mean?

BASE FLOOD ELEVATION (BFE)

A height in feet on a community's Flood Insurance Rate Map (FIRM). A flood has a 1% chance of getting to that height each year. Sometimes, it happens more often.

DESIGN FLOOD ELEVATION (DFE)

A height in feet that communities choose for themselves based on past floods, or expecting more or higher floods in the future.

FREEBOARD

A buffer over a flood elevation, usually BFE. Communities can choose a buffer for additional flood safety.

NEW CONSTRUCTION

THE SITE

CHOOSING A SITE

If you're building a new house, the most important part is picking where to build it. Choosing where to build isn't just about neighbors or great schools, but about how your house can hold up against hurricanes and floods.

WHAT CAN I DO?

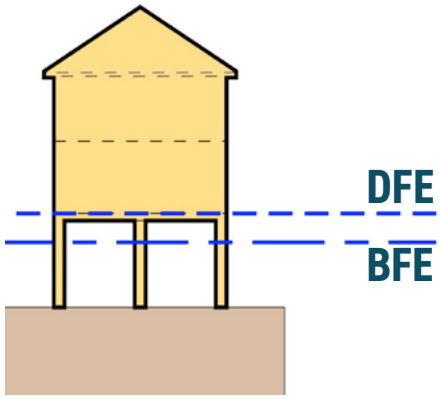
1. **Go Beyond the Minimum Standard:** The National Flood Insurance Program (NFIP) has changed how it determines insurance costs. The **BFE** won't be the only thing that tells the NFIP what you should pay for flood insurance, but it does give you a good idea for how high you should build your house. It's important to remember that BFE is a minimum; building higher is allowed and encouraged for additional safety. Some communities that have chosen higher standards like **DFE** and **Freeboard** to help make all homes in the community safer.
2. **Think about how far you are from a flooding source:** Living near the water makes it more likely your house could flood, which will make flood insurance more expensive.
3. **Think about the development rules around you:** If it isn't planned out, new development can make existing neighborhoods more likely to flood. Look around to see if new construction around you is built responsibly so that water doesn't run off one property and impact others.

What Does it Mean?

HOW DO YOU CHOOSE HOW HIGH TO BUILD?

To choose how high to build, communities should look at:

1. How high have floods been in the past?
2. Has more land been built on since the last flood? Does the water have somewhere to go?



NEW CONSTRUCTION

THREE WAYS TO BUILD HOUSING

MORE HOUSES, MORE CHOICES

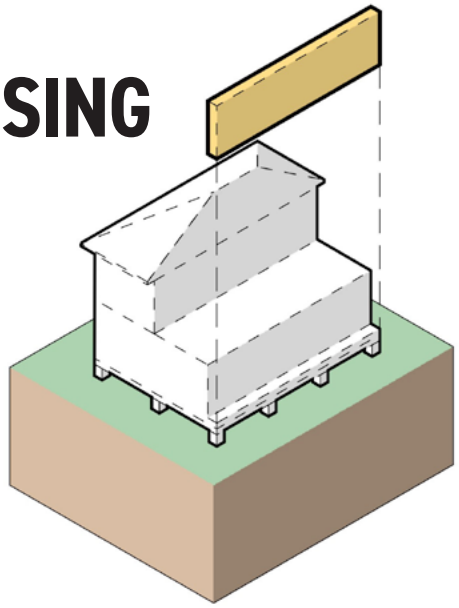
After a storm, everyone is looking for help to build or rebuild at the same time, which can make it hard to find good contractors. There are three main ways to build housing, and understanding them can help you when you are building or buying a home.

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 in the state of LA?
- [ ] How many building permits has the contractor gotten in the area in the last two years?
- [ ] Is the contractor thinking about how to protect your building from flooding? Are they familiar with local and state rules about it?
- [ ] Has your contractor ever repaired or rebuilt buildings after a natural disaster before?
- [ ] Has the contractor used FEMA 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 references from people they have done similar work 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? Is there a maximum cost in writing, and a maximum number of changes?
- [ ] 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

Individual wall panels 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 can make modular construction a great choice for someone building a lot of houses.

Manufactured Housing

justimagineswla.org

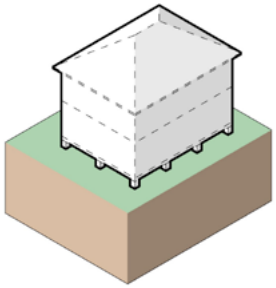
Checklist adapted from FEMA's Building Codes Toolkit

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 if they need to move.

- **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:** If they have a foundation or not, manufactured homes need to be anchored to the ground to keep them from blowing over in high winds.
- **Manufactured Housing comes in pieces that are typically 8' wide:** This can make a manufactured house plan less flexible than a modular or traditional site built house.

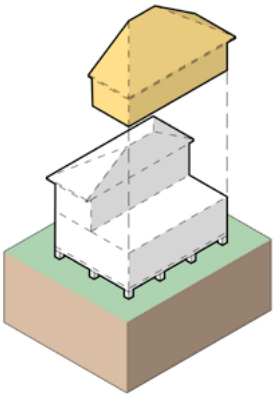
MANUFACTURED HOUSING

A manufactured home on a site-built foundation.



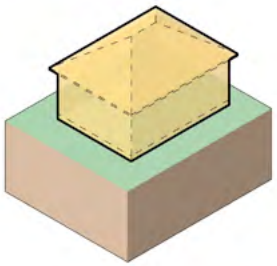
TRADITIONAL SITE-BUILT CONSTRUCTION

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.

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:

1. **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.

2. **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?

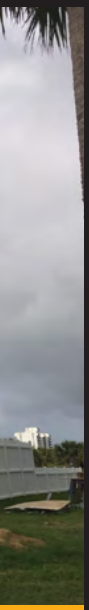
Choose open foundations. Some closed foundations can have **flood openings**, which can help ease the pressure of water, but debris can still get trapped, and water can wash the dirt out from under the foundation.

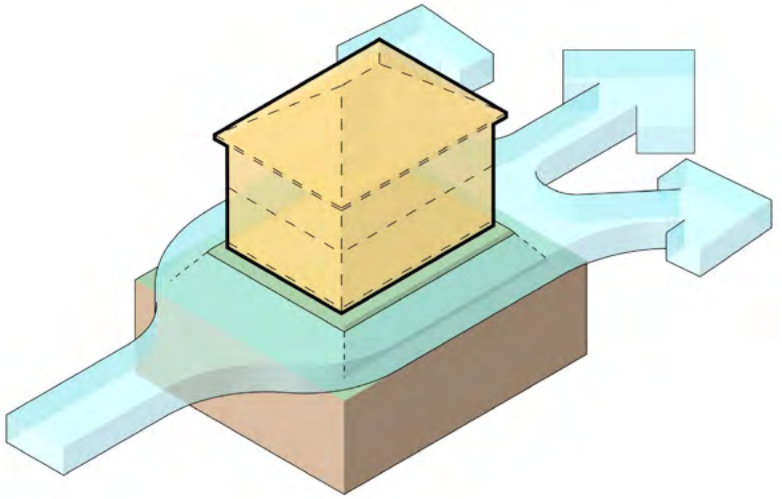
OPEN FOUNDATION

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

CLOSED FOUNDATION WITH FLOOD OPENINGS

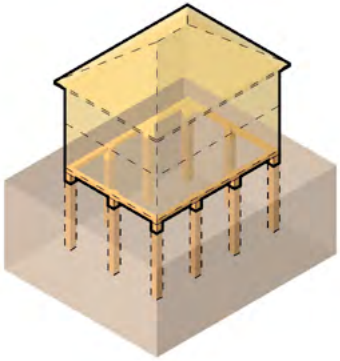
This house has a concrete foundation with flood openings. Debris can still get trapped and damage the house.





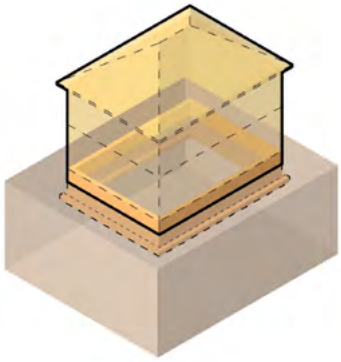
SLAB ON GRADE FOUNDATION

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.



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.

Also, the ground can shift and settle overtime with regular weather. This can mean expensive repairs for slab on grade foundations.

NEW CONSTRUCTION

MASSING

CHOOSING THE RIGHT SHAPE AND SIZE

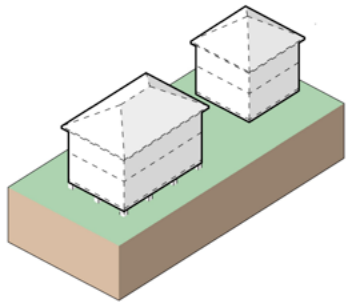
The massing of your house is what shape and size it is. The shape and size of your house can impact how much it costs to build. Building shapes that are closer to square and a hip roof shape that isn't too steep are two ways to reduce the impact that wind has on the house.

WHAT CAN I DO?

1. **Keep it Simple:** Keeping the massing of your house simple can help keep construction costs lower. If you think of your house as a group of parts, an engineer has to think about how each part will stand up to wind, separately and together. Using fewer parts can make how the house reacts to storms more predictable.

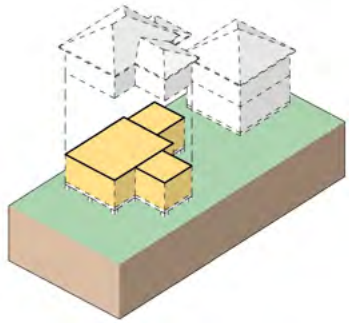
2. **Think in Squares:** Square are a very stable shape, and square-shaped houses can stand up better to high winds. If you think of your house as a group of parts and think of those parts as squares, that can help the house stand up to strong storms.

3. **Think About Your Roof Shape (and don't make it too steep!):** The roof is often the part of the house that has to hold up to the most wind. Different roof shapes stand up to wind better than others. Hip roofs are more stable than gable roofs.



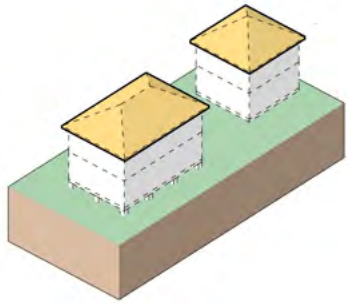
KEEP IT SIMPLE

Think about the house as simple shapes, as few shapes as possible.



THINK IN SQUARES

Squares are a very stable shape and may react better in a storm than a longer rectangle.



THINK ABOUT YOUR ROOF SHAPE

Hip roof shapes stand up better to high winds than other shapes, especially if they aren't too steep.

NEW CONSTRUCTION

DETAILS

IT'S ALL IN THE DETAILS

Once you have figured out the foundation type and massing of your house, the details pull it all together. Some details help you while also helping others. A great front porch helps create a community feel while giving you great outdoor space. Choosing materials that are less likely to blow off in a hurricane can keep neighboring houses safe, while also keeping your home intact.

WHAT CAN I DO?

1. **Think about the street:** This can enhance community while increasing your curb appeal. Filling in open foundations with materials that can easily come loose against flood pressure can help the house look better from the street while still having the benefits of an open foundation.

2. **Choose where the windows go:** If you keep window openings at least three feet from the corners of your house, there is enough space for structural support that help strengthen the wall against wind.

3. **Materials matter:** **Flood damage resistant materials** are materials that can be wet, dried, and be cleaned well after being soaked with dirty flood water. FEMA keeps a guide to good flood damage resistant materials in the resources. Other materials, like well-maintained metal roofs, have historically stood up better in hurricanes because pieces don't easily come off, like they might on an asphalt shingle roof.

A WELCOMING ENTRY

Porches help provide a valuable sense of community and can be designed to fit many house styles.

MATERIALS THAT LAST

Choose materials that are flood damage resistant and have a better track-record of standing up to high wind

VISUALLY FILLING IN THE FOUNDATION

Use break-away materials to visually connect the piers of the foundation.

NEW CONSTRUCTION

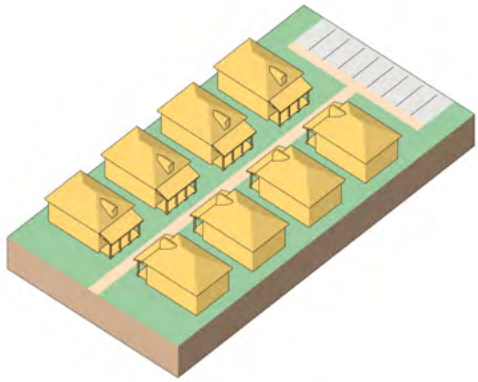
OTHER TYPES OF HOMES

USING ALL THE TOOLS

One way to make housing more affordable and accessible is to have more of it. Having choices of housing for families that are many different sizes with different needs makes a complete community. There are tools to create more housing in existing neighborhoods, while still keeping them feeling like home.

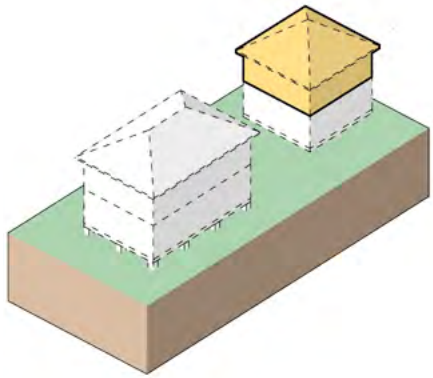
WHY MORE TYPES OF HOUSING?

- **More homes for everyone:** There is too little adequate housing of all kinds in southwest Louisiana. By having more tools for different types of housing, the amount of good quality housing can be increased for everyone.
- **Homes for those here for a short time:** Many jobs in the region have people who work temporarily. Giving them a place to live nearby means that they can shop in local stores, eat at local restaurants, and support the place they live.
- **Homes to keep the best in the area:** Having different types of smaller, more flexible housing options can give options to younger talent who want an opportunity to stay in the region, but can't afford or don't want the responsibility of their own house.



COTTAGE COURTS

Several small cottages can fit on lots in existing neighborhoods, creating their own courts.



CARRIAGE HOUSES

Creating a carriage house or garage apartment can create smaller, more flexible types of houses.

COTTAGE COURTS

Small houses go well with other small houses. Putting them in for-rent courts is a great way to create a cottage community. Photo via CNU.org, credit Harry Connolly

DUPLEXES

A duplex is an easy way to add more housing into existing neighborhoods. They can fit on the same size lots as single-family houses.

APARTMENT BUILDINGS

In neighborhoods where more people live close together, like downtown, apartment buildings can have housing above retail, services, and offices.

MANSION APARTMENTS

Six families can live in a building like this, but the lot size is similar in size to many single family houses.

RETROFITTING

WHAT ABOUT EXISTING HOMES?

How new homes are designed and built is important as the region continues to grow, but how they are renovated, added on to, or repaired is how most people deal with houses every day.

RETROFIT

Retrofitting is making changes to a house that already is built. You can retrofit your house to help reduce how much a flood, hurricane, or other disaster damages your house. You can do some or all of the things in this section to help reduce and manage damage.

RETROFITTING

MOLD

If materials in a home stay wet for more than a day or two, mold can begin to grow. Remove moldy material right away, even if you're waiting for an insurance claims adjuster (just make sure to take pictures first!). When cleaning, focus on removing mold, not just killing it. Dead mold spores can still cause health problems.

WHAT CAN I REUSE?

There are some materials that mold easily, so you shouldn't try to reuse them after they are flooded. Drywall, insulation, carpet, and wood laminate floors are examples of some materials that shouldn't be reused.

AFTER THE STORM

Storms are a fact of life in southwest Louisiana. Taking quick action after a storm can help your home recover faster. There are two big things to remember:

- **Dry and Clean:** The first thing is to get the surfaces dry; mold and bacteria are less likely to grow on dry surfaces. Humid air makes it hard for things to dry, so try **speed drying**; use air conditioning and dehumidifiers to make the air less humid while things are drying out, along with fans. Then, clean with detergent and disinfect surfaces.
- **Watch for Hazards:** If your house was built before 1978, it may have dangerous material like asbestos and lead paint, which needs special handling when its being removed. Always wear protective gear, including a NIOSH certified N-100 respirator, which is a special mask with extra filtration. Don't use a regular vacuum; that can blow lead dust around. When in doubt, hire EPA Lead Safe Contractors to help.

RETROFITTING
WIND

When a storm happens, wind can cause as much damage as flooding. Before a storm happens or during a repair, are the best times to retrofit your home against wind damage. You can:

- Improve the roof (with or without replacing it)
- Securely fastened vents and soffits on all sides, and choose a design that won't blow off easily.
- Make the roof overhangs stronger on gable ends if you have a gable roof.
- Protect the windows and doors from flying debris with storm shutters and impact resistant glass.

IMPROVING YOUR ROOF

- **Seal joints:** Roof deck tape, flashing tape, **spray polyurethane foam** and liquid roof adhesive can be used as a **secondary water barrier** under roof felt to help seal joints and gaps to make your roof stronger.
- **Make stronger connections:** Use structural screws or metal straps to connect the roof to the trusses or rafters to the top of your wall.

RE-ROOFING

- **Nail it down:** To stand up to wind, the roof needs to be held on tight. Talk to your roofer to make sure fasteners are no more than 4 inches apart to have a stronger roof.
- **Create a barrier:** Talk to your roofer about a secondary water barrier. This can create a watertight seal between your roof covering and roof deck. To use this option, the attic has to have great ventilation and the roofer will need to make sure it works with the local building department.

WHAT DOES IT MEAN?

SECONDARY WATER BARRIER

Below the shingles and tar paper is your home's roof deck which is usually made out of large sheets of plywood. During hurricanes or heavy rain, water can leak between the seams where the plywood sheets meet and cause water damage. If you cover the seams with roof deck tape or another barrier when you're replacing shingles, you could save money on insurance and prevent expensive repairs.

SPRAY POLYURETHANE FOAM

Spray polyurethane foam (SPF) can be used to make your roof safer without changing the outside. If it's sprayed to the underside of the roof deck and the joists along all the places they meet, it makes the connection between the deck and joists stronger, and it seals in joints to prevent water from coming inside. This is a simple way to make your roof stronger.

RETROFITTING

RAISING YOUR HOUSE

HIGHER AND DRIER

One way to make changes to a house to help protect it from flooding is to lift it up. This can be done by:

1. Lifting the house up on jacks and building a new, taller foundation underneath
2. Keeping the house where it is and building a higher floor inside the house, or adding a new upper story and moving up there, which is common in historic homes with tall ceilings
3. Adding a new upper floor as living space and using the old ground floor as garage or patio space

Raising your house can help save hundreds of dollars for every foot the house is raised above BFE. If your house has been **substantially damaged**, it would be required to raise it to the BFE, but that's the minimum. If you have to raise your house more than 4 feet, you may want to consider raising it up a whole story and having storage, parking, or porch space underneath.

WHAT CAN I DO?

If raising your home is right for you, or if you are required to do it after your house is substantially damaged, there are FEMA programs that may help with costs, like Increased Cost of Compliance coverage (ICC) for individual owners, and the Hazard Mitigation Grant Program, Flood Mitigation Assistance Program, and Pre-Disaster Mitigation Grant Program through local communities who are part of the program. Contact your local Floodplain Manager for funding opportunities.

FEMA's Homeowner's Guide to Retrofitting has a chapter about raising houses that gives more information.

WHAT DOES IT MEAN?

SUBSTANTIAL DAMAGE

The National Flood Insurance Program (NFIP) says that a house is **substantially damaged** if the cost to fix the house is half or more of its market value. Fixing a substantially damaged home means that it has to meet the current standards of new construction, which can be more strict to help homeowners build safer. Owners can:

- Raise their house to the height required in the rules
- Move or tear down the house
- Flood proof buildings that aren't houses, or that are historic.

RETROFITTING

FLOOD PROOFING

DEALING WITH WATER

Nothing can completely keep flooding from impacting your home, but how much damage the water does can be managed. With flood proofing, drying time, clean-up, and decontamination still have to happen, but restoration and rebuilding time might be less. Flood proofing is one of the tools in the toolbox. It can help keep your house safe, and may reduce other costs in the long run, but likely won't save you any money on flood insurance.

- **Think about what gets wet:** Placing things like outlets up higher on a wall can help with flood proofing your home.
- **Use flood damage resistant materials:** FEMA keeps technical guidance on flood damage resistant materials. It's important to think about the material itself, but also the glue or mortar that holds it together. Clay tile, stone or brick with waterproof mortar, and **rigid, closed-cell foam insulation**, like what's used in Styrofoam coolers, are some examples of flood resistant materials.
- **Keep materials from soaking up water:** Materials like drywall and fuzzy pink insulation can soak up water really easily, which can also get other materials that make up the wall wet, and wick water up into the roof. The inside of the wall is hard to dry out, so when building a new wall, make air gaps between the layers.
- **Make your walls easy to rinse out and drain:** A wet flood proofed wall can be easily opened up, cleaned, and rinsed out. Removable baseboards are one easy way to open up the wall. You can also use a piece of trim called a chair rail to hide a hinge so you can make the bottom 3-4 feet of your wall a panel that you can open and rinse out.

WHAT DOES IT MEAN?

FLOOD PROOFING

Wet flood proofing means that you build part of your house to allow it to flood. This means using flood resistant materials.

Dry flood proofing means building as tight as your can to keep water out. This is very difficult.
Flood proofing can be an important tool to keep your house safe, but may not save you any money on flood insurance.

Wet Flood Proofing Your Walls

Rigid, closed-cell foam insulation are boards of insulation, like what makes a Styrofoam cooler. Just like it can insulate drinks, it can insulate your home. If you replace the bottom few feet of insulation with rigid foam insulation, instead of the fluffy pink batt insulation, then if there is a flood, you can remove, clean, and replace the rigid boards. You may need multiple layers to have the same amount of insulating power.

RESOURCES

HOW TO PAY LESS FOR FLOOD INSURANCE

RISK RATING 2.0

Right now, FEMA is changing how the National Flood Insurance Program (NFIP) decides how much you pay for flood insurance. The prices for people with new flood insurance polices changed on October 1, 2021, but the changes for everyone else started on **April 1, 2022**.

WHAT MAKES UP WHAT I PAY FOR FLOOD INSURANCE?

- Risk modeling
- How far away is the nearest water?
- What kind of water is it? (Ocean, river, lake)
- Where does the water drain?
- Is the area a barrier island or protected by a levee?
- How high is the building compared to a source of flooding?
- What type of foundation does the building have?
- How high is the lowest floor of the building compared to BFE?
- How much would the building cost to replace?

It all comes down to where the building is, how it's built, and how much it costs to replace.

WHAT DOES IT MEAN?

RISK MODELING

FEMA has collected data for decades about the risks associated with different types of flooding. This data is part of what determines how much you pay for flood insurance.

YOUR UNIQUE RISK

Risk Rating 2.0 focuses on the unique risks to your home or property. For the first time, it considers how often your property floods and what type of flood it is, like river overflow, storm surge, coastal erosion, and heavy rainfall; all types of flooding that happen in southwest Louisiana.

WHY IS FLOOD INSURANCE CHANGING?

Before Risk Rating 2.0, flood insurance rates had been calculated the same way since the early 70s. Now, because of new technology and more information, FEMA is able to update how the program works to be more accurate and effective in predicting flood risk.

WHAT CAN I DO?

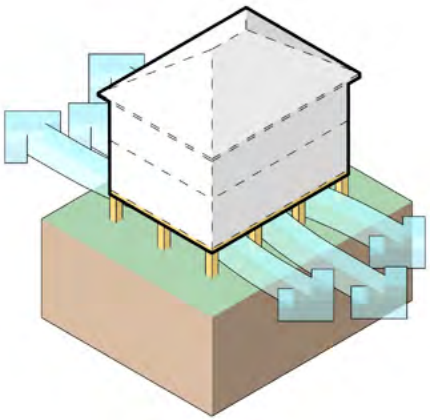
Select a site for your home that is the least risky. Changing your distance to water, elevation of your home, and type of foundation can all help reduce what you pay with **mitigation credits** that are recognized by the NFIP.

To learn more about Risk Rating 2.0 visit fema.gov/NFIPTransformation

WHAT DOES IT MEAN?

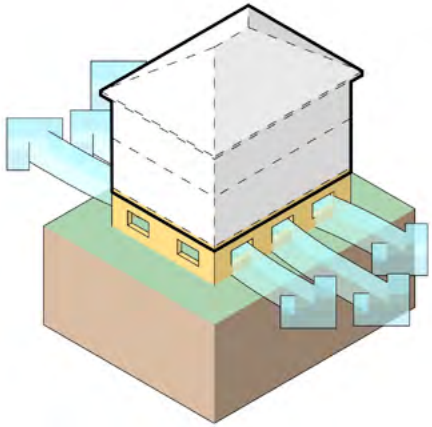
MITIGATION CREDITS

Mitigation credits are things owners can do to reduce how much they pay for flood insurance. There are three mitigation credits below.



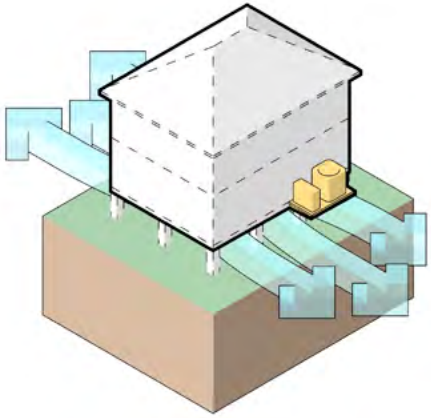
RAISE YOUR HOME ON POSTS, PIERS, AND PILES

Raising your home on posts, piers, or piles can cost about 10% of your construction costs.



INSTALL FLOOD OPENINGS

Flood openings help water pass through reduce pressure on the foundation. It can cost about 2-5% of your construction costs.



RAISE EQUIPMENT

A platform to raise equipment like electrical panels, heating and cooling equipment, and generators above the lowest floor could be constructed for a few hundred dollars.

RESOURCES

SUPPORTING MIDDLE NEIGHBORHOODS

MIDDLE NEIGHBORHOODS

There are many neighborhoods throughout the region where middle-class and working-class families live. These are called **middle neighborhoods**. They are often established neighborhoods that have a long history in the area. Sometimes, these neighborhoods can be left out of conversations about how they can best be supported. How you can describe a middle neighborhood:

- 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 other communities of color.
- They require continued investment in the homes, public infrastructure, and services to ensure that they do not decline.

In SWLA, there is not much land that is outside of places with high flooding risks. Keeping established neighborhood strong can be an alternative to building new houses in areas more likely to flood.

The houses that were built in middle neighborhoods are often smaller and have fewer bedrooms and bathrooms than people look for when buying a new house. This can make it hard to sell a house in a middle neighborhood

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. Banners and signage can help emphasize neighborhood identity.

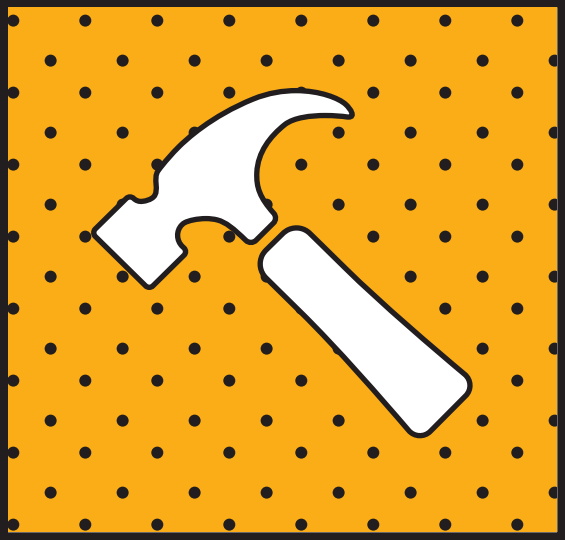
for top value, which makes it hard for the neighborhood to grow and thrive. Sometimes, these established neighborhoods

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 build 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
- Develop 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

1. Property conditions
2. School conditions
3. Safety



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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?

1. The average family makes **$51,547** and can afford to spend **$1,200/mo.** in total housing costs. With those costs, they *may* be able to afford a home that costs **$150,000**.

2. The median home listed for sale in January 2022 is **$225,000** in Calcasieu Parish and **$325,000** in Cameron Parish.

3. 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

It costs about $360,000 to build a 3- bedroom, 2400 sf house, but can cost more.

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RESOURCES

WHY SHOULD I CARE?

MAKING A PLAN

After listening to over 2,000 of your neighbors, 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?

1. Building a house that can stand up against storms can be less expensive in the future.

2. 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:**
  - Implementing Design Flood Elevation
  - Wind Mitigation Requirements
  - Adoption of Stronger Building Codes
  - Stormwater retention
  - Limits on building dirt mounds to build slab-on-grade

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RESOURCES

WANT TO LEARN MORE?

I WANT TO LEARN ABOUT: NEW CONSTRUCTION

- Building Codes Toolkit (FEMA)
- Recommended Residential Construction for Coastal Areas (FEMA P-550)
- Louisiana Speaks: Pattern Book
- Residential Buildings in Flood Prone Areas (Home Innovations Research Labs)
- Home Builder's Guide to Coastal Construction (FEMA P-499)
- Protecting Manufactured Homes From Floods and Other Hazards (FEMA P-85)

I WANT TO LEARN ABOUT: RETROFITTING

- Homeowner's Guide to Retrofitting (FEMA P-312)
- Wind Retrofit Guide for Residential Buildings (FEMA P-804)
- Flood Damage Resistant Materials Requirements (FEMA Technical Bulletin 2)
- Actions You Can Take to Protect a Flood-Prone House or Business with a Crawlspace, by Association of State Floodplain Managers' Nonstructural Flood Proofing Committee (via Disaster Justice Network)
- Wet Flood Proofing: Reducing Damage From Floods, from LSU AgCenter (via Disaster Justice Network)
- Build Safer Stronger Smarter: Add Strength and Water Resistance When Repairing Your Roof (LSU AgCenter)

I WANT TO LEARN ABOUT: RESTORATION AFTER A STORM

- Rebuild Healthy Homes: Guide to Post Disaster Restoration for a Safe and Healthy Home
- Mold Removal Guidelines For Your Flooded Home, from LSU AgCenter (via Disaster Justice Network)
- FAQ — After Gutting a Flooded Home, by Claudette Reichel (via Disaster Justice Network)
- Fact Sheet: Substantial Damage, What Does it Mean?

I WANT TO LEARN ABOUT: FLOOD INSURANCE

- Louisiana Risk Rating 2.0 Fact Sheet (FEMA)
- NFIP Louisiana Rate Analysis Comparison (FEMA)
- National Flood Insurance Program: The Current Rating Structure and Risk Rating 2.0 (Congressional Research Service)
- Floodsmart.gov
- Substantial Improvement/Substantial Damage Desk Reference (FEMA P-758)
- LSU AgCenter Flood Map Portal or FEMA Flood Map Service Center

I WANT TO LEARN ABOUT: GOOD EXAMPLES

- Portland Lowers Flood Risk and Insurance Rates (NFIP)
- Jefferson Parish, CRS Case Study
- Strengthen Alabama Homes — Department of Alabama Insurance
- The Katrina Cottage Movement: A Case Study (The Project for Lean Urbanism)

I WANT TO LEARN EVEN MORE!

- You can find a list of all the resources that were used to make this toolkit and more at **justimagineswla.org.**

JUST IMAGINE

Just Imagine... What we can do together. We can build more houses that are beautiful and safer. We can support more housing in existing neighborhoods, while still keeping them feeling like home. We can support policies that help us do all that, so that **resilient housing in attractive neighborhoods that people can afford and access** is more than just our imagination.

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