

The P.R.I.M.E Example: A FORTIFIED Solution for Resiliency

Louisiana Housing Corporation
Special Achievement

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Louisiana's position along the Gulf Coast coupled with the continuous threat of natural disasters and the lack of affordable housing development has led us to the unique situation we have found today. As a result of frequent natural disasters, the U.S. Department of Housing and Urban Development (HUD) allocates Community Development Block Grant-Disaster Recovery (CDBG-DR) funds to help replenish and restore the affordable rental housing stock in the state. After years of repeated storms and the utilization of the same processes and materials to rebuild, it became apparent that Louisiana needed to change the model and thought process on housing development. As the clear need for resiliency permeated through Louisiana, housing leaders and advocates alike sought to implement a resilient design standard unique to Louisiana's landscape and climate environment. Through this desire, Louisiana, in collaboration with partners at the university and national level, developed a first-of-its-kind program to implement what would be known as fortified design standards.

Through this desire, Louisiana sought national best practices related to resilient design standards, and in its quest, Louisiana discovered the emerging standard, FORTIFIED. The FORTIFIED design standard was established through research and implementation of national partners such as the Insurance Institute for Business and Home (IBHS) and Smart Home America. This national research and the associated standards were explored by Louisiana for adaptability and implementation in conjunction with the Louisiana State University, LA House, the Louisiana Housing Corporation and the Louisiana Office of Community Development. After much due diligence, these collaborative entities took the bold step of connecting CDBG-DR dollars and FORTIFIED design standards as the appropriate and necessary path forward for recovery housing in Louisiana.

Louisiana's first foray of using CDBG-DR dollars to fund resiliency projects was made possible through the 2013 National Disaster Resilience Competition. Over 40 states and local communities were designated as finalists for the program. Louisiana's LA SAFE proposal was one of 13 proposals awarded under the program. This award made the Les Maison de Bayou Lafourche multifamily housing development the first project to utilize FORTIFIED design standards in Louisiana. Once under construction, this project would go on to be nationally recognized for the impact of the FORTIFIED design standards when it withstood the eye of Hurricane Ida, a Category 4 hurricane with sustained windspeeds of over 100 mph. This project was proof that the standards work.

With this test case in tow, Louisiana has gone on to implement FORTIFIED design standards in connection with CDBG-DR allocated to the state for four natural disasters: The Great Floods of 2016 and Hurricanes Laura, Delta and Ida. The implementation of these standards was first accomplished through the Piggyback Resilience Initiative Mixed-Income (PRIME) program. This name was duly appointed to the program, as the use of CDBG-DR dollars were not only sought to include resiliency but be used as a "piggyback" or leveraging funds to be used with 4% Low-Income Housing Tax Credits to produce large scale, resilient multi-family developments.

The PRIME program's framework has included tiered thresholds of design that projects must achieve in construction. The elements of design include enhanced nailing of roofing, sealed roof decks and locked down edges. Additionally, elements such as stronger garage doors, anchored carports and continuous load path related to the construction of the roof, walls and foundations are included.

The PRIME program's implementation and the utilization of the enhanced design standards have not come without challenges. As a new program, there was a lack of demonstration of a return on investment for the

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increased construction cost associated with program for the development and construction community, while the benefits to the end user were apparent. Forging ahead in its implementation, state leaders' decisions have been considered fortuitous considering the recent exasperation of insurance challenges in Louisiana. As developments grapple with increased insurance costs and even the loss of insurance, the FORTIFIED designed projects have proven to be the most marketable from an insurance standpoint in Louisiana.

To date, the PRIME program has expended over \$370 million in CDBG-DR on nearly 40 projects, creating almost 4,000 new affordable rental housing units. Louisiana plans to expend approximately \$600 million in additional CDBG-DR funds through the PRIME Program, projects which will possess the FORTIFIED Gold standard, the highest level of resiliency.

Louisiana's embrace of this program has produced resilient affordable housing, offered a viable solution to insurability in the gulf coast and importantly, have helped to formulate standards that will be utilized in other similarly situated states. As the first state in the nation, our work with IBHS and Smart Home America has allowed Louisiana to be a vocal partner in the creation of the FORTIFIED MULTIFAMILY standard, along with adaptations for historic properties.

The FORTIFIED MULTIFAMILY standards use in Louisiana and across the country will help decrease risk while increasing value by lowering operating costs, increasing revenue, enhancing asset desirability, supporting lease up and providing residents with peace of mind. The multifamily standards encompass three levels of resiliency: FORTIFIED Roof, FORTIFIED Silver and FORTIFIED Gold.

To date, the PRIME Program has advertised, selected and funded two iterations of projects, with a third upcoming. The project names, amount of CDBG-DR, unit count and location are below:

PRIME-1

Arbours at Lafayette	Lafayette	\$7,971,992	84
Byers Estate	Ouachita	\$4,825,00	42
Drakes Landing	East Baton Rouge	\$9,450,000	216
Hammond Station	Tangipahoa	\$7,310,000	67
Lafayette Bottle Arts Loft 2	Lafayette	\$6,090,000	65
Lemann Building	Ascension	\$5,793,000	42
Lotus Village	East Baton Rouge	\$10,000,000	116
Mabry Place	Tangipahoa	\$5,045,865	45
Miller Roy	Ouachita	\$7,118,594	66
Reserve at Juban Lakes	Livingston	\$9,065,860	132
RNDC Motor City	East Baton Rouge	\$9,077,530	110
Sandal Family	Ouachita	\$5,314,012	64
The Burrow	Tangipahoa	\$6,923,864	64
West Park	Lafayette	\$9,643,095	120

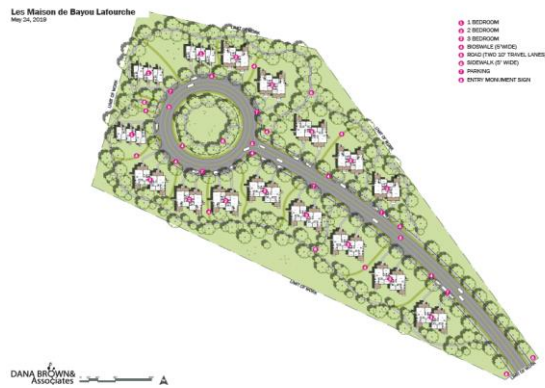
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PRIME-2

Fairmont Towers	Caddo	\$6,373,233	254
Belle Maison Apartments	Calcasieu	\$7,368,961	120
Chateau du Lac	Calcasieu	\$20,000,000	248
Loop Commons	Lafayette	\$9,375,524	96
Ridge Commons	Lafayette	\$9,375,524	96
Landry Commons	Lafayette	\$9,189,203	96
Deerwood Apartments	Calcasieu	\$14,800,000	144
The Reserve at Power Place	Calcasieu	\$13,783,518	144
Benoit Townhomes	Calcasieu	\$10,725,000	78
Renaud Place Townhomes	Lafayette	\$6,950,000	70
Natchitoches Thomas Apartments	Natchitoches	\$8,738,979	120
Parkway Commons	Calcasieu	\$6,650,677	48
Vineyards at Iowa	Calcasieu	\$9,650,000	70
Arbours at Bordeaux	Calcasieu	\$9,250,000	76
Lakeside Gardens Apartments	Caddo	\$11,773,976	110
MacArthur Place	Rapides	\$5,778,920	64
Calcasieu Heights Senior Village	Calcasieu	\$7,371,000	72
Morningside at Gerstner Place	Calcasieu	\$16,311,832	145
King Oaks V	Caddo	\$8,100,000	70
Arbours at Acadiana	Lafayette	\$9,025,000	84
Highland Place Townhomes	Ouachita	\$8,100,000	70
Galilee City Apartments	Caddo	\$7,933,369	76
Sabine Trace (Site A, B, & C)	Beauregard	\$7,006,500	90
Woodring Apartments Phase II	Calcasieu	\$8,000,000	40
Arbours at Lafayette Phase II	Lafayette	\$11,150,000	96
Capstone at The Oaks Apartments	Calcasieu	\$17,355,000	120

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Design renderings



Completed front elevation



Aerial community location



Structure with elevated HVAC systems



Completed project



[Post-Hurricane Ida Drone Footage](#)