



Scalable Housing Models

**Sustainable, Affordable, Resilient, Climate
Proof**

Louisiana Affordable Housing Innovative Solutions

Scalable Housing Models Workstream

Louisiana Affordable Housing Innovation Solutions (LAHIS)

After receiving and reviewing the six (6) titles on the Think Tank Workstreams list, we chose the Scalable Housing Models because We felt this subject matter would be a consuming, arduous research project and the most challenging.

Professional Construction practitioners were recruited to serve as chair and co-chair, willing to share their Construction expertise building with products in the following categories: OnSite, Offsite, Prefab – Modular, Shipping Container, Cement – {Insulated Concrete Form (Build Block)}, Metal, Structural Insulated Panels and 3D Print (Robotic Computer Printed) Homes.

We also recruited a Regional Bank Partner to engage in possibly financing of affordable homes built with resilient materials.

When in doubt, Research !

The committee had to take into consideration the Gulf Coast Climate Changes (G3C's), to identify building products that could withstand over 150 mph hurricane winds, water, tornados, floods, termites, fire, etc. It was this research that guided the outcome of our work.

We consumed seventeen (17) National Housing Studies and Reports which shaped the path we had to take to address our state's critical affordable housing shortage. A call to Action by President Biden, and HUD Acting Secretary of Housing -Adrienne Todman, gave relevance to using manufactured housing to meet the critical 4.3 million housing shortage in our nation. Due to climate change and hurricane category wind zones {Zone I (74-95 mph), Zone II (96-110 mph), Zone III (111-129 mph), Zone IV (130-156 mph), Zone V (157 or higher), and Zone VI (185 mph and above)} which can seasonally impact Louisiana's traditional housing annually. Resilient and Sustainable Housing Models are suggested for the Gulf Coast and Louisiana's Affordable Housing Innovation Solutions.

But how many homes were needed in the State of Louisiana? What about the increasing cost of building materials, labor shortages, interest rates and insurance costs? Who could afford to purchase a home post-COVID, Hurricanes Ida, etc.? There were so many challenges.

What is the Research Saying?

A June 2023 Zillow Monthly Real Estate report identified low-median income households as the largest home buying segment of the population. The HUD PG Research Study recommended Manufactured housing as an affordable housing option based on cost benefits, time, and resiliency. The Bipartisan study suggested using manufactured housing to build affordable starter homes to Scale in 2022.

To build a starter home in our state varies by Parish, land cost, appraised values and cost per sq. ft. The current 2023 cost per sq foot in Louisiana ranges \$130.00.-\$160.00. Defining affordability was easy. A 1280 sq. ft. starter home @ \$130.00 per sq. ft.; add lot cost (\$20,000); sale price of \$186,000, add the PITI (principle, interest, tax & insurance), deduct the \$60,000 soft second, first mortgage cost is \$136,000. It is possible for house notes to be cheaper than rent.

My colleagues on the other five (5) workstreams were tasked with addressing barriers to homeownership which included, zoning, appraisals, land cost, insurance, lack of subsidies, housing discrimination etc, all of which are critical pieces to creating housing affordability. During our research, It was literally impossible to find current housing statistics in Louisiana.

Finding the Facts!

Bloomberg Black Wealth Data Center, and Stacker reports the Black Homeownership Rate in Louisiana is 48.8 %, fifth highest among all 50 states, compared to 76.55% rate of homeownership among whites. Our wealth gap is 27.8 %, 11th lowest in the nation. Our wealth gap rate is holding steady compared to the decline in Black Homeownership rates nationwide. New Orleans Black Homeownership is at 48.% - fourth highest in the nation. White homeownership is at 68% which is a 20% rate gap.

Homeownership is in great demand, yet our State has a underproduction of 9.4 thousand homes. (University of Utah, Innovators affordable Housing Program Study 2022). This number does not reflect older homes in need of preservation that could be placed back into commerce.

Cement - Insulated Concrete Forms (Build Block)

Withstand winds up to 250 mph, fire, water, termites



In Construction Lower Ninth Ward - New Orleans

Structural Insulated Panels

Withstand winds up to 300 mph, fire, water, termites



Plaquemines Parish and New Orleans East

Shipping Container

Withstand winds up to 180 mph, fire, water, termites



Modular Homes

Withstand winds up to 180 mph.



Ouachita Parish

3D Printer

—Withstand winds up to 250 mph, fire, water, termites



Scalable Housing

The Scalable Housing Models Workstream supports its findings backed by seventeen (17) National Housing Studies and Reports.

While the Federal Government is the primary investor in affordable housing, we've started production but we need private investors and philanthropic support to enhance what we've started

We must resort to the use of manufactured housing products to supply the demand of 9.4 thousand underproduced homes needed today in our State. Inheriting or owning a home has and will continue to be a sure way to create generational wealth in low-wealth communities and in communities of color!

