

Louisiana Fortify Homes Program

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LFHP Origin Story

- Strengthen Alabama Homes (SAH) Program
- Other states mitigation programs—SC, NC, FL, and CA (earthquake)
- Insurance Institute for Business and Home Safety (IBHS) FORTIFIED Home Program
- Smart Home America (SHA)



LFHP Statute

- Provides for grants to retrofit existing homes
- IBHS FORTIFIED Roof®
- Requires Homestead Exemption



LFHP Regulation

Applicants-Grantees

- Residential insurance with “wind” coverage.
- Flood insurance for those in a Special Flood Hazard Area
- First come-first to apply



LFHP Regulation

Evaluators

- IBHS Approved
- Hurricane Certificate
- High Wind & Hail Certificate
- Ethics rules



LFHP Regulation

Roofer & Contractors

- Hurricane and High Wind & Hail
- Contractor license or registration
- CGL & Workers' Compensation
- Ethics rules



LFHP Regulation

Grant Application Process

- Online only
- Homeowner driven
- Overseen by LFHP staff



Lessons Learned

- Internal administration burden
- Homestead Exemption and Flood Zone is available online
- Review of flood and wind insurance documents requires significant effort



Lessons Learned

- Learning curves are steep for everyone
- Applicants have varying levels of sophistication
- Staff is new to construction terminology and the administrative requirements
- Every area has peculiarities of construction, e.g. “dry stack” and “ridge tiles”



Lessons Learned

- LFHP benefits from IBHS and SHA involvement in Louisiana for several years
- Support developing our process and forms
- “Office hours”-type Zoom meetings among IBHS, LFHP, evaluators, and contractors
- Dedicated IBHS email for LFHP questions speeds response on technical matters



Recommendations

Establish Relationships

- IBHS/SHA—Resources, including visits to the IBHS test site
- Other states' mitigation grant programs
- Construction, housing, and insurance sectors within the state



Recommendations

Identify Required Resources

- Fiscal—operating and grant funding
- Personnel—job descriptions, employee or contract, skill sets
- IT Support



Recommendations

Communicate

- Service providers—evaluators & contractors
- Public
- Stakeholders



Recommendations

Anticipate

- Problems
- Special situations
- Complaints

Contact

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