



**Community
Preservation
Corporation**

Integrating Resilience in Multifamily Housing: Connecting Financing, Policy, and Real-World Applications

April 7th, 2026

TODAY'S AGENDA

Welcome and Introduction	Izzy Nesci , Sustainability Associate, and Bennett Hilley , VP Director of Strategy and Credit Risk - Climate Capital, CPC
Resilience Strategies within HFAs	Kyle Cruz , Green Technical Advisor, New Jersey Housing and Mortgage Finance Agency (NJHMFA)
The FORTIFIED Certification	Michael Newman , General Counsel, Insurance Institute for Business and Home Safety (IBHS)
Case Studies	Vahid Khorsandian , AVP Development, ReVital Development Group
Open Q&A	

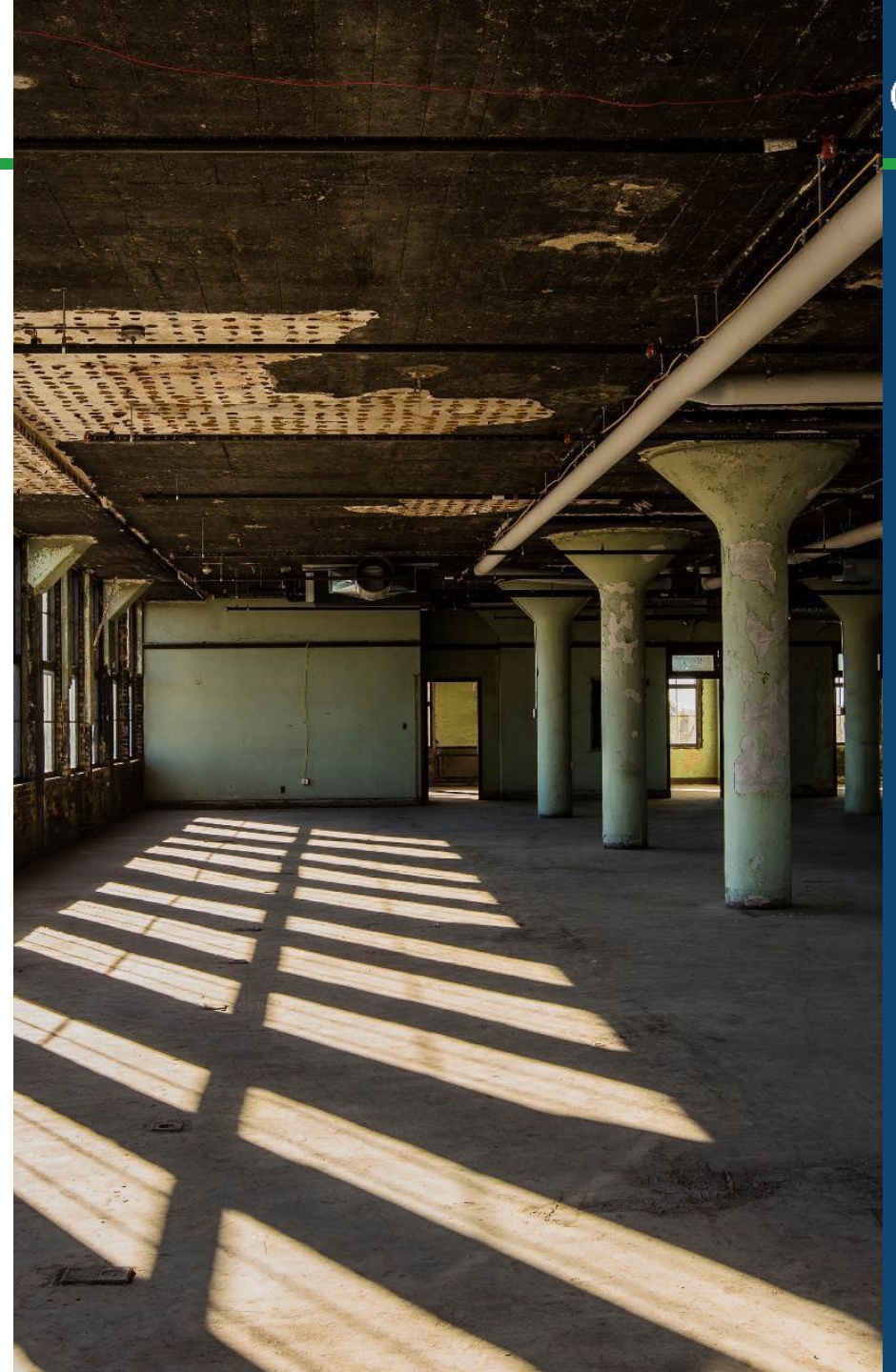
MISSION-DRIVEN SINCE 1974

CPC believes housing is central to transforming underserved neighborhoods into thriving and vibrant communities.

CPC is a nonprofit affordable housing and community revitalization finance company providing flexible capital solutions, fresh thinking and a collaborative approach to the complex issues facing communities.

Our goal is to be more than just a lender. At CPC, we work as a partner to provide technical expertise and hands-on support to help meet the capital needs and broader community revitalization goals of our customers, local stakeholders and the communities we serve.

Adaptive Reuse
500 Seneca Street
Buffalo, NY



INVESTING IN OUR MISSION

CPC believes housing is central to transforming underserved neighborhoods into thriving communities. Today, CPC uses its unique expertise in housing finance and public policy to:



Expand housing access and seek new ways to lower the cost of producing affordable housing



Invest in closing the racial wealth gap, and increase diversity and equity in the development industry

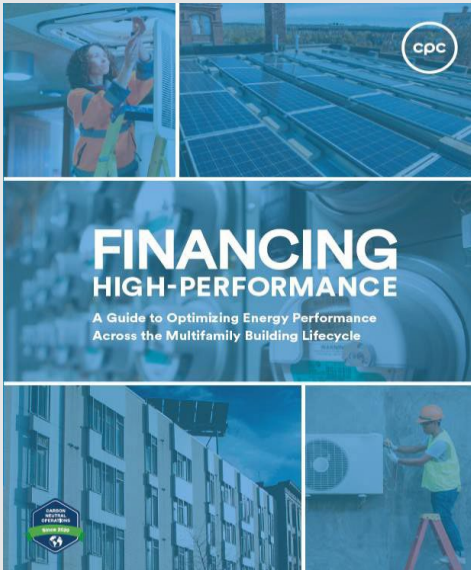


Commit to and expand investment in the green economy and lessen the impact of climate change

EDUCATION

Through its sustainability initiative, CPC has engaged partners, clients, and peers to provide important information about local and state policy, underwriting strategies, and financing opportunities for buildings incorporating energy efficiency.

CPC has conducted trainings and webinars to bring “underwriting savings” to a broader lending audience, published a white paper on Passive House performance, and convened a summit to address New York’s shift to a carbon neutral economy.



Financing High-Performance Guide, 2020

1

CREATING CAPITAL SOLUTIONS

CPC pioneered the “underwriting savings” approach and cemented the methodology with the release of Underwriting Efficiency guide.

Following the creation of its sustainability initiative, CPC has continued to explore creative ways to finance energy efficiency and high-performance building measures and bring these practices to the forefront of affordable housing development.



Capital Solutions for High-Performance Construction, Troy, NY

2

DATA & TRACKING

The backbone of CPC’s sustainability initiative is the impressive portfolio of loans that employ one or more Sustainability Criteria.

Tracking these loans, tagging the completed criteria, and benchmarking performance allow us to analyze long term performance and improve our lending practices.

Information from CPC’s sustainability portfolio has helped our private and public partners to innovate and inform policy decisions and state funded programs.



Electric Metering from Financing High-Performance, 2020

3



BUILDING PERFORMANCE WEBINAR SERIES



- Through our building performance webinar series, CPC provides important information about local and state policy, underwriting strategies, and financing opportunities for buildings incorporating energy efficiency

<p>Innovative Energy Solutions for Multifamily Buildings: Geothermal, Wind, and Smart Management September 30, 2025 2:00 pm</p> <p>WEBINAR</p> <p>Innovative Energy Solutions for Multifamily Buildings: Geothermal, Wind, and Smart Management</p>	<p>Leveraging Lending Tools for Retrofit Feasibility Screening and Avoided Emissions Calculations May 17, 2025</p> <p>WEBINAR</p> <p>Leveraging Lending Tools for Retrofit Feasibility Screening and Avoided Emissions Calculations</p>	<p>Ground Source Heat Pumps: Successful Applications and Opportunities for Expansion January 2025</p> <p>WEBINAR</p> <p>Ground-Source Heat Pumps: Successful Applications and Opportunities for Expansion</p>	<p>The Climate Friendly Homes Fund: Lessons Learned September 11th, 2024</p> <p>WEBINAR</p> <p>The Climate Friendly Homes Fund: Lessons Learned</p>
<p>Heat Pumps in Your Home: Installation Dos and Don'ts to Improve Performance July 16th, 2024</p> <p>WEBINAR</p> <p>Heat Pumps in Your Home: Installation Dos and Don'ts to Improve Performance</p>	<p>Electrifying Transit: Accessible EV Charging for Multifamily Renters and Owners April 18th, 2024</p> <p>WEBINAR</p> <p>Electrifying Transit: Accessible EV Charging for Multifamily Renters and Owners</p>	<p>Local Law 97 Compliance: Guidance for Regulated Buildings and Low-Lift Big Impact Measures to Reduce GHG Emissions February 14th, 2024</p> <p>WEBINAR</p> <p>Local Law 97 Compliance: Guidance for Regulated Buildings and Low-Lift Big Impact Measures to Reduce GHG Emissions</p>	<p>Optimizing Energy Efficiency in Large Multifamily Buildings</p> <p>WEBINAR</p> <p>Optimizing Energy Efficiency in Large Multifamily Buildings</p>

WHY RESILIENCE IS ESSENTIAL FOR HIGH-PERFORMANCE HOUSING



As extreme weather and natural hazard events become more frequent and severe, strengthening the resilience of multifamily buildings is essential to their long-term viability.

- Resilience investments:
 - Help protect the health and safety of residents during and after disruptions.
 - Support property insurability and prevent insurance costs from becoming a major operating risk.
 - Safeguard capital investments and reduce exposure to physical and financial loss.
 - Support business continuity and community stability by keeping homes habitable homes during and after disruptions.
- Affordable housing is particularly vulnerable:
 - Properties are often located in areas with higher exposure to natural hazards.
 - Resilience measures are frequently cut from scopes of work due to cost constraints.
 - Low-income residents and affordable housing owners have more limited capacity to absorb or recover from losses.

With the increasing frequency and severity of extreme weather, **the cost of not investing in resilience is rising rapidly** through higher insurance premiums, operating disruptions, and threats to long-term affordability.

TODAY'S TOPIC – RESILIENCE IN MULTIFAMILY BUILDINGS



Connecting resilience financing, policy, and real-world applications with today's group of speakers:

- **New Jersey Housing and Mortgage Finance Agency (NJHMFA)**
 - How state policy is driving the integration of resilience into financing and asset management
- **Insurance Institute for Business and Home Safety (IBHS)**
 - How the insurance industry is approaching resilience
 - An overview of the FORTIFIED certification as a practical, scalable solution for properties facing wind, hail, and wildfire risk
- **ReVital Development**
 - Two multifamily development projects in Florida that have implemented FORTIFIED and additional resilience measures
 - Early insights into impacts on insurance premium reductions and long-term affordability

WELCOME AND INTRODUCTION

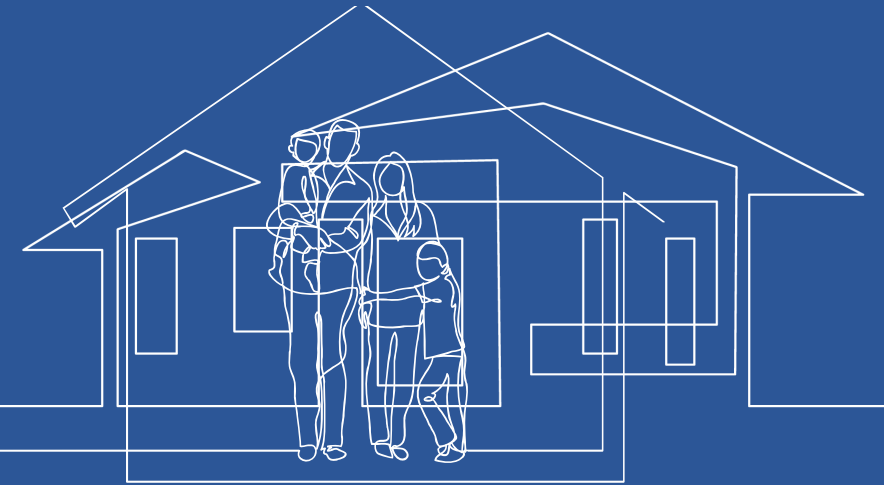


KYLE CRUZ

**New Jersey Housing and Mortgage
Finance Agency (NJHMFA)**



Kyle Cruz
Green Technical Advisor
NJ Housing & Mortgage Finance Agency



Affordable Housing Resilience and Sustainability

April 7th, 2026

Overview of the Low-Income Housing Tax Credit Program (LIHTC)

- Created under the Tax Reform Act of 1986
- Largest Federal production program for both new construction and rehabilitation of affordable housing
- Administered by the U. S. Dept of Treasury/ Internal Revenue Service and allocated by State Housing Finance Agencies
- Governed by Section 42 of the Internal Revenue Code
- Housing targeted toward low (50%) and moderate income (60%), and in some cases, working families (up to 80% AMI).



*Valley Brook Village (Supportive Housing for Veterans)
Basking Ridge, Somerset County*



The Allocation Process



Federal: IRS

Low-Income Housing Tax Credits are allocated to each state annually, based on population

**State:
HFAs**

Each state creates its own Qualified Allocation Plan ("QAP") which sets forth the state's eligibility priorities and criteria for awarding federal tax credits to housing properties.

**Developers of
Rental Housing**

Housing developers partner with tax credit investors to apply for LIHTCs and create affordable housing.

Types of LIHTC Credits

9%

- **Generally New Construction**
- **9% of a project's qualified basis (cost of construction)**
- **9% rate is locked now (historically around 7.5%)**
- **Covers approximately 70% of construction costs**
- **Extremely Competitive (3:1 demand to supply)**
- **Point/Ranking program with hard deadlines.**

4% (volume cap)

- **Generally Rehab**
- **Can also be used for New Construction**
- **Financed w/tax-exempt bonds.**
- **4% of a project's qualified basis (cost of construction)**
- **4% rate is locked now (historically was 3.14 - 3.97%)**
- **Covers approximately 30% of construction costs**
- **Rolling applications**



Qualified Allocation Plan (QAP)

- The Tax Credit Allocation Division is responsible for allocating all competitive (9% Tax Credits) and Volume Cap Tax Credits (4% Tax Credits) for the state of New Jersey.
- Selection criteria and application requirements for both 9% and 4%
- Reviewed bi-annually to ensure the program remains reflective of the State's needs/priorities
- Green Requirements are embedded in the QAP
 - Climate Resilience
 - Energy Efficiency
 - Benchmarking



New Jersey LIHTC Dashboard

Award Year

1987 2025

Property Status

Completed

Data Current Through: August 2025

In Development = Received either credit reservation (9%) or HMFA financing commitment (4%).



LIHTC Type

- 4%
- 9%

Construction Type

- New Construction
- Preservation / Rehab

941

LIHTC Properties

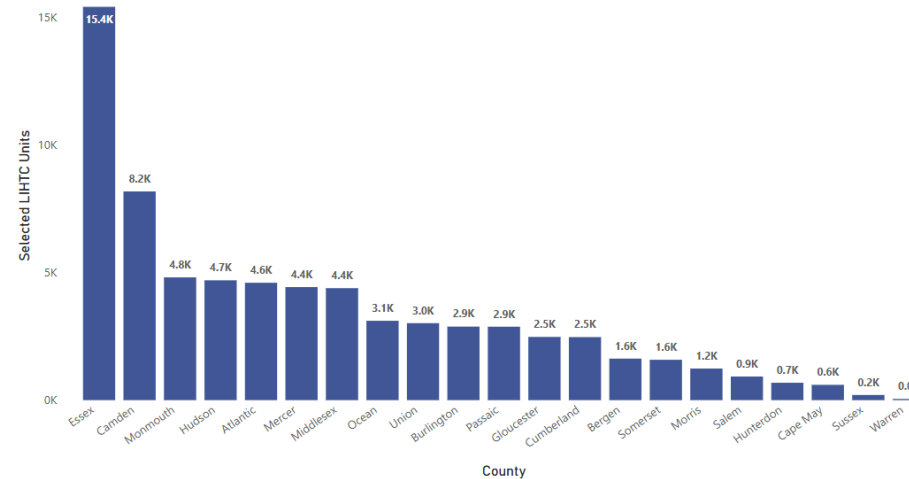
70.1K

LIHTC Units

94.0%

Pct. of Units Affordable

LIHTC Units by County



Municipal Breakdown

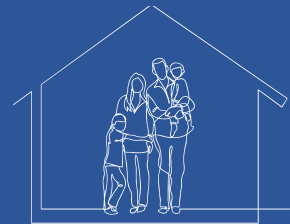
Municipality	Number of LIHTC Properties
Newark	105
Jersey City	56
Camden	49
Trenton	42
Atlantic City	32
City of Orange	30
Elizabeth	29
Paterson	26
East Orange	22
Asbury Park	19
Edison	11
New Brunswick	10
Bridgeton	9
Long Branch	9
Plainfield	8
Pleasantville	8
Cherry Hill	7
Irvington	7
Millville	7
Neptune Township	7
Red Bank	7
Somerset	7

Energy Efficiency Options



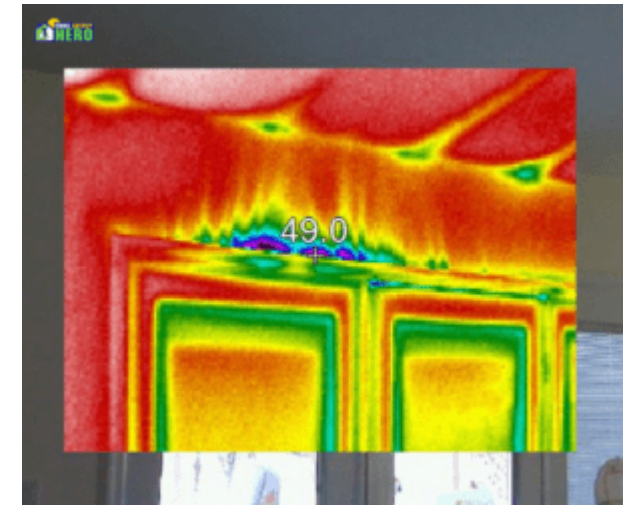
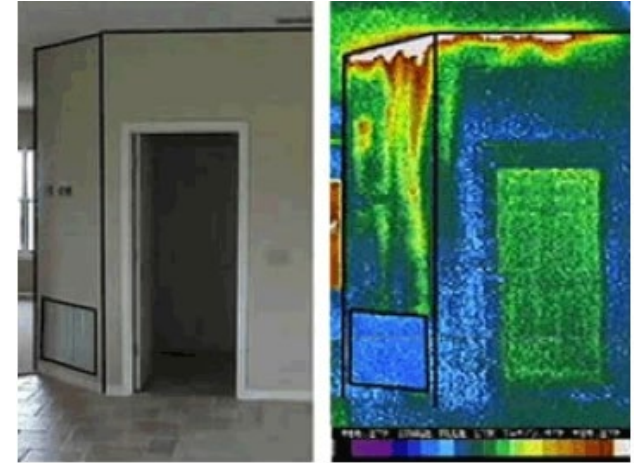
Energy Efficiency Options (all Tax Credit Projects) *Program Version at time of Application	
New Construction	
NJ Zero Energy Ready Homes*	Required
Energy Star Homes*	
EnergyStar Multifamily New Construction*	
Rehab	
Home Performance w/EnergyStar*	Required
ASHRAE Level 2 Audit with 15% targeted energy savings*	
NJ Engineered Solutions Utility Program*	

- All projects are required to meet an energy efficiency program standard
- These programs exceed standard code and can make buildings on average 30% more efficient



ENERGY EFFICIENCY

- **Cost Savings:** Reduces utility bills for both property managers and tenants
- **Property Value:** Energy-efficient buildings are more attractive to buyers and renters
- **Compliance:** Meets local energy codes and green building certifications
- **Tenant Satisfaction:** Improves comfort, builds long-term tenant retention
- **Benchmarking:** Benchmarking informs maintenance priorities
- **Maintenance:** Preventive maintenance of HVAC, ERVs, and insulation



ENERGY EFFICIENCY

Key Upgrade Areas:

•Building Envelope Improvements

– Insulation, air sealing, energy-efficient windows and doors

•HVAC System Upgrades

– High-efficiency boilers, heat pumps, and centralized controls

•Lighting Retrofits

– LED lighting in common areas and units, motion sensors in hallways

•Water Heating Efficiency

– Tankless systems, solar water heating, low-flow fixtures

•Appliance Replacement

– ENERGY STAR-rated refrigerators, washers, dryers, and dishwashers



Clean Heating and Cooling



Well-Insulated and Sealed Attic



Super-Efficient Water Heater



High Performing Windows or Storm Windows



Smart Thermostat



Electric Ready



Future Ready Options

9% National Program Options *Program Version at time of Application	
Enterprise Green Communities* w/ Future Ready selections	4 pts
LEED Silver or Higher* w/Future Ready Selections	
ICC/ASHRAE 700/National Green Bldg Standard Silver or Higher* w/Future Ready Selections	
NJ Zero Energy Homes* + renewables	
Passive House*	
Living Building Challenge*	
Enterprise Green Criteria *	3 pts.
LEED Silver or Higher*	
ICC/ASHRAE 700/National Green Bldg Standard* Minimum Silver or Higher	

- 9% projects are required to be certified under a national green building program
- HUD Funded Projects (IRA) are required to meet NJ Zero Ready Homes
- Funded state programs that meet NJZERH
 - Work Force Housing
 - Urban Preservation Program
 - Affordable Housing Production Fund



Passive House Institute US



Madison Family Homes – Passive Housing

- Special Needs Housing Trust Fund \$1.2 million
- HMFA Mortgage \$3.9 Million
- Affordable Housing Production Fund \$3.6 million
- Total Construction \$16 million
- Total Development Cost \$24 million



Climate Adaptive Options

Site Resilience – Pick at least **one** site sensitive option over and above the requirements.

Future Ready Selections	v
<u>Enterprise Green Communities:</u>	
1.6 Resilient Communities: Multi-Hazard/Vulnerability Assessment & 2.1 Sensitive Site Protection	
3.5 Surface Stormwater Management	
5.9 Resilient Energy Systems: Floodproofing	
5.10 Resilient Energy Systems: Critical Loads	
<u>LEED New Construction:</u>	
SSc1: Site Assessment	
SSc3: Open Space	
IPpc99 Pilot Credit: Design for Enhanced Resilience	
<u>Other Possible LEED program points:</u>	
LT Sensitive Land Protection, Option 2. Avoidance of Sensitive Land	
SS Credit: Heat Island Reduction	
SS Credit: Rainwater Management, Option 1	
WE Credit: Total Water Use	
Innovation: Site development and protect or restore habitat	
Innovation: Certified Wildlife habitat	
<u>National Green Building Program:</u>	
613 Resilient Construction & Enhanced Resilience	
503.4 (3), (4) Stormwater Management: Green infrastructure, Permeable materials	
503.4 (3), (4) Stormwater Management: Green infrastructure, Permeable materials	
505.2(2) Vegetated roofs	



Site Risk Assessment and Emergency Management Plan

- All Projects are required to submit a Site Risk Assessment
 - Extreme Heat
 - Flooding
 - Wind
- Emergency Management Plan
 - Designated Contacts
 - Recovery Plan
 - Evacuation Plans



Heat Wave Risk

The Crossing at Brick Church Station Building B is in an area with a “relatively high” heat wave risk index and scores a two out of four on the projected heat wave index. The exposure screening tool gives the site a “medium” exposure rating for extreme heat. The project will be addressing extreme heat exposure through the preservation or inclusion of the following design scopes:

- Preservation of existing trees, shrubs, and vegetation were possible.
- Replanting of any disturbed vegetated landscapes with native and climate appropriate plantings.
- Installing a high SRI roofing membrane.
- Installation of high efficiency windows, glazed to optimize solar heat gain and mitigation.
- Updated ENERGY STAR appliances which reduce the electric grid load during heat waves.
- Back-up generator that will serve critical systems included limited cooling during power outages.

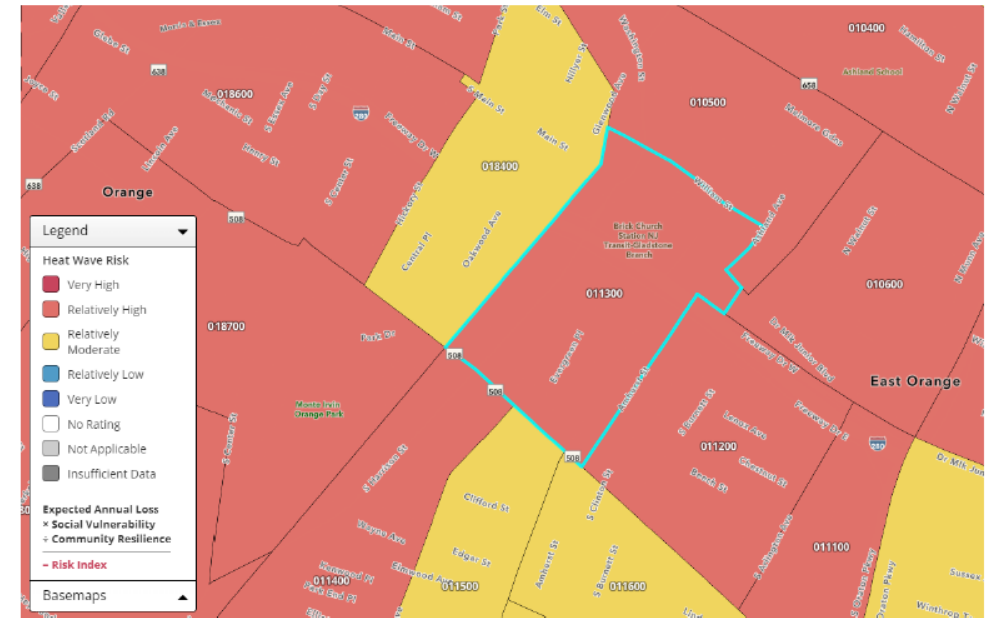


Figure 1 FEMA National Risk Index Map - Heat Wave Risk

Energy Benchmarking

3 years post occupancy data for new construction or 1 year prior

2 years post occupancy for rehab

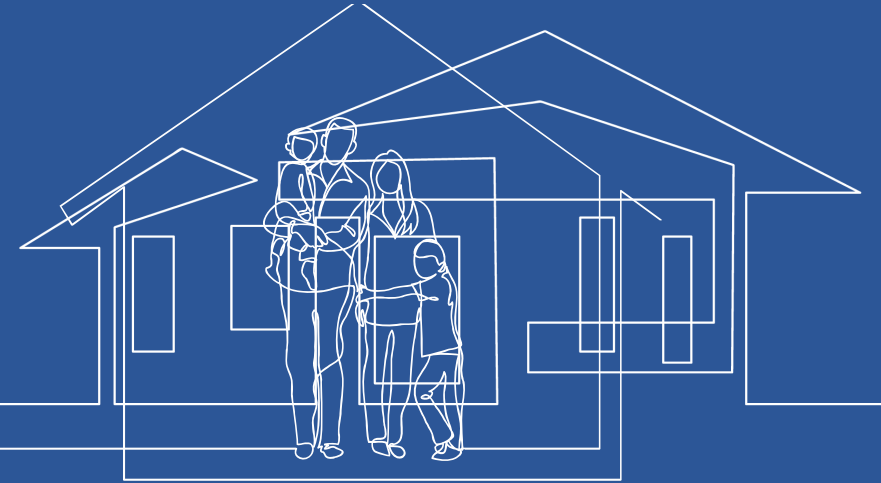
- Sign benchmarking releases
- Whole-Building Aggregate Data
- Used to compare to national average
- Identify potential gaps in efficiencies



How to Set up a Property in Portfolio Manager



	Start Date	End Date	Usage kWh (thousand Watt-hours)	Total Cost (\$)	Estimation	Demand (kW)	Demand Cost (\$)
<input type="checkbox"/>	10/13/2023	11/8/2023	1,861	289.62	<input type="checkbox"/>		
<input type="checkbox"/>	11/9/2023	12/10/2023	3,186	422.93	<input type="checkbox"/>		
<input type="checkbox"/>	12/11/2023	1/10/2024	3,687	487.95	<input type="checkbox"/>		
<input type="checkbox"/>	1/11/2024	2/11/2024	4,037	522.31	<input type="checkbox"/>		
<input type="checkbox"/>	2/12/2024	3/11/2024	2,335	434.07	<input type="checkbox"/>		
<input type="checkbox"/>	3/12/2024	4/9/2024	2,346	337.82	<input type="checkbox"/>		
<input type="checkbox"/>	4/10/2024	5/9/2024	1,607	256.92	<input type="checkbox"/>	3.4	12.21
<input type="checkbox"/>	5/10/2024	6/10/2024	1,249	230.78	<input type="checkbox"/>	3.4	12.73
<input type="checkbox"/>	6/11/2024	7/10/2024	1,390	270.97	<input type="checkbox"/>	3.4	13.87
<input type="checkbox"/>	7/11/2024	8/8/2024	1,342	264.73	<input type="checkbox"/>	3.4	13.87
<input type="checkbox"/>	8/9/2024	9/10/2024	1,537	290.24	<input type="checkbox"/>	3.4	13.87
<input type="checkbox"/>	9/11/2024	10/9/2024	1,353	259.67	<input type="checkbox"/>	3.4	13.87
<input type="checkbox"/>	10/10/2024	11/10/2024	1,778	316.54	<input type="checkbox"/>	3.4	13.87
<input type="checkbox"/>	11/11/2024	12/10/2024	2,258	378.57	<input type="checkbox"/>		
<input type="checkbox"/>	12/11/2024	1/12/2025	2,774	440.69	<input type="checkbox"/>	3.4	13.87
<input type="checkbox"/>	1/13/2025	2/10/2025	2,672	427.63	<input type="checkbox"/>	1.3	10.89
<input type="checkbox"/>	2/11/2025	3/11/2025	2,173	365.37	<input type="checkbox"/>		
<input type="checkbox"/>	3/12/2025	4/10/2025	1,672	295.46	<input type="checkbox"/>		



Resilient Multifamily Housing Program

Climate-Ready, Safer, and Stronger Affordable Housing

Program Overview

- Program was created in response to damages and losses from Tropical Storm Ida on September 2, 2021
- Funded through HUD's Community Development Block Grant–Disaster Recovery (CDBG-DR) program.
- Supports recovery and mitigation from Tropical Storm Ida (DR-4614).
- Administered by NJHMFA as subrecipient under the NJ Department of Community Affairs (DCA).
- \$30 million allocated to strengthen multifamily housing resilience across New Jersey.
- \$3.5 million allocated per project approved for award



Somerset Patriots Stadium, Somerset County: Image from USA Today Network New Jersey



Program Purpose and Objectives

- Reduce or eliminate the long-term risk of loss of life, injury, damage to and loss of property, and suffering and hardship by lessening the impact of future disasters
- Recover from the disaster impacts of Tropical Storm Ida
- Protect publicly funded recovery investments in the impacted community
- NJHMFA will issue forgivable loans up to \$3.5 million per property for resiliency projects
 - Subject to the availability of funds

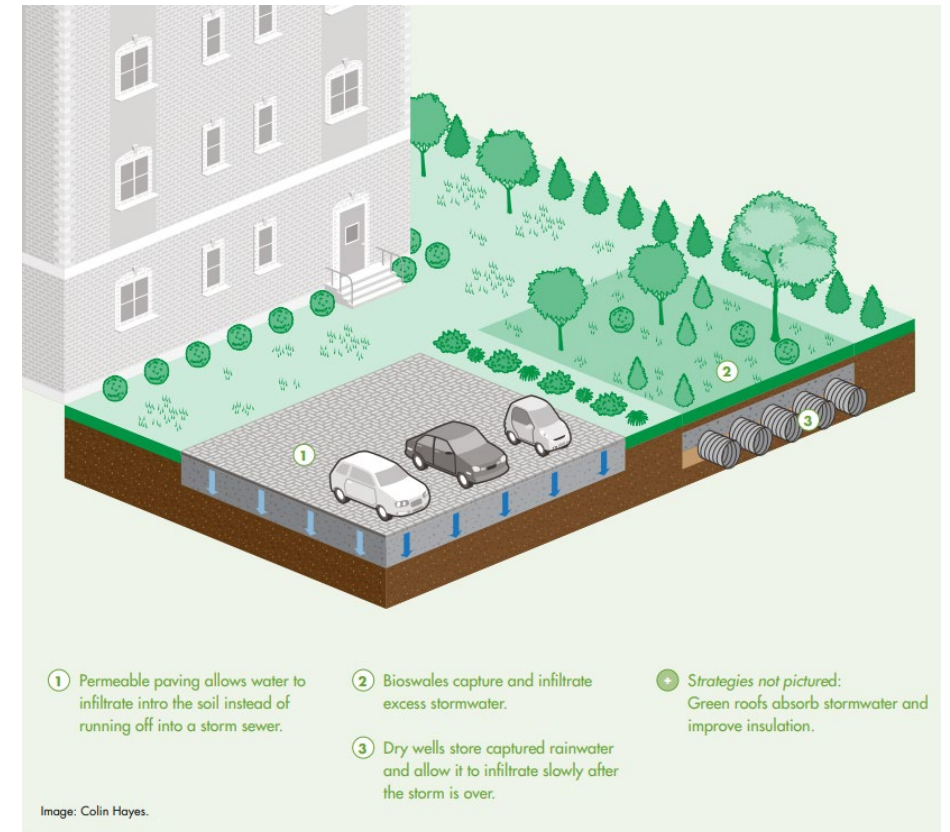


Image: Colin Hayes.

Strategies for Multifamily Building Resilience

Image from Enterprise Green Communities

Program Applicants and Eligibility

- Properties must be NJHMFA agency financed
 - Excluding Performance Based Contract Administration (PBCA) properties.
- Eligible properties must be located within the counties most impacted and distressed by Tropical Storm Ida (MIDs)
- Properties must be in good standing with Asset Management

The following were identified by HUD as the most impacted and distressed counties (MID) counties:

- ▶ Bergen
- ▶ Essex
- ▶ Hudson
- ▶ Middlesex
- ▶ Passaic
- ▶ Somerset
- ▶ Union

In addition to the above counties, the state-identified counties eligible for funding under the RMHP include:

- ▶ Gloucester
- ▶ Hunterdon
- ▶ Mercer
- ▶ Morris, and
- ▶ Warren



Eligibility Costs

- Investments related to protective measures and improvements designed to safeguard properties in an effort to prevent or mitigate storm-related damage
- Work to protect the main building structure, building systems and equipment
- Enhancements to the surrounding site grounds that are essential for occupant safety and proper property function



The newly-installed flood gates over entryways.
Image: Services for the Underserved.

Images from Enterprise Green Communities



- ① Relocate mechanical equipment to upper floors or roof.
- ② For equipment that cannot be relocated, elevate in place above the Design Flood Elevation



Eligibility Costs

Eligible costs include, but are not limited to:

- Elevating and/or floodproofing buildings
- Moving equipment to safer parts of the property
- Installing emergency generators and/or on-site renewable generation
- Hardening sites
- Addition of stormwater mitigation infrastructure such as berms; vegetation; bioswales; regrading; green roofs; blue roofs; pervious pavement; rain gardens; creating safe refuges; and/or performing other necessary exterior work

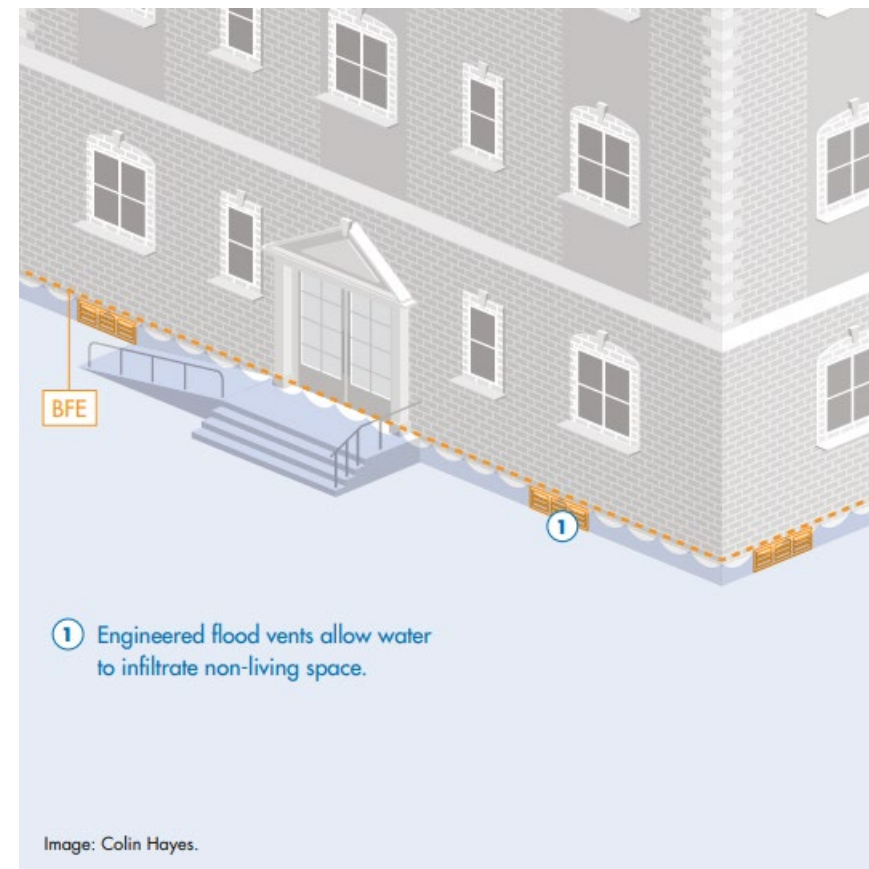


Image from Enterprise Green Communities

Application Process – 2 Part Submission

Part 1: Eligible Applicants

- Properties must be NJHMFA agency financed
- Located in a Target Area County (MID)
- Properties must be in good standing with Asset Management
- Provide a project narrative indicating the need and proposal for resiliency
- Self-certify that the project has not received federal flood disaster assistance prior to application
- Applicants will be notified, if approved, to proceed to Part 2.
- Completed Applications will be reviewed on a first come, first serve basis

Part 2: Eligible Scope of Work

- Submission of an environmental review
 - Phase 1 must be completed if older than 5 years
 - Environmental review can include Environmental Assessments, CEST (Categorically Excluded, Subject To), and Environmental Impact Statements.
 - If a property is awarded funding, CDBG-DR funds can be used for this review
- 30% design scope of work
 - Design professional agreement
 - Contract agreement
 - Detailed scope of work
 - Proposed Budget
 - Mitigation or Resiliency Measures
 - Resiliency Metrics

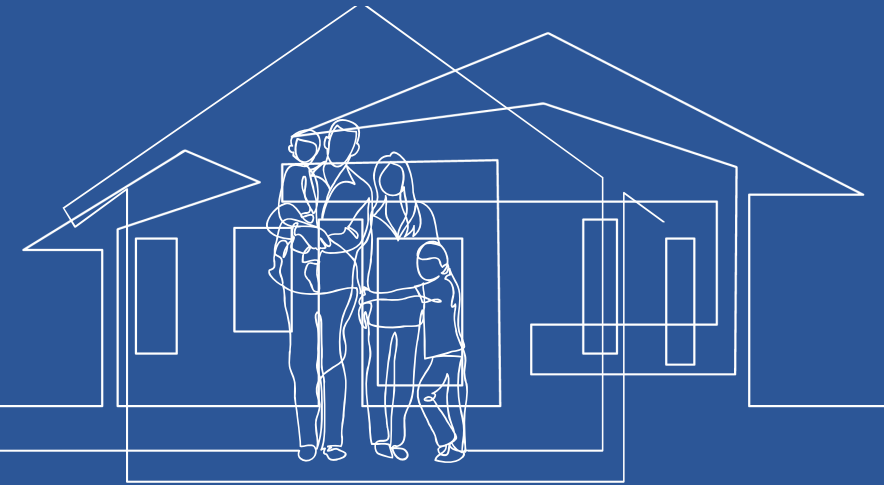




Kyle Cruz

Green Technical Advisor

NJ Housing & Mortgage Finance Agency



Thank you!
Any Questions?

Applications Open!



MICHAEL NEWMAN

**Insurance Institute for Business &
Home Safety (IBHS)**



BUILT TO LAST

*Survivability & Insurability in the Face
of Extreme Weather*

Michael Newman

General Counsel

Insurance Institute for Business & Home Safety

WHY IBHS?

An aerial photograph of a large industrial or research facility. The central building is a prominent, multi-story structure with a curved facade. To its left is a large parking lot filled with cars. In the foreground, there are several rows of solar panels. The facility is surrounded by a dense forest of green trees. A blue banner is overlaid on the top left of the image, and a white text box is overlaid on the bottom right.

Severe weather disrupts lives, displaces families, and drives financial loss. IBHS delivers top-tier science and translates it into action so we can prevent avoidable suffering, strengthen our homes and businesses, inform the insurance industry, and support thriving communities.

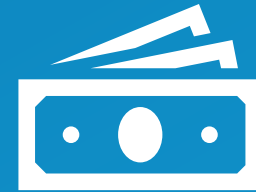
PRICE DRIVERS

Events

Regulatory



Real Estate Value



Inflation





AGE is likely the
MOST IMPORTANT VARIABLE
in predicting **ASPHALT SHINGLE**
performance in high winds.



ROOF AGING FARMS

UNSEALING OBSERVED AFTER 10 YEARS



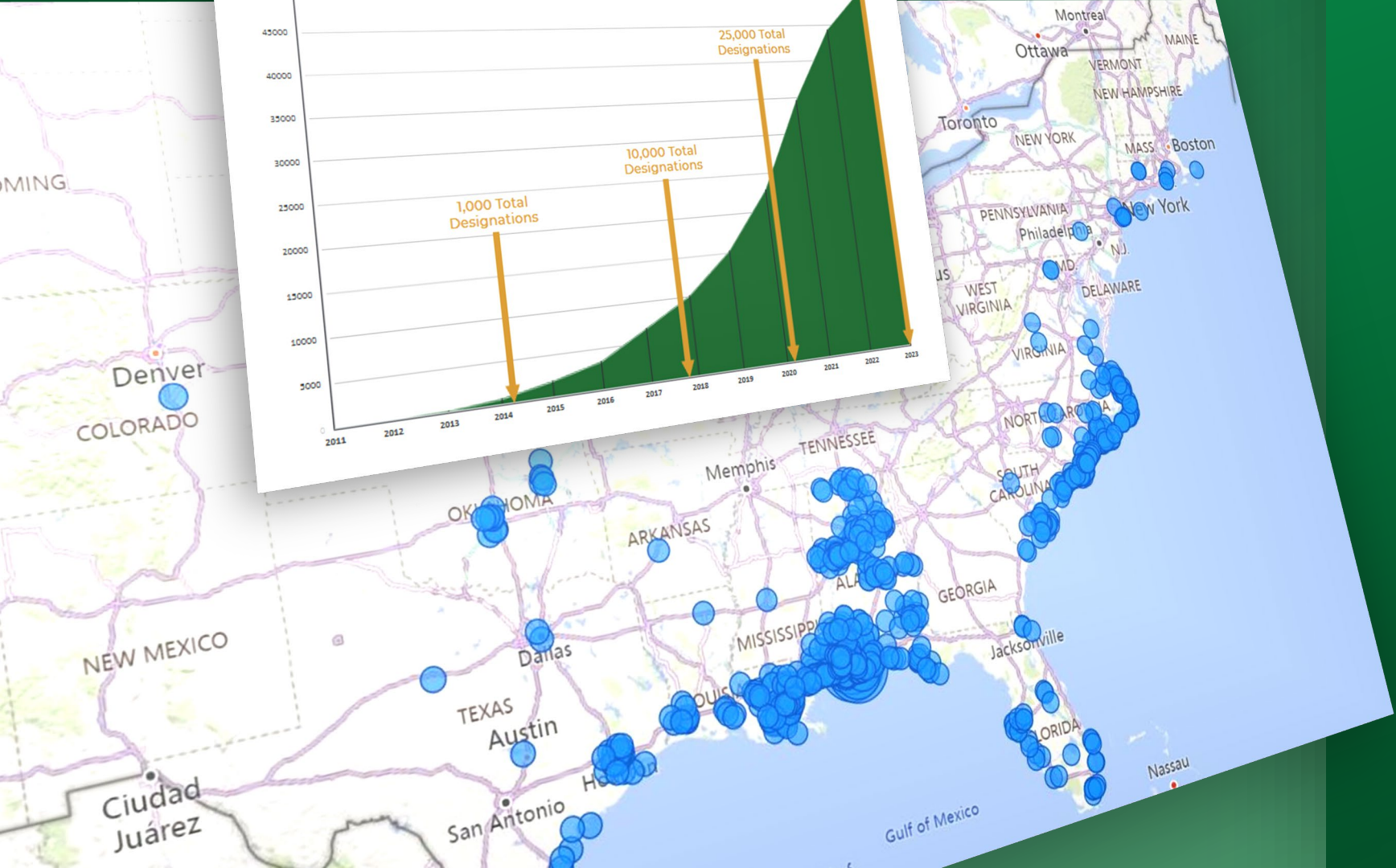
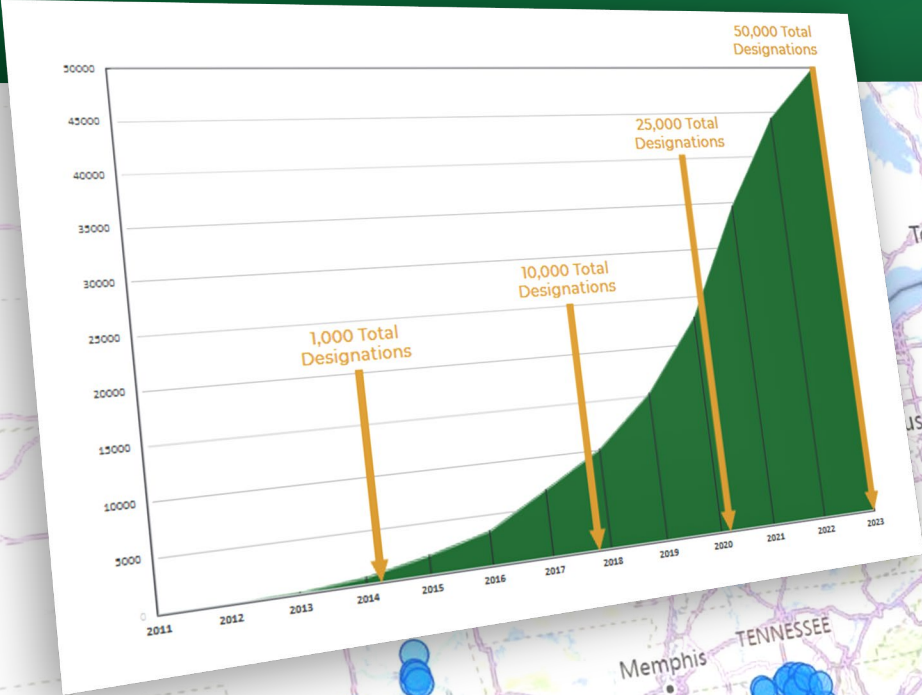
FORTIFIED GROWTH Across the Country

Over 95,000
DESIGNATIONS
NATIONWIDE

GROWING BY
MORE THAN
1,500
PER MONTH

**DESIGNATIONS
ISSUED TO HOMES
IN 34 STATES**

As of Oct 2025





Keep the roof on and the water out.
Enhanced roof deck fastening, upgraded roof cover, mechanically secured roof-mounted equipment and storm-resistant flashing and gutters protect a building's roof and interior from wind and rain.



Keep the roof on and the water out.
Reduce damage amplifiers:
Impact & pressure-rated exterior walls and openings, flood protection for electrical and mechanical equipment and wind-rated garage or roll-up doors strengthen particularly vulnerable parts of a building.



Three Levels of Protection

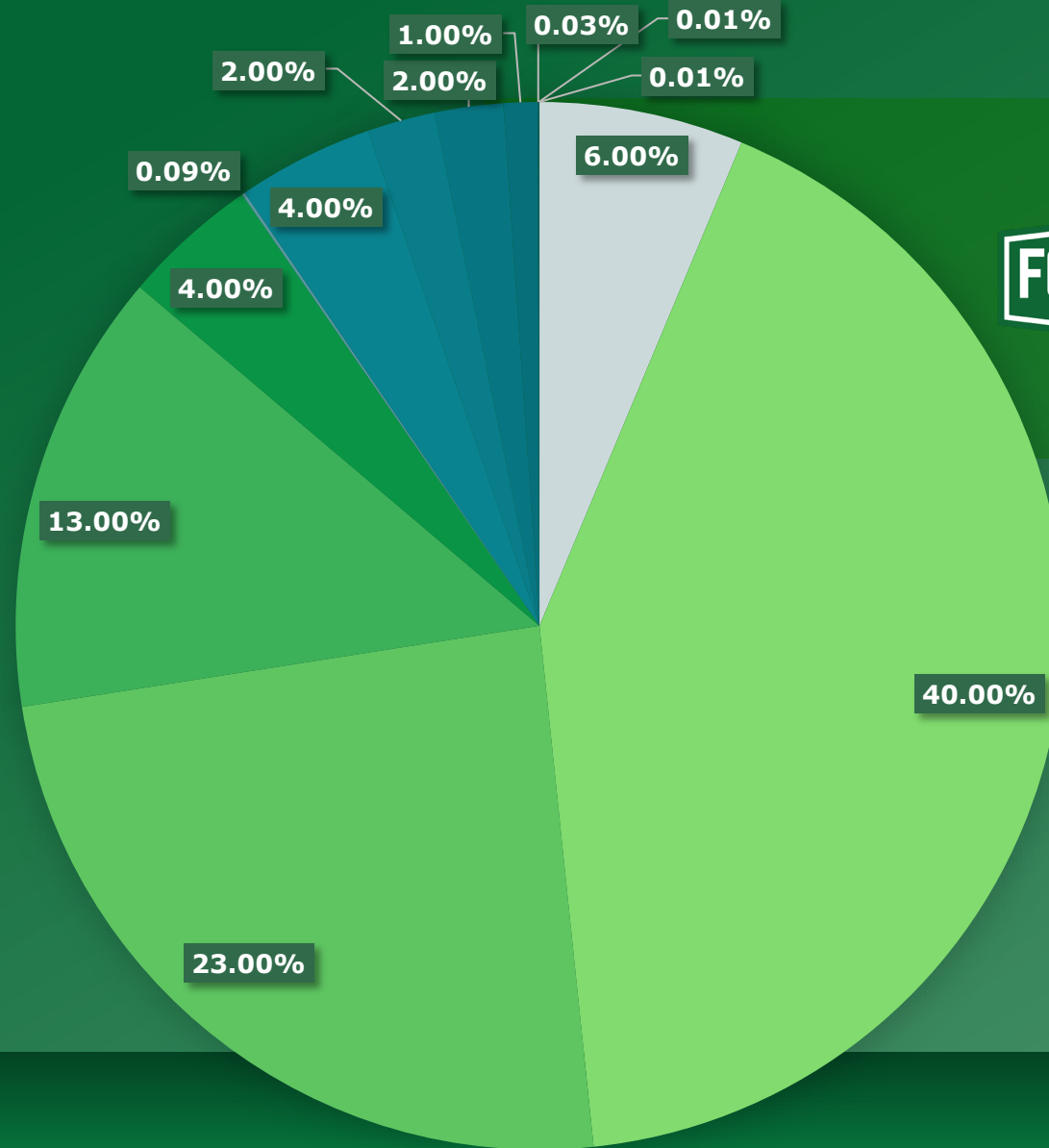


Keep the roof on and the water out
Reduce damage amplifiers
Continuous load path
By securing the roof to the walls, stories to stories, and the walls to the foundation, an entire building is strengthened against high winds.

Three FORTIFIED Programs



TORNADOES (2014-2022)



- Visible damage threshold
- Loss of roof covering and or gutters, siding etc.
- Uplift of roof deck, sig. roof cover loss, garage door failures, carport, porch failures
- Roof structural damage, walls standing
- Failed glazing
- Large % roof decking loss
- Exterior wall collapse
- Most exterior walls collapsed
- All walls collapsed
- House shifted from foundation
- Full roof structural failure
- Complete structural failure
- Complete destruction and all debris blown away

WILDFIRE PREPARED

— A PROGRAM OF IBHS —

ADDITIONAL MITIGATIONS AGAINST FLAMES

- ✓ Cover gutters.
- ✓ Enclose eaves.
- ✓ Install noncombustible siding.
- ✓ Upgrade windows & doors.
- ✓ Upgrade to a noncombustible deck.
- ✓ Move accessory structures at least 30 feet away.
- ✓ Remove back-to-back fencing.

MITIGATIONS AGAINST EMBERS

ROOF

- ✓ Ensure the roof covering is Class A fire-rated & maintained clear of debris.
- ✓ Choose noncombustible gutters & downspouts.

BUILDING FEATURES

- ✓ Install ember-resistant vents or 1/8-inch metal mesh over vents.
- ✓ Ensure 6-inch vertical noncombustible clearance at base of exterior walls.
- ✓ Clear & maintain the underdeck area; enclose low-elevation decks.

0-5 FOOT NONCOMBUSTIBLE ZONE

- ✓ Establish a **0-5 foot noncombustible zone** around the home and decks; remove overhanging branches; replace combustible fences within 5 feet.

5-30 FOOT DEFENSIBLE SPACE ZONE

- ✓ Maintain yard with spaced vegetation, structures, & other connective fuels; clear debris; remove firewood.
- ✓ Move structures at least 10 feet away & maintain a 0-5 foot noncombustible zone around them.



325

“I feel like I’m in much better shape now than I was before—especially before **Katrina.**”

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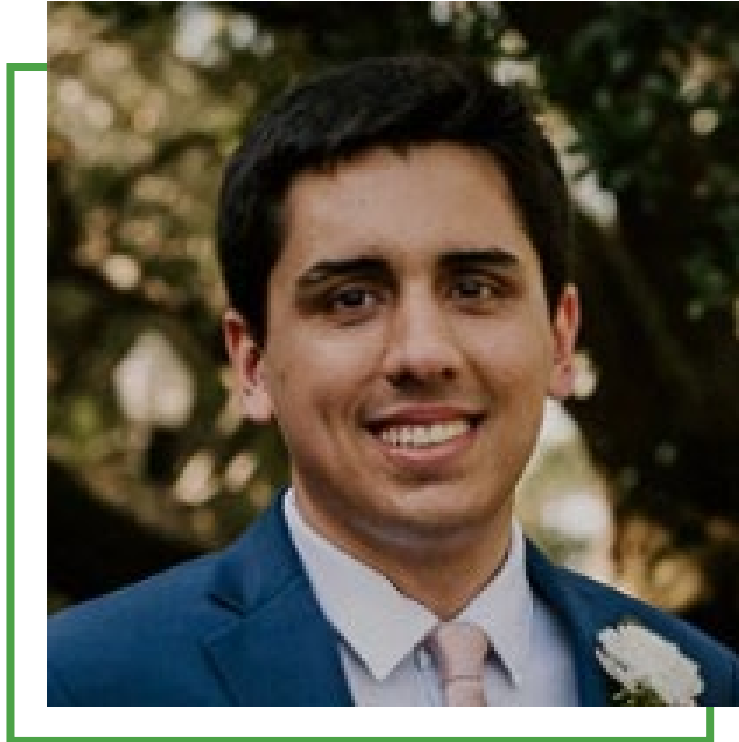
Michael Newman
General Counsel



➔ ibhs.org



✂ [IBHS_org](https://twitter.com/IBHS_org)



VAHID KHORSANDIAN
ReVital Development Group

Resilient housing
helps communities
stand strong through
any storm.



**Community
Preservation
Corporation**



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REVITAL
DEVELOPMENT



Sweetwater Apartments Phase II

- 48 Units
- FORTIFIED Roof
- First of its kind in Lake City in 20+ Years



Hermosa North Fort Myers I & II

- 160 Units
- FORTIFIED Gold
- One of the first multifamily projects in Florida to achieve Gold



Lessons Learned

- Compare building codes
- Start early, or pay later
- Small details matter
- GC education is critical





Community Impact

- Resilient housing is critical for vulnerable populations
- Reduces strain on community emergency systems
- Prevents loss of affordable units



Insurance Premiums

- No change yet
- Carriers need more data; early discussions promising
- More stable renewals and access to coverage expected



Long Term Affordability

- Reduced insurance cost
- Reduced large capital events
- Reduced turnover



Revitalizing Communities Together

Revital Development Group is a real estate development firm whose mission is to preserve, create and sustain high quality, safe and affordable housing that supports economic security and access to opportunity for all. Revital often works closely with community stakeholders to deliver projects that seek to support community objectives; with an emphasis on neighborhood revitalization through affordable and workforce housing.

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The logo for Revital Development features the word "REVITAL" in a large, bold, white sans-serif font. A horizontal line is positioned below the "V" and "I" of "REVITAL". Below this line, the word "DEVELOPMENT" is written in a smaller, all-caps, white sans-serif font. The background of the logo area is a dark blue gradient with faint, semi-transparent images of construction blueprints and tools.

REVITAL
DEVELOPMENT

Thank you!
Questions?

THANK YOU FOR TUNING IN

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