

2025 Regular Session

HOUSE RESOLUTION NO. 345

BY REPRESENTATIVES WILLARD, MANDIE LANDRY, AND HILFERTY

INSURANCE: Memorializes Congress to establish federal disaster insurance

1 A RESOLUTION

2 To memorialize the United States Congress to take such actions as are necessary to provide
3 federal disaster insurance coverage for flooding, tornadoes, fire, and other disasters
4 that have a negative impact on states.

5 WHEREAS, the need for federal disaster insurance is urgent and crucial due to the
6 impacts of hurricanes, flooding, fire risks, and other disasters that have been proven to be
7 devastating nationally and to the state of Louisiana; and

8 WHEREAS, from 1980-2025, as of April 8, 2025, there have been one hundred and
9 six confirmed weather and climate disaster events with losses exceeding one billion dollars
10 each to affect Louisiana, according to the National Centers for Environmental Information;
11 and

12 WHEREAS, weather and climate disasters often result in losses due to the hazards
13 associated with storm surge flooding, inland flooding from heavy rains, destructive winds,
14 tornadoes, hurricanes, and high surf and rip currents, according to the National Weather
15 Service; and

WHEREAS, Hurricanes Katrina, Sandy, Harvey, and Irma were four of the costliest hurricanes in United States' history; collectively exceeding trillions of dollars in damages, according to the United States Government Accountability Office; and

19 WHEREAS, according to the National Oceanic and Atmospheric Administration, the
20 estimated cost of damages was approximately one hundred and seventy billion dollars for

1 Katrina, seventy-four billion dollars for Sandy, one hundred thirty-one billion dollars for
2 Harvey, and fifty-two billion dollars for Irma; and

3 WHEREAS, while the impact of hurricanes is devastating, flooding disasters,
4 nationally and in the state of Louisiana, are also catastrophic; and

5 WHEREAS, in Louisiana, the flood of August 2016 caused an estimated four billion
6 dollars in residential property damages, with damages exceeding one billion dollars in both
7 Livingston and East Baton Rouge Parish; and

8 WHEREAS, the Joint Economic Committee's staff estimates that the total cost of
9 flooding in the United States is between one hundred eighty and four hundred ninety-six
10 billion dollars each year in 2023; and

11 WHEREAS, in addition to hurricane and flooding disasters, fires are also proven to
12 have devastating effects; and

13 WHEREAS, according to the National Interagency Fire Center, since January 1,
14 2025, over nineteen thousand wildfires have burned approximately eight hundred eighty-one
15 thousand acres, which is above the ten-year average of thirteen thousand wildfires and
16 approximately eight hundred and twenty-eight thousand acres burned; and

17 WHEREAS, in Louisiana, fire damages have resulted in millions of dollars in
18 property damage; and

19 WHEREAS, nationally, fire damages have resulted in approximately twenty-three
20 billion dollars in property damage; and

21 WHEREAS, the impacts of disasters on a national level and state level are evident
22 and need a solution; and

23 WHEREAS, the United States Congress should model a federal disaster insurance
24 program, in part, after the National Flood Insurance Program (NFIP), which should be
25 expanded to include federal disaster coverage for hurricanes, flooding, fires, and other
26 disasters; and

27 WHEREAS, key components of the NFIP that should be considered when
28 implementing a federal disaster relief insurance program are:

29 (1) Providing affordable disaster insurance to homeowners, businesses, and insurers
30 for all types of disasters.

- 1 (2) Complementing existing Federal Disaster relief programs.
- 2 (3) Providing flood insurance to help reduce the financial impacts of flooding.
- 3 (4) Providing disaster insurance that covers the cost of rebuilding.
- 4 (5) Encouraging communities, homeowners, and insurers to adopt and enforce
- 5 floodplain management regulations to reduce future flood risks; and

6 WHEREAS, federal disaster insurance would provide the insurer certainty that the

7 insurance carrier would not withdraw insurance coverage before, during, or after a disaster

8 occurs; and

9 WHEREAS, federal disaster insurance should be implemented by Congress to

10 provide insurers with financial protection, expedited recovery efforts, and dependable

11 insurance when disasters strike.

12 THEREFORE, BE IT RESOLVED that the House of Representatives of the

13 Legislature of Louisiana does hereby memorialize the United States Congress to take such

14 actions as are necessary to provide insurance coverage for flooding, tornadoes, fire risks, and

15 other disasters that have a negative impact on states.

16 BE IT FURTHER RESOLVED that a copy of this Resolution be transmitted to the

17 presiding officers of the Senate and the House of Representatives of the Congress of the

18 United States of America and to each member of the Louisiana congressional delegation.

DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

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Memorializes the U.S. Congress to take such actions necessary to provide federal disaster insurance coverage.