

2025 Regular Session

HOUSE RESOLUTION NO. 291

BY REPRESENTATIVES KERNER, ADAMS, AMEDEE, BACALA, BAYHAM, BILLINGS, BOURRIAQUE, BOYD, BRASS, BRAUD, BRYANT, BUTLER, CARLSON, COX, DEVILLIER, EGAN, EMERSON, FIRMENT, GLORIOSO, HILFERTY, ILLG, MIKE JOHNSON, LYONS, MACK, NEWELL, OWEN, ST. BLANC, STAGNI, WILEY, WYBLE, AND ZERINGUE

A RESOLUTION

To memorialize the United States Congress to take such actions as are necessary to pass the Flood Insurance Affordability Act, the Risk Rating 2.0 Transparency Act, and the Flood Insurance Affordability Tax Credit Act, and to end the Federal Emergency Management Agency's (FEMA's) Risk Rating 2.0 methodology to alleviate the financial burden of flood insurance on citizens who reside in the coastal parishes of Louisiana and across the United States.

WHEREAS, for years, the state of Louisiana has been at the heart of an insurance crisis that has led to homeowners in the coastal parishes being obliged to pay exorbitant, excessive, and expensive flood insurance premiums; and

WHEREAS, in August of 2020, Hurricane Laura struck the state of Louisiana. The Department of Insurance reported more than one hundred seventy-seven thousand residential property claims, resulting in Individual Assistance from FEMA for the coastal parishes of Acadia, Calcasieu, Cameron, Jefferson Davis, and Vermilion; and

WHEREAS, in October of 2020, Hurricane Delta struck the state of Louisiana. The Department of Insurance reported more than eighty-nine thousand residential property claims, resulting in Individual Assistance from FEMA for the coastal parishes of Acadia, Calcasieu, Cameron, Iberia, Jefferson Davis, Lafayette, Saint Martin, and Vermilion; and

WHEREAS, in October of 2020, Hurricane Zeta struck the state of Louisiana. The Department of Insurance reported more than fifty-six thousand residential property claims, resulting in Individual Assistance from FEMA for the coastal parishes of Jefferson, Lafourche, Orleans, Plaquemines, St. Bernard, and Terrebonne; and

WHEREAS, in August of 2021, Hurricane Ida struck the state of Louisiana. The Department of Insurance reported more than four hundred seventy-eight thousand residential property claims, resulting in Individual Assistance from FEMA for the coastal parishes of

Ascension, Assumption, East Baton Rouge, Iberia, Iberville, Jefferson, Lafourche, Livingston, Orleans, Plaquemines, Saint Bernard, Saint Charles, Saint James, Saint John the Baptist, Saint Martin, Saint Mary, Saint Tammany, Tangipahoa, Terrebonne, Washington, and West Baton Rouge; and

WHEREAS, in April of 2023, FEMA finished updating the National Flood Insurance Program (NFIP) risk rating methodology through the implementation of a new pricing methodology called Risk Rating 2.0; and

WHEREAS, despite FEMA's claims, Risk Rating 2.0 has led to significant premium increases for low- and middle-income families, with estimates suggesting that approximately one-fifth of NFIP policyholders may be forced to drop coverage over the next ten years, potentially leading to an actuarial death spiral that threatens the program's sustainability; and

WHEREAS, many homeowners in coastal Louisiana parishes have invested significant sums to elevate their homes and reduce flood risk and have still seen their premiums nearly double under Risk Rating 2.0, undermining the financial benefits of mitigation efforts; and

WHEREAS, the Legislature of Louisiana has significant concerns with Risk Rating 2.0, including its lack of transparency in data inputs, failure to deliver promised premium reductions for mitigated structures, unpredictability for new or code-compliant structures, and potential to render flood insurance unaffordable for many families; and

WHEREAS, the Risk Rating 2.0 Transparency Act, introduced on March 1, 2023, in the One Hundred Eighteenth United States Congress by Senator John Kennedy, requires FEMA to publish all data and methods used to prescribe chargeable premium rates, create an online database for policyholders to access premium rate information, conduct a comprehensive assessment of the economic and social impacts of Risk Rating 2.0, and publish premium rate distributions for every county or parish in the United States; and

WHEREAS, the Risk Rating 2.0 Transparency Act has failed to move through the U.S. Senate, despite the fervent advocacy of Senator John Kennedy and Senator Bill Cassidy; and

WHEREAS, the Flood Insurance Affordability Act, introduced on March 1, 2023, in the One Hundred Eighteenth United States Congress, sponsored by Senator John Kennedy of Louisiana and Senator Cindy Hyde-Smith of Mississippi, caps annual residential flood insurance premium increases at nine percent, rather than the current eighteen percent; and

WHEREAS, the Flood Insurance Affordability Tax Credit Act, introduced on February 13, 2025, in the One Hundred Nineteenth United States Congress by Senator Bill Cassidy, provides a thirty-three percent refundable tax credit to low- and middle-income households enrolled in the NFIP to offset rising flood insurance premiums, directly reducing the financial burden at the time of payment; and

WHEREAS, flooding is a national issue, with at least one hundred sixty-six Americans across thirteen states killed in 2024 due to floods and storms, and millions more affected by power outages or evacuations, highlighting the need for an affordable and sustainable NFIP for all fifty states; and

WHEREAS, the NFIP, as the primary source of flood insurance for many communities, must be reformed to ensure affordability, accountability to taxpayers, and sustainability for future generations; and

WHEREAS, the Legislature of Louisiana supports efforts to end Risk Rating 2.0, as advocated by Senator Bill Cassidy, who previously worked with the Trump administration in 2019 to delay its implementation due to transparency concerns; and

WHEREAS, it is the intention of the Legislature of Louisiana to ensure that homeowners in the coastal parishes of Louisiana and across the United States have access to fair, equitable, actuarially justified, and affordable flood insurance.

THEREFORE, BE IT RESOLVED that the Legislature of Louisiana does hereby memorialize the United States Congress to take such actions as are necessary to pass the Flood Insurance Affordability Act, the Risk Rating 2.0 Transparency Act, and the Flood Insurance Affordability Tax Credit Act, and to end FEMA's Risk Rating 2.0 methodology to assist and benefit the citizens of the coastal parishes in the state of Louisiana and all Americans.

BE IT FURTHER RESOLVED that a copy of this Resolution be transmitted to the presiding officers of the Senate and the House of Representatives of the Congress of the United States of America and to each member of the Louisiana congressional delegation.

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SPEAKER OF THE HOUSE OF REPRESENTATIVES