

2025 Regular Session

SENATE RESOLUTION NO. 200

BY SENATOR TALBOT

CONTRACTORS. Requests the State Licensing Board for Contractors and the Louisiana State Uniform Construction Code Council to study and report to the legislature findings and recommendations regarding adoption of the fortified roof building standards into the building codes for the coastal zone.

A RESOLUTION

To urge and request the State Licensing Board for Contractors and the Louisiana State Uniform Construction Code Council to study and report to the legislature findings and recommendations, including proposals for legislation, regarding adoption of the fortified roof building standards into the building codes for the coastal zone.

WHEREAS, the state of Louisiana and her residents are facing the worst homeowners insurance crisis of affordability and availability to date; and

WHEREAS, the National Oceanic and Atmospheric Administration has reported that since 1851, hurricanes have either made landfall or tracked over Louisiana at an average of one hurricane every three years; and

WHEREAS, the National Oceanic and Atmospheric Administration has also reported that Louisiana is impacted by a tropical storm at an average of approximately once every eighteen months; and

WHEREAS, hurricanes and tropical storms cause great damage to the property of the residents of Louisiana and cause great distress to the residents whose homes are affected; and

WHEREAS, following the destructive hurricanes of 2020 and 2021, insurers have paid or reserved \$24.5 billion on all types of claims related to hurricanes Laura, Delta, Zeta,

1 and Ida; and

2 WHEREAS, policyholders have filed over 802,000 claims as a result of hurricanes
3 Laura, Delta, Zeta, and Ida combined; and

4 WHEREAS, the Insurance Institute for Business and Home Safety worked for many
5 years and conducted numerous studies and experiments to develop the fortified roof building
6 standards; and

7 WHEREAS, homes built or retrofitted to the fortified roof building standards have
8 been proven, after several hurricanes across multiple states, to withstand hurricane force
9 winds much better than roofs built to lesser building standards; and

10 WHEREAS, having a home built or retrofitted to the fortified roof building standards
11 will give homeowners peace of mind that their home is less susceptible to damage during
12 a hurricane and provide insurers with assurance that the home is a less risky property to
13 insure, which results in a premium discount for the homeowner; and

14 WHEREAS, on a macrolevel, increasing the proliferation of homes built or
15 retrofitted to the fortified roof building standards makes Louisiana's overall housing stock
16 a better risk to insure and thereby makes Louisiana a more attractive market for insurers to
17 do business; and

18 WHEREAS, the Legislature of Louisiana has recognized the importance and utility
19 of having more homes built or retrofitted to the fortified roof building standards by passing
20 several pieces of legislation in recent years, which provide for the issuance of grants for
21 homeowners to retrofit their homes to the fortified roof building standards, tax incentives
22 to homeowners who self-fund a retrofit of their homes, and a mandate that insurers provide
23 an actuarially justified discount to homeowners whose homes are built or retrofitted to the
24 fortified roof building standards; and

25 WHEREAS, it has been demonstrated in Alabama that when there is enough
26 saturation of homes built or retrofitted to the fortified roof building standards in a state's
27 most storm prone areas, insurers see a decrease in their cost of reinsurance, which can be
28 passed down to the consumers through lower premiums overall; and

29 WHEREAS, one of the measures taken by Alabama to increase the number of homes
30 built or retrofitted to the fortified roof building standards was to adopt the fortified roof

1 building standards into the building codes for their coastal counties; and

2 WHEREAS, the boundary lines for the coastal zone in Louisiana, where residents
3 are most impacted by hurricanes and tropical storms, is provided for in R.S. 49:214.24; and

4 WHEREAS, the State Licensing Board for Contractors is responsible for
5 promulgating certain licensing requirements for contractors, including roofers, and
6 regulating the conduct of contractors, including roofers; and

7 WHEREAS, a roofer or inspector must be certified by the Insurance Institute for
8 Business and Home Safety before being qualified to install a roof in compliance with the
9 fortified roof building standards or inspect and verify compliance with the fortified roof
10 building standards; and

11 WHEREAS, Louisiana State Uniform Construction Code Council, has the statutory
12 duty to adopt and amend the building codes for the state of Louisiana; and

13 WHEREAS, it is imperative that the coastal zone in Louisiana has as many homes
14 built or retrofitted to the fortified roof building standards as possible to mitigate against
15 storm damage and make our state a more affordable place to purchase insurance.

16 THEREFORE, BE IT RESOLVED that the Senate of the Legislature of Louisiana
17 does hereby urge and request the State Licensing Board for Contractors and the Louisiana
18 State Uniform Construction Code Council to study and report to the legislature findings and
19 recommendations, including proposals for legislation, regarding adoption of the fortified
20 roof building standards into the building codes for the coastal zone.

21 BE IT FURTHER RESOLVED that the State Licensing Board for Contractors and
22 the Louisiana State Uniform Construction Code Council create a report detailing the
23 reasoning and methodology used to arrive at its findings and recommendations.

24 BE IT FURTHER RESOLVED that the State Licensing Board for Contractors and
25 the Louisiana State Uniform Construction Code Council submit the report to the Senate and
26 the David R. Poynter Legislative Research Library, pursuant to R.S. 24:771 and 772, on or
27 before February 1, 2026.

28 BE IT FURTHER RESOLVED that a copy of this resolution be transmitted to the
29 executive director of the State Licensing Board for Contractors, and the chairman of the
30 Louisiana State Uniform Construction Code Council.

The original instrument and the following digest, which constitutes no part of the legislative instrument, were prepared by Senate Legislative Services. The keyword, summary, 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)]

	DIGEST	
SR 200 Original	2025 Regular Session	Talbot

Requests the State Licensing Board for Contractors and the Louisiana State Uniform Construction Code Council to study and report to the legislature information and recommendations regarding adoption of the fortified roof building standards into the building codes for the coastal zone.