

2025 Regular Session

HOUSE RESOLUTION NO. 382

BY REPRESENTATIVE FREEMAN

BUILDING CODES: Requests the Louisiana State Licensing Board of 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

1 A RESOLUTION

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

6 WHEREAS, the state of Louisiana and her citizens are facing the worst homeowners'
7 insurance crisis of affordability and availability in our lifetimes; and

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

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

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

17 WHEREAS, following the destructive hurricanes of 2020 and 2021, insurers have
18 paid or reserved almost twenty-five billion dollars on all types of claims related to hurricanes
19 Laura, Delta, Zeta and Ida; and

1 WHEREAS, policyholders filed over eight hundred two thousand claims of all types
2 from hurricanes Laura, Delta, Zeta, and Ida combined; and

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

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

9 WHEREAS, having a home built or retrofitted to the FORTIFIED Roof building
10 standards will give the homeowner peace of mind that his home is less susceptible to damage
11 during a hurricane and assure his insurer that the home is a less risky property to insure,
12 which results in a premium discount for the homeowner; and

13 WHEREAS, on a macro-level, increasing the proliferation of homes built or
14 retrofitted to the FORTIFIED Roof building standards makes Louisiana's overall housing
15 stock safer to insure and thereby makes Louisiana a more attractive market for insurers to
16 do business; and

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

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

28 WHEREAS, one of the measures taken by Alabama to increase the number of homes
29 built or retrofitted to the FORTIFIED Roof building standards was to adopt the FORTIFIED
30 Roof building standards into the building codes for their coastal counties; and

1 WHEREAS, the boundary lines of the coastal zone of Louisiana, within which
2 citizens are most impacted by hurricanes and tropical storms, are provided in R.S. 49:214.24;
3 and

4 WHEREAS, the Louisiana State Licensing Board of Contractors is tasked with
5 promulgating certain licensing requirements for contractors, including roofers, and
6 responsible for 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 to be qualified to install a roof in compliance with the
9 FORTIFIED Roof building standards or to inspect and verify compliance with the
10 FORTIFIED Roof building standards; and

11 WHEREAS, the state fire marshal oversees the Louisiana State Uniform
12 Construction Code Council, which has the statutory authority to adopt and amend the
13 building code for the state of Louisiana; and

14 WHEREAS, it is imperative that as many homes as possible within the coastal zone
15 of Louisiana are built or retrofitted to the FORTIFIED Roof building standards to mitigate
16 storm damage and make our state a more affordable place to purchase insurance.

17 THEREFORE, BE IT RESOLVED that the House of Representatives of the
18 Legislature of Louisiana does hereby urge and request the Louisiana State Licensing Board
19 of Contractors and the Louisiana State Uniform Construction Code Council to study and
20 report to the legislature information and recommendations regarding adoption of the
21 FORTIFIED Roof building standards into the building codes for the coastal zone.

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

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

1 BE IT FURTHER RESOLVED that a copy of this resolution be transmitted to the
2 executive director of the Louisiana State Licensing Board of Contractors, the chairman of
3 the Louisiana State Uniform Construction Code Council, and the state fire marshal.

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)]

HR 382 Original	2025 Regular Session	Freeman
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Requests the Louisiana State Licensing Board of 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.