

2026 Regular Session

HOUSE RESOLUTION NO. 196

BY REPRESENTATIVE OWEN

A RESOLUTION

To create a special study committee of the House of Representatives to examine and make recommendations regarding the impacts of fallen trees on residential properties, including their effects on property values, disruption of daily life, and the property insurance market and industry in Louisiana, while also outlining the committee's composition, duties, and operational procedures.

WHEREAS, Louisiana experiences frequent severe weather events, including hurricanes, tropical storms, high winds, wildfires, and other perils that cause trees to fall, resulting in widespread and devastating property damage; and

WHEREAS, fallen trees frequently strike homes and other structures, leading to total or partial loss of residences, significant structural repairs, and in many cases, displacement of families from their homes for extended periods; and

WHEREAS, such incidents have caused profound disruption to the lives of Louisiana citizens, including emotional trauma, temporary or permanent homelessness, relocation challenges, and interference with daily routines, employment, education, and family stability; and

WHEREAS, these events contribute to substantial declines in property values in affected areas, as repeated tree-related damage deters buyers, increases perceived risk, and burdens communities, resulting in blighted or unrepaired properties; and

WHEREAS, while insurance policies may cover certain tree-related damages under covered perils, the frequency and severity of these claims highlight the need for proactive risk management to reduce future losses; and

WHEREAS, encouraging homeowners to take voluntary proactive measures, such as regular tree maintenance, removal of hazardous trees, trimming of overhanging branches, and other preventive actions could mitigate risks, reduce claims, stabilize the insurance market, and protect property values and community well-being; and

WHEREAS, potential voluntary incentives from the insurance industry, such as premium discounts, credits, or other rewards for documented tree risk management, could promote these proactive steps without mandating changes to insurance rates or imposing regulatory directives on insurers; and

WHEREAS, a thorough study involving diverse stakeholders is needed to assess these effects and identify practical, voluntary solutions tailored to Louisiana's unique environment and insurance landscape.

THEREFORE, BE IT RESOLVED that the House of Representatives of the Legislature of Louisiana does hereby create a special study committee. The Fallen Tree-Related Impacts on Citizens, Property Values, and Insurance special study committee shall study the effects of fallen trees on homes, property values, disruption of lives, the property insurance market, and the insurance industry in the state of Louisiana, and to make recommendations thereon.

BE IT FURTHER RESOLVED that the study committee shall be composed of four members of the House of Representatives, appointed by the Speaker of the House, with consideration given to geographic diversity, particularly representation from areas heavily impacted by tree-related storm damage.

BE IT FURTHER RESOLVED that at its first meeting, which shall be called by the speaker of the House of Representatives, the study committee shall elect a chairman from among its members.

BE IT FURTHER RESOLVED that the study committee shall solicit input from relevant stakeholders, including but not limited to representatives from the home building and construction industry, the property insurance industry, insurance agents, homeowners' associations, arborists and tree care professionals, local government officials, emergency management authorities, and other interested parties as appropriate.

BE IT FURTHER RESOLVED that the study committee shall be an unfunded committee, with members serving without additional compensation or per diem beyond that otherwise provided by law.

BE IT FURTHER RESOLVED that the study committee shall meet in multiple locations around the state, with priority given to areas where fallen tree damage has caused

significant impacts on the construction market, property values, disruption of lives, and the insurance market, in order to gather direct testimony and observe conditions firsthand.

BE IT FURTHER RESOLVED that the study committee's intention is not to dictate or enforce alterations to insurance rates or impose obligations on the insurance industry. Rather, the committee will seek to explore and recommend potential voluntary incentives and programs available to homeowners in the insurance market. The committee aims to provide practical guidance to help citizens proactively manage trees that may pose threats to residential properties, thereby reducing future risks and enhancing overall resilience.

BE IT FURTHER RESOLVED that the study committee shall submit a written report of its findings and recommendations to the House Committee on Insurance and the Speaker of the House no later than sixty days prior to the convening of the 2027 Regular Session of the Legislature.

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SPEAKER OF THE HOUSE OF REPRESENTATIVES