

First Extraordinary Session, 2005

HOUSE CONCURRENT RESOLUTION NO. 23

BY REPRESENTATIVES K. CARTER, ERDEY, FAUCHEUX, HARRIS, HEBERT,
KLECKLEY, SCALISE, GARY SMITH, TOOMY, AND WALSWORTH

A CONCURRENT RESOLUTION

To memorialize the United States Congress to increase the coverage limit for a single-family structure under the National Flood Insurance Program from two hundred fifty thousand dollars to five hundred thousand dollars.

WHEREAS, the National Flood Insurance Program (NFIP), administered by Federal Emergency Management Agency (FEMA), makes federally backed flood insurance available in communities that adopt and enforce floodplain management ordinances to reduce further flood losses; and

WHEREAS, flood damage, unlike wind damage, is not covered by homeowners' insurance policies but must be purchased separately; and

WHEREAS, flood insurance may be purchased through insurance companies and licensed insurance agents; and

WHEREAS, the maximum coverage amount for a single-family structure under NFIP is two hundred fifty thousand dollars; and

WHEREAS, Hurricanes Katrina and Rita struck the state of Louisiana causing unprecedented and severe flooding and damage to the southern part of the state, devastating the lives of many citizens of the state, and causing damage or destruction of their property; and

WHEREAS, a substantial number of those single-family structures which suffered damage or destruction from these recent hurricanes are valued well in excess of two hundred fifty thousand dollars, creating a severe gap between coverage limits and the cost of repairing or replacing such homes.

THEREFORE, BE IT RESOLVED that the Legislature of Louisiana does hereby memorialize the United States Congress to increase the coverage limit for a single-family

structure under NFIP from two hundred fifty thousand dollars to five hundred thousand dollars.

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.

SPEAKER OF THE HOUSE OF REPRESENTATIVES

PRESIDENT OF THE SENATE