

SENATE RESOLUTION NO. 200

BY SENATOR TALBOT

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, and Ida; and

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

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

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

WHEREAS, having a home built or retrofitted to the fortified roof building standards

will give homeowners peace of mind that their home is less susceptible to damage during a hurricane and provide insurers with assurance that the home is a less risky property to insure, which results in a premium discount for the homeowner; and

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

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

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

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

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

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

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

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

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

THEREFORE, BE IT RESOLVED that the Senate of the Legislature of Louisiana does hereby 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.

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

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

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

PRESIDENT OF THE SENATE