

2025 Regular Session

HOUSE RESOLUTION NO. 382

BY REPRESENTATIVES FREEMAN AND CHASSION

A RESOLUTION

To request 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.

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

WHEREAS, the National Oceanic and Atmospheric Administration has reported that since 1851, hurricanes have either made landfall on or tracked over Louisiana at an average rate 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 rate of approximately once every eighteen months; and

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

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

WHEREAS, policyholders filed over eight hundred two thousand claims of all types from 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 the homeowner peace of mind that his home is less susceptible to damage during a hurricane and assure his insurer that the home is a less risky property to insure, which results in a premium discount for the homeowner; and

WHEREAS, on a macro-level, increasing the proliferation of homes built or retrofitted to the FORTIFIED Roof building standards makes Louisiana's overall housing stock safer 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 legislation in recent years to issue grants for homeowners to retrofit their homes to the FORTIFIED Roof building standards, provide tax incentives to homeowners who self-fund a retrofit of their homes, and 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 a 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 of the coastal zone of Louisiana, within which citizens are most impacted by hurricanes and tropical storms, are provided in R.S. 49:214.24; and

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

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

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

THEREFORE, BE IT RESOLVED that the House of Representatives of the Legislature of Louisiana does hereby urge and request 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.

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

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

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

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SPEAKER OF THE HOUSE OF REPRESENTATIVES