

2025 Regular Session

HOUSE RESOLUTION NO. 345

BY REPRESENTATIVES WILLARD, ADAMS, BAYHAM, BILLINGS, BOYD, CARRIER, ROBBY CARTER, DEWITT, FISHER, FONTENOT, FREIBERG, GLORIOSO, HILFERTY, HUGHES, TRAVIS JOHNSON, JORDAN, KNOX, LAFLEUR, MANDIE LANDRY, TERRY LANDRY, LARVADAIN, LYONS, MENA, MILLER, MOORE, NEWELL, OWEN, PHELPS, STAGNI, TAYLOR, THOMPSON, WALTERS, WILDER, AND YOUNG

A RESOLUTION

To memorialize the United States Congress to take such actions as are necessary to provide federal disaster insurance coverage for flooding, tornadoes, fire, and other disasters that have a negative impact on states.

WHEREAS, the need for federal disaster insurance is urgent and crucial due to the impacts of hurricanes, flooding, fire risks, and other disasters that have been proven to be devastating nationally and to the state of Louisiana; and

WHEREAS, from 1980-2025, as of April 8, 2025, there have been one hundred and six confirmed weather and climate disaster events with losses exceeding one billion dollars each to affect Louisiana, according to the National Centers for Environmental Information; and

WHEREAS, weather and climate disasters often result in losses due to the hazards associated with storm surge flooding, inland flooding from heavy rains, destructive winds, tornadoes, hurricanes, and high surf and rip currents, according to the National Weather Service; and

WHEREAS, Hurricanes Katrina, Sandy, Harvey, and Irma were four of the costliest hurricanes in United States' history; collectively exceeding trillions of dollars in damages, according to the United States Government Accountability Office; and

WHEREAS, according to the National Oceanic and Atmospheric Administration, the estimated cost of damages was approximately one hundred and seventy billion dollars for Katrina, seventy-four billion dollars for Sandy, one hundred thirty-one billion dollars for Harvey, and fifty-two billion dollars for Irma; and

WHEREAS, while the impact of hurricanes is devastating, flooding disasters, nationally and in the state of Louisiana, are also catastrophic; and

WHEREAS, in Louisiana, the flood of August 2016 caused an estimated four billion dollars in residential property damages, with damages exceeding one billion dollars in both Livingston and East Baton Rouge Parish; and

WHEREAS, the Joint Economic Committee's staff estimates that the total cost of flooding in the United States is between one hundred eighty and four hundred ninety-six billion dollars each year in 2023; and

WHEREAS, in addition to hurricane and flooding disasters, fires are also proven to have devastating effects; and

WHEREAS, according to the National Interagency Fire Center, since January 1, 2025, over nineteen thousand wildfires have burned approximately eight hundred eighty-one thousand acres, which is above the ten-year average of thirteen thousand wildfires and approximately eight hundred and twenty-eight thousand acres burned; and

WHEREAS, in Louisiana, fire damages have resulted in millions of dollars in property damage; and

WHEREAS, nationally, fire damages have resulted in approximately twenty-three billion dollars in property damage; and

WHEREAS, the impacts of disasters on a national level and state level are evident and need a solution; and

WHEREAS, the United States Congress should model a federal disaster insurance program, in part, after the National Flood Insurance Program (NFIP), which should be expanded to include federal disaster coverage for hurricanes, flooding, fires, and other disasters; and

WHEREAS, key components of the NFIP that should be considered when implementing a federal disaster relief insurance program are:

(1) Providing affordable disaster insurance to homeowners, businesses, and insurers for all types of disasters.

(2) Complementing existing Federal Disaster relief programs.

(3) Providing flood insurance to help reduce the financial impacts of flooding.

(4) Providing disaster insurance that covers the cost of rebuilding.

(5) Encouraging communities, homeowners, and insurers to adopt and enforce floodplain management regulations to reduce future flood risks; and

WHEREAS, federal disaster insurance would provide the insurer certainty that the insurance carrier would not withdraw insurance coverage before, during, or after a disaster occurs; and

WHEREAS, federal disaster insurance should be implemented by Congress to provide insurers with financial protection, expedited recovery efforts, and dependable insurance when disasters strike.

THEREFORE, BE IT RESOLVED that the House of Representatives of the Legislature of Louisiana does hereby memorialize the United States Congress to take such actions as are necessary to provide insurance coverage for flooding, tornadoes, fire risks, and other disasters that have a negative impact on states.

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.

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SPEAKER OF THE HOUSE OF REPRESENTATIVES