

2022 Regular Session

HOUSE BILL NO. 612

BY REPRESENTATIVE HUVAL

INSURANCE DEPARTMENT: Provides for the Louisiana Fortify Homes Program

1 AN ACT

2 To enact R.S. 22:1483.1, relative to the Louisiana Fortify Homes Program; to provide for  
3 financial grants to retrofit residential property; to define certain terms; to provide for  
4 eligibility requirements; to provide for confidentiality of applicants; to provide for  
5 an effective date; and to provide for related matters.

6 Be it enacted by the Legislature of Louisiana:

7 Section 1. R.S. 22:1483.1 is hereby enacted to read as follows:

8 §1483.1. Louisiana Fortify Homes Program

9 A. The Louisiana Fortify Homes Program is hereby created within the  
10 department. The commissioner, as program administrator, may make financial  
11 grants to retrofit insurable property, as defined in R.S. 22:1483(C)(9), with a  
12 homestead exemption to resist loss due to hurricane, tornado, or other catastrophic  
13 windstorm events and to meet or exceed the fortified home standards of the  
14 Insurance Institute for Business and Home Safety. The commissioner shall  
15 promulgate rules governing eligibility requirements for grants and the administration  
16 of the program.

17 B. In order to receive a grant pursuant to this Section, the grantee shall do  
18 all of the following:

19 (1) Obtain all permits required by law or ordinance for construction.

1           (2) Arrange and pay for inspections required by law or ordinance and the  
2           terms of the grant, which shall include inspection pursuant to R.S. 22:1483(C)(3).

3           (3) Comply with applicable building codes.

4           (4) Maintain records as required by R.S. 22:1483(C)(4) and (5) and the terms  
5           of the grant.

6           C. The name of a recipient of a grant received pursuant to this Section, the  
7           amount of the grant, and the municipal address of the retrofitted insurable property  
8           shall be a public record.

9           D.(1) Funds for the Louisiana Fortify Homes Program shall be appropriated  
10          from revenue generated by the department, not to exceed ten million dollars in any  
11          fiscal year, which shall be deposited with the state treasurer and credited to the  
12          Louisiana Fortify Homes Fund, which is hereby created within the state treasury.

13          (2) Funds shall be used in amounts appropriated by the legislature to cover  
14          the cost of grants provided for in this Section. Funds not expended in the fiscal year  
15          for which appropriated shall remain in the fund for distribution in subsequent fiscal  
16          years.

17          E. This Section does not create any of the following:

18          (1) An entitlement for property owners to receive funding to inspect or  
19          retrofit residential property.

20          (2) An obligation for the state to appropriate funding to inspect or retrofit  
21          residential property.

22          Section 2. This Act shall become effective January 1, 2023.

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#### DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

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HB 612 Engrossed

2022 Regular Session

Huval

**Abstract:** Provides for the Louisiana Fortify Homes Program.

Proposed law creates the Louisiana Fortify Homes Program within the La. Department of Insurance.

Proposed law provides that the commissioner of insurance may make financial grants to retrofit insurable property with a homestead exemption to resist loss and meet or exceed the fortified home standards of the Insurance Institute for Business and Home Safety.

Proposed law provides that the commissioner shall promulgate rules governing eligibility requirements for grants and the administration of the program.

Proposed law provides that in order to receive a grant pursuant to proposed law, the grantee shall obtain all permits required by law or ordinance for construction, arrange and pay for inspections required by law or ordinance and the terms of the grant, which shall include inspection and certification by an Insurance Institute for Business and Home Safety certified inspector, comply with applicable building codes, and maintain records as required by present law and the terms of the grant.

Proposed law provides that the name of a recipient of a grant received pursuant to proposed law, the amount of the grant, and the municipal address of the retrofitted insurable property shall be a public record.

Proposed law creates the La. Fortify Homes Fund within the state treasury.

Proposed law provides that funds for the La. Fortify Homes Program shall be appropriated from revenue generated by the department, not to exceed \$10,000,000 in any fiscal year, which shall be deposited with the state treasurer and credited to the fund.

Proposed law provides that funds shall be used in amounts appropriated by the legislature to cover the cost of grants provided for in proposed law. Funds not expended in the fiscal year for which appropriated shall remain in the fund for distribution in subsequent fiscal years.

Proposed law does not create an entitlement for property owners to receive funding to inspect or retrofit residential property or create an obligation for the state to appropriate funding to inspect or retrofit residential property.

Effective Jan. 1, 2023.

(Adds R.S. 22:1483.1)