

2024 Regular Session

SENATE BILL NO. 484

BY SENATOR DUPLESSIS

PROPERTY INSURANCE. Provides for changes to the Louisiana Fortify Homes Program.
(gov sig)

1 AN ACT
2 To amend and reenact R.S. 22:1483.1(A) and (C) and R.S. 44:1(B)(11), to enact R.S.
3 22:1483.1(B)(5) and (E)(3), and to repeal R.S. 22:1483.1(F), relative to the
4 Louisiana Fortify Homes Program; to provide the commissioner of insurance may
5 apply for grants or other funding, if available; to provide the commissioner of
6 insurance may enter into certain agreements with public agencies and private
7 entities; to require the grantee to submit to random reinspections; to provide certain
8 information and records are confidential; to provide for an effective date; to repeal
9 the termination date; to provide for an effective date; and to provide for related
10 matters.

11 Be it enacted by the Legislature of Louisiana:

12 Section 1. R.S. 22:1483.1(A) and (C) are hereby amended and reenacted and R.S.
13 22:1483.1(B)(5) and (E)(3) are hereby enacted to read as follows:

14 §1483.1. Louisiana Fortify Homes Program

15 A.**1** The Louisiana Fortify Homes Program is hereby created within the
16 department. The commissioner, as program administrator, may make financial grants
17 to retrofit roofs of insurable property, as defined in R.S. 22:1483(~~C~~)(9), with a

1 homestead exemption to resist loss due to hurricane, tornado, or other catastrophic
2 windstorm events and to meet or exceed the "fortified roof" standard of the Insurance
3 Institute for Business and Home Safety. The commissioner shall promulgate rules
4 **and regulations governing to govern the** eligibility requirements for grants and the
5 administration of the program.

6 **(2) The commissioner may apply for grants or funds from the federal**
7 **government or other funding sources to supplement the funds appropriated by**
8 **the legislature. The commissioner may use grant funds to pay for inspections for**
9 **grant applicants subject to the terms of the grant.**

10 **(3) The commissioner may enter into a cooperative endeavor agreement**
11 **with public agencies and private entities for projects pursuant to this Section.**
12 **A cooperative endeavor partner may administer grants or funds in the manner**
13 **required by the cooperative endeavor agreement.**

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

16 * * *

17 **(5) Submit to random reinspection of the retrofitted insurable property.**

18 C.**(1)** The name of a recipient of a grant received pursuant to this Section, the
19 amount of the grant, and the municipal address of the retrofitted insurable property
20 shall be a public record.

21 **(2) All information and records received pursuant to this Section other**
22 **than those listed in Paragraph (1) of this Subsection shall be deemed**
23 **confidential and exempt from disclosure pursuant to the Public Records Law,**
24 **R.S. 44:1 et seq. Nothing in this Subsection shall prevent the use of such**
25 **information or records for the compilation of statistical data wherein the**
26 **identity of the applicant, grantee, evaluator, or contractor is not disclosed.**

27 * * *

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

29 * * *

The original instrument and the following digest, which constitutes no part of the legislative instrument, were prepared by Beth O'Quin.

DIGEST

SB 484 Engrossed 2024 Regular Session Duplessis

Present law authorizes the commissioner of insurance (commissioner) to provide financial grants to retrofit roofs for insurable properties that have a homestead exemption to provide a fortified roof that meets or exceeds the fortified roof standard of the Insurance Institute for Business and Home Safety.

Present law requires the commissioner to adopt rules and regulations to govern the eligibility requirements for grants and the administration of the program.

Proposed law retains present law and adds the commissioner is required to promulgate rules and regulations when it is necessary for the proper administration of the La. Fortified Homes Roof Program.

Proposed law authorizes the commissioner to apply for grants or funds from the federal government or other funding sources, if available.

Present law requires a grantee receiving a grant do all of the following:

- (1) Obtain all permits required by law or ordinance for construction.
- (2) Arrange and pay for inspections required by law or ordinance and the terms of the grant, which includes inspection pursuant to present law.
- (3) Complies with applicable building codes.
- (4) Maintain records as required by present law and the terms of the grant.

Proposed law retains present law but adds a requirement that the grantee submit to random reinspections of his retrofitted insurable property.

Proposed law requires insurable property meet certain building requirements.

Present law provides the provisions of the La. Fortify Homes Roof Program terminate at midnight on June 30, 2025.

Proposed law repeals present law.

Effective upon signature of the governor or lapse of time for gubernatorial action.

(Amends R.S. 22:1483.1(A) and (C) and RS 44:1(B)(11); adds R.S.22:1483.1(B)(5) and (E)(3); repeals R.S. 22:1483.1(F))

Summary of Amendments Adopted by Senate

Committee Amendments Proposed by Senate Committee on Insurance to the original bill

1. Makes technical change.
2. Provides the commissioner may apply for grants or other funds.

3. Provides the commissioner may enter into certain agreements with public agencies and private entities for certain projects.
4. Provides for a discount program for the La. wind mitigation inspection certificate.
5. Provides certain information and records are confidential.
6. Deletes proposed law relative to submission of rates and rating plans.
7. Deletes proposed law relative to insurers providing certain discounts or rate reductions.