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The original instrument and the following digest, which constitutes no part of the legislative instrument, were prepared by Senate Legislative Services. The keyword, summary, 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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SB 28 Original

DIGEST  
2025 Regular Session

Talbot

Proposed law authorizes a nonrefundable credit against income taxes for resident taxpayers who retrofit their residential property with a fortified roof meeting or exceeding the fortified roof standard established by the Insurance Institute for Business and Home Safety.

Proposed law defines the terms "department", "qualified expenses", "qualifying property", and "secretary" for purposes of the tax credit program.

Proposed law provides that the credit is equal to the amount of qualified expenses paid by the resident taxpayer and certified by the Dept. of Insurance, hereinafter "department", not to exceed \$10,000 per resident taxpayer.

Proposed law provides that the credit is earned when certified by the department.

Proposed law requires that the credit be allowed against the income tax for the taxable period in which the credit is earned. Further provides that if the tax credit allowed exceeds the amount of tax due, that any unused credit may be carried forward against subsequent income tax liability for a period not to exceed five years.

Proposed law requires a resident taxpayer seeking a tax credit to submit an application on a form prescribed by the secretary of the Dept. of Revenue. Further requires the department to review the application and determine eligibility of qualified expenses.

Proposed law requests the department issue a tax credit certification letter if the department determines that a resident taxpayer has qualified expenses eligible for the credit. Further provides that a copy of the tax credit certification letter be sent to the secretary of the Dept. of Revenue.

Proposed law provides for the recovery and recapture of credits by the secretary of the Dept. of Revenue under certain circumstances. Further limits the amount of interest that may be assessed and collected on recovered or recaptured credits.

Proposed law requires the department to promulgate rules for program eligibility and any other matters necessary to carry out the intent of the program.

Proposed law prohibits a taxpayer from receiving a tax credit for any grant amount received under the Louisiana Fortify Homes Program (R.S. 22:1483.1).

Proposed law prohibits any credits from being earned after December 31, 2031.

Applicable to qualifying expenses paid on or after July 1, 2025.

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

(Adds R.S. 47:6044)