

2025 Regular Session

HOUSE BILL NO. 236

BY REPRESENTATIVE GLORIOSO

TAX/INCOME TAX: Establishes an individual income tax deduction for certain property insurance policy premiums

1 AN ACT

2 To enact R.S. 47:293(9)(a)(xxvii) and 297.6, relative to income tax; to authorize a deduction
3 from tax table income for certain insurance policy premiums; to provide for the
4 amount of the deduction; to provide for requirements and limitations; to provide for
5 applicability; to provide for an effective date; and to provide for related matters.

6 Be it enacted by the Legislature of Louisiana:

7 Section 1. R.S. 47:293(9)(a)(xxvii) and 297.6 are hereby enacted to read as follows:

8 §293. Definitions

9 The following definitions shall apply throughout this Part, unless the context
10 requires otherwise:

11 * * *

12 (9)(a) "Tax table income", for resident individuals, means adjusted gross
13 income plus interest on obligations of a state or political subdivision thereof, other
14 than Louisiana and its municipalities, title to which obligations vested with the
15 resident individual on or subsequent to January 1, 1980, and less:

16 * * *

17 (xxvii) The deduction for homeowners' insurance policy premiums as
18 provided for in R.S. 47:297.6.

19 * * *

1 §297.6. Tax deduction; homeowners' insurance policy premiums

2 A. There shall be allowed a deduction from tax table income for
3 homeowners' insurance policy premiums paid by a resident taxpayer for residential
4 property located in this state that is owned by the taxpayer claiming the deduction
5 and which is the taxpayer's primary residence for which the taxpayer claims a
6 homestead exemption. The amount of the deduction shall be equal to the actual
7 amount of homeowners' insurance policy premiums paid during a taxable year.

8 B. A taxpayer claiming the deduction authorized pursuant to the provisions
9 of this Section shall maintain all records and documentation relating to homeowners'
10 insurance policy premiums paid and, if requested, shall provide the documentation
11 to the Department of Revenue when filing his individual income tax return.

12 C. The secretary of the Department of Revenue may promulgate rules in
13 accordance with the Administrative Procedures Act as are necessary to implement
14 the provisions of this Section, including rules related to submission of documentation
15 when claiming the deduction.

16 Section 2. The provisions of this Act shall be applicable to homeowners' insurance
17 policy premiums paid on or after January 1, 2026.

18 Section 3. This Act shall become effective on January 1, 2026.

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)]

HB 236 Original

2025 Regular Session

Glorioso

Abstract: Authorizes an individual income tax deduction for amounts paid by a resident taxpayer during a taxable year for homeowners' insurance policy premiums.

Proposed law authorizes an income tax deduction for homeowners' insurance policy premiums paid by a resident taxpayer on residential property located in La. which is owned by the taxpayer claiming the deduction and which is the taxpayer's primary residence for which the taxpayer claims a homestead exemption. The amount of the deduction shall be equal to the actual amount of homeowners' insurance policy premiums paid during a taxable year.

Proposed law requires a taxpayer claiming the deduction to maintain all records and documentation relating to homeowners' insurance policy premiums paid and, if requested,

to provide the documentation to the Dept. of Revenue (DOR) when filing his individual income tax return.

Proposed law authorizes the secretary of DOR to promulgate rules in accordance with the Administrative Procedures Act as are necessary to implement the provisions of proposed law.

Effective on Jan. 1, 2026, and applicable to homeowners' insurance policy premiums paid on or after Jan. 1, 2026.

(Adds R.S. 47:293(9)(a)(xvii) and 297.6)