
DIGEST

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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)