Residential Property **Storm Mitigation Incentives**

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The first mandatory statewide building code, the Louisiana State Uniform Construction Code, was passed during the 2005 First Extraordinary Legislative Session immediately following hurricanes Katrina and Rita.

La. R.S. 40:1730.22 et. seq. provides resources for training and enforcement of the code. Since that time, the Legislature has encouraged implementation of the code by providing the incentives listed below to homeowners who strengthen their homes against storms and hurricanes.

Mitigation incentives

- **Insurance premium discounts** when a homeowner builds or retrofits a structure to comply with the Louisiana State Uniform Construction Code or installs mitigation improvements demonstrated to reduce the amount of loss from a windstorm or hurricane
- **Tax deductions** for voluntarily retrofitting an existing residential structure to bring it into compliance with the new building ode
- **Exclusions from local sales and use tax** when purchasing storm shutter devices for hurricane protection

Insurance premium discounts

La. R.S. 22:1483 requires insurance companies to establish and offer actuarially justified premium discounts to property owners who:

- Build or retrofit a structure to comply with the requirements of the Louisiana State Uniform Construction Code and/or;
- Install damage mitigation improvements or retrofit their property using construction techniques demonstrated to reduce the amount of loss from a windstorm or hurricane.

Insurance premium discounts apply to one-or-two-family owner-occupied homes and modular homes. They do not apply to commercial or commercial residential properties with three or more units, or to manufactured or mobile homes.

Discounts are granted based on damage mitigation improvements and construction techniques listed on the Louisiana Hurricane Loss Mitigation Form.

In order to qualify and apply for such discounts, homeowners must have their home assessed to document structural features that mitigate hurricane damage. This process is accomplished through the Wind Mitigation Survey.

Inspection and certification must be performed by a building code enforcement officer, registered architect or engineer, or a registered third-party provider authorized by the Louisiana State Uniform Construction Code Council (LSUCCC) to perform building inspections.

- To find an authorized wind mitigation surveyor, visit lsuccc.la.
- To view current wind mitigation discounts, view the discount guide.

1) Hurricane brace; 2) Metal roofing; 3) Secondary water resistance; 4) Roof framing (Photos courtesy of LaHouse Research & Education Center)

Proof of eligibility for premium discounts must be provided by the insured. The insurer may require completion of the Louisiana Hurricane Loss Mitigation Form or other documentation to demonstrate compliance with the Louisiana State Uniform Construction Code, such as permits, certificates of occupancy, inspection reports or receipts. If deemed necessary, the insurer may also perform its own independent inspection.

For more information, review the Consumer's Guide to the Wind Mitigation Survey.

La. R.S. 22:1483 requires discounts and insurance rate reductions for residential and commercial buildings built or retrofitted to the Insurance Institute for Business and Home Safety (IBHS) standards that reduce the threat of loss due to windstorm events.

Act 45 of the 2023 Regular Session expands the discounts to insureds who build or retrofit a multi-family structure to comply with requirements of the Louisiana State Uniform Construction Code or the FORTIFIED Home or FORTIFIED Commercial standards created by IBHS.

Tax benefits

Act 467 of the 2007 Regular Session allows tax deductions for insureds who voluntarily retrofit an existing residential structure to bring it into compliance with the Louisiana State Uniform Construction Code.

This deduction is an amount equal to 50% of the cost paid or incurred for the retrofit, less the value of any other state, municipal or federally sponsored financial incentives for the cost paid. The taxpayer must claim the homestead exemption for the home being retrofitted, and the home cannot be rental property.

The tax deduction can be no more than $10,000 per retrofitted residential structure and is claimed on the tax return for the year in which the work is completed. (Originally a $5,000 deduction, this amount was increased to $10,000 by **Act 473 of the 2025 Regular Session**.)

Act 404 of the 2025 Regular Session provides a $10,000 tax credit to homeowners who self fund a FORTIFIED roof retrofit without LFHP grant funds.

Interested? TAKE ACTION today...

The Louisiana Department of Insurance encourages residential property owners to participate in these programs that offer financial benefits for added storm and hurricane protection. Whether you plan to build a new home or retrofit your existing one, there are numerous insurance premium discounts, tax deductions and state sales and use tax exclusions now available for your benefit.

QUESTIONS? Contact us:

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