

January 17, 2023

R. 01-2023 – Resilient Reroofing Resolution

A Resolution of the Board of Directors

To enhance long-term housing resiliency and attract property insurance carriers to Coastal Louisiana.

WHEREAS, the Home Builders Association of Greater New Orleans, Inc. (HBAGNO) has committed to building quality, affordable, housing for over 80 years;

WHEREAS, multiple hurricanes, including LAURA, DELTA, ZETA, and IDA, have impacted Louisiana’s coast in recent years damaging several hundred thousand Louisiana homes, costing billions of dollars of losses, with roof failure being by far the most common cause of damage;

WHEREAS, the insurance industry has sustained crippling losses, forcing many into bankruptcy, and resulting in very few financially viable insurance carriers left to insure Louisianas homes;

WHEREAS, the cost of homeowners insurance in Louisiana has become unaffordable for Louisiana families, particularly in the hurricane wind zones of coastal Louisiana;

WHEREAS, Louisiana has adopted the 2021 IRC Code, which requires more rigorous roof construction standards, secondary leak protection, and sealed roof decks, for the first time in Louisiana Code history;

WEREAS, in the hurricane wind zones of coastal Louisiana where wind design is required, where windspeeds exceed 130 mph, as found in the 2021 IRC Code, the HBAGNO affirms:

1. There is a distinction between minor roof repairs, and roof replacement exceeding 50% of the roof area, where re-roof work should be done, permitted, and inspected, to meet Code.
2. Present technology should be used fully to assure automatic, low-cost, online re-roof permitting, and digital uploading of geo-fixed imagery, or other essential inspection documentation.
3. Inspections should be performed by code enforcement officials, third party providers, or inspectors having been trained by IBHS in the special field of roofing, all registered with the LSUCCC., to assure a sufficiency of registered inspectors.
4. There is need for a dramatic increase in reliable, easily accessible, property construction data within the insurance industry, which will be well served by permitting, and inspecting Code-compliant work in the coastal high-wind zones.
5. There can be no increase in the regulatory burden that will cause jobsite work delays which create exposure for great damage to the home and contents.

THEREFORE, BE IT RESOLVED, that the Board of Directors of Home Builders Association of Greater New Orleans, Inc. promotes the following recommendations:

1. **Gather support** from LSLBC, LSUCCC, BOAL, LHBA, LMA, LSBHI, LDI, GNO, Inc., JEDCO, Louisiana Legislature, and other stakeholders whom we have not yet met, or named herein, to confront this challenge, to stand united in our efforts to protect Louisiana homeowners.
2. **Encourage local code officials** to require Code compliant re-roof work, including permitting, by automatic methods, and inspection, when 50% or more of the roof covering is being replaced on properties within the wind zones of 130 mph or above as shown IRC R301.2.1.1.
3. **Establish recognition by LSUCCC** of the training and issuance of certificates from IBHS for Fortified evaluators as qualifying in the specialty class of re-roofing inspection, as per RS 40:1730.35(B).
4. **Amend ACT 338 RS40:1730.23(J)** to allow, by exception, the use of digital uploads of required photographs and/or documents in the specialty field of re-roofing inspections only where roof replacement exceeds 50%.

Board Approved 1/17/2023

Dan Mills

Attested: Dan Mills, CEO

Home Builders Association of Greater New Orleans