

Storm Mitigation Incentives FAQs

What is the storm mitigation incentive program?

As part of the 2005 First Extraordinary Legislative Session, the first mandatory statewide building code was put into place. With the passage of Act 335 of the 2007 Regular Session, the Louisiana Legislature sought to provide an incentive for homeowners to strengthen their property against storms and hurricanes through a specified list of improvements or upgrades.

Who can participate in the storm mitigation incentive program?

Any property owner in Louisiana can participate in the program to retrofit their current residence or to build a new residence that meets the program requirements.

How do I get a premium discount if I have completed storm mitigations on my residence?

Proof of eligibility for premium discounts must be provided by the insured. You must have an inspection and certification 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 to perform building inspections.

The insurer may require completion of the [Louisiana Hurricane Loss Mitigation Form](#) or other documentation to demonstrate compliance, such as permits, certificates of occupancy, etc.

How do I find a qualified inspector to complete the Louisiana Hurricane Loss Mitigation Survey Form for my home?

You can search the [online database](#) of the Louisiana State Fire Marshal Code Enforcement and Building Safety Division by Name, City, Parish, Type and more...

Can I receive a tax deduction?

You can receive a tax deduction on up to 50% of the cost paid for the retrofit, less the value of any other state, municipal or federally-sponsored financial incentive. The taxpayer must claim the homestead exemption for the home being retrofitted and the home cannot be a rental property. It is capped at \$5000 per structure and is claimed on the tax return for the year the work is completed.

Are there any other incentives?

Purchases of storm shutter devices for hurricane protection are excluded from local sales and use tax according to Act 462 of the 2007 Regular Legislative Session.



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