



HELENA MORENO
COUNCILMEMBER AT-LARGE

Office (504) 658-1060
1300 Perdido Street • Suite 2W40
New Orleans, Louisiana 70112

New Orleans City Council

December 14, 2023

Commissioner Tim Temple
7901 Wrenwood Avenue, Suite C
Baton Rouge, LA 70809

Dear Commissioner Temple,

Congratulations on your election as Commissioner of the Department of Insurance. We know you recognize our state is facing an urgent home insurance crisis which threatens the ability of families across Louisiana to affordably stay in their homes.

We are especially concerned with seniors on fixed incomes in and around New Orleans, to whom spikes in insurance premiums have become an unsustainable burden. Over the past year, the Legislature has helped allocate money towards the Louisiana Fortify Homes Program, a plan that has shown credible results in reducing insurance premiums in Alabama.

While the current grant program is a step in the right direction, it is woefully inadequate to meet the massive need for fortified roofs across the state. The \$30 million allocated will only cover a fraction of the estimated 1 million homes statewide that are in need. Increased funding would make these critical upgrades more accessible to a wider range of homeowners, especially those on fixed incomes.

In Orleans Parish, we know there are at least **17,248 senior households** that have received an age-related assessment freeze, many of whom are on a fixed or limited income and need assistance staying in their homes affordably. We are proposing that we work with your office and our legislators to increase funding for the Louisiana Fortified Homes Program and focus those funds on homeowners that are most at risk of an insurance premium-related affordability crisis. We know this can have a significant impact. Studies by the Insurance Institute for Business & Home Safety (IBHS) estimate that fortified roofs can save homeowners 30-50% on insurance premiums.

Thank you for considering this concern. We stand, together, ready to work on the local and state level to help tackle the insurance affordability crisis and to work with your office to help foster

solutions that protect our people and their homes. We know that homeownership means more than just dollars and cents; it is a means to stabilize communities, convey familial traditions across generations, and build stronger and safer neighborhoods. We want to do whatever it takes to protect our communities and build a better future for all.

Thank you for your time and consideration.

Sincerely,



Mandie Landry
Louisiana House of Representatives – Dist. 91



Erroll G. Williams
Orleans Parish Assessor



Helena Moreno
New Orleans City Council Vice President