

Revenue Information Bulletin No. 25-020**August 5, 2025****Individual Income Tax****FORTIFIED Roof Tax Credit and Related Retrofitting Incentives****Purpose**

The Louisiana Legislature passed the following legislation related to FORTIFIED roofs during the 2025 Regular Session:

1. Act 404, which enacts an individual income tax credit for homeowners who upgrade the roof of their primary residence to meet the FORTIFIED roof standard set by the Insurance Institute for Business and Home Safety (IBHS).
2. Act 32, which excludes grant amounts received through the Louisiana Fortify Homes Program (LFHP) from individual income tax.
3. Act 473, which expands the construction code retrofitting deduction and increases the allowable deduction amount.

The purpose of this bulletin is to provide guidance to Louisiana homeowners on these tax benefits.

FORTIFIED Roof Standard

The FORTIFIED Roof standard is a voluntary construction and re-roofing program developed by the IBHS¹ to help homes better withstand severe weather, including high winds and hurricanes. Certification is issued by the IBHS following inspection and documentation by a FORTIFIED Evaluator.

I. Louisiana FORTIFIED Roof Tax Credit

Act 404 enacts R.S. 47:6044, which authorizes a nonrefundable income tax credit for 100% of qualified expenses incurred on or after July 1, 2025 for the installation of a FORTIFIED roof, or the retrofit of a roof to the FORTIFIED roof standards, limited to \$10,000 per residence. If the amount of credit earned exceeds the amount of taxes due, any unused credit may be carried forward and utilized in subsequent tax years for up to three years. The credit

¹ The IBHS is an independent, nonprofit, scientific research and communications organization supported solely by property insurers and reinsurers. Learn more at [IBHS.org](https://www.ibhs.org).

is subject to an annual program cap of \$10 million and will be allocated on a first-come, first-served basis. The available credits will be prorated if the total amount of approved claims exceeds the fiscal year cap.

Eligibility Requirements

To qualify under the Louisiana fortified roof tax credit program (LFRTCP), the project must satisfy all of the requirements below:

- The property must be the taxpayer's primary residence for which the taxpayer claims the homestead exemption.
- The roof must be certified by the IBHS as meeting or exceeding the FORTIFIED roof standard.
- The property must not be a condominium, mobile home, or new construction home.
- No amount of submitted expenses may be funded with Louisiana Fortify Homes Program (LFHP) grant funds.

Additionally, homeowners must satisfy all regulatory requirements, as provided in [LAC 61:I.1935, Louisiana Fortified Roof Tax Credit Program](#).

Expenses

Eligible expenses include those necessary to meet or exceed the IBHS FORTIFIED roof standards, as provided on the Form R-90157-B, *LFRTCP Qualifying Expenses*. These consist of materials and labor directly related to:

- Roof deck attachment (e.g., ring-shank nails)
- Improved edge protection (e.g., valley flashing, drip edge, boots)
- Sealed roof deck systems (e.g., peel-and-stick membranes)
- Roof covering materials (e.g., Class F/H shingles)
- Ridge/off-ridge vents that meet TAS 100(A)
- Roof structure repairs (e.g., decking, fascia, trusses)
- Tear-off and disposal of old roofing
- Gable vent protection (e.g., removable covers with permanent anchors)

Examples of ineligible expenses include FORTIFIED home evaluator fees, permit fees, inspection fees, general waste disposal (e.g., dumpsters), and unrelated services.

IBHS FORTIFIED Certification Process

Step 1. Hire a FORTIFIED Home Evaluator:² The homeowner must hire a FORTIFIED Home Evaluator *before* any roof work begins.³ The FORTIFIED Home Evaluator oversees the entire roofing project to ensure compliance with the IBHS standards.

Step 2. Pre-Construction Evaluation: The FORTIFIED Home Evaluator inspects the home and determines whether the home meets a minimum structural standard on a pass-fail basis before identifying all improvements required to meet or exceed the FORTIFIED roof standard. The FORTIFIED home evaluator summarizes his findings in a report and provides a copy to the homeowner.

Step 3. Construction: The homeowner must hire an LFRTCP-approved contractor⁴, who upon completion, provides the homeowner with a signed contract, final invoice, and contractor completed Form R-90157-B, *LFRTCP Qualifying Expenses*. The homeowner must maintain copies of the documents received.

Step 4. Final Inspection: Upon completion, the FORTIFIED Home Evaluator conducts a final inspection to verify the LFRTCP-approved contractor completed the fortification work according to the IBHS FORTIFIED roof standard and submits documentation to the IBHS for review.

Step 5. Certificate Issuance: If all requirements are met, the IBHS issues a FORTIFIED designation certificate. The FORTIFIED Home Evaluator provides the certificate to the homeowner upon receipt from the IBHS.

Step 6. Apply for the Credit

To apply for the LFRTCP credit, a resident taxpayer must submit a completed Form R-90157, *Application for Louisiana Fortified Roof Tax Credit*, electronically, through the [Louisiana Taxpayer Access Point \(LaTAP\)](#)⁵ between January 1 and June 30 of the year following the year of certification by the IBHS. Additionally, the application must include all of the following supporting documents:

- Form R-90157-B, *LFRTCP Qualifying Expenses* as completed by the LFRTCP-approved contractor.
- A copy of the report prepared by a FORTIFIED Home Evaluator certifying the home meets a minimum structural standard on a pass-or-fail basis and identifying all improvements required to meet or exceed the FORTIFIED roof standard.
- A copy of the signed contract with an LFRTCP-approved contractor.
- A copy of the final invoice issued by the LFRTCP-approved contractor.

² FORTIFIED Home Evaluators are independent, third-party contractors who have been trained in the FORTIFIED program requirements.

³ A list of certified home evaluators for Louisiana may be found at www.fortifiedproviders.com.

⁴ A list of LFRTCP-approved contractors may be found by visiting the IBHS Directory at www.fortifiedproviders.com.

⁵ Taxpayers accessing LaTAP for the first time may need to set up an account to access the system.

- A copy of the FORTIFIED designation certificate issued by the IBHS certifying compliance with the FORTIFIED roof building standards, including the certification date.

Upon approval, the LDR will provide each approved applicant with a letter indicating the amount of the credit earned and the taxable period against which the nonrefundable credit may be used. If denied, the letter will provide the reasons for denial.

Step 7. Claiming the Credit

To claim the credit, the taxpayer must file a Form IT-540, *Resident Individual Income Tax Return*, claiming Code 466 on Schedule J, *Nonrefundable Priority 3 Credits*. Part-year residents must elect to file Form IT-540 to claim the credit. The approval letter issued by LDR must be submitted with the tax return.



II. Louisiana Fortify Homes Program (LFHP) Exclusion

The LFHP grant is administered by the Louisiana Department of Insurance (LDI)⁶ and provides grants of up to \$10,000 to eligible homeowners who upgrade their roof to meet the IBHS FORTIFIED roof standard. Awarded grants are paid to the LFHP-approved contractor for costs covered by the grant, not to the homeowner, after the completion of the fortification work on the home. Grant amounts paid to the contractor by the LFHP on the homeowner's behalf are considered taxable income to the homeowner on their federal income tax return. Any questions concerning application or qualifications related to LFHP grants should be directed to the LDI by visiting LDI's website at <https://www.ldi.state.la.us/fortifyhomes/>.

Claiming the Exclusion

Act 32 of the 2025 Regular Session enacts La. R.S. 22:1483.1(F) and La. R.S. 47:293(9)(a)(xxvii), which exempt LFHP grant amounts awarded to a resident individual on or after January 1, 2025 from the resident's Louisiana taxable income for purposes of state individual income tax only. Accordingly, taxpayers who receive an LFHP grant on or after January 1, 2025, may elect to exclude the grant amount from income on their Louisiana individual income tax return if the grant was included in their federal adjusted gross income. The exclusion is claimed on Form IT-540, *Resident Individual Income Tax Return*, Schedule E, *Adjustments to Income*, using Code 31E.

III. Construction Code Retrofitting Deduction

The voluntary construction code retrofitting deduction (VCCRD) allows Louisiana taxpayers to deduct 50% of the cost of qualifying improvements made to voluntarily retrofit their primary residence to comply with the State Uniform Construction Code (SUCC). Act 473 of the 2025 Regular Session revised La. R.S. 47:293(2) to expand the VCCRD to include expenses paid to voluntarily bring a primary residence into compliance with the FORTIFIED homes standard of the IBHS. Additionally, Act 473 doubles the maximum allowable deduction, from \$5,000 to \$10,000, per retrofitted residential structure. Finally, for taxpayers claiming the deduction for expenses paid to comply with the SUCC, Act 473 eliminates the former restrictions on eligible expenses in favor of allowing any expense necessary to voluntarily comply with the SUCC. Act 473 is applicable to taxable periods beginning on or after January 1, 2026.

Eligibility Requirements

To qualify for the deduction, the structure must be the taxpayer's primary residence for which the taxpayer claims the homestead exemption. The retrofitting must also be on an

⁶ Rules and regulations regarding the LFHP are set forth by the Commissioner of the Department of Insurance under LAC 37:XVIII.18201, et seq.

existing residential structure (not new construction) and be voluntary, meaning the construction must not be because of damage or destruction to the home.

Claiming the Deduction

The deduction is claimed on Form IT-540, *Resident Individual Income Tax Return*, Schedule E, using Code 16E or on Form IT-540B, *Nonresident Income Tax Return*, the NPR Worksheet, using Code 16E. The deduction must be claimed on the return for the same tax year in which the retrofitting work is completed.

Taxpayers claiming the VCCRD deduction pursuant to the SUCC must provide proof that the improvements meet SUCC requirements. This includes copies of relevant SUCC sections and receipts or invoices verifying project costs. They must also submit a written statement confirming the retrofitting was done voluntarily and not required due to new construction or insurance-related repairs from previous damage.

Tapayers claiming the VCCRD deduction pursuant to the IBHS FORTIFIED roof standard must comply with the IBHS FORTIFIED certification process, as outlined above. As such, taxpayers must submit all of the following supporting documents:

- Form R-90157-B, *LFRTCP Qualifying Expenses* as completed by the LFRTCP-approved contractor who performed the fortification work.
- A copy of the FORTIFIED Home Evaluator's report certifying the home meets a minimum structural standard on a pass-or-fail basis and identifying all improvements required to meet or exceed the FORTIFIED roof standards.
- A copy of the signed contract with an LFRTCP-approved contractor.
- A copy of the final invoice issued by the LFRTCP-approved contractor.
- A copy of the FORTIFIED designation certificate issued by the IBHS certifying compliance with the FORTIFIED roof building standards, including the certification date.

Finally, while a taxpayer cannot receive a grant and claim the credit for the purchase and installation of an IBHS FORTIFIED roof, a taxpayer who receives a grant is permitted to deduct any qualifying costs not covered by an LFHP grant and paid by the taxpayer.

Amounts Paid:	You can earn the Louisiana FORTIFIED Roof Tax Credit	You can claim the LFHP Exclusion	You can claim the Construction Code Retrofitting Deduction
With Grant funds	No	Yes	No
Out of Pocket	Yes*	No	Yes*

*You cannot earn the credit and claim the deduction for the same expenses.

Richard Nelson
Secretary

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