

HM 4069

2025

House Memorial

A memorial to the Congress of the United States,
urging Congress to institute homeowner's insurance
reform.

WHEREAS, in light of the recent natural disasters that
wreaked havoc on the country, including floods in Montana,
Central Appalachia, and Southern United States; hurricanes in
Puerto Rico and in Florida, Georgia, North Carolina, Ohio, South
Carolina, Tennessee, and Virginia; earthquakes in California;
tornadoes in Southern United States; and wildfires in
California, Kansas, and Hawaii, urgent homeowner's insurance
reform must be undertaken, and

WHEREAS, such homeowner's insurance reform should focus on
enjoining banks to require homeowners to carry insurance
sufficient to secure the outstanding balance on a home's
mortgage rather than to replace the home at the current market
value, making increases to homeowner's insurance premiums tax
deductible, and reducing red tape to ensure that postdisaster
relief is efficiently distributed to affected areas and free
from political interference, NOW, THEREFORE,

Be It Resolved by the Legislature of the State of Florida:

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25 That the Congress of the United States is requested to
26 institute homeowner's insurance reform as the property insurance
27 market in several states is facing a crisis.

28 BE IT FURTHER RESOLVED that the Secretary of State dispatch
29 copies of this memorial to the President of the United States,
30 the President of the United States Senate, the Speaker of the
31 United States House of Representatives, and each member of the
32 Florida delegation to the United States Congress.