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## Affordable Home Insurance

This is a crisis.

We must solve our home insurance crisis with short-term relief and long-term solutions. No one should be driven from their home because insurance is too expensive.

On my first day in congress, I will bring the Homeowners' Defense Act to the floor. Every subsequent day, I will bring it to the floor again until it gets a vote and is passed into law. This is the most important issue for our community and I will not rest until the price of home insurance is reduced.

When I am your congressman, I will affirm the American dream by keeping your home, yours.

### What We Know

- ❖ Since Brian Mast took office, home insurance has increased by [300%](#).
- ❖ When home insurance prices increase, landlords increase rent.
- ❖ Despite being created as an insurer of last resort, Citizens now insures 17% of Florida's real estate market.
- ❖ The average annual premium needs to fall by more than \$4,000 to make Florida's insurance rate competitive with the national average.

### What I'll do

- ❖ Pass the [Homeowners Defense Act \(HR 3997\)](#), which would provide federal funding to keep Citizens solvent and increase market competitiveness of homeowners insurance in Florida.
- ❖ Immediately endorse the bipartisan bill, [Promoting Resilient Building Act of 2024](#) (HR 5473) to help homeowners and businesses get the resources they need to make their properties more resilient to climate change.
- ❖ Work with Democrats and Republicans to pursue tort reform: to stop frivolous or fraudulent lawsuits whose costs get passed on to policyholders.

### **What Brian Mast has done**

- ❖ Brian Mast has taken over [two million](#) dollars from big developers and insurance companies. He works for them, not you.
- ❖ Brian Mast does not mention home insurance. Does he realize this is a crisis?
- ❖ Brian Mast voted against the Emergency Housing Protections and Relief Act of 2020, critical legislation to stop evictions during the COVID-19 pandemic.
- ❖ Brian Mast has no plan to lower insurance rates. Instead, his priorities include supporting big sugar with millions in corporate welfare and [undermining reproductive freedom](#).

### **My commitment to you**

- ❖ As your representative in Congress, I'll work tirelessly on your behalf to put more money in your pockets, and drive home insurance costs down.
- ❖ I will work with Democrats and Republicans to pass the Homeowners Defense Act, bringing federal dollars home to Florida to provide immediate relief to homeowners across our state.
- ❖ I will work with Democrats and Republicans to reform our system to prevent frivolous lawsuits from grifters who are driving the price of your insurance policies up.