



REPORT: Florida Congressional Republicans Fail to Take Action on Worsening Home Insurance Crisis

Executive Summary

As Florida homeowners are faced with an unprecedented crisis of increasing home insurance [costs](#), [non-renewals](#), and [denied claims](#), Republican members of the state's congressional delegation have chosen inaction on the root causes of the crisis. Republican House members from Florida have voted to underfund the emergency preparedness programs that keep Floridians from experiencing disasters and promoted fossil fuels and opposed federal climate action as climate change exacerbates natural disasters and pushes Florida home insurance costs up

The Republicans' party-line votes on federal funding measures have hampered FEMA's disaster mitigation and response capabilities. All Florida Republicans [voted for](#) a March 2025 spending package that [cut FEMA's budget by \\$294 million](#). The bill also provided inadequate supplemental funding for FEMA's Disaster Relief Fund, which FEMA projected would result in the [fund's depletion within months](#). In order to stretch these inadequate funds over an entire fiscal year, FEMA was [forced to defer expenses to the following year, and rescind billions](#) in already promised grants. Moreover, a majority of Florida Republicans previously [voted against](#) a September 2024 spending bill that allocated \$20 billion to the disaster relief fund [just before](#) Hurricane Milton struck Florida and [contributed](#) to a serious spike in home insurance costs. Eight Republican members of Florida's House delegation also [voted against](#) an April 2024 proposal to strengthen wildfire prevention, even as wildfires have become an increasing [threat](#) to Floridians.

These Representatives' votes against disaster preparedness coincide with their opposition to federal action on climate change. Climate change is [strengthening hurricanes](#) and [increasing](#) Florida's [insurance costs](#), but Florida Republicans are pushing to exacerbate climate change rather than rein it in. Every Florida Republican [voted for](#) a March 2023 bill that would have undone the entirety of President Biden's climate agenda and [vastly increased fossil fuel production](#), and a majority of Florida Republicans also [co-sponsored](#) legislation that would have prevented state and local governments from regulating the use of fossil fuels.

Florida Republicans' consistent inaction on the factors driving up home insurance costs may be explained by their personal and financial connections to the industries making the crisis worse. Republicans currently representing Florida in the House have [accepted](#) nearly \$2,000,000 from the Oil & Gas industry, which may account for their unwillingness to support federal action on



climate change. Furthermore, four members have [accepted](#) a total of \$19,750 in donations from the PACs or employees of some of the nation’s largest property insurers and industry associations.

Individual member scorecards:

- ★ **Rep. Laurel Lee** is a major opponent of federal climate action, and [repeatedly co-sponsored measures](#) to overturn federal regulations on greenhouse gas emissions.
- ★ **Rep. Anna Paulina Luna** is a major supporter of fossil fuels, and has [invested](#) hundreds of thousands of dollars of personal funds in a fossil fuel production venture, giving her a personal stake in continuing to extract climate-warming fuels.
- ★ **Rep. Cory Mills** is a fossil fuel [supporter](#) who has consistently voted with his Republican colleagues against natural disaster and climate mitigation.
- ★ **Rep. Maria Elvira Salazar** has failed to leverage her position as Florida’s only representative on the Congressional subcommittee that regulates insurance to address the home insurance affordability crisis, all while [attempting](#) to claim credit for disaster resilience projects that she voted against.

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Florida House Republicans Have Repeatedly Voted To Underfund Federal Emergency Preparedness Programs With A Direct Impact On Florida.

[Eight Florida Republicans Voted Against A Bill To Strengthen Wildfire Prevention; Florida Has Seen Increasingly Severe Wildfires In Every Subsequent Year.](#)



The “Fire Weather Development Act Of 2024” Proposed The Establishment Of Several Federal Programs Related To Forecasting, Detecting, And Managing Wildfires. “This bill establishes several programs and requirements to address wildfire forecasting, detection, and management, particularly with respect to interagency collaboration.” [Congress.gov, 118th Congress, [H.R. 4866](#)]

In April 2024, Eight Florida House Republicans Voted Against The Bill. [Congress.gov, 118th Congress 2nd Session, [Roll Call Vote 153](#)]

- ★ The Bill Passed The House By A Vote Of 341 To 48. [Congress.gov, 118th Congress, [H.R. 4866](#)]
- ★ The Bill Was Referred To The Senate Commerce, Science, And Transportation Committee, Which Did Not Officially Consider It. [Congress.gov, 118th Congress, [H.R. 4866](#)]

Two Weeks Before The Vote, Wildfires In South Florida Burned Over 150 Acres Of Land.

“Miami-Dade Fire Rescue and the Florida Forest Service joined forces to battle two stubborn brush fires from this weekend and crews on Monday snuffed out hot spots. Dramatic images released on social media by Miami-Dade Fire Rescue showed flames racing through trees on S.W. 8th St. at S.W. 137th Ave. and air rescue crews dropping water from above. At last report, that fire over 170 acres was 45 percent contained while another fire at S.W. 157th Ave. and Bird Road over 80 acres was 90 percent contained. Miami-Dade Fire Rescue called in as many as 18 units and to protect structures upgraded the fire to a 2nd alarm.” [CBS News, [04/16/24](#)]

In 2025, Wildfires In The Florida Everglades Saw “Explosive Growth” And Burned Nearly 20,000 Acres Of Land. “A pair of wildfires burning in the Florida Everglades, about 40 miles outside Miami, have prompted air quality warnings as heavy plumes of smoke heavy smoke drifts into nearby communities. The larger of the two fires, dubbed the Mile Marker 39 Fire, has scorched 19,200 acres of land as of Aug. 20, according to the Florida Forest Service. The fire underwent explosive growth from a day earlier when its size was measured at 1,600 acres of land.” [USA Today, [08/21/25](#)]

In 2026, A South Florida Wildfire Burned Over 30,000 Acres Of Land And Caused The Shutdown Of An Interstate Highway. “Florida’s Department of Transportation shut down part of Interstate 75 early Thursday due to heavy smoke from a wildfire that has exploded to more than 30,604 acres in South Florida this week amid the state’s worst drought in 25 years.” [FOX Weather, [02/25/26](#)]

A Majority Of Florida House Republicans Voted Against Additional Funding For Disaster Relief Immediately Before Hurricanes Helene And Milton Devastated Florida And Caused A Spike In Home Insurance Costs.



In September 2024, Congress Passed A Spending Bill That Provided \$20 Billion To FEMA.

“Congress passed a stopgap spending bill on September 25 to keep government agencies funded into December and avoid a shutdown, leaving final spending decisions until after Election Day. [...] The bill provided \$20 billion for FEMA—the same amount the agency received last year.” [Newsweek, [10/10/24](#)]

- ★ **The Bill Allowed FEMA To Allocate Necessary Disaster Relief Funding.** “(Sec. 134) This section allows the Federal Emergency Management Agency (FEMA) to apportion funding for the Disaster Relief Fund at the rate necessary to carry out response and recovery activities under the Robert T. Stafford Disaster Relief and Emergency Assistance Act.” [Congress.gov, 118th Congress, [H.R. 9747](#)]

On September 25th, Eleven Florida House Republicans, The Majority Of The State’s Republican House Delegation, Voted Against The Bill. [Congress.gov, 118th Congress 2nd Session, [Roll Call Vote 450](#)]

- ★ **The Bill Passed Despite Republican Opposition.** “Senators passed the measure in a 78-18 vote after the House approved it 341-82. Republicans supplied all of the no votes in both chambers.” [Newsweek, [10/10/24](#)]

After Hurricane Milton Hit Florida, Analysts Immediately Predicted That The Damage Would Cause Surcharges And Increased Premiums For Homeowners Throughout The State. “Not everyone in Florida was hit by Hurricane Milton. But everyone in Florida will likely pay for it through surcharges imposed on their insurance policies and potentially higher premiums for property coverage.” [Politico E&E News, [10/10/24](#)]

An 18% Increase In Florida Home Insurance Premiums In 2025 Was Attributed To Heavy Losses From Hurricane Helene. “Neighboring Florida, by contrast, saw an 18 percent jump in 2025 because insurers were able to react quickly to heavy losses from Helene, but it is expecting more modest increases this year.” [Grist, [03/18/26](#)]

Florida’s Entire Republican Congressional Delegation Voted For A Budget Bill That Cut Nearly \$300 Million From FEMA’s Regular Budget, And Underfunded FEMA’s Disaster Relief Fund So Severely That The Agency Was Forced To Defer Expenses And Rescind Grants.

In March 2025, Florida’s Entire Republican Congressional Delegation Voted For A Continuing Resolution Extending Federal Government Appropriations. The Bill Cut FEMA Funding By Nearly \$300 Million. [Congress.gov, 119th Congress 1st Session, [Roll Call Vote 70](#)]

The Bill Failed To Adequately Replenish FEMA’s Disaster Relief Fund, With The Agency Projecting That The Fund Would Be Depleted Within Months. “This section also provides \$22.51



billion for FY2025 for the costs of major disasters to FEMA's Disaster Relief Fund. Even with the additional resources added to FEMA's projections, the major disasters portion of the fund is expected to be depleted in June 2025 unless measures are taken to slow the rate of obligations." [Congressional Research Service, [04/25/25](#)]

- ★ **The Disaster Relief Fund Is The Primary Source Of Federal Disaster Relief, And Has Been Projected To Fall Short Of Disaster Costs Every Year Since 2023.** "The Disaster Relief Fund (DRF) is one of the most-tracked single accounts funded by Congress each year. It is the primary source of funding for the federal government's domestic general disaster relief programs. The DRF frequently receives appropriations in excess of the annually requested level through annual and supplemental appropriations due to changing disaster needs. Even so, at the beginning of each fiscal year since 2023, the Federal Emergency Management Agency (FEMA) has projected that the available resources in the DRF would be inadequate to pay the year's major disaster costs." [Congressional Research Service, [03/05/26](#)]
- ★ **FEMA Predicted That The New Funds Would Be Exhausted Within Months, Necessitating Restrictions On Funding Recovery And Mitigation Efforts.** "FEMA had released its latest projections for DRF spend-down the week the bill was under consideration by Congress: even with the additional resources added to FEMA's projections, the major disasters portion of the DRF was expected to be depleted in June 2025, unless INF restrictions were again put in place." [Congressional Research Service, [03/05/26](#)]
- ★ **In Order To Stretch The Inadequate Funds Over An Entire Year, FEMA Was Forced To Shift Expenses To Next Year And Rescind Promised Funds.** "Over the course of the remainder of FY2025, two factors prevented this expectation from becoming reality: delays in obligations into the next fiscal year, and higher than projected deobligations of prior-year funds." [Congressional Research Service, [03/05/26](#)]

By Voting For Trump's "Big Beautiful Bill", Florida's Republican Congressional Delegation Helped Create An Asymmetry In Funding For Agencies Within DHS, Setting The Stage For A DHS Shutdown That Has Harmed Disaster Preparedness And May Exhaust Existing Disaster Relief Funds.

In July 2025, Florida's Entire Republican Congressional Delegation Voted For Trump's "One Big Beautiful Bill Act." [Congress.gov, 119th Congress 1st Session, [Roll Call Vote 190](#)]

The Bill Gave ICE And CBP Multiple Years' Worth Of Funding. "As the Department of Homeland Security (DHS) shutdown extends past 40 days, an uncomfortable irony is playing out in Washington. Democrats are withholding funding to demand greater oversight of Immigration and



Customs Enforcement (ICE) and Customs and Border Protection (CBP). Yet the agencies at the center of this dispute are largely unaffected, continuing operations thanks to a multi-year, multi-billion-dollar infusion of cash from the One Big Beautiful Bill Act (OBBBA).” [Cato Institute, [03/27/26](#)]

In Contrast To ICE And CBP, Other DHS Agencies Like FEMA Did Not Receive Massive Funding Reserves, Leaving Them Vulnerable To Being Shutdown By Appropriations Disputes. “The Homeland Security funding bill is more than just ICE. If we allow a lapse in funding, TSA agents will be forced to work without pay, FEMA assistance could be delayed, and the U.S. Coast Guard will be adversely affected. All while ICE continues functioning without any change in their operations due to \$75 billion it received in the One Big Beautiful Bill.” [House Appropriations Democrats, [01/20/26](#)]

The Two-Month DHS Shutdown Has Already Harmed Disaster Preparedness, And Threatens To Deplete Existing Funds For Disaster Relief:

- ★ **A FEMA Official Testified That FEMA Training Courses Have Been Halted During The Shutdown, Weakening Preparedness For Wildfires, Hurricanes, And Terrorism.** “Barton said that FEMA has had to postpone most of its training courses because of the shutdown, including anti-terrorism preparedness courses. FEMA has also said that it has not been able to hold emergency management trainings for first responders, such as wildland firefighters, during the shutdown. ‘The reality is this: with hurricane season approaching, each day of this shutdown increases the risk that a catastrophic disaster could occur while FEMA’s capacity to respond and support recovery is diminished,’ Barton said.” [Time, [04/03/26](#)]
- ★ **The Official Further Testified That The Shutdown Risks Completely Depleting FEMA’s Disaster Relief Fund.** “FEMA’s disaster relief fund, which is the main source of federal funding allocated for disaster response and recovery efforts, is ‘rapidly depleting,’ Barton warned. As of March 3, the balance of the account had fallen to \$4 billion, according to a fact sheet released by the Senate Committee on Appropriations. FEMA typically keeps about \$3 billion of reserve funds in the account for future emergencies and disasters, leaving only \$1 billion available for existing disaster response until the agency is funded again. ‘If this shutdown continues, and the disaster relief fund is depleted, FEMA will be unable to fund much of the disaster recovery efforts,’ Barton said. ‘This is not just rhetoric,’ she continued. ‘These impacts are having dire rippling effects for thousands of Americans and communities across the United States. Disaster survivors waiting for assistance may face increased uncertainty and hardship. Local officials working to rebuild after hurricanes or floods may be unable to access federal support.’” [Time, [04/03/26](#)]

While Climate Change Exacerbates Natural Disasters And Rising Insurance Costs In Florida, The State's Republican Members Of Congress Have Promoted Fossil Fuels And Opposed Climate Action.

Climate Change Is Strengthening Hurricanes And Increasing Florida Home Insurance Costs.

Imperial College London's Grantham Institute Found That 44% Of The Damage Caused In Florida By A Storm The Strength Of Hurricane Helene Can Be Attributed To Climate Change.

"The IRIS model estimates that the intensity of 'Helene' type Category 4 hurricanes at landfall was about twice more likely in the 2024 climate compared to a pre-industrial time baseline. We also estimate that nearly half (44%) of the loss in Florida of a "Helene" type Category 4 can be attributed to climate change." [Grantham Institute, [October 2024](#)]

World Weather Attribution, A Research Initiative Comprising Climate Scientists From Several Institutions, Found That Storms Like Hurricane Milton Are Significantly More Common And More Intense As A Result Of Climate Change.

"In three out of the four analysed datasets we find that heavy 1-day rainfall events such as the one associated with Milton are 20-30% more intense and about twice as likely in today's climate, that is 1.3°C warmer than it would have been without human-induced climate change. The fourth dataset shows much larger changes. [...] Despite using different temporal and geographical event definitions, as well as different observational datasets and climate models, all these studies show a similar increase in intensity of between 10 and 50% and about a doubling in likelihood. We are therefore confident that such changes in heavy rainfall are attributable to human-caused climate change." [World Weather Attribution, [10/11/24](#)]

- ★ **The Researchers Found That Hurricane Milton Would Have Been A Category 2 Rather Than Category 3 Storm Without Climate Change.** "By statistically modelling storms in a 1.3°C cooler climate, this model showed that climate change was responsible for an increase of about 40% in the number of storms of this intensity, and equivalently that the maximum wind speeds of similar storms are now about 5 m/s (around 10%) stronger than in a world without climate change. In other words, without climate change Milton would have made landfall as a Category 2 instead of a Category 3 storm." [World Weather Attribution, [10/11/24](#)]

A 2023 Report From Moody's Investor Services Stated That Investors In Property Insurance Companies Have Factored Climate Risk Into Increased Costs, Which Are "Passed Directly To Consumers." "But First Street isn't alone in warning about climate change's impacts on the already shaky property insurance markets in Florida and other states. Moody's Investor Services, in a September report, outlined how the companies that financially back insurance companies are already factoring climate risk into their rising rates, which get passed directly to consumers." [Miami Herald, [09/20/23](#)]



A 2025 Survey By Florida Atlantic University Found That A Majority Of Floridians Are Concerned About Being Able To Afford Home Insurance Due To Climate Change. “More than two-thirds of Floridians are moderately or extremely concerned about hurricanes increasing in strength and frequency, according to a new Florida Atlantic University survey. The Invading Sea’s Florida Climate Survey also found that most Floridians – 54% – are worried about being able to afford and maintain homeowners insurance due to climate change.” [Florida Atlantic University, [04/22/25](#)]

Florida’s Entire Republican Congressional Delegation Voted To Reverse President Biden’s Climate Agenda And Increase Fossil Fuel Production.

In 2023, Florida’s Entire Republican Congressional Delegation Voted In Favor Of The “Lower Energy Costs Act.” [Congress.gov, 118th Congress 1st Session, [Roll Call Vote 182](#)]

The Bill Would Have Undone The Entirety Of President Biden’s Climate Agenda, And Dramatically Increased Fossil Fuel Production. “House Republicans on Thursday approved a sprawling energy package that seeks to undo virtually all of President Joe Biden’s agenda to address climate change. The legislation would sharply increase domestic production of oil, natural gas and coal, and ease permitting restrictions that delay pipelines, refineries and other projects.” [PBS, [03/30/23](#)]

A Majority Of Florida House Republicans Co-Sponsored Legislation To Prevent State And Local Governments From Regulating The Use Of Fossil Fuels.

Eleven Florida House Republicans Have Co-Sponsored The “Energy Choice Act”. [Congress.gov, 119th Congress, [H.R. 3699](#)]

The Bill Would Prevent State And Local Governments From Regulating The Use Of Fossil Fuels. “To prohibit States or local governments from prohibiting or limiting the connection, reconnection, modification, installation, transportation, distribution, or expansion of an energy service based on the type or source of energy to be delivered, and for other purposes.” [Congress.gov, 119th Congress, [H.R. 3699](#)]

Oil, Gas, And Property Insurance Interests Have Funneled Millions Of Dollars To Florida Republicans’ Congressional Campaigns.

The Florida Republican House Delegation Has Received Over \$1,980,307 In Campaign Contributions From Oil And Gas Interests Throughout Their Political Careers, According To Open Secrets.

Member	District	Career Oil & Gas Contributions	Member	District	Career Oil & Gas Contributions
Neal Dunn	FL-2	\$32,405	Laurel Lee	FL-15	\$55,210
Kat Cammack	FL-3	\$110,817	Vern Buchanan	FL-16	\$213,191
Aaron Bean	FL-4	\$34,310	Greg Steube	FL-17	\$62,430
John Rutherford	FL-5	\$60,600	Scott Franklin	FL-18	\$31,782
Cory Mills	FL-7	\$6,565	Byron Donalds	FL-19	\$161,485
Mike Haridopolos	FL-8	\$32,120	Brian Mast	FL-21	\$198,261
Daniel Webster	FL-11	\$91,841	Mario Diaz-Balart	FL-26	\$212,650
Gus Bilirakis	FL-12	\$326,150	Maria Elvira Salazar	FL-27	\$136,247
Anna Paulina Luna	FL-13	\$129,425	Carlos Gimenez	FL-28	\$84,818

Source: [Open Secrets](#). Table excludes Representatives Randy Fine and Jimmy Patronis, who won their sets in 2025 special elections, and whose campaign finance data is not yet included in Open Secrets' figures.

Four Florida Republican Members Of Congress Have Collected At Least \$19,750 In Donations From The Property Insurance Industry To Their Congressional Campaigns And Leadership PACs:

- Rep. Maria Elvira Salazar: \$9,000
- Rep. Laurel Lee: \$8,500
- Rep. Anna Paulina Luna: \$1,250
- Rep. Cory Mills: \$1,000

Member	Donor	Date	Amount	Type	Source
Maria Elvira Salazar	American Property Casualty Insurance Association	2022-08-04	\$1,000.00	PAC	View Filing
Maria Elvira Salazar	American Property Casualty Insurance Association	2025-03-13	\$2,000.00	PAC	View Filing

Maria Elvira Salazar	American Property Casualty Insurance Association	2025-12-15	\$1,000.00	PAC	View Filing
Maria Elvira Salazar	Liberty Mutual	2022-08-18	\$1,000.00	PAC	View Filing
Maria Elvira Salazar	Liberty Mutual	2025-03-25	\$2,000.00	PAC	View Filing
Maria Elvira Salazar	National Association Of Mutual Insurance Companies	2025-12-04	\$1,000.00	PAC	View Filing
Maria Elvira Salazar	National Association Of Mutual Insurance Companies	2026-01-23	\$1,000.00	PAC	View Filing
Maria Elvira Salazar	National Association Of Mutual Insurance Companies	2026-01-23	-\$1,000.00	PAC	View Filing
Maria Elvira Salazar	State Farm	2021-09-23	\$1,000.00	PAC	View Filing
Laurel Lee	Nationwide Mutual Insurance	2024-06-18	\$1,000.00	PAC	View Filing
Laurel Lee	National Association Of Mutual Insurance Companies	2023-08-04	\$1,000.00	PAC	View Filing
Laurel Lee	National Association Of Mutual Insurance Companies	2024-09-20	\$1,000.00	PAC	View Filing
Laurel Lee	National Association Of Mutual Insurance Companies	2022-10-11	\$1,000.00	PAC	View Filing
Laurel Lee	National Association Of Mutual Insurance Companies	2025-02-24	\$1,000.00	PAC	View Filing
Laurel Lee	The Hartford	2024-05-02	\$1,500.00	PAC	View Filing
Laurel Lee	The Travelers Companies, Inc.	2025-06-02	\$1,000.00	PAC	View Filing
Laurel Lee	State Farm	2024-01-25	\$1,000.00	PAC	View Filing
Anna Paulina Luna	National Association Of Mutual Insurance Companies	2022-10-11	\$1,000.00	PAC	View Filing
Anna Paulina	National Association Of Mutual	2020-10-21	\$2,000.00	PAC	View

Luna	Insurance Companies				Filing
Anna Paulina Luna	National Association Of Mutual Insurance Companies	2020-12-21	-\$2,000.00	PAC	View Filing
Anna Paulina Luna	State Farm	2023-11-15	\$250.00	Individual	View Filing
Cory Mills	National Association Of Mutual Insurance Companies	2022-10-11	\$1,000.00	PAC	View Filing

Member Scorecards

Rep. Laurel Lee Is A Major Opponent Of Federal Regulations On Fossil Fuel Production And Greenhouse Gas Emissions, And Has Remained Inactive On Badly-Needed Reform Of The National Flood Insurance Program.

Rep. Laurel Lee Has Frequently Voted With Her Republican Colleagues Against Measures To Mitigate Natural Disasters And The Climate Crisis That Causes Them:

- ★ **Voted Against FEMA Disaster Relief Funding Immediately Before Hurricane Milton** [Congress.gov, 118th Congress 2nd Session, [Roll Call Vote 450](#)]
- ★ **Voted To Cut FEMA's Budget By Nearly \$300 Million** [Congress.gov, 119th Congress 1st Session, [Roll Call Vote 70](#)]
- ★ **Voted To Reverse Biden's Climate Agenda** [Congress.gov, 118th Congress 1st Session, [Roll Call Vote 182](#)]
- ★ **Co-Sponsored Bill To Keep Local Governments From Regulating Fossil Fuels** [Congress.gov, 119th Congress, [H.R. 3699](#)]

Rep. Lee Supports Increased Fossil Fuel Production. "I support oil exploration, but we need to do so without threatening Florida's natural resources, such as our beaches and nearshore coastal waters, which draws millions of tourists each year. I am committed to removing policies that are burdening our energy industry and I will work to revitalize American energy independence through commonsense policies and innovations that promote domestic energy production to bring down costs for all Americans." [Rep. Laurel Lee, accessed [03/23/26](#)]

Rep. Lee Co-Sponsored Legislation To Prevent Federal Agencies From Considering The Social Cost Of Any Greenhouse Gases. "To prohibit Federal agencies from considering, in taking any action, the social cost of carbon, the social cost of methane, the social cost of nitrous oxide, or the



social cost of any other greenhouse gas, and for other purposes.” [Congress.gov, 119th Congress, [H.R. 3147](#)]

Rep. Lee Has Co-Sponsored Measures To Overturn Proposed EPA Regulations On Greenhouse Gas Emissions:

- ★ **Rep. Lee Co-Sponsored A Bill To Overturn An EPA Regulation On Emissions Standards For Fossil Fuel-Powered Electricity Generators.** [Congress.gov, 119th Congress, [H.R. 1651](#)]
- ★ **Rep. Lee Co-Sponsored A Resolution To Overturn An EPA Regulation On Phasing Out Hydrofluorocarbons, A Powerful Greenhouse Gas.** [Congress.gov, 119th Congress, [H.J.Res. 38](#)]
- ★ **Rep. Lee Co-Sponsored A Resolution To Overturn An EPA Regulation On Vehicle Emissions Standards.** [Congress.gov, 119th Congress, [H.J.Res. 136](#)]

Rep. Lee Has Not Sponsored Or Co-Sponsored Any Of The 92 Bills And 2 Resolutions Related To The National Flood Insurance Program That Have Been Introduced During Her Time In Congress. [Congress.gov, accessed [04/14/26](#)]

- ★ **As Early As 2012, Advocates Warned That The NFIP Needed Reform That Could Account For Climate Change-Driven Flooding.** “The National Flood Insurance Program (NFIP) insures 5.6 million American homeowners and some \$1 trillion in assets. For many years, however, the premiums collected have not been sufficient to cover losses, resulting in a current debt to the U.S. Treasury of more than \$18 billion. A number of factors, including increased flooding as a result of climate change, are likely to further widen the gap between revenue and risk. Reforms are needed to put the NFIP on the path to solvency and to reduce homeowners’ exposure to chronic and catastrophic flooding risk. Ideally, such reforms should fully account for the increased risks posed by climate change.” [Center for Climate and Energy Solutions, [June 2012](#)]
- ★ **A 2020 GAO Report Said That Major Floods Have Threatened The NFIP’s Solvency, Necessitating Reform.** “Congress created the National Flood Insurance Program in 1968 to protect homeowners and alleviate taxpayers’ exposure to flood losses. However, the growing magnitude of major flood events, combined with attempts to keep homeowners’ policy rates affordable, threaten the program’s solvency and expose taxpayers to losses. Finding common ground on flood insurance reform has been difficult.” [Government Accountability Office, [10/14/20](#)]



Rep. Anna Paulina Luna Is A Major Supporter Of Fossil Fuels, Has Personally Invested In Fossil Fuel Production, And Has Remained Inactive On Badly-Needed Reform Of The National Flood Insurance Program.

Rep. Anna Paulina Luna Has Frequently Voted With Her Republican Colleagues Against Measures To Mitigate Natural Disasters And The Climate Crisis That Causes Them:

- ★ **Voted Against A Wildfire Prevention Program** [Congress.gov, 118th Congress 2nd Session, [Roll Call Vote 153](#)]
- ★ **Voted Against FEMA Disaster Relief Funding Immediately Before Hurricane Milton** [Congress.gov, 118th Congress 2nd Session, [Roll Call Vote 450](#)]
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- ★ **Co-Sponsored Bill To Keep Local Governments From Regulating Fossil Fuels** [Congress.gov, 119th Congress, [H.R. 3699](#)]

Rep. Luna Led A Group Of Florida Representatives In Securing A Study Into “The Threats Of Offshore Wind Turbines,” Which She Described As “Ugly And Ineffective.” “Today, Rep. Anna Paulina Luna (R-FL), along with Natural Resources Committee Chairman Rep. Bruce Westerman (R-AR), led the entire GOP Florida Delegation in securing a Government Accountability Office (GAO) study into the threats of offshore wind turbines to Florida communities, including environmental concerns and national military readiness. [...] ‘It goes without saying that these ugly and ineffective turbines threaten all of that and pose untold dangers to our state’s coastal communities,’ Rep. Luna said.” [Rep. Anna Paulina Luna, [05/15/23](#)]

Rep. Luna Is An Advocate For Increased Fossil Fuel Production. “Congresswoman Luna believes in unleashing the full might of America’s domestic energy production that we have right here at home so there is no need for us to rely on foreign countries who hate our values and what we stand for. Anna believes the American people have the right to use American oil from American soil. She will continue to lead the charge in Congress for American energy independence by restoring oil and gas leases, reinstating the Keystone XL pipeline, and fighting the Left’s radical Green New Deal regulations.” [Rep. Anna Paulina Luna, accessed [03/23/26](#)]

Rep. Luna Has Personally Invested Hundreds Of Thousands Of Dollars In Fossil Fuel Production. “Luna, a conservative Republican seeking re-election to her St. Petersburg-area seat, disclosed in May that she had invested between \$200,000 and \$450,000 in America First Natural Resources LLC, a company created by a political supporter that aims to produce oil and gas in the United States.” [Miami Herald, [07/01/24](#)]

Rep. Luna Has Not Sponsored Or Co-Sponsored Any Of The 92 Bills And 2 Resolutions Related To The National Flood Insurance Program That Have Been Introduced During Her Time In Congress. [Congress.gov, accessed [04/14/26](#)]

- ★ **As Early As 2012, Advocates Warned That The NFIP Needed Reform That Could Account For Climate Change-Driven Flooding.** “The National Flood Insurance Program (NFIP) insures 5.6 million American homeowners and some \$1 trillion in assets. For many years, however, the premiums collected have not been sufficient to cover losses, resulting in a current debt to the U.S. Treasury of more than \$18 billion. A number of factors, including increased flooding as a result of climate change, are likely to further widen the gap between revenue and risk. Reforms are needed to put the NFIP on the path to solvency and to reduce homeowners’ exposure to chronic and catastrophic flooding risk. Ideally, such reforms should fully account for the increased risks posed by climate change.” [Center for Climate and Energy Solutions, [June 2012](#)]
- ★ **A 2020 GAO Report Said That Major Floods Have Threatened The NFIP’s Solvency, Necessitating Reform.** “Congress created the National Flood Insurance Program in 1968 to protect homeowners and alleviate taxpayers’ exposure to flood losses. However, the growing magnitude of major flood events, combined with attempts to keep homeowners’ policy rates affordable, threaten the program’s solvency and expose taxpayers to losses. Finding common ground on flood insurance reform has been difficult.” [Government Accountability Office, [10/14/20](#)]

Rep. Cory Mills Is A Major Supporter Of Increasing Fossil Fuel Production.

Rep. Cory Mills Has Frequently Voted With His Republican Colleagues Against Measures To Mitigate Natural Disasters And The Climate Crisis That Causes Them:

- ★ **Voted Against A Wildfire Prevention Program** [Congress.gov, 118th Congress 2nd Session, [Roll Call Vote 153](#)]
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- ★ **Voted To Reverse Biden’s Climate Agenda** [Congress.gov, 118th Congress 1st Session, [Roll Call Vote 182](#)]
- ★ **Co-Sponsored Bill To Keep Local Governments From Regulating Fossil Fuels** [Congress.gov, 119th Congress, [H.R. 3699](#)]

Rep. Mills Opposed Biden-Era Attempts To Limit Fossil Fuel Production. “Cory Mills: Every single American is suffering because of Joe Biden’s attack on fossil fuels” [FOX News, [07/01/22](#)]



Rep. Mills Has A Lifetime Score Of 0% On Votes For Pro-Environment Legislation According To The League Of Conservation Voters. [League of Conservation Voters, accessed [03/23/26](#)]

Rep. Maria Elvira Salazar Attempted To Claim Credit For Federal Climate Resiliency Projects Despite Voting Against Them, Has Pushed For Increased Fossil Fuel Production, And Has Failed To Leverage Important Committee Assignments To Address The Home Insurance Crisis.

Rep. Maria Elvira Salazar Has Voted With Her Republican Colleagues Against Measures To Mitigate Natural Disasters And The Climate Crisis That Causes Them:

- ★ **Voted To Cut FEMA's Budget By Nearly \$300 Million** [Congress.gov, 119th Congress 1st Session, [Roll Call Vote 70](#)]
- ★ **Voted To Reverse Biden's Climate Agenda** [Congress.gov, 118th Congress 1st Session, [Roll Call Vote 182](#)]

Rep. Maria Elvira Salazar Is The Only Member Representing Florida On The House Financial Services Committee's Subcommittee On Housing And Insurance. [Subcommittee on Housing and Insurance, accessed [04/14/26](#)]

- ★ **During Salazar's Time On The Committee, It Has Held No Hearings Addressing The Home Insurance Crisis.** [House Financial Services Committee, accessed [04/14/26](#)]

Despite Representing A Heavily Flood-Prone District, Rep. Salazar Voted Against Biden-Era Climate Bills. "Here's how lawmakers who represent America's most at-risk districts voted on the two critical climate bills and where they stand on the climate crisis.

District flood risk: 88% of the critical infrastructure in Salazar's congressional district is at risk of failure due to flooding. In addition to storm surge from hurricanes, the Miami-area district is particularly susceptible to so-called sunny day flooding caused by high tides combined with sea level rise. The number of days with high-tide flooding on the Southeast Atlantic Coast jumped more than 400% between 2000 and 2020, according to the National Oceanic and Atmospheric Administration.

Bipartisan infrastructure bill vote: No

Build Back Better Act vote: No" [CNN, [12/10/21](#)]

- ★ **Rep. Salazar Attempted To Claim Credit For Federally-Funded Climate Resiliency Projects Despite Voting Against The Funding.** "Beyond the omnibus, Salazar has celebrated funding for a local airport that came from the infrastructure bill, while



highlighting climate resiliency efforts that were funded by the CHIPS and Science Act — both of which she opposed.” [Business Insider, [01/29/24](#)]

Rep. Salazar Co-Authored An Op-Ed Criticizing The Biden Administration For Moves To Slow Fossil Fuel Extraction. “On his first day in office, President Biden declared war on American energy by signing an executive order to cancel the Keystone XL pipeline and ban all new oil and gas development on federal lands. Coupled with more burdensome regulations on building pipelines and other infrastructure, Americans have seen record-high gasoline prices, higher Co2 emissions than the previous four years combined and increased dependence on China and other adversaries, all under Biden’s watch. The American people are hurting because of this administration’s assault on American energy.” [Miami Herald, [07/03/22](#)]