

**Congress of the United States**  
**Washington, DC 20515**

[[DATE]]

The Honorable Lee Zeldin  
Administrator  
U.S. Environmental Protection Agency  
1200 Pennsylvania Avenue N.W.  
Washington, DC 20460

Dear Administrator Zeldin:

We are deeply concerned about the U.S. Environmental Protection Agency's (EPA) proposal to eliminate the 2009 Endangerment Finding and what that will mean for the State of Florida and the health and safety of our neighbors.

The Endangerment Finding requires the EPA to protect people from the pollution that causes climate change and its impacts. Denying the danger cannot change the facts: pollution from fossil fuels is heating our planet, making extreme weather disasters like hurricanes more severe, and increasing costs on our pocketbooks.

The EPA's proposal relies upon an irresponsible and extremely flawed draft report from the Department of Energy, as part of a larger campaign to replace sound science with a political agenda, all to manufacture a basis for the federal government to cease protecting Americans from the harms of planet-warming pollution.<sup>1</sup>

It is well-documented how climate change fuels extreme weather. Rising global temperatures due to climate change contribute to stronger hurricanes, more frequent flooding, and more extreme heat, among other impacts.<sup>2</sup> The threats have never been more dire or more clear to communities across the country, especially those in coastal and storm-prone states like Florida .

In 2024, hardworking Floridians were affected by eleven extreme weather events that resulted in more than \$135 billion in damages and at least 286 deaths.<sup>3</sup> Hurricanes Helene and Milton headlined one of the deadliest Atlantic hurricane seasons in modern U.S. history,<sup>4</sup> and both

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<sup>1</sup> Environmental Protection Agency, Reconsideration of 2009 Endangerment Finding and Greenhouse Gas Vehicle Standards, 90 Fed. Reg. 36288 (Aug. 1, 2025).

<sup>2</sup> Extreme Weather and Climate Change. National Aeronautics and Space Administration. <https://science.nasa.gov/climate-change/extreme-weather>.

<sup>3</sup> Billion-Dollar Weather and Climate Disasters. National Centers for Environmental Information, National Oceanic and Atmospheric Administration. <https://www.ncei.noaa.gov/access/billions/state-summary/FL>.

<sup>4</sup> Helene, Milton marked one of the deadliest recent hurricane seasons. E&E News. <https://www.eenews.net/articles/helene-milton-marked-one-of-the-deadliest-recent-hurricane-seasons>.

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storms were rapidly intensified and made worse by climate change.<sup>5,6</sup> Beyond the immediate damage, these events fundamentally reshape our communities and cause long-term economic harm. For example, 40% of small businesses never reopen after a natural disaster, and an additional 25% close a year later.<sup>7</sup> We know that many of our neighbors lost their homes or livelihoods during the 2024 hurricanes, and many are still trying to recover and rebuild.

This summer, Floridians are facing dangerous, above-average temperatures – extreme conditions that have been made five times more likely because of greenhouse gas pollution, primarily from the transportation and energy sectors.<sup>8</sup> Florida has the highest numbers of heat-related illness in the United States and more than 26% of Floridians are highly vulnerable to extreme heat.<sup>9</sup> Our state loses an estimated \$11 billion in productivity because of heat-related illnesses each year.<sup>10</sup>

Florida is also on the front lines of a home insurance crisis, created in part by climate pollution and climate-fueled disasters. Since 2021, following four major hurricanes, insurers have increased premiums by nearly 30% statewide, making Florida the most expensive state in the country to buy homeowners insurance.<sup>11</sup> Thousands of Florida homeowners have seen their premiums double or triple in recent years.<sup>12</sup> Climate risk is driving insurance companies to raise rates or withdraw from the state entirely – seven Florida insurers became insolvent between

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<sup>5</sup> Climate change key driver of catastrophic impacts of Hurricane Helene that devastated both coastal and inland communities. World Weather Attribution. <https://www.worldweatherattribution.org/climate-change-key-driver-of-catastrophic-impacts-of-hurricane-helene-that-devastated-both-coastal-and-inland-communities>.

<sup>6</sup> Yet another hurricane wetter, windier and more destructive because of climate change. World Weather Attribution. <https://www.worldweatherattribution.org/yet-another-hurricane-wetter-windier-and-more-destructive-because-of-climate-change>.

<sup>7</sup> Surviving the Storms: How Severe Weather Hazards Challenge the Financial Security of Small Businesses. Aspen Institute. <https://www.aspeninstitute.org/publications/surviving-the-storms-how-severe-weather-hazards-challenge-small-businesses>.

<sup>8</sup> Climate change made Florida's heat wave five times more likely, experts say. WUSF. <https://www.wusf.org/environment/2025-07-30/climate-change-made-florida-heat-wave-five-times-more-likely>.

<sup>9</sup> High Heat, Higher Responsibility: The Sunshine State Must Enact Policies to Protect Working Floridians. Florida Policy Institute. <https://www.floridapolicy.org/posts/high-heat-higher-responsibility-the-sunshine-state-must-enact-policies-to-protect-working-floridians>.

<sup>10</sup> Extreme Heat: The Economic and Social Consequences for the United States. Atlantic Council. <https://www.atlanticcouncil.org/wp-content/uploads/2021/08/Extreme-Heat-Report-2021.pdf>.

<sup>11</sup> Hurricane risk in Florida is escalating. Home insurance is harder to get. NBC News. <https://www.nbcnews.com/business/real-estate/hurricane-risk-florida-escalating-flood-insurance-harder-get-rcna216843>.

<sup>12</sup> Rebuilding Insurance for a Climate Future. Woodwell Climate Research Center. <https://www.woodwellclimate.org/wp-content/uploads/2025/04/Rebuilding-Insurance-for-a-Climate-Future.pdf>.

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January 2022 and February 2023, disproportionately harming homeowners who are already struggling to make ends meet.<sup>13</sup>

By eliminating the Endangerment Finding, the Trump administration aims to undermine other protections against climate pollution: clean car and truck standards, power plant rules, oil and gas rules, landfill rules, and more. It means giving polluters a free pass to pollute at the expense of families across the country. It means our constituents will face more climate chaos and more pollution, especially in communities already overburdened by pollution, health harms, and higher costs.

We urge you to maintain the Endangerment Finding and protect the health and welfare of Floridians and communities across the country.

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<sup>13</sup> Florida's Home Insurance Crisis Hits Hardest in Some of the State's Poorest Counties. Inside Climate News. <https://insideclimatenews.org/news/06072025/florida-poor-inland-counties-home-insurance-crisis>.