

MEMORANDUM

Agenda Item No. 11(A)(12)

TO: Honorable Chairman Oliver G. Gilbert, III
and Members, Board of County Commissioners

DATE: October 1, 2024

FROM: Geri Bonzon-Keenan
County Attorney

SUBJECT: Resolution urging the United States Congress to enact S. 4934, H.R. 9411, or similar legislation that would provide American homeowners a federal income tax deduction for premiums paid for homeowners' insurance annually at their primary residence

Resolution No. R-894-24

The accompanying resolution was prepared and placed on the agenda at the request of Prime Sponsor Commissioner Kevin Marino Cabrera.



Geri Bonzon-Keenan
County Attorney

GBK/ks



MEMORANDUM (Revised)

TO: Honorable Chairman Oliver G. Gilbert, III
and Members, Board of County Commissioners

DATE: October 1, 2024

FROM: 
Glen Bonzon-Keenan
County Attorney

SUBJECT: Agenda Item No. 11(A)(12)

Please note any items checked.

- ☐ "3-Day Rule" for committees applicable if raised
- ☐ 6 weeks required between first reading and public hearing
- ☐ 4 weeks notification to municipal officials required prior to public hearing
- ☐ Decreases revenues or increases expenditures without balancing budget
- ☐ Budget required
- ☐ Statement of fiscal impact required
- ☐ Statement of social equity required
- ☐ Ordinance creating a new board requires detailed County Mayor's report for public hearing
- ☒ No committee review
- ☐ Applicable legislation requires more than a majority vote (i.e., 2/3's present ____, 2/3 membership ____, 3/5's ____, unanimous ____, majority plus one ____, CDMP 7 vote requirement per 2-116.1(3)(h) or (4)(c) ____, CDMP 2/3 vote requirement per 2-116.1(3) (h) or (4)(c) ____, CDMP 9 vote requirement per 2-116.1(4)(c) (2) ____) to approve
- ☐ Current information regarding funding source, index code and available balance, and available capacity (if debt is contemplated) required

Approved _____ Mayor
Veto _____
Override _____

Agenda Item No. 11(A)(12)
10-1-24

RESOLUTION NO. R-894-24

RESOLUTION URGING THE UNITED STATES CONGRESS
TO ENACT S. 4934, H.R. 9411, OR SIMILAR LEGISLATION
THAT WOULD PROVIDE AMERICAN HOMEOWNERS A
FEDERAL INCOME TAX DEDUCTION FOR PREMIUMS PAID
FOR HOMEOWNERS' INSURANCE ANNUALLY AT THEIR
PRIMARY RESIDENCE

WHEREAS, in recent years, the American dream of homeownership has become more
and more difficult for families across the United States, and in Florida particularly; and

WHEREAS, many homeowners in Florida are facing increased financial pressure as
insurance premiums have skyrocketed across the State; and

WHEREAS, on August 1, 2024, S. 4934, sponsored by Senator Rick Scott (R – Florida),
was introduced to the Senate and referred to the Committee on Finance; and

WHEREAS, on August 27, 2024, H.R. 9411, companion legislation sponsored by
Congressmen Gus Bilirakis (R – Florida) and Darren Soto (D – Florida), was introduced to the
United States House of Representatives and referred to the House Committee on Ways and
Means; and

WHEREAS, S. 4934 and H.R. 9411, both entitled the “Homeowners Premium
Reduction Act”, would create an above-the-line tax deduction of up to \$10,000.00 of
premiums paid for homeowners’ insurance annually at their primary residence; and

WHEREAS, the Board seeks to urge the United States Congress ease financial pressures
on County homeowners caused by skyrocketing insurance premiums,

**NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY
COMMISSIONERS OF MIAMI-DADE COUNTY, FLORIDA**, that this Board:

Section 1. Urges the United States Congress to enact S. 4934, H.R. 9411, or similar legislation that would provide American homeowners a federal income tax deduction for premiums paid for homeowners' insurance annually at their primary residence.

Section 2. Directs the Clerk of the Board to transmit a certified copy of this resolution to President Joseph R. Biden, Jr., Senate Majority Leader Charles E. Schumer, House Speaker James M. Johnson, and the Members of the Florida Congressional Delegation.

Section 3. Directs the County's federal lobbyists to advocate for the action described in section 1 above, and authorizes and directs the Office of Intergovernmental Affairs to amend the 2024 Federal Legislative Package to include this item.

The Prime Sponsor of the foregoing resolution is Commissioner Kevin Marino Cabrera. It was offered by Commissioner **Anthony Rodriguez**, who moved its adoption. The motion was seconded by Commissioner **Danielle Cohen Higgins** and upon being put to a vote, the vote was as follows:

	Oliver G. Gilbert, III, Chairman	aye	
	Anthony Rodríguez, Vice Chairman	aye	
Marleine Bastien	aye	Juan Carlos Bermudez	aye
Kevin Marino Cabrera	aye	Sen. René García	aye
Roberto J. Gonzalez	absent	Keon Hardemon	aye
Danielle Cohen Higgins	aye	Eileen Higgins	absent
Kionne L. McGhee	aye	Raquel A. Regalado	aye
Micky Steinberg	aye		

The Chairperson thereupon declared this resolution duly passed and adopted this 1st day of October, 2024. This resolution shall become effective upon the earlier of (1) 10 days after the date of its adoption unless vetoed by the County Mayor, and if vetoed, shall become effective only upon an override by this Board, or (2) approval by the County Mayor of this resolution and the filing of this approval with the Clerk of the Board.



MIAMI-DADE COUNTY, FLORIDA
BY ITS BOARD OF
COUNTY COMMISSIONERS

JUAN FERNANDEZ-BARQUIN, CLERK

By: Basia Pruna
Deputy Clerk

Approved by County Attorney as
to form and legal sufficiency.

A handwritten signature in black ink, appearing to read "CJF", is written over a horizontal line.

Christian Fernandez-Andes