

Florida State Representative (District 76)

Candidate Question- 2024

Name: Steven Ceracche Date: 6/20/24

Why are you the right choice to be the State Representative for Charlotte County?

For far too long the Florida Legislature has proven itself to be out of touch with everyday Floridians. The past 2 years Florida residents have been sold out by special interest and big business. The Republican party is supposed to be centered around more local control on the county and city levels. This includes everything from local control of zoning and planning development, County control of environmental protections for our local waterways including seasonal fertilizer bans, and responsible growth development of our community that is being led by our community not from Tallahassee.

Floridians are demanding meaningful legislation that will ease the burdens that all members of our community face including skyrocketing cost of insurance, Florida's clean water crisis, the need for Agricultural protections and reforms to protect our local farmers before they go out of business, and high demand for more affordable and transparent healthcare.

What initiatives do you propose to improve access to affordable homeowners insurance for the residents with our district?

The Florida Insurance crisis is my top priority. The legislature took away Floridians rights to litigate against insurance companies when they fail to pay on claims. This is the first item i want to focus on, we need to hold any business that operates in Florida to be held accountable. We need to repeal the current law passed in the 2024 session and give Floridian's back their right to get compensated properly on insurance claims.

The second piece of legislation that was passed this past session was a removal of the fixed rate increase protections that were in place to protect florideans from double and triple digit increases like we witnessed after the removal of these

protections. I want to repeal this piece of legislation and reinstate a fixed, max rate hike percentage to protect Floridians, especially our fixed income retired folks who need this relief now.

The third item i want to focus on is a change in how Floridians can purchase insurance coverage. I am a strong proponent of a pay what you owe solution, this would base the amount of coverage home required would be based on what is still owed on the mortgage instead of the entire value of the home. We also need to create an A La Cart option so that the insurance marketplace can have more competition for a wider array of house insurance products, you could have a roof policy with one company, a flood policy with another, wind with another etc.

These are 3 great first steps to help reduce the burden of high-priced insurance costs that we are living with today.

How do you intend to support small businesses and foster economic growth within our community?

Small businesses are experiencing the same high cost of insurance as homeowners. Our region is still in recovery after hurricane Ian and we need to help small businesses with skyrocketing inflation, increases of property taxes and lower tourism. The legislature needs to increase tourism funding to southwest Florida counties so we can properly market and build our tourism industry back to pre-hurricane levels.

The State also needs to invest in more local training programs in our area so we can increase our human capital. We need more nurses, construction workers, plumbers, electricians etc. Investment in our future workforce will have a strong economic impact on our community for years to come.

Please answer each question in 300 words or less and email back to bwhite@charlottecountycommerce.org on or before July 12, 2024.



**Charlotte County
Chamber of Commerce**