

Whereas, if the Earth warms beyond tipping points or warming thresholds, the Greenland and West Antarctic ice sheets will be at risk of destabilization;

Whereas researchers believe that those tipping points could be triggered with as little as 1.5 degrees Celsius of warming;

Whereas the Earth has already warmed by at least 1.2 degrees Celsius, with Greenland warming 4 times faster than the average rate of warming across the globe;

Whereas sea levels are expected to raise by 20 to 25 feet with the melting of the Greenland ice sheet and by 10 to 17 feet with the melting of the West Antarctic ice sheet, and both could happen concurrently;

Whereas 30 percent of people in the United States live in coastal areas and are threatened by rising seas;

Whereas \$10,000,000,000 of goods and services are produced in coastal counties across the United States every year;

Whereas \$8,100,000,000 of the \$62,500,000,000 in damage from Hurricane Sandy was caused by increased sea levels;

Whereas 3,700,000 individuals in the contiguous United States live on land less than 3.3 feet above high tide, with most of those individuals residing in Florida, Louisiana, California, New York, and New Jersey;

Whereas high water levels that were once rare 1-in-100-year events are becoming 1-in-10-year events due to accelerated sea-level rise;

Whereas sea-level rise will shrink fresh drinking water sources in coastal areas;

Whereas sea-level rise will intensify the flooding effects of hurricanes and strong storms in the United States, costing lives and money, and such effects are already disrupting insurance, mortgage, and real estate markets;

Whereas up to 13,000,000 individuals in the United States could face displacement from rising seas by 2100; and

Whereas sea levels are rising due to fossil fuel emissions: Now, therefore, be it

*Resolved*, That the Senate recognizes the reality of anthropogenic climate change and the role it plays in dangerously raising sea levels.

#### SENATE RESOLUTION 552—RECOGNIZING THAT OCEANS ARE WARMING DUE TO HUMAN-CAUSED CLIMATE CHANGE

Mr. WHITEHOUSE (for himself, Mr. MERKLEY, Mr. SCHATZ, Mr. MARKEY, Mr. VAN HOLLEN, Ms. DUCKWORTH, Mr. PADILLA, Mr. WELCH, and Ms. BLUNT ROCHESTER) submitted the following resolution; which was referred to the Committee on Commerce, Science, and Transportation:

S. RES. 552

Whereas climate change is causing the oceans to absorb roughly 14 zettajoules of excess heat every year;

Whereas the top 2,000 meters of the global ocean have been significantly warming, gaining approximately 372 zettajoules of excess heat since 1955;

Whereas, by 2100, it is projected that the rate of ocean warming in the top 2,000 meters will be 2 to 6 times greater than the rate of warming at the time of the introduction of this resolution;

Whereas ocean warming can have deleterious effects on biodiversity and sea life, including the health of coral reefs, which contribute \$3,400,000,000 annually to the United States economy;

Whereas ocean warming will cause United States fish populations to move across inter-

national boundaries or into the high seas, causing economic uncertainty for fishermen;

Whereas climate change is acidifying the oceans, threatening the environmental health and biodiversity of the United States;

Whereas ocean warming and acidification can cause numerous harms to ocean life, including to species with calcium carbonate shells, which are key components of the ocean's food webs;

Whereas warming sea surface temperatures will shrink populations of the world's most abundant phytoplankton, significantly damaging the ocean food web;

Whereas warmer oceans will increase the risk and severity of harmful algal blooms, especially in the spring and summer months, which at the time of the introduction of this resolution cost between \$10,000,000 and \$100,000,000 annually on average and harm ecosystems, fisheries, drinking water, public health, recreation, and tourism;

Whereas increased ocean temperatures have expanded *Vibrio* concentrations in the United States, a bacterial pathogen that can cause severe illness, infection, and death in humans;

Whereas warmer oceans increase evaporation rates, increasing atmospheric humidity, which fuels stronger hurricanes and extreme precipitation events;

Whereas ocean warming caused North Atlantic hurricanes at the time of the introduction of this resolution to be, on average, a category more intense, with wind speeds averaging 18.6 miles per hour faster, wreaking more damage; and

Whereas our oceans are warming rapidly each year: Now, therefore, be it

*Resolved*, That the Senate recognizes that climate change is imposing serious harms on our oceans and on coastal communities.

#### SENATE RESOLUTION 553—RECOGNIZING THAT CLIMATE CHANGE IS REAL

Mr. WHITEHOUSE (for himself, Mr. MERKLEY, Mr. SCHATZ, Mr. MARKEY, Mr. VAN HOLLEN, Ms. DUCKWORTH, Mr. PADILLA, Mr. WELCH, and Ms. BLUNT ROCHESTER) submitted the following resolution; which was referred to the Committee on Environment and Public Works:

S. RES. 553

Whereas changes in the climate caused by fossil fuel emissions are proven by decades of sound science and are not a hoax: Now, therefore, be it

*Resolved*, That the Senate recognizes that climate change is real.

#### SENATE RESOLUTION 554—RECOGNIZING THE STRONG LINK BETWEEN CLIMATE CHANGE AND SKYROCKETING INSURANCE PREMIUMS

Mr. WHITEHOUSE (for himself, Mr. MERKLEY, Mr. SCHATZ, Mr. MARKEY, Mr. VAN HOLLEN, Ms. DUCKWORTH, Ms. SMITH, Mr. PADILLA, Mr. WELCH, and Ms. BLUNT ROCHESTER) submitted the following resolution; which was referred to the Committee on Banking, Housing, and Urban Affairs:

S. RES. 554

Whereas, at the time of the introduction of this resolution, insured losses from natural disasters in the United States exceed \$100,000,000,000 annually, up from \$8,400,000,000 in 2000, an increase of 1000 percent;

Whereas, from 2013 to 2022, insurance costs more than doubled, and by 2022, these costs accounted for more than 20 percent of mortgage payments;

Whereas insurance premiums have increased 40 percent faster than inflation;

Whereas premiums are projected to increase another 8 percent in 2025, reaching a national average of more than \$3,500 annually;

Whereas annual premiums in 2024 averaged more than \$14,000 in Florida, almost \$11,000 in Louisiana, almost \$8,000 in Oklahoma, \$6,000 in Texas and Colorado, and around \$5,000 in Alabama, Mississippi, and Nebraska; and

Whereas most lenders will not approve a mortgage unless the borrower also purchases insurance: Now, therefore, be it

*Resolved*, That the Senate recognizes that climate change and the increased risk in frequency and intensity of natural disasters are driving up insurance costs for home owners in the United States, and that a failure to address climate change will make housing even more unaffordable.

#### SENATE RESOLUTION 555—RECOGNIZING THAT CLIMATE CHANGE POSES A THREAT TO THE MORTGAGE MARKET AND TO HOME VALUES

Mr. WHITEHOUSE (for himself, Mr. MERKLEY, Mr. SCHATZ, Mr. MARKEY, Mr. VAN HOLLEN, Ms. DUCKWORTH, Ms. SMITH, Mr. PADILLA, Mr. WELCH, and Ms. BLUNT ROCHESTER) submitted the following resolution; which was referred to the Committee on Banking, Housing, and Urban Affairs:

S. RES. 555

Whereas a home is the largest asset of most individuals in the United States;

Whereas analysts have found that sea-level rise is directly to blame for a loss in coastal home value, and that between 2005 and 2017, Florida, South Carolina, North Carolina, Virginia, and Georgia together lost \$7,400,000,000 in home value due to sea-level rise related flooding;

Whereas economists have found that housing loses substantial value following a weather disaster, in part because of the market's expectation of future disasters in the same ZIP Code;

Whereas researchers have found that sea-level rise puts more than 300,000 homes and commercial properties in the United States at risk of chronic, disruptive flooding in the next 30 years, with a cumulative value of properties at risk of \$136,000,000,000 by 2045;

Whereas, by the end of the 21st century, researchers predict that nearly 2,500,000 homes and commercial properties collectively valued at \$1,070,000,000,000 today, will be at risk of chronic flooding;

Whereas The Economist predicts that, over the next 25 years, climate change will cause a \$25,000,000,000,000 loss to the value of housing stocks worldwide;

Whereas researchers have found that United States residential property will likely lose nearly \$1,500,000,000,000 in value over the next 30 years due to increasingly expensive and unavailable insurance;

Whereas, in April of 2024, the Federal Housing Finance Agency "recognize[d] the emerging and increasing threat to all stakeholders in the housing system due to climate risk and the increased frequency and intensity of major natural disasters";

Whereas the Financial Stability Board has warned of cascading risks from climate

change, including increased insurance premiums and reduced coverages, mortgage crises, and bank insolvencies; and

Whereas the last time there were widespread declines in property values, the economy spiraled into the Great Recession, costing millions of people in the United States their jobs, homes, and savings: Now, therefore, be it

*Resolved*, That the Senate recognizes that climate change portends significant declines in home values in climate-exposed regions of the United States and a broader economic recession.

**SENATE RESOLUTION 556—RECOGNIZING THAT FLORIDA'S INSURANCE MARKET IS GRAVELY STRESSED BY CLIMATE RISKS**

Mr. WHITEHOUSE (for himself, Mr. MERKLEY, Mr. MARKEY, Mr. VAN HOLLEN, Ms. DUCKWORTH, Mr. PADILLA, Mr. WELCH, and Ms. BLUNT ROCHESTER) submitted the following resolution; which was referred to the Committee on Banking, Housing, and Urban Affairs:

S. RES. 556

Whereas, as reported by Columbia Business School, because climate change is a "major risk" in Florida, many home insurers are at a high risk of insolvency;

Whereas, following catastrophic hurricane losses, major insurers left the Florida market entirely, leaving small, local, and less stable insurers behind, many of which have already gone insolvent;

Whereas only mortgages protected by home insurance from insurers with a high financial strength rating are eligible for the government mortgage-backed security program, which maintains liquidity in the mortgage market, and as a result of this, the United States housing market increasingly depends on the credibility of these ratings;

Whereas an insurance rating agency called Demotech has become increasingly utilized by smaller home insurers in Florida;

Whereas Demotech rates 98 percent of insurers "A" or above;

Whereas insurers rated by Demotech are 30 times as likely to become insolvent as those graded by rival rating companies;

Whereas, even when Florida homeowners are able to find a stable insurer, they are still forced to pay increasingly high home insurance premiums, now averaging \$14,000 annually;

Whereas the Florida Office of Insurance Regulation reports that home insurance rates in Florida have risen 34 percent since late 2022;

Whereas Florida State law allows Citizens Property Insurance, the state-backed insurer of last resort, to levy a surcharge on all policyholders to recoup losses if its reserves fall short, levies that may be uncollectable in real life; and

Whereas there are credible scenarios in which the losses of Citizens Property Insurance exceed its ability to pay claims: Now, therefore, be it

*Resolved*, That the Senate calls on Fannie Mae and Freddie Mac to scrutinize Demotech's rating practices and calls on the Treasury Department's insurance office to examine the probability that state-backed insurers of last resort, including Florida's, ask for a Federal bailout.

**SENATE RESOLUTION 557—RECOGNIZING THAT CLIMATE CHANGE PORTENDS A CASCADE OF FINANCIAL MARKET COLLAPSES THAT WOULD DESTABILIZE THE NATIONAL AND GLOBAL ECONOMIES**

Mr. WHITEHOUSE (for himself, Mr. MERKLEY, Mr. SCHATZ, Mr. MARKEY, Mr. VAN HOLLEN, Ms. DUCKWORTH, Mr. PADILLA, Mr. WELCH, and Ms. BLUNT ROCHESTER) submitted the following resolution; which was referred to the Committee on Banking, Housing, and Urban Affairs:

S. RES. 557

Whereas climate change drives and exacerbates extreme weather and disaster events;

Whereas United States losses from extreme weather events totaled \$165,000,000,000 in 2022 alone;

Whereas more frequent extreme weather events and wildfires are making insurance increasingly unaffordable and unavailable;

Whereas unavailable or unaffordable insurance will destabilize mortgage and property markets, potentially resulting in a \$25,000,000,000,000 decline in global residential property values;

Whereas modelers project that unchecked climate change could cost the global economy \$178,000,000,000,000 in net present value from 2021 to 2070;

Whereas global financial experts warn that if climate change is not addressed, worldwide per capita gross domestic product could decline by 10 to 20 percent within 3 decades;

Whereas national banks and the international Financial Stability Board predict that climate change is causing and will continue to cause structural risk to the global financial system; and

Whereas financial experts and banks agree that adjusting to the climate reality by organizing an early and orderly transition to a low carbon economy will avoid costly shocks to the system caused by a sudden and disorderly transition: Now, therefore, be it

*Resolved*, That the Senate recognizes that unchecked climate change poses severe risks to national and global economies.

**SENATE RESOLUTION 558—RECOGNIZING THAT CLIMATE CHANGE-DRIVEN EXTREME WEATHER EVENTS ARE INCREASING AT THE SAME TIME THAT THE GOVERNMENT IS DISMANTLING WEATHER MONITORING AND ALERT SYSTEMS**

Mr. WHITEHOUSE (for himself, Ms. KLOBUCHAR, Mr. MERKLEY, Mr. SCHATZ, Mr. MARKEY, Mr. VAN HOLLEN, Ms. DUCKWORTH, Ms. SMITH, Mr. PADILLA, Mr. WELCH, and Ms. BLUNT ROCHESTER) submitted the following resolution; which was referred to the Committee on Commerce, Science, and Transportation:

S. RES. 558

Whereas climate change drives and exacerbates extreme weather and disaster events;

Whereas peer-reviewed science has established that climate change intensifies hurricanes and drives increased coastal flooding, erosion, and damage;

Whereas climate change drives dangerously heavy rainfall, which can cause life-threatening flooding both in coastal and inland communities; and

Whereas the National Weather Service has lost more than 550 employees since President

Trump took office in January 2025, due primarily to layoffs and buyouts, and the administration has sought \$2,200,000,000 in budget cuts to the National Oceanic and Atmospheric Administration, which houses the National Weather Service: Now, therefore, be it

*Resolved*, That the Senate—

(1) acknowledges that climate change drives and exacerbates life-threatening extreme weather events;

(2) mourns the loss of innocent lives to these events; and

(3) acknowledges the need to fund and maintain weather monitoring and alert systems, and ensure adequate staffing at the National Weather Service.

**SENATE RESOLUTION 559—RECOGNIZING THAT CLIMATE CHANGE IS MAKING WILDFIRES MORE FREQUENT, MORE INTENSE, AND MORE DESTRUCTIVE**

Mr. WHITEHOUSE (for himself, Ms. KLOBUCHAR, Mr. MERKLEY, Mr. SCHATZ, Mr. MARKEY, Mr. VAN HOLLEN, Ms. DUCKWORTH, Ms. SMITH, Mr. PADILLA, Mr. WELCH, and Ms. BLUNT ROCHESTER) submitted the following resolution; which was referred to the Committee on Homeland Security and Governmental Affairs:

S. RES. 559

Whereas climate change increases global temperatures and drought conditions, making "fire weather" more common and longer-lasting;

Whereas, according to the National Aeronautics and Space Administration (in this preamble referred to as "NASA"), "human-caused climate change has been found to be the main cause for increasing fire weather in the American West";

Whereas the United States Forest Service reports that "[w]hat was once a four-month fire season now lasts six to eight months";

Whereas data from NASA satellites shows that over the past 2 decades, wildfires have become more frequent, more intense, and larger, and that worldwide extreme wildfire activity has more than doubled;

Whereas the United States Geological Survey calculates that even without considering human health impacts, wildfires cost the United States \$424,000,000,000 annually;

Whereas, on January 7, 2025, a collection of wildfires in the Los Angeles metro area destroyed more than 15,000 homes and business, killed more than 2 dozen people, and poisoned the air and soil; and

Whereas a subsequent study confirmed that climate change meaningfully increased the likelihood of the Los Angeles fires: Now, therefore be it

*Resolved*, That the Senate acknowledges the reality of climate change-driven wildfire risk and acknowledges the need to fully fund and staff Federal wildfire prevention and response activities.

**SENATE RESOLUTION 560—RECOGNIZING THAT MERCURY POLLUTION CAN CAUSE SEVERE HEALTH PROBLEMS, INCLUDING PERMANENT BRAIN DAMAGE, KIDNEY DAMAGE, AND BIRTH DEFECTS**

Mr. WHITEHOUSE (for himself, Mr. MERKLEY, Mr. SCHATZ, Mr. MARKEY, Mr. VAN HOLLEN, Ms. DUCKWORTH, Mr. PADILLA, Mr. WELCH, and Ms. BLUNT