

SmarterSafer Coalition

Reducing Disaster Risk. Protecting Taxpayers.

SmarterSafer Coalition is a national coalition advancing environmentally responsible, fiscally sound natural catastrophe policy. Our diverse membership, which includes taxpayer advocates, environmental organizations, housing interests, and voices from the insurance and reinsurance sectors, is united behind the idea that prioritizing building resilience is a cost-effective way to combat the rising costs of disaster recovery.

Above all, Congress should prioritize building development in less disaster-prone areas, ensure that new construction is built with long-term resilience in mind, and support policies that reduce overall cost to taxpayers.

Our Approach

- **Build Smarter:** Modern, forward-looking building standards in high-hazard areas.
- **Price Risk Accurately:** Insurance rates should be actuarially sound and reflect risk, with means-tested assistance for vulnerable households.
- **Stop Subsidizing Harm's Way:** No federal incentives for new high-risk development.
- **Invest in Mitigation:** Prioritize resilience, nature-based solutions, and pre-disaster risk reduction.

Congressional Priorities

Reform the National Flood Insurance Program (NFIP)

- Modernize flood mapping using forward-looking data
- End subsidies for newly built high-risk properties
- Maintain FEMA's Federal Flood Risk Management Standard
- Increase flood risk disclosure for buyers and renters

Reduce Wildfire & Severe Storm Risk

- Strengthen building codes in wildfire- and tornado-prone areas
- Tie disaster recovery funds to mitigation investments
- Improve land-use planning and ignition-resistant standards
- Expand risk disclosure for federally backed mortgages

Modernize Infrastructure

- Embed resilience standards into federal investments
- Support FEMA BRIC and pre-disaster and nature-based mitigation programs
- Promote natural infrastructure and ecosystem restoration

The Bottom Line

Federal disaster policy should:

- Reduce long-term federal liabilities.
- Promote resilient development.
- Ensure responsible use of taxpayer dollars.