

SMARTERSAFER.ORG
Americans for Smart Natural Catastrophe Policy

A National Coalition for Environmentally Responsible, Fiscally Sound Natural Catastrophe Policy

www.smartersafer.org

Who We Are

SmarterSafer.org brings together a diverse chorus of voices, including environmental groups, consumer and taxpayer advocates, insurers, mitigation experts, and housing organizations, united around one goal: natural catastrophe policy that is environmentally responsible, fiscally sound, and protects public safety.

The Coalition believes the federal government has a role in helping communities and homeowners undertake mitigation to safeguard against natural disasters, while opposing measures that put lives at risk at taxpayers' expense.

SmarterSafer works to ensure Congress does not incentivize living in harm's way, and instead advances policies that protect people, the environment, and taxpayers alike.

30+

Member organizations

6

Sectors represented

What We Stand For

SmarterSafer.org Statement of Principles

1 Build Smarter

Properties in high-hazard areas should be built, replaced, or repaired to modern codes that reflect real disaster exposure.

2 Encourage Safety

Government incentives should promote risk-avoidance and mitigation against wind, flood, wildfire, and earthquake.

3 Use Nature

Preserve coastal areas and natural buffers that protect both the public and ecosystems from storms.

4 Insure Based on Risk

Public and private insurance premiums should reflect actual risk exposure, neither excessive nor inadequate.

5 Assume Responsibility

State disaster-risk pooling programs should stay state-financed, not shifted to federal loans or reinsurance.

6 Target Government Assistance

Aid should support mitigation and means-tested households, not subsidize new development in high-risk areas.

Perils We Address

SmarterSafer advances cross-peril, pre-disaster resilience policy across five priority areas



Flood

The costliest disaster type in the U.S. Priorities include long-term NFIP reauthorization, mitigation funding, and modernized flood maps.



Wildfire

Longer fire seasons and expanding wildland-urban interfaces call for ignition-resistant building and coordinated federal policy.



Severe Storms

The U.S. sees more tornadoes than any nation on earth. Priorities include wind-resistant building standards and faster recovery funding.



Earthquake

Incentives should promote mitigation and risk-based insurance for seismic risk, just as for wind, flood, and wildfire.



Infrastructure

Roads, bridges, dams, and stormwater systems built for yesterday's climate need resilience standards and mitigation investment.

F Flood

Flooding is the most expensive type of natural disaster in the U.S., with rising seas and more frequent extreme weather driving risk higher every year. The National Flood Insurance Program (NFIP) is under growing financial strain, having borrowed billions from taxpayers to cover claims. SmarterSafer advocates for a long-term NFIP reauthorization to secure its sustainability and better protect vulnerable communities.

#1

Costliest natural disaster type in the United States

Policy Priorities

- Fund mitigation, with emphasis on green and nature-based infrastructure
- Modernize floodplain mapping using best-available technology and data
- Expand private-sector participation in flood insurance and coverage options
- Phase out NFIP subsidies for new construction in high-risk zones
- Require disclosure of flood history and risk to homebuyers and renters

Warmer, drier conditions and longer fire seasons are driving more intense, more frequent wildfires. As development spreads into wildland areas, more communities sit at the wildland-urban interface, raising the stakes for preparedness, building practices, and mitigation. Beyond property loss, wildfire smoke poses serious public-health risks, particularly for vulnerable populations.

WUI

Wildland-Urban Interface growth is the central driver of rising wildfire losses

Policy Priorities

- Create interagency coordination to reduce program friction on wildfire risk reduction
- Support ignition-resistant construction, defensible space, and updated hazard data
- Establish federal utility-hardening standards for wildland fire mitigation
- Expand FEMA-eligible activities to cover downstream wildfire-related risks
- Require all-hazard risk disclosure in real-estate transactions

Severe Storms, Earthquake & Infrastructure



Severe Storms

The U.S. experiences more severe storms and tornadoes than any other country, with the danger zone expanding well beyond the traditional “Tornado Alley.”

- Strengthen wind-resistant building standards
- Modernize tornado warning systems
- Accelerate disaster-recovery fund delivery



Earthquake

SmarterSafer’s principles call for risk-avoidance incentives and mitigation across the full range of natural disasters, including seismic risk.

- Promote risk-based insurance pricing
- Encourage seismic mitigation incentives
- Support consistent cross-peril policy



Infrastructure

Roads, bridges, dams, and stormwater systems were built without accounting for today’s climate extremes, leaving critical systems dangerously exposed.

- Set enhanced design and resiliency standards
- Grow climate-resilient infrastructure funding
- Use forward-looking data in building codes

Coalition Members

30+ organizations spanning six sectors

Environmental Organizations

- Center for Climate and Energy Solutions
- ConservAmerica
- Natural Resources Defense Council
- National Wildlife Federation
- Surfrider Foundation
- The Nature Conservancy

Consumer & Taxpayer Advocates

- R Street
- National Taxpayers Union
- Taxpayers for Common Sense
- Taxpayers Protection Alliance

Mitigation & Housing

- Natural Hazard Mitigation Association
- Habitat for Humanity
- National Housing Conference
- National Leased Housing Association

Insurer Interests

- American Property Casualty Insurance Assoc.
- Association of Bermuda Insurers & Reinsurers
- Chubb
- Liberty Mutual Group
- NAMIC
- National Flood Association
- Reinsurance Assoc. of America
- SwissRe
- USAA

Allied Organizations

- Allianz of America
- American Consumer Institute
- Center for Clean Air Policy
- Cotality
- Friends of the Earth
- Institute for Liberty
- Zurich
- American Conservation Coalition

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“Mitigate before disaster. Reduce repeated losses. Reward responsible risk reduction. Improve resilience while protecting taxpayers.”

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