



June 11, 2025

The Honorable Adam Schiff  
112 Hart Senate Office Building  
Washington, D.C. 20510

The Honorable Tim Sheehy  
124 Russell Senate Office Building  
Washington, D.C. 20510

Dear Senators Schiff and Sheehy:

The National Association of Insurance and Financial Advisors (NAIFA) commends your leadership on natural disaster preparedness and strongly supports the bipartisan *Facilitating Increased Resilience, Environmental Weatherization and Lowered Liability Act (FIREWALL)*. This legislation addresses one of the most pressing challenges facing American homeowners today: the growing threat of natural disasters and their devastating financial impact.

With climate-related weather events intensifying in both frequency and severity, providing homeowners with meaningful incentives to protect their properties against natural disasters represents both sound public policy and fiscal responsibility. The refundable tax credit proposed in the FIREWALL Act for homeowners incurring disaster mitigation expenditures can 1) help prevent life-altering losses; 2) stabilize property insurance markets nationwide; and 3) reduce the burden of post-disaster recovery costs for both state and federal governments. Combined with other natural disaster mitigation initiatives, such as the use of tax-advantaged disaster savings accounts, the federal tax credit proposed by your legislation will help homeowners better protect themselves from wildfires, floods, hurricanes, and other natural disasters. These investments help keep communities safe and give insurers greater flexibility to navigate complex, disaster-prone property markets.

As the leading association representing insurance and financial advisors across the country, NAIFA is strongly committed to state and federal efforts that help families responsibly plan for uncertainty and recover from unexpected losses. Our members understand the financial and emotional strain that severe weather events place on communities, especially those in underserved and high-risk areas. We look forward to working with you on the *FIREWALL Act* and other initiatives that encourage natural disaster mitigation.

Please do not hesitate to call upon NAIFA and its members as a resource in this effort.

Sincerely,

A handwritten signature in black ink that reads "Doug Massey". The signature is written in a cursive style with a large, stylized "D" and "M".

Doug Massey  
President  
NAIFA