

## Coastal Flood Resilience News April 16, 2025

This newsletter provides a summary of news and research journal articles related to coastal storms and rising sea levels. It is a product of the <u>Coastal Flood Resilience Project</u>, a coalition of nonprofit organizations working for stronger programs to prepare for coastal storm flooding and rising sea levels along the coast of the United States.

## Science

1. National Climate Assessment Defunded: This article in Politico describes The Trump Administration termination of contracts to support the U.S. Global Change Research Program that is responsible for the periodic National Climate
Assessment and firing of key GCRP staff. The Congressionally mandated NCA provides critical updates of assessments of climate risks, including from rising seas and stronger storms, as well as information about adaptation practices. The sixth NCA was due to be published in late 2027.

This <u>article</u> in *Scientific American* outlines how defunding GCRP follows recommendations in the *Project 2025* report. This <u>article</u> from the *New York Times* provides more background.

- 2. Atlantic Hurricane Season "Above Average": Colorado University researchers released their <u>estimates for the 2025 hurricane season</u> predicting 17 named storms and 9 hurricanes including these probabilities:
  - 26% for the U.S. East Coast, including the Florida peninsula (average from 1880–2020 is 21%).
  - 33% for the Gulf Coast from the Florida panhandle westward to Brownsville, Texas (average from 1880–2020 is 27%).

This Washington Post article provides additional information.

**3. USGS Updates Salt Marsh Vulnerability Assessment Data**: This <u>release</u> from USGS describes how the Unvegetated-Vegetated Marsh Ratio (UVVR), used to

assess salt marsh vulnerability and make restoration and land management decisions, has been updated to include a larger, more current dataset:

"While UVVR used to rely on satellite imagery from 2014-2018, it now uses imagery from 1985-2023 to calculate marsh vulnerability Nationwide, providing more comprehensive results and enabling assessment of long-term change."

## **National Policy**

1. NOAA Staff Cuts Jeopardize Forecast Data: This *Heat Map* article describes how cuts to NOAA staff that manage ocean buoys pose a threat to the data needed to make hurricane and related weather forecasts, noting:

"NOAA is critical," Levi Silvers, a research scientist and a co-author of CSU's 2025 outlook, told me. "If you look back 20 or 30 years ago, we didn't have nearly as many buoys out there. That meant forecasters "couldn't really tell how deep the warm or cool layers of the Pacific went," which led to more unpleasant surprises, he said. "We can see that now because of the buoys from NOAA."

2. Cuts to National Weather Service Risk Lives: This AP article describes cuts to staffing of National Weather Service offices around the country, reporting that "nearly half of National Weather Service forecast offices have 20% vacancy rates" and "eight offices are missing more than 35% of their staff":

"It's a crisis situation," said Brad Colman, a past president of the American Meteorological Society who used to be the meteorologist in charge of the weather service's Seattle office and is now a private meteorologist. "I am deeply concerned that we will inevitably lose lives as a result of the added risk due to this short-staffing."

**3.** Trump Administration to Terminate FEMA Program Funding: This <u>article</u> in E&E News describes plans by the trump administration to terminate funding for FEMA's Building Resilient Infrastructure and Communities (BRIC) grant program and the Flood Mitigation Assistance grant program.

"Although BRIC is supported by Congress and coveted by states, the program has become a target of the Trump administration because of its focus during the Biden administration on addressing climate change and promoting equity."

**4. Members of Congress Protest Loss of BRIC Program:** This <u>press release</u> from members of the House Transportation and Infrastructure Committee objects to funding cuts to the BRIC program:

"These actions are leaving the American people more vulnerable to increasingly intense and frequent natural disasters....FEMA must reverse its reckless decision because we know mitigation works."

- 5. BRIC Program Loss Connection to Bond Financing: In the <u>substack post</u>, Susan Crawford points out the that the termination of the Building Resilient Communities and Infrastructure (BRIC) program will force communities needing to finance flood and sea level rise adaptation measures to turn to bond financing at a time that Congress may limit tax deductions for municipal bonds, driving the cost of financing higher.
- **6.** Climate Central Releases New Coastal Flood Risk Assessment: Climate Central has published a <u>new assessment of coastal flood risk</u>, concluding:
  - Around 2.5 million Americans in 1.4 million homes live in areas at risk from a severe coastal flood in 2050 under projections that assume global pledged commitments to reduce carbon pollution are met.
  - Florida, New York, and New Jersey have the most people and homes in areas at risk from a severe coastal flood.
  - Older adults are disproportionately exposed to coastal flood risk. Nearly 540,000 people aged 65 and older live in at-risk areas.

This <u>article</u> in *Floodlight* provides some information about impacts in different places.

- 7. Termination of FFRMS Allow Unsafe Rebuilding: This <u>Grist article</u> describes how the Trump administration repeal of the Federal Flood Risk Management Standard (FFRMS) will have some short term benefits for flood recovery in communities damaged by Hurricane Helene but will also perpetuate the problems that lead to the flooding.
- **8. Urban Ocean Lab Memo on Nature Based Solutions:** Urban Ocean Lab (UOL) has published a <u>new memo</u> titled "Nature-Based Solutions in Boston's

Harbor: Policy Insights for Coastal Cities" noting that despite the benefits, nature-based solutions:

"are often subject to extensive regulatory and permitting requirements, leading to outsized regulatory delays in comparison to traditional gray-infrastructure development projects. As cities work with implementers to upgrade existing infrastructure and plan for future coastal development, adapting policy and regulations to encourage integration of NBS will be essential to foster climate-resilient coastal communities and ecosystems in a cost-efficient manner.

**9.** Home Insurance Rate Increases Greater in Coastal States and Driven By Tariffs: This report from *Insurify* projects 2025 home insurance costs to increase by 8 percent, nearly triple the rate of inflation, concluding that "Severe weather is a major factor behind the increase, putting pressure on insurers to raise rates." The report also noted:

"Five of the eight most expensive states for home insurance are along the Gulf Coast. The region is extremely susceptible to hurricanes, which cause more financial damage than any other type of natural disaster."

Projected insurance cost increases, however, do not reflect the impact of tariffs on building materials:

"Sustained tariffs could raise home insurance prices higher than *Insurify's* current projections. Tariffs would increase the cost of imported construction materials by up to \$4 billion, and insurers would pass those costs on to homeowners through higher premiums."

**10. Buyout Lessons Learned:** This journal article by NRDC staffer Anna Weber and colleagues describes the work by several nonprofit organizations and FEMA to identify innovations in property buyout programs, concluding:

"Above all, state and local agencies are encouraged to build relationships with people facing current and future hazards and to build pathways for generative, non-extractive, two-way communication. Honest conversations held from a place of mutual trust can help practitioners and community members weigh options, costs, and tradeoffs and build the political and social will to pilot innovative approaches."

**11.Natural Systems Reduce Coastal Flood Insurance Losses:** This <u>study</u> by the Swiss Re Institute found that natural habitats such as mangrove swamps and salt marshes can offer significant protection against storms, concluding:

"We studied Florida's coastline, which has the most coastal property exposed to storm surge of any US state. Our analysis shows that the natural protection in these areas reduced the frequency of insurance losses from lower severity weather events from 2009 to 2022."

The report suggested that the insurance industry has a role to play in preserving natural systems to help avoid insured losses:

"We see the interests of natural habitats, societal resilience and the insurance industry as well aligned. Insurers can work closely with local stakeholders to support the preservation and upkeep of natural coastal protections, which can contribute to the insurability of properties and communities."

## State and Local

12. New York City Homes Lost to Rising Waters at Time of Housing Shortage:

This <u>report</u> from the Regional Plan Association of the greater New York City area describes how the rising waters will inundate some 82,000 homes by 2040. More than half were projected to be on Long Island, with some Atlantic Ocean-facing towns like Babylon and Islip hardest hit. The report notes that this loss of homes will make the existing housing crisis even more pressing, concluding:

"Proactive climate adaptation projects are among the most expensive efforts we will need to pursue in the coming generation. However, we primarily currently fund them by depending on federal resources allocated after natural disasters cause damage. This reactive approach is already unsustainable and needs to be replaced with initiatives that reduce risk before a disaster occurs."

This New York Times article provides more background.

**13.New Jersey Property Losses by 2050**: This <u>article</u> in *Inside Climate News* draws on the Climate Central property loss database to find that some 62,000 people and 56,000 homes on and near the New Jersey shore will see at least one annual flood because of sea-level rise by 2050, even if the world makes sweeping cuts to carbon emissions now.

**14. Louisiana Wetlands Damage Results in \$744M Payment from Chevron:** This <u>article</u> in *The Guardian* describes how a jury has ordered oil company Chevron to pay more than \$744m for destroying Louisiana wetlands. The jury concluded that Chevron:

"violated state regulations surrounding coastal resources by contributing to the disappearing coastline through dredging canals, drilling wells and dumping massive amounts of wastewater into the marsh."

Some 40 other similar lawsuits are pending and this award may result in settlements in these suits.