# *Coastal Flood Resilience News*

**September 22, 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 Coastal Flood Resilience Project, a network of nonprofit organizations working for stronger programs to prepare for coastal storm flooding and rising sea levels along the coast of the United States. Prior issues of the CFRP News can be found here.*

## Science

1. **National Academy Report Supports Endangerment Finding:** A new report from the National Academy of Sciences provides strong support for the EPA's endangerment finding, which EPA is now proposing to rescinded, and concludes:

   > **"Overarching Conclusion**: EPA's 2009 finding that the human-caused emissions of greenhouse gases threaten human health and welfare was accurate, has stood the test of time, and is now reinforced by even stronger evidence."

   The report confirms earlier findings in the National Climate Assessment on key topics including linking climate change to rising sea level (see page 31) and projections of more severe coastal storms (see page 26).

   This news article from *Politico* has more information.

2. **New Climate Indicators Report Confirms Global Sea Level Rise Acceleration:** A new report in the journal *Earth System Science Data* evaluating the most recent data on key climate change indicators confirms that the annual rate of sea level rise is accelerating. This finding contradicts the view expressed in the recent Department of Energy report on climate change that sea level rise is not accelerating (p. 76). The journal article notes:

   > "The rate increase associated with extending the time series by just 6 years, as well as the increasing rates over consecutive 20-year periods (Fig. 13b), indicates a continuing acceleration of GMSLR {Global Mean Sea Level Rise}."

3. **Greenland Glacier Caving Research Explains Higher than Expected Loss Rate:** New research published in the journal nature describes how caving events bring warmer water to the glacier front and contribute to continued ice loss.

> "Our observations show previously unknown pathways in which tidewater glaciers interact with a warming ocean and help close the ice front ablation budget, which current models struggle to do."

This article in *Grist* provides background information, noting:

> "This could be the missing piece of that scientific puzzle, as models aren't representing this widescale stirring, which could be encouraging more calving, which produces more stirring, which encourages more calving."

4. **Bulkheads Lead to Marsh Erosion and Total Loss:** This article in *Coastal Review* describes recent research that evaluated the impacts of bulkhead structures on marshes over thirty-two years and found that:

> "bulkheads nearly tripled the rate of marsh loss over a 32-year period. All of the 45 marshes we studied in front of a bulkhead got smaller or disappeared entirely."

Here is a link to the journal article.

## National Policy

5. **New Chamber of Commerce Report Supports Disaster Resilience Investments:** This new report from the Chamber of Commerce makes a compelling case for disaster preparedness and resilience concluding that:

> "Every dollar of forgone investment today results in an average of $22.60 in lost future economic activity after a disaster strikes."

The report makes a case for continued Federal resilience investments and identifies six "levers of resilience":

- Risk-Informed Design
- Infrastructure and Pre-disaster Mitigation
- Economic Continuity and Diversification

- Governance and Cross-Sector Leadership
- Civic Engagement
- Performance Measurement and Accountability

6. **EDF Report Recommends Endorsements for Better Post Disaster Rebuilding:** This report from the Environmental Defense Fund describes how the increased use of add ons, or "endorsements" can provide extra coverage for rebuilding with upgrades that protect against future disasters and reduce carbon emissions—insurers can use the claims process to drive climate-ready improvements to homes.

7. **Better Buyout Programs:** Cornell Professor Linda Shi and co-authors make recommendations for improving home buyout programs in the wake of Trump administration funding cuts in this oped in *Next City*. Recommendations include sustaining state and local buyout programs on a long-term basis, supplementing federal funds with state and local dollars, and prioritizing environmental and social goals.

8. **Woodwell Climate Research Center Report Offers Insurance Recommendations:** A new report from the Woodwell Climate Research Center describes how, as the frequency and severity of extreme weather events increase, insurance companies are raising premiums or abandoning high-risk markets, leaving many communities–especially highly vulnerable ones–without reliable coverage. The report offers recommendations:

> "Our recommendations aim to increase insurance literacy, the availability of parametric and community-led insurance, and federal oversight of insurance premiums."

9. **Reinsurers Adapt to Climate Risks:** This Bloomberg article describes how the global reinsurance industry is raising rates to account for projected climate change related losses and how insurance companies are passing these reinsurance costs along to homeowners as rate increases. In addition, the article notes how some insurers are seeking public and private investments in risk reduction from insured parties.

> "The insurance industry is simply not going to be on the hook for all of that. Instead, they want a lot more risk mitigation from society: tougher building codes, bans against building in flood plains and in areas at the edge of fire-prone forests."

10. **Credit Scores – Not Climate Risk - Drive Insurance Pricing.** In this substack post, Susan Crawford notes that annual insurance premium prices could be an effective to signal risk to homeowners, but that more property insurance pricing is linked to credit scores rather than climate or other physical risks.

> "It turns out that credit scores are a much larger determinant of price: people with good credit pay far less for the same insurance coverage than people with poor credit, wherever their houses are. Premiums decrease steadily as credit scores go up; having a top-tier credit score saves you so much that this discount is, on average, bigger than the part of your premium that reflects your expected disaster losses."

Importantly, she notes that:

> "researchers say the cost of natural disaster risk—the fastest growing component of insurance prices—is passed on disproportionately by insurance companies to people with lower credit scores."

11. **Gilbert Gaul Writes on Climate and Insurance:** This article in *YaleEnvironment360* by author Gilbert Gaul, offers a readable overview of a property insurance crisis driven by climate risks, especially coastal storms:

> "The challenges are especially acute in storm-prone Florida, with 1,350 miles of coastline and millions of houses and condominiums perched along shorelines, lagoons, and canals. Now, following three major hurricanes in two years, the housing boom there shows signs of stalling, or even becoming a bubble."

12. **Municipal Bond Ratings Fail to Consider Climate Risks:** This substack post from Susan Crawford describes some of the pollution risks associated with flood waters and rising seas and reports that credit ratings for municipal bonds do not account for these risks.

13. **NOAA Announces Expansion of Flood Inundation Mapping Tool:** NOAA has announced that it has expanded its flood inundation mapping tool to cover 60% of the country. The tool is designed to provide:

> "actionable, real-time information to emergency and water resource managers, and will expand the delivery of impact-based decision support services to our core partners who work to keep Americans safe and informed."

## State and Local

14. **New Jersey Flood Rules Debated:** This *NJ Spotlight* article describes the current debate over New Jersey's revised proposed rules for coastal development that reduce building elevation requirements from 5 feet down to 4 feet above the FEMA's base flood levels. The article includes arguments from developers that rules are to restrictive and expensive. A person favoring the rules commented:

    > "The sound science that backs these regulations call for us to be more resilient over time," said Jen Coffey, executive director of the Association of New Jersey Environmental Commissions. "Rather than passing the buck to the future and telling future generations to deal with the impacts, what we are saying with these regulations is, we know sea level rises are happening."

15. **Florida's Disadvantaged Communities Have Highest Insurance Non-Renewal Rates:** This article in *Inside Climate News* reports that sharp increases in the cost of property insurance are forcing many people in Florida to stop buying home insurance and the nonrenewal rates are highest in disadvantaged counties.

16. **South Carolina Churches Threatened by Rising Waters:** This article in the *Post and Courier* describes how churches have expanded efforts to respond to disasters, including flooding and rising sea levels.

    > "Seacoast is hardly the only church that gets involved. When disaster strikes, faith groups across religions play a major role in getting communities back on their feet. But some places of worship in South Carolina — churches, mosques, synagogues and other religious institutions — are themselves located in flood zones and at risk of flooding."

    The State expects the number of churches at risk to grow from 480 today (about 8 percent) to about 550 by 2050.

17. **Charleston Builds in Flood Risk Areas:** This article in *floodlight* describes how a proposed seawall will only protect the affluent part of Charleston and how the City continues to approve new development in flood risk areas that has the potential to shift flood waters to nearby low income communities.

> "Despite environmental concerns, new construction continues at a brisk pace — though it now comes with updated building requirements. Charleston city officials say they now require flood protections — such as higher elevation standards and better stormwater systems — for new buildings in flood-prone areas. But scientists and residents question whether those measures are enough, or whether building in risky areas simply shifts the danger to others."

18. **North Carolina Outer Banks Homes Continue to Collapse:** This *Washington Post* article includes video of the collapse of about a dozen beachfront homes along the Outer Banks over a five year period, including a collapse on September 16 generating dangerous debris:

> "Officials with the Cape Hatteras National Seashore warned visitors to avoid the site because of the potential for dangerous debris that litters the beach and potentially spreads for miles in the water."

19. **Maine Salt Marsh Sparrow Project Receives Dredged Material:** This article from *Maine Climate Monitor* describes a project for the "beneficial use of dredged material" to extend the life of a marsh in the face of rising sea levels. A key goal of the project is to save habitat for the salt marsh sparrow:

> "As sea levels rise, fewer young are surviving because their nests are flooded before the birds can fledge. The bird's population has fallen by 90 percent over the last two decades. If nothing changes, salt marsh sparrows are projected to go extinct by 2050."

20. **South Carolina Invests in Salt Marsh Protection for Threatened Black Rail:** This story in the *Post and Courier* describes how the State of South Carolina is using a $2.8 million federal grant for conservation of 5,000 acres of wetlands to protect the habitat of the black rail, a threatened species of bird.

    "As sea levels in the region rise and climate change powers a new generation of hurricanes, the marsh-dwelling black rail is facing a bleak future. But there might be a small glimmer of hope for the birds."

21. **Proposed New Orleans Lock and Canal Project Poses Risks to Minority Populations:** This interesting feature article in *Capital B* describes an upcoming decision by the Army

Corps of Engineers to spend $4.5 billion to upgrade locks and a canal in New Orleans to maintain shipping. Opponents of the project argue the project:

> "would leave the city's weakest flood defenses exposed for more than a decade and allow the Mississippi River – and its storm surges – to flow about a quarter of a mile deeper into the neighborhood."