

***National Policy Agenda:***  
***Preparing for More Severe Coastal Storms and Rising Seas***  
**April 14, 2021**

**Executive Summary**

A changing climate is causing more severe coastal storms and steadily rising sea levels. The resulting storm flooding, followed by permanent inundation by rising seas, puts lives at risk, will cause trillions of dollars of property damage, and damage coastal ecosystems and critical infrastructure. Low income and minority communities are bear a disproportionate share of these risks. Unfortunately, the country is not prepared to meet these challenges.

This *Policy Agenda* describes the serious threats that more severe storms and rising sea levels pose for American coastal communities and outlines steps that Congress and federal agencies need to take to help the country prepare for these risks.

Key goals for Congress and federal agency efforts to help the country prepare for worsening coastal storms and sea level rise are:

1. Disclose Current and Future Risks of Coastal Flooding and Sea Level Rise
2. Improve Disaster Preparedness
3. Limit New Development in Places at Risk of Storms and Rising Seas
4. Build Capacity to Sustain Coastal Communities, Homes, and Businesses
5. Adapt Coastal Infrastructure (Transportation, Energy, Water, Defense)
6. Promote Migration of Coastal Ecosystems to Higher Ground
7. Build Commitment to Social Justice into Coastal Flood Management Plans and Programs

Accomplishing these goals will require specific actions by Congress and federal agencies. These actions, which are described in this *Policy Agenda*, (see summary in Appendix A) are drawn from reports and related work by a range of organizations and other parties (see list in Appendix B).

**The Challenge -**

The Atlantic, Gulf of Mexico, and Pacific coasts are home to over [100 million Americans](#). Coastal beaches and marshes provide critical fish and wildlife habitat and important recreational opportunities. Infrastructure along the coast is essential to the national economy. Climate change poses a significant risk to the coast in the form of flooding by more severe storms and permanent inundation by rising seas.

**More Severe Coastal Storms:** Coastal storms are a major risk to life and property and a warming climate is causing an [increase in the number of the strongest storms](#). These storms bring more extensive coastal flooding, higher storm surges, and increased rainfall. Research indicates that intense storms are [slowing down and thus](#) raining on a given place for longer. Even as storms move more slowly, they [intensifying more rapidly](#), making their landfall harder to predict and more likely to result in major damage and loss of life.

**Steadily Rising Sea Level:** Sea level rise around the globe is likely to be [3 to 4 feet by 2100](#) but may be as high as 6 to 8 feet if efforts to control emissions of greenhouse gases falter. Sea level rise along parts of the American coast will be as much as [30 percent greater](#) than the global average due to factors such as ocean currents and land subsidence. In the short term, this will result in more [“sunny day flooding”](#) during high tides and larger surges and greater flooding during storms. In the long term, it will lead to permanent inundation of significant portions of the American coast.

**Major Impacts of More Severe Storms and Rising Seas:** More severe storms and rising seas will bring economic, environmental, and social disruption to coastal communities on an unprecedented scale. Prompt and thoughtful preparation for these impacts can save lives and dramatically reduce costs.

Millions of people and [hundreds of coastal communities](#) face far more extensive flooding than they currently experience. The combination of more severe storms and rising seas is projected to result in potential losses of coastal property running into [trillions of dollars](#). These loss estimates, however, are based on the existing population along the coast which is increasing rapidly. Population living right along the coast (i.e., at elevations of 33 feet and lower) is expected to [double by 2060](#). In addition, low income and minority communities are [in harm’s way](#). These communities are [disproportionately affected](#) by climate change including extreme coastal weather events and sea level rise, and often lack the resources to respond to these risks.

Storm and sea level rise risks to critical coastal infrastructure, such as transportation, water, and energy, [are well documented](#). [Thousands of miles of roads](#), railroads, ports, and airports are at risk. [Sewage treatment plants](#) and drinking water treatment facilities will be inundated. [Energy facilities](#), especially along the Gulf coast, are endangered. [Major defense installations](#), such as Naval Station Norfolk, need to prepare for more severe storms and rising seas.

Coastal beaches and wetlands have already been harmed by coastal storms and rising seas and these losses will increase in the future. Some researchers estimate loss of [30 percent of Gulf of Mexico wetlands](#) by 2050 and over [60 percent of California beaches](#) by 2100. Some of these ecosystems may be able to migrate to upland areas if geography is favorable and if the needs of communities and infrastructure do not take priority. The fortunes of [coastal tourism](#) and [fishing sectors](#) are tied to the health of these ecosystems.

***A Nation Unprepared:*** The country is fortunate to have a diverse array of federal programs and policies related to flooding, disaster assistance, and coastal management. But, these programs were not designed with the challenge of more severe storms and rising seas in mind. Existing programs all have a role to play, but must be adapted to address changing future conditions. In addition, significant new programs, authorities, and investments are needed to prepare for coastal flood and inundation risks. States and local governments play a critical role in responding to more severe storms and rising seas, but they face novel challenges with limited resources and need the technical and financial resources the federal government can provide.

## **National Policy Agenda –**

Responding to the challenges of more severe storms and rising sea level requires Congress and federal agencies to support state and local governments in several key areas:

1. Disclose Current and Future Risks of Coastal Flooding and Sea Level Rise
2. Improve Disaster Preparedness with Increased Funding and Nature-Based Solutions
3. Limit New Development in Places at Risk of Storms and Rising Seas
4. Build Capacity to Sustain Coastal Communities, Homes, and Businesses
5. Adapt Coastal Infrastructure (Transportation, Energy, Water, Defense)
6. Promote Migration of Coastal Ecosystems to Higher Ground
7. Build Commitment to Social Justice into Coastal Management Plans and Programs

Specific actions that are needed in each of these key areas are described below, along with the Congressional Committees and federal agencies with authority to advance these actions.

### **1) Disclose Current and Future Risks of Coastal Flooding and Sea Level Rise**

**Problem:** Coastal property owners, local decision-makers, and homeowners lack information about the growing risks that more severe storms and rising seas pose to communities, homes, and businesses. Many National Flood Insurance Program maps are [out of date](#) and even current maps do not identify future flood or sea level rise risks. Poor information delays and distorts decisions to prepare for storm and sea level rise impacts. Existing requirements to disclose flood risks at time of sale of property [vary widely](#) from state-to-state and do not apply to sea level rise risks.

**Solutions:** Congress needs to adopt new requirements to improve mapping of areas at risk of coastal storm flooding and rising sea level and for disclosure of flood and sea level rise risks to properties in these areas at time of sale. NOAA should work with other federal agencies to map these areas in the near term (e.g., 30 years) and long term. These areas should also be identified on FEMA maps for public information purposes.

Actions	Congressional Committees and Federal Agencies
<p><b>1. Update FEMA Flood Maps and Provide Sea Level Rise Risk Information:</b></p> <ul style="list-style-type: none"> <li>• Congress should provide the funding needed to update flood risk maps prepared for the National Flood Insurance Program to reflect the most current hydrological information.</li> <li>• NOAA should work with other federal agencies to map areas at risk of future storm flooding and areas expected to be inundated by rising seas in the near and long term.</li> </ul>	<p><b>House Committee:</b> Financial Services</p> <p><b>Senate Committee:</b> Banking, Housing and Urban Affairs</p> <p><b>Federal Agencies:</b> Federal Emergency Management Agency; National Oceanic and Atmospheric Administration</p>
<p><b>2. Adopt National Standards for Risk Disclosure at Time of Property Sale:</b></p> <p>Congress should adopt a national standard requiring that owners of property in coastal flood and sea level rise risk areas inform buyers of these risks at the time of sale.</p>	<p><b>House Committee:</b> Financial Services</p> <p><b>Senate Committee:</b> Banking, Housing and Urban Affairs</p> <p><b>Federal Agencies:</b> Federal Emergency Management Agency and National Oceanic and Atmospheric Administration</p>
<p><b>3. Expand and Strengthen Corporate Disclosure to Coastal Flood and Sea Level Rise Risks:</b> The Securities and Exchange Commission should make existing guidance for disclosure of risk to physical assets from more severe storms and rising seas mandatory and expand enforcement of a new requirement.</p>	<p><b>House Committee:</b> Financial Services</p> <p><b>Senate Committee:</b> Banking, Housing and Urban Affairs</p> <p><b>Federal Agencies:</b> Securities and Exchange Commission</p>

## 2) Improve Disaster Preparedness

**Problem:** Of the [billion-dollar disasters](#) in the United States since 1980, hurricanes resulted in over half the total damage costs of close to \$2 trillion and had the highest cost per event (i.e., almost \$20 billion per storm). Federal response to major disasters provides generous funding for post disaster relief. Federal disaster relief spending in response to coastal storms in 2017 was [over \\$120 billion](#) and the [Congressional Budget Office estimates](#) that Federal relief spending averages about 60% of damages. Unfortunately, the federal government is not adequately investing in preparing for disasters. In addition, the needs of areas likely to receive people

relocating from a disaster need to be better recognized. Better preparation could save billions of dollars in losses and federal relief spending and thousands of lives. In addition, states rely heavily on federal disaster assistance and their own investments in disaster preparedness and relief [vary widely](#).

**Solutions:** Congress should increase federal investments in disaster prevention with a new focus on emerging risks, such as more severe storms and rising seas, and on disadvantaged communities and areas receiving people displaced by disasters or rising seas. Increased funding should first be used to assess risks and review response options. Investments should be linked to careful planning and reported to Congress periodically. Matching requirements for federal grants should consider financial capability of communities. States should be given incentives to expand disaster preparedness efforts using a “[disaster deductible](#)” model (i.e.; states that invest in disaster preparedness receive federal funds under better terms).

Actions	Congressional Committees and Federal Agencies
<p><b>4. Expand Investment in Disaster Preparedness:</b> Congress should expand funding to states and communities for disaster preparedness including:</p> <ul style="list-style-type: none"> <li>• appropriating funds for the newly authorized STORM revolving funds;</li> <li>• increasing grants for disaster preparedness for public infrastructure (Building Resilient Infrastructure and Communities or BRIC) from up to 6 percent of prior year’s spending to a mandatory 10 percent while allowing grants to cover planning;</li> <li>• increasing appropriations for the Flood Mitigation Assistance Program</li> <li>• recognizing needs of “receiving areas”; and</li> <li>• ensuring that minority and low-income communities have resources to prepare for disasters and participate in federal disaster assistance programs.</li> </ul>	<p><b>House Committees:</b> Ways and Means; Transportation and Infrastructure</p> <p><b>Senate Committees:</b> Appropriations; Environment and Public Works</p> <p><b>Federal Agency:</b> Federal Emergency Management Agency</p>

<p><b>5. Encourage Expanded State Investment in Disaster Prevention:</b> To encourage states to share in the costs of disaster prevention and response, Congress should reward states that increase investment in prevention by increasing the federal share of relief funding in the event of a major disaster.</p>	<p><b>House Committee:</b> Transportation and Infrastructure</p> <p><b>Senate Committee:</b> Environment and Public Works</p> <p><b>Federal Agency:</b> Federal Emergency Management Agency</p>
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### 3) Limit New Development in Places at Risk of Storms and Rising Seas

**Problem:** The future costs of storms and sea level rise are estimated to be [over \\$3 trillion](#) by 2100 based on the population and assets now in place. But, population in the 100-year coastal floodplain is expected to [nearly double from 2000 levels by 2060](#) making the already high costs of storm flood damage and inundation due to rising seas much higher. Federal programs, such as the National Flood Insurance Program, financially support development in risky coastal areas.

**Solutions:** Congress should revise the National Flood Insurance Program to stop issuing policies for new development in those coastal areas identified by NOAA as at risk of inundation by rising seas in the near term (e.g., areas inundated by sea level rise by 2050 under the “Intermediate-High” scenario in the NOAA 2017 [sea level rise scenarios report](#)). Congress should adopt limits on new development in these sea level rise risk areas to minimize loss of life and property.

Actions	Congressional Committees and Federal Agencies
<p><b>6. Stop Issuing Federal Flood Insurance for New Development in Sea Level Rise Risk Areas:</b> The National Flood Insurance Program should stop providing insurance for new development in areas at risk of rising seas in the near term, allowing the private market to meet these needs with appropriate rates.</p>	<p><b>House Committee:</b> Financial Services</p> <p><b>Senate Committee:</b> Banking</p> <p><b>Federal Agency:</b> Federal Emergency Management Agency</p>

<p><b>7. Adopt Policies Limiting New Development in Risky Areas:</b> Congress should consider new national requirements limiting development in areas at risk of rising seas in the near term. Federal agencies should use existing tools, such as the National Flood Insurance Program floodplain management requirements, Community Rating System and the Coastal Zone Management Program, to encourage state and local government to limit development in these areas.</p>	<p><b>House Committees:</b> Transportation and Infrastructure; Natural Resources</p> <p><b>Senate Committees:</b> Environment and Public Works; Banking, Housing and Urban Affairs; Energy and Natural Resources; Commerce, Science and Transportation</p> <p><b>Federal Agencies:</b> Federal Emergency Management Agency; National Oceanic and Atmospheric Administration</p>
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#### 4) Build Capacity to Sustain Coastal Communities, Homes, and Businesses

**Problem:** State and local governments are [making progress](#) in preparing for more severe coastal storms and rising sea level. Many communities, and particularly underserved minority and low-income communities, [lack technical support](#) and funding needed to assess flood risks and develop response plans. Communities face difficult choices in managing coastal development and [financing response strategies](#) including structural protection measures and relocation to safer ground. Concerns for storm and sea level rise impacts are already [eroding coastal property values](#) and home values in Florida are projected to [decrease by 15 - 35% by 2050](#), posing major financial harm to homeowners.

**Solutions:** The federal government needs to expand the technical assistance it provides to state, local, and tribal governments to assess coastal flood and sea level rise risks while making it easier to find the right tool or data for this work. The administration should work with Congress to increase funds for existing coastal programs after years of underfunding. Congress should also authorize new grants for states to work with local governments to develop and implement plans to keep coastal communities safe while significantly expanding funding for buyouts of properties at risk while also streamlining the buyout process. The federal government should also develop a national policy to guide state and local decisions on relocation of communities and other assets. This policy should recognize the large scale of the relocation challenge, the needs of communities receiving relocated people, and the importance of addressing the economic, cultural, psychological, and social justice aspects of these decisions.

Actions	Congressional Committees and Federal Agencies
<p><b>8. Improve Communication of Coastal Flood Risk Information:</b> Congress should direct federal agencies to expand tools and technical assistance to help state and local governments make informed decisions about coastal flood and sea level rise risks. Agencies should improve accessibility of tools and information and improving matching of tools to state and local needs.</p>	<p><b>House Committees:</b> Financial Services; Natural Resources</p> <p><b>Senate Committees:</b> Banking, Housing and Urban Affairs; Commerce, Science and Transportation; Energy and Natural Resources</p> <p><b>Federal Agencies:</b> Federal Emergency Management Agency; National Oceanic and Atmospheric Administration</p>
<p><b>9. Increase Funding for Existing Coastal Programs:</b> The administration and Congress should increase funding for a range of proven coastal programs that can assist state and local government responses to more severe storms and rising seas including the Coastal Zone Management Program, the Sea Grant Program, the National Estuaries Program, and the National Coastal Resilience Fund.</p>	<p><b>House Committee:</b> Ways and Means</p> <p><b>Senate Committee:</b> Appropriations</p> <p><b>Federal Agencies:</b> Office of Management and Budget; multiple agencies</p>
<p><b>10. Provide Federal Grants to States for Coastal Flood Resilience Planning and Implementation:</b> Congress should provide grants to states to work with local communities to develop and implement plans for managing more severe storms and rising seas. Implementation funding should be tied to approval of a state plan meeting minimum national standards, including overall cost, social justice, and ecosystem protection.</p>	<p><b>House Committee:</b> Natural Resources Committee</p> <p><b>Senate Committees:</b> Commerce, Science, and Transportation; Energy and Natural Resources Committee</p> <p><b>Federal Agency:</b> National Oceanic and Atmospheric Administration</p>



<p><b>11. Expand Funding for Property Buyouts:</b> Congress should significantly expand funding for voluntary buyouts of property in risky coastal areas ahead of storm damages and streamline the buyout process. Buyout investments should be consistent with an approved state coastal flood resilience plan.</p>	<p><b>House Committees:</b> Financial Services; Transportation and Infrastructure</p> <p><b>Senate Committees:</b> Banking, Housing and Urban Affairs; Environment and Public Works</p> <p><b>Federal Agency:</b> Federal Emergency Management Agency; Department of Housing and Urban Development</p>
<p><b>12. Develop National and State Coastal Relocation Policies:</b> The federal government should develop national policies to guide state and local decisions concerning relocation of communities to higher ground recognizing the large scale of the challenge, needs of receiving communities, and the economic, cultural, and social justice aspects of decisions.</p>	<p><b>House Committee:</b> Natural Resources; Transportation and Infrastructure</p> <p><b>Senate Committee:</b> Commerce, Science, and Transportation; Energy and Natural Resources; Environment and Public Works</p> <p><b>Federal Agencies:</b> Council on Environmental Quality; multiple other agencies</p>

## 5) Adapt Coastal Infrastructure (Transportation, Energy, Water, Defense)

**Problem:** Infrastructure providing [transportation](#), [energy](#), drinking water, and [sewage services](#) to coastal areas is at risk of damage and inundation from more severe coastal storms and rising seas. [Military facilities](#) along the U.S. coast that are important for national defense are also at risk. Federal agencies have not worked with state and local governments to assess the flood risks to these assets and prepare for their protection or relocation. No mechanism now exists to assure coordination of coastal infrastructure protection plans with related plans for communities and ecosystems.

**Solutions:** Federal agencies responsible for transportation, energy, water, and defense infrastructure should work with other governments, the private sector, and the public to develop and implement plans to protect, and eventually relocate, these facilities. These plans should address long planning horizons and extreme scenarios and be closely coordinated with state and local plans for protecting coastal communities and national plans for protecting ecosystems. Critical national policies, such as the Federal Flood Risk Management Standard now established by Executive Order, should be enacted by Congress.

Actions	Congressional Committees and Federal Agencies
<p><b>13. Develop and Implement National Plans to Protect Critical Coastal Infrastructure:</b></p> <ul style="list-style-type: none"> <li>Federal agencies should work with stakeholders to develop and implement plans to protect critical infrastructure, including energy, water, transportation, and military assets, from coastal flood and sea level rise risks and provide funding to implement such plans.</li> <li>Federal agencies should work with the Office of Management and Budget and Council on Environmental Quality to coordinate plans.</li> </ul>	<p><b>House Committees:</b> Energy and Commerce; Transportation and Infrastructure; Armed Services</p> <p><b>Senate Committees:</b> Energy and Natural Resources; Environment and Public Works; Commerce, Science, and Transportation; Armed Services</p> <p><b>Federal Agencies:</b> Department of Energy; Environmental Protection Agency; Department of Transportation; Department of Defense; Office of Management and Budget; Council on Environmental Quality</p>
<p><b>14. Adopt the Federal Flood Risk Management Standard:</b> Congress should enact legislation authorizing the Federal Flood Risk Management Standard providing for federally funded projects to be sited outside risk areas or, where siting within a risk area is unavoidable, be elevated two feet above flood levels (three feet for critical infrastructure).</p>	<p><b>House Committee:</b> Financial Services</p> <p><b>Senate Committee:</b> Banking, Housing and Urban Affairs</p> <p><b>Federal Agency:</b> Federal Emergency Management Agency</p>

## 6) Promote Migration of Coastal Ecosystems to Higher Ground

**Problem:** Coastal beaches, wetlands, and marshes [support fish and wildlife](#), provide recreational opportunities, and help [mitigate storm impacts](#). These coastal ecosystems will be inundated by rising seas and some [will shift inland](#) if geography is favorable and human development does not prevent migration. Federal agencies and state and local governments have not comprehensively assessed the risks that more several coastal storms and rising sea levels pose for ecosystems or developed plans to facilitate their landward migration.

**Solutions:** Successful inland migration of coastal ecosystems is more likely to occur if a path is prepared and obstacles are removed as the result of a careful planning process. Federal agencies need to work with state and local governments and the private sector to map coastal ecosystems and facilitate their landward migration as sea level rises. Strategies that engage natural systems as a first line of defense against storms and rising seas (i.e., “nature-based solutions”) and that encourage “living shorelines” in place of coastal armoring should be

promoted. The Coastal Barrier Resources Act protects some critical coastal resources by limiting federal investments in the areas protected and Congress should apply these limitations to additional areas.

Actions	Congressional Committees and Federal Agencies
<p><b>15. Develop National Plans to Protect Coastal Ecosystems and Natural Features:</b> Federal agencies, led by the Department of Interior, should work with stakeholders to develop national plans and programs to support the successful landward migration of coastal ecosystems as sea level rises.</p>	<p><b>House Committee:</b> Natural Resources</p> <p><b>Senate Committees:</b> Environment and Public Works; Energy and Natural Resources</p> <p><b>Federal Agency:</b> Department of Interior and other agencies</p>
<p><b>16. Promote Nature-Based Solutions and Living Shorelines:</b> Congress should expand funding for nature-based approaches to coastal management, including use of living shorelines. The federal government should establish minimum design standards for these practices while limiting coastal armoring (e.g., seawalls and bulkheads).</p>	<p><b>House Committee:</b> Natural Resources</p> <p><b>Senate Committee:</b> Commerce, Science and Transportation</p> <p><b>Federal Agency:</b> Department of Defense, Army Corps of Engineers; Environmental Protection Agency</p>
<p><b>17. Expand Area Protected by Coastal Barrier Resources Act:</b> Congress should amend the Coastal Barrier Resources Act to expand the geographic scope of sensitive coastal areas where federal funding and financial support is prohibited by the Act.</p>	<p><b>House Committee:</b> Natural Resources</p> <p><b>Senate Committee:</b> Environment and Public Works</p> <p><b>Federal Agency:</b> Department of Interior, Fish and Wildlife Service</p>

## 7) Build Commitment to Social Justice into Coastal Flood Management Plans and Programs

**Problem:** Disadvantaged communities (i.e., communities of color, low-income communities, and communities disproportionately affected by environmental pollution), face greater challenges in coping with storms and rising seas than the general population. Coastal protection measures are [applied differently](#) in disadvantaged communities and disaster relief spending is [less available](#) in these communities. Benefit-cost analysis tools used to allocate funding limit project types, disadvantage nature-based solutions, and [reinforce structural inequalities](#).

**Solutions:** Policies and programs to prepare for more severe storms and rising seas need to better account for the interests and needs of disadvantaged communities. A key improvement is to reform benefit-cost analysis methods to better recognize diverse benefits and social justice. The National Flood Insurance program should provide premiums that are generally based on actuarial risk, but also assure they are affordable for low-income households. New initiatives to expand voluntary buyouts of properties at risk of rising sea level should give priority to disadvantaged communities and people.

<b>Actions</b>	<b>Congressional Committees and Federal Agencies</b>
<p><b>18. Reform Benefit/Cost Analysis:</b> The federal government should reform benefit-cost analysis tools to better recognize benefits and inappropriate burdens on disadvantaged, vulnerable, or marginalized communities.</p>	<p><b>House Committee:</b> Energy and Commerce</p> <p><b>Senate Committee:</b> Environment and Public Works</p> <p><b>Federal Agency:</b> Office of Management and Budget</p>
<p><b>19. Adopt Flood Insurance Premiums Based on Risk While Assuring Premiums are Affordable:</b> Congress should amend the National Flood Insurance Program to provide that premiums are based on risk, including future sea level rise risk, while also assuring that premiums are affordable for low-income people.</p>	<p><b>House Committee:</b> Financial Services</p> <p><b>Senate Committee:</b> Banking, Housing and Urban Affairs</p> <p><b>Federal Agency:</b> Federal Emergency Management Agency</p>
<p><b>20. Provide Disadvantaged Communities Priority for Voluntary Buyouts:</b> Expanded national investments in voluntary buyouts of property at risk of storm flooding or rising sea level should give priority to disadvantaged communities and people.</p>	<p><b>House Committee:</b> Financial Services</p> <p><b>Senate Committee:</b> Banking, Housing and Urban Affairs</p> <p><b>Federal Agency:</b> Federal Emergency Management Agency</p>

**Appendix A**  
***National Policy Agenda:***  
***Preparing for More Severe Coastal Storms and Rising Seas***  
**Summary of Broadly Supported Actions**

**Disclose Current and Future Risks of Coastal Flooding and Sea Level Rise**

1. Update FEMA Flood Maps and Provide Sea Level Risk Information
2. Adopt National Standards for Risk Disclosure at Time of Property Sale
3. Expand and Strengthen Corporate Disclosure to Coastal Flood and Sea Level Rise Risks

**Improve Disaster Preparedness**

4. Expand Investment in Disaster Preparedness
5. Encourage Expanded State Investment in Disaster Prevention

**Limit New Development in Places at Risk of Storms and Rising Seas**

6. Stop Issuing Federal Flood Insurance for New Development in Sea Level Rise Risk Areas
7. Adopt Policies Limiting New Development in Risky Areas

**Build Capacity to Sustain Coastal Communities, Homes, and Businesses**

8. Improve Communication of Coastal Flood Risk Information
9. Increase Funding for Existing Coastal Programs
10. Provide Grants to States for Coastal Flood Resilience Planning and Implementation
11. Expand Funding for Property Buy-Outs
12. Develop National and State Coastal Relocation Policies

**Adapt Critical National Coastal Infrastructure (Transportation, Energy, Water, Defense)**

13. Develop and Implement National Plans to Protect Critical National Coastal Infrastructure
14. Adopt the Federal Flood Risk Management Standard

**Promote Migration of Coastal Ecosystems to Higher Ground**

15. Develop National Plans to Protect Coastal Ecosystems and Natural Features
16. Promote Nature-Based Solutions and “Living Shorelines”
17. Expand Area Protected by Coastal Barrier Resources Act

**Build Commitment to Social Justice into Coastal Flood Management Plans and Programs**

18. Reform Benefit/Cost Analysis
19. Assure Premiums are Affordable When Adopting Flood Insurance Rates Based on Risk
20. Provide Disadvantaged Communities Priority for Voluntary Buyouts

## Appendix B

### ***National Policy Agenda: Preparing for More Severe Coastal Storms and Rising Seas***

#### **Selected Reports Providing Recommendations**

The recommendations provided in this *National Policy Agenda* were drawn from a series of reports and other publications by nonprofit organizations, Congress, and others.

1. [\*Ocean Climate Action Plan\*](#); Center for the Blue Economy
2. [\*A Resilient Future for Coastal Communities: Federal Policy Recommendations from Solutions in Practice\*](#); Energy and Environment Study Institute
3. [\*2020 State of the Beach Report\*](#); Surfrider Foundation
4. [\*Ocean Action Agenda\*](#); Joint Ocean Commission Initiative; Meridian Institute
5. [\*When Rising Seas Hit Home\*](#); Union of Concerned Scientists
6. [\*An Ocean and Climate Agenda for the New Administration\*](#); Center for American Progress
7. [\*Action Agenda for a Blue-Green Future\*](#); Ocean Conservancy
8. [\*A Flood Survivor's Manifesto\*](#); Anthropocene Alliance
9. [\*Building a Resilient Tomorrow\*](#); Alice Hill and Leonardo Martinez-Diaz
10. [\*A New Coast\*](#); Jeffrey Peterson
11. [\*The Case for Climate Action\*](#); Senate Democrat's Special Committee on the Climate Crisis
12. [\*Solving the Climate Crisis\*](#); House Select Committee on the Climate Crisis