



FEMA

PROTECT YOUR PROPERTY FROM COASTAL EROSION





Owning a property is one of the most important investments most people make in their lives. We work hard to provide a home and a future for ourselves and our loved ones. How do you protect it when the coast it stands on erodes away?

Coastal erosion wears away land resulting in beach, shoreline, or dune loss. It may occur as a result of flooding, hurricanes, typhoons, or storm surge and may be long-term or short-term in scale.

While it is not possible to prevent erosion from happening, there are some ways to secure your property to minimize damage and keep your home and your future safe. For long-term coastal erosion control, the most successful projects are ones that are holistic, site-specific, and protect multiple properties. Successful projects require planning and coordination with local, state, tribal, or territorial officials. When considering projects to mitigate coastal erosion, **be sure to speak with your local and state agencies** to understand the related laws and regulations.

Here's how you can help protect your home from coastal erosion.



OUTSIDE OF YOUR HOME

CONSULT YOUR COMMUNITY

Before starting physical solutions, check with your local officials to see if they have mitigation or community plans or suggestions for reducing erosion in your area. Strategic and holistic erosion mitigation projects can protect your home and those of others, too.



Property owners should consult with coastal erosion mitigation specialists and local officials before pursuing any mitigation options.

HABITAT RESTORATION

Natural coastal habitats can slow waves, reduce wave height, and reduce erosion. Healthy dunes and wetlands can provide a barrier between the water's edge and your property, creating a first line of defense. The roots of plants help stabilize sand along a beach. Restoring coastal habitats like mangroves and dunes helps build healthy ecosystems which support wildlife populations and provide critical services like filtering and cleaning water. By planting beach-friendly vegetation along your property you can help prevent sand from being carried off by waves.

LIVING SHORELINES

Living shorelines stabilize a shore by combining living components, such as plants, with structural elements, such as seawalls. Living shorelines can slow waves, reduce erosion, and protect coastal property.

BEACH NOURISHMENT

Beach nourishment involves replenishing the sand on a beach to widen it. However, it is a temporary solution that will not permanently reduce the risk of erosion.

CONSIDER COASTAL EROSION STRUCTURES

Seawalls, revetments, bulkheads, groins and breakwaters may reduce erosion in the short-term. They also have very high initial investment costs. However, over time, they can have adverse impacts on the coastline. The cost of maintaining these structures over time is also high and should be accounted for when evaluating potential alternatives.

ANCHOR YOUR HOME

Ensure that your home is sufficiently anchored, especially if it's on sand. Using piles that drive into more secure layers of the ground is highly recommended, especially for homes that are older. A retrofit may be required if a professional architect believes that your structure is at risk.

RELOCATE YOUR HOME

An expensive option, but one that will significantly reduce your home's risk, is to move your home away from the coastline. Before embarking on this option, speak with professional engineers, architects, and your local officials.



INSIDE YOUR HOME

REVIEW YOUR HOMEOWNER'S INSURANCE POLICY

Taking a few minutes to check your homeowner's insurance policy and making sure your coverage can help you get back on your feet faster after damage from coastal erosion. FEMA's National Flood Insurance Program (NFIP) does not cover coastal erosion. Talk to your insurance agent about coverage options.

HAVE A PLAN

Knowing what to do in the event of severe storms or flooding that can lead to erosion that threatens your home. Be sure that you know where valuable documents are located and that you have a safe location to go to if the structure becomes unstable.

PREPARE OR UPDATE A LIST OF YOUR HOME'S CONTENTS

Documenting all your belongings will give you peace of mind and help with the insurance claims process. Consider documenting your contents visually, either by taking photos of high-value items or walking through your home and videotaping your belongings for reference.



On the coasts, erosion refers to the wearing away of beaches, dunes, or bluffs by the forces of waves, flowing water, and wind. These events can cause erosion to happen slowly over time, but during storm events, a lot of erosion can happen very quickly, resulting in drastic changes to the coastline.

ADDITIONAL RESOURCES

FEMA, COASTAL CONSTRUCTION MANUAL

Learn more about how to improve the quality of construction in coastal areas and reduce losses related to a range of coastal hazards

[fema.gov/sites/default/files/2020-08/fema55_vol1_combined.pdf](https://www.fema.gov/sites/default/files/2020-08/fema55_vol1_combined.pdf)

FEMA BUILDING SCIENCE

Find more information about how to build along the coast

[fema.gov/emergency-managers/risk-management/building-science](https://www.fema.gov/emergency-managers/risk-management/building-science)

US CLIMATE RESILIENCE TOOLKIT COASTAL EROSION

Learn more about how changing conditions will impact coastal erosion risk

[toolkit.climate.gov/topics/coastal-flood-risk/coastal-erosion](https://www.climate.gov/topics/coastal-flood-risk/coastal-erosion)

REMEMBER:

Because effective erosion protection is larger in scale, local, regional, tribal, territorial, and state officials play an important role in protecting property from coastal erosion. Through strategic policy and planning, officials can reduce the risk of damage due to erosion and drive awareness and action. Mitigation measures need to be tailored to your property and work for your jurisdiction.

Always consult professionals, such as your insurance agent, floodplain manager, architects, engineers, contractors, or other experts in design and construction, before making changes to your home and property. Take the time to talk to your local and state officials about planned erosion mitigation; there are often regulations that oversee potential actions.





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