

THE DAY

Sometimes the best way is to get out of the way

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Coastal retreat. Managed retreat. Managed relocation. Coastal relocation. Call it what you want.

Sea levels are rising, yet people continue to move into flood-prone and high-hazard coastal areas. Residents in these areas face the brunt of the risk, but the impacts affect entire communities as well. Local governments are responsible for providing services and maintaining the infrastructure that supports the people living and working in these vulnerable locations. When properties are repeatedly damaged by storms and flooding, managing repairs and recovery becomes increasingly complex and costly. While the cost of buyouts is significant, the cost of inaction is far higher.

Towns and cities have both an obligation and an opportunity to reduce current and future risks. Local boards and commissions play a key role in controlling local flood risk by guiding land use decisions, setting development standards and considering the long-term stability of the community. Thoughtful municipal planning can steer growth away from the most vulnerable areas, protect natural buffers and promote resilient infrastructure.

According to Fathom's U.S. Flood Risk Index, by 2050 roughly 2.5 million Americans in 1.4 million homes could face increased risk of severe coastal flooding if current trends continue. Yet only about 4% of homeowners carry flood insurance, leaving most families exposed to potentially devastating losses.

Funds for resilience and adaptation are dwindling. Programs like FEMA's Building Resilient Infrastructure and Communities (BRIC) have been canceled, and federal hazard mitigation funding has not been authorized under recent disaster declarations, as it had been routinely in the

past. The burden of funding and implementing disaster recovery is increasingly shifting to local and state entities. This makes local proactive risk reduction more important than ever.

Municipalities can use local zoning tools and other land use regulations to limit new development and redevelopment in areas with high exposure to coastal hazards and encourage growth in safer areas. Future development investments can be better protected by expanding floodplain districts to reflect observed flood risk that often extends beyond the mapped floodplain, or by incorporating projected future flood risk. Local wetland protection codes can be enhanced to better protect coastal resource areas.

In addition, the time is now to begin talking about retreat from certain high-risk areas. For residents who cannot afford to relocate on their own, community-wide relocation options should be explored, allowing families to rebuild in safer areas while maintaining social networks.

Massachusetts is considering a buyout program for properties at high risk of coastal flooding. A draft plan warns that the New Bedford–Fairhaven area alone could face up to \$5 billion in property damage in the coming decades, mostly affecting homes. The Massachusetts Office of Coastal Zone Management is expected to finalize a report soon, recommending study over the next two years with potential implementation within five years.

If programs like this move forward, properties could be purchased from willing sellers, giving residents a chance to relocate to safer ground. Local organizations are already acting: The Nature Conservancy is actively leading a discussion on managed retreat in Massachusetts with partners and

communities, which I've been pleased to participate in. They also recently released a managed retreat resource database with additional information available via The Nature Conservancy website.

The Trustees of Reservations continues to advocate for statewide buyout options, and the Buzzards Bay Coalition invested \$9.5 million to acquire marshland and bogs for permanent protection. Other states offer models. New Jersey's Blue Acres program has been buying out flood-prone homes since the 1990s, and Harris County, Texas, along the Gulf Coast, has purchased more than 4,000 homes since 1985. These efforts show buyouts can work, offering residents a path forward while reducing long-term risks.

Communities continue to facilitate development and redevelopment in high-risk, high-hazard settings. If high-risk areas remain inhabited, local governments and taxpayers will continue to bear the financial burden of disaster recovery, repairs and rebuilding. Preventing new development and redevelopment in high flood risk areas is an obvious step toward coastal resilience. Coastal relocation offers an additional way to reduce future risks to public safety, infrastructure and private property. By acting proactively now, we can avoid even greater financial losses and protect the well-being of our communities.

Ultimately, the future of our communities and the natural landscapes that sustain them depend on the choices we make today.

Sometimes the best way is to get out of the way.

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