House of Commons

Environment, Food and Rural Affairs Committee

Erosion of trust: the impact of coastal erosion on communities

Sixth Report of Session 2024–26

HC 1317

Environment, Food and Rural Affairs Committee

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Summary

Coastal erosion is already causing profound and distressing disruption to people's lives, and the evidence we received highlighted how the impacts extend far beyond the loss of homes. Communities described the strain on mental health, the breakdown of longstanding social ties, declining local investment, and the deep uncertainty faced by coastal businesses. Many told us they feel abandoned and left to navigate complex risks, financial pressures, and difficult decisions without clear support.

We heard that practical changes, including improvements to insurance, conveyancing and better information for homeowners, could ease some of this burden. But these must sit alongside more effective and accessible government funding for adaptation, so that people are not left to shoulder the costs alone. Local planning authorities showed strong commitment to helping their communities, yet their efforts are constrained by limited resources and inconsistent national guidance.

It is clear that coastal erosion is not simply an environmental or planning issue. It is a crossgovernment challenge that touches housing, health, local growth, infrastructure, and community resilience. Rebuilding the relationship between coastal communities and the Government will require a coordinated response that recognises the lived experiences of affected communities and ensures they have a meaningful role in shaping future decisions.

Our inquiry

This is the first report as part of our iterative long-term inquiry into Climate and weather resilience. We launched a call for evidence on 12 September 2025 and in response received 64 submissions from local authorities, community groups, affected individuals, scientists and public bodies. We held an evidence session on 18 November 2025 with local authorities and the Environment Agency and have raised coastal community concerns in several hearings with Defra Ministers and the Secretary of State.

1 Human impact of coastal erosion

> Our work with at-risk coastal communities in Coastwise and previously over decades has demonstrated that people are living with deep grief, anger, fear and anxiety.[1]

> People are reluctant to talk about it openly, fearing blight on their community and house prices. […] There is the risk of community division if some families [want] to highlight the plight whilst others do not want to draw attention to it.[2]

> The resulting financial, emotional, and psychological toll is devastating. Families face bankruptcy, displacement, and long-term mental health challenges.[3]

1. The risks of coastal erosion and landslides are typically understood in terms of properties and infrastructure at risk: for example, 10,100 properties are at risk from coastal erosion in the next 80 years, while 10km of major roads, 173km of minor roads, and 6km of railway are at risk up to 2105.[4] The strongest theme in evidence to the Committee was the devastating human costs of coastal erosion and landslides. People living in at-risk areas experience anxiety, stress, and other mental health impacts, which can begin long before their homes are at imminent risk. An anonymous contributor to our inquiry said:

> Living with the knowledge that your home may be subject to further flooding or erosion events and that the effects of climate change will start to increase the risk of events happening is stressful. People have to live with this worry constantly in the back of their minds.[5]

2. Mental health impacts are also clear in the aftermath of loss. Ian and Sharon Chaney from Happisburgh Coastal Erosion Collective, a community interest and support group in North Norfolk, said that coastal erosion had "a terrible psychological effect on people" and they were distressed at the

1 North Norfolk District Council (CWR0032);
2 Anonymous (CWR0016)
3 Anonymous (CWR0061)
4 Environment Agency (CWR0041); Department for Environment, Food and Rural Affairs (CWR0063)
5 Anonymous (CWR0016)

apparent lack of practical support for those affected.[6] The Environment Agency acknowledged the mental health impacts of coastal erosion, finding prevalent anxiety in coastal communities, and recommending further research.[7]

3. Coastal communities are already disproportionately socially vulnerable and within those communities elderly and disabled individuals are particularly vulnerable to coastal erosion and landslides.[8] East Riding of Yorkshire Council identified that areas at risk of coastal erosion have higher levels of relative deprivation and lower job density, indicating enhanced vulnerability and less capacity to adapt.[9] In North Norfolk, four graveyards are at risk of coastal erosion. The local community highlighted this as an extremely sensitive issue, and a source of great distress to local residents and relatives.[10]

4. In some communities, schools and key infrastructure such as gas and utilities, are at risk.[11] Many coastal communities are hubs for tourism and are reliant on it for their local economies. Coastal erosion and landslides can undermine the features, amenities and infrastructure supporting tourism, as well as visitor confidence.[12] We also heard that access links can be undermined by coastal erosion due to the loss of roads and other access routes like slipways, which in turn drives increased community isolation, with knock-on effects for emergency services, business, and tourism.[13]

5. We also heard of the broader negative impacts of coastal erosion on those affected in terms of exaggerated media attention, voyeurism and 'trauma tourism'.[14] Natasha Dix, Service Director in Waste, Environment, and Planning for Isle of Wight Council, said that one community on the Isle of Wight has experienced social media creators and "urban explorers" picking through the personal effects of evacuated families in their abandoned

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6 Happisburgh Coastal Erosion Collective (CWR0038)
7 Environment Agency (CWR0041)
8 Dr Rebecca Williams et al ((CWR0003); Isle of Wight Council (CWR0047)
9 East Riding of Yorkshire Council (CWR0039)
10 Q22; Mrs Kellie Fisher (CWR0025);North Norfolk District Council (CWR0032); Dr Sophie Day (CWR0044); Happisburgh Coastal Erosion Collective (CWR0038)
11 IOW council (CWR0046);E G Harrison & Co/Trimingham Parish Council (CWR0013);Dr Sophie Day (CWR0044)
12 Bournemouth, Christchurch & Poole Council (CWR0005);Save Hemsby Coastline (CWR0015), Freshwater Parish Council (CWR0023);Mrs Kellie Fisher (CWR0025);Dr Sophie Day (CWR0044);Isle of Wight Council (CWR0048);Lucy Mutterchang (CWR0021); Freshwater Parish Council (CWR0023);Mr David Owen Crewe (CWR0024);Mrs Claire Critchison (CWR0060)
13 Save Hemsby Coastline (CWR0015); University of Hull (CWR0026);Cllr Frances Turan (CWR0054)
14 Mr Terence Brown (CWR0012); Happisburgh Coastal Erosion Collective (CWR0038);Dr Sophie Day (CWR0044);Q31

homes for social media content.[15] One local council reported that increased isolation of at-risk communities has resulted in a rise in crime.[16] A pervasive theme from affected communities was a deep sense of social injustice and lack of government care.[17]

6. We raised our concerns with the Secretary of State about the division of responsibilities for coastal issues, with support for coastal communities falling under the Ministry of Housing, Communities and Local Government (MHCLG) while coastal erosion and management sit within Defra.[18] This separation can have significant realworld consequences. One case we presented to the Secretary of State described an elderly resident of Thorpeness in Suffolk who had to leave her home due to coastal change and was only able to remain locally because she could move in with family; without that option, she would likely have been placed in temporary accommodation far from her community while awaiting housing support.[19] This example illustrates the limited coordination between the community impacts handled by MHCLG and the physical erosion challenges overseen by Defra. David Hill, Defra's Director General for Strategy and Water, acknowledged this was an important issue and agreed to raise it with colleagues in MHCLG.[20]

7. **CONCLUSION**

Coastal erosion and landslides have profound and far reaching consequences for individuals, families, and communities. While the physical loss of homes, buildings, and infrastructure is visible and measurable, the broader human and social impacts are equally severe but are not fully recognised. Impacts include harm to mental wellbeing, the deepening of existing social inequalities, the loss of essential community assets, increased isolation, and the erosion of social cohesion.

15 Q31
16 East Riding of Yorkshire Council (CWR0039)
17 Saville (CWR0001); Coastal Concern Action Group (CCAG) (CWR0010); North Norfolk District Council (CWR0032); Coastal Research Group (CWR0036); Happisburgh Coastal Erosion Collective (CWR0038); Hastings Borough Council (CWR0043); ARISE Initiative (CWR0049)
18 Q401; Qq499–503
19 Qq499–503
20 Q500

8. **RECOMMENDATION**

Defra should, in its response to this report, set out how it recognises and incorporates the full range of human impacts of coastal erosion into policy development and funding decisions, including clear actions or criteria for doing so. It should also provide a defined approach to community engagement that details how affected individuals and communities will be identified, involved, and consulted throughout coastal management policymaking.

2 Properties, insurance and conveyancing

> People nearest to the current erosion worry about where they will live, loss of homes (life savings) no one in government cares.[21]
>
> For many people, their home represents their most important asset, for which they will have worked hard to secure. It represents the foundation of their family life, whatever the size of their family, their independence and ability to support themselves.[22]

Conveyancing

9. Coastal erosion and landslides are not adequately recognised by the conveyancing profession. This can result in buyers–especially those not seeking a mortgage–purchasing without a full understanding of the risks.[23] North Norfolk District Council said that "it is not a credible assumption to state that buyers are at fault for purchasing properties at risk when they have followed due process that fails to identify and inform of the risks identified by government".[24]

10. Evidence made clear that prospective buyers must be made aware of risks, whilst maintaining the saleability of properties in at-risk areas. Being able to sell properties within the risk zone but not at imminent risk could allow families the flexibility to move on where needed, while sustaining the viability of coastal communities and avoiding a 'spiral of decline'.[25]

11. The main methods by which coastal erosion risk is communicated are through the National Coastal Erosion Risk Map (NCERM) and the Digital Shoreline Management Plan Explorer Tool.[26] Individuals can input their postcode to receive the risk information and management approaches for their local area. The Environment Agency (EA) expressed frustration that despite efforts to ensure that NCERM is open-source and free to access,

21 Mr & Mrs Saville (CWR0001)
22 Anonymous (CWR0016)
23 Committee on Climate Change, Managing the coast in a changing climate, October 2018
24 North Norfolk District Council (CWR0032)
25 Q40
26 Gov.uk National Coastal Erosion Risk Map; Gov.uk Digital Shoreline Management Plan Explorer Tool both accessed 12 February 2026

buyers are “not actually given information to make an informed choice.” The EA also called for requirements on mortgage lenders, estate agents and other brokers to use the available risk information.[27]

12. Under the Consumer Protection from Unfair Trading Regulations 2008 it is an offence to omit material information from property listings.[28] However the onus is on the trader to determine what an average consumer needs to know to make an informed decision, as there is no prescribed list of what constitutes material information in different types of transactions. In 2025, MHCLG ran consultations on home buying and selling reform,[29] and material information in property listings, the outcomes of which are pending.[30] The EA and other stakeholders identified these consultations as an opportunity to ensure coastal erosion and landslide risk is communicated in conveyancing.[31]

13. **CONCLUSION**

The estate agent and conveyancing processes fail to reliably identify or disclose coastal erosion and landslide risks, leaving homebuyers without vital information. This is unacceptable given that clear risk data is already publicly available through tools such as National Coastal Erosion Risk Map (NCERM) and the Digital Shoreline Management Plan Explorer Tool. The absence of requirements to treat these risks as “material information” creates a regulatory gap, and buyers are not being equipped to make informed choices. The MHCLG consultation on home buying reform presents an important opportunity to introduce mandatory risk disclosure and standardise material information in property transactions.

14. **RECOMMENDATION**

Coastal erosion and landslide risk should be included as material information in conveyancing, and the Government NCERM website should be signposted. The conveyancing profession and estate agents should be required to inform prospective homebuyers if a home falls within the risk zone in any of the scenarios projected in the NCERM. Guidance should also consider the surrounding area of the property, and wider potential impacts such as access and utilities, mortgage availability, and the availability of insurance products.

27 Q75
28 Consumer Protection from Unfair Trading Regulations 2008
29 Ministry of Housing, Communities & Local Government, Consultation, Home buying and selling reform, 20 October 2025
30 Ministry of Housing, Communities & Local Government, Consultation, Material information in property listings, 20 October 2025
31 Q76

Insurance

15. A significant challenge for communities affected by coastal erosion and landslides is the lack of insurance available, and the financial vulnerability this presents. While some insurers provide cover for landslides, there is no specific insurance for coastal erosion. In locations where both coastal erosion and landslides are present, this presents a grey area, in which the classification of an incident will determine whether damages are paid. As mentioned above, communities stated that the risks of coastal erosion and landslides are not always clear at the point of property purchase either due to rapidly developing risks,[32] or inadequate communication from the conveyancing sector.[33] This has led to cases being escalated to the financial ombudsman for resolution.[34]

16. The rationale for excluding coastal erosion from insurance is that erosion is a virtual certainty and therefore can't be insured. Some evidence suggested this logic conflicts with the availability of insurance for flooding in some locations, as flooding can also be a virtual certainty on functional floodplains or due to sea level rise.[35]

17. The introduction of Flood Re, a joint initiative between Government and insurers to make the flood cover part of household insurance more affordable, has resulted in a four-fold reduction in the average home insurance quote for a householder with a flood claim, and has enabled 99% of householders at high risk of flooding to obtain quotes from 15 or more insurers.[36]

18. Many stakeholders directly called for an extension of Flood Re or the development of a comparable scheme to cover both landslides and coastal erosion.[37] Rob Goodliffe, Coastal Transition Manager at North Norfolk

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32 Fairlight Preservation Trust (CWR0009)

33 Mrs Kellie Fisher (CWR0025); British Geological Survey (CWR0030); North Norfolk District Council (CWR0032), Happisburgh Coastal Erosion Collective (CWR0038); East Suffolk Council (CWR0042); Dr Sophie Day (CWR0044); East Anglian Coastal Group (CWR0045); IOW council (CWR0046); Dr Ralitsa Hiteva ; Mr Mark Clusker; Mrs Gill Clusker; Mr Russell Smith (CWR0055); Local Government Association Coastal Special Interest Group (CWR0062)

34 Dr Sophie Day (CWR0044)

35 Mrs Kellie Fisher (CWR0025)

36 Flood Re Limited, Annual report and accounts, 2024–2025, HC1019, 30 June 2025

37 Mr. Hleb Buziuk (CWR0004); Mr Terence Brown (CWR0012); Save Hemsby Coastline (CWR0015); Mrs Kellie Fisher (CWR0025)North Norfolk District Council (CWR0032);HASTE C (CWR0033); Hastings Borough Council (CWR0043); Anonymous (CWR0061); Local Government Association Coastal Special Interest Group (CWR0062)

District Council, explained that Coastwise are working towards an insurance solution for coastal erosion, but that it will not happen without Government support to take it forward.[38]

19. **CONCLUSION**

Communities affected by coastal erosion and landslides face significant financial vulnerability due to the lack of comprehensive insurance coverage. The Flood Re programme demonstrates that government-backed schemes can dramatically improve affordability and access to insurance for high-risk households.

20. **RECOMMENDATION**

Defra should work with insurers to commission a review into feasibility of implementing a Flood Re-like Government-backed insurance product for coastal erosion and landslides.

The Coastal Erosion Assistance Grant

21. Increasing coastal erosion risk means certain properties may have to be demolished proactively to prevent them falling into the sea, at the expense of the homeowner. The EA administers the Coastal Erosion Assistance Grant (CEAG), which consists of a grant of £6,000 per property to support the demolition of homes at greatest risk of coastal erosion.[39] However, this grant has not changed in value since 2010, and it only applies to properties that were purchased by the current owner before 15 June 2009.[40] The cost of demolition of homes is now between £25,000–35,000, far exceeding the £6,000 grant sum, with the remainder being funded by the homeowner.[41] In limited cases, the unmet cost of demolition can be met by local authorities; demolitions have cost East Riding of Yorkshire Council £798,567 since 2010.[42] Evidence identifies the cost of demolition as a significant additional vulnerability for affected households at a time when they have not only already lost their main economic asset, but are also dealing with profound psychological distress.[43]

38 Q43
39 Environment Agency, Guidance: Coastal erosion assistance grant, Published 28 January 2025
40 Mrs Kellie Fisher (CWR0025)
41 East Suffolk Council (CWR0042); Local Government Association Coastal Special Interest Group (CWR0062)
42 East Riding of Yorkshire Council (CWR0039)
43 East Suffolk Council (CWR0042)

22. Some witnesses from Local Authorities suggested that the eligibility limit for CEAG for homes purchased before 2009 was arbitrary and no longer justified, especially as the property purchase process regularly fails to identify erosion risk during the purchase process.[44] In cases of flooding, the Government has acknowledged that punitive cut-off dates for support, such as the "2012-rule,"[45] could be considered unjustified since "climate change may mean that some of these communities may now be facing a risk that was not identified pre-2012".[46]

23. **CONCLUSION**

The restriction in eligibility for the Coastal Erosion Assistance Grant (CEAG) to properties purchased before June 2009 is arbitrary. It also fails to reflect the reality that erosion risks continue to be poorly communicated during property transactions and are intensifying due to climate change. The grant value has also not increased since 2010, and the £6,000 per property available is substantially below the true costs of demolition, leaving homeowners and local authorities with significant costs at an already vulnerable time.

24. **RECOMMENDATION**

Defra should commit to reviewing the current 2009 property purchase qualifying date and value of the Coastal Erosion Assistance Grant (CEAG) and, by June 2026, launch a structured assessment of whether this threshold and available grant remain justified. This review should examine evidence on historic and ongoing shortcomings in coastalerosion risk communication, alongside updated projections of climatedriven changes in erosion rates and associated property exposure, and true costs of demolition. Defra should publish revised, evidence based eligibility criteria and an increased grant value by December 2026 together with the analysis that led to those revised figures and dates. The updated criteria and grant value should be implemented no later than April 2027.

44 North Norfolk District Council (CWR0032); Q48

45 In current funding policy, benefits for properties built after 2012 do not count towards a project's partnership funding score which is used to determine how much funding a project is eligible for. The aim is to discourage development in flood risk areas.

46 Department for Environment, Food and Rural Affairs; Reforming our approach to floods funding, June 2025

Relocation Schemes

25. Individuals and communities affected by coastal erosion and landslides identified the loss or prospect of loss of their homes as one of the most significant financial, social, and psychological impacts..[47] Often families face total loss of their main economic asset, and the financial strain is compounded by lack of insurance, demolition costs, and associated relocation expenses.

26. There is no national strategy in place for those that lose their homes due to coastal erosion or landslides and this issue is often left for local authorities to manage via social housing registers. Local authorities told us that this was challenging due to housing stock shortages and other significant strains on social housing provision.[48] We also heard that relocation to social housing can be a significant upheaval for affected households, moving people away from their support networks, schools, and employment, and progressively fracturing communities.[49] Stakeholders emphasised the importance of giving people options when faced with the loss of their homes.[50]

27. The Government is currently funding four projects via the Coastal Transition Accelerator Programme (CTAP),[51] which sits within the Flood and Coastal Innovation Programme. For example, Coastwise, a CTAP project in North Norfolk, can offer the purchase of a property or a planning replacement opportunity.[52] Previous pilot schemes, such as the Coastal Change Pathfinder (2009–11) projects, purchased at-risk properties at 40% of their market value, enabling households to relocate elsewhere, while planning permissions were granted to re-establish housing inland. Pathfinder also relocated a caravan leisure park, beachfront amenities, and a car park.[53] Councils told us that they found 'rollback'[54] options such as these to be cost effective.[55]

28. Witnesses emphasised the benefits of CTAP such as being able to help people meet different housing needs, planning replacement opportunities and well-being support. We heard from council officers that CTAP has

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47 Anonymous (CWR0016)
48 North Norfolk District Council (CWR0032)
49 Risk & Policy Analysts Ltd (CWR0034); Q54
50 North Norfolk District Council (CWR0032)
51 Gov.uk, Guidance Flood and Coastal Innovation Programmes, last updated 16 May 2023
52 Q32
53 Happisburgh Coastal Erosion Collective (CWR0038)
54 Coastal erosion rollback schemes are strategic, proactive planning policies that allow homes or businesses at risk from coastal erosion to be relocated further inland to lower-risk areas. Often, this involves bypassing standard planning restrictions to enable relocation and funded through Government programmes.
55 East Riding of Yorkshire Council (CWR0039)

been a learning process, enabling them to develop tools for supporting communities. They expressed that they are keen to develop and build on this progress, not finish and go back to "normal".[56] The Government has said that CTAP will run until March 2027, with a full evaluation of the programme to help inform future national policy direction.[57] However, stakeholders raised serious concerns that CTAP may meet the same fate of previous schemes piloting adaptation measures with recommendations or lessons not being adopted nationally, when funding ends in 2027.[58]

29. The EA also highlighted the lack of a national approach for financing of properties at erosion risk, and stated that it would welcome Government consideration of strategic property purchase measures, and scaling up small regional CTAP trials to a national level.[59] This view is supported by practitioners working in coastal areas that are not currently part of the CTAP pilots.[60]

30. We note the EA's recent announcement of new Coastal Adaptation Pilots, due to begin in April 2026, where £18 million will be shared between coastal projects across the East Riding of Yorkshire, Norfolk and Suffolk to continue advanced coastal adaptation work, including property purchases or long-term financing solutions in areas where homes face imminent risk from erosion.[61]

31. **CONCLUSION**

Innovative adaptation measures, including property purchase and relocation schemes, have been successfully piloted through the Coastal Change Pathfinder and the ongoing Coastal Transition Accelerator Programme (CTAP). However, these benefits remain confined to selected pilot areas for a limited period, and longterm support for communities affected by coastal erosion is not assured.

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56 Q37

57 Gov.uk, Guidance Flood and Coastal Innovation Programmes, last updated 16 May 2023

58 North Norfolk District Council (CWR0032)

59 Q79

60 Q37

61 Gov.uk, £30 million boost for coastal communities adapting to eroding shores, 28 January 2026

32. **RECOMMENDATION**

When the CTAP pilot concludes in 2027, Defra should move away from a selective piloting approach. In its response to this report, it should commit to establishing a longterm national strategy that provides financial assistance and relocation support for properties at risk of coastal change. This strategy should be in place no later than March 2027. As part of developing this national programme, Defra should set out how lessons learned from the Pathfinder projects, the CTAP and the new Coastal Adaptation Pilots will be incorporated to the new scheme.

3 Shoreline Management Plans and Funding

> The gradual but inevitable arrival of coastal erosion creates displacement, loss of homes and infrastructure, loss of social connection, and identity.[62]

> During the time we have lived here we have seen many village friends worried and very, very, distressed at the complete lack of practical support for people affected by the coastal erosion, it has had a terrible psychological effect on people as they lose not only their home but everything they have invested in and worked hard for many years.[63]

Shoreline Management plans

33. Local Plans are mandatory strategic documents prepared by Local Planning Authorities. They guide decisions on planning applications and are the starting point for determining local development proposals.[64] Shoreline Management Plans (SMPs) assess the risks of coastal change in specific areas and provide a 100year policy framework for managing those risks sustainably. Each plan sets out the intended approach for how a stretch of coastline should be allowed to evolve over time. Policies are defined across three time periods (or 'epochs'): 2005–2025, 2026–2055 and 2056–2105. The EA told us that these plans are considered world-leading in terms of their spatial extent and long-term outlook.[65] However, SMPs are non-statutory and un-funded.[66]

34. A 2018 report from the Climate Change Committee (CCC) found that up to one third of Local Plans for coastal locations showed no evidence of using SMPs as their required evidence base and that 16 out of 94 of relevant

62 Isle of Wight Council, Freshwater Parish Council (CWR0023)
63 Happisburgh Coastal Erosion Collective (CWR0038)
64 Ministry for Housing, Communities & Local Government, National Planning Policy Framework, December 2024
65 Q66
66 Environment Agency, Shoreline management plans independent peer review, 30 January 2024

coastal authorities did not have an active Local Plan available at all.[67] Additionally, no Local Plans were active beyond 2036, only 10 years into the second 'epoch' of SMPs. The CCC concluded that:

> Local Plans are not fully responding to the policies of the SMPs up to 2055 and none are taking into account changes in SMP policy after 2055. The mis-match of spatio-temporal scope of Local Plans and SMPs has the potential to introduce unintended exposure to coastal flooding and erosion.[68]

35. Councils told us that the ongoing refresh of Local Plans presents an opportunity to embed SMPs.[69] The EA emphasises the need for SMPs to be 'hardwired into local planning' and identified the lack of requirement for Local Plans to incorporate SMPs as a deficit in delivering this.[70]

36. **CONCLUSION**

Shoreline Management Plans (SMPs) are not consistently integrated into Local Plans, resulting in planning decisions that do not account for future coastalchange risks. The mismatch between Local Plan timescales and the longerterm horizons of SMPs could lead to developments being approved in areas that are not expected to remain protected, creating avoidable future risk for communities and infrastructure.

37. **RECOMMENDATION**

The Environment Agency should work with MHCLG to strengthen the role of SMPs within Local Plans and use the ongoing Local Plan reforms to establish a statutory requirement for coastal planning authorities to incorporate SMPs as a core part of the evidence base for planmaking, with compliance monitored through the Local Plan examination process. By December 2026, Defra and MHCLG should publish a fully costed roadmap for coastal planning authorities to achieve this.

Reforms to FCERM Capital Investment programme

38. The EA's Flood and Coastal Erosion Risk Management (FCERM) Capital Investment programme allocates Grant-in-Aid funding to eligible flooding and coastal erosion projects. The Government has committed to an investment of £5.2bn for the period 2021–2027, with £2.65bn of that to be

67 Committee on Climate Change, Managing the coast in a changing climate, October 2018
68 Committee on Climate Change, Managing the coast in a changing climate, October 2018
69 Q54
70 Q66

delivered from 2024–2026.[71] Historically, individual projects have bid for, and been allocated, funding based on a two-step process to determine how much funding each project is eligible for through the partnership funding calculator. These are then prioritised by the EA on the basis of cost-benefit ratios.[72]

39. We heard that this funding approach has presented barriers to funding coastal schemes. Stakeholders felt that there was a bias for flood defence funding within the FCERM framework, and coastal projects were relatively deprioritised.[73] Stakeholders stated that transition of homes away from risk should be considered a public good as opposed to a private matter, in the same way that property flood resilience is included as a publicly funded risk reduction.[74]

40. Stakeholders commented that wider risks and associated benefits are not sufficiently acknowledged in this funding approach, and that the true economic and social value of coastal communities is not captured in traditional benefit-cost ratios.[75] Communities identified some specific risks that were not considered in the funding appraisals process, including tourism economies,[76] risks of community isolation,[77] and graveyards.[78] The savings made from avoided NHS mental health treatments are only

71 Gov.uk, Flood and coastal erosion risk management: an investment plan for 2021 to 2027, 29 July 2021

72 House of Common Library, Flood risk management and funding, research briefing Number 7514, 5 November 2024

73 Isle of Wight Council, Freshwater Parish Council (CWR0023); Cornwall Council (CWR0037); East Suffolk Council (CWR0042)

74 Mrs Kellie Fisher (East Anglia Coastal Risk Manager at Environment Agency) (CWR0025)

75 Mr. Hleb Buziuk (CWR0004); Risk & Policy Analysts Ltd (CWR0034); Historic England (CWR0035); East Riding of Yorkshire Council (CWR0039); East Suffolk Council (CWR0042); Dr Sophie Day (CWR0044)

76 E G Harrison & Co/Trimingham Parish Council (CWR0013); Lucy Mutterchang (CWR0021);Dr Nadeeshani Wanigarathna (CWR0022); Freshwater Parish Council (CWR0023); Mr David Owen Crewe (CWR0024); Mr Chris Jarman (CWR0028); Risk & Policy Analysts Ltd (CWR0034); Historic England (CWR0035); Cornwall Council (CWR0037); Happisburgh Coastal Erosion Collective (CWR0038); East Suffolk Council (CWR0042); East Anglian Coastal Group (CWR0045); Isle of Wight Council (CWR0047); Mr Martin Simpson and Mr Steve McLoughlin (CWR0051); Mrs Claire Critchison (CWR0060)

77 Dr Rebecca Williams et al(CWR0003); Isle of Wight Council, Freshwater Parish Council (CWR0023); University of Hull (CWR0026); East Riding of Yorkshire Council (CWR0039); Dr Sophie Day (CWR0044); Isle of Wight Council (CWR0047); Department for Environment, Food and Rural Affairs (CWR0063).

78 North Norfolk District Council (CWR0032); Happisburgh Coastal Erosion Collective (CWR0038); Environment Agency (CWR0041); Dr Sophie Day (CWR0044)

considered in funding appraisals for flooding cases, as mental health impacts of coastal erosion and landslides were excluded from the research project that justifies their costing.[79]

41. Certain key industries rely on the coast for infrastructure and to accommodate their workforce. Several nationally important gas terminals, nuclear power stations, offshore wind hubs, ports, and tourist hotspots are situated on the coast in regions affected by coastal erosion and landslides.[80] East Suffolk Council said it believes that the potential for the coast to support UK economic growth is being under-valued through current funding approaches.[81] Many tourist economies rely their beaches, coastal roads, carparks and coastal businesses which could be lost as part of the SMP 'Managed Realignment' policy which involves intentionally breaching or moving sea defences further inland to allow tidal flooding of low-lying land.[82]

42. Bournemouth, Christchurch and Poole Council commented that the outcome measure of 'properties better protected from coastal erosion' is too narrow and excludes adaptation schemes from funding. In some cases, the more sustainable approach would be to fund relocation of a home or household rather than continue to fund temporary protection measures, but relocation is ineligible for funding as the property has not been strictly 'protected'.[83] Some local authorities have said that under the current funding arrangement, adaptation is operationally undeliverable.[84] Julie Foley, EA Director for FCERM Strategy and Adaptation acknowledged that 'properties better protected' is a narrow metric, and expressed the EA's intention to broaden it.[85]

43. Defra recently invited evidence on reforms to FCERM funding[86] and have now published their response, ahead of a final decision on reforms expected in 2026. Projects will continue to be prioritised based on their benefit-cost ratios; however, Defra will fully fund projects under £3 million and, following

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79 Environment Agency, A method for monetising the mental health costs of flooding, June 2020
80 Q34; Anonymous (CWR0016); Risk & Policy Analysts Ltd (CWR0034); East Riding of Yorkshire Council (CWR0039); East Suffolk Council (CWR0042)
81 East Suffolk Council (CWR0042)
82 Gov.uk, Coastal and estuarine managed realignment design issues, 15 February 2021
83 Bournemouth, Christchurch & Poole Council (CWR0005)
84 Mrs Kellie Fisher (CWR0025); North Norfolk District Council (CWR0032); Cornwall Council (CWR0037); East Riding of Yorkshire Council (CWR0039); Dr Sophie Day (CWR0044)
85 Q71
86 Defra, Reforming our approach to floods funding: , June 2025

recommendations in the Green Book Review,[87] it will consider how to assess non-monetised benefits and how to integrate place-based business cases within FCERM policy.[88]

44. David Hill, Defra Director General for Strategy and Water, said that these reforms would benefit 'coastal erosion schemes that tend to be smaller in scale'.[89] Julie Foley said that broadening the types of benefits that are incorporated would help level the playing field for coastal management projects.[90] However, coastal management projects are generally far more costly than inland flood projects due to their need to withstand hostile marine conditions.[91] Jaap Flikweert, Coastal Member for Anglian Eastern Regional Flood and Coastal Committee, cautioned that schemes under £3m are rare on the coast,[92] and that the changes in rules do not suggest that relocation schemes would be funded.[93]

45. **CONCLUSION**

Past FCERM funding arrangements have limited support for coastal management by relying on narrow benefit assessments that overlook wider, nonmonetised risks from coastal erosion and the existential pressures facing coastal communities and industries. We welcome the Government's intention to incorporate broader nonmonetised benefits into the prioritisation process from 2026. However, it remains unclear how these benefits will be defined, how the strategic priorities will apply to coastal erosion projects, and whether they will meaningfully address existing funding barriers to adaptation. We are also concerned that, as flood and coastal risk management projects are funded under the same programme, the proposal to automatically fund projects under £3 million could divert resources away from highercost coastal schemes.

87 HM Treasury, Green Book Review 2025: Findings and actions, 11 June 2025
88 Defra, Flood and coastal erosion risk management funding policy: Government response to the consultation on reforming our approach to floods funding, 14 October 2025
89 Q502
90 Q71
91 East Suffolk Council (CWR0042)
92 Q80
93 Q72

46. **RECOMMENDATION**
In its response, Defra should provide a plan setting out how wider nonmonetised benefits for coastal erosion projects will be incorporated into the reformed FCERM funding model. This plan should:

a. Specify the benefits to be included in the 2026 FCERM prioritisation process and provide the methodology for assessing them.

b. Commission independent research to determine the health cost of coastal erosion, to ensure parity with existing flooding assessments.

c. Explain how benefits that are challenging to monetise will be incorporated, including tourism, the longterm viability of coastal communities, and impacts on coastal industries such as energy.

47. **RECOMMENDATION**
In response to this report the Government should publish an indicative ratio or allocation range for projects under £3 million, broken down by flood and coastal projects, to prevent unintended competition between inland and coastal schemes and ensure balanced investment.

Conclusions and recommendations

Human Impact of coastal erosion

1. Coastal erosion and landslides have profound and far reaching consequences for individuals, families, and communities. While the physical loss of homes, buildings, and infrastructure is visible and measurable, the broader human and social impacts are equally severe but are not fully recognised. Impacts include harm to mental wellbeing, the deepening of existing social inequalities, the loss of essential community assets, increased isolation, and the erosion of social cohesion. (Conclusion, Paragraph 7)

2. Defra should, in its response to this report, set out how it recognises and incorporates the full range of human impacts of coastal erosion into policy development and funding decisions, including clear actions or criteria for doing so. It should also provide a defined approach to community engagement that details how affected individuals and communities will be identified, involved, and consulted throughout coastal management policymaking. (Recommendation, Paragraph 8)

Properties, insurance and conveyancing

3. The estate agent and conveyancing processes fail to reliably identify or disclose coastal erosion and landslide risks, leaving homebuyers without vital information. This is unacceptable given that clear risk data is already publicly available through tools such as National Coastal Erosion Risk Map (NCERM) and the Digital Shoreline Management Plan Explorer Tool. The absence of requirements to treat these risks as "material information" creates a regulatory gap, and buyers are not being equipped to make informed choices. The MHCLG consultation on home buying reform presents an important opportunity to introduce mandatory risk disclosure and standardise material information in property transactions. (Conclusion, Paragraph 13)

4. Coastal erosion and landslide risk should be included as material information in conveyancing, and the Government NCERM website should be signposted. The conveyancing profession and estate agents should be required to inform prospective homebuyers if a home falls within the risk zone in any of the scenarios projected in the NCERM. Guidance should also consider the surrounding area of the property, and wider potential impacts such as access and utilities, mortgage availability, and the availability of insurance products. (Recommendation, Paragraph 14)

5. Communities affected by coastal erosion and landslides face significant financial vulnerability due to the lack of comprehensive insurance coverage. The Flood Re programme demonstrates that government-backed schemes can dramatically improve affordability and access to insurance for high-risk households. (Conclusion, Paragraph 19)

6. Defra should work with insurers to commission a review into feasibility of implementing a Flood Re-like Government-backed insurance product for coastal erosion and landslides. (Recommendation, Paragraph 20)

7. The restriction in eligibility for the Coastal Erosion Assistance Grant (CEAG) to properties purchased before June 2009 is arbitrary. It also fails to reflect the reality that erosion risks continue to be poorly communicated during property transactions and are intensifying due to climate change. The grant value has also not increased since 2010, and the £6,000 per property available is substantially below the true costs of demolition, leaving homeowners and local authorities with significant costs at an already vulnerable time. (Conclusion, Paragraph 23)

8. Defra should commit to reviewing the current 2009 property purchase qualifying date and value of the Coastal Erosion Assistance Grant (CEAG) and, by June 2026, launch a structured assessment of whether this threshold and available grant remain justified. This review should examine evidence on historic and ongoing shortcomings in coastalerosion risk communication, alongside updated projections of climatedriven changes in erosion rates and associated property exposure, and true costs of demolition. Defra should publish revised, evidence based eligibility criteria and an increased grant value by December 2026 together with the analysis that led to those revised figures and dates. The updated criteria and grant value should be implemented no later than April 2027. (Recommendation, Paragraph 24)

9. Innovative adaptation measures, including property purchase and relocation schemes, have been successfully piloted through the Coastal Change Pathfinder and the ongoing Coastal Transition Accelerator Programme (CTAP). However, these benefits remain confined to selected pilot areas for a limited period, and longterm support for communities affected by coastal erosion is not assured. (Conclusion, Paragraph 31)

10. When the CTAP pilot concludes in 2027, Defra should move away from a selective piloting approach. In its response to this report, it should commit to establishing a longterm national strategy that provides financial assistance and relocation support for properties at risk of coastal change. This strategy should be in place no later than March 2027. As part of developing this national programme, Defra should set out how lessons learned from the Pathfinder projects, the CTAP and the new Coastal Adaptation Pilots will be incorporated to the new scheme. (Recommendation, Paragraph 32)

Shoreline Management Plans and Funding

11. Shoreline Management Plans (SMPs) are not consistently integrated into Local Plans, resulting in planning decisions that do not account for future coastalchange risks. The mismatch between Local Plan timescales and the longerterm horizons of SMPs could lead to developments being approved in areas that are not expected to remain protected, creating avoidable future risk for communities and infrastructure. (Conclusion, Paragraph 36)

12. The Environment Agency should work with MHCLG to strengthen the role of SMPs within Local Plans and use the ongoing Local Plan reforms to establish a statutory requirement for coastal planning authorities to incorporate SMPs as a core part of the evidence base for planmaking, with compliance monitored through the Local Plan examination process. By December 2026, Defra and MHCLG should publish a fully costed roadmap for coastal planning authorities to achieve this. (Recommendation, Paragraph 37)

13. Past FCERM funding arrangements have limited support for coastal management by relying on narrow benefit assessments that overlook wider, nonmonetised risks from coastal erosion and the existential pressures facing coastal communities and industries. We welcome the Government's intention to incorporate broader nonmonetised benefits into the prioritisation process from 2026. However, it remains unclear how these benefits will be defined, how the strategic priorities will apply to coastal erosion projects, and whether they will meaningfully address existing funding barriers to adaptation. We are also concerned that, as flood and coastal risk management projects are funded under the same programme, the proposal to automatically fund projects under £3 million could divert resources away from highercost coastal schemes. (Conclusion, Paragraph 45)

14. In its response, Defra should provide a plan setting out how wider nonmonetised benefits for coastal erosion projects will be incorporated into the reformed FCERM funding model. This plan should:

a. Specify the benefits to be included in the 2026 FCERM prioritisation process and provide the methodology for assessing them.

b. Commission independent research to determine the health cost of coastal erosion, to ensure parity with existing flooding assessments.

c. Explain how benefits that are challenging to monetise will be incorporated, including tourism, the longterm viability of coastal communities, and impacts on coastal industries such as energy. (Recommendation, Paragraph 46)

15. In response to this report the Government should publish an indicative ratio or allocation range for projects under £3 million, broken down by flood and coastal projects, to prevent unintended competition between inland and coastal schemes and ensure balanced investment. (Recommendation, Paragraph 47)

Formal minutes

Tuesday 10 March 2026

Members present

Mr Alistair Carmichael, in the Chair

Sarah Bool

Juliet Campbell

Charlie Dewhirst

Terry Jermy

Jayne Kirkham

Josh Newbury

Jenny Riddell-Carpenter

Tim Roca

Henry Tufnell

Erosion of trust: the impact of coastal erosion on communities

Draft Report (*Erosion of trust: the impact of coastal erosion on communities*), proposed by the Chair, brought up and read.

Ordered, That the Report be read a second time, paragraph by paragraph.

Paragraphs 1 to 47 read and agreed to.

Summary agreed to.

Resolved, That the Report be the Sixth Report of the Committee to the House.

Ordered, That the Chair make the Report to the House.

Ordered, That embargoed copies of the Report be made available, in accordance with the provisions of Standing Order No. 134.

Adjournment

Adjourned till Tuesday 17 March at 2.30pm.

Witnesses

The following witnesses gave evidence. Transcripts can be viewed on the inquiry publications page of the Committee's website.

Tuesday 9 September 2025

Emma Hardy MP, Minister for water and flooding, Department for Environment Food and Rural Affairs; **David Hallam**, Director for Floods and Water, Department for Environment Food and Rural Affairs Q1–20

Tuesday 18 November 2025

Karen Thomas, Strategic Lead for Coastal Management and Adaptation, East Suffolk Council; **Natasha Dix**, Service Director for Waste, Environment and Planning, Isle of Wight Council; **Rob Goodliffe**, Coastal Transition Manager, North Norfolk District Council; **Richard Jackson**, Coastal Change Manager, East Riding of Yorkshire Council Q21–57

Julie Foley, Director of FCERM Strategy and Adaptation, Environment Agency; **Jaap Flikweert**, Coastal representative, Anglian Eastern RFCC, and Flood and Coastal Management Advisor, Haskoning Q58–80

Published written evidence

The following written evidence was received and can be viewed on the inquiry publications page of the Committee's website.

CWR numbers are generated by the evidence processing system and so may not be complete.

1	ARISE Initiative: Advancing Resilience and Innovation for a Sustainable Environment, a UKRI-funded project led by University of Essex	CWR0049
2	Anonymised	CWR0017
3	Anonymised	CWR0061
4	Anonymised	CWR0058
5	Anonymised	CWR0016
6	Bournemouth, Christchurch & Poole Council	CWR0005
7	British Geological Survey	CWR0030
8	Brown, Mr Terence	CWR0012
9	Buziuk, Mr. Hleb (Independent policy researcher and human-rights advocate, FairGo CIC)	CWR0004
10	Carpmael, Mr Patrick (Parish Councillor, Trimingham Parish Council)	CWR0011
11	Coastal Concern Action Group (CCAG)	CWR0010
12	Coastal Group Network	CWR0020
13	Coastal Research Group	CWR0036
14	Cornwall Council	CWR0037
15	Crewe, Mr David Owen (Retired Teacher, Isle of Wight Council)	CWR0024
16	Critchison, Mrs Claire (Councillor, Isle of Wight Council)	CWR0060
17	Day, Dr Sophie (Senior Research Associate, University of East Anglia seconded to North Norfolk District Council)	CWR0044
18	Department for Environment, Food and Rural Affairs	CWR0063
19	Dorset and East Devon Coast World Heritage Site (The Jurassic Coast)	CWR0008

20	E G Harrison & Co/Trimingham Parish Council	CWR0013
21	East Anglian Coastal Group	CWR0045
22	East Riding of Yorkshire Council	CWR0039
23	East Suffolk Council	CWR0042
24	Environment Agency	CWR0041
25	Fairlight Preservation Trust	CWR0009
26	Fisher, Mrs Kellie (East Anglia Coastal Risk Manager, Environment Agency)	CWR0025
27	Groocock, Mr David (Hotelier, Keep Ventnor Moving); Matravers, Mrs Les (Retired, Keep Ventnor Moving); and Ramona, Mrs Nook (Retired , Keep Ventnor Moving)	CWR0031
28	HASTE	CWR0033
29	Happisburgh Coastal Erosion Collective	CWR0038
30	Haskoning	CWR0053
31	Hastings Borough Council	CWR0043
32	Historic England	CWR0035
33	Hiteva, Dr Ralitsa ; Clusker, Mr Mark ; Clusker, Mrs Gill ; and Smith, Mr Russell	CWR0055
34	IOW council	CWR0046
35	Institution of Civil Engineers	CWR0014
36	Isle of Wight Council	CWR0048
37	Isle of Wight Council	CWR0047
38	Isle of Wight Council; and Freshwater Parish Council	CWR0023
39	Jarman, Mr Chris (County and Parish Councillor, Isle of Wight Council, Totland Parish Council, Freshwater Parish Council)	CWR0028
40	Jenkins, Mr Huw	CWR0018
41	Local Government Association Coastal Special Interest Group	CWR0062
42	Moore, Professor Roger (Professor, University of Sussex)	CWR0006
43	Mutterchang, Lucy	CWR0021
44	Naylor, Professor Larissa (School of Geographical and Earth Sciences , University of Glasgow)	CWR0057
45	Newell, Mrs	CWR0052
46	North Norfolk District Council	CWR0065

47	North Norfolk District Council	CWR0032
48	North Yorkshire Council	CWR0019
49	Risk & Policy Analysts Ltd	CWR0034
50	Rye Emergency Action Community Team (Rye Resiience)	CWR0002
51	Save Old Roar Gill	CWR0050
52	Save Hemsby Coastline	CWR0015
53	Saville,	CWR0001
54	Simpson, Mr Martin (Freelance Palaeontologist , Self employed); Denness, Dr Bruce (Retired civil engineer, Newcastle University); and McLoughlin, Mr Steve (Driller, Self employed)	CWR0051
55	Spencer, Professor Kate (Professor of Environmental Geochemistry, Queen Mary University of London); Grieve, Dr Stuart (Reader in Physical Geography, Queen Mary University of London); and Naylor, Professor Larissa (Professor of Geomorphology, University of Glasgow)	CWR0059
56	The Heritage Alliance	CWR0040
57	Turan, Cllr Frances	CWR0054
58	Tye, Sarah (Land Stability Project Manager, Hastings Borough Council)	CWR0064
59	UK Centre for Ecology and Hydrology	CWR0029
60	University of Hull	CWR0026
61	Wach, Professor Grant (Professor, Dalhousie University Basin and Reservoir Lab)	CWR0056
62	Wanigarathna, Dr Nadeeshani (Associate Professor, Anglia Ruskin University)	CWR0022
63	Williams, Dr Rebecca (Lecturer in Environmental Law, University of Glasgow); McKenzie, Dr Kate (Chief Executive Officer, Climate Change Legal Initiative (C2LI)); Bell, Dr Sarah (Senior Lecturer in Health Geography, University of Exeter); and McConnell, Dr Paul (Consultant, NHS Scotland)	CWR0003
64	Wilson-Patterson, Mrs Anna (Art Teacher, Self employed)	CWR0007

List of Reports from the Committee during the current Parliament

All publications from the Committee are available on the publications page of the Committee's website.

Session 2024–26

Number	Title	Reference
5th	UK-EU agritrade: making an SPS agreement work	HC 1661
4th	UK-EU trade: towards a resilient border strategy	HC 1279
3nd	Biosecurity at the border: Britain's illegal meat crisis	HC 1296
2nd	Priorities for water sector reform	HC 1001
1st	The Government's vision for farming	HC 906
4th Special	UK-EU trade: towards a resilient border strategy (Government Response)	HC 1496
3rd Special	Biosecurity at the border: Britain's illegal meat crisis: Government Response	HC 1490
2nd Special	The Government's vision for farming: Government Response	HC 1255
1st Special	Pet welfare and abuse: Government response	HC 581