

Environment, Food and Rural Affairs Committee

Erosion of trust: the impact of coastal erosion on communities: Government Response

First Special Report of Session 2026–27

HC 300

Environment, Food and Rural Affairs Committee

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First Special Report

The Environment, Food and Rural Affairs Committee published its Sixth Report of Session 2024-26, on 20 March 2026, [Erosion of trust: the impact of coastal erosion on communities](#) (HC 1317). The Government Response was received on 3 June 2026 and is appended below.

Appendix: Government Response

Introduction

The Government thanks the Environment, Food and Rural Affairs Committee for its report and its thorough consideration of this important issue. We have considered the report and its recommendations carefully.

The Government agrees that coastal erosion can have devastating impacts on individuals, communities, and businesses and we sympathise with all those affected. That is why we are committed to supporting coastal communities and ensuring that coastal risk management is fit for the challenges we face now and in the future. To support this, between April 2024 and March 2026, around £609 million was allocated into protection from sea flooding, tidal flooding and coastal erosion. £516 million of this was allocated by government with the remainder funded by other risk management authorities and private contributions.

Building on this, on 17 March 2026, the Government announced that £1.4 billion will be invested in flood and coastal defences between April 2026 and March 2027, supporting more than 600 schemes spanning every region of England. This forms part of the Government's commitment to invest at least £10.5 billion by March 2036 to construct new flood and coastal erosion schemes and repair existing defences. This record investment is the largest flood and coastal erosion investment programme in history and will

benefit nearly 900,000 properties. How much of this is allocated to coastal projects will be shaped by the decisions of the Regional Flood and Coastal Committees (RFCCs).

To support coastal communities where natural forces make long-term defences unsustainable, on 28 January 2026, we announced £30 million for Coastal Adaptation Pilots (CAP). These pilots will deliver advanced adaptation actions such as selective property purchases and the development of long-term financing solutions in East Riding of Yorkshire, Norfolk and Suffolk. The funding will also deliver smaller adaptation actions in other places facing coastal erosion, such as relocating or adapting community buildings, and early warning systems.

The new pilots build on the Coastal Transition Accelerator Programme (CTAP), which continues to support coastal authorities to trial innovative methods for managing erosion. This programme has helped residents and businesses transition away from high-risk areas, while sharing learning and insights with other communities facing similar risks.

1. Human impact of coastal erosion

Committee recommendation, paragraph 8: 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.

Government response

Human Impacts

We recognise that coastal erosion is not only a physical risk to land and property, but it also has profound human impacts, including loss of homes and livelihoods, community displacement and impacts on health and wellbeing.

This is why in October 2025 we reformed our flood and coastal erosion risk management funding policy, making it quicker and easier to deliver the right flood defences in the right places by simplifying our funding rules.

The new policy sets strategic objectives for a 10-year period, allowing us to develop and prioritise projects strategically, measured by a set of output and outcome metrics. [The government's Flood and Coastal Erosion Risk Management \(FCERM\) funding policy](#) and the [Environment Agency's \(EA's\) associated guidance](#) for practitioners sets out the ways in which economic

benefits are accounted for in funding decisions. The EA has provided [tools](#) to help calculate the economic benefits of FCERM projects at early stages of their development. [The Handbook for Economic Appraisal for FCERM](#) contains guidance and data for full business cases.

Coastal erosion project benefits are benefits to people, property, businesses and infrastructure from increased resilience to erosion. The current methods for assessing funding eligibility include quantifying a large range of economic benefits from investment including the avoidance of direct damage to residential, commercial and public property, infrastructure damage, mental health costs, environmental and heritage damages, and lost tourism and recreation.

Wider benefits, which are non-flood or erosion benefits, occur as a by-product of increasing resilience to flooding or erosion. Examples include increased tourism from beach nourishment and environmental improvements. These wider benefits are accounted for in the appraisal for FCERM projects.

Engagement

Engaging with communities is a key aspect of Shoreline Management Plans (SMP). Our SMPs are world-leading long-term adaptation plans, covering the next 100 years and beyond. They have been developed by Coastal Groups, with support from the EA and agreed locally through public consultation. Policy changes to SMPs must also be approved by the relevant RFCC who have representation from local authorities. A refresh of SMPs, including updated action plans, was completed in December 2024. This followed several years of collaborative work between the EA and Coastal Groups.

SMPs are published on [SMP Explorer](#) along with the [National Coastal Erosion Risk Map \(NCERM\)](#). These are important tools which Coastal Protection Authorities can use to identify and engage local communities and individuals on approaches to coastal management and the reasons for coastal change.

The new [Coastal Adaptation Pilots](#) will help support Risk Management Authorities (RMAs) to engage with communities and actively empower local people to jointly develop options for coastal adaptation, which may include rollback and transition.

Coordination

In relation to collaboration, the EA, the Department for Environment, Food and Rural Affairs (DEFRA), and the Ministry for Housing, Communities and Local Government (MHCLG) will continue to work closely on a range of issues relating to coastal change to support coastal communities. For instance, the relevant Ministers both attend the Flood Resilience Taskforce.

2. Conveyancing

Committee recommendation, paragraph 14: 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.

Government response

We agree that providing essential information upfront during the home buying and selling process is important in supporting potential buyers. Under the Digital Markets, Competition and Consumers Act 2024 property listings must not omit information that the average consumer needs to make an informed transactional decision.

Further to this, on 6 October 2025, we announced the [biggest shake-up to home buying in this country's history](#), which aims to cut transaction times and halve fall-through rates to support a faster, fairer housing market. We [consulted on the information estate agents need to include in property listings](#) under the current legal framework (material information), and specifically, sought views on whether coastal erosion should be considered material information. We have proposed that government should publish guidance on this issue to support the transition to a more consumer-focussed system by ensuring buyers get the necessary information they need at the outset of a transaction.

We also consulted on a package of future proposals, including requiring sellers to provide upfront information to buyers and mandating the provision of critical information in property listings. As part of this, we specifically sought views on requiring standard search data (including environmental search data such as information on coastal erosion) to be made available at the point of listing.

We will publish a roadmap setting out further details of our reforms later in 2026 once we have fully considered the responses received to these consultations.

In January 2025, to provide the best available evidence to support individuals make informed decisions on property purchase, the EA published the new NCERM. This publicly available mapping provides the most up to date national picture of coastal erosion risk for England and includes 10 years more evidence on coastal processes since the original map was published.

3. Insurance

Committee recommendation, paragraph 20: 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.

Government response

The Government is supporting coastal communities to adapt to the impacts of coastal erosion. This includes locally developed long-term strategies which strengthen adaptation and avoid inappropriate development in vulnerable areas.

The government has no plans to explore government-backed insurance for coastal erosion and landslides. Flooding is generally an insurable risk because it is sudden, uncertain, and event-based. This enables risk to be pooled and priced within a functioning private insurance market, with Flood Re operating as a reinsurance mechanism to support affordability where that market exists.

By contrast, coastal erosion is a typically known, permanent and progressive risk, rather than an unforeseen event. The likelihood, location and long-term outcome are often well understood in advance, meaning losses are inevitable rather than uncertain. As a result, this risk is generally considered uninsurable, and standard home insurance policies typically exclude cover for losses arising from coastal erosion.

Given the absence of a viable underlying insurance market, the Government does not consider there to be a case for acting as a reinsurer in this area. Instead, the most effective actions are to provide clear, accessible information about risk, support local planning and adaptation decisions, and ensure local authorities can work with affected communities to respond appropriately over time.

In contrast, coastal flooding is usually covered within home insurance, and the Government and industry have already taken steps to support affordability of flood cover through Flood Re – a joint Government–industry reinsurance scheme that helps insurers manage the costs of high flood risks, enabling them to offer more affordable home insurance to households in flood-prone areas.

4. The Coastal Erosion Assistance Grant

Committee recommendation, paragraph 24: 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 coastal erosion risk communication, alongside updated projections of climate driven 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.

Government response

The Coastal Erosion Assistance Grant (CEAG) supports Local Authorities and householders facing immediate erosion risks. To ensure CEAG remains effective in supporting those facing imminent risks from erosion we have already started reviewing the grant.

The CEAG review will consider the available data on coastal erosion from NCERM and the potential number of properties at risk. It will also take into account evidence that has been supplied by Local Authorities on the costs of demolition over the last 5 years. This will allow us to determine any appropriate updates or changes to the eligibility criteria and grant value.

The review will be completed within the timescales set out by the EFRA Committee.

5. Relocation Schemes

Committee recommendation, paragraph 32: 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 long term 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.

Government response

Supporting vulnerable coastal communities is a priority for the Government, and both the CAP and CTAP will be evaluated to inform future policy making.

The CAP is managed by the EA and has been directly shaped by emerging findings from the CTAP and the evidence presented to the committee in December. The CAP will run between 2026/27 and 2028/29.

A key objective of the CAP is to provide the evidence for a long-term model of support for homeowners at risk of coastal erosion. This includes developing and testing approaches to transition and relocation, with the aim of creating solutions that are practical, scalable, and applicable across different coastal settings.

The CAP is also tasked with developing and testing a proof of concept for long-term coastal adaptation. This includes addressing complex legal issues, financial mechanisms, and the acceptability of proposed measures within affected communities. The pilot's results – supported by technical guidance and evidence – will help establish a sustainable, long-term model of support. These outputs will inform the policy and investment frameworks needed to embed coastal erosion adaptation into national practice.

The EA will ensure that the practical lessons and evidence generated from CAP and CTAP are shared directly with coastal practitioners through the Coastal Group Network and RFCCs, facilitating the national rollout of learning.

The EA is currently reviewing its national [FCERM Strategy](#) and will incorporate the lessons learned from CTAP. The refreshed Strategy is expected to be published in 2027. The updated national FCERM Strategy will embed coastal change, transition and adaptation as key priorities, and will identify measures to support mainstreaming innovative measures to adapt to coastal erosion.

We will also continue to develop and oversee implementation of the SMPs to inform investment and decision-making on the coast for the next 100 years and beyond.

6. Shoreline Management Plans

Committee recommendation, paragraph 37: 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 plan making, 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.

Government response

The National Planning Policy Framework (NPPF) sets out that local plans should reduce risk from coastal change by avoiding inappropriate development in vulnerable areas and not exacerbating the impacts of physical changes to the coast. The Framework is clear that plans should identify any area likely to be affected by physical changes to the coast as a Coastal Change Management Area (CCMA).

Development within a CCMA will only be appropriate where a series of tests can be demonstrated, including (but not limited to) that it will be safe for its planned lifetime, it will not have an unacceptable impact on coastal change, and will provide wider sustainability benefits.

The NPPF is supported by Planning Practice Guidance (PPG) which sets out that local planning authorities will need to demonstrate that they have considered Shoreline Management Plans (SMPs) when defining CCMA.

Between 16 December 2025 and 10 March 2026, the Government consulted on changes to the NPPF, including proposals to strengthen our approach to managing coastal change. We proposed a new plan-making policy that specifically references SMPs, setting out that development plans should take into account relevant SMPs and the NCERM when assessing the risks arising from and appropriate approaches to coastal management.

To further guard against inappropriate development in vulnerable areas, our proposed new decision-making policy includes a new requirement that proposals within areas shown as being vulnerable to erosion on the NCERM should be subject to the same tests as development proposed within CCMA.

(where these areas are not already included within CCMAAs). The NCERM is itself informed by SMPs. We are currently analysing the feedback received and will publish our response in due course.

Furthermore, we are aiming to reduce the complexity and scale of evidence required to support a local plan in the new plan-making system, rather than increase it. The new approach will help ensure local plan evidence is proportionate, relevant, and prepared at the right time, supporting faster and more focused plan-making.

The revised NPPF and supporting guidance will support this, helping local planning authorities focus on the evidence required and the level of detail that is genuinely needed to support their plans, limiting abortive work and delays. In the new plan-making system, local authorities are also required to consult on the scope of the evidence base proposed to be prepared to support the local plan.

7. Reforms to FCERM capital investment programme

Committee recommendation, paragraph 45: In its response, Defra should provide a plan setting out how wider non-monetised 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 long-term viability of coastal communities, and impacts on coastal industries such as energy.***

Government response

Calculating benefits to determine value for money is the cornerstone of our approach to FCERM funding. In this context, wider benefits refer to non-flood and non-erosion benefits that arise as a by-product of increased resilience delivered through flood and coastal erosion projects, including environmental outcomes captured through natural capital, and wider social and economic benefits. These wider benefits are accounted for in the appraisal for FCERM projects.

In respect of the committee's recommendation on benefits that are challenging to monetise, these are also incorporated through appraisal and prioritisation processes that consider both monetised and non-monetised benefits when assessing overall value for money. Where benefits cannot be robustly quantified, project appraisals include a structured qualitative assessment alongside monetised impacts, enabling decision-makers to take account of their scale, distribution and relevance to place. This includes benefits associated with tourism and recreation, the long-term viability and resilience of coastal communities, and the protection of nationally and locally significant coastal industries such as energy infrastructure.

The EA's appraisal guidance and supporting tools provide a framework for identifying and evidencing these impacts, ensuring that wider social, economic and environmental outcomes are transparently reflected alongside quantified benefits when projects are prioritised for funding.

In addition, the EA's FCERM Research and Development team are currently undertaking research to assess the mental health costs of coastal erosion. The research will focus on three mental health conditions: anxiety, depression, and post-traumatic stress disorder (PTSD), and will be published later in 2026. The findings of this project can be used to inform future research.

8. Reforms to FCERM capital investment programme

Committee recommendation, paragraph 47: 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.

Government response

The flood and coastal erosion investment programme operates as a rolling programme. Schemes are developed and refined using the best available risk evidence, including national datasets such as the National Flood Risk Assessment (NaFRA) and the NCERM, supplemented by local evidence. This evidence base will continue to evolve over time as new information becomes available. Publishing an indicative ratio for projects below £3 million would risk constraining this evidence-led approach.

The EA publish a [list of schemes](#) allocated funding for each year, and an interactive map of completed schemes. This includes all projects, including those addressing coastal erosion and flooding. The [annual Section 18 report](#) provides further details, including the distribution of schemes and amount of investment spent on schemes that protect against various flood sources – this provides the relevant investment levels.

RFCCs play an important role within this process, providing local oversight and helping to shape decisions on local priorities. As per the government's [FCERM funding policy](#), more projects will be eligible for funding in the future.

This approach ensures the programme remains responsive to changing risk, supports the development of the most beneficial projects at any scale, and enables funding decisions to reflect risk, local priorities and the programme strategic objectives.