

The Implications of Coastal Zone Development  
and its Management Policies

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Hurricanes and other coastal storms have been having increasing economic impacts. These damages are the result of both sea level rise and construction along beaches. Concern over losses has led to several federal programs with land management implications. The two Acts examined in this paper are the Coastal Zone Management Act (CZMA) and the National Flood Insurance Act.

The CZMA, although a federal act, is written and implemented by each participating state. The associated regulatory agency must work to preserve, protect, enhance and develop the coastal zone. This paper looks to Rhode Island's coastal zone policies as implemented by the CRMC. On the whole, the CRMC regulates development in the sensitive coastal areas through the use of setbacks and buffer zones. This work is usually supported by the town as seen in the case study, Charlestown.

Charlestown is a small, southern, coastal Rhode Island community. It includes barrier beaches and coastal ponds. Although the coastal ponds are being polluted, both the CRMC and Charlestown are doing their best to control further development in these areas. One way that Charlestown specifically seeks to affect coastal building is through local ordinances and the enforcement of the state building code which includes storm flood mitigation requirements for construction in certain areas. These areas and the regulations are under the jurisdiction of the National Flood Insurance Act (NFIA).

The NFIA has come under increasing scrutiny; does it encourage coastal building? Although at this point most will answer that although it does not encourage building it also does not discourage building. Currently the insurance premium rates reflect the range of acknowledged risks. However, these risks do not include erosion data nor global warming projections. The question is whether new legislation will be able to curtail the development encouragement that the NFIP creates by

absorbing the economic risks of those who choose to live in coastal flood plain areas.