Updating Chatham's Coastal Floodplain Regulations

August 2026

In the face of accelerating climate change impacts, long-term resilience requires smart local policy. To that end, the **Chatham Conservation Commission**, after holding three public hearings on the issue, approved major revisions to its Coastal Floodplain regulations (historically known as the "Land Subject to Coastal Storm Flowage" regulations). These updates ensure that our town's building and development rules match the real-world climate pressures we face today.

Key Changes to Chatham's Floodplain Rules:

- **Clearer Classifications:** The regulations now formally use the plain-language term **"Coastal Floodplain"** and establish distinct subareas within FEMA's traditional "A-Zone" to map out specific wave risks. These include **Areas of Moderate Wave Action (MoWA)**, where storm waves reach between 1.5 and 3 feet, and **Minimum Wave Action** where waves are under 1.5 feet.

- **Strict Standards for High-Risk Zones:** Within the highest-risk areas (the Velocity Zone and MoWA), the regulations now prohibit new construction or expansion of existing structures—including homes, shed, roads, patios, pools, outdoor kitchens, walls, and fences. No new placement of fill material is allowed, and existing seawalls or revetments cannot be enlarged.

- **A "Two-Strike" Rebuild Policy:** If a structure within these high-risk zones suffers "substantial damage" from a flood, it can be rebuilt once. If it suffers substantial flood damage a second time, the structure must be removed from the area entirely.

- **Water-Flow Requirements:** New stairs, piers, and boardwalks must be physically designed to allow floodwaters to pass safely beneath them. Additionally, structural components must be clearly marked with the owner's name and contact information.

- **Encouraging Nature-Based Solutions:** In alignment with our living shoreline initiatives, the revised rules explicitly encourage the use of natural, nature-based flood protections over hard engineering.

Why These Policy Revisions Matter

The outer boundaries of Chatham's floodplain remain exactly as defined by FEMA; what has changed is how we proactively manage the risk within them.

In adopting these standards, Chatham aligns itself directly with upcoming **Massachusetts Department of Environmental Protection** (DEP) regulations. Furthermore, these updates are explicitly linked to the **Pleasant Bay Alliance's Climate Action Adaptation Plan**, meaning our neighboring alliance towns of Orleans and Harwich are enacting similar protective revisions. This ensures a unified, regional front against the worsening impacts of coastal erosion, rising sea levels, and intense storms.

The revised regulations promote coastal resiliency against the worsening impacts of storms, flooding, erosion and rising sea levels. These new standards align closely with Town and community priorities. The Select Board identified promoting coastal resiliency and protecting natural resources as a key goal. The Conservation Division created the management role of Coastal Resilience Director. And the Chatham Climate Action Network's survey of community views on coastal resilience revealed community concern about coastal erosion and flooding and broad support for regulatory changes to better protect the coastal area (69% support) and development of protective shoreline management strategies (79% support).

Projects and Policy: A United Front

By pairing active natural restoration projects like the ones described in today's newsletter with modernized conservation regulations, the Town of Chatham is taking a coordinated, forward-thinking stance on climate resilience. Updating the Coastal Floodplain regulatory protections is just the first step in a three-part initiative to increase protections for the town's vulnerable coastal areas. Stay tuned for information coming soon about more improvements!

Full text of the updated Coastal Floodplain Regulations

Summary of the changes

Cape Cod Commission article "Chatham adopts updated floodplain regulations"