

the Earthquake, Volcanic Eruption, and Hurricane Hazards Insurance Act of 1993, provides one possibility for expanding public education. The act authorizes education programs and provides States the funds with which to implement them through the establishment of a self-sustaining mitigation fund (Section 104). The private sector, and in particular, the private insurance industry, could also play an important role in increasing awareness of coastal hazards.

- **Require increased State and local contributions to beach-nourishment operations.** Most benefits of the Army Corps of Engineers' beach-nourishment and shoreline-protection projects are realized at the local or regional level, yet these projects are often heavily subsidized. In most instances the Federal share is 65 percent. Greater State and local contributions could be required, both for initial construction and for maintenance, and Federal funding could be made conditional

on adoption of stronger mitigation measures.

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### COASTS-FIRST STEPS

- **Revamp the National Flood Insurance Program**
  - Direct FEMA to identify and map non-flood-related erosion zones.
  - Mandate erosion-management standards.
- **Improve disaster assistance**
  - Require States and localities to adopt mitigation measures as a condition of disaster assistance.
  - Review and, if necessary, revise the criteria used by the President to declare disasters.
- **Strengthen coastal zone management**
  - Mandate stronger risk-reduction measures when Coastal Zone Management Act is reauthorized.
  - Consider implementing a coastal hazards-management program.
- **Promote public education**
  - Authorize and fund education programs to foster greater knowledge about coastal erosion, sea level rise, flooding risks, and other topics.
- **Require increased State and local contributions to beach-nourishment operations**
  - Redistribute the costs more evenly between the Federal Government (currently paying 65 percent) and the States.

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