

CLIMATE COSTS in 2040

CITY NATIONAL RANKINGS

Includes self-governing cities, towns, and villages, as well as their unincorporated counterparts, known as Census Designated Places (CDPs).

RCP4.5, 2040, 50th %, 1-yr return

Ranking	City	State	Cost (USD)
1	Jacksonville	FL	\$3,460,516,000
2	New York	NY	\$1,973,735,000
3	Virginia Beach	VA	\$1,716,510,000
4	Marathon	FL	\$1,506,927,000
5	Fire Island	NY	\$1,449,948,000
6	Galveston	TX	\$1,057,849,000
7	Charleston	SC	\$1,031,923,000
8	Bolivar Peninsula	TX	\$966,919,000
9	Tampa	FL	\$938,350,000
10	Barnstable Town	MA	\$889,226,000
11	Corpus Christi	TX	\$861,059,000
12	North Key Largo	FL	\$826,375,000
13	Poquoson	VA	\$820,650,000
14	Islamorada, Village of Islands	FL	\$811,283,000
15	St. Petersburg	FL	\$751,424,000
16	New Orleans	LA	\$725,079,000
17	North Topsail Beach	NC	\$724,081,000
18	Mobile	AL	\$717,654,000
19	Seattle	WA	\$716,336,000
20	Ocracoke	NC	\$708,010,000
21	Dauphin Island	AL	\$685,247,000
22	Chesapeake	VA	\$675,034,000
23	St. George Island	FL	\$674,638,000
24	Hampton	VA	\$642,949,000
25	Dames Quarter	MD	\$611,370,000
26	Texas City	TX	\$595,620,000
27	Camano	WA	\$580,715,000
28	Norfolk	VA	\$574,610,000
29	Port Arthur	TX	\$567,709,000
30	Chincoteague	VA	\$505,568,000
31	Port Royal	SC	\$487,439,000
32	Suffolk	VA	\$484,920,000
33	Montauk	NY	\$478,974,000

34	Apollo Beach	FL	\$456,593,000
35	Fairmount	MD	\$447,031,000
36	Mount Pleasant	SC	\$437,466,000
37	Holden Beach	NC	\$432,785,000
38	Cape Coral	FL	\$431,449,000
39	Coral Gables	FL	\$429,767,000
40	Springs	NY	\$425,763,000
41	Nags Head	NC	\$424,140,000
42	Savannah	GA	\$420,355,000
43	Newport News	VA	\$418,922,000
44	Bonita Springs	FL	\$417,139,000
45	Key Largo	FL	\$405,636,000
46	Bluffton	SC	\$402,581,000
47	Hollywood	FL	\$401,254,000
48	Hampton Bays	NY	\$400,780,000
49	Big Pine Key	FL	\$396,295,000
50	Dunedin	FL	\$394,268,000
51	Ocean Shores	WA	\$393,612,000
52	Tacoma	WA	\$382,292,000
53	Jacksonville	NC	\$382,146,000
54	Hilton Head Island	SC	\$382,047,000
55	Marco Island	FL	\$378,039,000
56	Hudson	FL	\$377,421,000
57	New Smyrna Beach	FL	\$375,194,000
58	Pascagoula	MS	\$370,556,000
59	Atlantic City	NJ	\$364,466,000
60	Gloucester	MA	\$363,183,000
61	Oak Island	NC	\$359,605,000
62	San Diego	CA	\$357,220,000
63	Frenchtown-Rumbly	MD	\$352,632,000
64	Fremont	CA	\$347,487,000
65	Hitchcock	TX	\$341,328,000
66	Quogue	NY	\$338,141,000
67	Southold	NY	\$337,064,000
68	Deltaville	VA	\$336,014,000
69	Folly Beach	SC	\$332,980,000
70	Astoria	OR	\$330,133,000
71	Mount Vernon	MD	\$324,885,000
72	Mystic Island	NJ	\$324,639,000
73	Kiawah Island	SC	\$323,891,000
74	Shell Point	SC	\$317,304,000

75	Port Angeles	WA	\$317,284,000
76	East Sandwich	MA	\$312,816,000
77	Deal Island	MD	\$308,736,000
78	Longboat Key	FL	\$308,534,000
79	Hull	MA	\$305,711,000
80	Hansville	WA	\$305,613,000
81	St. Simons	GA	\$303,663,000
82	Salisbury	MA	\$303,508,000
83	West Yarmouth	MA	\$302,894,000
84	St. Augustine	FL	\$299,972,000
85	Milford city (balance)	CT	\$297,290,000
86	Emerald Isle	NC	\$292,558,000
87	Asharoken	NY	\$291,286,000
88	Sanibel	FL	\$291,048,000
89	Gilgo	NY	\$290,851,000
90	Anacortes	WA	\$286,828,000
91	Lewes	DE	\$286,332,000
92	North Myrtle Beach	SC	\$286,092,000
93	Deale	MD	\$285,701,000
94	Hernando Beach	FL	\$285,119,000
95	Biddeford	ME	\$284,728,000
96	Surf City	NC	\$283,043,000
97	Bainbridge Island	WA	\$281,827,000
98	Gibsonton	FL	\$279,152,000
99	Old Field	NY	\$276,435,000
100	St. James City	FL	\$276,266,000
101	St. Marys	GA	\$275,541,000
102	Orient	NY	\$274,648,000
103	Dulac	LA	\$274,107,000
104	Gulf Shores	AL	\$273,997,000
105	Marrowstone	WA	\$271,154,000
106	Topsail Beach	NC	\$270,447,000
107	North Beach Haven	NJ	\$269,307,000
108	Boston	MA	\$266,747,000
109	Grand Isle	LA	\$265,644,000
110	Tavernier	FL	\$265,638,000
111	Meggett	SC	\$264,592,000
112	Holmes Beach	FL	\$261,544,000
113	San Francisco	CA	\$256,430,000
114	Northwest Harbor	NY	\$255,693,000
115	Duck	NC	\$255,664,000

116	Skidaway Island	GA	\$254,624,000
117	Shelter Island Heights	NY	\$253,848,000
118	Nissequogue	NY	\$253,194,000
119	West Falmouth	MA	\$252,640,000
120	Pawleys Island	SC	\$250,449,000
121	Gwynn	VA	\$248,504,000
122	Ocean City	NJ	\$247,241,000
123	Long Beach	CA	\$246,333,000
124	Bald Head Island	NC	\$245,799,000
125	Yankeetown	FL	\$244,708,000
126	New Bern	NC	\$244,030,000
127	Lincoln Beach	OR	\$239,702,000
128	Port Townsend	WA	\$238,246,000
129	Ocean City	MD	\$237,947,000
130	Ocean Isle Beach	NC	\$236,709,000
131	Newport Beach	CA	\$235,771,000
132	Brigantine	NJ	\$235,417,000
133	Warrenton	OR	\$233,446,000
134	Stratford	CT	\$231,578,000
135	Fort Salonga	NY	\$229,351,000
136	Huntington Beach	CA	\$228,889,000
137	Sea Ranch	CA	\$228,641,000
138	Town 'n' Country	FL	\$227,590,000
139	Brunswick	GA	\$226,921,000
140	Flagler Beach	FL	\$225,564,000
141	Hackberry	LA	\$224,679,000
142	East Falmouth	MA	\$223,893,000
143	Wilmington	NC	\$223,614,000
144	Fishers Island	NY	\$223,595,000
145	Shady Side	MD	\$220,203,000
146	Southampton	NY	\$217,628,000
147	Wrightsville Beach	NC	\$214,455,000
148	Merritt Island	FL	\$214,155,000
149	Ridgeland	SC	\$213,886,000
150	Darien	CT	\$213,355,000
151	Lloyd Harbor	NY	\$212,896,000
152	Palm Harbor	FL	\$212,566,000
153	Anna Maria	FL	\$212,059,000
154	East Quogue	NY	\$212,058,000
155	Imperial Beach	CA	\$211,756,000
156	Corbin City	NJ	\$209,471,000

157	Darien	GA	\$209,408,000
158	Sea Isle City	NJ	\$208,261,000
159	Revere	MA	\$208,197,000
160	Mattituck	NY	\$207,309,000
161	Avalon	NJ	\$206,894,000
162	Philadelphia	PA	\$204,142,000
163	Ruskin	FL	\$202,874,000
164	Ormond Beach	FL	\$199,153,000
165	Ocean Springs	MS	\$198,825,000
166	Westhampton Beach	NY	\$196,705,000
167	Annapolis Neck	MD	\$194,951,000
168	Punta Gorda	FL	\$194,599,000
169	Piney Point	MD	\$194,149,000
170	Stockton	CA	\$194,081,000
171	Cameron	LA	\$193,038,000
172	Goose Creek	SC	\$192,529,000
173	Avon	NC	\$189,320,000
174	Biloxi	MS	\$188,493,000
175	Gulfport	MS	\$187,914,000
176	Dennis	MA	\$187,764,000
177	Naples	FL	\$187,739,000
178	Beaufort	SC	\$186,175,000
179	West Haven	CT	\$186,023,000
180	Rosburg	WA	\$185,706,000
181	Rye	NY	\$185,686,000
182	St. George Island	MD	\$184,126,000
183	Cudjoe Key	FL	\$183,834,000
184	Key Colony Beach	FL	\$183,308,000
185	Bodega Bay	CA	\$179,836,000
186	Sayreville	NJ	\$179,774,000
187	Freeport	TX	\$179,089,000
188	Portsmouth	VA	\$176,290,000
189	Blaine	WA	\$175,985,000
190	Gautier	MS	\$175,025,000
191	Toms River	NJ	\$174,434,000
192	North Sea	NY	\$174,091,000
193	Bokeelia	FL	\$173,404,000
194	Miami	FL	\$173,331,000
195	Birch Bay	WA	\$172,877,000
196	Port St. Lucie	FL	\$172,387,000
197	Yulee	FL	\$172,188,000

198	Westport	WA	\$171,939,000
199	Westbrook Center	CT	\$171,497,000
200	Coronado	CA	\$171,416,000
201	Sunset Beach	NC	\$170,397,000
202	Eureka	CA	\$169,482,000
203	Tilghman Island	MD	\$168,782,000
204	Kent Narrows	MD	\$167,111,000
205	Baytown	TX	\$166,511,000
206	North Charleston	SC	\$166,085,000
207	Seabrook Island	SC	\$166,067,000
208	Napeague	NY	\$165,185,000
209	Orange Beach	AL	\$165,144,000
210	Marumsco	VA	\$164,723,000
211	Havelock	NC	\$163,315,000
212	Edmonds	WA	\$163,230,000
213	Cape May Court House	NJ	\$161,451,000
214	Pine Knoll Shores	NC	\$161,098,000
215	Sandwich	MA	\$159,548,000
216	Hollywood	SC	\$159,373,000
217	Bellingham	WA	\$158,919,000
218	Tuckerton	NJ	\$157,257,000
219	Richmond	CA	\$154,172,000
220	Spanish Fort	AL	\$153,194,000
221	Everett	WA	\$153,017,000
222	Los Angeles	CA	\$152,895,000
223	Clearwater	FL	\$151,321,000
224	Millville	NJ	\$151,145,000
225	Westhampton	NY	\$150,338,000
226	Bridgeport	CT	\$149,920,000
227	Scituate	MA	\$149,787,000
228	Kill Devil Hills	NC	\$149,715,000
229	Lafitte	LA	\$147,474,000
230	Eden Isle	LA	\$147,218,000
231	Palm Coast	FL	\$146,763,000
232	Tangier	VA	\$146,721,000
233	Cutchogue	NY	\$146,603,000
234	Morehead City	NC	\$145,834,000
235	Pompano Beach	FL	\$145,750,000
236	Bradenton	FL	\$145,695,000
237	Jean Lafitte	LA	\$145,642,000
238	North Falmouth	MA	\$144,908,000

239	Carlstadt	NJ	\$144,675,000
240	Fort Lauderdale	FL	\$143,933,000
241	Chester	MD	\$143,518,000
242	Sands Point	NY	\$142,846,000
243	Madaket	MA	\$142,654,000
244	Wilmington Island	GA	\$142,110,000
245	Strathmere	NJ	\$139,877,000
246	Washington	DC	\$138,316,000
247	Dock Junction	GA	\$137,992,000
248	Amagansett	NY	\$137,925,000
249	Flanders	NY	\$137,867,000
250	Atlantic Beach	NC	\$137,458,000
251	Secaucus	NJ	\$137,260,000
252	Big Coppitt Key	FL	\$136,853,000
253	Quincy	MA	\$136,729,000
254	Warwick	RI	\$136,162,000
255	Fenwick Island	DE	\$136,068,000
256	Smithfield	VA	\$135,864,000
257	Nahant	MA	\$134,384,000
258	Westport	CT	\$134,357,000
259	North Fort Myers	FL	\$134,026,000
260	New Rochelle	NY	\$133,460,000
261	Lake Charles	LA	\$132,514,000
262	Pennsville	NJ	\$132,484,000
263	New Haven	CT	\$132,216,000
264	Stevensville	MD	\$131,647,000
265	Rockport	MA	\$131,454,000
266	Seabrook	TX	\$131,270,000
267	Rehoboth Beach	DE	\$131,088,000
268	East Dennis	MA	\$130,587,000
269	West Dennis	MA	\$130,435,000
270	Norwalk	CT	\$130,300,000
271	Hatteras	NC	\$130,163,000
272	Edisto Beach	SC	\$130,115,000
273	Long Branch	NJ	\$129,503,000
274	Bridge City	TX	\$129,298,000
275	Glen Cove	NY	\$127,965,000
276	Lacombe	LA	\$127,365,000
277	Isle of Palms	SC	\$125,485,000
278	Crystal River	FL	\$124,964,000
279	Northwest Harwich	MA	\$124,833,000

280	Port Richey	FL	\$124,574,000
281	Oak Beach-Captree	NY	\$124,266,000
282	Winthrop Town	MA	\$123,986,000
283	Baltimore	MD	\$123,864,000
284	Brewster	MA	\$123,562,000
285	Belford	NJ	\$122,387,000
286	Taylor's Island	MD	\$122,365,000
287	Freeport	NY	\$122,173,000
288	Ponce Inlet	FL	\$121,877,000
289	Old Greenwich	CT	\$121,855,000
290	Somers Point	NJ	\$121,831,000
291	Portland	ME	\$121,734,000
292	Hutchinson Island South	FL	\$121,342,000
293	Harvey Cedars	NJ	\$121,206,000
294	Chauvin	LA	\$120,953,000
295	Ocean Pines	MD	\$120,839,000
296	Jersey City	NJ	\$118,219,000
297	Vallejo	CA	\$115,706,000
298	Barataria	LA	\$115,473,000
299	Rushmere	VA	\$115,170,000
300	Whitemarsh Island	GA	\$115,045,000
301	Stone Harbor	NJ	\$114,302,000
302	Chance	MD	\$114,100,000
303	Forked River	NJ	\$113,978,000
304	Quintana	TX	\$113,481,000
305	North Wildwood	NJ	\$112,897,000
306	Moss Bluff	LA	\$112,161,000
307	Montgomery	GA	\$111,884,000
308	East Haven	CT	\$111,811,000
309	Stamford	CT	\$111,055,000
310	Slaughter Beach	DE	\$110,480,000
311	Caswell Beach	NC	\$109,932,000
312	Eastpoint	FL	\$109,601,000
313	Homosassa	FL	\$109,315,000
314	Moss Point	MS	\$108,913,000
315	Alameda	CA	\$108,530,000
316	Whidbey Island Station	WA	\$108,134,000
317	Estell Manor	NJ	\$107,917,000
318	Aberdeen	WA	\$107,240,000
319	East Rutherford	NJ	\$107,066,000
320	Camden	NJ	\$106,821,000

321	Bay Center	WA	\$106,342,000
322	South Venice	FL	\$106,314,000
323	Redwood City	CA	\$106,175,000
324	Surfside Beach	TX	\$106,114,000
325	Bay St. Louis	MS	\$106,022,000
326	San Rafael	CA	\$105,897,000
327	Wanchese	NC	\$105,385,000
328	Seal Beach	CA	\$105,230,000
329	West Ocean City	MD	\$105,061,000
330	New Seabury	MA	\$103,825,000
331	Cambria	CA	\$103,714,000
332	Long Beach	NY	\$103,639,000
333	Fleming Island	FL	\$103,373,000
334	San Jose	CA	\$101,848,000
335	Gloucester Point	VA	\$101,786,000
336	Mantoloking	NJ	\$101,482,000
337	Shelter Island	NY	\$101,435,000
338	Provincetown	MA	\$101,113,000
339	Mount Sinai	NY	\$100,927,000
340	Hat Island	WA	\$100,914,000
341	Carolina Beach	NC	\$100,724,000
342	Ridgefield	NJ	\$100,293,000
343	West Chatham	MA	\$100,239,000
344	Mastic Beach	NY	\$99,588,000
345	Rumson	NJ	\$99,307,000
346	Pearlington	MS	\$99,196,000
347	Port Angeles East	WA	\$99,187,000
348	Key West	FL	\$98,567,000
349	DeBary	FL	\$98,312,000
350	Carneys Point	NJ	\$97,739,000
351	Novato	CA	\$97,510,000
352	Palm Valley	FL	\$97,477,000
353	Santa Cruz	CA	\$96,934,000
354	Edgartown	MA	\$96,358,000
355	Punta Rassa	FL	\$96,346,000
356	Lincoln City	OR	\$96,021,000
357	Ocean Park	WA	\$95,886,000
358	Nocatee	FL	\$94,734,000
359	Linden	NJ	\$94,479,000
360	Kitty Hawk	NC	\$93,771,000
361	Point Pleasant	NJ	\$93,691,000

362	Oak Harbor	WA	\$93,385,000
363	Houston	TX	\$91,970,000
364	Ocean Bluff-Brant Rock	MA	\$91,732,000
365	Pismo Beach	CA	\$91,720,000
366	Topsham	ME	\$91,470,000
367	Marietta-Alderwood	WA	\$91,144,000
368	Markham	WA	\$91,125,000
369	Tarpon Springs	FL	\$91,054,000
370	Cape Neddick	ME	\$90,945,000
371	Grayland	WA	\$90,434,000
372	Apalachicola	FL	\$90,235,000
373	Coos Bay	OR	\$89,947,000
374	Jupiter Island	FL	\$89,935,000
375	Dover Beaches North	NJ	\$89,511,000
376	Mayo	MD	\$89,410,000
377	Shirley	NY	\$89,388,000
378	Garden City	SC	\$89,306,000
379	East Moriches	NY	\$88,793,000
380	West Point	VA	\$88,778,000
381	Marina	CA	\$88,759,000
382	Southern Shores	NC	\$88,701,000
383	Port Sulphur	LA	\$88,479,000
384	Diamondhead	MS	\$88,250,000
385	Harkers Island	NC	\$87,789,000
386	Beach Haven	NJ	\$87,134,000
387	Dania Beach	FL	\$87,128,000
388	Severna Park	MD	\$86,980,000
389	Destin	FL	\$86,894,000
390	Sea Bright	NJ	\$86,796,000
391	Napa	CA	\$86,706,000
392	Port Republic	NJ	\$86,606,000
393	Indian Beach	NC	\$86,597,000
394	Bayville	NY	\$86,429,000
395	Normandy Park	WA	\$85,871,000
396	Captiva	FL	\$85,787,000
397	Lawrence	NY	\$85,656,000
398	Woods Hole	MA	\$85,581,000
399	Skokomish	WA	\$85,394,000
400	Moss Landing	CA	\$85,333,000