



FEMA

W-24017

December 19, 2024

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and the National Flood Insurance Program (NFIP) Direct

FROM: NFIP Clearinghouse

SUBJECT: The Bolstering Ecosystems Against Coastal Harm Act

For the first time since 1990, there are significant changes to the Coastal Barrier Resources Act (CBRA). These changes restore National Flood Insurance Program (NFIP) eligibility to nearly one thousand structures while adding new areas to the John H. Chaffee Coastal Barrier Resources System (CBRS).

On November 25, 2024, President Joe Biden signed into law the Bolstering Ecosystems Against Coastal Harm Act ([BEACH Act](#)). This bipartisan legislation reauthorizes and makes significant changes to the CBRA. The BEACH Act advances the Fish and Wildlife Service's long-standing efforts to modernize the maps and bolsters the resilience of coastal ecosystems by expanding the CBRS to new areas.

The BEACH Act adds 294,000 acres to the CBRS in 13 states (CT, DE, FL, LA, MA, MD, NC, NH, NJ, NY, RI, SC, and VA). In these added areas, there is a provision that allows structures that are built (walled and roofed) prior to November 25, 2025, i.e., within one year of the law's passage, to be eligible for NFIP flood insurance. All structures in the added areas built after November 25, 2025, will not be eligible for NFIP flood insurance or other federal assistance programs.

Additionally, the BEACH Act removes from the CBRS nearly 1,400 acres that include 1,000 structures identified by the Fish and Wildlife Services, correcting previous CBRS mapping errors that affected property owners. Structures removed from the CBRS are now eligible for NFIP flood insurance and other federal assistance programs.

To assist NFIP insurers in contacting property owners impacted by the BEACH Act, below are links provided by the Fish and Wildlife Service for information about the BEACH Act as well as the updated maps.

- [Coastal Barrier Resources System Expands under Reauthorization | U.S. Fish & Wildlife Service](#)
- [FWS BEACH Act Viewer – Overview](#)

- [Maps and Data | U.S. Fish & Wildlife Service](#)

NFIP insurers are able to quote and issue NFIP policies in the impacted areas. FEMA will update the next Flood Insurance Manual with information about the BEACH Act. If you have any questions, please reach out to FEMA at NFIPunderwritingmailbox@fema.gov.

cc: Vendors, IBHS, FIPNC, and Government Technical Representative

Required Routing: Accounting, Claims, Data Processing, Marketing, Underwriting