

Coastal Barrier Resources Act Program

Supporting Coastal Resiliency & Saving Taxpayer Money



Zachary Ceval/USFWS

Monomoy National Wildlife Refuge in Massachusetts. Monomoy is part of Unit MA-20P.

Overview

Coastal barriers are inherently storm prone and dynamic systems located at the interface of land and sea. Undeveloped coastal barriers and their associated wetlands provide numerous benefits to the economy and society. They serve as natural storm buffers for the mainland, provide important habitat for fish and wildlife, and support local economies through extensive recreation and tourism. However, development of these areas puts people in harm's way and disrupts the natural movement and beneficial functions of the barriers, degrading fish and wildlife habitat and increasing shoreline erosion.

With the passage of the [Coastal Barrier Resources Act](#) (CBRA) in 1982, Congress recognized that certain actions and programs of the Federal Government have historically subsidized and encouraged development on coastal barriers. CBRA removed the federal incentive to develop many of these areas by designating relatively undeveloped coastal barriers as part of the Coastal Barrier Resources System (CBRS).

Coastal Barrier Resources System

The CBRS includes 3.8 million acres in 24 states and territories along the Atlantic, Gulf of America, Great Lakes, U.S. Virgin Islands, and Puerto Rico coasts. These areas are depicted on a set of maps maintained by the U.S. Fish and Wildlife Service (FWS). With some [exceptions](#), most new federal expenditures and financial assistance, including federal flood insurance, are [prohibited](#) within the CBRS. CBRA is a free-market approach that does not prohibit development and imposes no restrictions on development conducted with private, state, or local funds. Development can still occur in the CBRS provided that it is not underwritten by the American taxpayer.

The CBRS is composed of 942 geographic units. These units are depicted on [maps](#) that are adopted by Congress through legislation. Aside from a few minor exceptions, only Congress can approve boundary revisions to add or remove areas through legislation.

Coastal Barrier Resources Act Goals

- Conserve coastal habitat that supports a variety of fish and wildlife, including migratory birds, shorebirds, finfish, shellfish, manatees, and sea turtles
- Save taxpayer dollars by restricting federal subsidies to develop – and rebuild again and again – in places subject to storm surge and chronic erosion
- Keep people out of harm's way by discouraging development in risky areas where hurricanes strike first

U.S. Fish and Wildlife Service's Role

FWS maintains and updates the official maps of the CBRS. We make recommendations to Congress for changes to the maps, determine whether certain properties and project sites are within the CBRS, and consult with federal agencies that propose spending funds in the CBRS.



Becky Skiba/USFWS

Sea turtle hatchling at Blackbeard Island National Wildlife Refuge in Georgia. Blackbeard Island is part of Unit GA-04P.

The Coastal Barrier Resources Act “*simply adopts the sensible approach that risk associated with new private development in these sensitive areas should be borne by the private sector, not underwritten by the American taxpayer*”

-President Reagan, 1982



Greg Thompson/USFWS

Mantoloking, New Jersey, following Hurricane Sandy. Portions of Units NJ-04B and NJ-04BP are visible in the background.

Affected Programs and Activities

Most new federal funding and financial assistance is prohibited within the CBRS (e.g., federal flood insurance; disaster assistance; beach renourishment; construction of seawalls, roads, and other new infrastructure). Federal funds may be spent within the CBRS for certain exempted activities (e.g., military activities essential for national security, exploration and extraction of energy resources, and maintenance of existing federal navigational channels) following [consultation](#) with FWS. CBRA does not prohibit environmental studies or the issuance of permits. CBRA does not restrict private, state, or local funded development.

Accomplishments

CBRA is estimated to have saved \$9.5 billion in federal disaster aid between 1989 and 2013, and additional savings of up to \$108 billion by 2068 are forecasted (Coburn and Whitehead, 2019). CBRA also significantly lowers claims to the National Flood Insurance Program, with estimated annual savings of \$930 million for taxpayers (Druckenmiller et al., 2024). Development rates within the CBRS are 83% lower than areas outside the CBRS (Druckenmiller et al., 2024) and are comparable to protected areas (Onda et al., 2020). In addition, parcels within the CBRS are 78% less likely to be armored with hardened structures than parcels outside of the CBRS

(Branham et al., 2021). These reduced development rates and more natural shorelines contribute to better habitat for at-risk species and more resilient barrier islands.

Benefits to the Public

CBRA provides a layer of protection to biologically rich coastal and estuarine habitats, supporting at-risk species, commercial and recreational fisheries, and tourism. Natural storm buffers both protect the mainland and enhance water quality by attenuating waves, absorbing floodwaters, and filtering pollutants. CBRA also ensures that taxpayers do not pay to subsidize development and rebuilding in hazardous areas.

Branham, Jordan, Kyle Onda, Nikhil Kaza, Todd K. BenDor, and David Salvesen. 2021. "How does the removal of federal subsidies affect investment in coastal protection infrastructure?" *Land Use Policy*, no. 102 (March): 105245. <https://doi.org/10.1016/j.landusepol.2020.105245>.

Coburn, Andrew S., and John C. Whitehead. 2019. "An Analysis of Federal Expenditures Related to the Coastal Barrier Resources Act (CBRA) of 1982." *Journal of Coastal Research* 35, no. 6 (November): 1358–1361. <https://doi.org/10.2112/JCOASTRES-D-18-00114.1>.

Druckenmiller, H., Yanjun Liao, Sophie Pesek, Margaret Walls, and Shan Zhang. 2024. "Removing development incentives in risky areas promotes climate adaptation." *Nature Climate Change*, 14, 936–942. <https://doi.org/10.1038/s41558-024-02082-3>.

Onda, Kyle, Jordan Branham, Todd K. BenDor, Nilhil Kaza, and David Salvesen. 2020. "Does Removal of Federal Subsidies Discourage Urban Development? An Evaluation of the US Coastal Barrier Resources Act." *PLOS ONE* 15, no. 6 (June): e0233888. <https://doi.org/10.1371/journal.pone.0233888>.

**U.S. Fish & Wildlife Service
Ecological Services
5275 Leesburg Pike
Falls Church, VA 22041
www.fws.gov/cbra
cbra@fws.gov**

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