



HR 3161: Frequently Asked Questions

What is HR 3161?

HR 3161 is the Preventing Environmental Hazards Act of 2025, which was introduced by Congressman Greg Murphy (NC-03) and Congresswoman Chellie Pingree (ME-01). Its purpose is to support coastal homeowners, protect North Carolina's vibrant tourism industry, and reduce pollution.

Why do we need HR 3161?

Since 2020, 27 oceanfront houses have collapsed into the ocean on North Carolina's Outer Banks, including a surge of 16 houses since this September. When these houses collapse, it isn't just a tragedy for the homeowners. The destroyed houses spread debris for miles and threaten people's safety on our beaches. That pollution and the chaos on the coast also deters tourists from visiting our beautiful state.

How big of a problem are we facing?

A 2024 report found hundreds of oceanfront structures in North Carolina are already at risk of collapse. Since beach erosion along the Cape Hatteras National Seashore is eating up 15 feet of shoreline each year, this problem will only get worse.

What would HR 3161 actually do?

Right now, North Carolina and the federal government have limited options in how they can help homeowners whose homes are at imminent risk of collapse. But waiting until after homes collapse is too late. A better system would enable the government to start supporting homeowners whose homes are at risk – before disaster strikes and expensive cleanup is needed.

Specifically, HR 3161 authorizes the National Flood Insurance Program (NFIP) to offer pre-collapse coverage. Then, homeowners could demolish or relocate condemned structures before they fall into the ocean, and they would have up to 40% of the home's value paid out by insurance, the same terms as current NFIP policy.

Where did this idea come from?



The National Park Service (NPS) and the North Carolina Department of Environmental Quality (NCDEQ) worked together to put forward recommendations for how to manage oceanfront structures that are at risk of collapse. That report can be found [here](#).