



Coastal Barrier Resources Act Property Determinations Process

The Coastal Barrier Resources Act (CBRA) of 1982 established the Coastal Barrier Resources System (CBRS), a defined set of geographic units along the Atlantic, Gulf of Mexico, Great Lakes, Puerto Rico, and U.S. Virgin Island coasts. Most new Federal expenditures and financial assistance, including Federal flood insurance through the National Flood Insurance Program (NFIP), are prohibited within the CBRS. CBRA does not prevent development, and it imposes no restrictions on development conducted with non-Federal funds. Congress enacted CBRA to minimize the loss of human life, wasteful Federal expenditures, and the damage to natural resources associated with coastal barriers. The U.S. Fish and Wildlife Service (Service) is responsible for administering CBRA. One of the Service's responsibilities is determining whether or not certain properties are located within the CBRS.

Who makes official CBRA property determinations?

Only the U.S. Fish and Wildlife Service.

Who can submit a request?

Homeowners, insurance agents, NFIP, and other interested parties.

Where should the request be sent?

To the Service's Ecological Services Field Office (<http://www.fws.gov/offices/>) for the jurisdiction in which the property in question is located.

What information should be submitted?

- A valid property address;
- A map showing the location of the property – this can be a tax map, survey, plat map, or a map from a local GIS system; and
- At least two of the following – a property record card, deed, elevation certificate, flood insurance application, flood policy declarations, copy of the Flood Insurance Rate Map, or flood hazard determination.

How are requesters informed of the outcome?

The Service sends a response letter to the requester that includes the property address, request date, determination of whether the property is “in” or “out” of the CBRS, and the official CBRS map date. If the property is located within the CBRS, the Service's letter will also include the prohibition date for Federal flood insurance.

How long does it take to process a request?

It generally takes several months for the Service to complete a CBRA determination.



Are some structures within the CBRS eligible for Federal flood insurance?

Federal flood insurance is available within the CBRS if the subject structure was constructed (or permitted and under construction) before the CBRS unit's prohibition date. See FEMA regulations 44 CFR Part 71 for additional guidance.

Where can I get more information?

Service website: <http://www.fws.gov/ecological-services/habitat-conservation/coastal.html>

FEMA website: <http://www.fema.gov/plan/prevent/floodplain/nfipkeywords/cbrs.shtm>

CBRS FIRM Panel Database: <http://www.fema.gov/business/nfip/cbrs/cbrs.shtm>

Flood Insurance Manual: <http://www.fema.gov/business/nfip/manual.shtm>

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