The CBRS Validation Tool and Property Determinations How to Determine Whether an Area is Located within the CBRS

The Coastal Barrier Resources Act (CBRA) of 1982 and subsequent amendments (16 U.S.C. 3501 et seq.) established the John H. Chafee Coastal Barrier Resources System (CBRS), a defined set of geographic units along the Atlantic, Gulf of Mexico, Great Lakes, U.S. Virgin Islands, and Puerto Rico coasts. The CBRS units are depicted on a set of maps that is maintained by the U.S. Fish and Wildlife Service (Service). Within the CBRS, most new Federal expenditures and financial assistance, including Federal flood insurance through the Federal Emergency Management Agency's (FEMA) National Flood Insurance Program (NFIP), are prohibited.

Federal agencies may require documentation indicating whether or not a property or project site is within the CBRS before they approve Federal funding or financial assistance in areas that contain CBRS units. The Service provides two ways to obtain such documentation: the "CBRS Validation Tool" (accessible through the CBRS Mapper) or a "CBRS Property Determination" (an official letter issued by the Service).

CBRS Validation Tool

The CBRS Validation Tool is an automated tool accessible through the <u>CBRS Mapper</u> that allows any user to select a particular location and produce a document entitled "CBRS Mapper Documentation" which indicates whether that location is within or outside of the CBRS. For locations within the CBRS, the documentation produced by the tool indicates the flood insurance prohibition date and the System Unit establishment date (where applicable).

This documentation can be used to either obtain flood insurance through the NFIP for eligible structures or to otherwise document a location's status within or outside of the CBRS for other purposes (e.g., real estate transactions



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or applications for Federal financial assistance).

Please note that the CBRS Validation Tool **will not** provide in/out CBRS documentation for locations that are within the CBRS Buffer Zone (i.e., areas within about 20 feet of a CBRS boundary). Such locations require a CBRS Property Determination letter from the Service (see below for additional information).

Who can use the CBRS Validation Tool?

The CBRS Validation Tool can be used by anybody needing to produce documentation indicating that a particular property, project site, or area is within or outside of the CBRS. Common users may include property owners and buyers; insurance and real estate agents; lenders; flood determination providers; floodplain managers; engineers and surveyors; and local, state, and Federal officials.

CBRS Property Determinations

A CBRS Property Determination is an official letter from the Service that indicates whether a specific property or project site is located within or outside of the CBRS. The Service will only provide such determinations for areas within the CBRS Buffer Zone (i.e., properties that are within 20 feet of a CBRS boundary as depicted in the <u>CBRS Mapper</u>). This includes structures bisected by the CBRS boundary. All other locations should be verified using the CBRS Validation Tool described above.

The Service's determination is based upon materials provided by the requester and the <u>official CBRS map</u> of the area. The Service's response letter contains an in/out determination and the prohibition date for Federal flood insurance if the property is located within the CBRS.

What Materials are Required for a CBRS Property Determination?

In order for the Service to make a property determination, the requester should submit a valid address along with the output from the CBRS Validation Tool indicating that the location is within the CBRS Buffer Zone. The requestor should also submit any additional documentation necessary to help the Service positively confirm the location of the property, such as a map showing the location of the property, a property record card, survey, deed, and/or elevation certificate.

How do I Request a CBRS Property Determination?

All interested parties, except insurance agents, may submit property determination requests for locations within the CBRS Buffer Zone directly to the Service's Headquarters Office at CBRAdeterminations@fws. gov. Insurance agents should send requests for CBRS determinations to NFIP Direct, or the NFIP Write Your Own insurer to whom the application for flood insurance coverage is being made. The insurer will send the request to the NFIP Bureau & Statistical Agent, who will in turn submit the case to the Service for an official determination.



Example of CBRS Validation Tool in CBRS Mapper.

Additional Links and Resources

- Official CBRS Maps and CBRS Mapper
- <u>CBRS Validation Tool User Guide</u>
- Information about CBRS Documentation/Determinations
- <u>CBRA's Federal Spending Prohibitions</u>
- <u>CBRA and Federal Flood Insurance</u>
- <u>Frequently Asked Questions</u>
- <u>FEMA Flood Insurance Manual</u>

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