



FEMA



Coastal Barrier Resources System: Changes to Flood Insurance Rate Maps

IMPORTANT NEWS: Beginning February 15, 2019, Coastal Barrier Resources System (CBRS) boundaries will no longer be depicted on static, legacy Flood Insurance Rate Maps (FIRMs) issued by the Federal Emergency Management Agency (FEMA), but will be available through the National Flood Hazard Layer (NFHL) Viewer. This change to the FIRM will not impact CBRS property determinations nor any applicable prohibitions. FEMA and the U.S. Fish and Wildlife Service (USFWS) are working together to update how customers access the most up-to-date information on CBRS boundaries.

WHAT IS THE COASTAL BARRIER RESOURCES ACT?

The Coastal Barrier Resources Act (CBRA) was passed by Congress in 1982 to encourage conservation of hurricane-prone, biologically rich coastal barriers. CBRA prohibits most new federal expenditures that encourage development or modification of coastal barriers. Therefore, most new or substantially improved residences, businesses, or other developments in the CBRS are not eligible for certain federal funding and financial assistance, including coverage under the National Flood Insurance Program (NFIP). Development can still occur within the CBRS, as long as private developers or other non-federal parties bear the full cost.

CBRS boundaries are shown on maps that were originally adopted by Congress, and with few exceptions, only Congress can change the CBRS boundaries. The official CBRS maps are maintained by the USFWS.

HOW WILL THESE CHANGES AFFECT FLOOD INSURANCE RATE MAPS?

FEMA has historically shown CBRS boundaries on coastal FIRMs as a courtesy to FIRM users. Many coastal communities use the FIRM to locate CBRS boundaries in addition to understanding information about flood zones.

However, FEMA does not maintain the official CBRS maps and is not the most up-to-date source of information about them. The authoritative source for CBRS boundaries is FWS. Static, legacy FIRMs should not be used to make determination decisions regarding CBRS boundaries. **Using out-of-date information to find out whether a property is eligible for flood insurance under the NFIP can have serious financial impacts.**

WHERE CAN I FIND CBRS BOUNDARIES AND MORE INFORMATION?

- The official CBRS maps may be downloaded on the USFWS website at <https://fws.gov/cbra/maps/index.html>
- The most up-to-date CBRS boundaries can be found via the USFWS's online CBRS Mapper tool (Figure 2) at <https://fws.gov/cbra/maps/Mapper.html>
- Although CBRS boundaries will be removed from the National Flood Hazard Layer (NFHL), the CBRS live map service from the USFWS will be delivered along with the NFHL map service on the NFHL viewer at <https://msc.fema.gov/nfhl>
- FEMA's Flood Insurance Manual contains information to help determine whether a building is eligible for NFIP coverage. Park-related structures within OPAs and structures that existed prior to the flood insurance prohibition date for any given area may be eligible. The manual is available at <https://www.fema.gov/flood-insurance-manual>

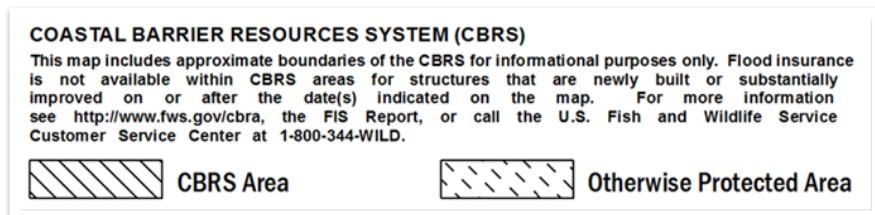


Figure 1: This image shows how CBRS units are currently depicted on FIRMs.

WHAT ARE OTHERWISE PROTECTED AREAS (OPAS)?

- The CBRS contains two types of units, System Units and Otherwise Protected Areas (OPAs). OPAs are denoted with a “P” at the end of the unit number (e.g., FL-64P).
- OPAs are predominantly comprised of conservation and/or recreation areas such as national wildlife refuges, state and national parks, local conservation areas, and private conservation areas, although they may also contain private areas that are not held for conservation and/or recreation.
- The only federal spending prohibition within OPAs is on federal flood insurance (System Units carry additional restrictions).

DISCLOSURE OF A CBRS DESIGNATION

Property owners are generally made aware of the CBRS designation affecting their property when they obtain a mortgage that requires flood insurance. However, there is no federal mandate for the disclosure of a CBRS designation by state and/or local officials or realtors at the time of purchase or construction. FEMA and USFWS encourage federal, state, and local officials to integrate CBRS data (available at fws.gov/cbra/maps/boundaries.html) into their GIS platforms and other information systems so it is readily available to community officials, developers, property owners, prospective buyers, and others.

We also encourage state and local officials to consider including CBRS information in building permit forms, planning documents, and outreach materials. Such voluntary actions can help to increase awareness of the CBRS and the associated prohibitions on federal expenditures, which will help stakeholders make informed decisions about areas affected by the CBRA.

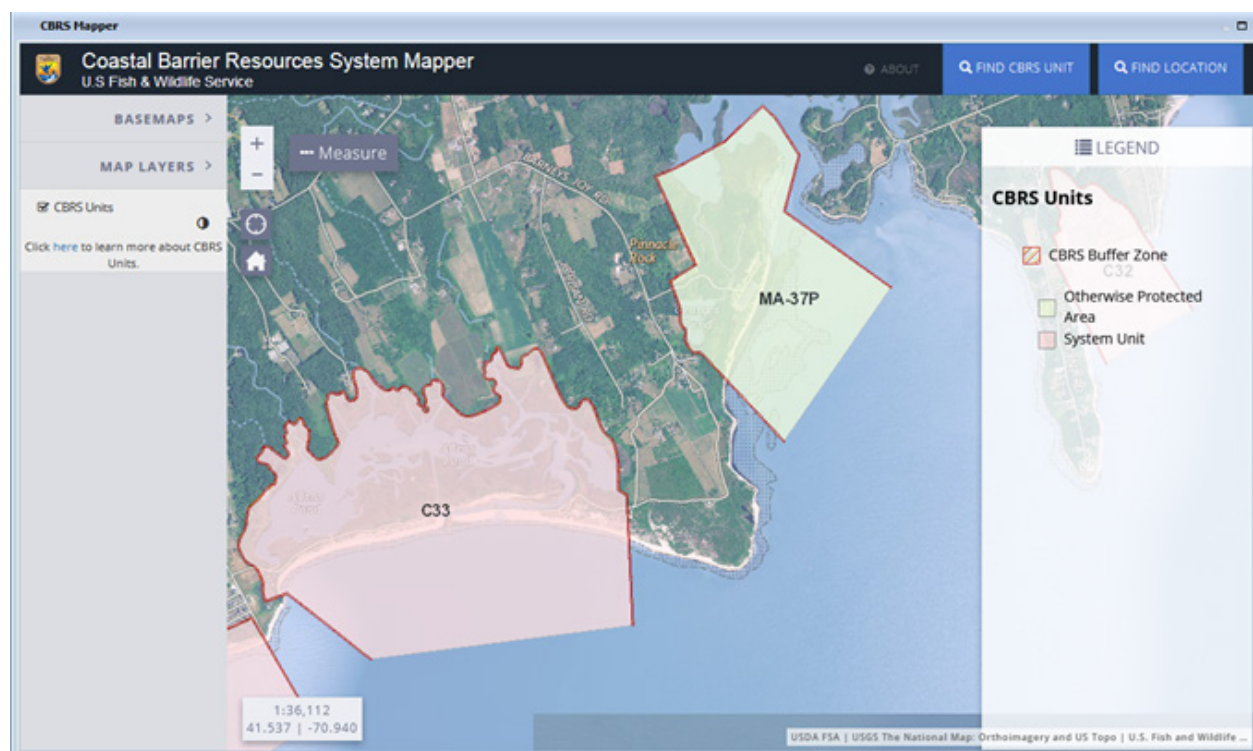


Figure 2: The image above shows how CBRS units are currently depicted on the USFWS CBRS Mapper.

For more information on the CBRS, please visit the USFWS website at fws.gov/cbra. Additional information can also be found on the FEMA website at fema.gov/coastal-barrier-resources-system.