

# Coastal Barrier Resources Act of 1982 (as amended)

## *Guidelines for Compliance*



# Guidance Purpose

**To Instruct Environmental Professionals,  
Appraisers, Mortgage Insurance  
Professionals, and Responsible Entities  
on the Restrictions, Prohibitions, and  
Importance of Compliance with the  
Coastal Barrier Resources Act**

**(Public Law 97-348 (96 Stat. 1653; 16 U.S.C. 3501 et  
seq.))**

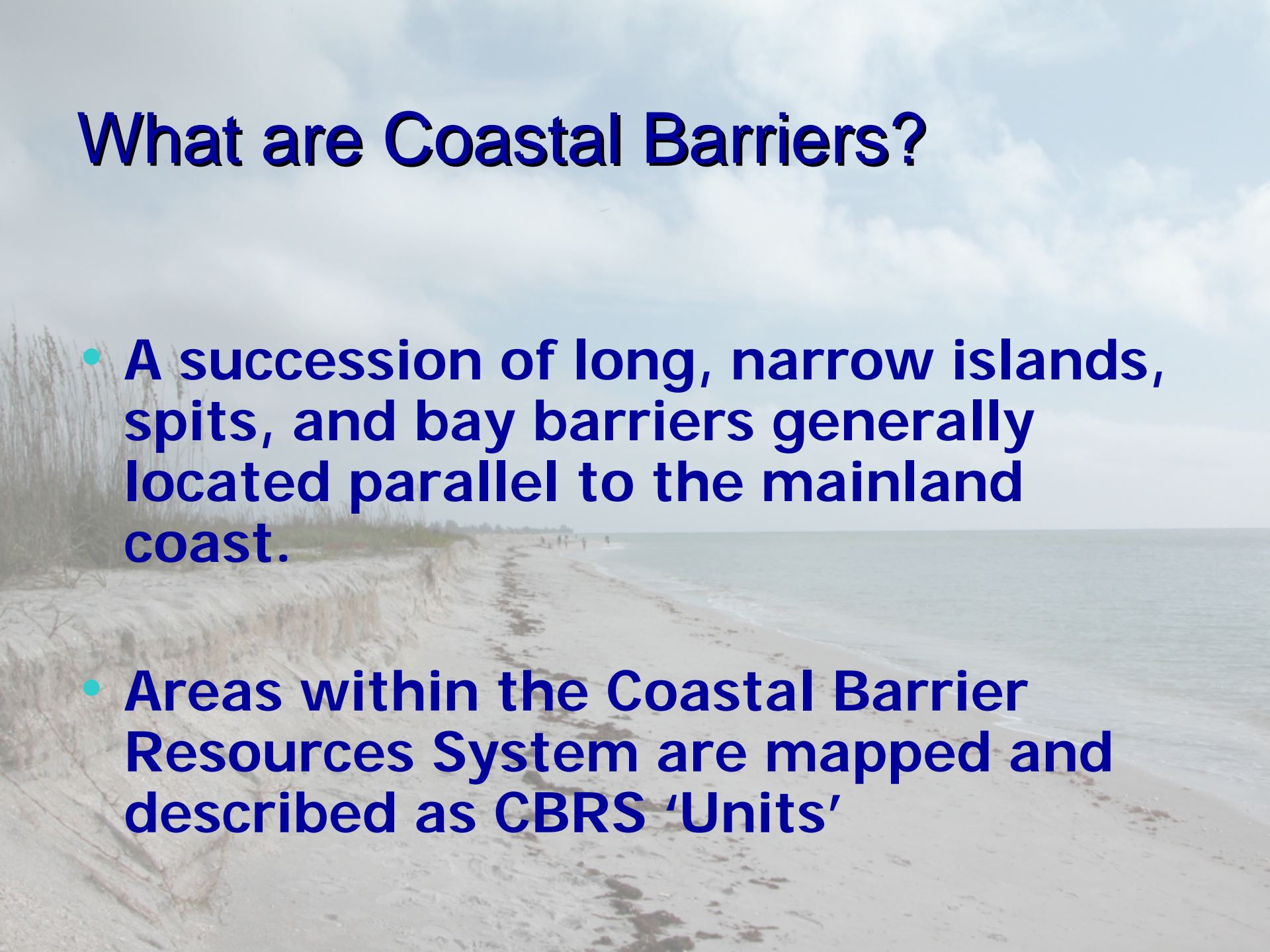
# Training Objectives

**At the conclusion of this training, you will:**

- **Understand the goal of the Coastal Barrier Resources Act;**
- **Know which states have units within the Coastal Barrier Resources System (CBRS);**
- **Know the restrictions to federal assistance in the CBRS;**
- **Know where to go for additional information; and**
- **Know how to apply the Act.**

# What are Coastal Barriers?

- A succession of long, narrow islands, spits, and bay barriers generally located parallel to the mainland coast.
- Areas within the Coastal Barrier Resources System are mapped and described as CBRS 'Units'





# Why is Development on Coastal Barriers a Problem?

- **Shifting Land Forms**
  - **Public Safety and Ecological Determinants including:**
    - Flood Hazards,
    - Hurricane Winds,
    - Land Degradation and Erosion,
    - Property Damage,
    - Loss of Environmentally Sensitive Ecosystems,
    - Interference with Natural Processes, and
    - Increases in Storm Damage to Coastal Areas
- 

# CBRS Units



The CBRS currently includes 585 system units.

Puerto Rico and Virgin Islands

# CBRA Restrictions

- The Act *restricts federal financial assistance* within the John H. Chafee Coastal Barrier Resources System (CBRS).
- Financial assistance is defined as:
  - Loans,
  - Grants,
  - Guaranties,
  - Insurance (Including Flood and Mortgage),
  - Payments,
  - Rebates,
  - Subsidies,
  - or Any Other Form of Direct or Indirect Assistance.

# CBRA Prohibitions

- All federal agencies must abide by the Act's prohibitions against providing federal financial assistance.
- The Act does not prohibit development in CBRS units by owners willing to develop their properties *WITHOUT* the benefit of federal financial assistance.
- Local and State Strictures will often apply regardless of whether the CBRA does.



# Specifically Prohibited Federal Assistance

**Some Examples of Federally-aided  
Activities Prohibited by the Statute  
include:**

- Structures
- Appurtenances
- Facilities
- Related  
Infrastructure
- Airports
- Boat Landing Facilities
- Bridges or causeways

## **Construction or Purchase of**

- **Any project to prevent erosion or otherwise stabilize any inlet, shoreline, or inshore area (with certain exceptions).**

# Coastal Barrier Resources System and National Flood Insurance

An overwhelming number of properties in CBRS units are in floodplains.

- Under the Act, prohibitions against providing federal flood insurance coverage for new properties within the CBRS became effective October 1, 1983.
- If an existing insured structure is substantially improved or damaged, the federal flood insurance policy will not be renewed.

# Does the Coastal Barrier Resources Act Affect You?

If your project is in the Coastal Barrier Resources System and:

- Includes Subsidies for road construction or other coastal engineering projects or,
- Is a previously grandfathered, existing insured structure substantially improved or damaged, (the federal flood insurance policy will not be renewed) or,
- Is pursuing loan guarantees or mortgage insurance or,
- Is an eligible activity under the Community Development Block Grant program such as housing construction, economic development, rental assistance or subsidies, etc.

***Then YES!***

# How Can You Find Out if Your Proposed Action is Located in a Coastal Barrier Unit?

Check Coastal Barrier Resources System Maps Available Online at:

[http://www.fws.gov/habitatconservation/coastal\\_barrier.htm](http://www.fws.gov/habitatconservation/coastal_barrier.htm)

OR

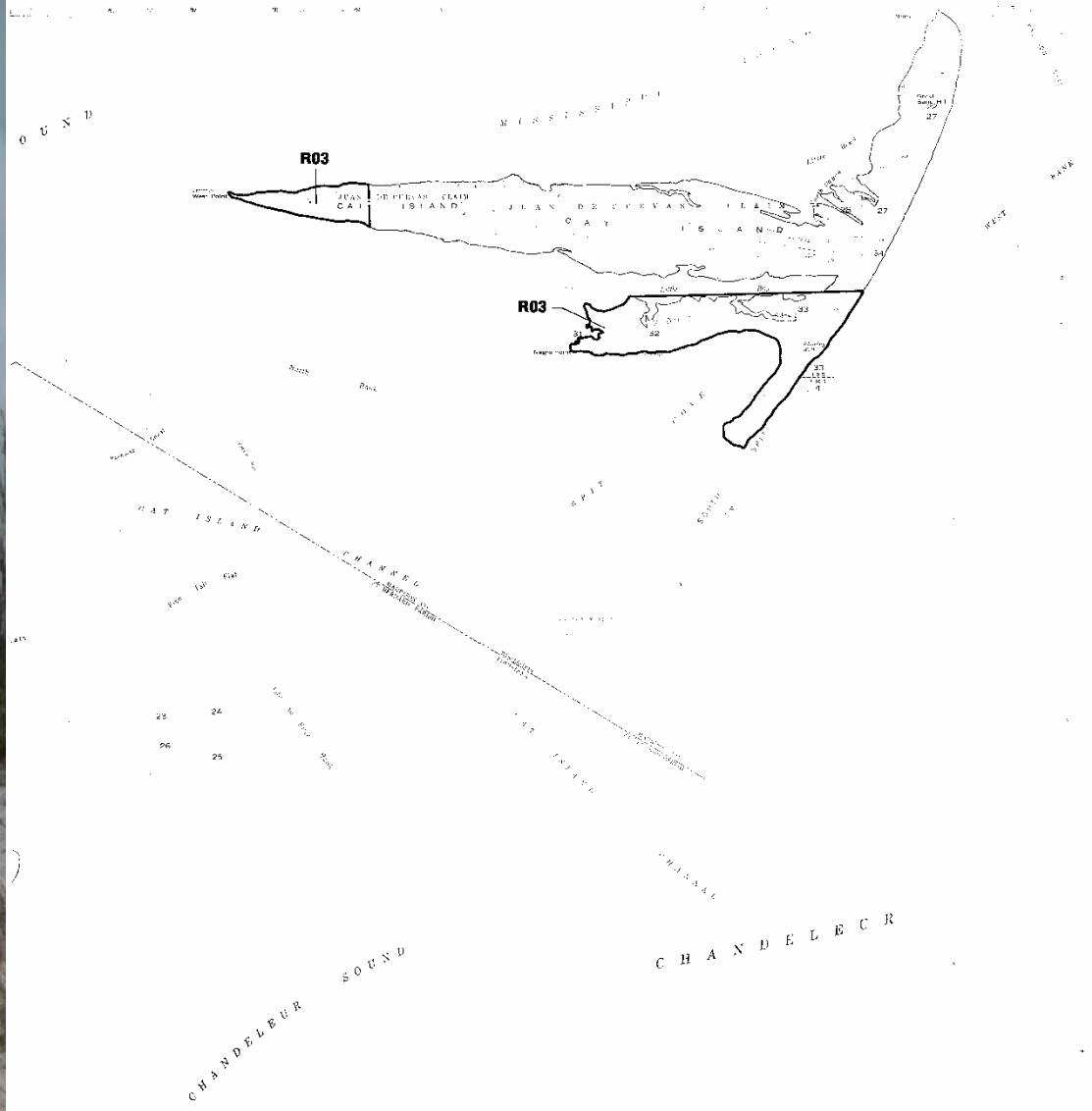
Contact U.S. Fish and Wildlife Service  
Ecological Services Field Offices

# Where are CBRS Units Located?

**If your project is in one of the following states or territories, consult the CBRS Unit Maps to see if your site is within the boundary of a CBRS Unit.**

ALABAMA	NEW JERSEY
CONNECTICUT	NEW YORK
DELAWARE	NORTH CAROLINA
FLORIDA	OHIO
GEORGIA	PUERTO RICO
LOUISIANA	RHODE ISLAND
MAINE	SOUTH CAROLINA
MARYLAND	TEXAS
MASSACHUSETTS	U.S. VIRGIN ISLANDS
MICHIGAN	VIRGINIA
MISSISSIPPI	WISCONSIN
MINNESOTA	

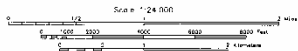
# What do the Maps Look Like?



This map has been produced by the U.S. Fish and Wildlife Service from a set of maps adopted by Congress pursuant to the Coastal Barrier Improvement Act P.L. 101-501 and supersedes all previous maps prepared by the Service concerning undeveloped coastal barriers. The boundary delineation of this map is identical to that adopted by Congress.

### COASTAL BARRIER RESOURCES SYSTEM

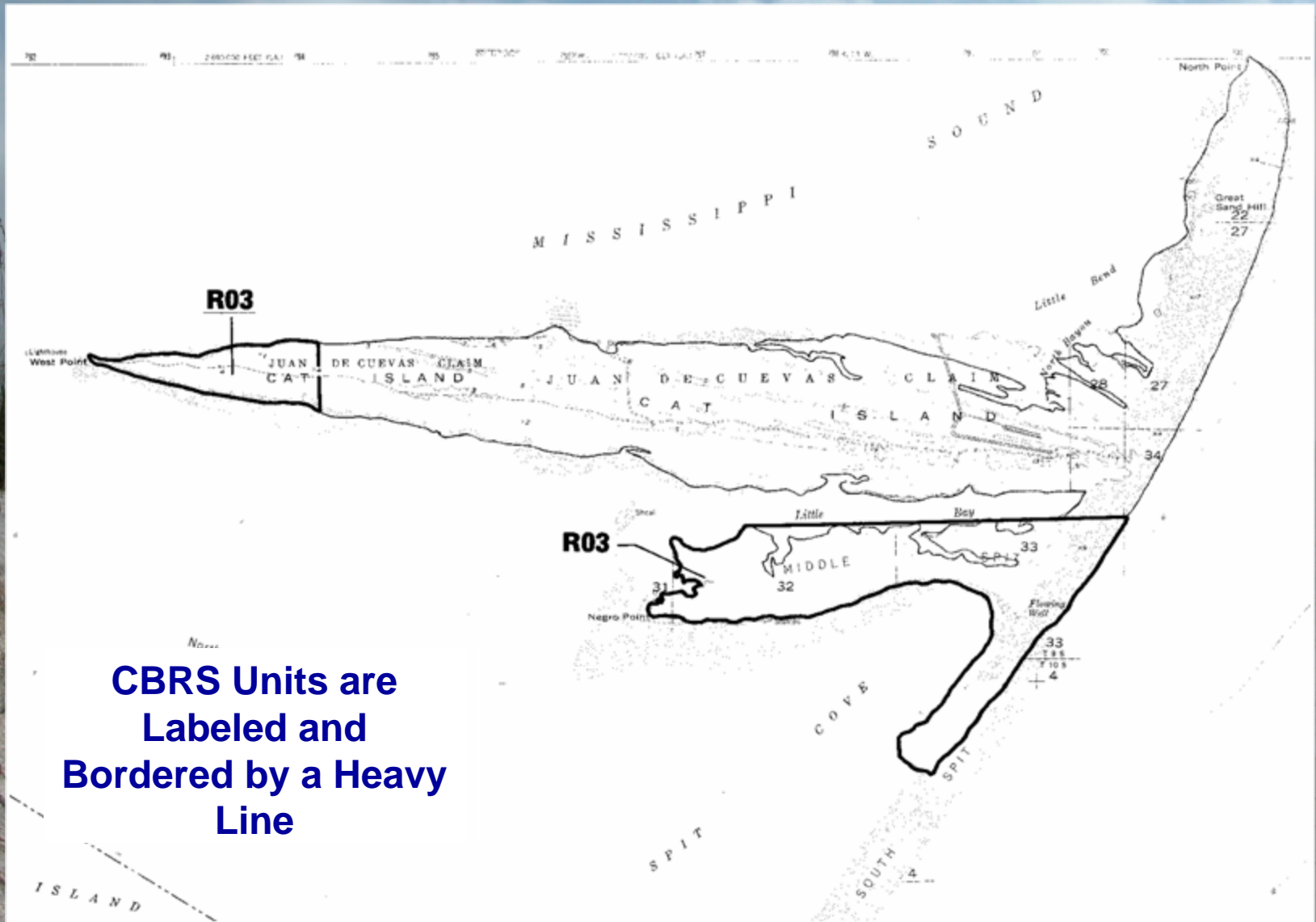
#### CAT ISLAND UNIT R03



- Solid lines depict units in the CBRIS.
- Dotted lines depict "otherwise protected areas" not within the CBRIS. These areas are shown with the letter "P" following the unit number.

October 24, 1990

# What do the Units Look Like?



**CBRIS Units are  
Labeled and  
Bordered by a Heavy  
Line**

# **Where Can You Get More Information?**

**Check the Coastal Barrier Resources Act Website at:**

**[http://www.fws.gov/habitatconservation/coastal\\_barrier.htm](http://www.fws.gov/habitatconservation/coastal_barrier.htm)**



# Other Contacts?

**HUD Environmental Staff:**

**<http://www.hud.gov/offices/cpd/environment/contact/local/contacts/>**

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Environmental Planning Division, Office of Environment and Energy  
US Department of Housing and Urban Development—February 2008

