



FEMA

W-11104

October 13, 2011

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and the
National Flood Insurance Program (NFIP) Servicing Agent

FROM: NFIP Clearinghouse

SUBJECT: Submission of Coastal Barrier Resources Act Determinations Related
to Hurricane Irene and Tropical Storm Lee

This memorandum notifies you of a new process to submit CBRA determinations for property located in counties affected by Hurricane Irene and Tropical Storm Lee. All other CBRA determination requests must be submitted through the normal established process.

Effective today, insurance companies can submit requests for expedited CBRA determinations related to Hurricane Irene and Tropical Storm Lee directly to U.S. Fish and Wildlife Service via email to CBRADeterminations@fws.gov. A completed CBRS Error Deletion Request for the impacted property, which includes a valid property address; policy number; and WYO insurance company underwriter's name, telephone number, and email address, must be submitted to U.S. Fish and Wildlife Service. Please include the latitude/longitude coordinates of the structure. For assistance in determining the coordinates of the structure, please go to Google Maps at <https://maps.google.com> and type the appropriate address in the search bar.

Any questions or comments can be handled by your assigned underwriter or by the iService Underwriting Lead, Tyrone Gregory at iService, at tgregory@ostglobal.com.

Attachment

cc: Vendors

Required Routing: Underwriting

Streamlined Approach for Processing Coastal Barrier Resources Act Property Determinations Related to Hurricane Irene and Tropical Storm Lee

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 Islands coasts. Most new Federal expenditures and financial assistance, including Federal flood insurance, 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. Other Federal agencies, including the Federal Emergency Management Agency (FEMA), are responsible for complying with CBRA.

In August 2011, Hurricane Irene made landfall along the East Coast of the United States, causing widespread flooding and property damage. In September 2011, Tropical Storm Lee caused extensive flooding and property damage along the Gulf of Mexico. In order to determine whether certain existing Federal flood insurance policies are valid and claims can be paid, FEMA's National Flood Insurance Program (NFIP) consults with the Service to determine whether the properties are located within the CBRS. Depending on the location of the property, it can take the Service several months to complete a "CBRA property determination," an official determination as to whether or not a particular property is located within the CBRS. The Service, in coordination with FEMA's NFIP, has developed a streamlined approach for processing CBRA property determinations related to Hurricane Irene and Tropical Storm Lee. This process was developed to ensure claims payments can be

processed in a timely fashion and claims payments are not made in error that later have to be repaid to the Government because a given property is located within the CBRS.

The process described below shall only be used for CBRA property determinations located in counties affected by Hurricane Irene and Tropical Storm Lee. All other CBRA property determination requests must be submitted via the existing process described at <http://www.fws.gov/CBRA/Determinations.html>.

Who makes official CBRA property determinations?

The Service makes official in/out CBRA property determinations.

Who can submit requests for expedited determinations?

Only insurance agents and insurance companies can submit requests for expedited CBRA determinations related to Hurricane Irene and Tropical Storm Lee.

Where should the requests be sent?

All requests for CBRA property determinations associated with Hurricane Irene and Tropical Storm Lee should be submitted via e-mail to CBRADeterminations@fws.gov.

What information should be submitted?

- (1) A completed FEMA form (CBRS Error Deletion Request) that includes: a valid property address; policy number; and WYO insurance company underwriter's name, telephone number, and e-mail address.
- (2) Latitude/longitude coordinates of the structure.



Credit: NASA



Credit: FEMA

How are latitude/longitude coordinates obtained?

Latitude and longitude coordinates can be obtained from one of several web mapping applications. Examples include, but are not limited to, Google Maps and iTouchMap. Various applications for Smartphones can also be used to obtain coordinates. When locating the coordinate, the point should be placed as close to the center of the structure as possible. The coordinate value should be accurate to six decimal places when using decimal degrees (Example: 38.588973, -77.008892) or two decimal places when using degrees, minutes, and seconds (Example: 38° 35' 20.30", -77° 0' 23.01").

Step by Step Instructions:

To use Google Maps to obtain the coordinates, go to <https://maps.google.com> and type an address in the search bar. The map will zoom to the address.

If the marker appears in the wrong location you should manually find the correct location. Right click the point on the map and select "What's here?" The latitude/longitude coordinates will then appear in the address search bar.

To use iTouchMap to obtain the coordinates, go to <http://itouchmap.com/latlong.html> and type an address in the search bar. The latitude/longitude coordinates will be displayed in a pop-up window after you select "go." If the marker appears in the wrong location you should manually find the correct location, click the mouse, and new coordinates will appear in another pop-up window.

IMPORTANT: Any web application can be wrong about the location of an address. You must verify that the web application has correctly located the property before using its coordinates.

How are requesters informed of the outcome?

The Service will send a response e-mail to the requester that includes a determination of whether the property is "in" or "out" of the CBRS and a map image with the property identified. If the property is located within the

CBRS, the Service's response will also include the prohibition date for Federal flood insurance.

How long does it take to process a request?

The Service will attempt to respond to all CBRA property determination requests associated with Hurricane Irene and Tropical Storm Lee within 30 days of receipt.

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

Refer to NFIP regulations (44 CFR, Part 71) or the NFIP Flood Insurance Manual to determine if a structure located within the CBRS is eligible for Federal flood insurance based on the date of construction and whether the structure has been substantially damaged or improved.

Where can I get more information?

Service website: <http://www.fws.gov/CBRA>

Download digital CBRS boundaries or view CBRS unit boundaries with Google Earth: <http://www.fws.gov/CBRA/Maps/Boundaries.html>

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

CBRS Flood Insurance Rate Map panel database: <http://www.fema.gov/business/nfip/cbrs/cbrs.shtm>

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

NFIP regulations (44 CFR, Part 71): http://www.access.gpo.gov/nara/cfr/waisidx_10/44cfr71_10.html

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