



STATE OF CONNECTICUT DEPARTMENT OF ENVIRONMENTAL PROTECTION

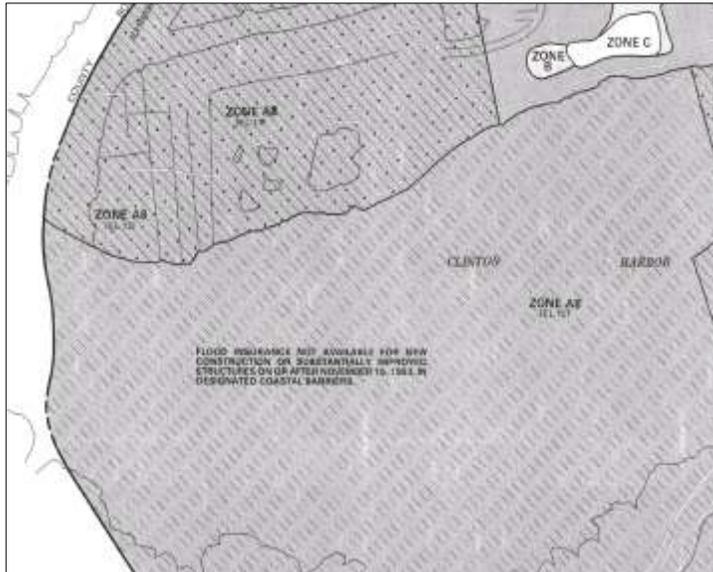
COBRA ZONES

Overview

Coastal barriers are unique landforms that provide protection for diverse aquatic habitats and serve as the mainland's first line of defense against the impacts of coastal storms and erosion. Congress recognized the vulnerability of development on coastal barriers and passed the Coastal Barrier Resources Act of 1982 (COBRA) and the Coastal Barrier Improvement Act of 1990 (CBIA), establishing a system of protected COBRA areas and Otherwise Protected Areas (OPAs) known as the Coastal Barrier Resources System (CBRS). The Acts protect these areas by prohibiting the expenditure of most Federal funds that encourage development, including "any form of loan, grant, guarantee, insurance, payment, rebate, subsidy or any other form of direct or indirect federal assistance". Federal disaster assistance is limited to emergency relief – there are no loans or grants to repair or rebuild structures in CBRS areas. COBRA also banned the sale of National Flood Insurance Program (NFIP) flood insurance for structures built or substantially improved on or after October 1, 1983 in these areas. By restricting federal expenditures and financial assistance which have the effect of encouraging development of coastal barriers, Congress aimed to minimize the loss of human life and damage to fish, wildlife, and other natural resources associated with coastal barriers.

Authorization of CBRS Boundaries

Only Congress may authorize a revision to a CBRS boundary. After Congress approves additions to the CBRS, the new areas are assigned an effective date after which Federal assistance prohibitions apply. If an existing insured structure is substantially improved or damaged, an NFIP policy will not be renewed for that structure. If an NFIP policy is issued in error, it will be cancelled and the premium refunded. No claim can be paid, even if the error is not found until a claim is made. On a Flood Insurance Rate Map (FIRM), CBRS areas and OPAs are identified in the map legend. The date the area was established is also given on the map. NFIP regulations governing floodplain development still apply in COBRA zones just like in any other designated flood zone.



CBRS area as depicted on a Flood Insurance Rate Map (FIRM)

CBRA Areas and OPAs Located in Connecticut

In Connecticut, CBRS zones and OPAs are located in the following municipalities: Branford, Bridgeport, Clinton, East Lyme, Groton (City, Town & Groton Long Point Association), Madison, Milford, New Haven, New London, Norwalk, Old Lyme, Old Saybrook (including the Borough of Fenwick), Stonington (Borough & Town), Stratford, Waterford, West Haven, Westbrook and Westport.

For More Information

For more information please contact the FEMA website at www.fema.gov or please contact Diane Ifkovic or Karen Michaels, CTDEP, at (860) 424-3706.

This overview is designed to answer general questions and provide basic information. You should refer to the appropriate federal, state or local statutes and regulations for the specific regulatory language and requirements. This document should not be relied upon to determine whether or not a permit is required. It is your responsibility to comply with applicable laws, and obtain and comply with all required permits.