

# Know What You Own

## "DUE DILIGENCE" CHECKLIST

- ✓ **Identify structures that appear to be in coastal waters, tidal wetlands, or contacted by high tides**
  - Find out when they were installed
  - Determine if there are authorizations
  - Look for outstanding violations
- ✓ **Determine FEMA Compliance**
  - Check for FEMA flood zones
  - Check flood insurance rate maps
  - Determine insurance responsibilities
  - Visit [msc.fema.gov](https://www.msc.fema.gov)
- ✓ **Contact local municipality**
  - Determine town jurisdiction and permitting requirements
  - Check town land records for past property notices, site plans, and survey maps
- ✓ **Contact DEEP**
  - For regulatory and enforcement history
  - For permitting and general info

Contact DEEP at:  
[DEEPLWRDPermitInfo@ct.gov](mailto:DEEPLWRDPermitInfo@ct.gov)  
or call 860-424-3019

Department of Energy & Environmental Protection  
Land & Water Resources Division  
79 Elm St  
Hartford, CT 06106  
[DEEPLWRDPermitInfo@ct.gov](mailto:DEEPLWRDPermitInfo@ct.gov)  
[portal.ct.gov/DEEP/Coastal-Resources](https://portal.ct.gov/DEEP/Coastal-Resources)  
Photos by: Paul Fusco and Katie Perzanowski



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# COASTAL PROPERTY OWNER'S GUIDE





# Are you interested in buying, selling, or doing work at a coastal property?

Many owners and potential buyers are unaware of state environmental laws, the responsibility to permit structures, and the need to comply with FEMA floodplain standards. If you don't have a permit from the CT Department of Energy & Environmental Protection (DEEP) for shoreline structures, new construction, or substantial repairs, it is likely unauthorized and a violation.

*Even if someone else installed it, or you were misinformed that it is “grandfathered,” it is your responsibility to find out if the structure or new repairs require a permit. If you own the property, you own the violation.*



Don't let your dream home turn into a nightmare. If you are a prospective buyer/seller, contractor, or real estate professional, please do your due diligence. To submit a permit inquiry, or for more info, contact: [DEEPLWRDPermitInfo@ct.gov](mailto:DEEPLWRDPermitInfo@ct.gov).



## Does your property feature:



### Docks

- Usually a fixed pier, ramp, and float.
- Directly regulated by DEEP; must be authorized. If you don't have a DEEP license in hand, it may be a problem.



### Seawalls & Bulkheads

- Vertical structures that halt erosion at the shoreline.
- DEEP approval is required for any installation, maintenance work, or modifications to such structures.



### Jetties & Groins

- Captures sand or keeps the mouth of streams open.
- Has significant impacts to beaches and neighboring properties.



### Stairs & Boardwalks

- Stairs and walkways along the shore need DEEP authorization.
- Can have negative impacts on public access to the shoreline and coastal resources.



### Revetments & Armor

- Armored slope built to protect against erosion.
- Significant statutory limitations to the installation of such structures.



### Filled Areas

- Unauthorized fill in coastal waters & tidal wetlands is a DEEP violation.
- Very likely that removal will be required at your expense.

# Regulations

## FEMA & Flooding

Every municipality in CT participates in the National Flood Insurance Program (NFIP). Check with the community's planning and zoning department to learn zoning regulations and previous flooding impacts. Be familiar with flood zones and evacuation routes.

## Town & Federal

Some of the same structures and construction activities are also regulated by local municipalities and by the US Army Corps of Engineers. It is likely that you will need to contact DEEP, Corps, and the town for work along the shoreline.

## DEEP Regulatory

DEEP regulates CT's shoreline under the Structures, Dredging, & Fill, Tidal Wetlands, and the 401 Water Quality Certification programs. Simplified permit types are available for minor and older structures and activities.