

Testimony of Ron Morrow  
Gulf County Coastal Community Association  
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Chairman Gilchrest and members of the Subcommittee on Fisheries and Oceans, my name is Ron Morrow, I am a concerned property owner in Gulf County, Florida and an officer in the Gulf County Coastal Community Association. It is an honor to appear before you today and present my views on H.R. 3280 (Exemption from Limitations on Federal Expenditures, Financial Assistance and Flood Insurance) and general concerns regarding the implementation of Coastal Barrier Resources Act (CBRA) in Gulf County, Florida.

We are here addressing Bill 3280 twenty-four years after the passage of the CBRA because of administrative changes by the Federal Government. When CBRA was enacted in 1982, citizens and property owners along the coast Gulf County were not strongly aware of the coming issues they were to face regarding federal expenditures. In 1999, FEMA readdressed Flood Zone Maps – enacting the changes in 2002 which caused most home and property owners along the Gulf County coast to lose their ability to obtain flood insurance.

Prior to FEMA's changes to the existing Flood Insurance Rate Map, informed purchasers of homes and property were not required to secure mortgages with flood insurance and private flood insurance was readily available if they chose to insure. However, after the federally imposed changes of 2002, today, residents must secure mortgages with flood insurance policies and flood insurance is unavailable in Zones "VE" and "A." Purchasers are now caught in a regulatory dilemma. It is unreasonable to expect purchasers over the previous twenty years to have anticipated this new barrier to owning a home even if they had been advised that their property was included in the CBRA zone.

It is important to note, these approximately 3000 owners are not savvy, large scale developers. They are largely small parcel home and property owners, who due to administrative changes are now at total risk given a major flood event through a process of technical changes by the federal government. The county has already taken steps to mitigate this risk by requiring full compliance with NFIP building standards as they were enacted.

Further, it is important to inform the Committee that CBRA Zones did not properly reflect the existing neighborhoods and subdivisions currently in Gulf County. Much of the affected area was already platted, and partially developed with roads and utilities in 1982.

These zones are critical to the future economy of Gulf County with tourism replacing the coastal paper mill industry which was the original foundation for Gulf County. Since the paper mill closed in 1998, the county retrained many of the laid off workers in the construction trades. This industry has saved the entire county from financial ruin; therefore the risk of a negative impact to this industry would be a second major economic blow to this small community.

Federal monies are currently being spent in this CBRA zone, just like CBRA zones across the nation. This is being pointed out by other speakers today. It is important to note however, that the number of homes on Cape San Blas represents yet another community that used to contribute to the NFIP – yet this is no longer occurring due to the technical elevation changes adopted by FEMA. The potential premiums being excluded from contribution to NFIP from property owners in Gulf County could be significant.

It is important to remember that CBRA was enacted to maintain private property rights while protecting our valuable coastal resources and mitigating federal expenditures. However, it was not intended to surprise home owners twenty years after its passage by denying them the opportunity to protect their homes.

At least allow this bill to be enacted – allow market price to be set for insurance for these property owners and gain that revenue into the NFIP – at the same level of risks assumed by other coastal communities – and at market price which is part of the premise of CBRA.

Thank you for this opportunity to testify before this Committee.