

**RESOLUTION NO. 98-127**

**A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF ST. JOHNS COUNTY, FLORIDA, IN SUPPORT OF THE REMOVAL OF CERTAIN PORTIONS OF PORPOISE POINT AND SUMMERHAVEN FROM COASTAL BARRIER RESOURCE UNITS DESIGNATION WHICH PREVENTS THE PROPERTY OWNERS IN THOSE AREAS FROM PROTECTION UNDER THE FEDERAL FLOOD INSURANCE PROGRAM.**

**WHEREAS**, the Coastal Barriers Resource Act of 1982, the Coastal Barrier Improvement Act of 1990, and the technical corrections bill of 1994 were enacted to limit new construction in areas considered to be highly susceptible to floods and storms; and

**WHEREAS**, the Federal Emergency Management Agency (FEMA) subsequently created "coastal barrier resource units" and "otherwise protected zones" in which property owners were removed from or restricted entry into the federal flood insurance program; and

**WHEREAS**, the maps describing these "units" and "zones" were based on old maps and aerial photos and not on ground-truthed evidence; and

**WHEREAS**, the private insurance industry has been unwilling to provide flood insurance since Hurricane Andrew came ashore in south Florida in 1992; and

**WHEREAS**, inclusion within the restricted areas and zones on the FEMA maps virtually prohibits property owners in those areas from obtaining flood insurance; and

**WHEREAS**, the inability to obtain flood insurance precludes the issuance of mortgages and devalues property; and

**WHEREAS**, the federal flood insurance program is not subsidized by taxpayers but is funded solely by premiums specifically assessed to and paid by the property owners; and

**WHEREAS**, the coastal barrier "unit" and "area" boundaries can only be modified through an act of the U.S. Congress; and

**WHEREAS**, U.S. Congresswoman Tillie Fowler has sponsored several bills to remove certain properties in Florida from the "no insurance" areas based upon strict application of the criteria contained in Section 6 of the Act; and

**WHEREAS**, in St. Johns County, Congresswoman's Fowler's efforts have been directed to establishing equal and fair treatment for property owners currently included in "no insurance" zones created in Porpoise Point and Summerhaven.

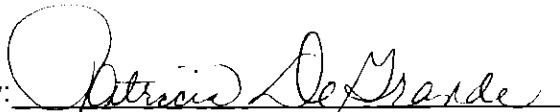
**NOW, THEREFORE, BE IT RESOLVED** by the Board of County Commissioners of St. Johns County, Florida, that it strongly endorses the efforts of U.S. Congresswoman Tillie Fowler to find legislative or administrative relief for the aforementioned property owners in Porpoise Point and Summerhaven and that it requests the entire Congressional Delegation of Florida to actively promote and support those efforts.

**PASSED AND ADOPTED** by the Board of County Commissioners of St. Johns County, Florida, this 30 day of June, 1998.

BOARD OF COUNTY COMMISSIONERS  
OF ST. JOHNS COUNTY, FLORIDA

By:   
Chairman

ATTEST: Cheryl Strickland, Clerk

By:   
Deputy Clerk

