

Sen. Katie Britt  
SD-B40A Dirksen Senate Office Building  
Washington, DC 20510

Sen. Tommy Tuberville  
142 Russell Senate Office Building  
Washington, DC 20510

Hon. Jerry Carl  
41 W I-65 Service Rd N  
Mobile, AL 36608

Dear Sen. Britt, Sen. Tuberville, and Cong. Carl:

We, along with many other homeowners located along Fort Morgan Rd/State Highway 180 in Gulf Shores, AL are in need of your help. Most of the Fort Morgan community is located within a Coastal Barrier Resources Act (CBRA) designated area. The CBRA was sponsored and passed into law to discourage development of certain designated coastal areas by denying those areas any US Government benefit such as flood insurance. Because we are not eligible for Federal Flood Insurance, we are forced to purchase flood insurance through the private insurance market, and as a result we pay extraordinarily high insurance premiums. Our community's flood insurance premiums have been steadily increasing over the past several years, and this year have increased by as much as 40% for some owners. Not only is this eroding the home values in the entire area within the CBRA zone, it is also causing a financial hardship for Fort Morgan owners, many of whom are retirees living on a fixed income.

CBRA designation for the Fort Morgan peninsula is totally unnecessary. It is surrounded by the Bon Secour National Wildlife Refuge. The refuge completely and effectively prevents any development far better than CBRA designation. CBRA designation indirectly discourages development by adding increased insurance cost, while the refuge bars development directly, so indirect discouragement is moot.

Finally, the Fort Morgan peninsula is at little risk from flood damage. Indeed, in Sept. of 2020, our community experienced direct impact from Hurricane Sally which included 30+ inches of rain in a 24 hour period. While we did experience wind damage, not one unit was threatened by flood waters. A rainfall event of this magnitude with no flood impact certainly indicates our community is at a very low risk of flood danger, so poses little, if any financial burden to the Federal Government if the CBRA designation for our community were removed and we were allowed to enroll in the Federal Flood Insurance Program.

Accordingly, those of us who live and own homes in Fort Morgan respectfully request that you sponsor a bill to remove our community from CBRA designation because that designation no longer serves the act's stated purpose.

Respectfully Submitted,

