




THE SUNRISE CITY

**FORT PIERCE**  
BUILDING DEPARTMENT  
*Florida*

**MEMORANDUM**

**TO:** Nicholas C. Mimms, P.E., City Manager  
**FROM:** Paul Thomas, CBO, CFM, Building Official   
**RE:** Little Jim Bridge Inquiry  
**DATE:** April 26, 2018

In response to your inquiry regarding the Little Jim Bridge property being in a COBRA zone, please see the attached memorandum from our CRS Coordinator.

Should you have questions, please let us know.

PT/km

Enclosure



THE SUNRISE CITY

# FORT PIERCE

BUILDING DEPARTMENT *Florida*

TO : Paul Thomas, CBO, CFM, Building Official

FROM : Kristie Kirstein, CFM, CRS Coordinator

RE : Little Jim Bridge Bait and Tackle

DATE : April 25, 2018

The above-referenced property is located within a Special Flood Hazard Area (SFHA) and lies in an Otherwise Protected Area (OPA) which is part of the Coastal Barriers Resource System (CBRS). The Coastal Barriers Resource Act (CBRA) restricts federal programs that encourage development on coastal barrier islands.

- CBRS are areas predominantly comprised of privately owned areas intended to follow the geomorphic (cycle of erosion) development or cultural features.
- OPAs are predominantly comprised of conservation and/or recreation areas such as national wildlife refuges, state and national parks, local conservation areas and private conservation areas. Primarily for wildlife refuge, sanctuary, recreational, for natural resource conservation purposes.

The only restriction on properties in the OPA is the ability to obtain national flood insurance.

*Existing buildings* located in the OPA may be eligible for subsidized flood insurance under the National Flood Insurance Program if:

- The building was built prior to November 16, 1991.
- The building has not been substantially damaged or substantially improved after November 16, 1991. (Substantially damaged or improved is when the cost of reconstruction and/or addition to a structure equals or exceeds a sixty-month cumulative total of fifty (50) percent of the market value of the structure.)

*New buildings or buildings that have been substantially damaged or substantially improved after November 16, 1991*, would be subject to CBRA's flood insurance restrictions. However, structures being used in a manner consistent with the purpose for which the area is protected would be eligible for flood insurance i.e.:

- Park restrooms
- Visitor centers
- Other conservation/recreation facilities

While federal assistance such as federally regulated loans and disaster assistance are not prohibited in OPA's, some types of federal assistance programs require the recipient to purchase and maintain flood insurance.

In the case of Little Jim Bridge, the only restriction would be if the City or the lessee were to accept federal assistance in the form of a federal loan or disaster assistance. In this case, securing flood insurance through a private insurance company could be required (since federally funded flood insurance is not permissible) and could be very costly.

Due to the high cost of private flood insurance, it is our recommendation that a stipulation be placed in the lease agreement that if federal assistance is accepted by the lessee, it will be the lessee's responsibility to purchase and maintain flood insurance as required by the assistance program.

I researched how to possibly remove this property (and other similar properties) from the CBRS/OPA; however, the U.S. Fish and Wildlife expressed that their office would not recommend this property be removed from the boundaries of the CBRS.

The criteria for modifying the boundaries of the CBRS or OPA can only be revised by federal congressional action, with three (3) minor exceptions:

- The CBRA 5-year review requirement that solely considers changes that have occurred to the CBRS by natural forces such as erosion and accretion.
- Voluntary additions to the CBRS by property owners.
- Additions of excess federal property to the CBRS.

/KK