

To: Captiva Erosion Prevention District (CEPD) Board of Commissioners
From: Concerned Residents and Property Owners of Captiva Island
Date: December 16, 2025
Subject: Community Perspective Regarding the Height of the Newly Constructed Beach Dunes

Dear Commissioners and Fellow Property Owners,

As many in the community are aware, CEPD received correspondence dated October 30, 2025, from several residents expressing concerns about the recently constructed beach dunes on Captiva Island and requested that the dune height be reduced from approximately 12 feet to 10 feet in order to preserve ground-level views.

This letter is intended to respectfully provide an alternative perspective that has been shared by many other residents and property owners across Captiva, including members of the Village of Captiva. We write in support of maintaining the dunes at their current height and to emphasize the importance of this investment to the long-term protection, resilience, and sustainability of our island.

1. Dune Height, Coastal Protection, and Established Best Practices

The approximately 12-foot dune height constructed in the southern portion of Captiva was not selected arbitrarily. Rather, it reflects site-specific coastal engineering analyses that consider storm surge exposure, wave energy, historical erosion patterns, and projected sea-level rise.

Higher, well-vegetated dunes provide substantial benefits beyond storm protection. They serve as critical habitat for wildlife—particularly nesting sea turtles—by offering a physical barrier from roadways and protection from storm impacts, reducing light intrusion that can disorient hatchlings, and by providing refuge from predators. Native dune vegetation further stabilizes sand, strengthens dune structure, and supports the broader coastal ecosystem.

Importantly, Captiva is not an outlier in implementing higher protective dunes. Comparable coastal communities that have constructed dunes of similar or greater height include:

- Marco Island, FL
- Naples, FL
- Anna Maria Island, FL
- Dauphin Island, AL
- Gulf Shores and Orange Beach, AL
- Nags Head and Duck, NC
- Fire Island, NY
- Midway Beach, NJ

- Numerous New Jersey Shore communities, including Long Beach Island and Avalon

This list is not exhaustive. Engineered dune systems have been implemented across New Jersey, Texas, Hawaii, California, Florida, Louisiana, North Carolina, South Carolina, and other coastal states. In many cases, dune heights were increased following costly storm losses, after communities learned that lower dunes were insufficient.

Captiva itself has experienced the consequences of inadequate dune protection. Reducing dune heights to prior levels would reintroduce vulnerabilities that have already resulted in severe island-wide damage. Maintaining the dunes at their current height, combined with native vegetation and designated beach access points, is essential to protecting the island.

It is also critical we maintain and monitor the newly established pathways to the beach to protect the dunes. The result of not protecting the dunes was apparent on Andy Rosse Ln during the hurricanes and the resulting damage to the village, the houses and businesses. It is vital we protect the village going forward as it is the life blood of the island and collectively is one of our most valued assets.

2. Insurance Availability, Legal Exposure, and Financial Risk

One of the most significant challenges facing Captiva today is the **availability and affordability of property insurance**. Insurers and reinsurers increasingly evaluate community-wide mitigation measures when determining coverage eligibility and pricing. Communities that do not demonstrate proactive coastal protection face:

- Significant premium increases
- Reduced coverage limits
- Policy non-renewals
- Complete withdrawal of insurers from the market

In addition, failure to implement reasonable and widely accepted protective measures can **increase litigation exposure** following storm events. Across Florida and other coastal states, lawsuits have been filed alleging negligence or failure to mitigate foreseeable risks when preventable damage occurred.

By constructing a dune system that meets or exceeds accepted coastal engineering standards, CEPD is actively **reducing legal exposure**, protecting taxpayers, and demonstrating responsible stewardship of public funds. Lowering existing dunes without supporting engineering analysis would introduce substantial and unnecessary risk.

3. Building Elevations and Long-Term Adaptation

State and federal regulatory requirements for building elevations continue to evolve. **New construction and substantial renovations are increasingly required to be elevated** significantly higher than in the past, a trend already visible in nearly all development on Captiva.

The majority of homeowners and businesses have made significant investments to elevate or retrofit their properties in compliance with current standards. The remaining structures will likely need to be raised to meet future floodplain and resilience requirements, it is just a matter of time.

The dune system works in tandem with these evolving standards by reducing wave energy, limiting storm surge penetration, and helping preserve buildable land. Without adequate dunes, property owners may face even stricter elevation requirements and higher long-term retrofit costs.

4. Hurricane Damage and Recovery Costs

Captiva Island has experienced extraordinary damage from the **three most recent major hurricanes**, resulting in widespread impacts to homes, businesses, infrastructure, and natural systems. The cumulative cost of hurricane-related damage to Captiva and surrounding barrier islands has reached **hundreds of millions of dollars**, with recovery timelines measured in years rather than months.

These costs include:

- Structural damage to residences, condominiums, businesses, and bridges
- Destruction of roads and utilities, including water, sewer, septic, electrical, cable, and internet systems
- Emergency response and debris removal
- Significant losses in tourism revenue and prolonged business interruption

By comparison, the cost of dune construction represents a **preventative investment** that is far less expensive than repeated post-storm rebuilding. Communities with robust dune systems consistently **experience reduced storm damage and faster recovery**. Captiva and Sanibel are still far from being fully recovered from the storms and the number of homes and businesses that have closed for good, or not yet open, is significant.

5. Property Values and Investment Confidence

Captiva Island contains some of the **highest-value residential real estate in Southwest Florida**. Property values are closely tied to perceptions of safety, insurability, and long-term viability. In recent months, the island has experienced an unusually high number of properties on the market, accompanied by noticeable declines in value.

Inadequate coastal protection would further:

- Depress property values across the island
- Discourage reinvestment and renovation
- Limit lending availability
- Undermine confidence among homeowners, businesses, developers, and investors

Conversely, strong erosion control measures **support property values**, encourage reinvestment, and signal that Captiva is committed to resilience and long-term stability.

6. Community Investment and Economic Stability

Delaying or weakening coastal protection **does not preserve community character; it accelerates disinvestment**. Coastal communities that fail to act proactively often experience declining maintenance, deferred capital improvements, reduced tax bases, and slower post-storm recovery.

The dune system is a foundational investment that supports **Captiva's long-term economic stability, tourism economy, and overall quality of life**.

Conclusion

We recognize that dune construction and dune height involve trade-offs. However, the risks associated with reducing dune heights—including loss of insurance availability, increased legal exposure, declining property values, and diminished investment—**far outweigh concerns related to ground-level views**, particularly as many structures will eventually need to be elevated.

The approximately 12-foot dunes constructed in the southern portion of Captiva reflect best practices, lessons learned from comparable coastal communities, and a forward-looking commitment to protecting life, property, wildlife, the environment, tourism, and the future of the island.

Our shared goal is a resilient Captiva that can endure future storms while remaining a vibrant and desirable community for generations to come.

Respectfully submitted,

Jen and Gregg Fergus
Paulette and Chris Parker
Bronwyn and Mike Bergen
Chooch and Geoff Sones
Michael Mullins

Captiva Community Support for dunes at 12 FT

Jen and Gregg Fergus 11531 Andy Rosse Ln
Bronwyn and Mike Bergen 15147 Captiva Dr
Paulette and Chris Parker 14980 Binder
Michael Mullins
Tony Lapi Tween Waters
Robin Vince Captiva Dr
Curt Schaberg 11535 Andy Rosse Ln
Dorthy and Cory Wilson
Antonette and Bruce McDonald 15699 Captiva Dr
Carla and Tom White 16915 Captiva Dr
Merrie and Dennis Breitenfeldt Hakuna Matata
Chooch and Geoff Sones Sunset Captiva 50 Oyster Court
Alisa and Dennis Rennyson 11533 Andy Rosse LN
Sharon and Mike Mullins (ex CEPD) PO Box 880
Stephanie and Tommy Settle 11529 Andy Rosse Ln
Pat and Mike Boris 2 Sunset Captiva
Georgi Pailes Tween Water Spa
Betsy and Dina Mann 11527 Andy Rosse Ln
Karen and Stuart Buck 16406 Captiva Dr
Brad and Jeff Chadbourne 10 Sunet Captiva
Donna and Paul VanDuyne 166000 Captiva Dr
Jeff Young Binder Dr
Barb and Jeff Nicholson 16249 Captiva Rd
Suzanne and Ed Jorden
Diana and Lee Szambecki
Roger Gott 15561 Captiva Dr
Peter Czapka
Katie and Mark Smucker 16189 Captiva Dr
Carroll Wetzel Captiva Shores
Keith Browning
Jeffrey Hatter 9 Sunset Captiva
Carol and Mark Clark
Linda and Bill Schmidt
Mary Jane and Bob Vinson
Laurie and Mike McBride 51 Oster Ct
Palmer Rosen

We are collecting signatures at and if you would the full list of community members in support please email us @ greggfergus@icloud.com