

# Monroe County Multi-jurisdictional Program for Public Information 2021 Annual Evaluation



Report prepared by Lori Lehr, CFM  
Lori Lehr Inc.  
Lori@LoriLehrInc.com

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## 1. Annual Meetings

On March 21, 2017, the Monroe County Multi-jurisdictional Program for Public Information committed unanimously voted to recommend approval of the program to each community's governing body. Subsequently, each of the participating communities adopted the Program for Public Information (PPI).

In July of 2018, the Monroe County Multi-jurisdictional Program was updated to include the City of Key Colony Beach and was adopted by the City in August of 2018. The updated is in Appendix A of the PPI and includes changes to the PPI committee membership.

The committee held a virtual meeting main June and December 2021 to review of the Monroe County Multi-jurisdictional Program for Public Information and discuss the 2022 update process. Typically, the committee discusses the insurance trends in the 2<sup>nd</sup> annual meeting however, the CIS data was not readily available prior to the December meeting. Recordings of the 2021 meetings are posted on the Monroe County CRS Webpage located [here](#). The record of attendance at the meetings is represented in the following charts.

PPI Update Meeting Attendance December 14, 2021 10:00 am - 12:00 pm Via Zoom				
Committee Member	Email	Community	Attending	Non-Government
Alicia Betancourt	betancourt-alicia@monroecounty-fl.gov	Islamorada	X	X
Alina Davis	Alina@yourflkeysagent.com	Islamorada	X	X
Brian Schmitt	<a href="mailto:brian@cbschmitt.com">brian@cbschmitt.com</a>	Marathon		X
Brian Shea	sheab@ci.marathon.fl.us	Marathon	X	
Megan Rumbaugh	<a href="mailto:megan.rumbaugh@islamorada.fl.us">megan.rumbaugh@islamorada.fl.us</a>	Islamorada	X	
Gerard P. Roussin Jr.	<a href="mailto:building2@keycolonybeach.net">building2@keycolonybeach.net</a>	Key Colony Beach	X	
Jay W. Hall	<a href="mailto:jay.hall@bbandt.com">jay.hall@bbandt.com</a>	Key West	X	X
Kimmeron Lisle	<a href="mailto:kcbllisle@gmail.com">kcbllisle@gmail.com</a>	Key Colony Beach	X	X
Kristen Livengood	<a href="mailto:Livengood-Kristen@monroecounty-fl.gov">Livengood-Kristen@monroecounty-fl.gov</a>	MOCO	X	
Mel Montagne	<a href="mailto:Mel.Montagne@ioausa.com">Mel.Montagne@ioausa.com</a>	MOCO	X	X
Michele White	<a href="mailto:Michele.white@capitalbank-us.com">Michele.white@capitalbank-us.com</a>	MOCO	X	X
Mike Maurer	<a href="mailto:maurermikej@gmail.com">maurermikej@gmail.com</a>	MOCO	X	X
Rebecca Horan	<a href="mailto:rebecca@keysanchorins.com">rebecca@keysanchorins.com</a>	Key West		
Raj Rahmsing/Todd Stoughton	<a href="mailto:raj.ramsingh@cityofkeywest-fl.gov">raj.ramsingh@cityofkeywest-fl.gov</a>	Key West	X	
Theresa Faber (Alternate)	<a href="mailto:TFaber@my100bank.com">TFaber@my100bank.com</a>	Marathon		X
Erica Garrick-Rodriguez	EGarrickRodriguez@my100bank.com	Marathon	X	X
Mary Beth Harris	MHarris@my100bank.com	Upper Keys		X
Megan Jones	<a href="mailto:art31studios@yahoo.com">art31studios@yahoo.com</a>	Layton	X	X
Mimi Young	myoung@cityoflayton.com	Layton	X	
Alternates				
Tom Harding	<a href="mailto:kcbtomharding@gmail.com">kcbtomharding@gmail.com</a>	Key Colony Beach	X	

PPI Update Meeting Attendance June 18, 2021 10:00 am - 12:00 pm Via Zoom				
Committee Member	Email	Community	Attending	Non-Government
Alicia Betancourt	Betancourt-Alicia@monroecounty-fl.gov; abb@ufl.edu	Islamorada	X	
Alina Davis	Alina@yourflkeysagent.com	Islamorada	X	X
Brian Schmitt	<a href="mailto:brian@cbschmitt.com">brian@cbschmitt.com</a>	Marathon	X	X
Brian Shea	sheab@ci.marathon.fl.us	Marathon	X	
Megan Rumbaugh	<a href="mailto:megan.rumbaugh@islamorada.fl.us">megan.rumbaugh@islamorada.fl.us</a>	Islamorada	X	
Gerard P. Roussin Jr.	<a href="mailto:building2@keycolonybeach.net">building2@keycolonybeach.net</a>	Key Colony Beach	X	
Jay W. Hall	<a href="mailto:jay.hall@bbandt.com">jay.hall@bbandt.com</a>	Key West		X
Kimmeron Lisle	<a href="mailto:kcblisle@gmail.com">kcblisle@gmail.com</a>	Key Colony Beach	X	X
Kristen Livengood	<a href="mailto:Livengood-Kristen@monroecounty-fl.gov">Livengood-Kristen@monroecounty-fl.gov</a>	MOCO	X	
Mel Montagne	<a href="mailto:Mel.Montagne@ioausa.com">Mel.Montagne@ioausa.com</a>	MOCO	X	X
Michele White	<a href="mailto:Michele.white@capitalbank-us.com">Michele.white@capitalbank-us.com</a>	MOCO	X	X
Mike Maurer	<a href="mailto:maurermikej@gmail.com">maurermikej@gmail.com</a>	MOCO	X	X
Rebecca Horan	<a href="mailto:rebecca@keysanchorins.com">rebecca@keysanchorins.com</a>	Key West	X	
Scott Fraser	<a href="mailto:sfraser@cityofkeywest-fl.gov">sfraser@cityofkeywest-fl.gov</a>	Key West	X	
Theresa Faber	<a href="mailto:TFaber@my100bank.com">TFaber@my100bank.com</a>	Marathon		X
Erica Garrick-Rodriguez	EGarrickRodriguez@my100bank.com	BPK and <b>Marathon</b>	X	X
Mary Beth Harris	MHarris@my100bank.com	Upper Keys		X
Alternates				
Kevin Assam	kevin-assam@hotmail.com	Key West	X	Alternate

## 2. Committee Members

No official changes were made to the committee members. Representatives from the City of Layton did attend the December 2021 meeting in anticipation of officially joining the committee during the 2022 PPI Update.

Member	Affiliation	Jurisdiction
<b>Brian Shea</b> Senior Planner		City of Marathon
<b>Alicia Betancourt, M.A. CFCS,</b> County Extensions Director	University of Florida, Extension	Islamorada, Village of Islands
<b>Alina Davis,</b> Realtor	Coldwell Banker Schmitt Real Estate Co.	Islamorada, Village of Islands
<b>Brian Schmitt,</b> Real Estate Agent	Coldwell Banker Schmitt Real Estate Co.	City of Marathon
<b>Kristen Livengood</b> Public Information Officer		Monroe County
<b>Jay W. Hall,</b> Vice President	BB&T	City of Key West
<b>Mel Montagne,</b> Vice President Sales	Insurance Office of America	Monroe County
<b>Theresa Faber,</b> Commercial Loan Officer	Centennial Bank	City of Marathon
<b>Michele White,</b> Monroe County Market President	First Horizon Bank	Monroe County
<b>Mike Maurer,</b> MOCO Resident		Monroe County
<b>Rebeca Horan,</b> Insurance Agent	Keys Anchor Insurance Agency	City of Key West
<b>Scott Fraser, CFM,</b> FEMA/CRS Coordinator & Floodplain Administrator		City of Key West
<b>Evelyn Fraley,</b> Building Services Coordinator		Islamorada, Village of Islands
<b>Karen Raspe,</b> Luxury Specialist	Berkshire Hathaway HomeServices Keys Real Estate	City of Key Colony Beach
<b>Gerard P. Roussin Jr.,</b> Building Official		City of Key Colony Beach
<b>Erica Garrick-Rodriguez</b>	Centennial Bank	Marathon

## **2. Objective**

The objective of this annual review of the Program for Public Information is to evaluate the unified messages delivered to affected residents and businesses and the actions taken to reduce danger and property damage caused by flooding.

## **3. Priority Audiences**

PA #1: is priority area #1, i.e., All residents, businesses, and visitors in the Florida Keys. As noted in Section 4, people are at risk everywhere. People throughout the Keys (including tourists) need to know about the flood hazard, evacuation and safety precautions, rules for construction, and protecting natural floodplain functions.

PA #2: is priority area #2, the repetitive loss areas. Repetitive loss area owners need information on ways to protect their properties from repeated flooding.

PA #3: is key professionals involved with real estate transactions. Real estate and insurance agents along with lenders need to know how to help protect house hunters and other looking for property by advising them of potential flood hazard and the benefits of flood insurance.

PA #4: the tourist industry. The ultimate audience is all tourists. However, they are hard to contact and it is difficult for a centralized program to reach them all. Therefore, the audience for PPI materials would be the hotels, restaurants, and other businesses that deal directly with tourists. The PPI materials should advise these businesses to give tourists information on the flood hazard, evacuation procedures, and flood safety measures.

PA #5: the electronic media, radio and television stations that cover the Keys. They should give listeners and viewers messages on the flood hazard, evacuation procedures, and flood safety measures.

PA #6: Building department customers, i.e., everyone considering a construction project, need to know the floodplain management development regulations and the opportunities to include flood mitigation measures in their projects.

## 4. Messages and Outcomes

Topic Outcome Message	PA #1 Everyone	PA #2 Rep Loss Areas	PA #3 Key Professionals	PA #4 Tourist Industry	PA #5 Media	PA #6 Permit Customers
<b>1. Know your flood hazard</b>						
Outcome: Everyone evacuates when told						
Message: All areas of the Keys are subject to a flood hazard	✓			✓	✓	
Outcome: Increased requests for map information						
Message: Find out what flood zone you are in			✓			✓
Outcome: Residents in repetitive loss areas are aware of the hazard						
Message: Your property is in an area that has repetitively flooded		✓				
<b>2. Insure your property</b>						
Outcome: Improved flood insurance coverage						
Message: Call your agent to discuss your coverage	✓	✓	✓			✓
<b>3. Protect your property from the hazard</b>						
Outcome: Increase in requests for mitigation assistance						
Message: Contact your community for flood protection assistance	✓		✓			✓
Outcome: Increase in the number of permits for mitigation projects						
Message: Elevate your equipment above the flood level		✓				
<b>4. Protect people from the hazard</b>						
Outcome: Increase in the number of peoples signed up to receive alerts.						
Message: Sign up for alerts	✓		✓	✓	✓	✓
Outcome: Everyone evacuates when told						
Message: Prepare a flood evacuation plan		✓				
<b>5. Build responsibly</b>						
Outcome: Fewer cases of unpermitted work						
Message: Check with the Floodplain Official before planning a project	✓	✓	✓			✓
<b>6. Protect natural floodplain functions</b>						
Outcome: Increase in reports of illegal activities						
Message: Keep natural areas undisturbed	✓		✓			✓
Message: Report illegal dumping or clearing		✓				
<b>7. Building mitigation</b>						
Outcome: Decrease in the number of insurance claims						
Message: Install a permanent flood protection measure on your building	✓	✓				✓
<b>8. Hurricane evacuation – 1</b>						
Outcome: Everyone evacuates when told						
Message: Know your evacuation zone	✓	✓	✓	✓	✓	✓
<b>9. Hurricane evacuation – 2</b>						
Outcome: Everyone evacuates when told						
Message: Get a mobile flood app on your phone		✓	✓	✓		
Message: Get a plan	✓					✓
<b>10. Licensed Contractors</b>						
Outcome: Fewer cases of unpermitted work						
Message: Hire only licensed contractors	✓	✓	✓			✓

## 5. Projects Completed

Projects	Assignment	Delivery	Stakeholder
OP 1. Facts on Flooding Brochure*	CRS Coordinator	Mailed to everyone	UF Extensions
OP 2. Repetitive Loss Brochure	CRS Coordinator	Mailed to RLAs	FIRM
OP 3. Know Before You Buy	CRS Coordinator	Key real estate professionals	FIRM
OP 4. TDC Hurricane Workshop	TDC, MOCO PIO, NWS	Workshop Tourist Industry	NWS
OP 5. NWS Hurricane Awareness	NWS	Weeklong campaign	NWS
OP 6. Media Blitz Week-Media Guide	TDC, MOCO PIO, NWS	Face to Face meetings with all media	NWS
OP 7. Brochures Permitting Dept.	CRS Coordinator	Displays public places	FDEM
OP 8. The Citizen Hurricane Guide	Hurricane Guide	60K Distributed to all businesses county-wide	The Citizen
OP 9. FIRM Workshops	FIRM	Mitigation workshops held county-wide	FIRM
OP 10. TDC Website	TDC	Workshop with local tourist industry	
OP 11. KW Licensed Contractor	MOCO	Building Department Hurricane Guides	Contractor License Board
OP 12. Evacuation Signs	MOCO EM	120 Miles of US 1	
OP 13. Channel 76 MOCO TV	MOCO EM	Local TV Broadcast	
OP 14. NWS Website	NWS	Website accessed by all residents and visitors	NWS
OP 15. County-wide Events	MOCO EM	Booth at events county-wide.	NWS FDEM
OP 16. Help Customers Realtors	CRS Coordinator	Emailed directly to real estate agents	Realtor Association

## 6. Progress toward Desired Outcomes

In December 2021 the communities listed below reported the statistical trends to track the progress toward the desired outcomes of the messages. It is noted that the trends are changing could be changing due to Risk Rating 2.0. The shift in repetitive loss data management from ISO to FEMA headquarters has caused a significant delay in communities' ability to obtain the data in order to track and update repetitive loss area changes. Preliminary FIRMs publicity was released in 2021 which have likely increased the number of inquiries for FIRM information. The booming real

Islamorada, Village of Islands		
	Trends	
	Increase	Decrease
Request for FIRM information (Activity 320)	X	
Number of flood protection request (Activity 360)	X	
Number of permits for mitigating floodprone property	No Change	
Evaluation of code cases for flood related unpermitted work		X
Code cases for illegal dumping or clearing		X
Number of mitigated repetitive loss structures		X

City of Key West		
	Trends	
	Increase	Decrease
Request for FIRM information (Activity 320)		
Number of flood protection request (Activity 360)		
Number of permits for mitigating floodprone property		
Evaluation of code cases for flood related unpermitted work		
Code cases for illegal dumping or clearing		
Number of mitigated repetitive loss structures		

City of Marathon		
	Trends	
	Increase	Decrease
Request for FIRM information (Activity 320)	X	
Number of flood protection request (Activity 360)	X	
Number of permits for mitigating floodprone property	X	
Evaluation of code cases for flood related unpermitted work		X
Code cases for illegal dumping or clearing	X	
Number of mitigated repetitive loss structures	No Change	

Monroe County		
	Trends	
	Increase	Decrease
Request for FIRM information (Activity 320)	X	
Number of flood protection request (Activity 360)	X	
Number of permits for mitigating floodprone property	X	
Evaluation of code cases for flood related unpermitted work		X
Code cases for illegal dumping or clearing	X	
Number of mitigated repetitive loss structures	X	

After reviewing the current outreach projects and the statistical trends toward desired outcomes, the committee concluded that the current outreach projects should be updated and carried out as outlined in the PPI until the next evaluation which will be the 2022 PPI Update. It is important to note that impacts of the Covid-19 pandemic are far reaching and impacted and redirected funds for much of 2020 and 2021.

### 7. Flood Response Planned Projects

In response to possible impacts from Tropical Storm Fred in August, the county pushed out a few of the appropriate FRP message. Fred was impacted by land and wind shear and was downgraded to a tropical wave. No additional messaging was appropriate and a call for a possible evacuation was cancelled. Flood response projects were reviewed, and it was decided that FRP6 is not an effective way to communicate pre-post storm event. FRP projects 1-5 and 7 remain the same as noted in the 2020 PPI progress report. The FRP messaging will be reviewed in 2022 as part of the annual update process.

Projects	Assignment	Delivery	Stakeholder
FRP 1. News Releases	MOCO PIO NWS	Everyone Visitors Businesses Mobile home residents	NWS
FRP 2. Social Media	MOCO PIO NWS TDC	Everyone Visitors Businesses Mobile home residents	NWS TDC
FRP 3. TDC Website	TDC	Visitors	TDC
FRP 4. MOCO EM Website	MOCO PIO	Everyone Visitors Businesses Mobile home residents	NWS
FRP 5. NWS Hurricane Awareness	NWS	Everyone Visitors Businesses Mobile home residents	NWS

Projects	Assignment	Delivery	Stakeholder
FRP 6. Handouts various locations	TDC, MOCO-PIO, NWS	Everyone Visitors Businesses Mobile home residents Returning residents	NWS FEMA Contractor Licensing
FRP 7. Handouts at re-entry FRP 7. NFIP Claims Handbook Mailed/Delivered to Insurance Industry	MOCO	Insurance Industry	FEMA Contractor Licensing

## 8. Flood Protection Messages and Outcomes

Timing	Topic Outcome Messages	Everyone in the Keys	Visitors	Businesses	Mobile home residents	Returning residents	Permit applicants
		<b>1. Know your hazard</b>					
<b>Outcome: Reduced number of rumor related calls to hotline</b>							
Message: Know where to turn for reliable and up-to-date information			✓	✓		✓	
Message: Sign up for alerts @ Monroecountyem.com		✓			✓		
<b>3. Protect property from hazard</b>							
<b>Outcome: Less damage from flying debris</b>							
Message: Trim your trees and bring in outdoor furniture		✓			✓		
Message: Put shutters or plywood on windows				✓			
<b>Outcome: Visitors stay informed and evacuate as asked</b>							
Message: Visit the Florida Keys Website			✓	✓			
<b>4. Protect people from hazard</b>							
<b>Outcome: People follow evacuation procedures</b>							
Message: Evacuate if told to do so			✓	✓			
Message: Mobile home residents must evacuate for all hurricanes		✓			✓		
<b>8. Hurricane evacuation</b>							
<b>Outcome: People evacuating don't get stranded</b>							
Message: Do not get on the road without a chosen destination		✓	✓	✓	✓		
<b>9. Hurricane preparedness</b>							
<b>Outcome: Mobile homes do not become debris</b>							
Message: Check your mobile home tie-downs					✓		

Timing	Topic Outcome Messages	Everyone in the Keys	Visitors	Businesses	Mobile home residents	Returning residents	Permit applicants
After a storm or flood	<b>2. Insure your property</b>						
	<b>Outcome: People buy insurance</b>						
	Protect yourself from the next flood with flood insurance	✓		✓	✓		✓
	<b>4. Protect people from hazard</b>						
	<b>Outcome: People stay safe</b>						
	Message: Monitor TV, Radio and internet for when is it safe to re-enter	✓		✓	✓	✓	
	<b>Outcome: Access to information from mobile device</b>						
	Message: Check-in with family and friends by texting or social media		✓				
	<b>5. Build responsibility</b>						
	<b>Outcome: Flooded buildings properly repaired</b>						
	Message: Hire a licensed contractor			✓	✓	✓	✓
	Message: Contact local floodplain official for information on regulation	✓					
<b>7. Building Mitigation</b>							
<b>Buildings built or repair stronger and safer</b>							
Message: Contact the local floodplain official about grants to rebuild.	✓		✓				
Message: Talk to your insurance agent. Your flood policy could help with the cost to elevate your building.					✓	✓	

## 9. Flood Response Outcome Evaluation

Flood response outcomes were not evaluated in 2021 because the county had no significant event in 2021. An example of the preliminary messaging that was deiminated as the county watched the forecast for Tropical Storm Fred is included with this report as *Attachment A*.

## 10. Flood Insurance Coverage Assessment

The PPI committee agreed that the best way to assess and monitor the trends in flood insurance coverage is by updating the tables in the Monroe County PPI that look at insurance policy counts and coverage by occupancy and by the age of the buildings (Pre-Post FIRM). The calculations provide information regarding the general trends of insurance coverage in each jurisdiction as compared to trends in previous years. The charts on the following pages show the general trends for insurance coverage by in both categories.

The evaluation of coverage seems to suggest in all communities, the number of buildings covered has declined slightly while the average coverage per structure covered has increased. The communities are still struggling with which exact structure types are included in the 2-4 family and multi-family in the CIS data and how to extract the same structure types using zoning designations.

The City of Key Colony Beach provided an exception for comparison of single family and nonresidential buildings with flood insurance coverage. This is likely due to the fact that there are in total 1,482 dwelling units compared to 697 residential buildings. Coverage rates by occupancy appear to be over 100 and is likely due to the number dwelling unit policies is disproportionate to the number of multi-unit buildings. Therefore, coverage rates cannot be accurately calculated for any category that includes multi-unit buildings. The coverage rates will be monitored using the total number of residential dwelling units rather than the number of buildings. The trends for the dwelling units are the same as seen in the other communities.

It is important to note that evaluation was impacted by the following:

- ❖ All of the communities are continuing to rebuild post Irma. Grant and other funding opportunities of mitigation are still being awarded.
- ❖ Two years of Covid has impacted the housing market and building values have skyrocketed.
- ❖ Covid also impacted employment. The country in general has seen a significant jump in unemployment rates. People may be having to reduce living costs including insurance coverages.
- ❖ All of the communities continue to participate in outreach opportunities concerning insurance coverages. The increased publicity is centered around the release of preliminary FIRMs and Risk Rating 2.0.
- ❖ No major storms impacted Monroe County in 2021 and the threat of possible storm impacts was not a frequent as in previous years.

## Insurance Coverage by Occupancy Type

Islamorada, Village of Islands															
Occupancy	Policies in Force					Buildings					% Of Buildings				
	Number 2016	Number 2018	Number 2019	Number 2020	Number 2021	Number 2016	Number 2018	Number 2019	Number 2020	Number 2021	Covered 2016	Covered 2018	Covered 2019	Covered 2020	Covered 2021
Single Family	1,738	1,904	2,052	2,099	2,077	3,777	3,721	3,948	4,008	4,057	46%	51%	52%	52%	51%
Multi-Family	1,133	1,177	1,178	1,231	1,279	209	127	116	116	121	542%	927%	1016%	1061%	1057%
Non - Residential	230	287	277	330	332	602	351	762	767	770	38%	82%	36%	43%	43%
Total	3,101	3,368	3,507	3,660	3,688	4,588	4,199	4,826	4,891	4,948	68%	80%	75%	75%	75%
<b>Total Residential</b>	<b>2,871</b>	<b>3,081</b>	<b>3,230</b>	<b>3,330</b>	<b>3,356</b>	<b>3,986</b>	<b>3,848</b>	<b>4,064</b>	<b>4,124</b>	<b>4,178</b>	<b>72%</b>	<b>80%</b>	<b>79%</b>	<b>81%</b>	<b>80%</b>

Islamorada, Village of Islands									
Amount of Coverage									
Amount 2016	Amount 2018	Amount 2019	Amount 2020	Amount 2021	Average 2016	Average 2018	Average 2019	Average 2020	Average 2021
\$480,640,500	\$518,238,700	\$563,894,500	\$584,228,000	\$589,487,700	\$276,548	\$272,184	\$274,802	\$278,336	\$283,817
\$231,996,600	\$242,257,700	\$254,164,000	\$263,266,500	\$277,954,800	\$204,763	\$205,826	\$215,759	\$213,864	\$217,322
\$88,514,300	\$115,156,300	\$117,959,100	\$142,025,100	\$146,990,400	\$384,845	\$401,241	\$425,845	\$430,379	\$442,742
\$801,151,400	\$875,652,700	\$936,017,600	\$989,519,600	\$1,014,432,900	\$258,353	\$259,992	\$266,900	\$270,361	\$275,063
\$712,637,100	\$760,496,400	\$818,058,500	\$847,494,500	\$867,442,500	\$248,219	\$246,834	\$253,269	\$254,503	\$258,475

## Insurance Coverage by Occupancy Type

City of Marathon															
Occupancy	Policies in Force					Buildings					% of Buildings				
	Number 2016	Number 2018	Number 2019	Number 2020	Number 2021	Number 2016	Number 2018	Number 2019	Number 2020	Number 2021	Covered 2016	Covered 2018	Covered 2019	Covered 2020	Covered 2021
Single Family	1,753	2,150	2,260	2,332	2,183	3,470	3,391	3,501	3,575	3,647	51%	63%	65%	65%	60%
Multi-Family	923	1097	1,191	1,235	1,209	404	284	556	558	520	228%	386%	214%	221%	233%
Non - Residential	324	370	390	382	367	899	427	906	900	921	36%	87%	43%	42%	40%
Total	3,000	3,617	3,841	3,949	3,759	4,773	4,102	4,963	5,033	5,088	63%	88%	77%	78%	74%
<b>Total Residential</b>	2,676	3,247	3,451	3,567	3,392	3,874	3,675	4,057	4,133	4,167	69%	88%	85%	86%	81%

City of Marathon										
Amount of Coverage										
Amount 2016	Amount 2018	Amount 2019	Amount 2020	Amount 2021	Average 2016	Average 2018	Average 2019	Average 2020	Average 2021	
\$425,260,000	\$481,379,100	\$517,167,000	\$550,240,300	\$556,395,200	\$242,590	\$223,897	\$228,835	\$235,952	\$254,876	
\$149,051,700	\$179,055,000	\$238,945,900	\$256,005,000	\$262,737,000	\$161,486	\$163,222	\$200,626	\$207,291	\$217,318	
\$106,279,300	\$118,575,000	\$146,430,000	\$145,614,500	\$145,474,600	\$328,023	\$320,473	\$375,462	\$381,190	\$396,389	
\$680,591,000	\$779,009,100	\$902,542,900	\$951,859,800	\$964,606,800	\$226,864	\$215,374	\$234,976	\$241,038	\$256,613	
\$574,311,700	\$660,434,100	\$756,112,900	\$806,245,300	\$819,132,200	\$214,616	\$203,398	\$219,100	\$226,029	\$241,489	

## Insurance Coverage by Occupancy Type

Monroe County															
Occupancy	Policies in Force					Buildings					% of Buildings				
	Number 2016	Number 2018	Number 2019	Number 2020	Number 2021	Number 2016	Number 2018	Number 2019	Number 2020	Number 2021	Covered 2016	Covered 2018	Covered 2019	Covered 2020	Covered 2021
Single Family	10,324	10,413	10,050	10,274	9,958	19,473	19,082	21,765	21,146	20,611	53%	55%	46%	49%	48%
Multi-Family	3,933	3,552	3,352	3,334	3,298	778	482	671	560	1,032	506%	737%	500%	595%	320%
Non - Residential	1,039	903	843	835	817	1,624	1,052	2,169	2,721	2,066	64%	86%	39%	31%	40%
Total	15,296	14,868	14,245	14,443	14,073	21,875	20,616	24,605	24,427	23,709	70%	72%	58%	59%	59%
<b>Total Residential</b>	14,257	13,965	13,402	13,608	13,256	20,251	19,564	22,436	21,706	21,643	70%	71%	60%	63%	61%

Monroe County										
Amount of Coverage										
Amount 2016	Amount 2018	Amount 2019	Amount 2020	Amount 2021	Average 2016	Average 2018	Average 2019	Average 2020	Average 2021	Average 2021
\$2,458,324,900	\$2,435,563,700	\$2,401,805,700	\$2,501,560,400	\$2,506,967,000	\$238,117	\$233,896	\$238,986	\$243,485	\$251,754	\$251,754
\$820,482,000	\$771,460,900	\$734,744,400	\$738,068,400	\$739,680,500	\$208,615	\$217,191	\$219,196	\$221,376	\$224,282	\$224,282
\$363,524,000	\$323,836,700	\$318,567,400	\$321,885,500	\$321,475,300	\$349,879	\$358,623	\$377,897	\$385,492	\$393,483	\$393,483
\$3,642,330,900	\$3,530,861,300	\$3,455,117,500	\$3,561,514,300	\$3,568,122,800	\$238,123	\$237,481	\$242,549	\$246,591	\$253,544	\$253,544
\$3,278,806,900	\$3,207,024,600	\$3,136,550,100	\$3,239,628,800	\$3,246,647,500	\$229,979	\$229,647	\$234,036	\$238,068	\$244,919	\$244,919

## Insurance Coverage by Occupancy Type

Key Colony Beach									
Occupancy	Policies in Force			Buildings			% of Buildings		
	Number 2018	Number 2019	Number 2020	Number 2018	Number 2019	Number 2021	Covered 2018	Covered 2019	Covered 2021
Single Family	481	494	536	295	306	317	163%	161%	169%
Multi-Family	599	579	552	376	369	378	159%	157%	146%
Non - Residential	24	20	21	22	22	23	109%	91%	91%
<b>Total</b>	<b>1,104</b>	<b>1,093</b>	<b>1,109</b>	<b>693</b>	<b>697</b>	<b>718</b>	<b>159%</b>	<b>157%</b>	<b>154%</b>
<b>Total Residential</b>	<b>1,080</b>	<b>1,073</b>	<b>1,088</b>	<b>671</b>	<b>675</b>	<b>695</b>	<b>161%</b>	<b>159%</b>	<b>97%</b>
Key Colony Beach									
	Policies in Force			Dwelling Units			% of Buildings		
	Number 2018	Number 2019	Number 2021	Number 2018	Number 2019	Number 2021	Covered 2018	Covered 2019	Covered 2021
<b>Total Residential Units</b>	<b>1,080</b>	<b>1,092</b>	<b>1,080</b>	<b>1,442</b>	<b>1,442</b>	<b>1,482</b>	<b>75%</b>	<b>76%</b>	<b>73%</b>

Key Colony Beach					
Amount of Coverage					
Amount 2018	Amount 2019	Amount 2021	Average 2018	Average 2019	Average 2021
\$122,540,700	\$127,844,700	\$142,091,400	\$254,762	\$258,795	\$265,096
\$111,656,500	\$110,983,600	\$113,126,700	\$186,405	\$191,682	\$204,940
\$8,302,800	\$7,828,400	\$7,731,100	\$7,521	\$7,162	\$6,971
\$242,500,000	\$246,656,700	\$262,949,200	\$219,656	\$225,669	\$237,105
\$234,197,200	\$238,828,300	\$255,218,100	\$441,167	\$450,476	\$470,036
Amount of Coverage					
Amount 2018	Amount 2019	Amount 2021	Average 2018	Average 2019	Average 2021
\$234,197,200	\$238,828,300	\$255,218,100	\$162,411.37	\$165,622.95	\$172,211.94

## Summary of Pre- and Post-FIRM Policies and Coverage

Islamorada, Village of Islands															
Type	Policies in Force					Buildings					% of Buildings				
	Number 2016	Number 2018	Number 2019	Number 2020	Number 2021	Number 2016	Number 2018	Number 2019	Number 2020	Number 2021	Covered 2016	Covered 2018	Covered 2019	Covered 2020	Covered 2021
Pre-FIRM	1,044	1,150	976	995	968	1,894	1,796	1,670	1,670	1,670	55%	64%	58%	60%	58%
Post-Firm	2,057	2,190	2,495	2,655	2,725	2,694	3,109	3,156	3,221	3,278	76%	70%	79%	82%	83%
Total	3,101	3,340	3,471	3,650	3,693	4,588	4,905	4,826	4,891	4,948	68%	68%	72%	75%	75%

Islamorada, Village of Islands										
Amount of Coverage										
Dollar 2016	Dollar 2018	Dollar 2019	Dollar 2020	Dollar 2021	Average 2016	Average 2018	Average 2019	Average 2020	Average 2021	
\$249,542,000	\$285,461,400	\$263,779,400	\$264,805,000	\$267,184,100	\$239,025	\$248,227	\$270,266	\$266,136	\$276,017	
\$551,609,400	\$589,239,300	\$670,981,800	\$724,004,600	\$748,724,800	\$268,162	\$269,059	\$268,931	\$272,695	\$274,761	
\$801,151,400	\$874,700,700	\$934,761,200	\$988,809,600	\$1,015,908,900	\$258,353	\$261,886	\$269,306	\$270,907	\$275,090	

## Summary of Pre- and Post-FIRM Policies and Coverage

Key Colony Beach									
Type	Policies in Force			Buildings			% of Buildings		
	Number 2018	Number 2019	Number 2021	Number 2018	Number 2019	Number 2021	Covered 2018	Covered 2019	Covered 2021
Pre-FIRM	614	596	594	223	223	223	275%	100%	100%
Post-Firm	485	490	515	470	474	495	103%	99%	96%
Total	1,099	1,086	1,109	693	697	718	159%	99%	97%

  

Key Colony Beach									
	Policies in Force			Units			% of Units		
	Number 2018	Number 2019	Number 2021	Number 2018	Number 2019	Number 2021	Covered 2018	Covered 2019	Covered 2021
Pre-Firm	614	596	594	630	630	630	97%	95%	94%
Post-FIRM	485	490	515	830	830	852	58%	59%	60%
Total	1,099	1,086	1,109	1,460	1,460	1,482	75%	74%	75%

Key Colony Beach					
Amount of Coverage					
Dollar 2018	Dollar 2019	Dollar 2021	Average 2018	Average 2019	Average 2021
\$115,085,300	\$117,748,700	\$123,792,600	\$187,435	\$528,021	\$555,124
\$127,244,700	\$128,663,700	\$139,156,600	\$262,360	\$273,753	\$293,579
\$242,330,000	\$246,412,400	\$262,949,200	\$220,500	\$355,573	\$377,259

  

Key Colony Beach					
Amount of Coverage					
Dollar 2018	Dollar 2019	Dollar 2021	Average 2018	Average 2019	Average 2021
\$115,085,300	\$117,748,700	\$123,792,600	\$187,435	\$197,565	\$208,405
\$127,244,700	\$128,663,700	\$139,156,600	\$262,360	\$262,579	\$270,207
\$242,330,000	\$246,412,400	\$262,949,200	\$220,500	\$226,899	\$237,105

## Summary of Pre- and Post-FIRM Policies and Coverage

City of Marathon															
Type	Policies in Force					Buildings					% of Buildings				
	Number 2016	Number 2018	Number 2019	Number 2020	Number 2021	Number 2016	Number 2018	Number 2019	Number 2020	Number 2021	Covered 2016	Covered 2018	Covered 2019	Covered 2020	Covered 2021
Pre-FIRM	1,459	1,765	1,640	1,745	1,570	2,364	2,193	2,196	2,180	2,017	62%	80%	75%	80%	78%
Post-Firm	1,541	1,706	2,011	2,138	2,212	2,409	2,551	2,767	2,853	3,071	64%	67%	73%	75%	72%
Total	3,000	3,471	3,651	3,883	3,782	4,773	4,744	4,963	5,033	5,088	63%	73%	74%	77%	74%

City of Marathon										
Amount of Coverage										
Dollar 2016	Dollar 2018	Dollar 2019	Dollar 2020	Dollar 2021	Average 2016	Average 2018	Average 2019	Average 2020	Average 2021	Average 2021
\$272,325,900	\$322,447,800	\$344,321,300	\$358,898,000	\$348,896,500	\$186,652	\$182,690	\$209,952	\$205,672	\$222,227	\$222,227
\$408,265,424	\$451,597,300	\$551,590,600	\$588,275,800	\$619,617,400	\$264,935	\$264,711	\$274,287	\$275,152	\$280,116	\$280,116
\$680,591,324	\$774,045,100	\$895,911,900	\$947,173,800	\$968,513,900	\$226,864	\$223,003	\$245,388	\$243,928	\$256,085	\$256,085

## Summary of Pre- and Post-FIRM Policies and Coverage

Monroe County															
Type	Policies in Force					Buildings					% of Buildings				
	Number 2016	Number 2018	Number 2019	Number 2020	Number 2021	Number 2016	Number 2018	Number 2019	Number 2020	Number 2021	Covered 2016	Covered 2018	Covered 2019	Covered 2020	Covered 2021
Pre-FIRM	5,644	4,992	4,490	4,630	4,305	6,931	5,615	6,142	6,142	6,255	81%	89%	73%	75%	69%
Post-Firm	9,652	9,637	9,472	9,726	9,818	14,944	14,759	16,240	16,240	16,987	65%	65%	58%	60%	58%
Total	15,296	14,629	13,962	14,356	14,123	21,875	20,374	22,382	22,382	23,242	70%	72%	62%	64%	61%

**Note: Year built not available for 467 structures**

Monroe County										
Amount of Coverage										
Dollar 2016	Dollar 2018	Dollar 2019	Dollar 2020	Dollar 2021	Average 2016	Average 2018	Average 2019	Average 2020	Average 2021	
\$1,136,672,900	\$1,007,738,400	\$929,187,600	\$943,041,200	\$911,003,900	\$201,395	\$201,871	\$206,946	\$203,681	\$211,615	
\$2,505,658,000	\$2,514,996,900	\$2,516,018,300	\$2,612,296,100	\$2,667,881,300	\$259,600	\$260,973	\$265,627	\$268,589	\$271,734	
\$3,642,330,900	\$3,522,735,300	\$3,445,205,900	\$3,555,337,300	\$3,578,885,200	\$238,123	\$240,805	\$246,756	\$247,655	\$253,408	

**From:** [Livengood-Kristen](#)  
**To:** [Livengood-Kristen](#)  
**Subject:** Tropical Storm Preparedness as Tropical Disturbance Fred Approaches the Florida Keys  
**Date:** Thursday, August 12, 2021 11:00:46 AM  
**Attachments:** [image005.png](#)  
[image006.png](#)  
[image007.png](#)  
[image008.png](#)  
[image009.png](#)

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## Monroe County

### The Florida Keys

#### NEWS RELEASE

Aug, 12, 2021

Kristen Livengood, Public Information Officer  
305-680-8226, [Livengood-Kristen@monroecounty-fl.gov](mailto:Livengood-Kristen@monroecounty-fl.gov)

### **TROPICAL STORM PREPAREDNESS AS TROPICAL DISTURBANCE FRED APPROACHES THE FLORIDA KEYS**

**MONROE COUNTY, FL** – Monroe County Emergency Management is coordinating preparedness efforts with local, state, and federal partners due to the potential threat of Tropical Disturbance/Tropical Storm Fred.

To receive Monroe County Emergency Management news and informational updates by text message or email, sign up at [www.monroecountyem.com/alertmonroe](http://www.monroecountyem.com/alertmonroe).

Now is the time for you to prepare for any possible impacts due to potential heavy rain, high winds, and possible localized flooding or storm surge.

Monroe County Emergency Management advises residents and visitors in campgrounds, recreational vehicles, travel trailers, live-aboard vessels, and mobile homes to prepare to seek shelter with friends or family in a safe structure through the duration of the storm.

Residents should have their homes, yards, and boats secured as significant weather impacts to the Florida Keys would most likely occur AFTER mid-afternoon Friday. Tropical Storm Watches may be issued for the Florida Keys later today.

According to the National Weather Service in Key West, potential impacts to the Florida Keys include:

- Heavy rainfall of 3 to 5 inches, with isolated maximum totals up to 8 inches through Sunday morning. There is a significant potential for street and poor drainage area flooding especially during the times of high tides in the pre-dawn hours Saturday and

Sunday.

- Threat of tropical storm force winds, especially with frequent squalls, and very hazardous marine conditions.
- A couple tornadoes associated with rain bands Saturday and Saturday night.
- Very hazardous marine conditions, including heavy wave action and possible wave overwash over docks and seawalls.

By Friday evening, please have your tropical storm preparedness activities completed, including:

- Get your yard and property ready. Trim your trees and hedges and cut shrubbery to reduce the risk of flying branches during high winds. Clean up debris.
- Bring inside all outdoor furniture if high winds are expected. Secure anything else that is not tied down. Secure trashcans and any items that were not picked up.
- Make sure you have materials and tools to put up your storm shutters if high winds are expected. Windows also can be protected with plywood. Tape can help with shattering, but is not a suggested protective measure.
- Boat owners should make sure their boats are secure, whether in the water or on a trailer on land.

Hurricane Kit: Put together a hurricane preparedness kit in case you lose power and/or water. The kit should include nonperishable food, water, batteries, candles, flashlight, battery-powered radio and lights, and a supply of medications. Don't forget your pets, stock up on their food and medications, too.

Additional preparedness information can be found at [www.monroecountyem.com](http://www.monroecountyem.com).

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**Kristen Livengood**

Monroe County Public Information Officer

**Mobile** 305-680-8226

**Email** [Livengood-kristen@monroecounty-fl.gov](mailto:Livengood-kristen@monroecounty-fl.gov)

**Web** [www.monroecounty-fl.gov](http://www.monroecounty-fl.gov)

[www.monroecountyem.com](http://www.monroecountyem.com)

