

Monroe County Multi-jurisdictional Program for Public Information



Program for Public Information
2024 Progress Report

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1. Annual Meeting

On January 27, 2025, the Monroe County Multi-Jurisdictional Program for Public Information (PPI) Committee met to discuss the entirety of the PPI program. The discussions included messaging, projects, outcomes and insurance trends. A recording of the meeting is posted on the Monroe County CRS Webpage. A record of attendance is represented in the chart below.

2025 PPI Meeting Attendance		
Alicia Betancourt	Islamorada	X
Alina Davis	Islamorada	X
Brian Schmitt	Marathon	
Brian Shea	Marathon	X
Megan Rumbaugh/Jamie Terry (Alt)	Islamorada	X
Tony Loreno	Key Colony Beach	
Jay W. Hall	Key West	X
Kimmeron Lisle	Key Colony Beach	X
Kristen Livengood	MOCO	X
Mel Montagne	MOCO	X
Michele White	MOCO	X
Mike Maurer	MOCO	X
Rebecca Horan	Key West	X
Raj Rahmsing	Key West	
Erica Garrick-Rodriguez	Marathon	
Mary Beth Harris	Upper Keys	
Megan Jones	Layton	X
Mimi Young	Layton	X
Alternate Committee Members		
Community		
Tom Harding	Key Colony Beach	X

2. Committee Members

Assessment: Key Colony Beach added Tony Loreno as a committee member as a replacement for the former member.

Table 1. Monroe County PPI Committee Members		
Member	Affiliation	Jurisdiction
Kimmeron Lisle Resident		City of Key Colony Beach
Tony Loreno Building Official		City of Key Colony Beach
Jay W. Hall Senior Vice President / Commercial Banker	Truist	City of Key West
Rebeca Horan Insurance Agent	Keys Anchor Insurance Agency	City of Key West
Raj Rahmsing Building Official		City of Key West
Brian Shea Planning Director		City of Marathon
Brian Schmitt, Real Estate Agent	Coldwell Banker Schmitt Real Estate Co.	City of Marathon
Theresa Faber Commercial Loan Officer	Centennial Bank	City of Marathon
Alicia Betancourt, M.A. CFCS County Extensions Director	University of Florida, Extension	Islamorada, Village of Islands
Alina Davis Realtor	Coldwell Banker Schmitt Real Estate Co.	Islamorada, Village of Islands
Megan Rumbaugh Floodplain/CRS Coordinator		Islamorada, Village of Islands
Mimi Young CRS Coordinator		Layton
Megan Jones Realtor	Caldwell Bankers	Layton
Kristen Livengood Public Information Officer		Monroe County
Mel Montagne Vice President Sales	Insurance Office of America	Monroe County
Michele White President Monroe County Market	First Horizon Bank	Monroe County
Mike Maurer MOCO Resident		Monroe County
Alternate PPI Committee Member		
Tom Harding Commissioner		Key Colony Beach

3. Priority Areas

1. The entire area of the Florida Keys is subject to inundation and/or isolation by flooding. People are at risk everywhere. The entire Keys can be considered priority area #1 because the entire Keys would be under water during a Category 5 hurricane and the entire area should be evacuated when a large storm threatens.
2. Priority area #2 is where there is repetitive flooding. Repetitive loss properties are properties where two or more flood insurance claims of at least \$1,000 were paid over a ten-year period. A review of the communities' flood insurance records found that 96% of the repetitive loss properties got their designation from the Big Five storms discussed above.

Assessment: No changes were made to the priority areas determined during the 2023 update of the PPI. The repetitive loss property count has not changed significantly. There has been no major flooding since the PPI was adopted.

4. NFIP Policies in the SFHA

NFIP Policies in the SFHA 2023	
Community	Percentage
Islamorada, Village of Islands	95%
City of Key Colony Beach	100%
City of Key West	85%
City of Layton	100%
City of Marathon	100%
Monroe County	96%
NFIP Policies in the SFHA 2024	
Community	Percentage
Islamorada, Village of Islands	86%
City of Key Colony Beach	100%
City of Key West	84%
City of Layton	100%
City of Marathon	100%
Monroe County	96%

Assessment: Islamorada reports a slight change in the percentage of the total NFIP policies that are written for structures that are in the SFHA. The balance of the municipalities remained nearly the same as reported in the 2023 Update of the PPI.

5. Insurance Coverage by Occupancy

Islamorada, Village of Islands 2023					
Occupancy	Policies in Force	Buildings	% of Buildings	Amount of Coverage	
	Number	Number	Covered	Amount	Average
Single Family	1,904	4,057	47%	\$545,611,000	\$286,560
Multi-Family	1,259	121	1040%	\$277,558,900	\$220,460
Total	3,163	4,178	76%	\$823,169,900	\$260,250

Islamorada, Village of Islands 2024					
Occupancy	Policies in Force	Buildings	% of Buildings	Amount of Coverage	
	Number	Number	Covered	Amount	Average
Single Family	1,644	4,183	39%	\$499,131,000	\$303,608
Multi-Family	1,189	125	951%	\$268,368,000	\$225,709
Total	2,833	4,308	66%	\$767,499,000	\$270,914

City of Key West 2023					
Occupancy	Policies in Force	Building	% of Buildings	Amount of Coverage	
	Number	Number	Covered	Amount	Average
Single Family	3,656	7,852	47%	\$1,016,653,900	\$278,078
Multi-Family	2,813	897	314%	\$603,881,300	\$214,675
Total	6,469	8,749	74%	\$1,620,535,200	\$250,508

City of Key West 2024					
Occupancy	Policies in Force	Building	% of Buildings	Amount of Coverage	
	Number	Number	Covered	Amount	Average
Single Family	3,090	7,858	39%	\$907,357,000	\$293,643
Multi-Family	1,790	900	199%	\$402,732,000	\$224,990
Total	4,880	8,758	56%	\$1,310,089,000	\$268,461

Monroe County 2023					
Occupancy	Policies in Force	Building	% of Buildings	Amount of Coverage	
	Number	Number	Covered	Amount	Average
Single Family	9,093	20,855	44%	\$2,323,484,650	\$255,525
Multi-Family	3,933	948	415%	\$697,196,000	\$177,268
Total	13,026	21,803	60%	\$3,020,680,650	\$231,896

Monroe County 2024					
Occupancy	Policies in Force	Building	% of Buildings	Amount of Coverage	
	Number	Number	Covered	Amount	Average
Single Family	7,707	20,817	37%	\$2,138,870,000	\$277,523
Multi-Family	2,824	923	306%	\$646,934,000	\$229,084
Total	10,531	21,740	48%	\$2,785,804,000	\$264,534

Assessment: Across the board, the number of policies and coverage decreased while the average amount of average coverage per policy increased slightly. The downward trend in the coverage has been going on for the last 3 reporting periods. The Committee discussed the continued trend, and the conclusion was that the trend was based on economics.

6. Insurance Coverage Pre and Post FIRM

Islamorada, Village of Islands 2023					
Type	Policies in Force	Buildings	% of Buildings	Amount of Coverage	
	Number	Number	Covered	Dollar	Average
Pre-FIRM	869	1,670	52%	\$241,900,100	\$278,366
Post-Firm	2,600	3,278	79%	\$720,360,300	\$277,062
Total	3,469	4,948	70%	\$962,260,400	\$277,388

Islamorada, Village of Islands 2024					
Type	Policies in Force	Buildings	% of Buildings	Amount of Coverage	
	Number	Number	Covered	Dollar	Average
Pre-FIRM	711	1,635	43%	\$211,396,000	\$297,322
Post-Firm	2,387	3,450	69%	\$683,381,000	\$286,293
Total	3,098	5,085	61%	\$894,777,000	\$288,824

City of Key West 2023					
Type	Policies in Force	Buildings	% of Buildings	Amount of Coverage	
	Number	Number	Covered	Dollar	Average
Pre-FIRM	3,819	5,622	68%	\$1,055,517,800	\$276,386
Post-Firm	3,289	4,720	70%	\$880,218,900	\$267,625
Total	7,108	10,342	69%	\$1,935,736,700	\$272,332

City of Key West 2024					
Type	Policies in Force	Buildings	% of Buildings	Amount of Coverage	
	Number	Number	Covered	Dollar	Average
Pre-FIRM	3,032	5,609	54%	\$897,525,000	\$296,017
Post-Firm	2,363	4,729	50%	\$672,758,000	\$284,705
Total	5,395	10,338	52%	\$1,570,283,000	\$291,063

Monroe County 2023					
Type	Policies in Force	Building	% of Buildings	Amount of Coverage	
	Number	Amount	Covered	Dollar	Average
Pre-FIRM	3,865	6,877	56%	\$833,401,600	\$215,628
Post Firm	9,027	17,002	53%	\$2,475,873,750	\$274,274
Total	12,892	23,879	54%	\$3,309,275,350	\$256,692

Monroe County 2024					
Type	Policies in Force	Building	% of Buildings	Amount of Coverage	
	Number	Amount	Covered	Dollar	Average
Pre-FIRM	3,360	6,131	55%	\$770,291,000	\$229,253
Post Firm	7,726	16,933	46%	\$2,243,765,000	\$290,417
Total	11,086	23,064	48%	\$3,014,056,000	\$271,879

Assessment: Like the occupancy assessment, the downward trend in coverage for both pre-FIRM and post-FIRM policies and coverage continues. The Committee came to the same conclusion that the trend is due to the current economic environment along with the increasing cost of NFIP insurance.

7. Coverage Improvement Messages

1. Encourage evaluation of flood insurance for sufficient coverage, including that for contents, by renters, owners, nonresident owners and business owners in the repetitive loss areas.
2. Inform all residents that homeowner's insurance policies do not cover damage from flood.
3. Educate property owners and residents in repetitive loss areas of ways to reduce risk from floods which could lower flood insurance premiums.
4. Inform home buyers of the importance of knowing the flood risks and the availability of NFIP flood insurance.
5. Continue partnerships with community stakeholders in order to promote the understanding of how flood insurance works and ways to mitigate risk.

Assessment: No change recommended by the Committee.

8. 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 others looking for property by advising them of potential flood hazards 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 flood hazards, 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, needs to know to hire a licensed contractor.

Assessment: No change to the priority audiences.

9. Topic, Outcome and Messages

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
1. Know your flood hazard						
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 FEMA mapped 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		✓				
2. Insure your property						
Outcome: Improved flood insurance coverage						
Message: Call your agent to discuss your coverage	✓	✓	✓		✓	
3. Protect your property from the hazard						
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		✓				
4. Protect people from the hazard						
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		✓				
5. Build responsibly						
Outcome: Fewer cases of unpermitted work						
Message: Check with the Floodplain Official before planning a project	✓	✓	✓		✓	
6. Protect natural floodplain functions						
Outcome: Increase in reports of illegal activities						
Message: Keep natural areas undisturbed	✓		✓			
Message: Report illegal dumping or clearing		✓			✓	
7. Building mitigation						
Outcome: Decrease in the number of insurance claims						
Message: Learn about mitigation options and available mitigation programs	✓	✓	✓		✓	
8. Hurricane evacuation – 1						
Outcome: Everyone evacuates when told						
Message: Know your evacuation zone number	✓	✓	✓	✓	✓	
9. Hurricane evacuation – 2						
Outcome: Everyone evacuates when told						
Message: Get a mobile flood app on your phone	✓	✓	✓	✓	✓	
10. Licensed Contractors						
Outcome: Fewer cases of unpermitted work						
Message: Hire only licensed contractors	✓	✓	✓		✓	✓

*Each community can add the required elevation above flood level

Assessment: There was some discussion about changing the messages related to protecting natural floodplain functions. The committee concluded that no changes to the PPI directed messaging were needed at this time.

10. Annual Public Information Projects

Projects	Assignment	Delivery	Schedule	Stakeholder
OP 1. Facts on Flooding Brochure	CRS Coordinator	Mailed to everyone	June	UF Extensions
OP 2. Repetitive Loss Brochure	CRS Coordinator	Mailed to RLAs	June	FIRM
OP 3. Know Before You Buy	CRS Coordinator	Key real estate professionals, i.e. lenders, insurance and real estate agents	June	FIRM
OP 4. TDC Hurricane Workshop	TDC, MOCO PIO, NWS	Workshop Tourist Industry	May	NWS
OP. 5. Licensed Contractor Signs	MOCO	Permitting customers	Ongoing	
OP 6. Media Blitz	TDC, MOCO PIO, NWS	Face to Face meetings with all media	May	NWS
OP 7. Brochures Permitting Dept.	CRS Coordinator	Displays public places	Ongoing	UF Extensions
OP 8. Keys Weekly Hurricane Guide	Hurricane Guide	60K Distributed to all businesses county-wide	Ongoing	Keys Weekly
OP 9.KW Licensed Contractor Notice	MOCO	Building Department Hurricane Guides	May	Contractor License Board
OP 10. Evacuation Signs	MOCO EM	120 Miles of US 1	Ongoing	
OP 11. Channel 76 MOCO TV	MOCO EM	Local TV Broadcast	Hurricane Season	
OP 12. Social media	MOCO PIO	Facebook and NextDoor	Ongoing	
OP 13. County-wide Events	MOCO EM	Booth at Events	5 Various Events	UF Extensions

Assessment: No change to the annual projects.

11. Flood Protection Topics, Outcomes and Messages

Timing	Topic Outcome Messages	Everyone in the Keys	Visitors	Businesses	Mobile home residents	Returning residents	Permit applicants
Threatening storm or flood	1. Know your hazard						
	Outcome: Reduced number of rumor-related calls to hotline						
	Message: Know where to turn for reliable and up-to-date information		✓	✓		✓	
	Message: Sign up for alerts @ Monroecountyem.com	✓			✓		
	3. Protect property from hazard						
	Outcome: Less damage from flying debris						
	Message: Trim your trees and bring in outdoor furniture	✓			✓		
	Message: Put shutters or plywood on windows			✓			
	Outcome: Visitors stay informed and evacuate as asked						
	Message: Visit the Florida Keys Website		✓	✓			
	4. Protect people from hazard						
	Outcome: People follow evacuation procedures						
	Message: Evacuate if told to do so		✓	✓			
	Message: Mobile home residents must evacuate for all hurricanes	✓			✓		
	8. Hurricane evacuation						
	Outcome: People evacuating don't get stranded						
	Message: Do not get on the road without a chosen destination	✓	✓	✓	✓		
9. Hurricane preparedness							
Outcome: Mobile homes do not become debris							
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	2. Insure your property						
	Outcome: People buy insurance						
	Protect yourself from the next flood with flood insurance	✓		✓	✓		✓
	4. Protect people from hazard						
	Outcome: People stay safe						
	Message: Monitor TV, Radio and internet for when is it safe to re-enter	✓	✓	✓	✓	✓	
	Outcome: Access to information from mobile device						
	Message: Check-in with family and friends by texting or social media	✓	✓	✓	✓		
	5. Build responsibility						
	Outcome: Flooded buildings properly repaired						
	Message: Hire a licensed contractor			✓	✓	✓	✓
	Message: Contact local floodplain official for information on regulation	✓					
	7. Building Mitigation						
Buildings built or repaired stronger and safer							
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.					✓	✓	

Assessment: The message for both impending threat of flooding and post events are to remain the same. The Monroe County PIO reported that the messages are appropriate and used as appropriate for both impending and post event outreach.

12. Progress Toward Desired Outcomes

Islamorada, Village of Islands			
	Trends		Notes
	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	

City of Key West			
	Trends		Notes
	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		

Monroe County			
	Trends		Notes
	Increase	Decrease	
Request for FIRM information (Activity 320)			No change
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	

13. 2025-26 PPI Committee Meeting

The next meeting of the PPI Committee will be held December 2025 or January 2026. The community representatives will continue to implement the projects and disseminate the messages as prescribed by the adopted PPI.