



Monroe County Repetitive Loss Area Analysis

February 1, 2025



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Community Name: Monroe County, Florida

Name of Plan: Monroe County Monroe County Repetitive Loss Area Analysis

Date of Adoption of Plan: February 19, 2020

5 Year CRS Expiration Date: February 19, 2025

Annual Progress Report Preparation, Distribution and Availability:

This report was prepared by Lori Lehr, CRS Consultant for Monroe County. This progress report reflects the progress goals and objectives in the adopted Monroe County Repetitive Loss Area Analysis.

The annual progress report is made available to the Monroe County Board of Commission, the media, and the public via each jurisdiction's website. A copy of the report is sent annually to the State of Florida NFIP Coordinator's office via email.

Implementation of Action Items:

The Local Mitigation Strategy Working Group meets quarterly to discuss grant opportunities and funding of the of each of the 34 Monroe County listed projects listed in the Local Mitigation Strategy Action Plan. The progress of each of the federally funded programs is included in the Local Mitigation Strategy

The following is a list federal, state, and local programs that currently have ongoing funding for mitigation projects The progress of the federally funded mitigation projects is captured in the Local Mitigation Strategy Action Plan. A copy of the Local Mitigation Strategy Action Plan is located [here](#).

Federal Programs

- ✓ Hazard Mitigation Grant Program
- ✓ Flood Mitigation Assistance Grant Program
- ✓ Pre-Disaster Mitigation
- ✓ Community Development Block Grant

State Programs

Rebuild Florida (federally funded, State-run): \$90 million was set aside for programs to help to mitigate properties damaged by Hurricane Irma. These are ongoing programs that are actively assisting with project to recover and mitigate against future loss.

- **Housing Repair and Replacement** - Rebuild Florida is a state-run program with federal funding through the Housing and Urban Development Department (HUD) and County support. Florida received and estimated \$616 million in the first round of funding. This money helps qualified families or residents whose homes were destroyed or severely damaged by Hurricane Irma repair or rebuild their homes.

- **Voluntary Home Buyout Program** - In the aftermath of Hurricane Irma, the Florida Department of Economic Opportunity allocated \$15 Million of Community Development Block Grant-Disaster Recovery funds to the Monroe County Voluntary Home Buyout Program. These funds allow Monroe County to purchase the property and the home of voluntary sellers who were impacted by Hurricane Irma. The home is demolished and the land serves as open space in perpetuity. The buyout program provided the following report:

The Voluntary Home Buyout Program received 87 registrations for participation in the program. None of the applicants had a property designated Severe Repetitive Loss. Six of the properties were designated Repetitive Loss:

- One property on Atlantic Avenue in Key Largo, not in a Repetitive Loss Area
- Repetitive Loss Area 29 one property on Watson Blvd
- Repetitive Loss Area 30 one property on Bailey's Lane (duplex)
- Repetitive Loss Area 42 one property on Caribbean Dr
- Repetitive Loss Area 42 one property on Park Dr
- Repetitive Loss Area 46 one property on Mad Bob Road

- 64 of the registered applicants voluntarily withdrew their application, including all six of the properties designated Repetitive Loss.
- Eight of the registered applicants were deemed ineligible, including one of the properties designated Repetitive Loss.
- All the VHBP applications are now closed, 21 acquisitions were completed under the VHBP.
- All the VHBP acquired properties have recorded deed restrictions limiting the use of the property to open space in perpetuity.
- Of the 21 acquired properties, demolition of all upland structures is completed and all permits pulled under VHBP are closed. One demolition of a derelict offshore dock is pending receipt of US Army Corps Permit. This is the final demolition that will be completed under the VHBP.
- None of the 21 acquisitions involved parcels that were designated Repetitive Loss or Severe Repetitive Loss.
- 15 of the 21 acquisitions were properties in Repetitive Loss Areas:
 - Repetitive Loss Area 25, two properties on Long Beach Dr
 - Repetitive Loss Area 26, two properties on Warner Street
 - Repetitive Loss Area 27, one property on Avenue G, two properties on Avenue F, one property on Avenue H. (One property is just outside the Area boundary on the west side of Palmetto Ave.)
 - Repetitive Loss Area 32, one property on Allamanda Lane
 - Repetitive Loss Area 35, one property on Elma Ave
 - Repetitive Loss Area 37, two properties on Julia Ave and one property on Dorothy Ave
 - Repetitive Loss Area 38, one property on State Rd 4A
 - Repetitive Loss Area 53, one property on Riviera Dr

- **Florida Forever** – Ongoing program to purchase and protect sensitive lands in Florida. The 5-year Florida Forever Plan includes Coupon Bight/Deer Key in Monroe County. The plan includes a schedule of funding and land designated for purchase with the allocated funds. A copy of the plan is located [here](#).

Local Programs

- **Land Authority acquisition program:** This is a program to acquire designated natural areas, habitat and habitat buffer areas for threatened or endangered species, sites to build resilient affordable housing, designated V zone properties, areas for recreational facilities, and areas with deteriorated infrastructure where the cost of maintaining and/or repairing the infrastructure exceeds the value of private lands. A copy of the annual report is located [here](#).
- **Monroe County Density Reduction Lot acquisition program:** This is a voluntary program to retire development rights for certain properties. The County purchases the property from willing sellers. Purchased lots can be sold, but they come with a deed restriction to prohibit the development of the property with new housing units. The revenue derived from the sale of these deed restricted properties can help replenish the program's funds. The progress of this program is included in Land Authority report linked above.

See the chart below for the eligible activities by funding program.

Eligible Activities by Funding Program								
	Acquisition of Vacant Land	Acquisition of Buildings	Elevation	Mitigation Reconstruction	Barriers (1)	Dry Floodproofing	Wet Floodproofing	Drainage Improvements
Hazard Mitigation Grant Program		✓	✓	✓		2		✓
Flood Mitigation Assistance Grant		✓	✓	✓		2		✓
Pre-Disaster Mitigation		✓	✓	✓		2		✓
Community Development Block Grant		✓	✓	✓				
Rebuild Florida			✓	✓				
Florida Forever		✓						
Voluntary Home Buyout Program		✓						
Land Authority acquisition program	✓	✓						
Density Reduction lot acquisition	✓							
Less Than Fee acquisition	✓							
Flood insurance claim payment						✓	✓	
Increased Cost of Compliance			✓	✓				
1. While no program's description identifies barriers as eligible projects, barriers can be one of the most inexpensive measures, so full funding support may not be needed. 2. Only funds dry floodproofing of nonresidential buildings								

Flood Insurance

The county continues to promote flood insurance as reported in the Program for Public Information

Annual Progress Report located [here](#).

Implementation objectives

The implementation of the mitigation efforts is largely dependent on the availability of federal and state grant type programs. The county is currently benefiting from an inflow of grant programs funded to assist with the recovery from Hurricane Irma. Most of the program application deadlines have been extended. Additional funds are being re-allocated to the county for projects in the Local Mitigation Strategy Action Plan and for the Rebuild Florida project. There are no recommendations at this time for new programs however, new projects are continuing to be awarded through the various programs and funding sources.

Action Items Progress

County Actions

1. Adopt this Area Analysis according to the process detailed in the CRS Coordinator's Manual.
 - a. Lead office: Building Department/Monroe County BOCC
 - b. Timeline: January 2020
 - c. Funding: Staff time and/or with assistance from consultants
 - d. Note: For continued CRS credit, there must be an annual evaluation report and an update every three years, so there will be a need for some staff or consultant time every year.

Action items a. – c. completed on schedule. The 2021 annual evaluation of the RLAA is complete.

2. Complete the Shoreline Stabilization Strategy proposed in the 2030 Comprehensive Plan.
 - a. Lead office: Planning & Environmental Resources Department
 - b. Timeline: To be initiated in 2020 and completed by April 2021.
 - c. Funding: To be determined (this may be done by in-house staff or with the assistance of a consultant)
 - d. Note: This will provide guidance and set priorities for County beach nourishment and other shoreline protection projects.

The progress of the shoreline stabilization strategy can be found [here](#).

3. Complete the analysis of repetitively flooded critical facilities, roads, and stormwater locations pursuant to the Roads Adaptation Plan.
 - a. Lead office: Sustainability
 - b. Timeline: Initiated in 2019, to be completed in 2020.

- c. Funding: No new funds are needed for this analysis as this project has already been budgeted.
- d. Note: This will provide guidance and set priorities for County projects to protect critical facilities, raise roadways above expected future flood levels, and improve stormwater facilities.

The Countywide Roadway Vulnerability Study Report can be found [here](#).

- 4. Encourage and assist the owners of repetitively flooded structures to pursue mitigation measures including acquisition, elevation, mitigation reconstruction, barriers, and floodproofing.
 - a. Lead office: Building Department
 - b. Timeline: Ongoing
 - c. Funding: Staff time and or with assistance from consultants
 - d. Note: This is currently being done under credited CRS outreach projects that provide information and technical assistance to property owners on mitigation measures. The projects also advise the reader to contact the Monroe County Building Department for advice on potential mitigation resources. Other than revising the information provided by these projects, there is no expected need for new resources.

As noted in the summary of mitigation programs and funding opportunities, there are multiple program that encourage property owners to take action to mitigate their floodprone structure. The CRS program supports the efforts with annual outreach projects that tell the readers where to find information on mitigation programs.

- 5. Develop a website devoted to the property mitigation measures recommended by this Analysis.
 - a. Lead office: Building Department/Floodplain Management
 - b. Timeline: 2020
 - c. Funding: Staff time
 - d. Note: This site would include summaries of the measures, the Mitigation Selection Matrix in Chapter 4, and links to more information, County staff contacts, and financial assistance programs. It would qualify for the CRS' website credit.

In addition to the CRS outreach the Monroe County website is kept up to date with grant and mitigation opportunities. The website has multiple pages devoted to mitigation and is located [here](#).

- 6. Continue to assist interested property owners in applying for mitigation grants.

- a. Lead office: Building Department/Floodplain Management
- b. Timeline: Ongoing
- c. Funding: Staff time and/or with assistance from consultants

Monroe County continues to provide staff time and resources to assist property owners with apply for mitigation grants. All the currently funded grant programs are managed by Monroe County staff or contractors that are managing the grants.

Property Owner Actions

7. Learn about property mitigation and funding sources and pursue one or more mitigation projects in accordance with the seven steps outlined in Chapter 4.

- a. Lead: Property owners
- b. Timeline: Ongoing
- c. Funding: Personal time for research. Personal funds for implementation (except those projects that are eligible for funding assistance).
- d. Note: County Actions 4, 5, and 6 would provide support for this task.

As reported, the County continues to support all grant opportunities and publicize the opportunities to the public through the website, social media, email, etc.

8. Purchase or maintain a flood insurance policy on the building and/or contents.

- a. Lead: Property owners and renters
- b. Timeline: Ongoing
- c. Funding: Personal funds to pay the insurance premiums.
- d. Note: See the discussion and website links at the end of Chapter 4.

The CRS PPI Annual Progress Report outlines outreach specifically targeting property owners and renters along with the insurance trends for Monroe County.