

Monroe County, FL

Risk-assessment baseline packet

County FIPS: 12087 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

Hazard Plain is an independent product built from public federal data. It is not a FEMA document and is not reviewed or endorsed by FEMA or any state agency.

Summary

Plan status as of 2026-09-30: Approved, expires 2031-01-21. Plan: Monroe County (FEMA plan 111534), approved 2026-01-21.

Since the plan was approved on 2026-01-21: no new hazard declaration and 10 NOAA Storm Events records; details under "What changed since your last plan".

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Hurricane (\$65,121,843 a year), Coastal Flooding (\$21,040,074) and Inland Flooding (\$4,746,532).

The tables that follow are organized by the items of FEMA's Local Mitigation Plan Review Tool, Element B (B1-a to B2-c); each heading says which item its tables support.

TERMS USED

EAL: expected annual loss: FEMA's modeled average yearly loss from a hazard.

NRI: FEMA's National Risk Index (version 1.20, December 2025).

NFIP: National Flood Insurance Program.

RL, SRL: repetitive loss and severe repetitive loss: flood-insured properties with repeated claims (definitions in B2-c).

FMA, HMGP: Flood Mitigation Assistance and Hazard Mitigation Grant Program, FEMA mitigation grants.

PA: FEMA Public Assistance: disaster aid to governments and some nonprofits.

Zone-level: NOAA logged the event for a National Weather Service forecast zone, which may include parts of neighboring counties.

County-coded: NOAA logged the event to this county.

FIPS: the federal code for a place; 12087 is this area.

D0 to D4: U.S. Drought Monitor categories, from abnormally dry (D0) to exceptional drought (D4).

F/EF, EFU: Fujita and Enhanced Fujita tornado ratings; EFU is an unrated tornado.

kt, CONUS: knots (1 kt is about 1.15 mph); the contiguous United States.

CFR: Code of Federal Regulations.

A4-a, E1-a: other items of FEMA's Local Mitigation Plan Review Tool (sources, and changes since the last plan).

Dollars: nominal (as reported, labeled with the year), not adjusted for inflation.

CONTENTS

1. Summary and terms used, page 1
2. Plan clock, page 2
3. What changed since your last plan (approved 2026-01-21), page 2
4. B1-a: hazard identification, page 3
5. B1-b: hazard location, page 4
6. B1-c: hazard extent, page 5
7. B1-d: previous occurrences, page 7
8. B1-e: probability of future events, page 12
9. B1-f: hazards that vary across jurisdictions, page 15
10. B2-a and B2-b: vulnerability and potential impacts, page 17
11. B2-a: vulnerability (county context), page 18
12. B2-c: repetitive loss properties, page 19
13. Sources, what the plan adds, disclaimer and citation, page 20

Plan clock

Status: Approved, expires 2031-01-21

Approved: 2026-01-21

Plan: Monroe County (FEMA plan 111534)

Days to expiry: 1,574

What changed since your last plan (approved 2026-01-21)

New federal declarations: none

Storm Events records since approval: 10 records (data through 2026-06-30)

Repetitive loss now: FMA RL 363, SRL 216 (44 CFR 77.2); any definition: 1,250

Repeat-flood change: this release sets the baseline count.

Sources: 1, 2, 4, 6 (numbered list at the end)

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Notes
Monroe County (unincorporated area)	Unincorporated	Approved, expires 2031-01-21	Monroe County (FEMA plan 111534)	2026-01-21	2031-01-21	1,574	
Islamorada, Village of Islands village	Village	Approved, expires 2031-01-21	Monroe County (FEMA plan 111534)	2026-01-21	2031-01-21	1,574	
Key Colony Beach city	City	Approved, expires 2031-01-21	Monroe County (FEMA plan 111534)	2026-01-21	2031-01-21	1,574	
Key West city	City	Approved, expires 2031-01-21	Monroe County (FEMA plan 111534)	2026-01-21	2031-01-21	1,574	this jurisdiction approved 2026-05-01
Layton city	City	Approved, expires 2031-01-21	Monroe County (FEMA plan 111534)	2026-01-21	2031-01-21	1,574	
Marathon city	City	Approved, expires 2031-01-21	Monroe County (FEMA plan 111534)	2026-01-21	2031-01-21	1,574	
College of Florida Keys	College/University	Approved, expires 2031-01-21	Monroe County (FEMA plan 111534)	2026-01-21	2031-01-21	1,574	this jurisdiction approved 2026-06-24
FL Keys Electric Cooperation	Electric/Power Authority	Approved, expires 2031-01-21	Monroe County (FEMA plan 111534)	2026-01-21	2031-01-21	1,574	this jurisdiction approved 2026-07-20
Florida Keys Aqueduct Authority	Flood Control District	Approved, expires 2031-01-21	Monroe County (FEMA plan 111534)	2026-01-21	2031-01-21	1,574	
Utility Board of Key West	Electric/Power Authority	Approved, expires 2031-01-21	Monroe County (FEMA plan 111534)	2026-01-21	2031-01-21	1,574	

State plan status and tribal plans in this state: see the state page.

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

- dam failure (incl. upstream dams)
- levee failure
- flash flood as its own subtype
- ice jams
- debris flows
- erosion (riverine and coastal)
- land subsidence and sinkholes
- expansive soils

The 18 National Risk Index hazards, ranked by expected annual loss (EAL)

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year; not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Hurricane	Relatively High	Very High	\$62,478,249	\$63,089	\$2,580,505	\$65,121,843	47	Includes 1 Tropical Depression record (outside NRI's Hurricane definition).
2	Coastal Flooding	Very High	Very High	\$18,238,753	n/a	\$2,801,322	\$21,040,074	35	
3	Inland Flooding	Relatively Low	Relatively Low	\$4,564,589	\$31,411	\$150,532	\$4,746,532	28	
4	Lightning	Relatively High	Relatively High	\$27,479	n/a	\$878,266	\$905,745	13	
5	Heat Wave	Relatively Low	Relatively Low	\$60	under \$1	\$667,867	\$667,927	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
6	Tornado	Very Low	Very Low	\$203,993	\$16	\$133,661	\$337,670	47	
7	Strong Wind	Relatively Low	Relatively Low	\$47,205	\$92	\$237,172	\$284,468	78	Includes 6 High Wind and 1 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
8	Wildfire	Very Low	Very Low	\$80,483	\$15	\$4,665	\$85,164	1	
9	Hail	Very Low	Very Low	\$46,181	\$295	\$5,057	\$51,533	10	
10	Cold Wave	Very Low	Very Low	\$3,704	\$58	\$2,466	\$6,229	0	Declared 3 times; no Storm Events record of this type.
11	Earthquake	Very Low	Very Low	\$4,291	n/a	\$1,126	\$5,417		Storm Events does not record earthquakes.
12	Landslide	Very Low	Very Low	\$81	n/a	under \$1	\$81	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Drought	No Rating	No Expected Annual Losses	n/a	\$0	n/a	\$0	23	

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year; not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
14	Winter Weather	No Rating	No Expected Annual Losses	\$0	\$0	\$0	\$0	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Insufficient Data	Insufficient Data	n/a	n/a	n/a	n/a	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

Total = buildings + agriculture + population equivalence; FEMA values each expected death (or 10 injuries) at \$13.7 million (2024 dollars).

NRI risk rating combines expected annual loss with social vulnerability and community resilience; EAL rating rates expected annual loss alone. Both compare this county with all U.S. counties.

Local data needed: state and local landslide and tsunami records (Storm Events records these hazards only in part).

Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: avalanche, ice storm and volcanic activity. That is the evidence for leaving them out of the plan.

The state hazard mitigation plan also lists hazards for this county; FEMA asks the plan to explain any hazard it leaves out.

Supports FEMA checklist item B1-b: hazard location

Affects the whole county (national data give no location within it): Cold Wave, Drought, Hail, Heat Wave, Lightning, Strong Wind and Winter Weather.

Coastal Flooding and Inland Flooding: The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center (<https://msc.fema.gov>) for this county.

Hazards that vary within the county: highest-rated census tracts

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 9727 (Very Low, 6.1); tract 9728 (Very Low, 4.3); tract 9721 (Very Low, 2.9)
Hurricane	tract 9727 (Very High, 100.0); tract 9708 (Very High, 99.8); tract 9728 (Very High, 99.6)
Landslide	tract 9727 (Very Low, 78.2); tract 9725 (Very Low, 66.5); tract 9717 (Very Low, 58.6)
Tornado	tract 9727 (Relatively Low, 52.8); tract 9708 (Relatively Low, 41.6); tract 9704 (Relatively Low, 39.2)
Tsunami	no tract has a National Risk Index rating for this hazard
Wildfire	tract 9800 (Relatively Moderate, 94.0); tract 9727 (Relatively Low, 85.6); tract 9704 (Relatively Low, 77.9)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 9727 is Census Tract 9727). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

Extent: scale, observed range and worst recorded event per hazard

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Coastal Flood, Storm Surge/ Tide	none in data (flood depth: FIRM)	35 records, 1998 to 2024 (34 zone-level)		Storm Surge/Tide, 2008-08-19, \$1,000,000 property; \$0 crops (2008 dollars); NWS zone FLZ077		No event record names a jurisdiction in the plan. Zone-level records (34) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	0					
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					
Drought	U.S. Drought Monitor scale (D0 to D4)	23 records, 2009 to 2026 (23 zone-level)	18 days to 169 days (median 71 days); 7 with a recorded value	169 days (about 5.6 months), 2026-01-13 to 2026-06-30, a run of 6 consecutive Storm Events drought records, zone- level		Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	12 records, 1983 to 2026	0.75 in to 1.75 in (median 1 in); 12 with a recorded value	1.75 in hail, 2003-04-27; same size also recorded on 1983-08-28, 1998-02-02	Hail, 2003-04-27, \$250 property; crops not reported (2003 dollars)	Event records naming jurisdictions in the plan: Marathon city (1 record).	
Excessive Heat, Heat	heat index (in event narratives)	0					
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	47 records, 1996 to 2024 (47 zone-level)		Strongest recorded: Hurricane record (NOAA event type 'Hurricane (Typhoon)'), 2017-09-09 to 2017-09-10, category 4, property not reported; \$0 crops (2017 dollars), 2 direct deaths, 20 direct injuries (reported for the zone); NWS zone FLZ078	Most damaging recorded: Hurricane (Typhoon), 1998-09-25, \$250,000,000 property; crops not reported (zone total, 1998 dollars)	Countywide (zone-level records).	Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	28 records, 1997 to 2026 (2 zone-level)		Flood, 2022-06-04, \$20,000 property; \$0 crops (2022 dollars)		Event records naming jurisdictions in the plan: Key West city (1 record), Marathon city (1 record). Zone-level records (2) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	13 records, 1997 to 2023		Lightning, 2012-07-22, \$40,000 property; \$0 crops (2012 dollars)		Event records naming jurisdictions in the plan: Key Colony Beach city (1 record), Key West city (1 record), Marathon city (1 record).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	7 records, 1996 to 2023 (7 zone-level)	35 kt (40 mph) to 52 kt (60 mph) (median 42 kt (48 mph)); 6 with a recorded value	52 kt (60 mph) estimated gust, High Wind, 2012-01-11; NWS zone FLZ076	High Wind, 1996-03-03, \$25,000 property; \$0 crops (zone total, 1996 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	109 records, 1961 to 2026	39 kt (45 mph) to 104 kt (120 mph) (median 52 kt (60 mph)); 100 with a recorded value	104 kt (120 mph), measurement type not recorded, Thunderstorm Wind, 1998-02-02	Thunderstorm Wind, 2005-06-02, \$60,000 property; crops not reported (2005 dollars)	Event records naming jurisdictions in the plan: Marathon city (12 records), Key West city (5 records), Key Colony Beach city (1 record).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	78 records, 1953 to 2024	F/EF0 to F/EF2 (median F/EF0); 69 with a recorded value	F2 tornado, 1972-06-18, 1 mi path length (whole path, pre-1996), 100 yd wide, \$250,000 property; crops not recorded (1972 dollars), 40 direct injuries	Tornado, 1998-11-04, \$25,000,000 property; \$0 crops (1998 dollars)	Event records naming jurisdictions in the plan: Marathon city (6 records), Key West city (4 records), Key Colony Beach city (1 record), Layton city (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Tsunami	none (count and damage only)	0					
Wildfire	acres burned (local data)	1 record, 2020 (1 zone-level)		No damage reported in 1 record.		Countywide (zone-level records).	
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	0					

In event narratives only (local data needed): wind chill, temperature, heat index, acres burned and snow depth; any physical measure of debris flow, lightning and tsunami.

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records from zones that no NWS zone-county file places in this county (mostly before 2020) are not counted here (the Methods page explains the zone matching).

Dollars are nominal (as reported), labeled with the year; not adjusted for inflation.

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 47 declarations covering 35 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2024-10-11	2024-10-05	DR-4834-FL	Major disaster	Hurricane Milton	Hurricane (primary); also designated: Inland Flooding	no Public Assistance recorded	within last 5 years	
2024-10-07	2024-10-05	EM-3622-FL	Emergency	Hurricane Milton	Hurricane	no Public Assistance recorded	within last 5 years	same incident as DR-4834
2024-09-28	2024-09-23	DR-4828-FL	Major disaster	Hurricane Helene	Hurricane	no Public Assistance recorded	within last 5 years	
2024-09-24	2024-09-23	EM-3615-FL	Emergency	Tropical Storm Helene	Hurricane (primary); also designated: Inland Flooding, Strong Wind	no Public Assistance recorded	within last 5 years	same incident as DR-4828
2024-08-10	2024-08-01	DR-4806-FL	Major disaster	Hurricane Debby	Hurricane	no Public Assistance recorded	within last 5 years	
2024-08-03	2024-08-01	EM-3605-FL	Emergency	Tropical Storm Debby	Hurricane (primary); also designated: Inland Flooding, Strong Wind, Tornado	no Public Assistance recorded	within last 5 years	same incident as DR-4806
2022-09-29	2022-09-23	DR-4673-FL	Major disaster	Hurricane Ian	Hurricane	\$4,358,165.40	within last 5 years	
2022-09-24	2022-09-23	EM-3584-FL	Emergency	Tropical Storm Ian	Hurricane	no Public Assistance recorded	within last 5 years	same incident as DR-4673
2021-07-04	2021-07-04	EM-3561-FL	Emergency	Tropical Storm Elsa	Hurricane	no Public Assistance recorded		
2020-08-01	2020-07-31	EM-3533-FL	Emergency	Hurricane Isaías	Hurricane	no Public Assistance recorded		
2020-03-25	2020-01-20	DR-4486-FL	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$301,250.92		
2020-03-13	2020-01-20	EM-3432-FL	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4486
2019-08-30	2019-08-28	EM-3419-FL	Emergency	Hurricane Dorian	Hurricane	no Public Assistance recorded		
2017-09-10	2017-09-04	DR-4337-FL	Major disaster	Hurricane Irma	Hurricane	\$151,246,173.24		
2017-09-05	2017-09-04	EM-3385-FL	Emergency	Hurricane Irma	Hurricane	no Public Assistance recorded		same incident as DR-4337
2016-10-06	2016-10-03	EM-3377-FL	Emergency	Hurricane Matthew	Hurricane	no Public Assistance recorded		
2012-10-18	2012-08-27	DR-4084-FL	Major disaster	Hurricane Isaac	Hurricane	\$821,121.49		
2008-09-07	2008-09-05	EM-3293-FL	Emergency	Hurricane Ike	Hurricane	\$622,177.41		
2008-08-24	2008-08-18	DR-1785-FL	Major disaster	Tropical Storm Fay	Hurricane; Inland Flooding	\$3,497,430.68		
2008-08-21	2008-08-18	EM-3288-FL	Emergency	Tropical Storm Fay	Hurricane; Inland Flooding	no Public Assistance recorded		same incident as DR-1785

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		Flags	Notes
						federal share obligated, nominal dollars			
2005-10-24	2005-10-23	DR-1609-FL	Major disaster	Hurricane Wilma	Hurricane	\$63,290,231.08			
2005-09-20	2005-09-18	EM-3259-FL	Emergency	Tropical Storm Rita	Hurricane	\$2,520,792.84			
2005-09-05	2005-08-29	EM-3220-FL	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted		no Public Assistance recorded		same incident as DR-1602
2005-08-28	2005-08-24	DR-1602-FL	Major disaster	Hurricane Katrina	Hurricane	\$5,990,738.45			
2005-07-10	2005-07-07	DR-1595-FL	Major disaster	Hurricane Dennis	Hurricane	\$6,260,342.47			
2004-09-16	2004-09-13	DR-1551-FL	Major disaster	Hurricane Ivan	Hurricane	\$333,168.61			
2004-09-04	2004-09-03	DR-1545-FL	Major disaster	Hurricane Frances	Hurricane	\$31,955.29			
2004-08-13	2004-08-11	DR-1539-FL	Major disaster	Tropical Storm Bonnie and Hurricane Charley	Hurricane	\$240,076.41			
2001-04-25	2001-04-17	FM-2359-FL	Fire management	FI - Everglades Fire Complex - 04/25/01	Wildfire		no Public Assistance recorded		
2001-02-05	2000-12-01	DR-1359-FL	Major disaster	Severe Freeze	Cold Wave		PA not declared for this county		
2000-10-04	2000-10-03	DR-1345-FL	Major disaster	Severe Storms and Flooding	Inland Flooding		PA not declared for this county		
1999-10-20	1999-10-14	DR-1306-FL	Major disaster	FI-Hurricane Irene-Dr-Req	Hurricane	\$3,409,887.79			
1999-10-15	1999-10-14	EM-3150-FL	Emergency	Tropical Storm Irene - Florida	Hurricane		no Public Assistance recorded		same incident as DR-1306
1999-04-27	1999-04-15	EM-3139-FL	Emergency	FI-Fires 04/15/99	Wildfire		no Public Assistance recorded		
1999-04-18	1999-04-13	FM-2256-FL	Fire management	FI-Fires 04/13/99	Wildfire		no Public Assistance recorded		
1998-11-06	1998-11-04	DR-1259-FL	Major disaster	Tropical Storm Mitch	Hurricane; Inland Flooding; Tornado		no Public Assistance recorded		
1998-09-28	1998-09-25	DR-1249-FL	Major disaster	Hurricane Georges	Hurricane		no Public Assistance recorded		
1998-09-25	1998-09-25	EM-3131-FL	Emergency	Hurricane Gorges	Hurricane		no Public Assistance recorded		same incident as DR-1249
1998-06-18	1998-05-25	DR-1223-FL	Major disaster	Extreme Fire Hazard	Wildfire		no Public Assistance recorded		
1998-02-12	1998-02-02	DR-1204-FL	Major disaster	Severe Storms, High Winds, Tornadoes, and Flooding	Inland Flooding; Strong Wind; Tornado		no Public Assistance recorded		
1993-03-13	1993-03-12	DR-982-FL	Major disaster	Tornadoes, Flooding, High Winds & Tides, Freezing	Tornado (primary); also designated: Inland Flooding, Strong Wind		no Public Assistance recorded		
1992-08-24	1992-08-24	DR-955-FL	Major disaster	Hurricane Andrew	Hurricane		no Public Assistance recorded		
1990-01-15	1989-12-23	DR-851-FL	Major disaster	Severe Freeze	Cold Wave		PA not declared for this county		
1980-05-06	1980-05-06	EM-3079-FL	Emergency	Undocumented Aliens	Non-natural, not counted		no Public Assistance recorded		
1977-01-31	1977-01-31	DR-526-FL	Major disaster	Severe Winter Weather	Cold Wave		PA not declared for this county		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1972-06-23	1972-06-23	DR-337-FL	Major disaster	Tropical Storm Agnes	Hurricane	no Public Assistance recorded		
1965-09-14	1965-09-14	DR-209-FL	Major disaster	Hurricane Betsy	Hurricane (primary); also designated: Inland Flooding	no Public Assistance recorded		

School districts and special districts in this county: \$16,929,239.11 (included in the county total above). Public Assistance matched by applicant name to the school districts and special districts FEMA lists as plan participants in this county. They have no row of their own in the jurisdiction table, so their total is listed here. These dollars are already included in the county PA column of the declarations table (the FEMA record places each applicant in this county), so this line is not added to it.

County Public Assistance: applicants the FEMA record places in this county, including any state agencies FEMA files there; statewide rows are listed on the state page; federal share obligated, nominal dollars.

Statewide declarations

Source: 2

Declared	Incident began	FEMA number	Type	Title	Mapped hazard
1995-08-03	1995-08-02	EM-3116-FL	Emergency	Hurricane Erin	Hurricane
1964-09-10	1964-09-10	DR-176-FL	Major disaster	Hurricane Dora	Hurricane (primary); also designated: Inland Flooding
1964-09-08	1964-09-08	DR-175-FL	Major disaster	Hurricane Cleo	Hurricane (primary); also designated: Inland Flooding
1962-12-17	1962-12-17	DR-141-FL	Major disaster	Abnormally High Tides	Inland Flooding
1960-09-12	1960-09-12	DR-106-FL	Major disaster	Hurricane Donna	Hurricane (primary); also designated: Inland Flooding
1960-03-23	1960-03-23	DR-97-FL	Major disaster	Severe Weather Conditions	Other, not an NRI hazard; not counted
1953-10-22	1953-10-22	DR-12-FL	Major disaster	Flood	Inland Flooding

FEMA recorded these with designated area Statewide and no county, so they are listed on every county page in the state and not counted with county rows. Local data needed: whether each one affected this county.

17 Fire Management declarations (1985-05-17 to 1998-06-28) FEMA filed as Statewide with no county; each names one local fire. Listed on the state page.

Public Assistance not placed in any Florida county: 4 rows, \$9,327,951.42; listed on the Florida state page.

Source: 3

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Coastal Flooding	35	0	0	14	0	0	1996 to 2026-06-30	
Cold Wave	0	0	0	0	3	0	1996 to 2026-06-30	No Storm Events records of this type; 3 federal declared incidents (see declarations table)
Drought	23	5	6	12	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Hail	12	2	0	2	0	0	1955 to 2026-06-30	
Heat Wave	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Hurricane	47	0	0	9	25	0	1996 to 2026-06-30	Includes 1 Tropical Depression record.
Inland Flooding	28	1	0	7	9	0	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	13	0	0	1	0	0	1996 to 2026-06-30	
Strong Wind	116	2	0	7	4	0	1955 to 2026-06-30	Includes 6 High Wind and 1 Strong Wind records.
Tornado	78	0	0	7	4	0	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	1	0	0	0	4	0	1996 to 2026-06-30	
Winter Weather	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2026-01-13	Drought		\$0 property; \$0 crops (zone total, 2026 dollars)	0, 0	NWS zone FLZ075 (MAINLAND MONROE), zone-level	in the 12 months before plan approval; within last 5 years	B1-c worst recorded: Drought
2022-06-04	Flood		\$20,000 property; \$0 crops (2022 dollars)	0, 0	UPPER KEY LARGO	within last 5 years	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2017-09-10	Storm Surge/Tide		property not reported; \$0 crops (zone total, 2017 dollars)	1, 0	NWS zone FLZ077 (MONROE/MIDDLE KEYS), zone-level		deaths or injuries recorded
2017-09-09	Hurricane (NOAA event type 'Hurricane (Typhoon)')	category 4	property not reported; \$0 crops (zone total, 2017 dollars)	2, 20	NWS zone FLZ078 (MONROE/LOWER KEYS), zone-level		deaths or injuries recorded
2012-07-22	Lightning		\$40,000 property; \$0 crops (2012 dollars)	0, 0	(EYW)KEY WEST INL AR		B1-c worst recorded: Lightning
2012-01-11	High Wind	52 kt (60 mph) estimated gust	\$2,000 property; \$0 crops (zone total, 2012 dollars)	0, 0	NWS zone FLZ076 (MONROE/UPPER KEYS), zone-level		B1-c worst recorded: High Wind and Strong Wind
2008-08-30	Tropical Storm		property not reported; \$0 crops (zone total, 2008 dollars)	1, 0	NWS zone FLZ078 (MONROE/LOWER KEYS), zone-level		deaths or injuries recorded
2008-08-19	Storm Surge/Tide		\$1,000,000 property; \$0 crops (zone total, 2008 dollars)	0, 0	NWS zone FLZ077 (MONROE/MIDDLE KEYS), zone-level		B1-c worst recorded: Coastal Flood, Storm Surge/Tide
2003-04-27	Hail	1.75 in	\$0 property; crops not reported (2003 dollars)	0, 0	KEY WEST INTL ARPT		B1-c worst recorded: Hail
1998-09-25	Hurricane (NOAA event type 'Hurricane (Typhoon)')		\$250,000,000 property; crops not reported (zone total, 1998 dollars)	0, 0	NWS zone FLZ078 (MONROE/LOWER KEYS), zone-level		B1-c most damaging: Hurricane, Tropical Storm, Tropical Depression
1998-02-02	Thunderstorm Wind	104 kt (120 mph), measurement type not recorded	damage not reported	0, 0	LONG KEY		B1-c worst recorded: Thunderstorm Wind
1972-06-18	Tornado	F2, 1 mi path length (whole path, pre-1996), 100 yd wide	\$250,000 property; crops not recorded (1972 dollars)	0, 40	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (353 rows).

Location is the place NOAA recorded, as written in its data; it need not be a jurisdiction in this plan.

Local data needed: state-declared emergencies, from your state emergency management agency (federal data do not include them).

Tribal and special-area declarations in this state are listed on the state page.

Supports FEMA checklist item B1-e: probability of future events

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Coastal Flooding	2.28	events per year at a location (modeled)	about 2.3 per year at a given location in the county	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	Descriptor from NRI: the rate at a location is 1 or more a year, so the county rate is at least that.
Cold Wave	1.02	event-days per year	about 1.02 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	3.78	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events cold wave record, 1996 to 2025.
Drought	5.68	event-days per year	about 5.68 days per year	Likely	Storm Events event-days in 6 of 30 years, 1996 to 2025 (20%)	182	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000173	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0173%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	0.43	events per year	about 1 in 2 years	Likely	FEMA annualized frequency (modeled)	23.5 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	4.14	event-days per year	about 4.14 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	9.24	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events heat wave record, 1996 to 2025
Hurricane	0.291	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	191	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Inland Flooding	0.536	event-days per year	about 0.536 days per year	Likely	Storm Events event-days in 14 of 30 years, 1996 to 2025 (46.7%)	15	1996 to 2023 (28 years)	see B1-f	
Landslide	0.0929	events per year (modeled)	about 1 in 11 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Lightning	101	days per year with a strike	about 101 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.59	events per year	about 0.59 per year	Likely	FEMA annualized frequency (modeled)	8	1986 to 2023 (38 years)	countywide	
Tornado	1.08	events per year	about 1.08 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)			Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Wildfire	0.00318	annual probability at a location	chance a given location in the county burns in a year: 0.318%	Possible	Storm Events records in 1 of 30 years, 1996 to 2025 (3.33%)	not shown	modeled	see B1-f	
Winter Weather	0	event-days per year	none modeled		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	0	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events winter weather record, 1996 to 2025

FEMA annualized frequency (modeled) is the National Risk Index v1.20 (December 2025) estimate of how often a hazard affects this county in a year; it is not recorded events divided by years, and its unit differs by hazard (events, event-days, or days with a lightning strike per year). For earthquake, wildfire, coastal flooding and tsunami the value is the chance (or number of events) at a location in the county, not across the county, so no "1 in N years" is given and the descriptor comes from Storm Events where it has a record (none for earthquake). The Methods page gives each hazard's method, from FEMA's National Risk Index Technical Documentation v1.20.

Where NRI gives event-days, the descriptor comes from the share of years with a Storm Events record; NRI's source records more events, so the two differ.

Descriptor scale used in this packet (defined per unit)

Sources: 5, 6

Unit	Descriptor	Definition
events per year	Highly likely	1 or more per year
events per year	Likely	about once in 1 to 10 years
events per year	Possible	about once in 10 to 100 years
events per year	Unlikely	less than once in 100 years
annual probability	Likely	10% to under 100% chance in a given year
annual probability	Possible	1% to under 10% chance in a given year
annual probability	Unlikely	under 1% chance in a given year
event-days (share of years)	Highly likely	event-days recorded in 90% or more of years
event-days (share of years)	Likely	event-days recorded in 10% to under 90% of years
event-days (share of years)	Possible	event-days recorded in some years but under 10% of years
lightning strike-days	Highly likely	cloud-to-ground strikes on 1 or more days per year

Intensity bands: historical frequency (Storm Events)

Source: 6

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	5	30	0.167
Hail	2.00 in+	1996 to 2025	0	30	0
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	45	30	1.5
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	12	30	0.4
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	12	30	0.4
Tornado	EF0-1	1996 to 2025	43	30	1.43
Tornado	EF2-3	1996 to 2025	2	30	0.0667
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	2	30	0.0667

The bands show how often events of each severity were recorded in this county, to profile how severe events have been (FEMA's probability item asks for the range of intensities).

Hail smaller than 1 inch is not counted: on 2010-01-05 the National Weather Service raised its severe-hail threshold from 3/4 inch to 1 inch, so smaller reports became less common after 2009 (NWS Service Change Notice 09-52). NRI hail frequency uses a 0.75 inch threshold.

Optional: future conditions. Not a required item in the 2025 FEMA Local Mitigation Planning Policy Guide; some states ask for it. The federal Climate Mapping for Resilience and Adaptation (CMRA) site gives county exposure to future climate conditions (<https://resilience.climate.gov/>).

Supports FEMA checklist item B1-f: hazards that vary across jurisdictions

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Coastal Flooding	27 of 28	92.5	99.2	99.9	Very High 15, Relatively High 10, Relatively Moderate 2, No Rating 1
Cold Wave	27 of 28	15.8	15.9	17.3	Very Low 27, No Rating 1
Drought	0 of 28				No Rating 28
Earthquake	27 of 28	0.3	1.1	6.1	Very Low 27, No Rating 1
Hail	27 of 28	1.5	11.6	69.3	Relatively Low 6, Very Low 21, No Rating 1
Heat Wave	27 of 28	2.3	36.1	68.7	Relatively Moderate 3, Relatively Low 23, Very Low 1, No Rating 1
Hurricane	27 of 28	84.6	98.6	100.0	Very High 23, Relatively High 3, Relatively Moderate 1, No Rating 1
Inland Flooding	27 of 28	1.0	6.7	61.4	Relatively Moderate 1, Relatively Low 3, Very Low 23, No Rating 1
Landslide	26 of 28	13.7	37.9	78.2	Very Low 26, No Rating 2
Lightning	27 of 28	10.2	82.9	97.8	Very High 2, Relatively High 16, Relatively Moderate 8, Very Low 1, No Rating 1
Strong Wind	27 of 28	11.8	26.6	83.7	Relatively High 1, Relatively Moderate 5, Relatively Low 11, Very Low 10, No Rating 1
Tornado	27 of 28	4.1	23.2	52.8	Relatively Low 6, Very Low 21, No Rating 1
Tsunami	0 of 28				Insufficient Data 28
Wildfire	26 of 28	18.6	60.7	94.0	Relatively Moderate 1, Relatively Low 8, Very Low 17, No Rating 2
Winter Weather	0 of 28				No Rating 28

Rated tracts only: No Rating (score 0.0), Not Applicable and Insufficient Data tracts are counted but not used for the minimum, median and maximum.

The score ranks a tract against all U.S. tracts (100 = highest). The rating is FEMA's category for the tract's risk value, computed differently, so the two can disagree.

Frequency data for cold wave, hail, heat wave, lightning and strong wind are county-wide or coarse (49 km grid or NWS zone), the same for every jurisdiction; the tract range mostly reflects where buildings and people are.

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>
Monroe County (unincorporated area)	Unincorporated	Approved, expires 2031-01-21	FMA RL 178, SRL 100; any 694	\$78,928,726.81	0 total; 0 since its plan
Islamorada, Village of Islands village	Village	Approved, expires 2031-01-21	FMA RL 11, SRL 20; any 63	\$16,171,967.46	0 total; 0 since its plan
Key Colony Beach city	City	Approved, expires 2031-01-21	FMA RL 5, SRL 7; any 23	\$2,537,441.22	3 total; 0 since its plan
Key West city	City	Approved, expires 2031-01-21	FMA RL 90, SRL 51; any 279	\$29,693,675.53	11 total; 0 since its plan
Layton city	City	Approved, expires 2031-01-21	FMA RL 1, SRL 0; any 2	\$63,129.93	1 total; 0 since its plan
Marathon city	City	Approved, expires 2031-01-21	FMA RL 78, SRL 38; any 189	\$27,614,098.64	21 total; 0 since its plan

Repetitive-loss counts are for whole NFIP communities, which can extend beyond this county (see the note in B2-c).

School districts and special districts get a plan clock row only.

County Public Assistance in B1-d also includes applicants filed under the county that are not jurisdictions in this plan (for example state agencies, special districts and nonprofits), so the jurisdiction rows add up to less.

Supports FEMA checklist items B2-a and B2-b: vulnerability and potential impacts

Local data needed

The table below gives county-level starting figures; the plan describes impacts for each jurisdiction and its own assets.

- Critical facilities and lifelines per hazard
- A problem statement per jurisdiction per hazard
- Changes in development in hazard-prone areas since the last approval, or a statement of none (E1-a)
- Future assets

County-level starter: exposure, expected annual loss and damage since the plan

Sources: 1, 2, 3, 5, 6, 7

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2026-01-21 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Coastal Flooding	\$18,919,869,484	n/a	77,826	\$18,238,753	n/a	\$2,801,322	0.0964%				
Cold Wave	\$20,291,268,812	\$5,066,522	82,334	\$3,704	\$58	\$2,466	under 0.0001%				
Drought	n/a	\$0	n/a	n/a	\$0	n/a			\$0		agriculture exposure is 0 in NRI
Earthquake	\$34,914,068,610	n/a	82,863	\$4,291	n/a	\$1,126	under 0.0001%				
Hail	\$20,296,753,475	\$5,066,522	82,390	\$46,181	\$295	\$5,057	0.000228%	\$0			
Heat Wave	\$20,294,413,516	\$5,066,522	82,360	\$60	under \$1	\$667,867	under 0.0001%				
Hurricane	\$20,294,887,414	\$5,066,522	82,382	\$62,478,249	\$63,089	\$2,580,505	0.308%				
Inland Flooding	\$19,929,978,738	\$5,066,519	72,717	\$4,564,589	\$31,411	\$150,532	n/a (see note)	\$0			NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$20,317,442	n/a	51	\$81	n/a	under \$1	0.000397%				
Lightning	\$20,296,753,475	n/a	82,390	\$27,479	n/a	\$878,266	0.000135%				
Strong Wind	\$20,296,753,475	\$5,066,522	82,390	\$47,205	\$92	\$237,172	0.000233%	\$0			
Tornado	\$20,296,753,475	\$5,066,522	82,390	\$203,993	\$16	\$133,661	0.00101%				
Tsunami	n/a	n/a	n/a	n/a	n/a	n/a					NRI publishes no building exposure for this county

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2026-01-21 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Wildfire	\$2,322,895,983	\$2,540,703	9,229	\$80,483	\$15	\$4,665	0.00346%				
Winter Weather	\$0	\$0	0	\$0	\$0	\$0					building exposure is 0 in NRI

Totals since 2026-01-21 (Storm Events through 2026-06-30): 5 county-coded records, 5 with a damage value recorded (including \$0), \$0; 5 zone-level records, 5 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: no counted declaration since the plan.

FEMA does not split Public Assistance by hazard. A declaration mapped to several hazards is listed under each of them with its full amount, so the per-hazard column does not add up to the total; the unit total counts each declaration once.

NRI computes earthquake exposure on its own basis, so it exceeds the county building value in B2-a.

Supports FEMA checklist item B2-a: vulnerability (county context)

County context

Source: 5

Measure	Value
Population	82,390
Building value (total, not at risk)	\$20,296,753,475
Agriculture value (total, not at risk)	\$5,066,522
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$85,790,044
Expected annual loss, population equivalence, all hazards (NRI values each statistical life at \$13.7M; a modeled value of expected deaths and injuries, not property damage)	\$7,462,639
Social vulnerability rating	Relatively Moderate
Community resilience rating	Relatively Low
NRI version	December 2025

FEMA's all-hazard expected annual loss adds buildings, agriculture and population equivalence; this table gives the property part and the population-equivalence part as separate rows.

Social vulnerability: higher means people are more likely to be harmed and slower to recover. Community resilience: lower means the community is less able to recover. High social vulnerability and low resilience both raise the NRI risk rating.

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	363	Severe repetitive loss, FMA definition (44 CFR 77.2)	216
Repetitive loss, NFIP insurance definition	1,036	Severe repetitive loss, NFIP insurance definition	118

The state NFIP coordinator's list, the source FEMA's Handbook names, often uses the NFIP insurance definition (second row).

Repeat-flood properties: county and state-level rows

Sources: 1, 4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	363	216	1,036	118	1,250	33	610
of which: Key West city	90	51	226	36	279	12	184
of which: Layton city	1	0	2	0	2	0	0
of which: Islamorada village	11	20	60	14	63	1	31
of which: Marathon city	78	38	152	14	189	3	98
of which: Key Colony Beach city	5	7	23	5	23	0	7
of which: Monroe County (unincorporated area)	178	100	573	49	694	17	290
Statewide, no county in FEMA's file	0	1	9	0	10	0	1

The statewide row counts properties FEMA's file gives with no county in this state; they are listed for reference and are not in this county's counts.

Repeat-flood properties by jurisdiction in the plan (NFIP community)

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Monroe County (unincorporated area)	125129	178	100	573	49	694	17	290
Islamorada, Village of Islands village	120424	11	20	60	14	63	1	31
Key Colony Beach city	125121	5	7	23	5	23	0	7
Key West city	120168	90	51	226	36	279	12	184
Layton city	120169	1	0	2	0	2	0	0
Marathon city	120681	78	38	152	14	189	3	98

Counts by occupancy group for each jurisdiction are in the Excel file, sheet "B2-c Jurisdictions".

Jurisdiction rows are whole NFIP communities and need not add up to the county total: a community that extends into another county is counted in full on each jurisdiction row, while the county table counts only its part in this county.

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	292	148	829	83	1,001	22	498
2 to 4 unit residential	26	17	56	11	70	2	36
other residential	13	14	40	8	43	1	23
non-residential	32	37	111	16	136	8	53
not reported	0	0	0	0	0	0	0

FEMA's occupancy groups have no institutional class; institutional properties are counted in non-residential or other residential in the table by occupancy group.

FMA RL and FMA SRL are the Flood Mitigation Assistance definitions (44 CFR 77.2), the ones the FEMA Local Mitigation Planning Policy Guide cites. NFIP repetitive loss (the FEMA insurance definition) is 2 or more claims over \$1,000 in 10 years, and a property can leave that group once it is mitigated. Also shown: NFIP severe repetitive loss, any category, mitigated and currently insured. The Methods page gives the OpenFEMA field details.

Counts are aggregates of FEMA's public NFIP Multiple Loss Properties file (FEMA's data date 2026-08-02; file version 2026-08-04). No property is identified. County assignment is FEMA's geocode.

In this county 184 properties are FMA repetitive loss but not NFIP repetitive loss, and 857 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

Tables cite these sources by number. The full list, for the plan's bibliography (FEMA review item A4-a):

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip), https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)

What this packet is and what the plan adds

This packet is the federal data for the plan's risk assessment (the summary on page 1 says how it is organized); the plan and FEMA's review decide whether each item is met.

The plan adds what only the community has: local data on assets, critical facilities, development and each jurisdiction's impacts; local hazard history, including state-declared emergencies; the mitigation strategy; and adoption.

How the federal data are built: National Risk Index values are FEMA's model, not counts of events. Storm Events is more complete from 1996; zone-level records are placed by forecast zone, not by location in the county. Public Assistance for a jurisdiction is matched by applicant name. The Methods page gives every rule and the known edge cases.

OpenFEMA disclaimer

This product uses the Federal Emergency Management Agency's OpenFEMA API, but is not endorsed by FEMA. The Federal Government or FEMA cannot vouch for the data or analyses derived from these data after the data have been retrieved from the Agency's website(s).

Reuse, citation and corrections

Reuse and citation: Hazard Plain text and tables are licensed under Creative Commons Attribution 4.0 International (CC BY 4.0, <https://creativecommons.org/licenses/by/4.0/>); credit Hazard Plain and the release. The underlying federal data are public domain; OpenFEMA data are also subject to the OpenFEMA terms and conditions.

Cite this: Hazard Plain (2026). Monroe County, FL: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 12087). Automated baseline. <https://hazardplain.org/fl/12087/> Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

Corrections: to report an error, name the packet, the table and what your records show. Contact: contact@hazardplain.org