

1 inch = 30,000 feet
1:360,000

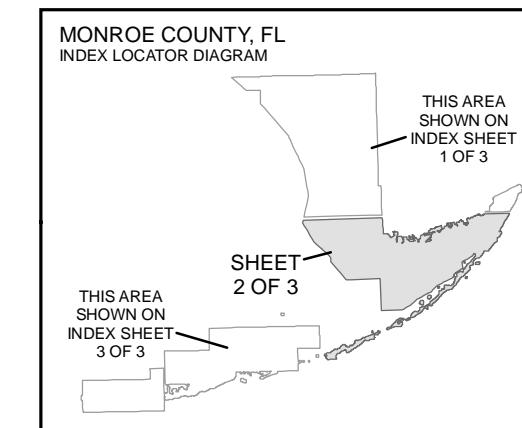
0 8,500 17,000 34,000 51,000 68,000 feet

Map Projection:
Universal Transverse Mercator, Zone 17N; North American Datum 1983;
Western Hemisphere; Vertical Datum: NAVD 88

THE INFORMATION DEPICTED ON THIS MAP AND SUPPORTING
DOCUMENTATION ARE ALSO AVAILABLE IN DIGITAL FORMAT AT
[HTTPS://MSC.FEMA.GOV](https://MSC.FEMA.GOV)

SEE FLOOD INSURANCE STUDY FOR ADDITIONAL INFORMATION

* PANEL NOT PRINTED - OPEN WATER AREA



**NATIONAL FLOOD INSURANCE PROGRAM
FLOOD INSURANCE RATE MAP INDEX (Sheet 2 of 3)**

MONROE COUNTY, FLORIDA and Incorporated Areas

PANELS PRINTED:

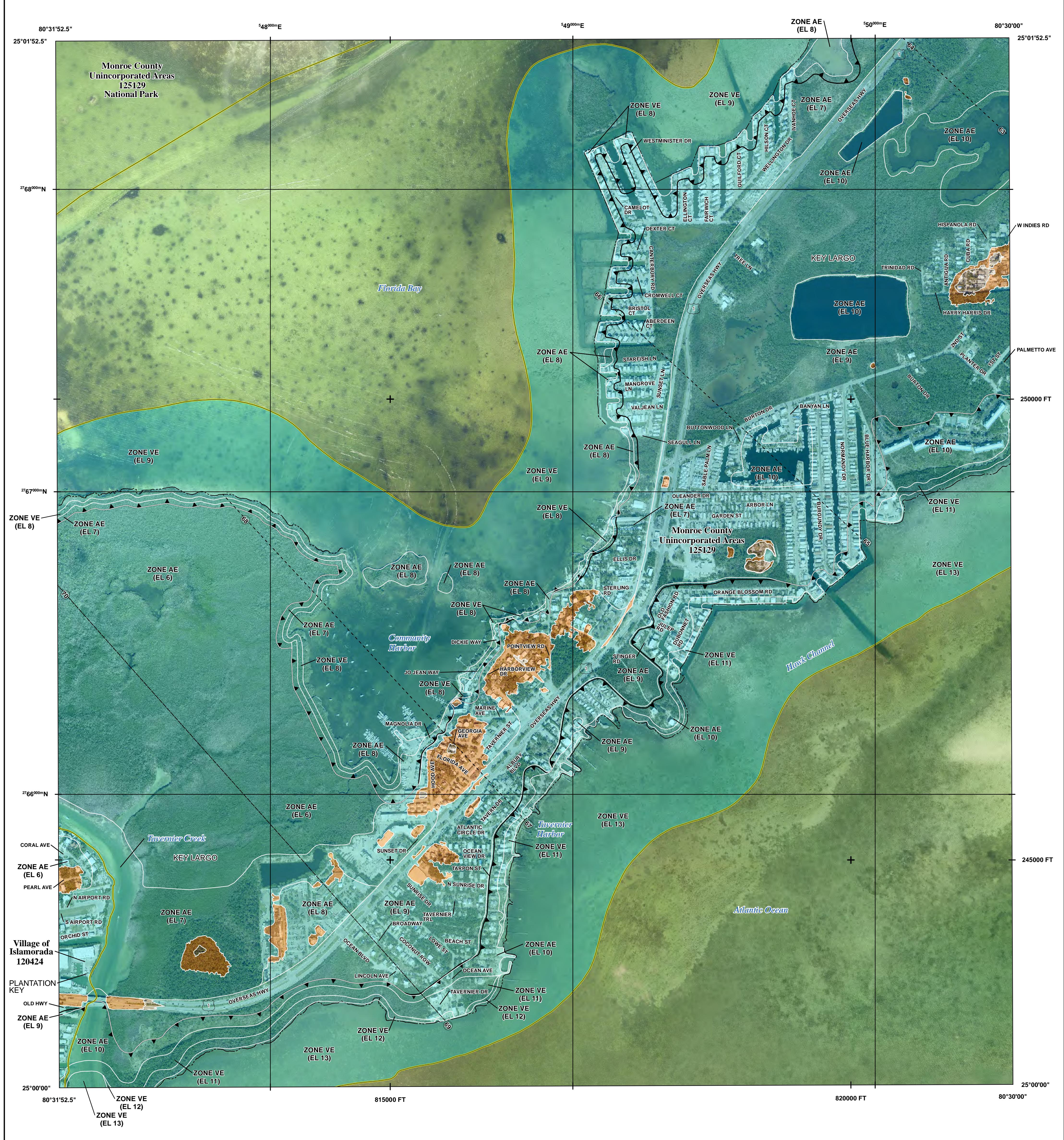
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PRELIMINARY
12/27/2019



MAP NUMBER
12087CIND2B

MAP REVISED



FLOOD HAZARD INFORMATION

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT
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[HTTPS://MSC.FEMA.GOV](https://msc.fema.gov)

SPECIAL FLOOD HAZARD AREAS	Without Base Flood Elevation (BFE) Zone A, V, A99
	With BFE or Depth Zone AE, AO, AH, VE, AR
	Regulatory Floodway
	0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X Future Conditions 1% Annual Chance Flood Hazard Zone X
	Area with Reduced Flood Risk due to Levee See Notes, Zone X
	Area with Flood Risk due to Levee Zone D
	NO SCREEN Area of Minimal Flood Hazard Zone X
	Area of Undetermined Flood Hazard Zone D
GENERAL STRUCTURES	Channel, Culvert, or Storm Sewer
	Levee, Dike, or Floodwall
	18.2 Cross Sections with 1% Annual Chance Water Surface Elevation
	17.5
	8 Coastal Transect
	Profile Baseline
	Hydrographic Feature
	513~~~ Base Flood Elevation Line (BFE)
	Limit of Study
	Jurisdiction Boundary

NOTES TO USERS

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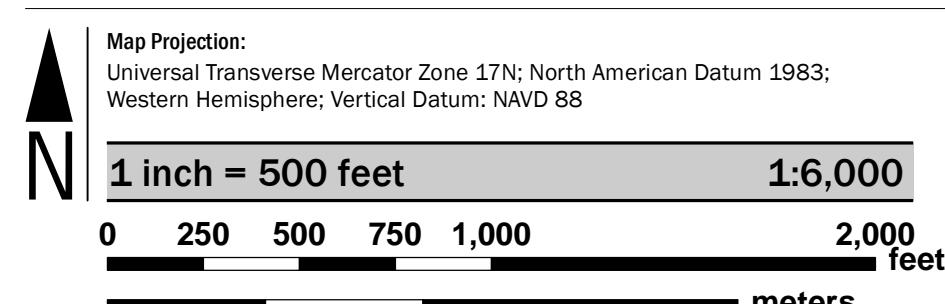
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LIMIT OF MODERATE WAVE ACTION: Zone AE has been divided by a Limit of Moderate Wave Action (LMWA). The LMWA represents the approximate landward limit of the 1% chance breaking wave. The effects of wave hazards between Zone VE and the LMWA (or between the shoreline and the LMWA for areas where Zone VE is not identified) will be similar to, but less severe than, those in the Zone VE.

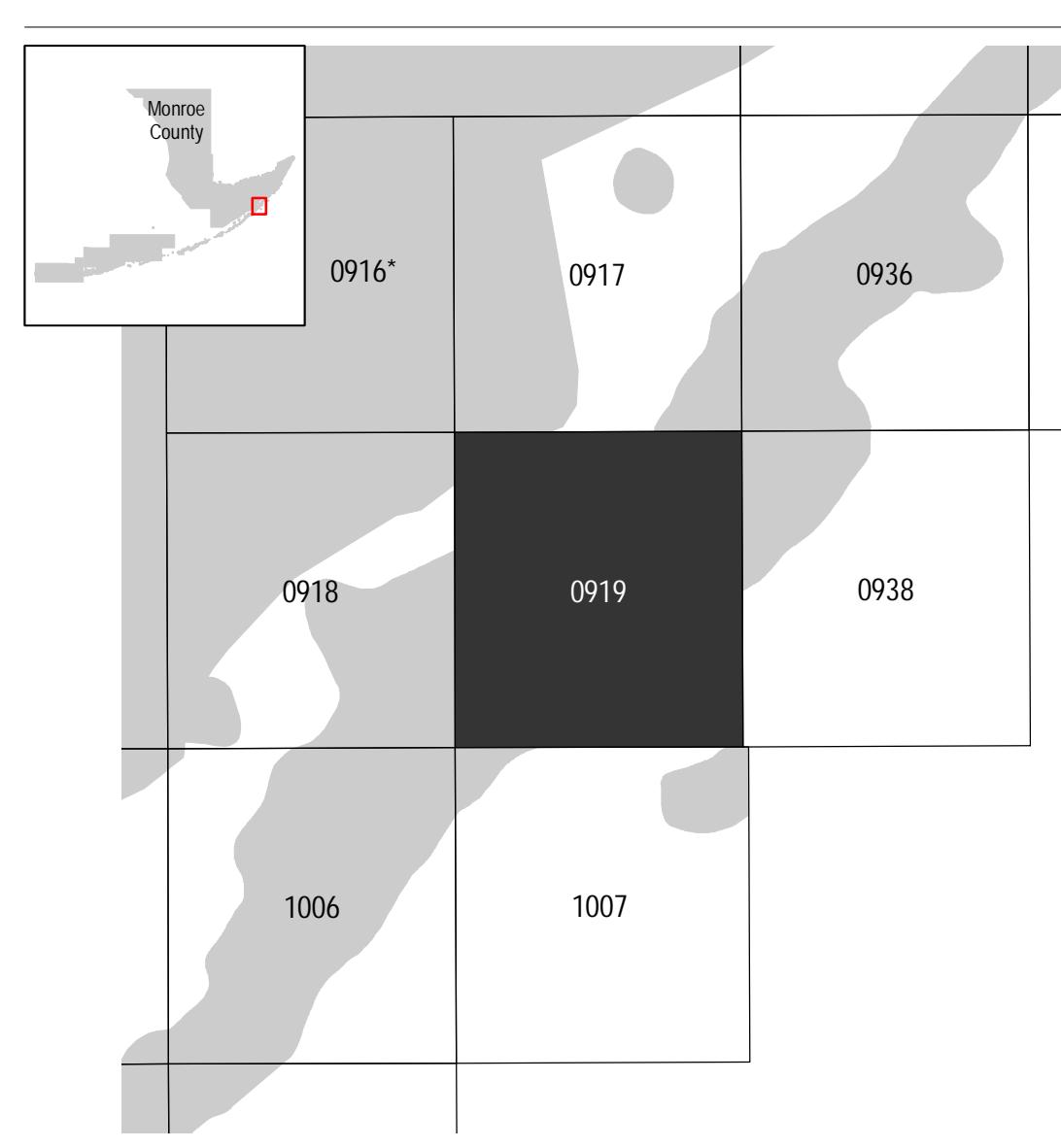
▲ Limit of Moderate Wave Action (LMWA)

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SCALE



PANEL LOCATOR



NATIONAL FLOOD INSURANCE PROGRAM
FLOOD INSURANCE RATE MAP
MONROE COUNTY,
FLORIDA
 and Incorporated Areas

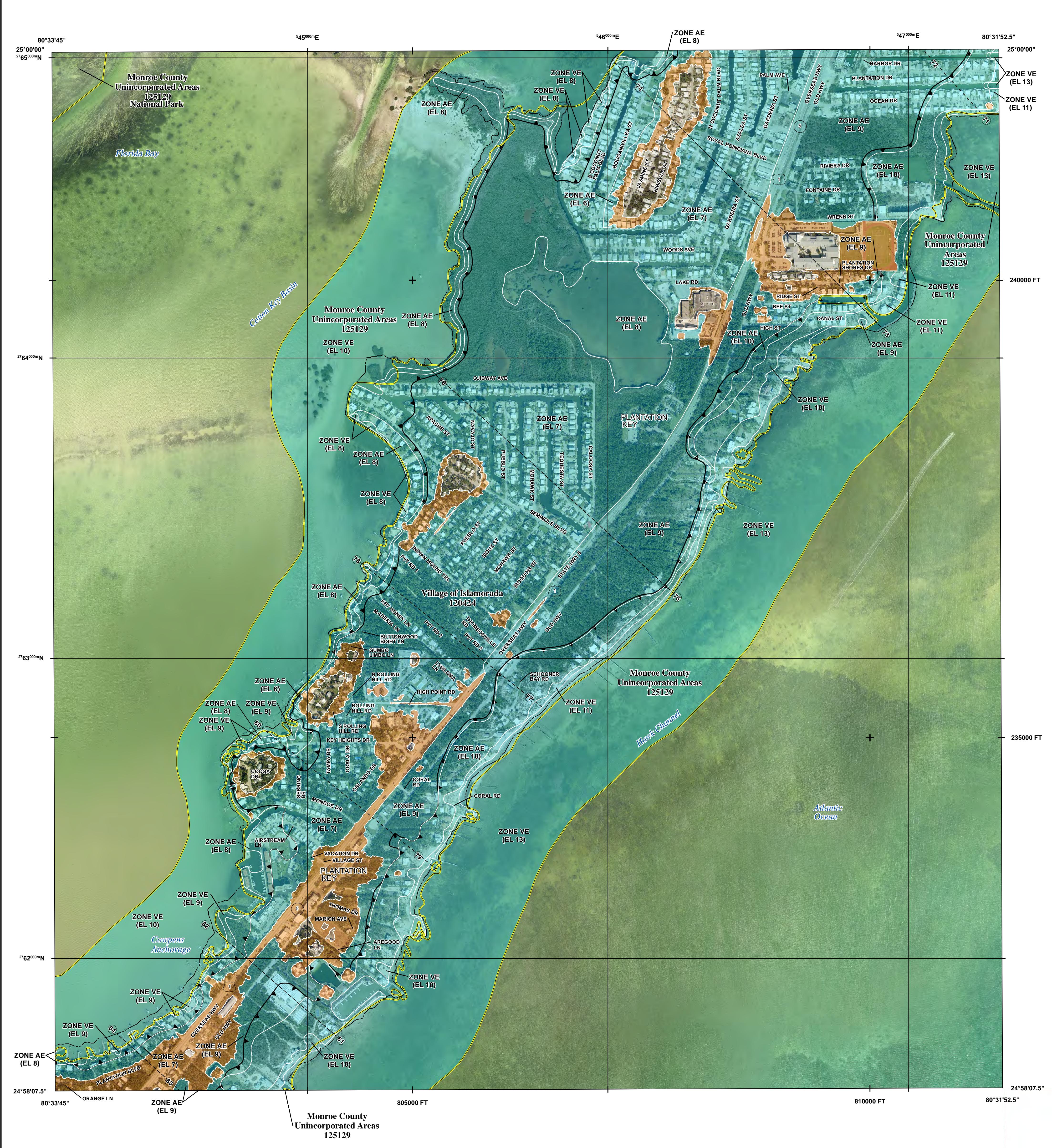
PANEL 919 OF 1585

Panel Contains:
 COMMUNITY NUMBER PANEL SUFFIX
 ISLAMORADA, VILLAGE OF 125424 0919 L
 MONROE COUNTY 120129 0919 L

PRELIMINARY
12/27/2019



VERSION NUMBER
 2.6.3.5
 MAP NUMBER
 12087C0919L
 MAP REVISED



FLOOD HAZARD INFORMATION

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT
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SPECIAL FLOOD HAZARD AREAS	Without Base Flood Elevation (BFE) Zone A, V, A99
	With BFE or Depth Zone AE, AO, AH, VE, AR
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	0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X Future Conditions 1% Annual Chance Flood Hazard Zone X
	Area with Reduced Flood Risk due to Levee See Notes, Zone X
	Area with Flood Risk due to Levee Zone D
OTHER AREAS OF FLOOD HAZARD	Area of Minimal Flood Hazard Zone X
	Area of Undetermined Flood Hazard Zone D
GENERAL STRUCTURES	Channel, Culvert, or Storm Sewer
	Levee, Dike, or Floodwall
	18.2 Cross Sections with 1% Annual Chance Water Surface Elevation
	17.5
	8 Coastal Transect
	Profile Baseline
	Hydrographic Feature
	~~~~ 513 ~~~~ Base Flood Elevation Line (BFE)
	Limit of Study
	Jurisdiction Boundary

## NOTES TO USERS

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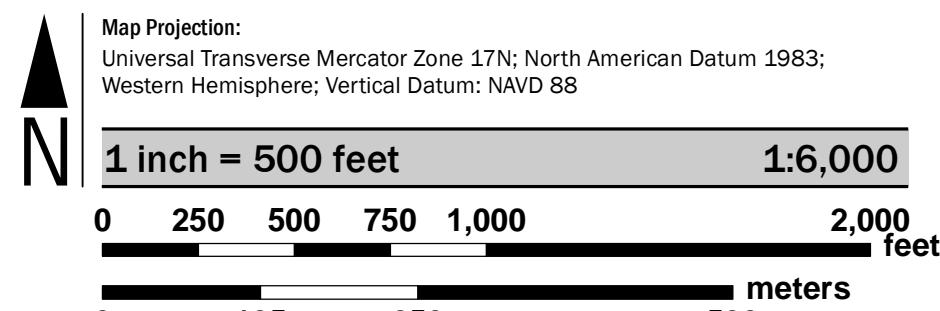
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Limit of Moderate Wave Action (LMWA)

## SCALE



## PANEL LOCATOR



**NATIONAL FLOOD INSURANCE PROGRAM**  
**FLOOD INSURANCE RATE MAP**

**MONROE COUNTY,  
FLORIDA  
and Incorporated Areas**

**PANEL 1006 OF 1585**

**Panel Contains:**  
**COMMUNITY** ISLAMORADA, VILLAGE OF  
MONROE COUNTY      **NUMBER** 120424 1006 L  
125129 1006 L

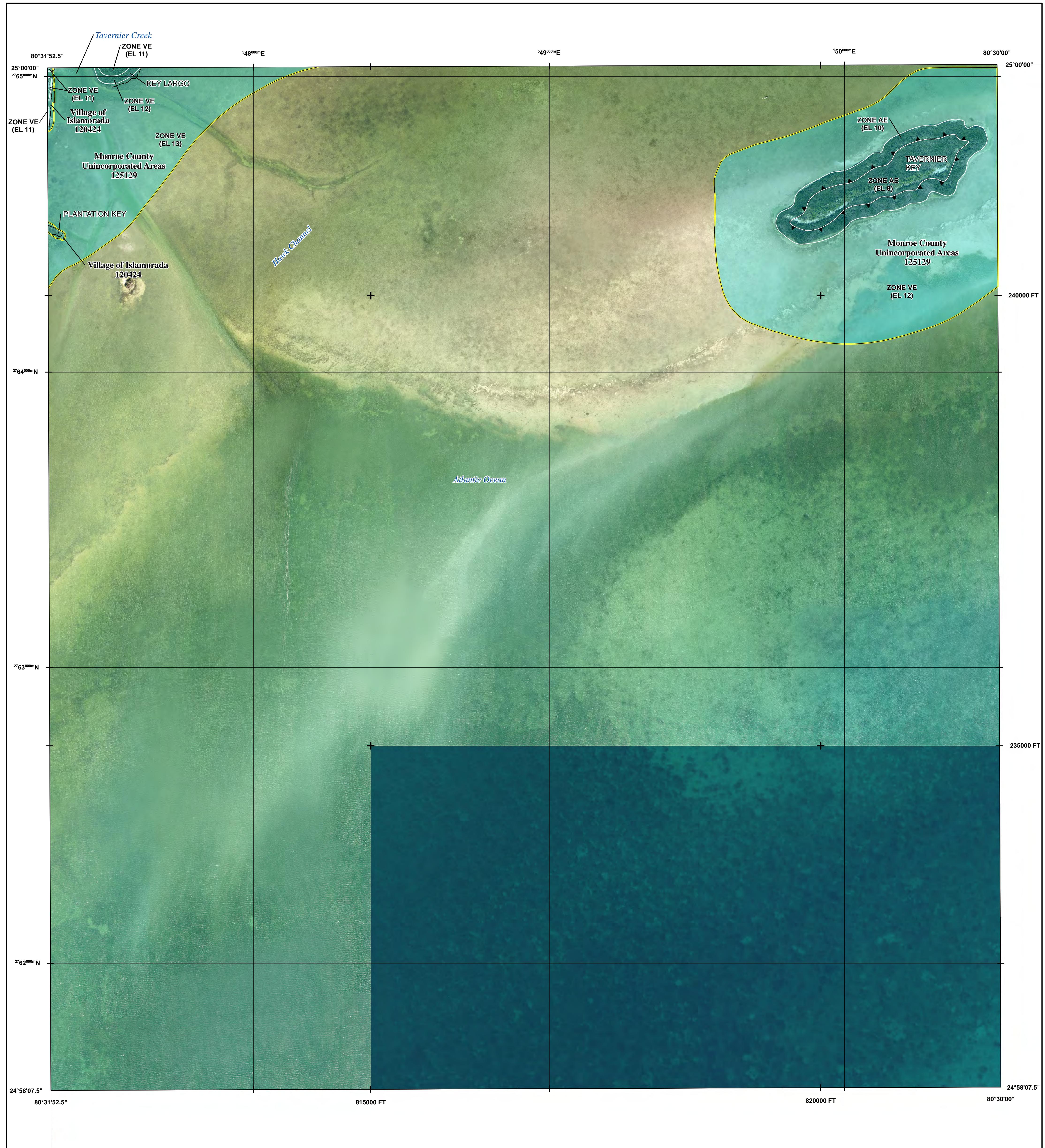


**National Flood Insurance Program**

**PRELIMINARY**  
**12/27/2019**



**VERSION NUMBER** 2.6.3.5  
**MAP NUMBER** 12087C1006L  
**MAP REVISED**



## FLOOD HAZARD INFORMATION

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT  
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SPECIAL FLOOD HAZARD AREAS	Without Base Flood Elevation (BFE) Zone A, A99
	With BFE or Depth Zone AE, AO, AH, VE, AR Regulatory Floodway
	0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X Future Conditions 1% Annual Chance Flood Hazard Zone X
	Area with Reduced Flood Risk due to Levee See Notes, Zone X
	Area with Flood Risk due to Levee Zone D
OTHER AREAS OF FLOOD HAZARD	NO SCREEN Area of Minimal Flood Hazard Zone X
	Area of Undetermined Flood Hazard Zone D
OTHER AREAS	Channel, Culvert, or Storm Sewer
	Levee, Dike, or Floodwall
GENERAL STRUCTURES	18.2 Cross Sections with 1% Annual Chance Water Surface Elevation 17.5
	8 Coastal Transect
	Profile Baseline
	Hydrographic Feature
OTHER FEATURES	513 Base Flood Elevation Line (BFE)
	Limit of Study
	Jurisdiction Boundary

## NOTES TO USERS

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LIMIT OF MODERATE WAVE ACTION: Zone AE has been divided by a Limit of Moderate Wave Action (LMWA). The LMWA represents the approximate landward limit of the 1:33 chance breaking wave. The effects of wave hazards between Zone VE and the LMWA (or between the shoreline and the LMWA for areas where Zone VE is not identified) will be similar to, but less severe than, those in the Zone VE.

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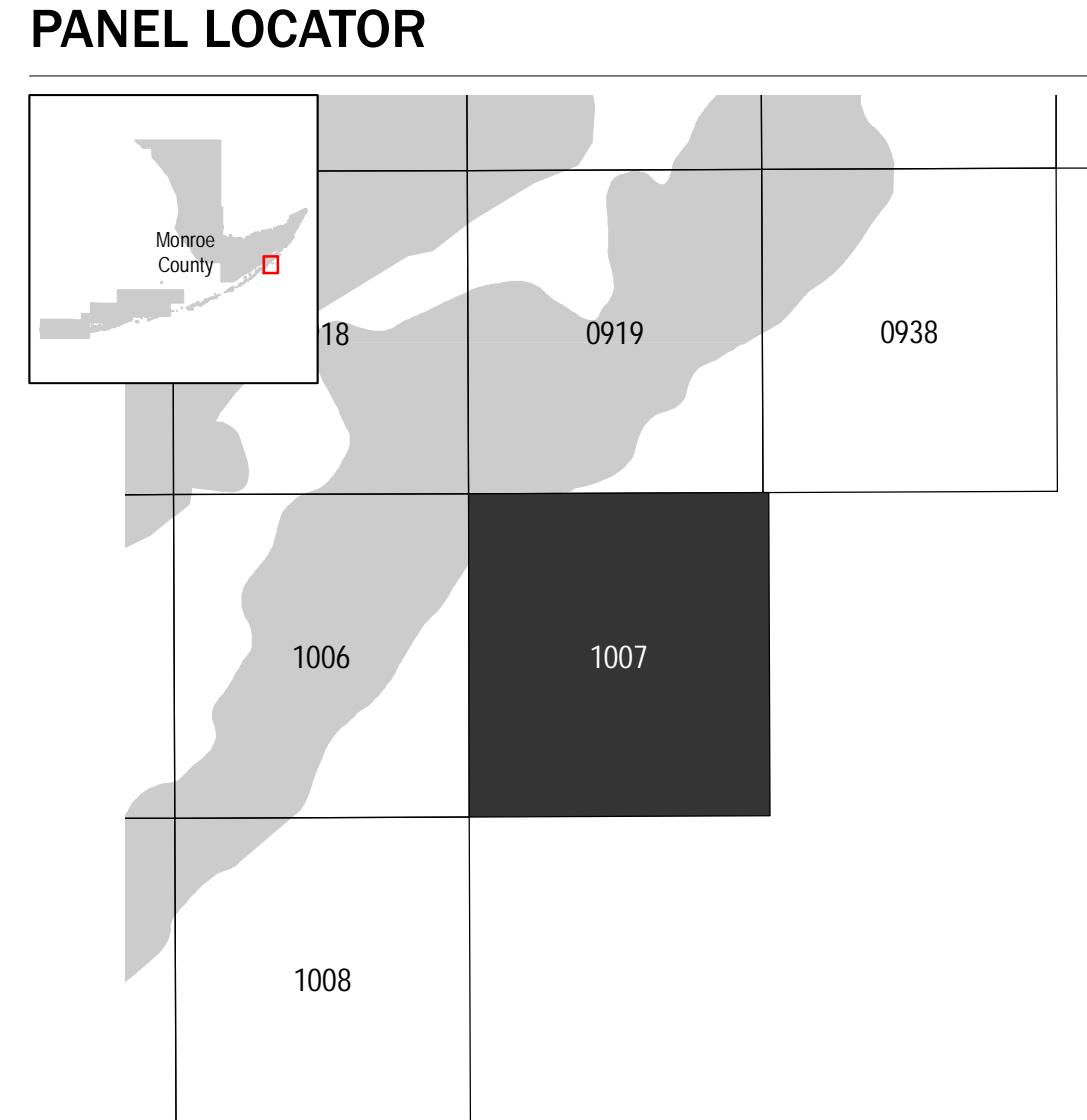
## SCALE

Map Projection:  
Universal Transverse Mercator Zone 17N; North American Datum 1983;  
Western Hemisphere; Vertical Datum: NAVD 88

1 inch = 500 feet      1:6,000

0	250	500	750	1,000	2,000
0	125	250	375	500	meters

## PANEL LOCATOR



NATIONAL FLOOD INSURANCE PROGRAM  
FLOOD INSURANCE RATE MAP  
MONROE COUNTY,  
FLORIDA  
and Incorporated Areas

PANEL 1007 OF 1585

Panel Contains:  
COMMUNITY      NUMBER      PANEL      SUFFIX  
MONROE COUNTY      125129      1007      L  
VILLAGE OF ISLAMORADA      120424      1007      L

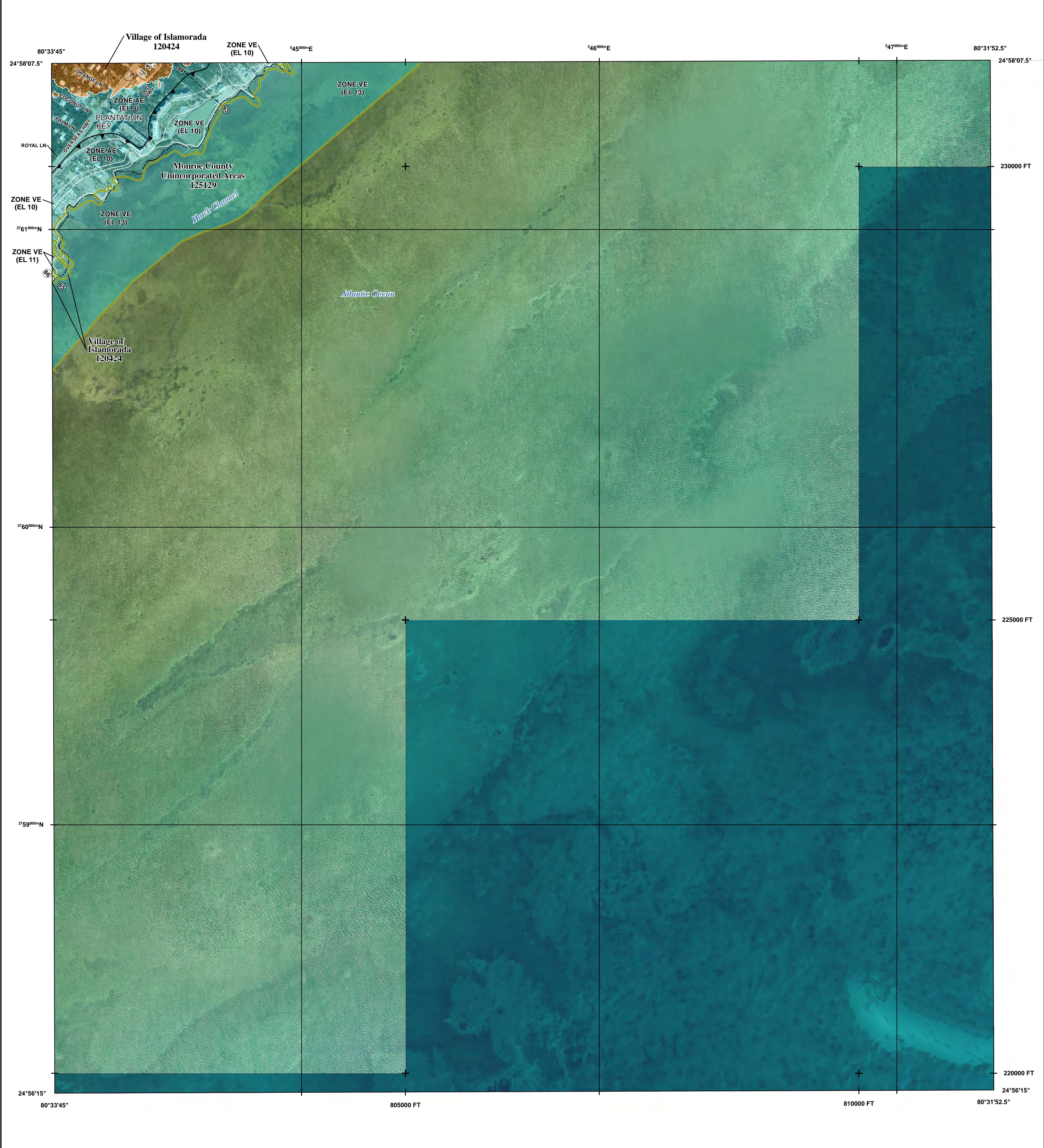
PRELIMINARY  
12/27/2019



VERSION NUMBER  
2.6.3.5

MAP NUMBER  
12087C1007L

MAP REVISED



## FLOOD HAZARD INFORMATION

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT  
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SPECIAL FLOOD HAZARD AREAS	Without Base Flood Elevation (BFE) Zone A, A99
	With BFE or Depth Zone AE, AO, AH, VE, AR Regulatory Floodway
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	Area with Reduced Flood Risk due to Levee See Notes, Zone D
	Area with Flood Risk due to Levee Zone D
OTHER AREAS OF FLOOD HAZARD	NO SCREEN Area of Minimal Flood Hazard Zone X
OTHER AREAS	Area of Undetermined Flood Hazard Zone D
GENERAL STRUCTURES	Channel, Culvert, or Storm Sewer Levee, Dike, or Floodwall
OTHER FEATURES	18.2 Cross Sections with 1% Annual Chance Water Surface Elevation 17.5 8 Coastal Transect Profile Baseline Hydrographic Feature 513 Base Flood Elevation Line (BFE) Limit of Study Jurisdiction Boundary

## NOTES TO USERS

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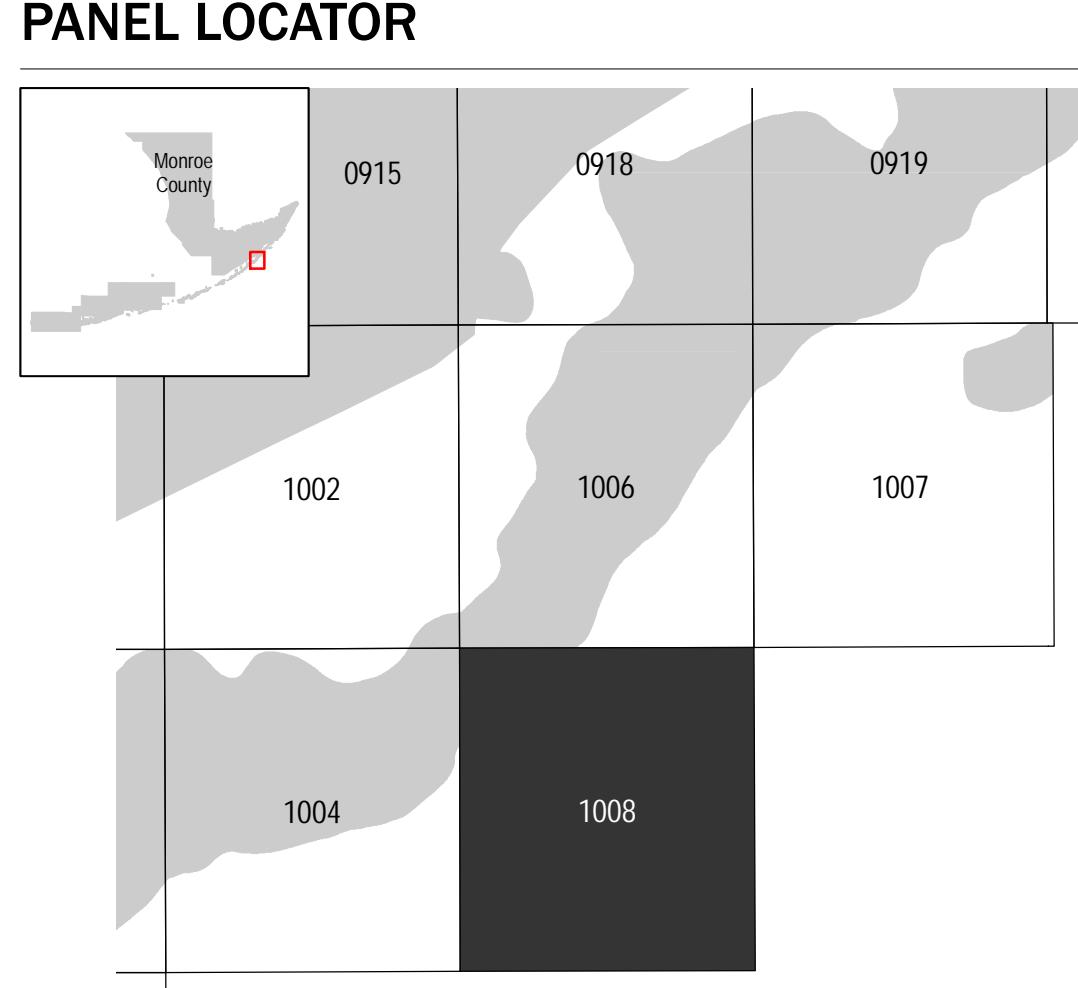
LIMIT OF MODERATE WAVE ACTION: Zone AE has been divided by a Limit of Moderate Wave Action (LMWA). The LMWA represents the approximate landward limit of the 1:50 year breaking wave. The effects of wave hazards between Zone VE and the LMWA (or between the shoreline and the LMWA for areas where Zone VE is not identified) will be similar to, but less severe than, those in the Zone VE.

Limit of Moderate Wave Action (LMWA)

## SCALE

Map Projection:  
Universal Transverse Mercator Zone 17N; North American Datum 1983;  
Western Hemisphere; Vertical Datum: NAVD 88  
**1 inch = 500 feet 1:6,000**  
 0 250 500 750 1,000 2,000 feet  
 0 125 250 500 meters

## PANEL LOCATOR



## NATIONAL FLOOD INSURANCE PROGRAM FLOOD INSURANCE RATE MAP

MONROE COUNTY,  
FLORIDA  
and Incorporated Areas



PANEL 1008 OF 1585

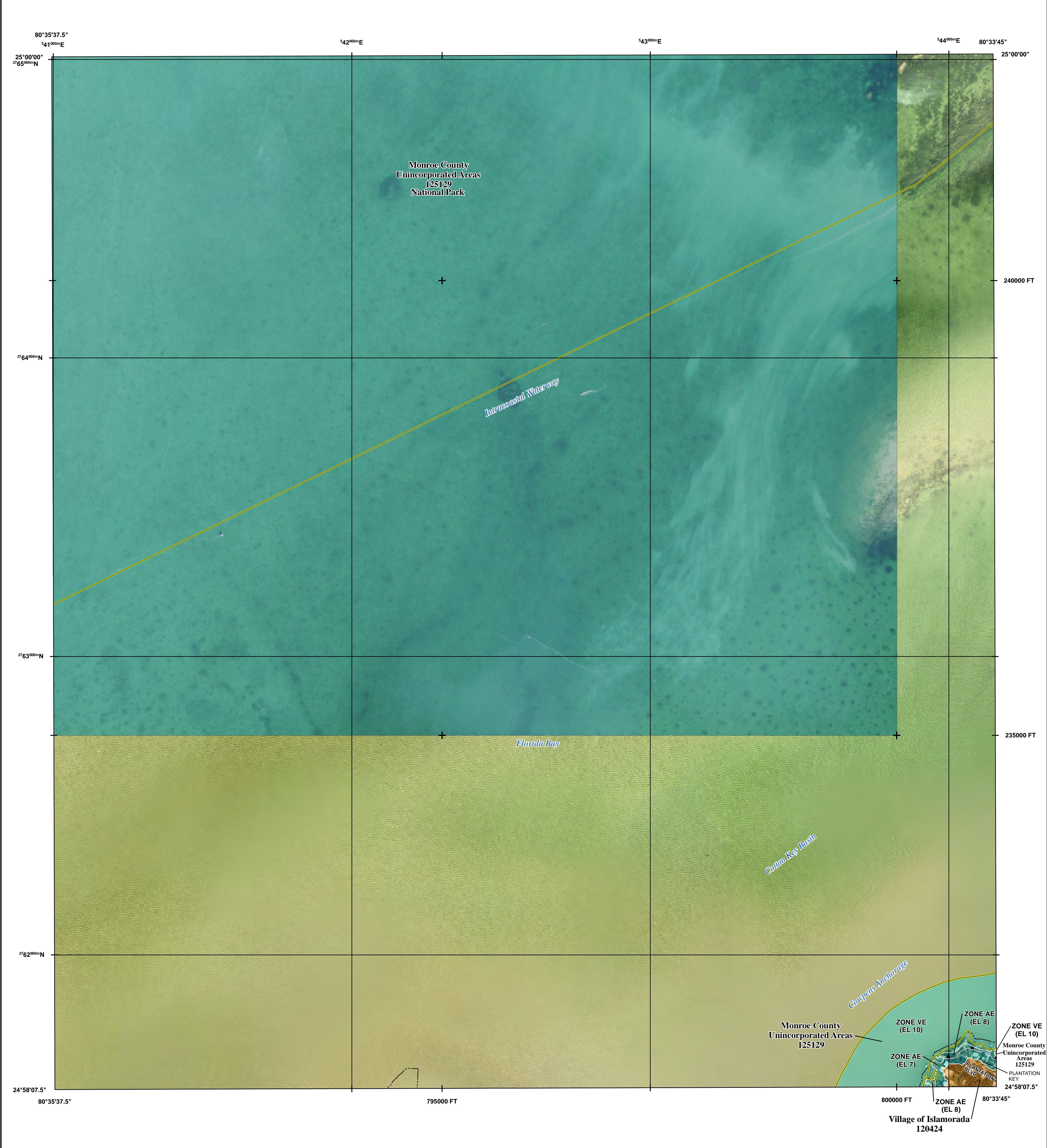
Panel Contains:  
COMMUNITY: ISLAMORADA, VILLAGE OF  
MONROE COUNTY NUMBER: 120424 PANEL: 1008 SUFFIX: L  
125129 PANEL: 1008 SUFFIX: L



National Flood Insurance Program

PRELIMINARY  
12/27/2019

VERSION NUMBER  
2.6.3.5  
MAP NUMBER  
12087C1008L  
MAP REVISED



## FLOOD HAZARD INFORMATION

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SPECIAL FLOOD HAZARD AREAS	Without Base Flood Elevation (BFE) Zone A, A99
	With BFE or Depth Zone AE, AO, AH, VE, AR Regulatory Floodway
OTHER AREAS OF FLOOD HAZARD	0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X Future Conditions 1% Annual Chance Flood Hazard Zone X Area with Reduced Flood Risk due to Levee See Notes, Zone X Area with Flood Risk due to Levee Zone D
OTHER AREAS	NO SCREEN Area of Minimal Flood Hazard Zone X Area of Undetermined Flood Hazard Zone D
GENERAL STRUCTURES	Channel, Culvert, or Storm Sewer Levee, Dike, or Floodwall 18.2 Cross Sections with 1% Annual Chance Water Surface Elevation 17.5
OTHER FEATURES	Coastal Transect Profile Baseline Hydrographic Feature Base Flood Elevation Line (BFE) Limit of Study Jurisdiction Boundary

## NOTES TO USERS

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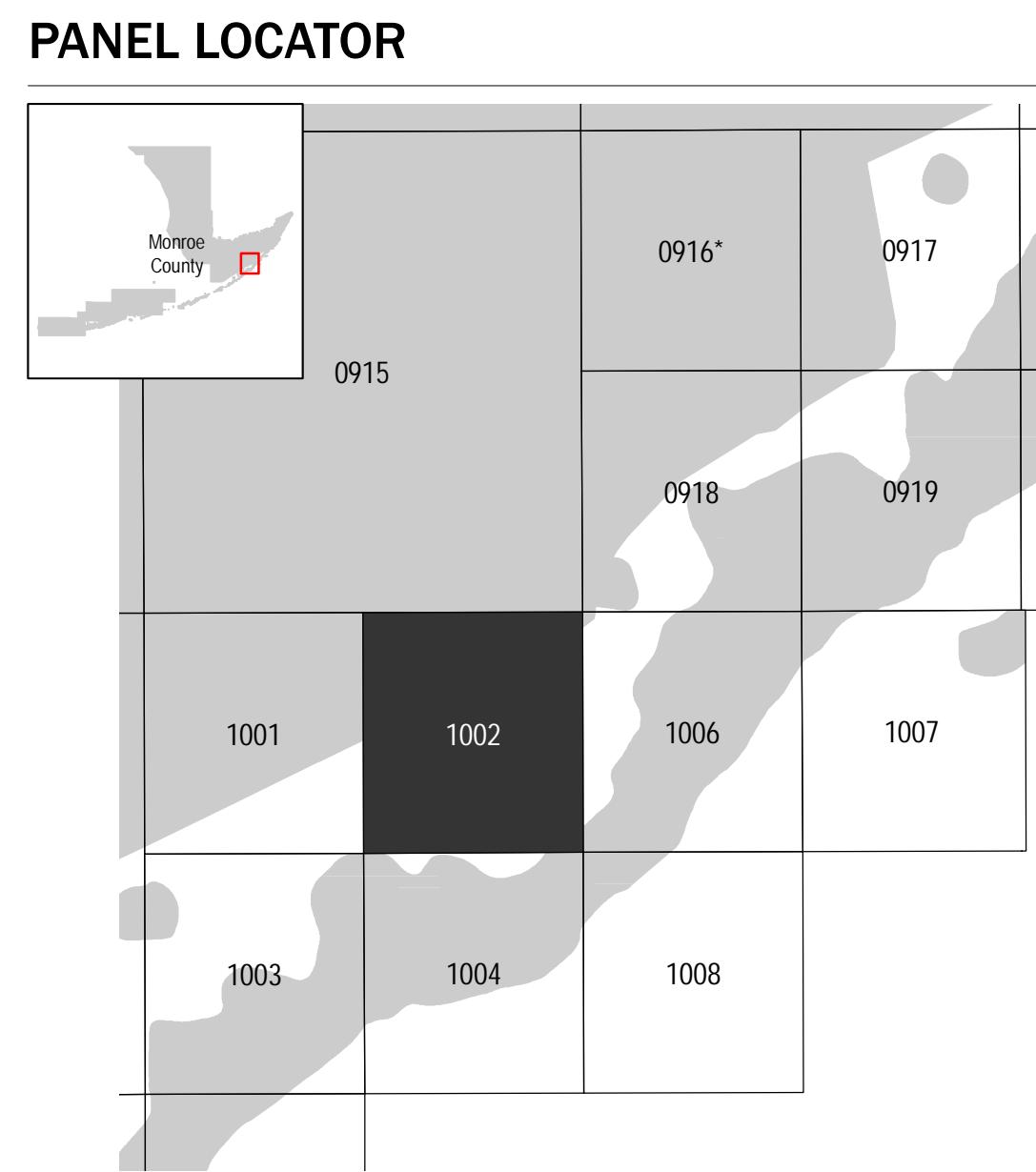
▲ Limit of Moderate Wave Action (LMWA)

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## SCALE

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Universal Transverse Mercator Zone 17N; North American Datum 1983;  
Western Hemisphere; Vertical Datum: NAVD 88  
1 inch = 500 feet 1:6,000  
0 250 500 750 1,000 2,000 feet  
0 125 250 500 meters

## PANEL LOCATOR



NATIONAL FLOOD INSURANCE PROGRAM  
FLOOD INSURANCE RATE MAP  
MONROE COUNTY,  
FLORIDA  
and Incorporated Areas

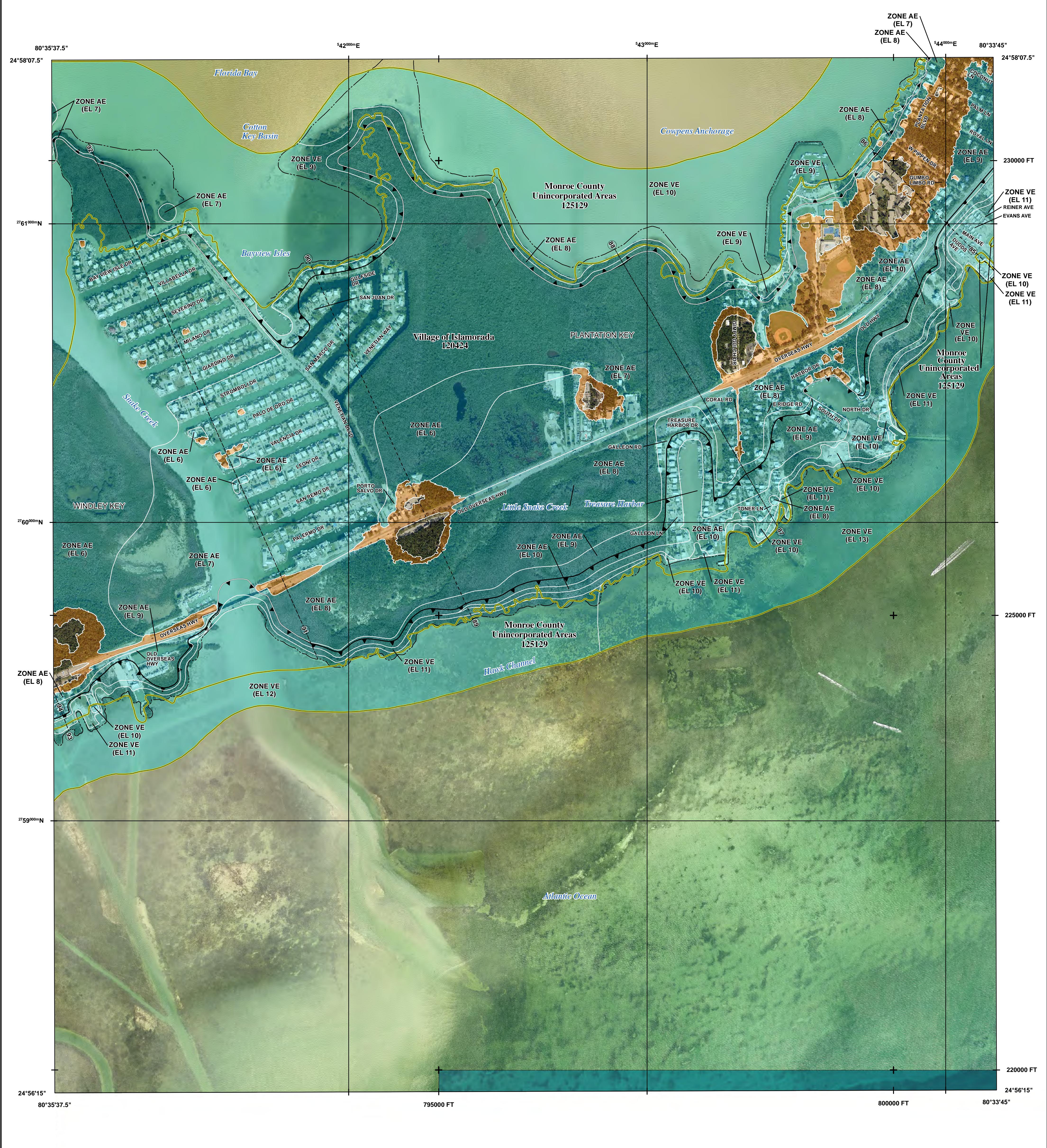
PANEL 1002 OF 1585

Panel Contains:  
COMMUNITY NUMBER PANEL SUFFIX  
ISLAMORADA, VILLAGE OF 12042 1002 L  
MONROE COUNTY 125129 1002 L

PRELIMINARY  
12/27/2019



VERSION NUMBER  
2.6.3.5  
MAP NUMBER  
12087C1002L  
MAP REVISED



## FLOOD HAZARD INFORMATION

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	Area of Undetermined Flood Hazard Zone D
OTHER AREAS	Channel, Culvert, or Storm Sewer
	Levee, Dike, or Floodwall
GENERAL STRUCTURES	Cross Sections with 1% Annual Chance Water Surface Elevation 18.2 17.5
	Coastal Transect
	Profile Baseline
	Hydrographic Feature
	Base Flood Elevation Line (BFE)
	Limit of Study
	Jurisdiction Boundary

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## SCALE

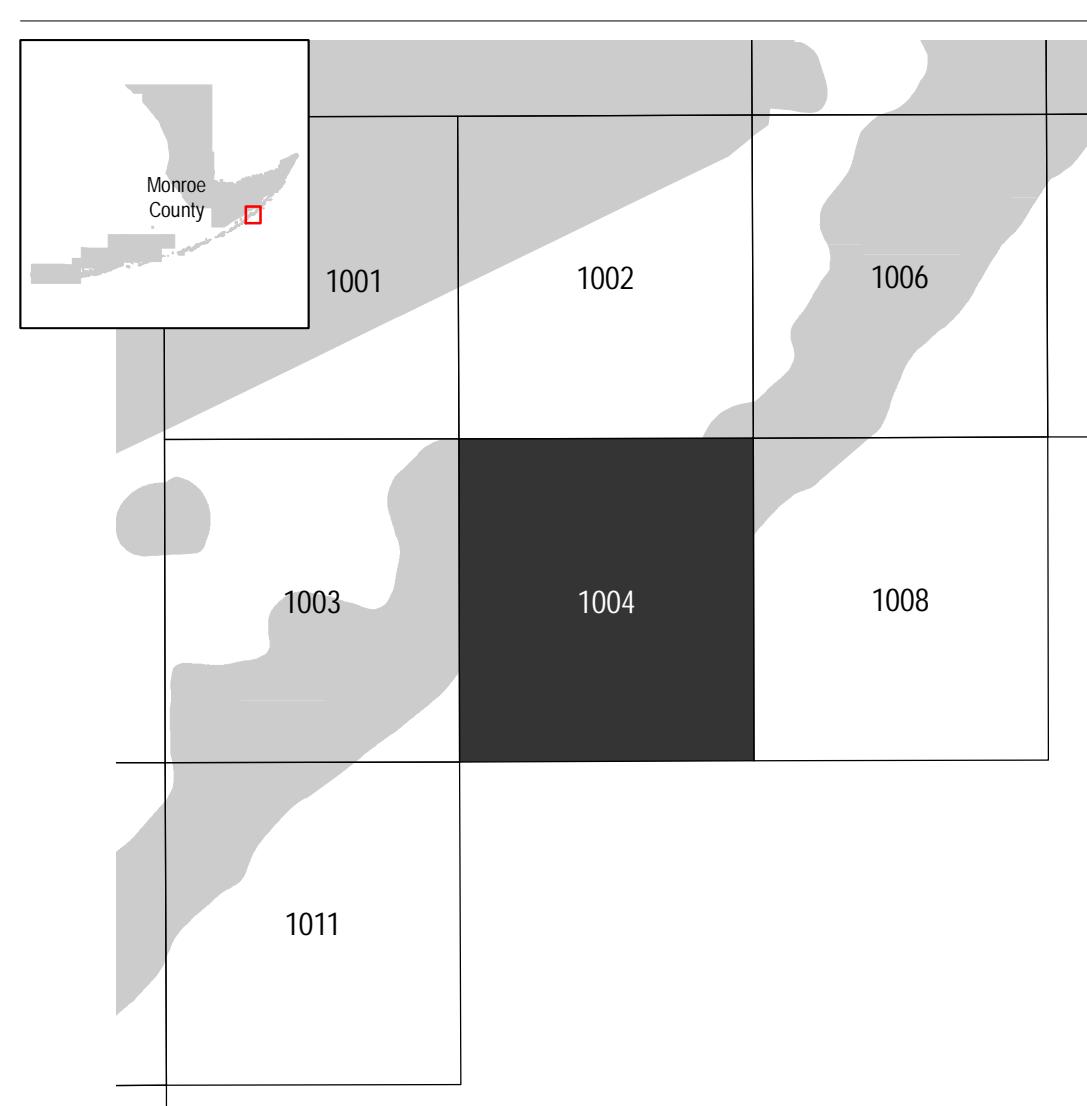
Map Projection:  
Universal Transverse Mercator Zone 17N; North American Datum 1983;  
Western Hemisphere; Vertical Datum: NAVD 88

1 inch = 500 feet      1:6,000

0	250	500	750	1,000	2,000
feet					

0      125      250      500      meters

## PANEL LOCATOR



## NATIONAL FLOOD INSURANCE PROGRAM

### FLOOD INSURANCE RATE MAP

MONROE COUNTY,  
FLORIDA  
and Incorporated Areas

PANEL 1004 OF 1585

Panel Contains:  
COMMUNITY      NUMBER      PANEL      SUFFIX  
MONROE COUNTY      125129      1004      L  
ISLAMORADA, VILLAGE OF      120424      1004      L



National Flood Insurance Program

PRELIMINARY  
12/27/2019



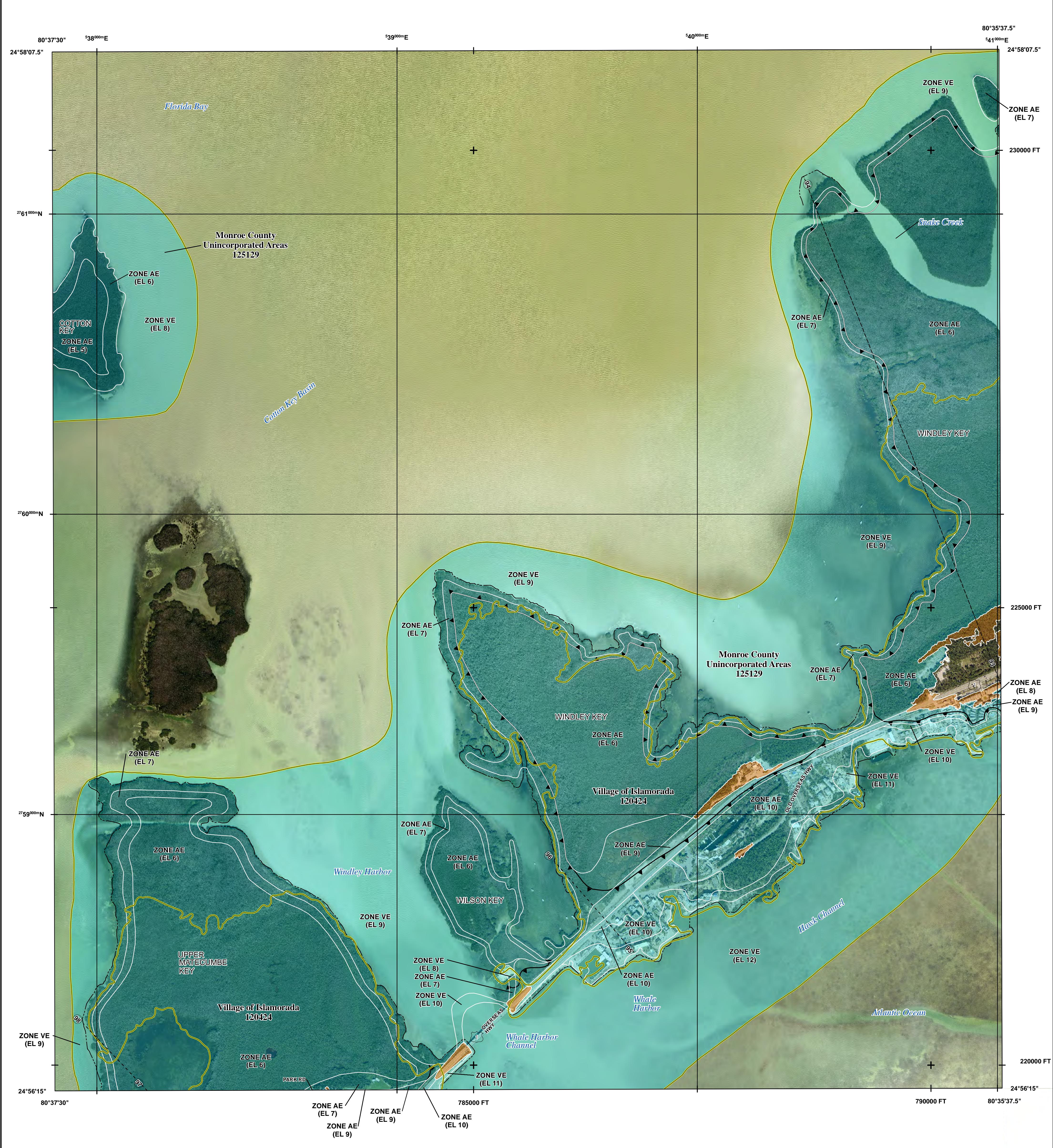
VERSION NUMBER

2.6.3.5

MAP NUMBER

12087C1004L

MAP REVISED



## FLOOD HAZARD INFORMATION

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT  
**THE INFORMATION DEPICTED ON THIS MAP AND SUPPORTING DOCUMENTATION ARE ALSO AVAILABLE IN DIGITAL FORMAT AT**  
[HTTPS://MSC.FEMA.GOV](https://msc.fema.gov)

SPECIAL FLOOD HAZARD AREAS	Without Base Flood Elevation (BFE) Zone A, A99
	With BFE or Depth Zone AE, AO, AH, VE, AR
	Regulatory Floodway
	0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X Future Conditions 1% Annual Chance Flood Hazard Zone X
	Area with Reduced Flood Risk due to Levee See Notes, Zone X
	Area with Flood Risk due to Levee Zone D
OTHER AREAS OF FLOOD HAZARD	NO SCREEN Area of Minimal Flood Hazard Zone X
	Area of Undetermined Flood Hazard Zone D
GENERAL STRUCTURES	Channel, Culvert, or Storm Sewer
	Levee, Dike, or Floodwall
	18.2 Cross Sections with 1% Annual Chance Water Surface Elevation
	17.5
	8 Coastal Transect
	Profile Baseline
	Hydrographic Feature
	513 Base Flood Elevation Line (BFE)
	Limit of Study
	Jurisdiction Boundary

## NOTES TO USERS

For information and questions about this Flood Insurance Rate Map (FIRM), available products associated with this FIRM, including historic versions, the current map date for each FIRM panel, how to order products, or the National Flood Insurance Program (NFIP) in general, please call the FEMA Map Information Exchange at 1-877-FEMA-MAP-2000 or visit the FEMA Flood Map Service Center website at [www.fema.gov](http://www.fema.gov). Available products may include previously issued Letters of Change, a Flood Insurance Study Report, and/or digital versions of this map. Many of these products can be ordered or obtained directly from the website.

Communities annexing land on adjacent FIRM panels must obtain a current copy of the adjacent panel as well as the current FIRM Index. These may be ordered directly from the Flood Map Service Center at the number listed above.

For community and countywide map dates refer to the Flood Insurance Study Report for this jurisdiction.

To determine if flood insurance is available in this community, contact your insurance agent or call the National Flood Insurance Program at 1-800-638-6620.

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LIMIT OF MODERATE WAVE ACTION: Zone AE has been divided by a Limit of Moderate Wave Action (LMWA). The LMWA represents the approximate landward limit of the 1:50 year breaking wave. The effects of wave hazards between Zone VE and the LMWA (or between the shoreline and the LMWA for areas where Zone VE is not identified) will be similar to, but less severe than, those in the Zone VE.

▲ Limit of Moderate Wave Action (LMWA)

Coastal Barrier Resources System (CBRS) areas and "otherwise protected areas" (OPAs) are no longer shown on this map panel, but still may be present in this community. Current information on these areas is provided by the U.S. Fish & Wildlife Service. Flood insurance is not available with CBRS areas or for sites that are built or otherwise improved on or after dates specified by FEMA. Users should refer to the most up-to-date information provided by FWS to determine NFIP insurance eligibility. The official maps and additional information regarding CBRS areas are provided on the FWS website at [www.fws.gov/cbbs](http://www.fws.gov/cbbs). FEMA also includes the official boundaries from FWS on our interactive and dynamic flood maps available through the FEMA Map Service Center.

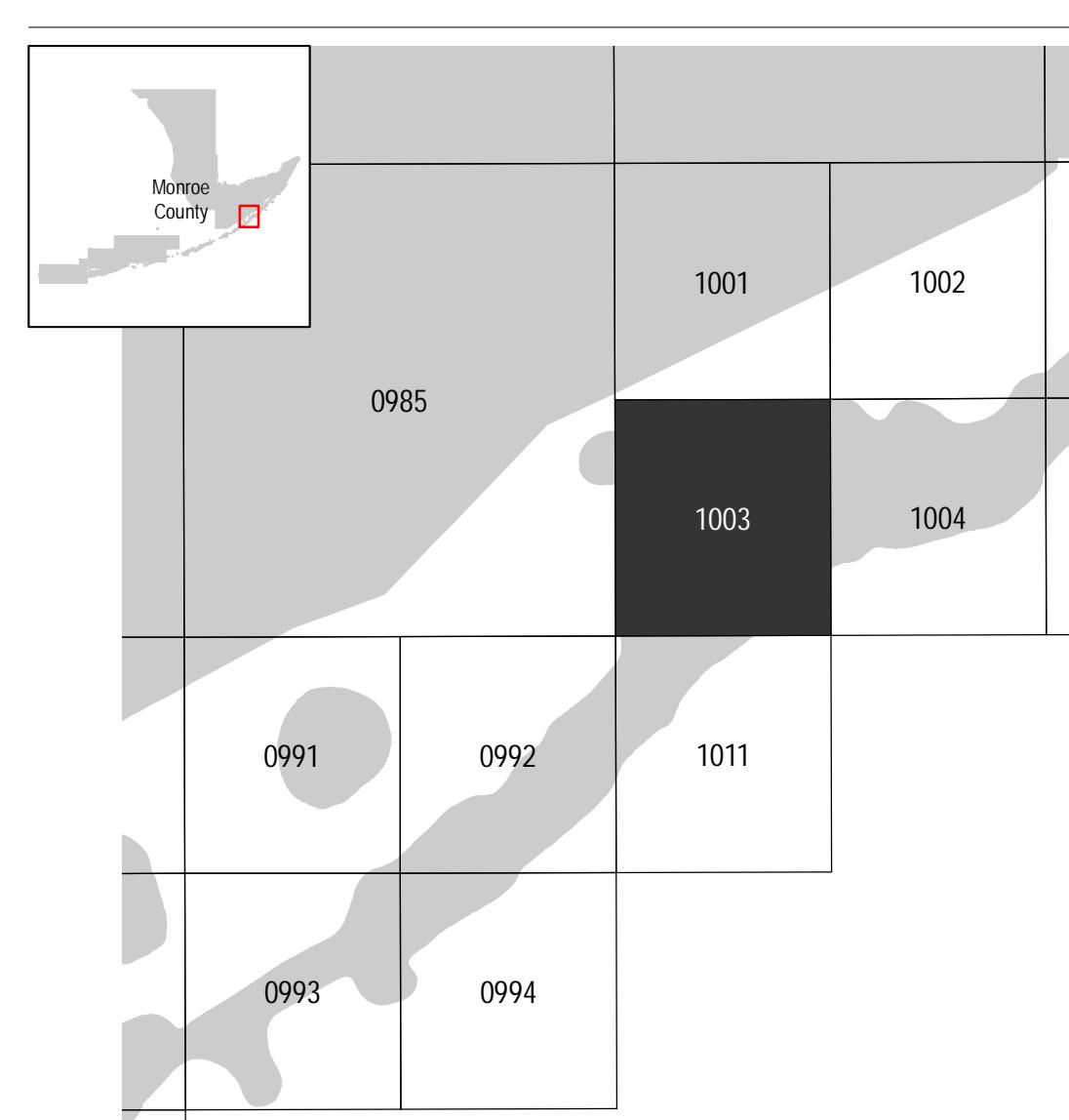
## SCALE

Map Projection:  
 Universal Transverse Mercator Zone 17N; North American Datum 1983;  
 Western Hemisphere; Vertical Datum: NAVD 88

1 inch = 500 feet      1:6,000

0	250	500	750	1,000	2,000
0	125	250	375	500	500
					feet
					meters

## PANEL LOCATOR



NATIONAL FLOOD INSURANCE PROGRAM  
 FLOOD INSURANCE RATE MAP

MONROE COUNTY,  
 FLORIDA  
 and Incorporated Areas

PANEL 1003 OF 1585

Panel Contains:  
 COMMUNITY      NUMBER      PANEL      SUFFIX  
 ISLAMORADA, VILLAGE OF      120424      1003      L  
 MONROE COUNTY      125129      1003      L

PRELIMINARY  
 12/27/2019

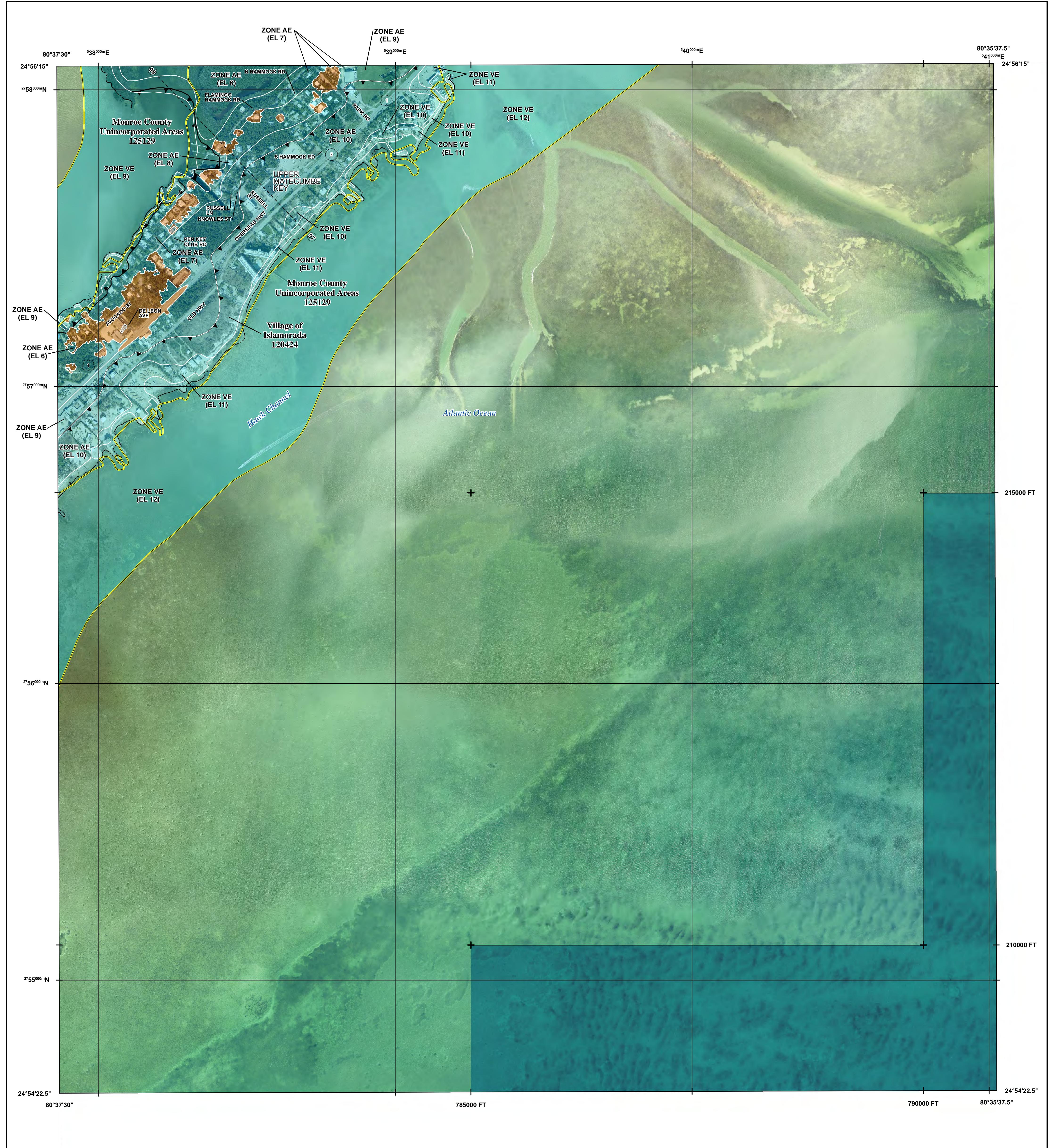


Flood Insurance Program



FEMA

VERSION NUMBER  
 2.6.3.5  
 MAP NUMBER  
 12087C1003L  
 MAP REVISED



## FLOOD HAZARD INFORMATION

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT  
**THE INFORMATION DEPICTED ON THIS MAP AND SUPPORTING DOCUMENTATION ARE ALSO AVAILABLE IN DIGITAL FORMAT AT**  
[HTTPS://MSC.FEMA.GOV](https://msc.fema.gov)

SPECIAL FLOOD HAZARD AREAS	Without Base Flood Elevation (BFE) Zone A, V, A99
	With BFE or Depth Zone AE, AO, AH, VE, AR
	Regulatory Floodway
	0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X Future Conditions 1% Annual Chance Flood Hazard Zone X
	Area with Reduced Flood Risk due to Levee See Notes, Zone X
	Area with Flood Risk due to Levee Zone D
OTHER AREAS OF FLOOD HAZARD	NO SCREEN Area of Minimal Flood Hazard Zone X
OTHER AREAS	Area of Undetermined Flood Hazard Zone D
GENERAL STRUCTURES	Channel, Culvert, or Storm Sewer
	Levee, Dike, or Floodwall
	18.2 Cross Sections with 1% Annual Chance Water Surface Elevation
	17.5
	8 Coastal Transect
	Profile Baseline
	Hydrographic Feature
	Base Flood Elevation Line (BFE)
	Limit of Study
	Jurisdiction Boundary

## NOTES TO USERS

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For community and countywide map dates refer to the Flood Insurance Study Report for this jurisdiction.

To determine if flood insurance is available in this community, contact your insurance agent or call the National Flood Insurance Program at 1-800-638-6620.

Base map information shown on this FIRM was provided by the City of Key West, dated 2019; the Federal Emergency Management Agency, dated 2005; the Florida Department of Transportation, dated 2019; the U.S. Census Bureau, dated 2018; and the U.S. Department of Agriculture, dated 2018.

LIMIT OF MODERATE WAVE ACTION: Zone AE has been divided by a Limit of Moderate Wave Action (LMWA). The LMWA represents the approximate landward limit of the 1:50 year breaking wave. The effects of wave hazards between Zone VE and the LMWA (or between the shoreline and the LMWA for areas where Zone VE is not identified) will be similar to, but less severe than, those in the Zone VE.

Limit of Moderate Wave Action (LMWA)

## SCALE

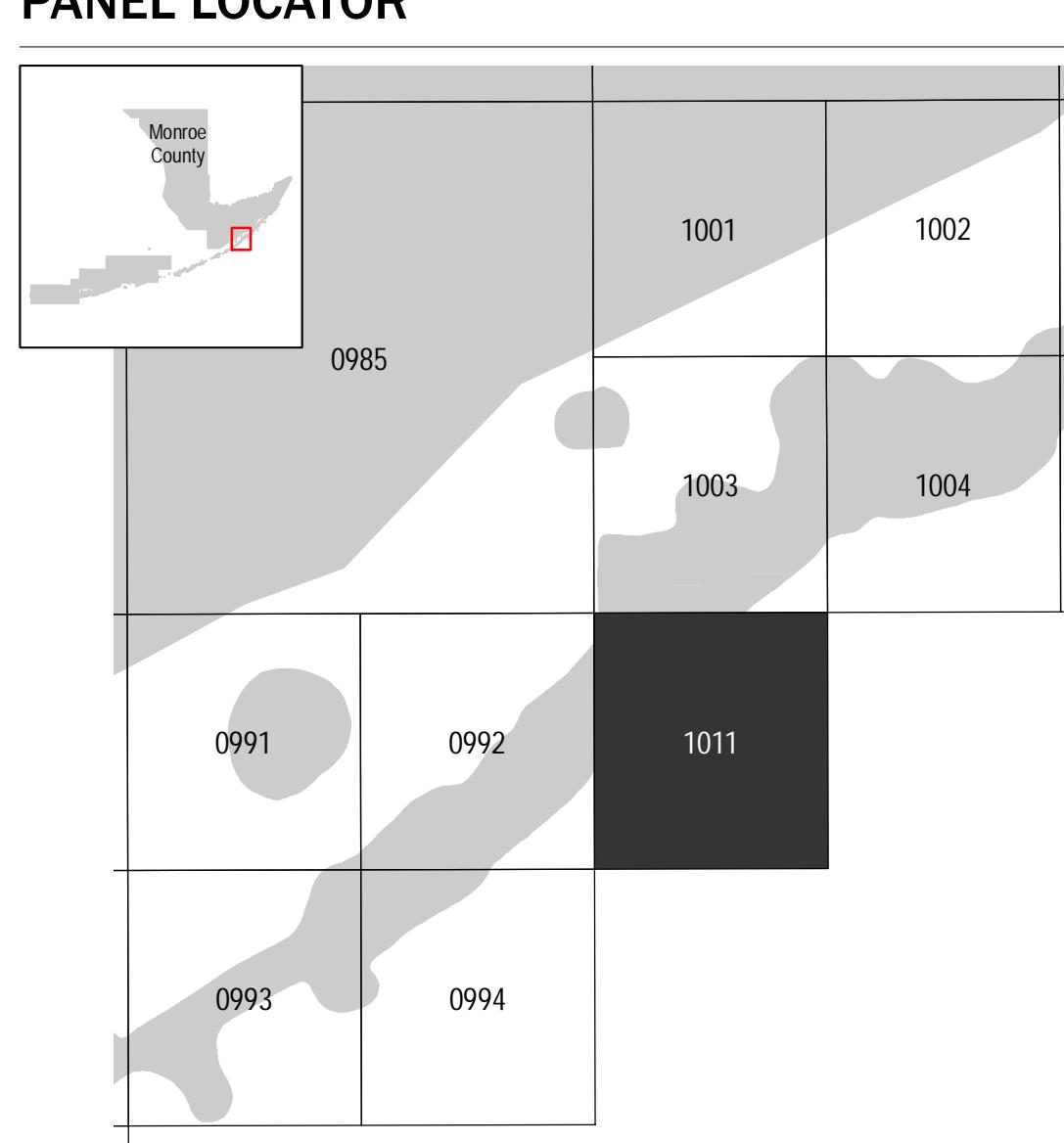
Map Projection:  
Universal Transverse Mercator Zone 17N; North American Datum 1983;  
Western Hemisphere; Vertical Datum: NAVD 88

1 inch = 500 feet      1:6,000

0 250 500 750 1,000 2,000 feet

0 125 250 500 meters

## PANEL LOCATOR



## NATIONAL FLOOD INSURANCE PROGRAM

### FLOOD INSURANCE RATE MAP

MONROE COUNTY,  
FLORIDA  
and Incorporated Areas

PANEL 1011 OF 1585

Panel Contains:  
COMMUNITY      NUMBER      PANEL      SUFFIX  
ISLAMORADA, VILLAGE OF      120424      1011      L  
MONROE COUNTY      125129      1011      L



National Flood Insurance Program

PRELIMINARY  
12/27/2019



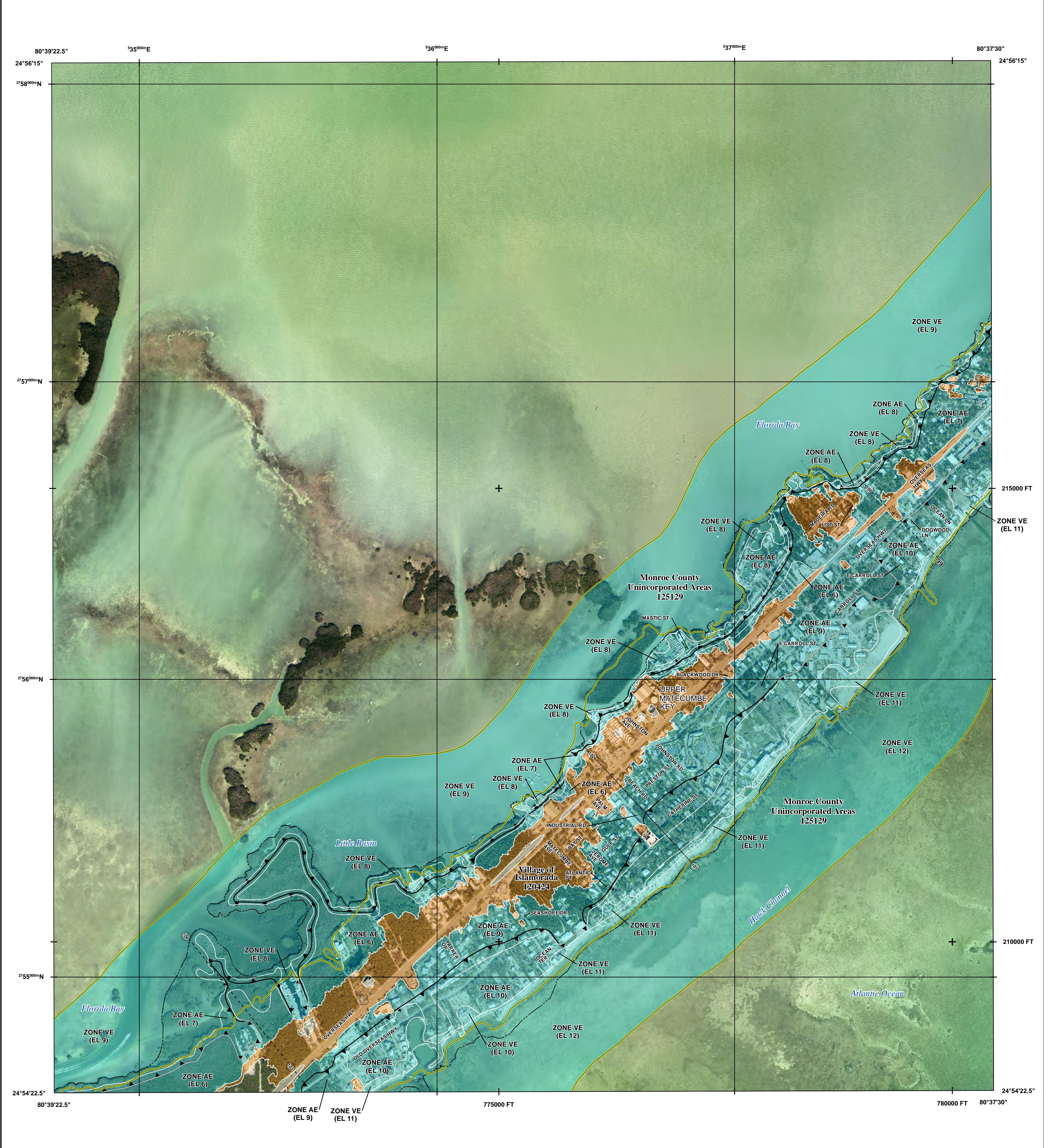
VERSION NUMBER

2.6.3.5

MAP NUMBER

12087C1011

MAP REVISED



## FLOOD HAZARD INFORMATION

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT  
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SPECIAL FLOOD HAZARD AREAS	Without Base Flood Elevation (BFE) Zone A, A99
	With BFE or Depth Zone AE, AO, AH, VE, AR Regulatory Floodway
0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X Future Conditions 1% Annual Chance Flood Hazard Zone X	
Area with Reduced Flood Risk due to Levee See Notes, Zone X	
Area with Flood Risk due to Levee Zone D	
NO SCREEN Area of Minimal Flood Hazard Zone X	
OTHER AREAS OF FLOOD HAZARD	Area of Undetermined Flood Hazard Zone D
GENERAL STRUCTURES	Channel, Culvert, or Storm Sewer Levee, Dike, or Floodwall
OTHER FEATURES	18.2 Cross Sections with 1% Annual Chance Water Surface Elevation 17.5 8 Coastal Transect Profile Baseline Hydrographic Feature 513 Base Flood Elevation Line (BFE) Limit of Study Jurisdiction Boundary

## NOTES TO USERS

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For community and countywide map dates refer to the Flood Insurance Study Report for this jurisdiction.

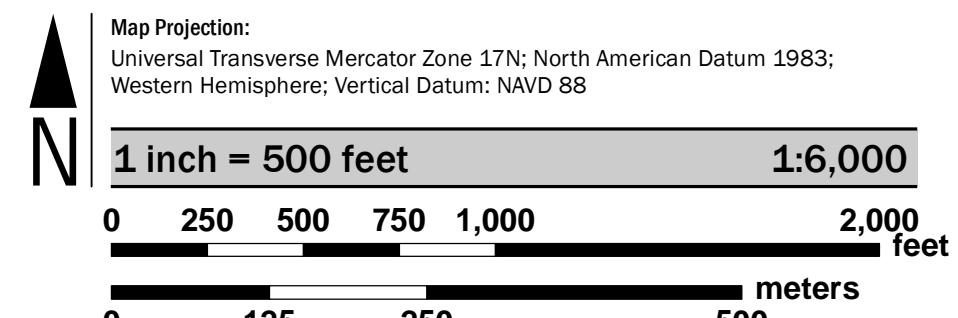
To determine if flood insurance is available in this community, contact your insurance agent or call the National Flood Insurance Program at 1-800-638-6620.

Base map information shown on this FIRM was provided by the City of Key West, dated 2019; the Federal Emergency Management Agency, dated 2005; the Florida Department of Transportation, dated 2019; the U.S. Census Bureau, dated 2018; and the U.S. Department of Agriculture, dated 2018.

LIMIT OF MODERATE WAVE ACTION: Zone AE has been divided by a Limit of Moderate Wave Action (LMWA). The LMWA represents the approximate landward limit of the 1:100 year breaking wave. The effects of wave hazards between Zone VE and the LMWA (or between the shoreline and the LMWA for areas where Zone VE is not identified) will be similar to, but less severe than, those in the Zone VE.

Coastal Barrier Resources System (CBRS) areas and "otherwise protected areas" (OPAs) are no longer shown on this map panel, but still may be present in this community. Current information on these areas is provided by the U.S. Fish & Wildlife Service. Flood insurance is not available within CBRS areas or for sites that are built or otherwise improved on or after dates specified by FWS. Users should refer to the most up-to-date information provided by FWS to determine NFIP insurance eligibility. The official maps and additional information regarding CBRS areas are provided on the FWS website at [www.fws.gov/cbrs](http://www.fws.gov/cbrs). FEMA also includes the official boundaries from FWS on our interactive and dynamic flood maps available through the FEMA Map Service Center.

## SCALE



## PANEL LOCATOR



NATIONAL FLOOD INSURANCE PROGRAM  
FLOOD INSURANCE RATE MAP

MONROE COUNTY,  
FLORIDA  
and Incorporated Areas

PANEL 992 OF 1585

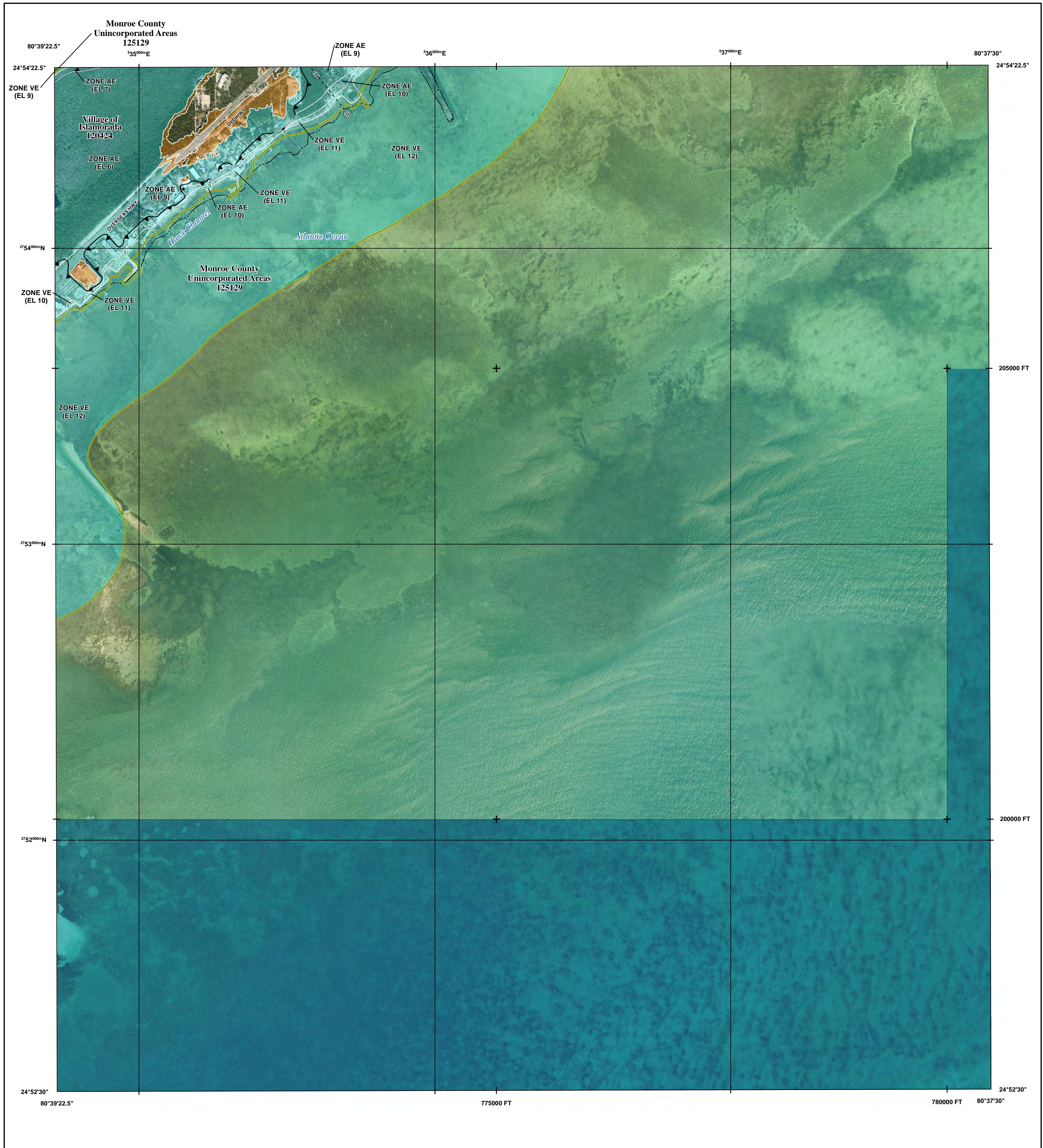


Panel Contains:  
COMMUNITY      NUMBER      PANEL      SUFFIX  
ISLAMORADA, VILLAGE OF      120424      0992      L  
MONROE COUNTY      125129      0992      L

PRELIMINARY  
12/27/2019



VERSION NUMBER  
2.6.3.5  
MAP NUMBER  
12087C0992L  
MAP REVISED



## FLOOD HAZARD INFORMATION

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT  
**THE INFORMATION DEPICTED ON THIS MAP AND SUPPORTING DOCUMENTATION ARE ALSO AVAILABLE IN DIGITAL FORMAT AT [HTTPS://MSC.FEMA.GOV](https://msc.fema.gov)**

SPECIAL FLOOD HAZARD AREAS	Without Base Flood Elevation (BFE) Zone A, A99
	With BFE or Depth Zone AE, AO, AH, VE, AR Regulatory Floodway
OTHER AREAS OF FLOOD HAZARD	0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X Future Conditions 1% Annual Chance Flood Hazard Zone X Area with Reduced Flood Risk due to Levee See Notes, Zone X Area with Flood Risk due to Levee Zone D
OTHER AREAS	NO SCREEN Area of Minimal Flood Hazard Zone X Area of Undetermined Flood Hazard Zone D
GENERAL STRUCTURES	Channel, Culvert, or Storm Sewer Levee, Dike, or Floodwall
OTHER FEATURES	18.2 Cross Sections with 1% Annual Chance Water Surface Elevation 17.5 8 Coastal Transect Profile Baseline Hydrographic Feature 513 Base Flood Elevation Line (BFE) Limit of Study Jurisdiction Boundary

## NOTES TO USERS

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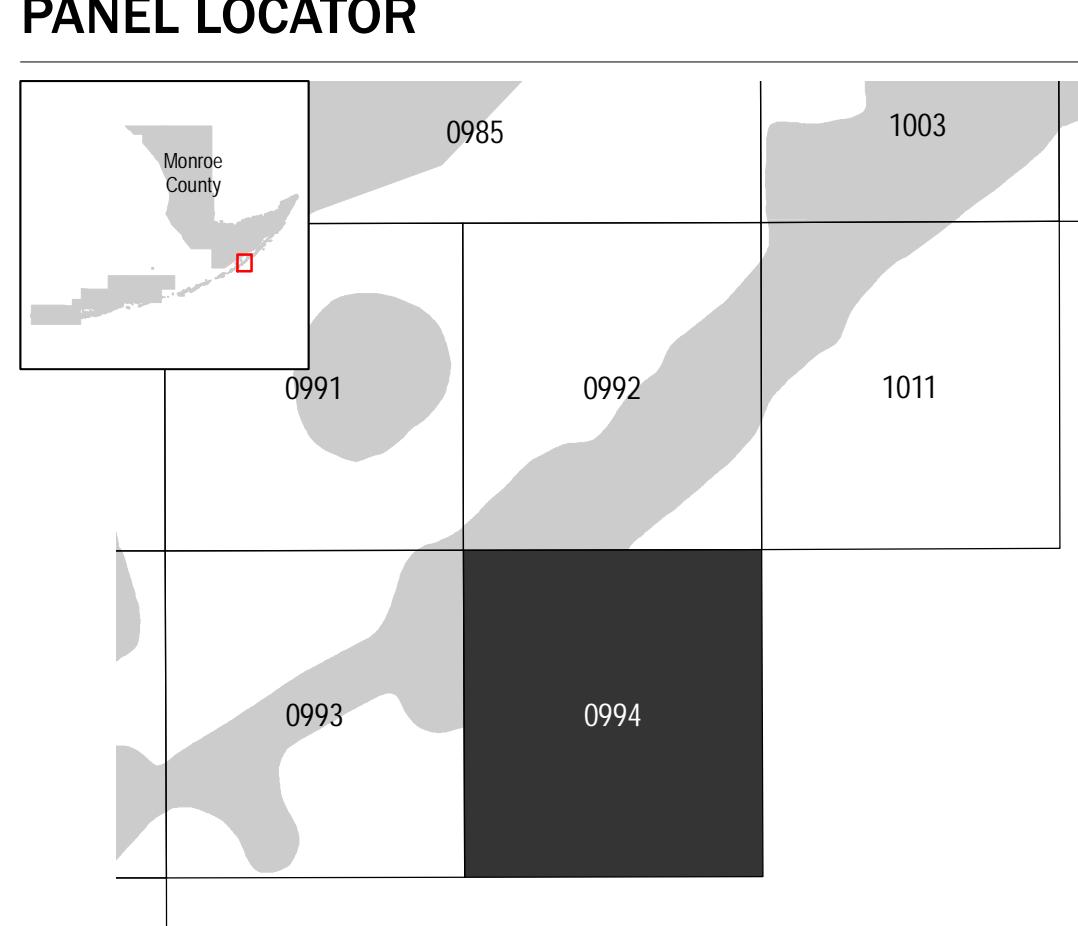
LIMIT OF MODERATE WAVE ACTION: Zone AE has been divided by a Limit of Moderate Wave Action (LMWA). The LMWA represents the approximate landward limit of the 1:33 breaking wave. The effects of wave hazards between Zone VE and the LMWA (or between the shoreline and the LMWA for areas where Zone VE is not identified) will be similar to, but less severe than, those in the Zone VE.

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## SCALE

Map Projection:  
Universal Transverse Mercator Zone 17N; North American Datum 1983;  
Western Hemisphere; Vertical Datum: NAVD 88  
1 inch = 500 feet 1:6,000  
0 250 500 750 1,000 2,000 feet  
0 125 250 500 meters

## PANEL LOCATOR



NATIONAL FLOOD INSURANCE PROGRAM  
FLOOD INSURANCE RATE MAP

MONROE COUNTY,  
FLORIDA  
and Incorporated Areas

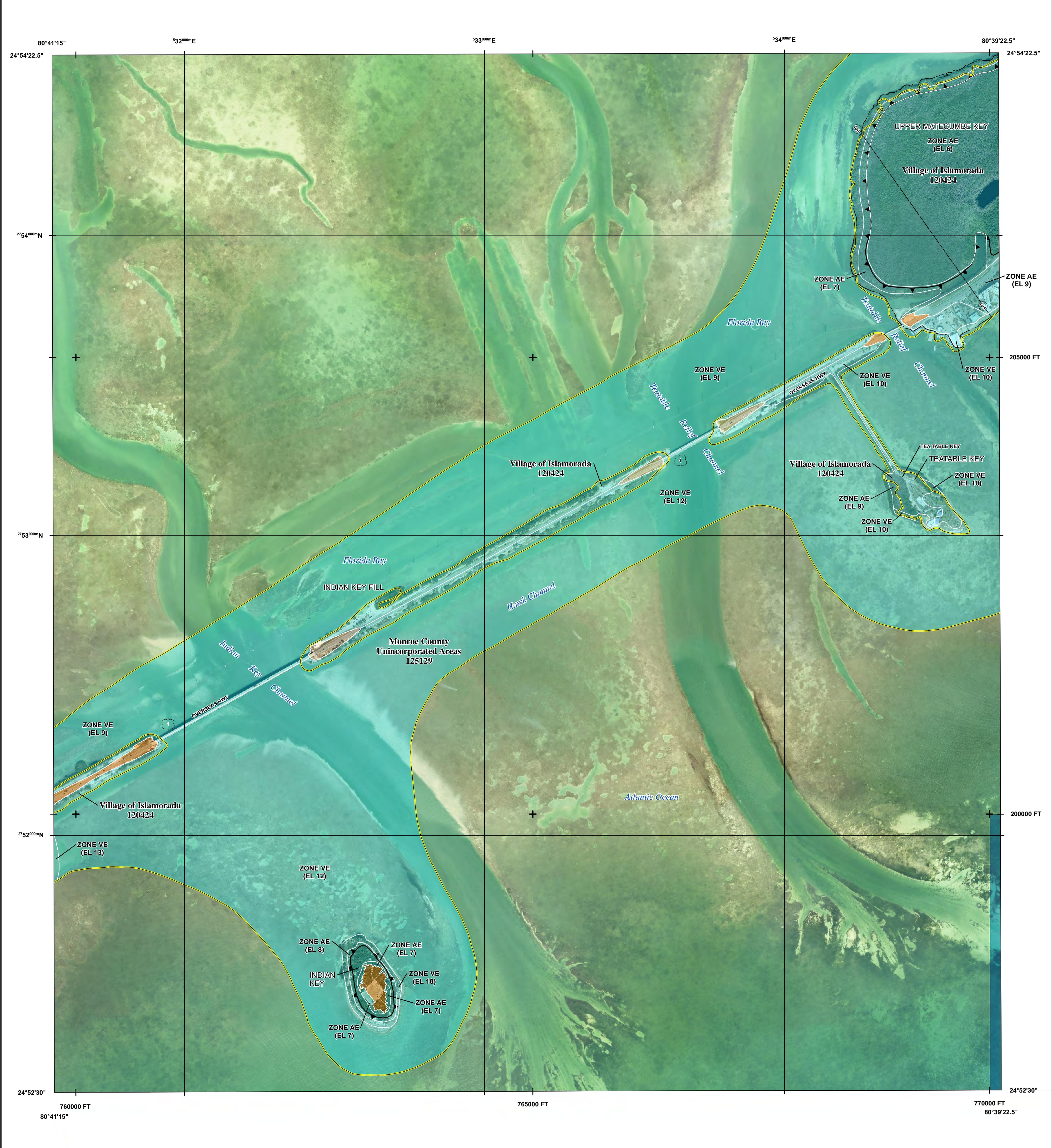
PANEL 994 OF 1585

Panel Contains:  
COMMUNITY NUMBER PANEL SUFFIX  
ISLAMORADA, VILLAGE OF 120424 0994 L  
MONROE COUNTY 125129 0994 L



PRELIMINARY  
12/27/2019

VERSION NUMBER  
2.6.3.5  
MAP NUMBER  
12087C0994L  
MAP REVISED



## FLOOD HAZARD INFORMATION

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT  
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<b>SPECIAL FLOOD HAZARD AREAS</b>	Without Base Flood Elevation (BFE) Zone A, A99
	With BFE or Depth Zone AE, AO, AH, VE, AR
	Regulatory Floodway
	0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X Future Conditions 1% Annual Chance Flood Hazard Zone X
	Area with Reduced Flood Risk due to Levee See Notes, Zone X
	Area with Flood Risk due to Levee Zone D
	<b>NO SCREEN</b> Area of Minimal Flood Hazard Zone X
	Area of Undetermined Flood Hazard Zone D
<b>GENERAL STRUCTURES</b>	Channel, Culvert, or Storm Sewer
	Levee, Dike, or Floodwall
	18.2 Cross Sections with 1% Annual Chance Water Surface Elevation
	17.5
	8 Coastal Transect
	Profile Baseline
	Hydrographic Feature
	~~~~ 513 ~~~~ Base Flood Elevation Line (BFE)
	Limit of Study
	Jurisdiction Boundary

NOTES TO USERS

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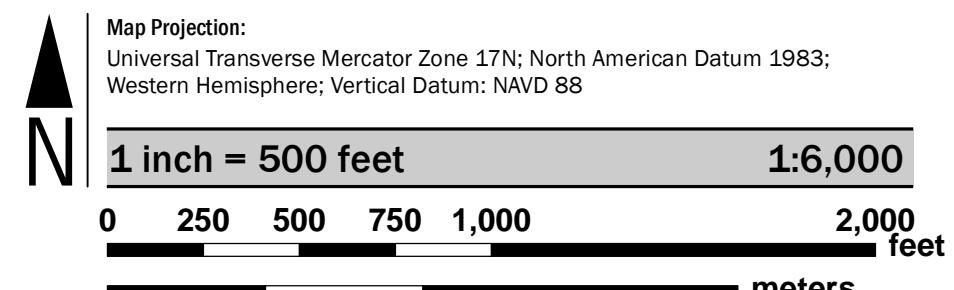
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LIMIT OF MODERATE WAVE ACTION (LIMA). Zone AE has been divided by a Limit of Moderate Wave Action (LIMA). The LIMA represents the approximate landward limit of the 1% chance breaking wave. The effects of wave hazards between Zone VE and the LIMA (or between the shoreline and the LIMA) for areas where Zone VE is not identified will be similar to, but less severe than, those in the Zone VE.

Limit of Moderate Wave Action (LIMA)

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SCALE



PANEL LOCATOR



NATIONAL FLOOD INSURANCE PROGRAM
FLOOD INSURANCE RATE MAP

**MONROE COUNTY,
FLORIDA
and Incorporated Areas**

PANEL 993 OF 1585



Panel Contains:
COMMUNITY ISLAMORADA, VILLAGE OF MONROE COUNTY **NUMBER 120424 0993 L** **PANEL 125129 0993 L**



National Flood Insurance Program

PRELIMINARY
12/27/2019

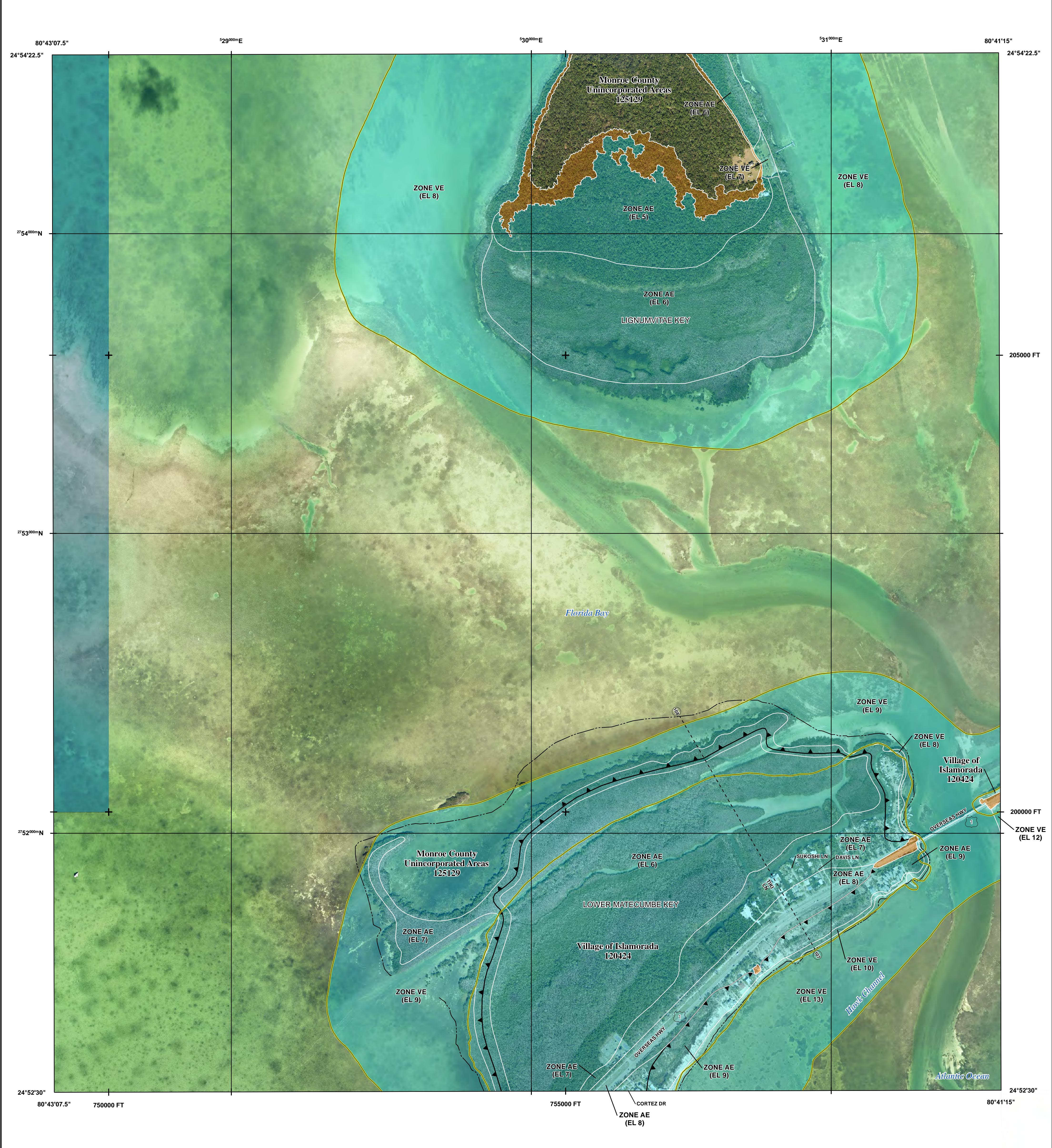
VERSION NUMBER

2.6.3.5

MAP NUMBER

12087C0993L

MAP REVISED



FLOOD HAZARD INFORMATION

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT
THE INFORMATION DEPICTED ON THIS MAP AND SUPPORTING DOCUMENTATION ARE ALSO AVAILABLE IN DIGITAL FORMAT AT [HTTPS://MSC.FEMA.GOV](https://msc.fema.gov)

SPECIAL FLOOD HAZARD AREAS	Without Base Flood Elevation (BFE) Zone A, A99
	With BFE or Depth Zone AE, AO, AH, VE, AR Regulatory Floodway
	0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X Future Conditions 1% Annual Chance Flood Hazard Zone X
	Area with Reduced Flood Risk due to Levee See Notes, Zone X
	Area with Flood Risk due to Levee Zone D
OTHER AREAS OF FLOOD HAZARD	NO SCREEN Area of Minimal Flood Hazard Zone X
	Area of Undetermined Flood Hazard Zone D
GENERAL STRUCTURES	Channel, Culvert, or Storm Sewer
	Levee, Dike, or Floodwall
	18.2 Cross Sections with 1% Annual Chance Water Surface Elevation
	17.5
	8 Coastal Transect
	Profile Baseline
	Hydrographic Feature
	513 Base Flood Elevation Line (BFE)
	Limit of Study
	Jurisdiction Boundary

NOTES TO USERS

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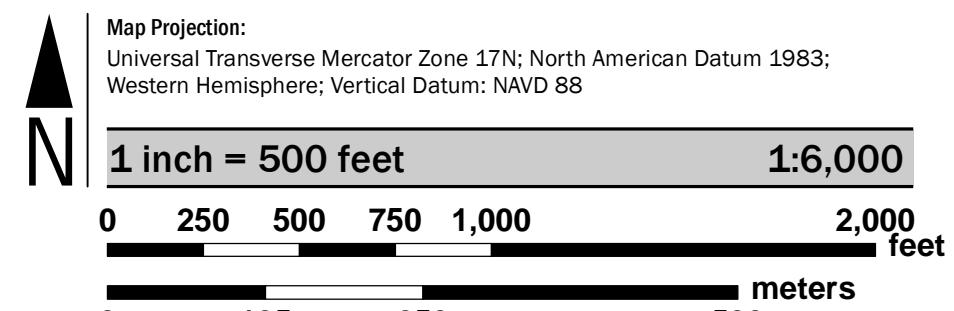
Base map information shown on this FIRM was provided by the City of Key West, dated 2019; the Federal Emergency Management Agency, dated 2005; the Florida Department of Transportation, dated 2019; the U.S. Census Bureau, dated 2018; and the U.S. Department of Agriculture, dated 2018.

LIMIT OF MODERATE WAVE ACTION: Zone AE has been divided by a Limit of Moderate Wave Action (LMWA). The LMWA represents the approximate landward limit of the 1.5 foot breaking wave. The effects of wave hazards between Zone VE and the LMWA (or between the shoreline and the LMWA for areas where Zone VE is not identified) will be similar to, but less severe than, those in the Zone VE.

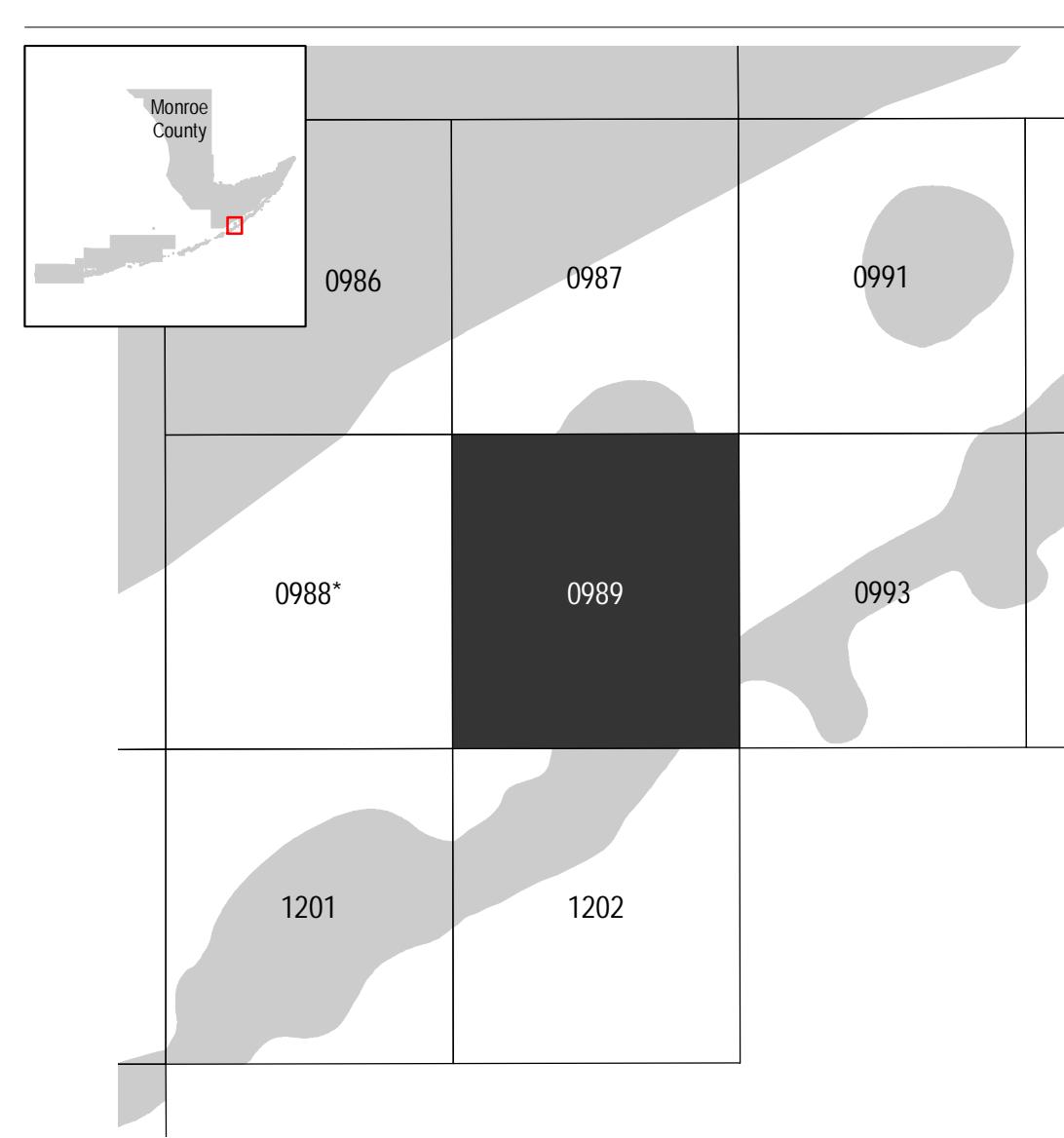
Limit of Moderate Wave Action (LMWA)

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SCALE



PANEL LOCATOR



NATIONAL FLOOD INSURANCE PROGRAM
FLOOD INSURANCE RATE MAP

**MONROE COUNTY,
 FLORIDA
 and Incorporated Areas**

PANEL 989 OF 1585



Panel Contains:
COMMUNITY ISLAMORADA, VILLAGE OF MONROE COUNTY

NUMBER 120424 0989 L
 125129 0989 L

**PRELIMINARY
 12/27/2019**

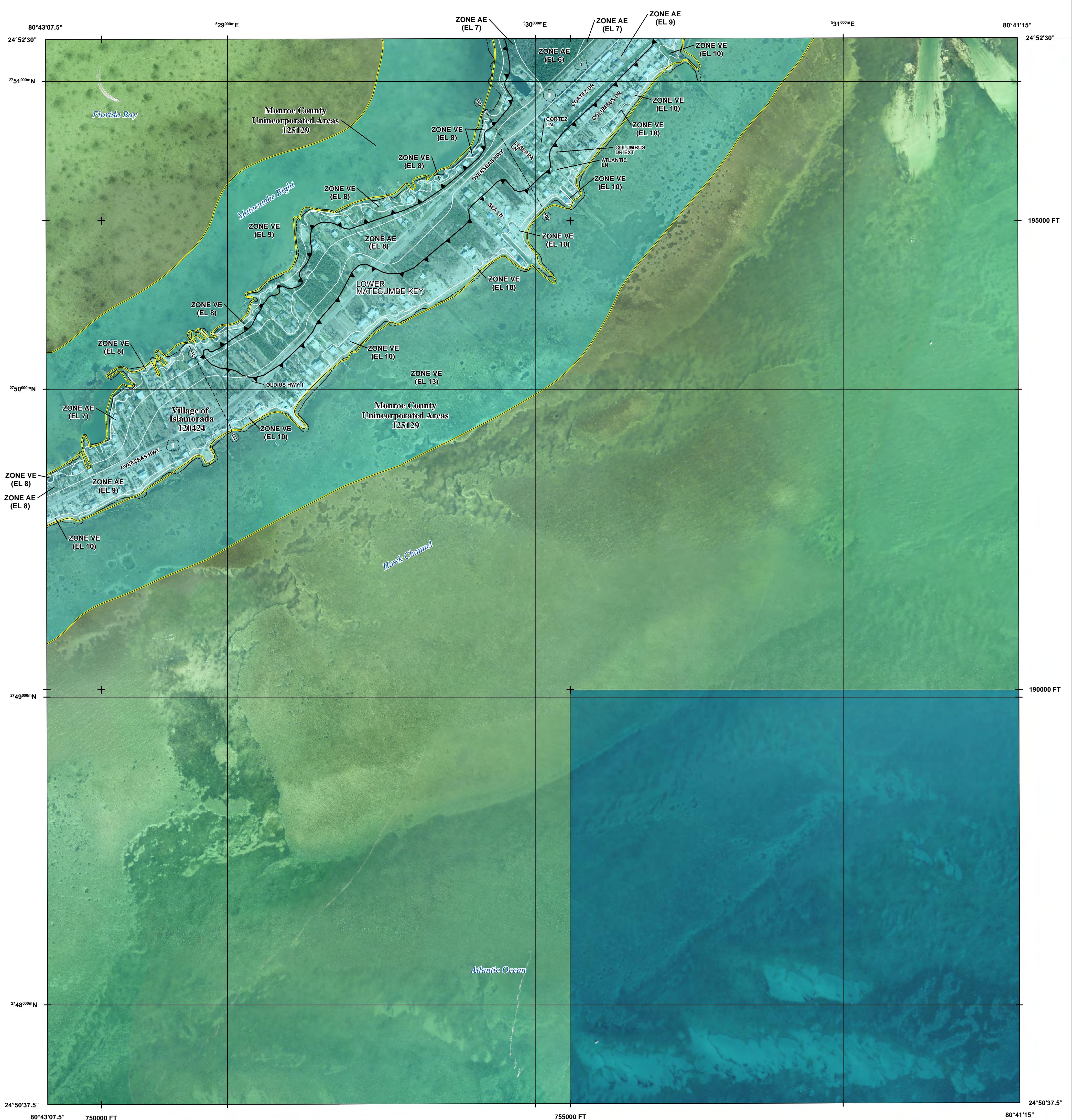


National Flood Insurance Program

VERSION NUMBER
 2.6.3.5

MAP NUMBER
 12087C0989L

MAP REVISED



FLOOD HAZARD INFORMATION

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT
THE INFORMATION DEPICTED ON THIS MAP AND SUPPORTING DOCUMENTATION ARE ALSO AVAILABLE IN DIGITAL FORMAT AT
[HTTPS://MSC.FEMA.GOV](https://msc.fema.gov)

SPECIAL FLOOD HAZARD AREAS	Without Base Flood Elevation (BFE) Zone A, A99
	With BFE or Depth Zone AE, AO, AH, VE, AR
	Regulatory Floodway
	0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X Future Conditions 1% Annual Chance Flood Hazard Zone X
	Area with Reduced Flood Risk due to Levee See Notes, Zone X
	Area with Flood Risk due to Levee Zone D
OTHER AREAS OF FLOOD HAZARD	NO SCREEN Area of Minimal Flood Hazard Zone X
	Area of Undetermined Flood Hazard Zone D
OTHER AREAS	Channel, Culvert, or Storm Sewer
	Levee, Dike, or Floodwall
GENERAL STRUCTURES	18.2 Cross Sections with 1% Annual Chance Water Surface Elevation 17.5
	8 Coastal Transect
	Profile Baseline
	Hydrographic Feature
	513 Base Flood Elevation Line (BFE)
	Limit of Study
	Jurisdiction Boundary

NOTES TO USERS

For information and questions about this Flood Insurance Rate Map (FIRM), available products associated with this FIRM, including historic versions, the current map date for each FIRM panel, how to order products, or the National Flood Insurance Program (NFIP) in general, please call the FEMA Map Information eXchange at 1-877-FEMA-MAP (1-877-336-2627) or visit the FEMA Flood Map Service Center website at www.fema.gov. Available products may include previously issued Letters of Map Change, a Flood Insurance Study Report, and/or digital versions of this map. Many of these products can be ordered or obtained directly from the website.

Communities annexing land on adjacent FIRM panels must obtain a current copy of the adjacent panel as well as the current FIRM Index. These may be ordered directly from the Flood Map Service Center at the number listed above.

For community and countywide map dates refer to the Flood Insurance Study Report for this jurisdiction.

To determine if flood insurance is available in this community, contact your insurance agent or call the National Flood Insurance Program at 1-800-638-6620.

Base map information shown on this FIRM was provided by the City of Key West, dated 2019; the Federal Emergency Management Agency, dated 2005; the Florida Department of Transportation, dated 2019; the U.S. Census Bureau, dated 2018; and the U.S. Department of Agriculture, dated 2018.

LIMIT OF MODERATE WAVE ACTION: Zone AE has been divided by a Limit of Moderate Wave Action (LMWA). The LMWA represents the approximate landward limit of the 1:33 chance of a breaking wave. The effects of wave hazards between Zone VE and the LMWA (or between the shoreline and the LMWA for areas where Zone VE is not identified) will be similar to, but less severe than, those in the Zone VE.

Limit of Moderate Wave Action (LMWA)

Coastal Barrier Resources System (CBRS) areas and "otherwise protected areas" (OPAs) are no longer shown on this map panel, but still may be present in this community. Current information on these areas is provided by the U.S. Fish & Wildlife Service. Flood insurance is not available with CBRS areas or for sites that are built or otherwise improved on or after dates specified by FWS. Users should refer to the most up-to-date information provided by FWS to determine NFIP insurance eligibility. The official maps and additional information regarding CBRS areas are provided on the FWS website at www.fws.gov/cbbs. FEMA also includes the official boundaries from FWS on our interactive and dynamic flood maps available through the FEMA Map Service Center.

SCALE

Map Projection:
Universal Transverse Mercator Zone 17N; North American Datum 1983;
Western Hemisphere; Vertical Datum: NAVD 88

1 inch = 500 feet 1:6,000

0 250 500 750 1,000 2,000 feet

0 125 250 500 meters

PANEL LOCATOR



NATIONAL FLOOD INSURANCE PROGRAM FLOOD INSURANCE RATE MAP

MONROE COUNTY,
FLORIDA
and Incorporated Areas

PANEL 1202 OF 1585

Panel Contains:
COMMUNITY NUMBER PANEL SUFFIX
ISLAMORADA, VILLAGE OF 120424 1202 L
MONROE COUNTY 125129 1202 L



PRELIMINARY
12/27/2019

VERSION NUMBER
2.6.3.5
MAP NUMBER
12087C1202L
MAP REVISED



FLOOD HAZARD INFORMATION

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SPECIAL FLOOD HAZARD AREAS	Without Base Flood Elevation (BFE) Zone A, A99
	With BFE or Depth Zone AE, AO, AH, VE, AR Regulatory Floodway
	0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X Future Conditions 1% Annual Chance Flood Hazard Zone X
	Area with Reduced Flood Risk due to Levee See Notes, Zone X
	Area with Flood Risk due to Levee Zone D
OTHER AREAS OF FLOOD HAZARD	NO SCREEN Area of Minimal Flood Hazard Zone X
	Area of Undetermined Flood Hazard Zone D
GENERAL STRUCTURES	Channel, Culvert, or Storm Sewer
	Levee, Dike, or Floodwall
	Cross Sections with 1% Annual Chance Water Surface Elevation 18.2 17.5
	Coastal Transect
	Coastal Transect Baseline
	Profile Baseline
	Hydrographic Feature
	Base Flood Elevation Line (BFE)
	Limit of Study
	Jurisdiction Boundary

NOTES TO USERS

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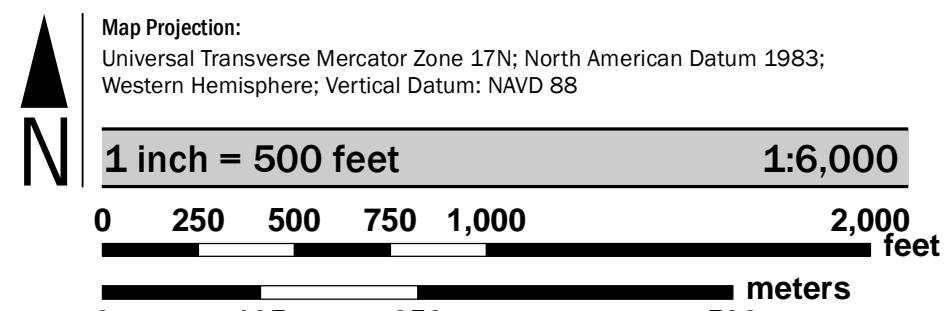
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LIMIT OF MODERATE WAVE ACTION: Zone AE has been divided by a Limit of Moderate Wave Action (LMWA). The LMWA represents the approximate landward limit of the 1:50 year breaking wave. The effects of wave hazards between Zone VE and the LMWA (or between the shoreline and the LMWA for areas where Zone VE is not identified) will be similar to, but less severe than, those in the Zone VE.

Limit of Moderate Wave Action (LMWA)

SCALE



PANEL LOCATOR



*PANEL NOT PRINTED

NATIONAL FLOOD INSURANCE PROGRAM
FLOOD INSURANCE RATE MAP

**MONROE COUNTY,
 FLORIDA
 and Incorporated Areas**



PANEL 1201 OF 1585

Panel Contains:
COMMUNITY **NUMBER** **PANEL** **SUFFIX**
 ISLAMORADA, VILLAGE OF 12042 1201 L
 125129 1201 L

PRELIMINARY
12/27/2019



VERSION NUMBER
 2.6.3.5
MAP NUMBER
 12087C1201
MAP REVISED