



MEMORANDUM

Date: August 6, 2025

To: Honorable Mayor and City Commissioners

Via: Brian L. Barroso
City Manager

From: Zoe Porter
Development Review Manager

Cc: Alison Higgins
Resiliency Manager

Subject: 25-4114 – Adoption of the Watershed Management Plan for the City of Key West, Florida.

Introduction

This resolution adopts the attached Watershed Management Plan (Exhibit A) as presented. Approval of the Watershed Management Plan will allow the City of Key West to meet a Community Rating System (CRS) Class 4 prerequisite and gain additional CRS Credit Points. The Watershed Management Plan is anticipated to facilitate the City of Key West achieving a Community Rating System (CRS) Class 4 designation, as well as accomplish Goal 4, Action 4 in Key West Forward, the Strategic Plan for the City of Key West 2021-2024.

Background

The City of Key West participates in the Community Rating System (CRS), a voluntary incentive program managed by the Insurance Services Office (ISO) that rewards flood insurance discounts to communities who enforce higher regulatory flood standards. Since joining the program in 2016, the City has continually advanced in the CRS program; as of 2025, Key West is designated as a CRS Class 5, scoring 3,152 CRS credit points. The Class 5 designation allows NFIP policy holders to receive up to a 25% percent discount on their flood insurance premium.

In June 2022, the City applied for Florida Department of Emergency Management (FDEM) Watershed Planning Initiative funding, a grant funded under the Hazard Mitigation Grant Program. The purpose of the Watershed Planning Initiative was to create standardized, cost-effective, and easily replicable Watershed Master Plans throughout the State of Florida. City staff entered into the grant agreement upon approval of City Commission Resolution 23-188.

The proposed Watershed Management Plan was drafted by a team led by Erin Deady P.A.; Lori Lehr Inc., a CRS consultant for many Florida communities; Jacobs, the firm that completed the City's Stormwater Master Plan updates; and Clearview Geographic, a subconsultant to the City's Adaptation Plan. The team was awarded RFQ #24-001 through City Commission Resolution 23-337. Erin Deady and team ran flood models based upon ground characteristics, natural and constructed drainage systems, City floodplain regulations, and other pertinent data to draft a watershed management plan that complies with the requirements of the 2017 Coordinator's Manual for the National Flood Insurance Program (NFIP) Community Rating System.

The CRS Class 4 designation has several prerequisites, including adoption of a qualifying Watershed Management Plan and obtaining at least 3,000 CRS Credit Points. The proposed Watershed Management Plan has undergone a preliminary technical review with ISO and was determined to be eligible for a minimum of 90 points for CRS Activity WMP(1) *Prerequisites*, 30 points for Activity WMP(2) *Manages the 100-Year Storm*, and 25 points for Activity WMP(8) *Dedicated Funding Source*.

Procurement

Adoption of the Watershed Management Plan will not have any financial impact on the City.

Recommendation

Staff recommend approval of the proposed resolution, thereby adopting the Watershed Management Plan.

Exhibits:

Exhibit A – Watershed Management Plan

Exhibit B – Insurance Services Office (ISO) review of the Watershed Management Plan

Exhibit C – Monroe County Lower Mitigation Strategy Letter