

## EXECUTIVE ORDER 11988 –FLOODPLAIN MANAGEMENT

### PROGRAMMATIC 8-STEP PROCESS REVIEW

#### Final Notice and Public Explanation of a Proposed Activity in a 100-Year Floodplain New Housing Construction at United States Coast Guard Station Islamorada Islamorada, Florida

*En español*

**To:** All interested floodplain residents of Islamorada, residents of Monroe County, elected officials, agencies, groups, and individuals

**Date:** 23 March 2026

**Prepared By:** C. Hudock, Natural Resources Management Coordinator

This document issues notice of the United States Coast Guard's (USCG) proposed action, as guided by Executive Order (EO) 11988 *Establishing a Federal Flood Risk Management Standard* and a programmatic 8-step review, which applies to the Process for Further Soliciting and Considering Stakeholder Input and EO 11988, as amended, for the USCG's evaluation to determine the potential affect its proposed new housing construction project, located within a Special Flood Hazard Area (SFHA), would have on the human environment. The proposed project would be located at the following location in Monroe County:

USCG Station Islamorada at 183 Palermo Dr, Islamorada, FL 33036

The project covered under this review must substantially conform to pre-construction design and dimensions, with allowances for minor upgrades incorporating flood hazard reduction techniques to minimize flood impacts. Additionally, upgrades must be incorporated in accordance with applicable codes, standards, and best practice methods.

#### **Proposed Action**

USCG is proposing to construct new housing for unaccompanied personnel (UPH) for 16 personnel at the USCG Station Islamorada property, located at 183 Palermo Drive, Islamorada, Florida. The proposed UPH would be 7,200 ft<sup>2</sup> and located on the southeastern side of Station Islamorada on the waterfront.

The proposed new housing construction project for USCG Station Islamorada would include provisions for: (1) include complete construction of the UPH at the proposed location; (2) demolition of the existing volleyball and basketball court at the proposed construction site; (3) connection of existing utilities, which are readily available at the proposed construction site; (4) required site work and grading for the foundational construction of the UPH, with minimal excavation, as the foundation is anticipated to be slab-on-grade.

Utilizing the Federal Emergency Management Agency (FEMA) floodplain maps and National Flood Hazard Layer Flood Insurance Rate maps, USCG identified that the Proposed Action would

be located within the 100-year floodplain, specifically within the AE zone (designated as the low-lying flood zone). The limit of disturbance for the Proposed Action in its entirety is approximately 1.26 acres, all of which would be in the 100-year floodplain and would be permanently affected by the Proposed Action.

The Base Flood Elevation (BFE) for the Station (STA) Islamorada site is 8 feet. The proposed location for the UPH has been proposed to be backfilled to 12 feet. This elevation is higher than the BFE at the site and incorporates a 4-foot freeboard value, which exceeds the minimum required by the Federal Flood Risk Management Standard (FFRMS) for non-critical actions. To mitigate current and future flood risk, the U.S. Coast Guard proposes to construct the new facility such that the lowest horizontal structural members are elevated above the BFE, in accordance with federal and local regulations, thereby complying with current FFRMS.

Construction of the project as proposed, in accordance with all applicable local, state, and federal floodplain requirements, is anticipated to impact site topography and floodwater conveyance and storage on the project site, due to the additional impervious surfaces and land grading associated with the project. USCG would use minimum grading requirements during construction and save as much of the site from compaction as possible. Erosion and sedimentation would be minimized as much as possible during all proposed construction by utilizing erosion control measures, such as siltation control, silt fences, and permanent retention of fill material.

**STEP 1 - Determine whether the proposed actions are in a wetland and/or the 100-year floodplain (500-year floodplain for critical action [44 CFR 9.4]) or whether they have the potential to affect or be affected by a floodplain or a wetland (44 CFR 9.7).**

Floodplain determinations must be done using “best available data” consistent with FEMA Policy 104-008-2 *Guidance on the Use of Available Flood Hazard Information* (10/11/16). For most of the proposed actions, this will be Flood Insurance Rate Maps (FIRMS). Where FIRMS are not available, a floodplain determination will be made consistent with policy and noted in the Record of Environmental Considerations.

The project site may be in the floodplains as mapped by the following National Flood Insurance Program (NFIP)-participating community:

Monroe County, Florida  
Community Flood Insurance Rate Map (FIRM) #12087C1004K (18 February 2005)

**STEP 2 – Notify the public at the earliest possible time of the intent to carry out an action in a floodplain or wetland and involve the affected and interested public in the decision-making process (see 44 CFR 9.8).**

This document serves as the initial public notice, published at the following website:

[DHS NEPA website](#)

## Alternatives

Off-site alternatives are not feasible due to the current housing market in Islamorada, Florida, which is dominated by short-term vacation rental units, forcing many USCG members to commute beyond a reasonable distance to secure affordable and adequate housing. USCG members and their dependents additionally face limited access to suitable childcare, educational opportunities, healthcare, and employment opportunities in their commuting areas. The proposed action, as discussed herein, would provide affordable housing, within a reasonable commuting distance from Station Islamorada, and offer nearby access to community and family services to service members and their dependents.

The entirety of the surrounding area is within the AE flood zone and, as such, there are no practical site alternatives on the property that would be more suitable for construction. As stated previously, the Preferred Alternative (the Proposed Action) would create a minor impact on the floodplain because of an increase in the impervious area due to the construction of the new housing. However, USCG proposes to incorporate a 4-foot freeboard value, which exceeds the minimum required by the FFRMS for non-critical actions, thereby minimizing both flood risk to federal assets and impacts on floodplains. Additionally, potential impacts from an increase in stormwater runoff would be minimized to the greatest extent practicable by appropriately grading the site.

USCG also considered the No-Action Alternative, under which no construction would occur. While there would be no effect to the floodplain or environment, the purpose and need for the Proposed Action would not be satisfied. Therefore, USCG has eliminated the No-Action Alternative from consideration.

USCG has reevaluated the alternatives to building in the floodplain and determined there is no practicable alternative. Environmental files documenting compliance with steps 3 through 6 of Executive Order 11988 are available for public inspection, review, and copying upon request at the email address delineated in the last paragraph of this notice for receipt of comments. USCG will comply with all state and local floodplain protection procedures, including consulting with the appropriate agencies prior to implementing the Proposed Action.

This activity would have no significant impact on the environment for the following reasons:

- The structure and proposed use are substantially in compliance with prevailing local planning and zoning standards. The project fully complies with Islamorada's local planning and zoning standards. The provided zoning maps confirm that both the STA Islamorada and Treasure Harbor sites are zoned as "PS" (Public Service), which is appropriate for this type of government facility. Both properties are confirmed to be in Flood Zone AE, and all proposed construction adheres to the required floodplain standards. All structures would respect the setback criteria detailed in the Islamorada Zoning Law, including the requirement for the UPH to be at least 25 feet from the property line. Additional zoning information can be found in the attached Islamorada Zoning Law document. Further details may also be found in

attachment (a).

- The site is on heavily developed property and/or located on a previously disturbed site in a developed area. Both construction sites are in heavily developed areas of Islamorada on previously disturbed ground. The UPH would be built on the property of the active and fully developed USCG Station Islamorada. This confirms that no undisturbed land would be impacted by this project. Additional info may be found in attachment (b).
- The proposed use would not substantially increase the number of motor vehicles at the facility. The new construction would not lead to a substantial increase in motor vehicle traffic. The project does not include an increase in USCG personnel, so the number of vehicles at Station Islamorada would remain unchanged and the project would not be considered a significant increase to the local traffic volume. Additional info may be found in attachment (c).
- USCG anticipates no impacts on environmental justice communities because the Station Islamorada site is not adjacent to any homes and the Treasure Harbor site, though located in a residential community, is zoned for Public Service, which is appropriate for this type of government facility.
- USCG determined the Proposed Action would have no adverse effect on the neighboring Windley Key Fossil Reef Geological State Park, as the Proposed Action would be confined to the existing footprints of the developed and previously developed portion of each property. The USCG consulted with the Florida State Clearinghouse and received concurrence with the Florida State Historic Preservation Officer on December 5, 2025, that the proposed action is not anticipated to have measurable effects on historic properties.
- The Proposed Action would not include disturbance of potentially contaminated areas and would not be likely to cause a release of chemicals to the environment, and all construction-related activities would be executed in accordance with all federal, state, and local environmental protection regulations.
- The Proposed Action would not result in a significant increase in the amount of wastewater generated or potable water demand. The proposed new housing for each site would operate using existing utilities from demolished properties, which provided a similar capacity to what is being proposed. Therefore, any change in wastewater generated or potable water demand, should a change occur, would be insignificant.
- No negative impacts to recreational or educational values of the floodplain are anticipated to occur due to the project's location on government-owned land and the relatively small footprint of the Proposed Action.

- Best management practices would be utilized to decrease erosion and sedimentation that could result from the Proposed Action, including siltation control/silt fences and permanent retention of fill material.
- USCG consulted with the Florida Department of Environmental Protection Clearinghouse on September 15, 2023. The Clearinghouse distributes the Project proposal for review to appropriate state agencies, water management districts, regional planning councils, local governments, and the Governor's Office of Planning and Budget to streamline the consultation process at the state level and ensure proposals are in accordance with state plans, policies, programs, objectives, and procedures. This consultation allows multiple stakeholders to confirm if a proposed project is environmentally sound and to determine if the project would have any adverse effects on Florida's natural resources, wildlife, historical or archaeological sites or artifacts.
- USCG received a response from the Clearinghouse, and advised ICE that an Environmental Resource Permit from the South Florida Water Management District is required for this project. The Clearinghouse also stated that "the state has no objections to allocation of federal funds for the subject project and, therefore, the funding award is consistent with the Florida Coastal Management Program (FCMP). The state's final concurrence of the project's consistency with the FCMP would be determined during any environmental permitting processes, in accordance with Section 373.428, Florida Statutes, if applicable." USCG would obtain all necessary federal and state permits prior to commencement of project activities.

There are three primary purposes for this notice. First, people who may be affected by activities in floodplains and those who have an interest in the protection of the natural environment should be given an opportunity to express their concerns and provide information about these areas. Second, an adequate public notice program can be an important public educational tool. The dissemination of information about floodplains can facilitate and enhance Federal efforts to reduce the risks associated with the occupancy and modification of these special areas. Third, as a matter of fairness, when the Federal government determines it will participate in actions taking place in floodplains, it must inform those who may be put at greater or continued risk.

Any individual, group, or agency wishing to comment on the project may do so via email at [Chelsea.L.Hudock@uscg.mil](mailto:Chelsea.L.Hudock@uscg.mil). Comments must be received by the USCG on or before April 6, 2026. This notice is posted on the [DHS NEPA website](#).

**Attachment A**  
**Local Planning and Zoning**

**Proposal to Construct New Housing for United States Coast Guard Station Islamorada  
United States Coast Guard Station Islamorada Property**

**(a) The structure and proposed use are substantially in compliance with prevailing local planning and zoning standards.**

The project fully complies with Islamorada's local planning and zoning standards. The provided zoning maps confirm that the United States Coast Guard (USCG) Station Islamorada site is zoned as "PS" (Public Service), which is appropriate for this type of government facility. The property is confirmed to be in Flood Zone AE, and all proposed construction would adhere to the required floodplain standards. All structures would respect the setback criteria detailed in the Islamorada Zoning Law, including the requirement for the Unaccompanied Personnel Housing (UPH) to be at least 25 feet from the property line.

**(b) The site is on heavily developed property and/or located on a previously disturbed site in a developed area.**

The proposed construction site would be located in a heavily developed area of Islamorada on previously disturbed ground. The UPH would be built on the property of the active and fully developed USCG Station Islamorada, confirming no undisturbed land would be impacted by this project.

**(c) The proposed use will not substantially increase the number of motor vehicles at the facility.**

Proposed construction-related activities would not lead to a substantial increase in motor vehicle traffic as the project would not include an increase in Coast Guard personnel.

**(d) The site and scale of construction are consistent with those of existing, adjacent, or nearby buildings.**

The scale of the new construction would be consistent with the surrounding architecture. The UPH is designed as a single-story building, similar in size and scale to the existing Multi-Mission Building at Station Islamorada. The nearby residential buildings are all between one and three stories, ensuring the UPH will not be disruptive. The Village of Islamorada has not voiced any concerns regarding the zoning or scale of the proposed housing.

USCG Station Islamorada Flood Map



STA Islamorada Zoning Map



**Local Zoning: Islamorada Zoning and Setbacks**

<b>Zoning Districts</b>	<b>Setbacks</b>						
	<b>Front yard</b>		<b>Side yard</b>			<b>Rear yard</b>	
	<u>Front yard</u>	<u>Reduced</u>	<u>Each side/combined total</u>	<u>Street side yard</u>	<u>Interior side yard</u>	<u>Not on shoreline<sup>(4)</sup></u>	<u>Accessory structures<sup>(5)</sup></u>
<b>NR</b>	<u>25</u>	<u>20<sup>(1)</sup></u>	<u>5/15</u>	<u>10</u>	<u>5</u>	<u>20</u>	<u>5</u>
<b>RE</b>	<u>25</u>	<u>20<sup>(1)</sup></u>	<u>5/15</u>	<u>10</u>	<u>5</u>	<u>20</u>	<u>5</u>
<b>R1/R1M</b>	<u>25</u>	<u>20<sup>(1)</sup></u>	<u>5/15</u>	<u>10</u>	<u>5</u>	<u>20</u>	<u>5</u>
<b>RMH</b>	<u>10</u>	<u>--</u>	<u>5/15<sup>(3)</sup></u>	<u>10</u>	<u>5</u>	<u>20</u>	<u>5</u>
<b>R2</b>	<u>25</u>	<u>20<sup>(1)</sup></u>	<u>5/15</u>	<u>10</u>	<u>5</u>	<u>20</u>	<u>5</u>
<b>R3</b>	<u>25</u>	<u>--</u>	<u>10/20</u>	<u>10</u>	<u>10</u>	<u>20</u>	<u>5</u>
<b>R4</b>	<u>25</u>	<u>--</u>	<u>10/20</u>	<u>10</u>	<u>10</u>	<u>20</u>	<u>5</u>
<b>MF</b>	<u>25</u>	<u>20<sup>(1)</sup></u>	<u>5/15</u>	<u>10</u>	<u>5</u>	<u>20</u>	<u>5</u>
<b>MH</b>	<u>25</u>	<u>--</u>	<u>5/15</u>	<u>10</u>	<u>5</u>	<u>20</u>	<u>5</u>
<b>SR</b>	<u>25</u>	<u>20<sup>(1)</sup></u>	<u>5/15</u>	<u>10</u>	<u>5</u>	<u>20</u>	<u>5</u>
<b>VC</b>	<u>15</u>	<u>varies<sup>(2)</sup></u>	<u>--</u>	<u>10 or buffer width<sup>(2)</sup></u>	<u>5</u>	<u>10</u>	<u>--</u>
<b>TC</b>	<u>25</u>	<u>varies<sup>(2)</sup></u>	<u>--</u>	<u>10 or buffer width<sup>(2)</sup></u>	<u>10</u>	<u>20</u>	<u>--</u>
<b>CF</b>	<u>25</u>	<u>--</u>	<u>5/15</u>	<u>10</u>	<u>5</u>	<u>20</u>	<u>--</u>
<b>MR</b>	<u>25</u>	<u>varies<sup>(2)</sup></u>	<u>--</u>	<u>10 or buffer width<sup>(2)</sup></u>	<u>10</u>	<u>20 or 50<sup>(6)</sup></u>	<u>--</u>
<b>HC</b>	<u>20</u>	<u>varies<sup>(2)</sup></u>	<u>--</u>	<u>10 or buffer width<sup>(2)</sup></u>	<u>5</u>	<u>20</u>	<u>--</u>
<b>NC</b>	<u>20</u>	<u>varies<sup>(2)</sup></u>	<u>--</u>	<u>10 or buffer width<sup>(2)</sup></u>	<u>5</u>	<u>20</u>	<u>--</u>
<b>I</b>	<u>25</u>	<u>--</u>	<u>10/20</u>	<u>10</u>	<u>10</u>	<u>25</u>	<u>--</u>
<b>C</b>	<u>25</u>	<u>--</u>	<u>10/20</u>	<u>10</u>	<u>10</u>	<u>20</u>	<u>--</u>
<b>TA</b>	<u>25</u>	<u>20<sup>(1)</sup></u>	<u>5/15</u>	<u>10</u>	<u>5</u>	<u>20</u>	<u>5</u>
<b>PS</b>	<u>25</u>	<u>--</u>	<u>5/15</u>	<u>10</u>	<u>5</u>	<u>20</u>	<u>--</u>
<b>R</b>	<u>20</u>	<u>--</u>	<u>5/15</u>	<u>10</u>	<u>5</u>	<u>20</u>	<u>--</u>
<b>M</b>	<u>25</u>	<u>--</u>	<u>5/15</u>	<u>10</u>	<u>5</u>	<u>20</u>	<u>--</u>

<sup>(1)</sup> With a five-foot-wide Class B bufferyard installed running the length of the frontage

<sup>(2)</sup> Reduced to minimum bufferyard width (see division 6 of this article) only for covered unenclosed areas, outdoor seating areas, balconies, roof overhangs, walkways, stairways and entryways

<sup>(3)</sup> If property has a width less than 50 feet, the minimum required setback is five feet on each side

<sup>(4)</sup> For rear yard setback on shoreline, see article VII, division 2 of this chapter

<sup>(5)</sup> Limited to 15 feet in height; one canopy tree per 50 feet of rear property line required within rear yard setback

<sup>(6)</sup> For all structures with over 50% of structure designated for residential dwelling units, setback shall be 50 feet from all shorelines having depth of at least 4 feet MLW

**Station Islamorada UPH**  
**25' From Property Line**



AutoCAD SHX Text

3.50  
2.70

AutoCAD SHX Text

4.03  
3.45

BENCHMARK DISK (04 1975)  
ELV=2.35

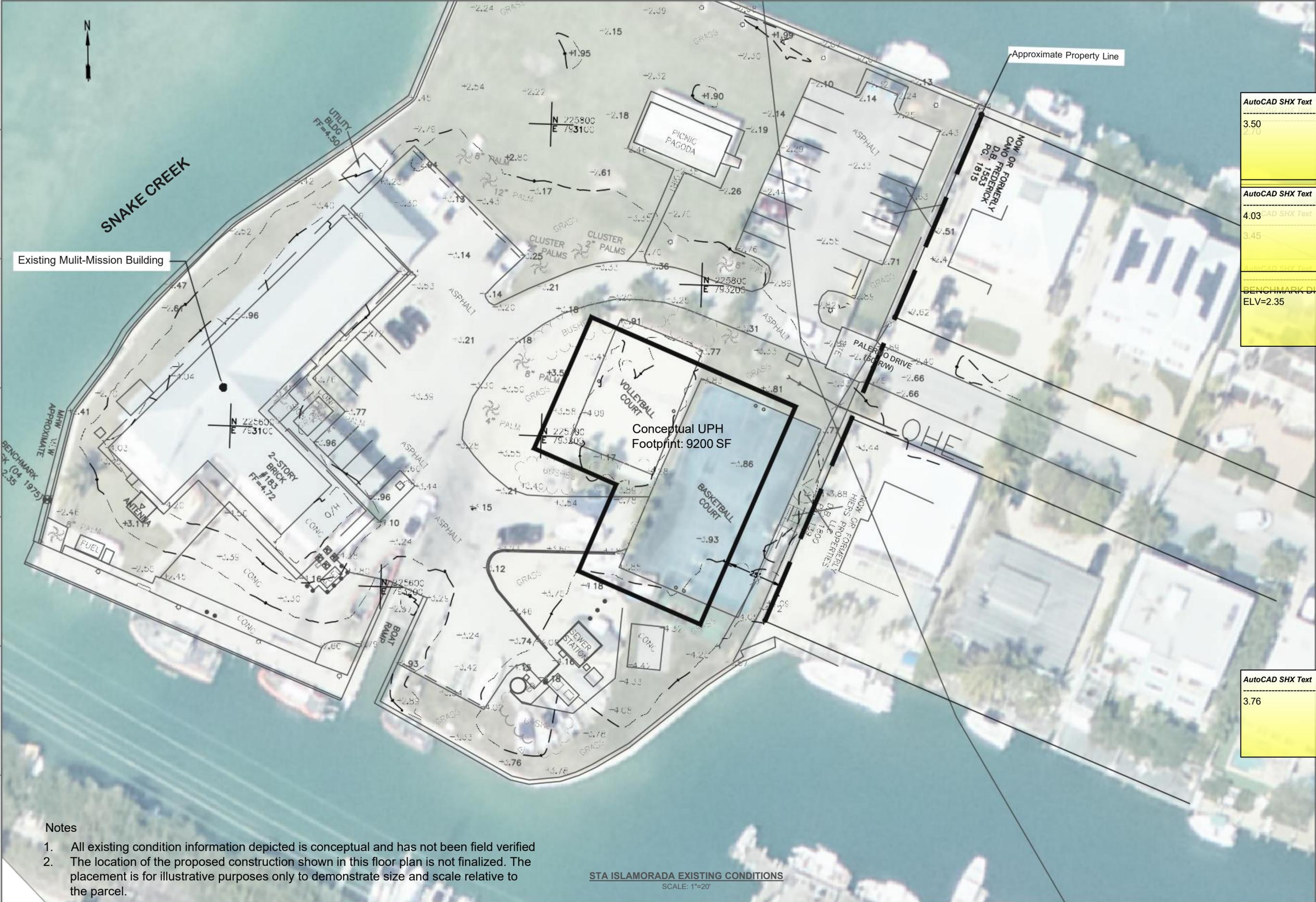
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AutoCAD SHX Text

3.76

Construct New Housing  
STA Islamorada  
Islamorada  
Conceptual UPH

SHEET ID  
PROPERTY NAME  
C-001



Existing Mult-Mission Building

Approximate Property Line

Conceptual UPH  
Footprint: 9200 SF

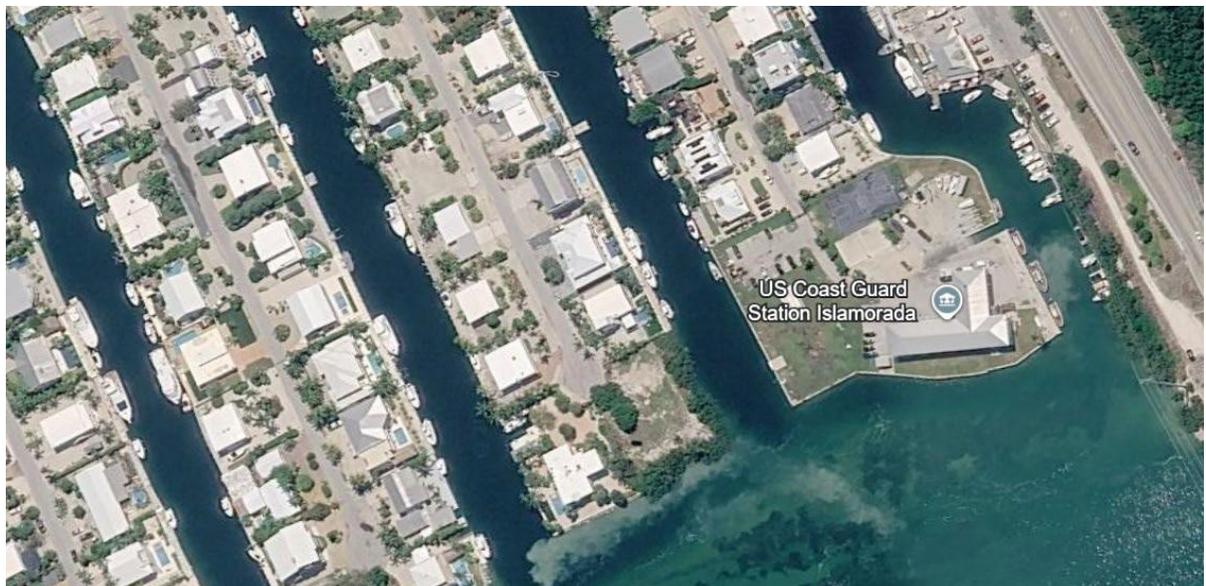
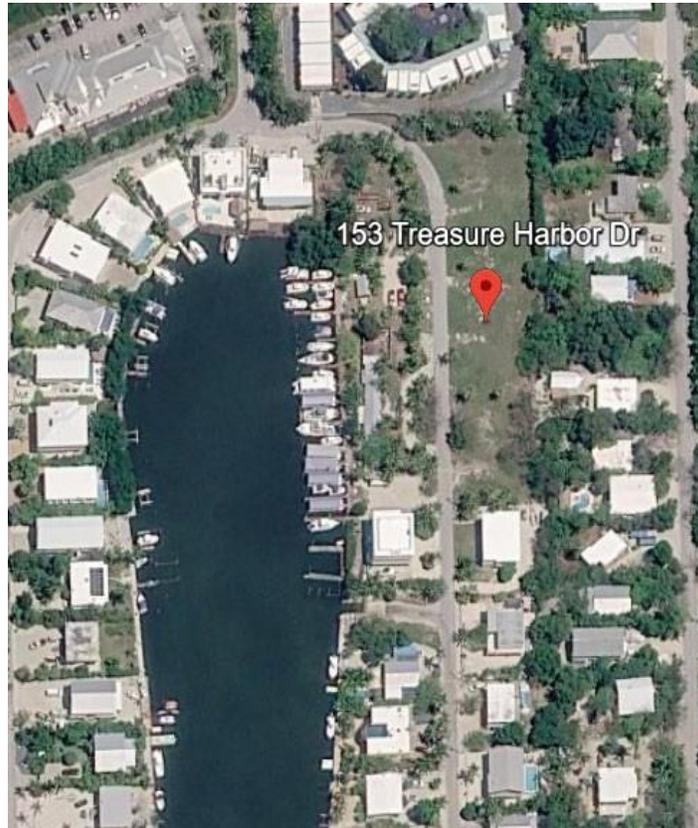
Notes

1. All existing condition information depicted is conceptual and has not been field verified
2. The location of the proposed construction shown in this floor plan is not finalized. The placement is for illustrative purposes only to demonstrate size and scale relative to the parcel.

STA ISLAMORADA EXISTING CONDITIONS  
SCALE: 1"=20'

**The site is on heavily developed property and or located on a previously disturbed site in a developed area.**

183 Palermo Drive, Islamorada FL, is currently an active Coast Guard Station, and is currently a developed property. Both sites are in developed areas. Sites may be seen below:



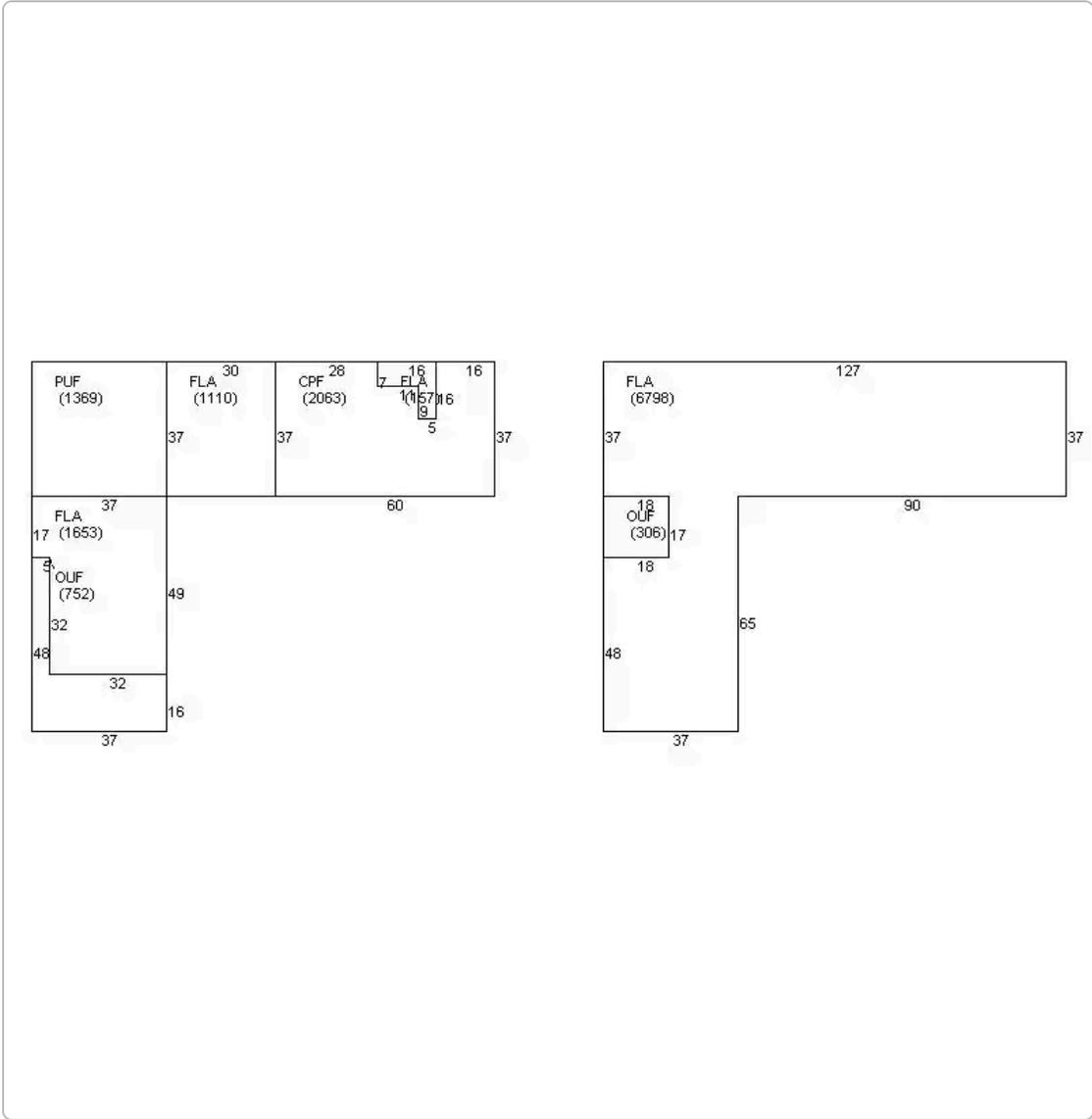
**The site and scale of construction are consistent with those of existing, adjacent, or nearby buildings.**

The proposed size and scale of the UPH are consistent with the nearby existing buildings. The UPH would be single-story, with similar scale as the existing Multi-Mission Building, adjacent to the proposed UPH site on the Station Islamorada property. All nearby existing housing units are 1- to 3- stories tall, so there would be no significant disruption of construction scaling for the proposed UPH. The Village of Islamorada also deemed there is no concern with the scaling of the proposed construction.

### **Adjacent Multi-Mission Building at Station Islamorada**



**Attachment B**  
**Conceptual Design**



Photos



**Attachment C**

**FEMA National Flood Hazard Layer FIRM**

## Map



No data available for the following modules: Sales, Permits, TRIM Notice.

The Monroe County Property Appraiser's office maintains data on property within the County solely for the purpose of fulfilling its responsibility to secure a just valuation for ad valorem tax purposes of all property within the County. The Monroe County Property Appraiser's office cannot guarantee its accuracy for any other purpose. Likewise, data provided regarding one tax year may not be applicable in prior or subsequent years. By requesting such data, you hereby understand and agree that the

[User Privacy Policy](#) | [GDPR Privacy Notice](#)  
Last Data Upload: 9/25/2025, 1:59:05 AM

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GEO SPATIAL

# National Flood Hazard Layer FIRMMette



80°35'31"W 24°57'29"N



## Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

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	

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	Effective LOMRs	Area of Undetermined Flood Hazard Zone D

GENERAL STRUCTURES	Channel, Culvert, or Storm Sewer	Levee, Dike, or Floodwall

OTHER FEATURES	Digital Data Available	No Digital Data Available	Unmapped

**MAP PANELS**

- The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards.

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on **3/19/2026 at 5:47 PM** and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.