# Florida Keys Fishing Cheat Sheet

Monroe County — FishSonar.com

Top Species: Tarpon / Permit / Yellowtail | Best Months: Apr – Aug | Water: Flats, Reef & Offshore

## Tarpon

*Megalops atlanticus*

Apr – Jul Peak | Bucket List | C&R



### WHERE TO FIND THEM

- Islamorada flats — world-class sight fishing for giant tarpon
- Seven Mile Bridge channels on strong tidal flows
- Bahia Honda flats — rolling fish April through June
- Key West backcountry flats and channels
- Marathon channels and Content Keys bridges

### BEST TIMES

April through July is the peak migration. Islamorada and Marathon host some of the largest tarpon in the world — fish to 200lb are possible. Calm mornings on the flats for sight fishing. Bridge fishing at night on strong tides.

### REGULATIONS

Catch-and-release only unless you pay for a $50 tarpon tag. Handle in the water whenever possible. Do not lift by the jaw. Revive completely before release. This is a protected trophy fishery.

### BEST BAITS & LURES

- Live crabs — the undisputed top bait for Keys tarpon
- Hogy Harness Eel — excellent fly and spin presentation
- Live mullet or pilchards free-lined on flat edges
- Large streamer fly — black/purple or orange/red on flats

### TACKLE SETUP

Heavy spinning or conventional, 50–80lb braid, 60–100lb fluoro leader. Circle hook 5/0–8/0. Drag preset at 15–25lb. Fly: 12wt with 80lb shock tippet.

## Permit

*Trachinotus falcatus*

Apr – Sep | Hardest Fish Alive



### WHERE TO FIND THEM

- Islamorada flats — tailing permit over turtle grass
- Key West and Lower Keys sand flats with crab habitat
- Looe Key reef — permit school over the reef structure
- Marathon area wrecks and patch reefs offshore
- Channel edges and sand holes throughout the Keys

### BEST TIMES

April through September on the flats. Calm, sunny days allow sight fishing to tailing fish. Permit are notoriously difficult — a single permit on fly is considered one of the greatest achievements in saltwater fishing.

### REGULATIONS

Minimum: 11" fork length in Gulf, no minimum in Atlantic. Bag limit: 2/day. No harvest from Monroe County offshore waters April 1–June 30. Verify current rules at myfwc.com.

### BEST BAITS & LURES

- Live swimming crab — the #1 permit bait, period
- Live sand flea (mole crab) on flat or reef edges
- Merkin crab fly for sight fishing on flats
- Small jig tipped with live crab for offshore reefs

### TACKLE SETUP

Medium-heavy spinning, 20–30lb braid, 20–30lb fluoro leader. Small circle hook 2/0–3/0. Fly: 9–10wt with 20lb tippet and crab pattern.

## Yellowtail Snapper

*Ocyurus chrysurus*

Year-Round | 12" Minimum



### WHERE TO FIND THEM

- Looe Key reef and other patch reefs throughout the Keys
- Offshore reef ledges in 30–120ft of water
- Marathon channels and bridge structure near current
- Islamorada reef tract — excellent year-round fishery
- Key West reef system out to 3–6 miles offshore

### BEST TIMES

Year-round but best action in summer and fall. Night fishing over reefs produces large "flag" yellowtails. Chumming is essential to pull fish up into the water column for easier access.

### REGULATIONS

Minimum: 12" total length. Bag limit: 10/day per angler in Gulf state waters. Federal reef fish permit required in federal waters. Verify bag limits at myfwc.com.

### BEST BAITS & LURES

- Chum bag — essential to bring fish up from the reef
- Small pieces of cut pilchard or shrimp in the chum slick
- Tiny jig (1/8oz) in yellow or white with light fluoro leader
- Live shrimp free-lined in the chum slick — deadly

### TACKLE SETUP

Light spinning, 10–15lb braid, 15lb fluoro leader. Small hook 1–2/0. Go light — yellowtails are finicky and leader-shy in clear water.

## Mangrove Snapper

*Lutjanus griseus*

Year-Round | 10" Minimum



### WHERE TO FIND THEM

- Bridge pilings and dock structure throughout the Keys
- Mangrove shorelines in Key West backcountry
- Patch reefs and rock piles in 10–30ft
- Channel edges near current breaks on falling tides
- Seven Mile Bridge and Long Key Bridge structure

### BEST TIMES

Year-round throughout the Keys. Mangrove snapper are most active at night and during low-light periods. They school tight to bridge pilings and reef structure. Larger fish come from deeper reef habitat.

### REGULATIONS

Minimum: 10" total length. Bag limit: 10/day per angler. Federal waters bag limits may differ. Always verify at myfwc.com and NOAA fisheries before keeping fish.

### BEST BAITS & LURES

- Live shrimp on light fluorocarbon leader near pilings
- Small live pilchards free-lined near bridge structure
- Cut shrimp or crab pieces on a light jig head
- Small bucktail jig worked slowly along structure

### TACKLE SETUP

Light spinning, 10–15lb braid, 15–20lb fluoro leader. Hook size 1/0–2/0. Keep presentation natural — they are cautious and leader-shy.

## Cobia

*Rachycentron canadum*

Spring Run | 33" Minimum



### WHERE TO FIND THEM

- Offshore wrecks and reefs throughout the Keys in spring
- Channel buoys and navigational markers — cobia love structure
- Near rays, sharks, and turtles — they follow large animals
- Islamorada to Marathon nearshore wrecks in April–May
- Key West offshore in 40–100ft near the reef edge

### BEST TIMES

Spring migration from April through June is peak. Cobia follow rays and large sea turtles — watch for them on the surface. Offshore wreck fishing is productive all day during the spring run.

### REGULATIONS

Minimum: 33" fork length. Bag limit: 1/day per angler, 2/vessel. Seasons and limits can change — verify at myfwc.com before keeping cobia in the Keys.

### BEST BAITS & LURES

- Hogy Harness Eel — top lure for cobia sight fishing
- Live eel or large live pinfish on a fish-finder rig
- Large bucktail jig (2–4oz) near wrecks and buoys
- Live crab drifted near rays and turtles

### TACKLE SETUP

Medium-heavy spinning or conventional, 30–50lb braid, 40–60lb fluoro leader. Hook 4/0–6/0 circle or J hook. Use a stout rod — cobia are powerful fighters.

## Tides & Timing — Florida Keys

**Falling Tide — Tarpon on the Bridges**

Seven Mile Bridge and the Long Key Bridge produce excellent tarpon action on strong outgoing tides. Fish bait upcurrent from the bridge shadow and let it drift naturally through the current. Best in April and May.

**Rising Tide — Permit and Tarpon on the Flats**

Permit and tarpon move onto the shallow grass flats of Islamorada and Key West as the tide rises. Calm mornings with rising water allow sight fishing to tailing permit and rolling tarpon schools.

**Any Tide — Reef Fishing for Snapper**

Yellowtail and mangrove snapper bite throughout the tidal cycle over the reef. Slack tide can be productive as fish rise off the bottom. Chumming works best when there is light current to carry the slick.

**Calm Mornings — Permit Sight Fishing**

Permit require calm, sunny conditions to see tailing fish on the flats. The window is often short — early morning before wind picks up. Clear water and a slow approach are essential for success.

## Top Gear for the Florida Keys (Amazon)

**Hogy Harness Eel**

*Top cobia and tarpon lure — deadly on Keys fish*

**~$18**

Buy on Amazon

**Seaguar Blue Label 60lb Fluoro**

*Heavy leader needed for tarpon, cobia, and permit*

**~$35**

Buy on Amazon

**Chum Bag**

*Essential for pulling yellowtail snapper up off the reef*

**~$10**

Buy on Amazon

**Mustad 39960D Circle Hook 8/0**

*Best hook for tarpon and large cobia on live bait*

**~$9**

Buy on Amazon



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