



Islamorada, Village of Islands

WORKFORCE AFFORDABLE HOUSING CITIZENS ADVISORY COUNCIL

April 16, 2024 - 5:00 PM

Administrative & Public Safety Headquarters
3rd Floor Conference Room and Zoom Communications
86800 Overseas Highway Islamorada, FL 33036

The Workforce Affordable Housing Citizens Advisory Council has resumed the in-person regular meeting format. Virtual participation is still available to the public. Please see the last page of the agenda for participation details.

AGENDA

- I. CALL TO ORDER / ROLL CALL**
- II. ADDITIONS AND / OR DELETIONS TO THE AGENDA**
- III. PUBLIC COMMENT**
- IV. AGENDA ITEMS**
 - A. Approval of the minutes from the March 18, 2024 meeting.
 - B. Process for accessing affordable housing trust fund.
 - C. Begin discussion of accessory dwelling units in the Village.
 - D. Review draft 2024 Affordable Housing Fact Sheet
- V. OLD BUSINESS**
- VI. STAFF UPDATE**
 - A. Next meeting date.
- VII. ACTION ITEMS LIST**

(A running list of items that the committee would like to work on in the future)

 - A. Status of Compliance Monitoring Initiatives.
 - B. Gorman's reservations for affordable housing units.
 - C. Process for accessing affordable housing funds.
 - D. Code enforcement fines and vacation rental license fees into affordable housing trust fund.
- VIII. ADJOURNMENT**

Options for Viewing the Workforce Affordable Housing Meeting:

If watching online via Zoom: Open the Zoom webinar link:

<https://us06web.zoom.us/j/98771999589> and follow the prompts to join the webinar.

Option 1: Email your comments.

1. Public comment should be submitted via email to: anita.muxo@islamorada.fl.us
2. The email should contain "Public Comment" in the subject line.
3. The name and address of the submitter shall be included in the email.
4. Public comment should be submitted by 9 a.m. the day of the meeting. Public comment will be sent to the committee members for consideration prior to the meeting. Public comments will not be read during the meeting.

Option 2: Call in During the Meeting.

If phoning in, dial 305-224-1968 and enter the webinar ID: **987 7199 9589** followed by #. When public comment opens pertaining to the agenda item you are interested in dial *9 to be recognized by the Zoom meeting monitor.

ADA Assistance:

These meetings are open to the public. In accordance with the Americans with Disabilities Act of 1990, all persons who are disabled and who need special accommodations to participate in this meeting because of that disability should contact the ADA Coordinator at (305) 664-6448 or by email at ADA@islamorada.fl.us at least 48 hours before the scheduled meeting

Meeting Minutes
Workforce Affordable Housing Citizens Advisory Committee
Monday, March 18, 2024
Islamorada Administrative Center and Public Safety Headquarters
3rd Floor Conference Room and Zoom Communications
86800 Overseas Highway, Islamorada, Florida 33036

I. Call to Order

Chair Paige Presnell called the meeting to order at 5:00 PM.

II. Roll Call

Keith Douglass, Greg Dully, Lindsay Fast, Don Horton, Paige Presnell, Susan Walker, Village Consultant Rebecca Jetton, Principal Planner Regine Charles-Bowser and Recording Secretary Anita Muxo were present. Absent was Pete Bachelor.

III. Additions and Deletions to Agenda

Affordable units and Sun Communities - DH
Accessory Dwelling Units - SW

IV. Public Comment

None.

V. Approval of Minutes

Keith Douglass made a motion to approve the minutes of the Monday, January 16, 2024 regular meeting. Don Horton seconded the motion.

A vote was taken, (all ayes) and the motion passed 6 – 0.

VI. Agenda

- a. Approval of the meeting minutes from January 16.

See Section V above.

- b. Discussion to add all levels of HUD income guidelines, not only moderate income individuals (Rebecca Jetton).

With the incoming 300 affordable, does the committee want to consider adding more levels of income to the tiers.

A question was asked why there were not married couple's category on the fact sheet. Don Horton added that adding another category of developers may deter developers from renting. Don Horton talked about the hardships for developers in building affordable housing.

Rebecca Jetton concluded that the committee does not appear interested in adding income level tiers.

- c. Live local / Village owned properties development potential (Rebecca Jetton).

Silver and Spice lot could currently house 17 units on the 3 combined lots. There is the possibility that part of the lot can be used for other development and a portion used for affordable housing.

Village Street / US1- Property is 22,000 square feet and could house 4 separate units now. If the property had a map amendment roughly 12 – 15 units could be placed there.

Don Horton discussed having a community meeting. Rebecca Jetton said that any of the discussions on the land should have a community discussion.

Both of the properties on Bougainvillea Street are 5250 square feet. A duplex requires 6000 square feet. Rebecca Jetton suggested exchanging two of the early out units for 2 on Woods Corner so single family residences on the Bougainvillea lots can be built.

Rebecca Jetton suggested the committee reach out to the council to get their approval to reach out to the neighborhoods about using these sites for affordable housing neighborhoods

- d. Affordable housing trust fund.

Anita Muxo reviewed the data sheet of the Affordable Housing Trust Fund from the budget.

Don Horton asked if the money from code enforcement fines and vacation rental applications is supposed to go toward this fund.

Lindsay Fast wants to know the process for accessing this funding? The committee would like to propose developing a process to access money from the affordable housing trust fund.

Rebecca Jetton suggested the committee look at what items they may want to use funding for and propose a list to bring before the council. Don Horton stated the funds should go toward brick and mortar. The building of affordable housing units.

Regarding the 2 lots on Bougainvillea, Rebecca Jetton suggested that a code change may allow for the single family lots to be changed to duplexes.

- e. Discussion of the affordable housing compliance letter.

Jennifer DeBoisbriand will be in touch with the committee about this letter. She has been in touch with John Quick about the contents.

- f. Sun Communities affordable housing.
Don Horton asked if they received their certificate of occupancy and have they given any qualification of who is living in them. The answer is yes, they have certificate of occupancies and we will qualify incomes when we do this in the summer months.
- g. Accessory Dwelling Units.
Susan Walker had some general questions about them. The committee discussed that these are conversations that have been going on for a long time. Council has directed staff to work on this too.

VII. Old business

VIII. Staff Update

- a. Next meeting date is Tuesday, April 16, 2024.
- b. Compliance monitoring forms. Completed. In package and also emailed to the committee earlier.
- c. Ordinance amending Section 22-64 First Time Home Buyers Payment. Amendment was adopted.

IX. Action Items List (A list of items that the Committee would like to work on in the future).

- a. Status of Compliance Monitoring initiatives.
- b. Gorman Reservations of affordable housing units. Letter being worked on.
- c. Process for accessing affordable housing funds.
- d. Code enforcement fines and vacation rental fees in affordable housing trust fund account.

X. Adjournment

Don Horton made a motion to adjourn. Lindsay Fast seconded the motion. All ayes and the meeting adjourned at 6: 25 PM.

Respectfully submitted,

Chairperson

Recording Secretary



ISLAMORADA, VILLAGE OF ISLANDS

PLANNING AND DEVELOPMENT SERVICES DEPARTMENT

86800 Overseas Highway • Islamorada, Florida 33036 • 305-664-6400 • www.islamorada.fl.us

2024 AFFORDABLE HOUSING FACT SHEET

Updated April 11, 2024

	Date of Recording of Affordable Housing Deed Restriction	
	Prior to January 1, 2007	After January 1, 2007
Deed Restriction Length	20 Years	Perpetuity
Maximum Sales Price		
Efficiency and 1 Bedroom	N/A	\$ 366,375
2 Bedrooms	N/A	\$ 415,225
3+ Bedrooms	N/A	\$ 464,075
Maximum Size	1,500 square feet*	1,500 square feet
Maximum Monthly Payments		
Mortgage (including Principal, Interest, Taxes, and Insurance [PITI] & not including utilities)	\$2,925	N/A
Rent (not including utilities)	\$2,925	Moderate: \$2,438 Low: \$1,950 Very Low: \$1,219
* Existing units permitted larger than 1,500 square feet may continue but may not be enlarged.		

INCOME LIMITS**	Very Low 50%	Low 80%	Moderate 140%
Household Size			
1 Person	\$41,800	\$66,880	\$117,040
2 Person	\$47,700	\$76,320	\$133,560
3 Person	\$53,700	\$85,920	\$150,360
4 Person	\$59,650	\$95,440	\$167,020
5 Person	\$64,450	\$103,120	\$180,460
6 Person	\$69,200	\$110,720	\$193,760
7 Person	\$74,000	\$118,400	\$207,200
8 Person	\$78,750	\$126,000	\$220,500

**Based on annual median household income for Monroe County \$97,500

Maximum Sales Price

Maximum sales price is based on the following formulas:

- Efficiency and 1 bedroom unit: 3.75 times the annual median household income for Monroe County
- 2 bedroom unit: 4.25 times the annual median household income for Monroe County
- 3 or more bedroom unit: 4.75 times the annual median household income for Monroe County

Maximum Monthly Rent and Mortgage Payment

Maximum monthly rent (not including utilities) is based on the following formula:

- Unit with deed restriction recorded prior to January 1, 2007: Not to exceed 30 percent of that amount which represents 120 percent of the monthly median household income for Monroe County
- Unit with deed restriction recorded after January 1, 2007: Not to exceed 30 percent of that amount which represents 100 percent of the monthly median household income for Monroe County

Maximum monthly mortgage payment (including taxes and insurance, but not including utilities) is based on the following formula:

- Unit with deed restriction recorded prior to January 1, 2007: Not to exceed 30 percent of that amount which represents 120 percent of the monthly median household income for Monroe County

Income Limits

Income Limits are based on the following formula:

- Total adjusted gross income of one or more naturalized persons or a family, which does not exceed 50% for very low income persons, 80% for low income persons and 140% for moderate income persons of the median annual adjusted gross household income for households within Monroe County.

Draft