



# Islamorada, Village of Islands LOCAL PLANNING AGENCY MEETING

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June 10, 2024 - 5:30 PM  
Founders Park Community Center  
87000 Overseas Highway  
Islamorada, FL 33036

## AGENDA

I. **CALL TO ORDER / ROLL CALL**

II. **PLEDGE OF ALLEGIANCE**

III. **AGENDA: Requests for Deletion / Emergency Additions**

IV. **PUBLIC COMMENT**

(This is general public comment. It provides an opportunity for the public to speak about matters not scheduled elsewhere on the agenda. The mayor opens public comment on agenda items throughout the meeting.)

V. **CONSENT AGENDA**

- A. Approval of Minutes from the May 13, 2024 Meeting. ( )

VI. **PUBLIC HEARINGS**

- A. An Ordinance Amendment to the Future Land Use Map for Parcel 00404730-000000. (Jennifer DeBoisbriand , Planning Director)  
**AN ORDINANCE OF ISLAMORADA, VILLAGE OF ISLANDS, FLORIDA, CONSIDERING THE REQUEST OF LYNN L BELL TO AMEND THE VILLAGE'S FUTURE LAND USE MAP FROM RESIDENTIAL MEDIUM (RM) TO MIXED USE (MU) FOR THE SUBJECT PROPERTY, LOCATED ON UPPER MATECUMBE KEY, WITH REAL ESTATE NUMBER 00404730-000000, AS LEGALLY DESCRIBED HEREIN; PROVIDING FOR THE TRANSMITTAL OF THIS ORDINANCE TO THE STATE DEPARTMENT OF COMMERCE; AND PROVIDING FOR AN EFFECTIVE DATE UPON THE APPROVAL OF THIS ORDINANCE BY THE STATE DEPARTMENT OF COMMERCE.**
- B. An Ordinance Amendment to the Official Zoning Map for Parcel 00404730-000000. (Jennifer DeBoisbriand , Planning Director)  
**AN ORDINANCE OF ISLAMORADA, VILLAGE OF ISLANDS, FLORIDA, CONSIDERING THE REQUEST OF LYNN L BELL, TO AMEND THE OFFICIAL ZONING MAP FROM SETTLERS RESIDENTIAL (SR) TO HIGHWAY COMMERCIAL (HC) FOR THE**

**SUBJECT PROPERTY, LOCATED ON UPPER MATECUMBE KEY, WITH REAL ESTATE NUMBER 00404730-000000, AS LEGALLY DESCRIBED HEREIN; PROVIDING FOR THE TRANSMITTAL OF THIS ORDINANCE TO THE STATE DEPARTMENT OF COMMERCE; AND PROVIDING FOR AN EFFECTIVE DATE UPON THE APPROVAL OF THIS ORDINANCE BY THE STATE DEPARTMENT OF COMMERCE.**

- C. An Ordinance Amending Section 30 -816 Relating to Bufferyard Standards. (Daniel Parabok, Environmental Planner)
- AN ORDINANCE OF ISLAMORADA, VILLAGE OF ISLANDS, FLORIDA, AMENDING CHAPTER 30, LAND DEVELOPMENT REGULATIONS; AMENDING ARTICLE V “SCHEDULE OF DISTRICT USE AND DEVELOPMENT STANDARDS”, DIVISION 6 “LANDSCAPE STANDARDS”, SECTION 30-816 TO SPECIFICALLY AMEND BUFFERYARD STANDARDS RELATING TO ZONING DISTRICT BUFFERYARDS; PROVIDING FOR PENALTIES; PROVIDING FOR THE REPEAL OF ALL CODE PROVISIONS AND ORDINANCES INCONSISTENT WITH THIS ORDINANCE; PROVIDING FOR SEVERABILITY; PROVIDING FOR INCLUSION IN THE CODE; PROVIDING FOR THE TRANSMITTAL OF THIS ORDINANCE TO THE FLORIDA DEPARTMENT OF COMMERCE; AND PROVIDING FOR AN EFFECTIVE DATE UPON APPROVAL OF THIS ORDINANCE BY THE FLORIDA DEPARTMENT OF COMMERCE.**

- D. An Ordinance Amending SECTION 30-1542 Shoreline Setbacks. (Jennifer DeBoisbriand , Planning Director)

**AN ORDINANCE OF ISLAMORADA, VILLAGE OF ISLANDS, FLORIDA, AMENDING CHAPTER 30 “LAND DEVELOPMENT REGULATIONS”, ARTICLE VII “ENVIRONMENTAL REGULATIONS”, DIVISION 2 “DOCKS AND SHORELINE USES”, SECTION 30-1542 OF THE VILLAGE CODE; PROVIDING FOR SEVERABILITY; PROVIDING FOR INCLUSION IN THE CODE; AND PROVIDING FOR AN EFFECTIVE DATE**

- E. An Ordinance Establishing a Temporary Moratorium on the Acceptance of New Administrative Relief Applications.

(John Quick, Interim Village Attorney)

**AN ORDINANCE OF ISLAMORADA, VILLAGE OF ISLANDS, FLORIDA, ESTABLISHING A TEMPORARY MORATORIUM, WITHIN THE VILLAGE, ON THE ACCEPTANCE OF NEW ADMINISTRATIVE RELIEF APPLICATIONS; PROVIDING FOR EXEMPTIONS; PROVIDING FOR PROCEDURES FOR VESTED RIGHTS AND JUDICIAL REVIEW; PROVIDING FOR A TERM; PROVIDING FOR SEVERABILITY; PROVIDING FOR CONFLICTS; PROVIDING FOR THE TRANSMITTAL OF THIS ORDINANCE TO THE STATE DEPARTMENT OF COMMERCE; AND PROVIDING FOR AN EFFECTIVE DATE UPON THE APPROVAL OF THIS ORDINANCE BY THE STATE DEPARTMENT OF COMMERCE.**

- F. An Ordinance Amendment to the Zoning Map for Parcel Numbers 00437590-000000, 00437610-000000 and 00437640-000000.  
(Jennifer DeBoisbriand , Planning Director)

**AN ORDINANCE OF ISLAMORADA, VILLAGE OF ISLANDS, FLORIDA, CONSIDERING THE REQUEST OF LAH CREEKSIDE LLC, TO AMEND THE OFFICIAL ZONING MAP FROM VILLAGE CENTER (VC) TO NEIGHBORHOOD COMMERCIAL (NC) FOR THE SUBJECT PROPERTY, LOCATED ON PLANTATION KEY, WITH REAL ESTATE NUMBERS 00437590-000000, 00437610-000000 AND 00437640-000000, AS LEGALLY DESCRIBED HEREIN; PROVIDING FOR THE TRANSMITTAL OF THIS ORDINANCE TO THE STATE DEPARTMENT OF COMMERCE; AND PROVIDING FOR AN EFFECTIVE DATE UPON THE APPROVAL OF THIS ORDINANCE BY THE STATE DEPARTMENT OF COMMERCE.**

**VII. CHAIR AND LOCAL PLANNING AGENCY MEMBERS**

**VIII. FUTURE AGENDA ITEMS**

**IX. PLANNING DIRECTOR / VILLAGE MANAGER**

- A. Next meeting date.

**X. VILLAGE ATTORNEY**

**XI. MOTIONS**

**XII. OTHER BUSINESS**

**XIII. ADJOURNMENT**

**Options for Viewing the Local Planning Agency Meeting:**

The public is encouraged to watch the meeting on Monroe County's MCTV Comcast Channel 77. Alternatively, the public may view the meeting streamed live on the Village website from their personal computer, tablet or phone via the following link:

<https://islamoradafl.portal.civicclerk.com/>

**Option 1: Email your comments.**

1. Public comment should be submitted via email to: [public.comment@islamorada.fl.us](mailto:public.comment@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 before the meeting. Public comment will be sent to the LPA members for consideration prior to the meeting. Public comments will not be read during the meeting.

**Option 2: Call in During the Meeting.**

1. If phoning in, dial 305-224-1968 and enter the webinar ID: **966 8605 3458** followed by #. When the Chair opens public comment pertaining to the agenda item you are interested in dial \*9 to be recognized by the Zoom meeting monitor. The Monitor will call you by the last four digits of your phone number. **Please be sure to unmute your phone when you are called upon.**

2. If watching online via Zoom: Open the Zoom webinar link <https://zoom.us/j/96686053458> and follow the prompts to join the webinar. When the Chair opens public comment use the “raise your hand” feature to be recognized by the meeting monitor. Public comments will be heard in the order in which they are received.

**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](mailto:ADA@islamorada.fl.us) at least 48 hours before the scheduled meeting



# Local Planning Agency Communication

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**To:** Local Planning Agency Chair and Agency Members  
**From:**  
**Date:** June 10, 2024  
**Subject:** **Approval of Minutes from the May 13, 2024 Meeting.**

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**Background:**

**Analysis:**

**Budget Impact:**

**Staff Impact:**

**Recommendation:**

**Attachments:**

1. Minutes\_051324



# Islamorada, Village of Islands LOCAL PLANNING AGENCY MEETING

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May 13, 2024 - 5:30 PM  
Founders Park Community Center  
87000 Overseas Highway  
Islamorada, FL 33036

## MINUTES

### I. CALL TO ORDER / ROLL CALL

Chair Deb Gillis called the meeting to order at 5:03 PM. Present were Cheryl Culberson, Patrick Foley, Tony Hammon, Susan Raffanello, James, Rhyne, Vice Chair Lorie Lalonde and Chair Deb Gillis.

### II. PLEDGE OF ALLEGIANCE

James Rhyne led the Pledge of Allegiance.

### III. AGENDA: Requests for Deletion / Emergency Additions

None.

### IV. PUBLIC COMMENT

(This is general public comment. It provides an opportunity for the public to speak about matters not scheduled elsewhere on the agenda. The mayor opens public comment on agenda items throughout the meeting.)

Van Cadenhead and Joe Wischmeier provided public comment.

### V. CONSENT AGENDA

Lorie Lalonde made a motion to approve the minutes of the March 11, 2024 meeting. Tony Hammon seconded the motion. A vote was taken and the motion passed 7-0.

#### A. Approval of minutes from March 11, 2024 meeting. ()

Vice Chair Lorie Lalonde made a motion to approve the minutes of the March 11, 2024 meeting. Tony Hammon seconded the motion. A vote was taken and the motion passed 7 - 0.

### VI. PUBLIC HEARINGS

#### A. Ordinance Amendment Considering the Request of Sojourn South LLC to Amend the Future Land Use Map of Parcel 00394480-000108 (Jennifer DeBoisbriand , Planning Director)

**AN ORDINANCE OF ISLAMORADA, VILLAGE OF ISLANDS, FLORIDA, CONSIDERING THE REQUEST OF TY HARRIS PA AGENT FOR SOJOURN SOUTH LLC, TO AMEND THE VILLAGE'S FUTURE LAND USE MAP FROM CONSERVATION (C) TO MIXED USE (MU) FOR THE SUBJECT PROPERTY, LOCATED ON LOWER MATECUMBE KEY, WITH REAL ESTATE NUMBER 00394480-000108, AS LEGALLY DESCRIBED HEREIN; PROVIDING FOR THE TRANSMITTAL OF THIS ORDINANCE TO THE STATE DEPARTMENT OF COMMERCE; AND PROVIDING FOR AN EFFECTIVE DATE UPON THE APPROVAL OF THIS ORDINANCE BY THE STATE DEPARTMENT OF COMMERCE.**

Village Attorney John Quick read the Future Land Use Map and Zoning amendment titles. Planning Director Jennifer DeBoisbriand presented on behalf of staff.

Ty Harris, agent for the applicant stated that the property owner has an adjacent lot with 6 single family home sites. The property owner wants their commercial fishing zoning restored. Mr. Harris explained that the property has never been conservation.

James Rhyne recused himself from the discussion and the vote.

The current property owner has had the property since 1983.

Van Cadenhead, Hermaine Zovar, Sue Miller, Caren Brinson, Maria Newman, Adele West, Kevin O'Neill and Lisa Emmert provided public comment.

Agent for the Applicant Ty Harris stated the property has never been conservation. The lot was created by dredging from Captain's Cove.

The reason they property owner is requesting a mixed use FLUM is because that is the corresponding FLUM with Commercial Fishing zoning. Any use greater than commercial fishing permitted uses requires a major conditional or minor conditional use approved application. The plan for the property is to put in a dock.

Cheryl Culberson asked if the amendment could be granted based upon the permitted uses only. Deb Gillis indicated that the LPA can recommend a special area to the amendment.

Further discussion ensued.

The Zoning district under Monroe County was Commercial Fishing. It was after the Village incorporated that it became conservation.

The LPA recommended that the amendment include a sub area to limit the uses to permitted uses only.

Chair Deb Gillis made a motion to approve the Future Land Use Map Amendment to Mixed Use with a specific sub area to include Commercial Fishing permitted

uses and a docking facility only (to the exclusion of other mixed uses) and to protect the mangroves. Vice Chair Lorie Lalonde seconded the motion. A vote was taken and the motion passed 6 - 0. James Rhyne abstained from the vote.

- B. Ordinance Amendment Considering the Request of Sojourn South LLC to Amend the Zoning Map for Parcel 00394480-000108 (Jennifer DeBoisbriand , Planning Director)

**AN ORDINANCE OF ISLAMORADA, VILLAGE OF ISLANDS, FLORIDA, CONSIDERING THE REQUEST OF TY HARRIS PA AGENT FOR SOJOURN SOUTH LLC, TO AMEND THE OFFICIAL ZONING MAP FROM CONSERVATION (C) TO COMMERCIAL FISHING (CF) FOR THE SUBJECT PROPERTY, LOCATED ON LOWER MATECUMBE KEY, WITH REAL ESTATE NUMBER 00394480-000108, AS LEGALLY DESCRIBED HEREIN; PROVIDING FOR THE TRANSMITTAL OF THIS ORDINANCE TO THE STATE DEPARTMENT OF COMMERCE; AND PROVIDING FOR AN EFFECTIVE DATE UPON THE APPROVAL OF THIS ORDINANCE BY THE STATE DEPARTMENT OF COMMERCE**

Chair Deb Gillis made a motion to approve the Zoning Map amendment with the caveat to allow permitted uses in Commercial Fishing only. . Cheryl Culberson seconded the motion. A vote was taken and the motion passed 6 - 0. James Rhyne abstained.

- C. Ordinance Amendment Considering the Request of Tea Table Key LLC to Amend the Future Land Use Map for Parcel 00097000-000000. (Jennifer DeBoisbriand , Planning Director)

**AN ORDINANCE OF ISLAMORADA, VILLAGE OF ISLANDS, FLORIDA, CONSIDERING THE REQUEST OF TEA TABLE KEY LLC TO AMEND THE VILLAGE'S FUTURE LAND USE MAP FROM RESIDENTIAL CONSERVATION (RC) TO MIXED USE (MU) FOR THE SUBJECT PROPERTY, LOCATED ON UPPER MATECUMBE KEY, WITH REAL ESTATE NUMBER 00097000-000000, AS LEGALLY DESCRIBED HEREIN; PROVIDING FOR THE TRANSMITTAL OF THIS ORDINANCE TO THE STATE DEPARTMENT OF COMMERCE; AND PROVIDING FOR AN EFFECTIVE DATE UPON THE APPROVAL OF THIS ORDINANCE BY THE STATE DEPARTMENT OF COMMERCE.**

Village Attorney John Quick read the Future Land Use Map and Zoning Map amendment titles. Planning Director Jennifer DeBoisbriand presented on behalf of staff.

Agent for the Applicant Bart Smith prepared a presentation for the Future Land Use and Zoning Map Amendment requests.

Property Owner Victor Ballestas presented renderings and information about his proposed development.

Sue Miller, Hermine Zovar, Van Cadenhead, Joe Wischmeier, Armando Gonzalez, Pierre Marc Bellion. Lou Sena and Lisa Emmert provided public

comment.

Cheryl Culberson spoke about the negative environmental impact to the bonefish. Ms. Culberson also made mention that you can not transfer TDR's from a dry lot to a wet lot.

The applicant proposes that they will legally unify Casa Morada and Sunset Inn to create a single waterfront property.

Susan Raffanello expressed concern about the development agreement. She would like to see a marine eco study. The application only includes an affordable housing study. The application lacks studies to review.

Patrick Foley indicated that when the land was purchased it was known that this property was zoned Native Residential.

Lorie Lalonde questioned if Casa Morada would remain as is and how many staff do they anticipate for the new development?

Cheryl Culberson reiterated her concerns about the environmental impact of the development.

Cheryl Culberson made a motion to deny the Future Land Use Map amendment. Patrick Foley seconded the motion. A vote was taken and the motion to deny passed 4 - 3.

- D. Ordinance Amendment Considering the Request of Tea Table Key LLC to Amend the Zoning Map of Parcel 00097000-000000. (Jennifer DeBoisbriand , Planning Director)

**AN ORDINANCE OF ISLAMORADA, VILLAGE OF ISLANDS, FLORIDA, CONSIDERING THE REQUEST OF TEA TABLE KEY, LLC, TO AMEND THE OFFICIAL ZONING MAP FROM NATIVE RESIDENTIAL (NR) TO TOURIST COMMERCIAL (TC) FOR THE SUBJECT PROPERTY, LOCATED ON UPPER MATECUMBE KEY, WITH REAL ESTATE NUMBER 00097000-000000, AS LEGALLY DESCRIBED HEREIN; PROVIDING FOR THE TRANSMITTAL OF THIS ORDINANCE TO THE STATE DEPARTMENT OF COMMERCE; AND PROVIDING FOR AN EFFECTIVE DATE UPON THE APPROVAL OF THIS ORDINANCE BY THE STATE DEPARTMENT OF COMMERCE.**

Chair Deb Gillis made a motion to deny the zoning map amendment. Susan Raffanello seconded the motion. A vote was taken and the motion to deny passed 7 - 0.

- E. Ordinance Amendment Relating to Variances from Minimum Lot Area Requirements. (Jennifer DeBoisbriand , Planning Director)

**AN ORDINANCE OF ISLAMORADA, VILLAGE OF ISLANDS, FLORIDA, AMENDING CHAPTER 30, "LAND DEVELOPMENT REGULATIONS," OF ARTICLE IV, "ADMINISTRATIVE PROCEDURES," SECTION 30-221, "VARIANCES IN GENERAL,"**

**OF THE VILLAGE CODE RELATING TO VARIANCES FROM MINIMUM LOT AREA REQUIREMENTS WHERE WORKFORCE/AFFORDABLE HOUSING IS PROVIDED; PROVIDING FOR THE REPEAL OF ALL CODE PROVISIONS AND ORDINANCES INCONSISTENT WITH THIS ORDINANCE; PROVIDING FOR SEVERABILITY; PROVIDING FOR INCLUSION IN THE CODE; PROVIDING FOR THE TRANSMITTAL OF THIS ORDINANCE TO THE FLORIDA DEPARTMENT OF COMMERCE; AND PROVIDING FOR AN EFFECTIVE DATE UPON APPROVAL OF THIS ORDINANCE BY THE FLORIDA DEPARTMENT OF COMMERCE.**

Village Attorney John Quick read the title. Planning Director Jennifer DeBoisbriand presented on behalf of staff. Director of Planning Jennifer DeBoisbriand stated that this amendment is at the direction of the Village Council and it is applicable to affordable housing only.

Both Lorie Lalonde and Deb Gillis voiced their support of the amendment.

Sue Miller provided public comment.

James Rhyne made a motion to approve the ordinance. Tony Hammon seconded the motion. A vote was taken and the motion passed 5 - 1.

- F. Ordinance Amending Chapter 30 "Land Development Regulations" Article II "Rules of Construction and Definitions" Relating to Fronting. (John Quick, Interim Village Attorney, Jennifer DeBoisbriand , Planning Director)

**AN ORDINANCE OF ISLAMORADA, VILLAGE OF ISLANDS, FLORIDA, AMENDING CHAPTER 30 "LAND DEVELOPMENT REGULATIONS", ARTICLE II "RULES OF CONSTRUCTION AND DEFINITIONS", SECTION 30-32 OF THE VILLAGE CODE RELATING TO FRONTING; PROVIDING FOR SEVERABILITY; PROVIDING FOR INCLUSION IN THE CODE; AND PROVIDING FOR AN EFFECTIVE DATE**

Village Attorney John Quick read the title and presented the staff report.

This item is also being brought forward at the request of the Council. In this case, fronting is defined as adjoining to a specified location.

Joe Wischmeier and Sue Miller provided public comment.

Discussion ensued among the LPA. Their concerns revolved around the words adjacent and adjoining. They believe what is being presented is not clear to the intention of the definition. They referenced the words "boundary line" that touches the subject parcel.

James Rhyne made a motion to deny the ordinance but rework the verbiage to incorporate the words boundary line. Susan Raffanello seconded the motion. A vote was taken and the motion to deny passed 6 - 0.

**VII. CHAIR AND LOCAL PLANNING AGENCY MEMBERS**

None.

**VIII. FUTURE AGENDA ITEMS**

None.

**IX. PLANNING DIRECTOR / VILLAGE MANAGER**

**A.** Next meeting date.

The next meeting is scheduled for Monday, June 10, 2024.

**X. VILLAGE ATTORNEY**

None.

**XI. MOTIONS**

None.

**XII. OTHER BUSINESS**

None.

**XIII. ADJOURNMENT**

Tony Hammon made a motion to adjourn. James Rhyne seconded the motion. The meeting adjourned at 9:33 PM.



# Local Planning Agency Communication

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**To:** Local Planning Agency Chair and Agency Members  
**From:** Jennifer DeBoisbriand , Planning Director  
**Date:** June 10, 2024  
**Subject:** **An Ordinance Amendment to the Future Land Use Map for Parcel 00404730-000000.**

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## **Background:**

The applicant, Lynn L Bell, has submitted a map amendment application requesting an approval for a Future Land Use Map (FLUM) Amendment from Residential Medium (RM) to Mixed-Use (MU) designation on the subject property, located at 81213 Overseas Highway (RE #00404730-000000), comprising 18,385 square feet. The current use of the property is vacant land. This FLUM amendment has a companion application for a Zoning Map Amendment, which proposes a change from a Settlers Residential (SR) District to a Highway Commercial (HC) District, and the FLUM amendment cannot be approved without approval of the companion Zoning Map Amendment. The applicant's agent has submitted a needs analysis detailing the map amendment request.

The subject property currently has an existing Residential Medium (RM) Future Land Use designation. The property to the North is designated Mixed Use (MU). The property to the South is designated Public/Semi-Public (PS). The properties to the East are designated Residential Medium (RM) and the properties to the West across Overseas Highway are designated Residential High (RH) and Mixed Use (MU). The character of the surrounding area is mixed use with residential uses, commercial uses and institutional uses.

The property is scarified. The property is not recognized as habitat to any state or federal listed animal species, and it is not within the state conservation recreation lands' boundary or critical habitat area. Pursuant to the Village's GIS data and records the parcel is defined as scarified.

**Analysis:**

Areas designated MU on the Future Land Use Map recognizes the prevalent and historical mixed-use pattern of development in the Village. The MU designation shall accommodate a mix of commercial and residential uses, which may be located in the same building, limited public and semi-public uses, recreational facilities, schools, marinas, tourist-oriented facilities, and supportive community facilities ancillary to the permitted uses, pursuant to the standards in the Comprehensive Plan and the Land Development Regulations [Ref. Comprehensive Plan Objective 1-2.4].

The proposed FLUM amendment would alter the development potential of the subject property. The following table is a comparison of the maximum residential density and non-residential intensity [or floor area ratio (FAR)] between the existing RM FLUM and the proposed MU FLUM.

Existing FLUM Category	Maximum Residential Density	Maximum Non-Residential Intensity (FAR)
Residential Medium (RM)		
Single Family	1 Units per lot	-
Duplex	2 Units per lot	-
Triplex for Affordable Housing	3 Units per lot	-
Fourplexes for Affordable Housing	4 Units per lot	-
Proposed FLUM Category	Maximum Residential Density	Maximum Non-Residential Intensity (FAR)
Mixed Use (MU) Residential		
Residential Density Allowance	6 units per acre	-
With TDRs	12 units per acre	-
Affordable Housing	15 units per acre	-
Mixed Use (MU) Nonresidential		
Outside Village Activity Centers	-	.25
Outside Village Activity Centers with TDRs	-	.35
Inside Village Activity Centers	-	.35
Working Waterfronts	-	.35

Maximum Residential Density: The proposed MU FLUM designation would allow market-rate residential density based on acreage (6 units per acre); and therefore, the minimal lot size to support one (1) market-rate residential unit would be 7,260 square feet or 0.16 acre. The MU FLUM category allows affordable housing at an allocated density of 15 units per acre that requires a minimum of 2,904 square feet to support one unit. If approved, the proposed FLUM amendment would result in an increase of either two (2) market-rate residential dwelling units or up to six (6) deed-restricted affordable residential dwelling units on the property.

Maximum Non-Residential Intensity (FAR): The proposed MU FLUM category would allow nonresidential intensity of 0.25 FAR for areas outside of the Village Activity Centers, and up to 0.35 FAR for areas inside the Village Activity Centers, Working Waterfronts and through utilizing the transfer of development rights (TDRs).

Impact on Public Facilities:

Wastewater: The Village has adopted level of service (LOS) standards for wastewater

management systems as required by Federal and State regulations. Currently, any permitted or replacement on-site wastewater treatment facility with a design flow less than or equal to 100,000 gallons per day (GPD) within the Village must comply with the 10/10/10/1 Best Available Technology (BAT) standard, as well as require approval from the Monroe County Health Department and/or the Florida Department of Environmental Protection. Any new development associated with the proposed FLUM amendment would be subject to this provision or would be mandated to hook up to a central sewer system.

**Potable Water:** The Village has adopted LOS standards for potable water. The LOS standard for the Village are 371.7 gallons per equivalent residential unit (ERU) per day. Based on water use data provided by FKAA and 2010 Census population data, the current amount of water consumed by an ERU in Monroe County is 219.42 gallons per day (GPD). Therefore, the actual demand is lower than the Village's LOS standard for ERUs of 371.7 GPD. At this time it is not apparent if the proposed FLUM amendment is projected to increase the existing potable water LOS below the adopted standard, as provided in Comprehensive Plan Policies 4-1.1.3 and 9-1.2.3.

**Solid Waste:** The Village has adopted LOS standards for solid waste management. Pursuant to Comprehensive Plan Policies 4-1.1.4 and 9-1.2.3, minimum disposal quantity is 12.2 pounds per day per equivalent residential unit (ERU). The Village's solid waste LOS also requires that sufficient capacity shall be available at a solid waste disposal site to accommodate all existing and approved development for a period of three years from the projected date of completion of the proposed development or use. Islamorada has no facilities within its jurisdiction for the disposal of solid waste. All solid waste generated from the Village is currently managed through a contract with Island Disposal and disposed of through existing authorized Monroe County and Miami-Dade County solid waste facilities.

**Stormwater:** The Village has adopted LOS standards for stormwater management as currently mandated by State agencies, as defined in the Village's adopted Stormwater Management Master Plan, and as implemented in the Village's LDRs and Stormwater Design Criteria Technical Manual. Any development associated with the proposed FLUM amendment would be subject to these standards and is required to meet or exceed them as a condition of development approval.

**Recreation and Open Space:** The Village has adopted a minimum LOS standard for recreation and open space of 3.79 acres per 1,000 population, pursuant to Comprehensive Plan Policy 9-1.2.3. According to the Village's most recent Public Facilities Capacity Assessment, there is an estimated functional population of 11,280 persons in 2012. Therefore, 42.75 acres of recreation and open space are required to meet the adopted LOS. The existing supply of recreation and open space area in the Village is 132.3 acres, which exceeds the adopted LOS standard and provides for 11.73 acres per 1,000 persons. Therefore, the proposed FLUM amendment is not projected to decrease the existing recreation and open space LOS below the adopted standards, as provided in Comprehensive Plan Policy 9-1.2.3.

**Roadways:** The Village has adopted minimum LOS standards for roadways, pursuant to Comprehensive Plan Policy 9-1.2.3. The Property is located adjacent to Overseas Highway which shall have sufficient available capacity to operate at or above LOS as measured by peak hours volumes at all intersections including but not limited to all intersections of U.S.1.  
**Schools:** The Comprehensive Plan does not establish a LOS standard for schools, but Monroe County and state law require that school classroom capacity be available to accommodate all school-age children generated by proposed development or use. According to the 2012

Monroe County Public Facilities Capacity Assessment Report, all schools have adequate capacity to serve the growth anticipated in 2012 at the County's adopted LOS standard. The FLUM Amendment will not impact the Level of Service in the Schools.

Compatibility with Comprehensive Plan Policies:

- Policy 1-2.1.14, Criteria for Future Land Use Map (FLUM) Amendments
- Policy 1-2.4, Recognize Mixed Use Development Patterns
- Policy 1-2.4.1, Guide The Location of Commercial uses and Revitalize Commercial Areas
- Policy 1-2.4.5: Standards Applicable to Non-Residential Uses in the MU Designation
- Objective 1-4.6: Prevent Proliferation of Urban Sprawl

Comprehensive Plan Policy 1-2.1.14, Criteria for Future Land Use Map (FLUM) Amendments, states that Islamorada, Village of Islands, shall maintain specific criteria for amending the Future Land Use Map that are consistent with the general procedures delineated in Chapter 163.3177, 163.3184 and 163.3189, Florida Statutes and the principles for guiding development in areas of critical state concern. The Village Council shall make its determination on proposed FLUM amendments on legitimate public purpose based on one or more of the following factors; however, in no event shall an amendment be approved which would result in an adverse community change.

Comprehensive Plan Objective 1-2.4, Recognize Mixed Use Development Patterns, states: "Areas designated Mixed Use (MU) on the Future Land Use Map recognizes the prevalent and historical mixed-use pattern of development in the Village. The MU category shall accommodate a mix of commercial and residential uses, which may be located in the same building, limited public and semi-public uses, recreational facilities, schools, marinas, tourist-oriented facilities, and supportive community facilities ancillary to the permitted uses, pursuant to the standards in the Comprehensive Plan and the Land Development Regulations."

The proposed map amendment would be consistent with the historical trend of a mixed-use development pattern within the Village. The properties along Overseas Highway contain mixed uses, including commercial, recreation and residential uses.

Comprehensive Plan Policy 1-2.4.1, Guide The Location Of Commercial Uses And Revitalize Commercial Areas, states Mixed Use (MU) is the only FLUM category in which commercial uses shall be permitted. The general pattern of commercial land uses in MU shall:

1. Prevent negative impacts on the fragile coastal ecosystem by directing commercial development away from environmentally sensitive lands and critical habitat;
2. Revitalize all existing commercial areas and further distinguish Village Activity Centers;
3. Restrict the scale and intensity of commercial development outside of the Village Activity Centers and other appropriate areas in the Village;
4. Promote safe and efficient vehicle, cyclist and pedestrian movement;
5. Prevent or minimize Village costs to provide infrastructure;
6. Avoid encroachment of incompatible commercial activity into established residential neighborhoods;
7. Enhance the unique character of the Village's commercial land uses through incentives for bufferyards and landscaping; and
8. Facilitate within the Village Activity Centers, the creation of aesthetically pleasing commercial spaces outdoors, as places for social leisure and interaction, while limiting light industrial uses, outdoor storage and sales as a primary use of land, and outdoor retail sales as

an accessory use of land.

The proposed amendment would be consistent with this policy in that it guides redevelopment to the scarified area.

Comprehensive Plan Policy 1-2.4.5, Standards Applicable to Non-Residential Uses in the MU Designation, states, "The Floor Area Ratio (FAR) for MU designated parcels outside of the Village Activity Centers shall not exceed 0.25, except that an FAR up to 0.35 may be allowed on designated receiver sites through the transfer of development rights and for Working Waterfronts parcels, as provided for in the Land Development Regulations. FAR within the Village Activity Centers and on Working Waterfronts parcels shall not exceed 0.35 FAR. The Land Development Regulations shall establish criteria governing the appropriate mass and scale of structures, trip generation, design and location of access and egress facilities, off-street parking and safe pedestrian facilities in MU. Design techniques such as landscaping, screening and buffering shall be applied to ensure land use compatibility within MU areas."

Any possible future development associated with the proposed FLUM amendment would be required to comply with all applicable portions of the Land Development Regulations, including but not limited to landscaping, buffering and off-street parking. Therefore, the proposed amendment is consistent with Policy 1-2.4.5.

Comprehensive Plan Objective 1-4.6: Prevent proliferation of Urban Sprawl and Coordinate the Timing and Staging of Public and Private Development, states, Land Development Regulations shall ensure that the location, scale, timing and design of development is coordinated with public facilities and services in order to prevent the proliferation of urban sprawl and achieve cost effective land development patterns. Consistent with policies in the Intergovernmental Coordination Element, the Village shall pursue resolution of development and growth management issues with impacts transcending the Village's political jurisdiction, by participating in forums with the Florida Department of Community Affairs, the South Florida Regional Planning Council and other forums convened to coordinate such issues.

The proposed FLUM amendment would assist in limiting additional development on already scarified vacant land.

Future Land Use Map (FLUM) Amendment Criteria

Pursuant to the DOC State Coordinated Review Submittal Guidelines, in the case of FLUM Amendments, the following information must be provided:

Explanation of how the application satisfies the applicable criteria in the Land Development Regulations, Comprehensive Plan, and Principles for Guiding Development:

1. A description of the availability of and the demand on the follow public facilities: sanitary sewer, solid waste, drainage, potable water, traffic circulation, schools, and recreation, as appropriate; and,

Applicant's Response:

There is no anticipated increase on demand of public facilities such as sewer, solid waste, drainage, potable water, traffic circulation, schools and recreation.

2. Information regarding the compatibility of the proposed land use amendments with the Comprehensive Plan future land use element objectives and policies, and those of other affected elements.

Applicant's Response:

Please see statements in application with information regarding the compatibility of this proposal with the Village's Comprehensive Plan policies and objectives.

Compatibility with the Principles for Guiding Development:

The following shall be the principles with which any plan amendments must be consistent pursuant to the Florida Keys Area of Critical State Concern designation as set out in Chapter 380.0552(7), Florida Statutes.

The Applicant has provided his responses to the criteria in his analysis attached.

(a) Strengthening local government capabilities for managing land use and development so that local government is able to achieve these objectives without the continuation of the area of critical state concern designation.

Village Staff Response:

The proposed FLUM is consistent with Principle (a) of the Principles for Guiding Development as any redevelopment would be limited to an already scarified area.

(b) Protecting shoreline and marine resources, including mangroves, coral reef formations, seagrass beds, wetlands, fish and wildlife, and their habitat.

Village Staff Response:

The proposed FLUM is consistent with Principle (b) of the Principles for Guiding Development as there would be no negative impact on shoreline or marine resources.

(c) Protecting upland resources, tropical biological communities, freshwater wetlands, native tropical vegetation (for example, hardwood hammocks and pinelands), dune ridges and beaches, wildlife, and their habitat.

Village Staff Response:

The proposed FLUM is consistent with Principle (c) of the Principles for Guiding Development as no impact to upland resources. The property is scarified and has no upland resources.

(d) Ensuring the maximum well-being of the Florida Keys and its citizens through sound economic development.

Village Staff Response:

The proposed FLUM is consistent with Principle (d) of the Principles for Guiding Development. Any potential future redevelopment of the subject property would support the maximum well-being of the Florida Keys citizens and the economic health of the area.

(e) Limiting the adverse impacts of development on the quality of water throughout the Florida Keys.

Village Staff Response:

The proposed FLUM is consistent with Principle (e) of the Principles for Guiding Development as there is no impact to the quality of water throughout the Florida Keys. Any development would be required to adhere to all applicable land development regulations

including the implementation of stormwater regulations which aid in protecting near shore water quality.

(f) Enhancing natural scenic resources, promote the aesthetic benefits of the natural environment, and ensure that development is compatible with the unique historic character of the Florida Keys.

Village Staff Response:

The proposed FLUM is consistent with Principle (f) of the Principles for Guiding Development. The proposed FLUM amendment, from Residential Medium (RM) to Mixed Use (MU), in conjunction with the companion application for a Zoning Map Amendment from Settlers Residential to Highway Commercial, will ensure that the subject property meets the standards of review of the Comprehensive Plan and the Land Development Regulations (LDRs), including but not limited to: requirements for minimum open space; habitat preservation, concurrency management and level of service (LOS) standards for transportation, infrastructure, wastewater, stormwater and other public services; off-street parking and internal circulation; required setbacks; landscaping, dedicated conservation easements for existing habitat; on-site and off-site improvements and design amenities required to achieve land use compatibility for the surrounding land uses and zoning districts.

(g) Protecting the historical heritage of the Florida Keys.

Village Staff Response:

The proposed FLUM is consistent with Principle (g) of the Principles for Guiding Development as there are no known archaeological or historical artifacts on the Property.

(h) Protecting the value, efficiency, cost-effectiveness, and amortized life of existing and proposed major public investments, including:

1. The Florida Keys Aqueduct and water supply facilities;
2. Sewage collection, treatment and disposal facilities;
3. Solid waste treatment, collection and disposal facilities;
4. Key West Naval Air Station and other military facilities;
5. Transportation facilities;
6. Federal parks, wildlife refuges, and marine sanctuaries;
7. State parks, recreation facilities, aquatic preserves, and other publicly owned properties;
8. City electric service and the Florida Keys Electric Co-op; and
9. Other utilities, as appropriate.

Village Staff Response:

The proposed FLUM is consistent with Principle (h) of the Principles for Guiding Development. The proposed FLUM amendment would not adversely impact the value, efficiency, cost-effectiveness, and amortized life of existing and proposed major public investments.

(i) Protecting and improving water quality by providing for the construction, operation, maintenance, and replacement of stormwater management facilities; central sewage collection; treatment and disposal facilities; and the installation and proper operation and maintenance of onsite sewage treatment and disposal systems.

Village Staff Response:

The proposed FLUM is consistent with Principle (i) of the Principles for Guiding Development.

The proposed FLUM amendment would not adversely affect storm water management facilities, central sewage collection, treatment and disposal facilities, or the installation and proper operation and maintenance of onsite sewage treatment and disposal systems. Coordination with all utilities will be required during the permitting process.

(j) Ensuring the improvement of nearshore water quality by requiring the construction and operation of wastewater management facilities that meet the requirements of § 381.0065(4)(1) and 403.086(10), as applicable, and by directing growth to areas served by central wastewater treatment facilities through permit allocation systems.

Village Staff Response:

The proposed FLUM is consistent with Principle (j) of the Principles for Guiding Development. Any proposed development as a result of the proposed FLUM amendment would be required to be consistent with the requirements of § 381.0065(4)(1) and 403.086(10), Florida Statutes, and the Village's Comprehensive Plan and Wastewater Master Plan.

(k) Limiting the adverse impacts of public investments on the environmental resources of the Florida Keys.

Village Staff Response:

The proposed FLUM is consistent with Principle (k) of the Principles for Guiding Development. The proposed FLUM amendment is not anticipated to create adverse impacts on the environmental resources of the Florida Keys.

(l) To make available adequate affordable housing for all sectors of the population of the Florida Keys.

Village Staff Response:

The proposed FLUM is consistent with Principle (l) of the Principles for Guiding Development. The proposed FLUM amendment would allow for development of workforce/affordable housing or affordable housing impact fees.

(m) To provide adequate alternatives for the protection of public safety and welfare in the event of a natural or manmade disaster and for a post-disaster reconstruction plan.

Village Staff Response:

The proposed FLUM is consistent with Principle (m) of the Principles for Guiding Development. The proposed FLUM amendment would not affect the provision of adequate alternatives for the protection of public safety and welfare in the event of a natural or manmade disaster and for a post-disaster reconstruction plan. Furthermore, all structures built within the Village must meet the requirements of the Village's Code of Ordinances and the Florida Building Code.

(n) To protect the public health, safety, and welfare of the citizens of the Florida Keys and maintain the Florida Keys as a unique Florida resource.

Village Staff Response:

The proposed FLUM is consistent with Principle (n) of the Principles for Guiding Development. The proposed FLUM amendment would not negatively affect the health, safety, or welfare of the citizens of the Florida Keys.

**Budget Impact:**

None

**Staff Impact:**

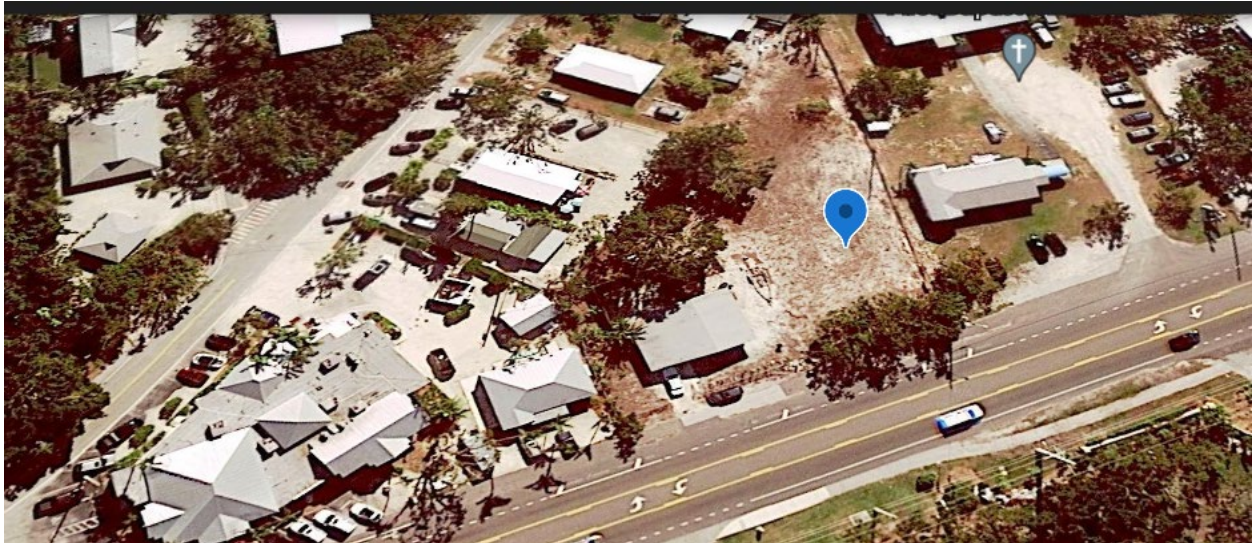
None

**Recommendation:**

Staff has reviewed the request for FLUM Amendment from Residential Medium to Mixed Use and determined that the request meets the criteria. Therefore, staff recommends approval of the map amendment.

**Attachments:**

1. Bell CC Attachments



1497011-20210302



### Overview



### Legend

- Centerline
- Easements
- Hooks
- Lot Lines
- Road Center
- Rights of Way
- Shoreline
- [ ] Condo Building
- Key Names
- [ ] Subdivisions
- [ ] Parcels

Parcel ID	00404730-000000	Alternate ID	1497011	Owner Address	BELL LYNN L
Sec/Twp/Rng	32/63/37	Class	COMMERCIAL		158 Milano Dr
Property Address	81213 OVERSEAS Hwy				Islamorada, FL 33036
	UPPER MATECUMBE KEY				
District	50VI				
Brief Tax	SUBDIVISION OF LOTS 3-4 UPPER MATECUMBE PB2-59 PT TR 16 OR466-60 OR676-696 OR838-725 OR1251-2389/2396				
Description	OR1276-1503/04 OR2988-2235 OR3048-0379 OR3209-2423				
	(Note: Not to be used on legal documents)				

Date created: 1/19/2024  
 Last Data Uploaded: 1/19/2024 6:28:58 AM

Developed by Schneider  
 GEOSPATIAL

## Needs Analysis & Justifications

The owner of the property identified as RE #00404730-000000 (subject property) is proposing to amend the current FLUM from Residential Medium (RM) to Mixed Use (MU) and the current zoning from Settlers Residential (SR) to Highway Commercial (HC). Since the application for a change in the FLUM and Zoning is requested to run concurrently, we shall address both the FLUM and zoning change in this one document.

RE #00404730-000000, contains 18385 SF of land area, and is scarified.

In the SR zoning district, single-family residences or Multi Family attached dwelling units are permitted uses. Homeowners' parks and municipal facilities are allowed under minor conditional uses and there are no allowed uses under a major conditional use. In the proposed HC district multi-family uses are not allowed, unless they are deed restricted affordable housing units. Since this property lies in a commercial corridor, we maintain the zoning and FLUM for this property should be amended.

**Policy 1-2.4.6 1.** States the following: ... "In general, residential Zoning Districts shall be established where there are existing residential neighborhoods within the Village Activity Centers. Policy. This area is not in an existing "Neighborhood".

**Policy 1-2.4.6 2.** states the following: ... "In general, commercial Zoning Districts shall be established where there are existing commercial uses, including single vacant parcels of land located between two (2) existing commercial uses. Although this property has one residential use immediately to the west the majority of the remaining properties are non-residential uses.

It is easy to see that of the two sections, this property should have likely been zoned either PS or HC. The fact it is next to a house on the commercial corridor is no reason to have zoned it SR. The adjacent property is zoned PS and the remaining Zoning Districts in the immediate area are HC. Policy 1-2/4/6 2. Should prevail. Additionally, included in this application is a "pre-86" Zoning Map from Monroe County. The zoning for that property was BU-1 (Business Use). Lastly, the Pre-incorporation of the Village, the county zoning was Suburban Commercial (SC), circa 1986-1997.

Additionally, **Policy 1-2.1. 13 and 14** allow for justification in amending the Future Land Use Maps based on certain criteria. The applicant believes that the demand for HC Zoned, MU FLUM properties will fill the need for additional services including parking and storage for surrounding areas as well as non-residential uses such as professional offices or non-disruptive uses compatible with the flanking residential property. We believe the request is compatible with the surrounding uses.

The Village Comprehensive Plan notes that the functional population of the Village will increase from 10,354 in 2010 to 10,653 in 2020, an increase of approximately 3%. The figures are not accurate as the increase has already exceeded 11,000 per the most recent

figures. Although these figures and the actual figures do not provide the distribution of age, there will be a need for additional non-residential facilities to serve an increasing population. It should be assumed that utilization of scarified properties on a commercial corridor should receive priority when zoning and FLUM changes are being requested.

Additionally, as currently documented by the TDC, transient room occupancies have increased in the last few years thus adding to the need for added Tourist used facilities such as parking, storage, or other support facilities.

**Per policy 4-1** of the Villages' Comprehensive plan, the proposed development and on-going development will not further increase the previously anticipated Level of Service for public facilities such as; potable water systems, stormwater management systems, solid waste or wastewater system use.

**Per Policy 2-1.2** of the Villages' Comprehensive plan, there should be no increase in impacts on the transportation element, above what was already anticipated or allowed in the Comp Plan. Non-residential uses, although they may affect traffic flows, they do not necessarily create additional trips like additional residential uses might.

**Policy 1-1.1.1 Protect Residential Areas from Incompatible Development.**

This amendment is consistent with the surrounding uses as the subject property is in a commercial corridor.

**Policy 1-2.1.14 Criteria for Future Land Use Map (FLUM) Amendments.** Islamorada, Village of Islands, shall maintain specific criteria for amending the Future Land Use Map that are consistent with the general procedures delineated in Chapter 163.3177, 163.3184 and 163.3189, Florida Statutes and the Principles for Guiding Development in areas of critical state concern. The Village Council shall make its determination on proposed FLUM amendments on legitimate public purpose based on one or more of the following factors:

1. Demand for the proposed FLUM category in the Village in relation to the amount of land currently assigned the FLUM designation and available to accommodate the demand.

**Answer:** It appears that there is .01% of HC properties compared to other zonings throughout the Village. This seems to be a disproportionate amount. There are only 74 vacant HC/MU properties in the entire Village, there are only 2 vacant HC/MU properties on Upper Matecumbe Key. Both vacant HC/MU parcels on Upper Matecumbe have a Hammock designation. The comprehensive plan recommends that the Village steer development away from these two due to the hammock designation. Many of the HC/MU properties on this and other islands in the incorporated area of Islamorada do not have direct access to US-1 by an existing curb-cut. The two vacant HC/MU properties on Upper Matecumbe do not have

existing curb-cuts to the Old Road or US-1. The property we are seeking a text amendment and code change already has a curb-cut.

2. Compatibility of the sites physical, geological, hydrological, and other environmental features, with uses permitted in the proposed FLUM.

**Answer:** This site has no unique features as it relates to physical, geological, hydrological, or environmental features. This site has been well utilized and maintained by the current and previous owners and is surrounded by developed properties.

3. Data errors, including errors in Mapping, vegetative types and natural features described in the comprehensive plan.

**Answer:** There are no obvious data errors recorded, yet there are, to the immediate east and west several properties that are zoned either MU or HC. In fact, practically the entire US-1 frontage properties from the lower end of Upper Matecumbe to the Green Turtle Restaurant are commercial in nature and most of them are zoned HC with a MU designation.

4. New issues.

**Answer:** This request will better serve the property and surrounding area. This property is located one lot away from a locally famous restaurant and bar. This amendment is more in line with the uses to the west and the non-residential uses to the east.

5. Recognition of the need for additional detail or comprehensiveness.

**Answer:** Currently there are only two other undeveloped HC zoned properties on Upper Matecumbe Key. There are also only two undeveloped MU FLUM properties on Upper Matecumbe Key. This request will allow the subject property to be compatible with most of the properties in this one-mile-long stretch of this area of the island.

**Policy 1-2.1.13 Future Land Use Map Amendments.** "Islamorada, Village of Islands shall not sponsor private applications for Future Land Use Map amendments that would increase the allowable density/intensity of the properties affected."

**Answer:** Currently SR/RM allows for multi-family units on vacant parcels. HC/MU does not allow for multi-family uses (exclusive of deed restricted affordable units); thus, this request will result in a market rate residential decrease in density.

**As a response to Attachment A, please find the following:**

1. There is no anticipated increase on demand on public facilities such as sewer, solid waste drainage potable water traffic circulation schools or recreation.
2. Please see previous statements with information regarding the compatibility of this proposal with the Village's Comprehensive plan policies and objectives.

(a). It is the responsibility of local government to maintain a healthy stock of mixed commercial and residential properties. As previously stated, there is a gross lack of vacant HC properties in Upper Matecumbe, that are scarified, located in a commercial corridor, located on US-1 and has established curb-cut access to US-1.

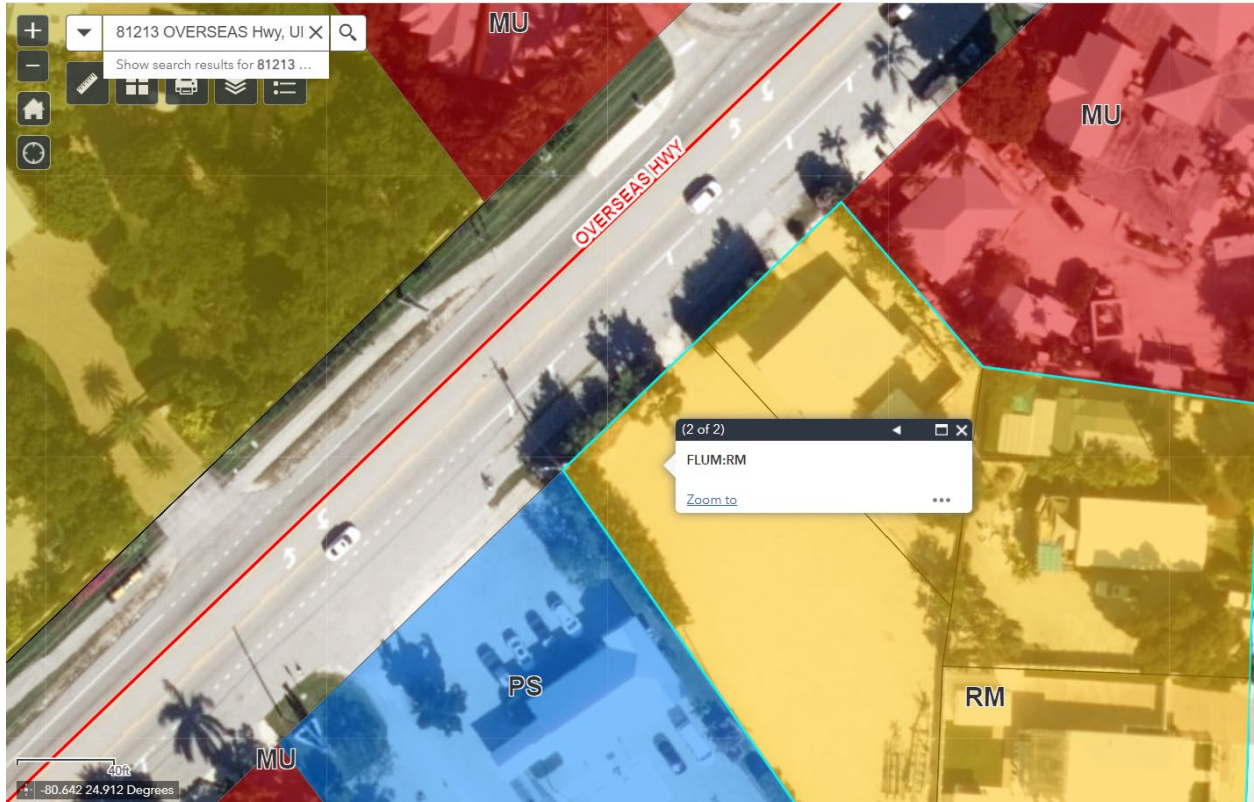
- (b) The proposed amendment is on a property that is landlocked on all four side with development on all four sides and as such there is no impact on shoreline or marine resources.
- (c) This property is scarified and located in a area that is dominated by developed properties on three sides and US-1 on the other. There will be no impact of tropical hammocks, wetlands, or other upland resources.
- (d) As stated, the Village has the responsibility to maintain a healthy mix of residential and commercially zoned properties for future development. Upper Matecumbe has a shortage of HC/MU zoned properties. This amendment will ensure the maximum wellbeing of the citizens through sound economic development.
- (e) There are no anticipated adverse impacts on water quality with this request.
- (f) The Village code would require a scenic highway buffer to be installed if there were future development as a result of this amendment. Surely an enhancement would take place in the future.
- (g) There will be zero impact with regards to the historic heritage of the Florida Keys.
- (h) There is no anticipated devaluation on the efficiency, cost-effectiveness, or amortized life of existing or proposed major public investments including numbers 1 through 9 of section (h).
- (i) Although there are no development plans associated with this application, if improvements were to take place on this property the Village Code has strict guidelines that will protect and improve water quality through a stormwater management plan.
- (j) Although there are no development plans associated with this application, if improvements were to take place on this property the Village Code has strict guidelines that will require connection to, and maintenance of a Village approved Wastewater system.
- (k) There be no adverse impacts to the environmental resources of the Florida Keys.
- (l) Any future development could include affordable housing on the property or could result in affordable housing impact fees that could go towards Village sponsored affordable housing.
- (m) Although there are no development plans associated with this application, if improvements were to take place on this property the Village Code has strict guidelines that will require protection of public safety in the event of a natural or manmade disaster.
- (n) Although there are no development plans associated with this application, if improvements were to take place on this property the Village Code has strict guidelines that will insure the protection of the public health, safety and welfare of the citizens of the Florida Keys.

Due to the statements herein, we believe this request is justified and in keeping with the goals and objectives in the Villages' Comprehensive Plan, and the proposed amendment is consistent with the Principals of Guiding Development within the Florida Keys Area of Critical Concern pursuant to FS. 308.0552 (7).

81213 Zoning Map (Source: Village of Islamorada GIS Web Map Application)



81213 FLUM Map (Source: Village of Islamorada GIS Web Map Application)





Islamorada, Village of Islands,  
Planning and Development Services Department

**APPLICATION FOR MAP AMENDMENT**

Pursuant to Chapter 30, Article IV, Divisions 8 & 9

<input type="checkbox"/> Application Type	Application Fee	Deposit	Total Fee Due
<input type="checkbox"/> Future Land Use and Zoning	\$5,120.00	\$1,000.00	\$6,120.00
<input type="checkbox"/> Zoning Only	\$2,500.00	\$1,000.00	\$3,500.00

Request concurrent Future Land Use and Zoning Hearings pursuant to 163.3184(12), Florida Statutes

An application must be deemed complete and in compliance with the Village Code by Staff prior to the items being scheduled for review. See the Submittal Requirements below for a list of required submittals and documents.

**APPLICANT / AGENT (if applicable):** Property owner must submit a notarized letter authorizing the applicant/agent to act on their behalf including the agent's name, address and phone number.

Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Primary Phone: \_\_\_\_\_

Fax: \_\_\_\_\_

Email: \_\_\_\_\_

**PROPERTY OWNER:**

Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Primary Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Email: \_\_\_\_\_

**LEGAL DESCRIPTION OF PROPERTY:** If in metes and bounds, attach legal description on separate sheet.

Physical Address: \_\_\_\_\_ Mile Marker: \_\_\_\_\_

Lot: \_\_\_\_\_ Block: \_\_\_\_\_ Subdivision: \_\_\_\_\_

Plantation Key       Windley Key       Upper Matecumbe Key       Lower Matecumbe Key

Real Estate (RE) Number: \_\_\_\_\_ Alternate Key: \_\_\_\_\_

**PROPERTY DESCRIPTION:**

Total Land Area: \_\_\_\_\_ Square Feet \_\_\_\_\_ Acres

Existing Use of Property: \_\_\_\_\_

Has an Application for Map Amendment been submitted for this site within the past two (2) years?     Yes     No

If yes, provide name and date of application: \_\_\_\_\_

**PROPOSED MAP AMENDMENT:**

Current Future Land Use Map Category: \_\_\_\_\_ Current Zoning District: \_\_\_\_\_

Proposed Future Land Use Map Category: \_\_\_\_\_ Proposed Zoning District: \_\_\_\_\_

**SUBMITTAL REQUIREMENTS:**

- Correct application fee** (Total Fee Due)
- Notarized agent authorization letter**, if applicable, including the agent's name, address and phone number authorizing the applicant/agent to act on all property owners' behalf.
- Proof of ownership** e.g. warranty deed, lease or pending sale contract.
- Property record card** from the Monroe County Property Appraiser.
- Copy of current Future Land Use Map** clearly marking the boundaries of the property. Map may be request from Planning and Development Service Department prior to application submittal.
- Copy of current Official Zoning Map** clearly marking the boundaries of the property. Map may be request from Planning and Development Service Department prior to application submittal.
- Photographs** of the site taken from adjacent streets.
- Signed and sealed survey** prepared by a Florida registered surveyor. The survey shall include elevations and location of all existing structures, paved areas, location of all utility structures, all easements, all bodies of water on and adjacent to the site, docks, piers, mean high water line and total acreage by habitat (**please provide a digital copy in addition to the signed and sealed survey**).
- Data and analysis (including a land use need analysis)** pursuant to Comprehensive Plan Policy 1-2.1.13, demonstrating there is a need for the amount of development allowed by the proposed FLUM designations in order to accommodate the Comprehensive Plan's projected population growth within the planning timeframe of the Comprehensive Plan.
- Explanation** of how the application satisfies each of the applicable criteria in the Land Development Regulations, Comprehensive Plan and Principles for Guiding Development pursuant to § 380.0552(7), Florida Statutes. See **Attachment A** for list of criteria.

If deemed necessary to complete a full review of the application, the Planning and Development Services Department reserves the right to request additional information.

I certify that I am familiar with the information contained in this application, and that to the best of my knowledge such information is true, complete and accurate. I certify that all information required has been provided.

Digital signatures do not require notarization when they can be verified by a Trusted Certificate issued by a third-party Certificate Authority. If you are not using a "verifiable digital signature", print this document and have it notarized.

[Signature]  
Signature of Applicant

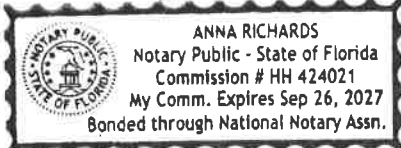
1.19.24  
Date

Print Name: Amie Owens

STATE OF Florida  
COUNTY OF Monroe

Sworn to and subscribed before me by means of  physical appearance or  online notarization, this 19 day of January, 2024, by Amie Owens (name of person signing the application) as member (type of authority e.g. officer, manager / member, trustee, attorney in fact) for Island Construction Mart (name of entity or party on behalf of whom application was executed).

[Signature]  
Signature of Notary Public

SEAL:   
Type of ID \_\_\_\_\_

Personally Known     Produced Identification



Islamorada, Village of Islands,  
Planning and Development Services Department

**ATTACHMENT A**

**Future Land Use Map (FLUM) Amendment Criteria.** The applicant shall submit all information required to adequately address the filing requirements adopted by the Florida Department of Economic Opportunity (“DEO”). In addition, the applicant shall submit all other information necessary to address the comprehensive planning criteria of the Village.

Pursuant to the DEO State Coordinated Review Submittal Guidelines, in the case of FLUM amendments, the following information must be provided:

1. A description of the availability of and the demand on the following public facilities: sanitary sewer, solid waste, drainage, potable water, traffic circulation, schools and recreation, as appropriate; and
2. Information regarding the compatibility of the proposed land use amendments with the Comprehensive Plan future land use element objectives and policies, and those of other affected elements.

All proposed FLUM amendments must be consistent with the Principles for Guiding Development within the Florida Keys Area of Critical State Concern, pursuant to § 380.0552(7), Florida Statutes. The Principles are listed below.

- (a) Strengthening local government capabilities for managing land use and development so that local government is able to achieve these objectives without continuing the area of critical state concern designation.
- (b) Protecting shoreline and marine resources, including mangroves, coral reef formations, seagrass beds, wetlands, fish and wildlife, and their habitat.
- (c) Protecting upland resources, tropical biological communities, freshwater wetlands, native tropical vegetation (for example, hardwood hammocks and pinelands), dune ridges and beaches, wildlife, and their habitat.
- (d) Ensuring the maximum well-being of the Florida Keys and its citizens through sound economic development.
- (e) Limiting the adverse impacts of development on the quality of water throughout the Florida Keys.
- (f) Enhancing natural scenic resources, promoting the aesthetic benefits of the natural environment, and ensuring that development is compatible with the unique historic character of the Florida Keys.
- (g) Protecting the historical heritage of the Florida Keys.
- (h) Protecting the value, efficiency, cost-effectiveness, and amortized life of existing and proposed major public investments, including:
  1. The Florida Keys Aqueduct and water supply facilities;
  2. Sewage collection, treatment, and disposal facilities;
  3. Solid waste treatment, collection, and disposal facilities;
  4. Key West Naval Air Station and other military facilities;
  5. Transportation facilities;
  6. Federal parks, wildlife refuges, and marine sanctuaries;
  7. State parks, recreation facilities, aquatic preserves, and other publicly owned properties;
  8. City electric service and the Florida Keys Electric Co-op; and
  9. Other utilities, as appropriate.

- (i) Protecting and improving water quality by providing for the construction, operation, maintenance, and replacement of stormwater management facilities; central sewage collection; treatment and disposal facilities; and the installation and proper operation and maintenance of onsite sewage treatment and disposal systems.
- (j) Ensuring the improvement of nearshore water quality by requiring the construction and operation of wastewater management facilities that meet the requirements of § 381.0065(4)(l) and 403.086(10), as applicable, and by directing growth to areas served by central wastewater treatment facilities through permit allocation systems.
- (k) Limiting the adverse impacts of public investments on the environmental resources of the Florida Keys.
- (l) Making available adequate affordable housing for all sectors of the population of the Florida Keys.
- (m) Providing adequate alternatives for the protection of public safety and welfare in the event of a natural or manmade disaster and for a post-disaster reconstruction plan.
- (n) Protecting the public health, safety, and welfare of the citizens of the Florida Keys and maintaining the Florida Keys as a unique Florida resource.

The Village Council shall make its determination on proposed FLUM amendments on legitimate public purpose based on one or more of the following factors:

1. Demand for the proposed FLUM category in the village in relation to the amount of land currently assigned the FLUM designation and available to accommodate that demand;
2. Compatibility of the site's physical, geological, hydrological and other environmental features, with the uses permitted in the proposed FLUM category;
3. Data errors, including errors in mapping, vegetative types and natural features described in the comprehensive plan;
4. New issues;
5. Recognition of a need for additional detail or comprehensiveness

However, in no event shall an amendment be approved which will result in an adverse community change.

**Official Zoning Map Amendment Criteria.** The purpose of this application is to provide a means for changing the Official Zoning Map. It is not intended to relieve particular hardships, nor to confer special privileges or rights on any person, nor to permit a change in community character, as analyzed in the Comprehensive Plan, but only to make necessary adjustments in light of changed conditions. In determining whether to grant a requested amendment, the Village Council shall consider the factors set forth below and the consistency of the proposed amendment with the provisions and intent of the Comprehensive Plan.

The Village Council must find that the application is consistent with the Comprehensive Plan, that the applicant has complied with all procedural requirements of the Code and that the maintenance of the existing zoning on the property does not accomplish a legitimate public purpose. The Village Council shall make its determination on legitimate public purpose based on one or more of the following factors:

1. Demand for the proposed zoning district in the Village in relation to the amount of land currently zoned and available to accommodate that demand;
2. Compatibility of the site's physical, geological, hydrological and other environmental features, with the uses permitted in the proposed zoning district;
3. Data errors, including errors in mapping, vegetative types and natural features described in the Comprehensive Plan;
4. New issues;
5. Recognition of a need for additional detail or comprehensiveness; or
6. Compatibility of the proposed district with the property surrounding the site of the requested rezoning and any applicable neighborhood or redevelopment plan.

However, in no event shall an amendment be approved which will result in an adverse community change.



# Local Planning Agency Communication

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**To:** Local Planning Agency Chair and Agency Members  
**From:** Jennifer DeBoisbriand , Planning Director  
**Date:** June 10, 2024  
**Subject:** **An Ordinance Amendment to the Official Zoning Map for Parcel 00404730-000000.**

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## **Background:**

The applicant, Lynn L Bell, has submitted a map amendment application requesting an approval for a Zoning Map Amendment from Settlers Residential (SR) District to Highway Commercial (HC) District on the subject property, located at 81213 Overseas Highway (RE #00404730-000000), comprising 18,385 square feet. The current use of the property is vacant land. This Zoning Map amendment has a companion application for a Future Land Use Map (FLUM) Amendment, which proposes a change from a Residential Medium (RM) to a Mixed-Use (MU) designation, and the Zoning Map amendment cannot be approved without approval of the companion FLUM Amendment. The applicant has submitted a Letter of Intent detailing the map amendment request.

The subject property is a 18,385 square foot parcel in Upper Matecumbe Key. The property is vacant land and scarified. The property is not recognized as habitat to any state or federal listed animal species, and it is not within the state conservation recreation lands' boundary or critical habitat area. Pursuant to the Village's GIS data and records the parcel is defined as scarified.

The subject property currently has an existing Settlers Residential (SR) Zoning District designation. The adjacent property to the South is designated Public/Semi-Public (PS). To the North the adjacent property is designated as Settlers Residential (SR). The properties to the West across Overseas Highway are designated as Multi-Family (MF) and Tourist Commercial (TC) and to the East is Settlers Residential (SR). The character of the surrounding area is mixed-use with a collective of commercial uses, institutional (public) uses, and single family residences.

## **Analysis:**

Pursuant to Section 30-696 the purpose of the Highway Commercial (HC) zoning district is to accommodate existing businesses along U.S. 1 and to provide opportunities for new commercial retail shops and services that typically are auto dependent and are used by people on less than a weekly basis, or to accommodate the building and service trades. Single-family or multifamily residential uses and educational uses are an option to commercial use. Though not proposed, any future development of the subject property would require site plan application approval, this will ensure that the subject property meets the standards of review of the Comprehensive Plan and the Land Development Regulations (LDRs), including but not limited to: requirements for minimum open space; habitat preservation, concurrency management and level of service (LOS) standards for transportation, infrastructure, wastewater, stormwater and other public services; off-street parking and internal circulation; required setbacks; landscaping, dedicated conservation easements for existing habitat; on-site and off-site improvements and design amenities required to achieve land use compatibility for the surrounding land uses and zoning districts.

#### Compatibility with Comprehensive Plan Policies:

- Policy 1-2.1.14, Criteria for Future Land Use Map (FLUM) Amendments
- Policy 1-2.4, Recognize Mixed Use Development Patterns
- Policy 1-2.4.1, Guide The Location of Commercial uses and Revitalize Commercial Areas
- Policy 1-2.4.5: Standards Applicable to Non-Residential Uses in the MU Designation
- Objective 1-4.6: Prevent Proliferation of Urban Sprawl

Comprehensive Plan Policy 1-2.1.14, Criteria for Future Land Use Map (FLUM) Amendments, states that Islamorada, Village of Islands, shall maintain specific criteria for amending the Future Land Use Map that are consistent with the general procedures delineated in Chapter 163.3177, 163.3184 and 163.3189, Florida Statutes and the principles for guiding development in areas of critical state concern. The Village Council shall make its determination on proposed FLUM amendments on legitimate public purpose based on one or more of the following factors; however, in no event shall an amendment be approved which would result in an adverse community change.

Comprehensive Plan Objective 1-2.4, Recognize Mixed Use Development Patterns, states: "Areas designated Mixed Use (MU) on the Future Land Use Map recognizes the prevalent and historical mixed-use pattern of development in the Village. The MU category shall accommodate a mix of commercial and residential uses, which may be located in the same building, limited public and semi-public uses, recreational facilities, schools, marinas, tourist-oriented facilities, and supportive community facilities ancillary to the permitted uses, pursuant to the standards in the Comprehensive Plan and the Land Development Regulations."

The proposed map amendment would be consistent with the historical trend of a mixed-use development pattern within the Village. The properties along Overseas Highway contain mixed uses, including commercial, recreation and residential uses.

Comprehensive Plan Policy 1-2.4.1, Guide The Location Of Commercial Uses And Revitalize Commercial Areas, states Mixed Use (MU) is the only FLUM category in which commercial uses shall be permitted. The general pattern of commercial land uses in MU shall:

1. Prevent negative impacts on the fragile coastal ecosystem by directing commercial development away from environmentally sensitive lands and critical habitat;
2. Revitalize all existing commercial areas and further distinguish Village Activity Centers;

3. Restrict the scale and intensity of commercial development outside of the Village Activity Centers and other appropriate areas in the Village;
4. Promote safe and efficient vehicle, cyclist and pedestrian movement;
5. Prevent or minimize Village costs to provide infrastructure;
6. Avoid encroachment of incompatible commercial activity into established residential neighborhoods;
7. Enhance the unique character of the Village's commercial land uses through incentives for bufferyards and landscaping; and
8. Facilitate within the Village Activity Centers, the creation of aesthetically pleasing commercial spaces outdoors, as places for social leisure and interaction, while limiting light industrial uses, outdoor storage and sales as a primary use of land, and outdoor retail sales as an accessory use of land.

The proposed amendment would be consistent with this policy in that it guides redevelopment to the scarified area.

Comprehensive Plan Policy 1-2.4.5, Standards Applicable to Non-Residential Uses in the MU Designation, states, "The Floor Area Ratio (FAR) for MU designated parcels outside of the Village Activity Centers shall not exceed 0.25, except that an FAR up to 0.35 may be allowed on designated receiver sites through the transfer of development rights and for Working Waterfronts parcels, as provided for in the Land Development Regulations. FAR within the Village Activity Centers and on Working Waterfronts parcels shall not exceed 0.35 FAR. The Land Development Regulations shall establish criteria governing the appropriate mass and scale of structures, trip generation, design and location of access and egress facilities, off-street parking and safe pedestrian facilities in MU. Design techniques such as landscaping, screening and buffering shall be applied to ensure land use compatibility within MU areas."

Any possible future development associated with the proposed FLUM amendment would be required to comply with all applicable portions of the Land Development Regulations, including but not limited to landscaping, buffering and off-street parking. Therefore, the proposed amendment is consistent with Policy 1-2.4.5.

Comprehensive Plan Objective 1-4.6: Prevent proliferation of Urban Sprawl and Coordinate the Timing and Staging of Public and Private Development, states, Land Development Regulations shall ensure that the location, scale, timing and design of development is coordinated with public facilities and services in order to prevent the proliferation of urban sprawl and achieve cost effective land development patterns. Consistent with policies in the Intergovernmental Coordination Element, the Village shall pursue resolution of development and growth management issues with impacts transcending the Village's political jurisdiction, by participating in forums with the Florida Department of Community Affairs, the South Florida Regional Planning Council and other forums convened to coordinate such issues.

The proposed FLUM amendment would assist in limiting additional development on already scarified vacant land.

#### Procedures for Amendments to Zoning Map:

Pursuant to Section 30-411(d)(4)(b) of the Code of Ordinances, the Village Council must find that the application is consistent with the Comprehensive Plan, that the applicant has complied with all procedural requirements of this section, and that the maintenance of the existing

zoning on the property does not accomplish a legitimate public purpose. The Village Council shall make its determination on a finding of legitimate public purpose based on one or more of the following factors:

1. Demand for the proposed Zoning District in the Village in relation to the amount of land currently zoned and available to accommodate that demand.

Pursuant to the Village's GIS data and records, there are approximately 538 parcels that are designated within the HC Highway Commercial District, which represents approximately 7.56 percent of the 7,108 total parcels within Islamorada, Village of Islands. Of the 538 parcels within the HC Highway Commercial District, 85 parcels are vacant, which equates to approximately 15.79 percent of the total parcels.

2. Compatibility of the site's physical, geological, hydrological and other environmental features, with the uses permitted in the proposed Zoning designation.

The Site is currently scarified and vacant. The surrounding uses are compatible with the Zoning District.

3. Data errors, including errors in mapping, vegetative types and natural features described in the comprehensive plan.

There is no evidence that there are any errors in the Villages GIS data, records and other resources.

4. New Issues.

The Village has accepted 300 additional affordable housing units. According to the Department of Commerce there is an additional need for commercial space in conjunction with those units.

5. Recognition of a need for additional detail or comprehensiveness.

At this time there is no need for additional detail because there are no proposed changes to the subject property.

6. Compatibility of the proposed district with the property surrounding the site of the requested rezoning and any applicable neighborhood or redevelopment plan.

As previously indicated, the subject property currently has an existing Settlers Residential (SR) Zoning District designation. The adjacent property to the South is designated Public/Semi-Public (PS). To the North the adjacent property is designated as Settlers Residential (SR). The properties to the West across Overseas Highway are designated as Multi-Family (MF) and Tourist Commercial (TC) and to the East is Settlers Residential (SR). The character of the surrounding area is mixed-use with a collective of commercial uses, institutional (public) uses, and single family residences.

**Budget Impact:**

None

**Staff Impact:**

None

**Recommendation:**

Staff has reviewed the request for Zoning Map Amendment from Settlers Residential to Highway Commercial and determined that the request meets the criteria. Therefore, staff recommends approval of the map amendment.

**Attachments:** None



# Local Planning Agency Communication

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**To:** Local Planning Agency Chair and Agency Members  
**From:** Jennifer DeBoisbriand , Planning Director  
**Date:** June 10, 2024  
**Subject:** **An Ordinance Amendment to the Official Zoning Map for Parcel 00404730-000000.**

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## **Background:**

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## **Analysis:**

Pursuant to Section 30-696 the purpose of the Highway Commercial (HC) zoning district is to accommodate existing businesses along U.S. 1 and to provide opportunities for new commercial retail shops and services that typically are auto dependent and are used by people on less than a weekly basis, or to accommodate the building and service trades. Single-family or multifamily residential uses and educational uses are an option to commercial use. Though not proposed, any future development of the subject property would require site plan application approval, this will ensure that the subject property meets the standards of review of the Comprehensive Plan and the Land Development Regulations (LDRs), including but not limited to: requirements for minimum open space; habitat preservation, concurrency management and level of service (LOS) standards for transportation, infrastructure, wastewater, stormwater and other public services; off-street parking and internal circulation; required setbacks; landscaping, dedicated conservation easements for existing habitat; on-site and off-site improvements and design amenities required to achieve land use compatibility for the surrounding land uses and zoning districts.

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6. Avoid encroachment of incompatible commercial activity into established residential neighborhoods;
7. Enhance the unique character of the Village's commercial land uses through incentives for bufferyards and landscaping; and
8. Facilitate within the Village Activity Centers, the creation of aesthetically pleasing commercial spaces outdoors, as places for social leisure and interaction, while limiting light industrial uses, outdoor storage and sales as a primary use of land, and outdoor retail sales as an accessory use of land.

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Comprehensive Plan Objective 1-4.6: Prevent proliferation of Urban Sprawl and Coordinate the Timing and Staging of Public and Private Development, states, Land Development Regulations shall ensure that the location, scale, timing and design of development is coordinated with public facilities and services in order to prevent the proliferation of urban sprawl and achieve cost effective land development patterns. Consistent with policies in the Intergovernmental Coordination Element, the Village shall pursue resolution of development and growth management issues with impacts transcending the Village's political jurisdiction, by participating in forums with the Florida Department of Community Affairs, the South Florida Regional Planning Council and other forums convened to coordinate such issues.

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**Budget Impact:**

None

**Staff Impact:**

None

**Recommendation:**

Staff has reviewed the request for Zoning Map Amendment from Settlers Residential to Highway Commercial and determined that the request meets the criteria. Therefore, staff recommends approval of the map amendment.

**Attachments:** None



# Local Planning Agency Communication

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**To:** Local Planning Agency Chair and Agency Members  
**From:** Daniel Parabok, Environmental Planner  
**Date:** June 10, 2024  
**Subject:** **An Ordinance Amending Section 30 -816 Relating to Bufferyard Standards.**

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## **Background:**

At the February 13, 2024, Village Council Meeting, staff was directed to amend the landscaping standards to remove the requirement of a zoning district boundary buffer from a residential property when adjacent to commercial zoned property.

## **Analysis:**

The Village of Islamorada Planning and Development Services Department proposes amending *Chapter 30 Land Development Regulations* specifically removing the requirement of a Zoning District Boundary Bufferyard on residential properties that are adjacent to commercial properties. All proposed changes are contained within the strikethrough-underlined ordinance accompanying this memorandum.

The purpose of this amendment is to reduce the landscape requirements on residential property when development requires a Zoning District Boundary Bufferyard.

## **Budget Impact:**

None.

## **Staff Impact:**

None.

## **Recommendation:**

Village staff recommends to amend *Chapter 30 Land Development Regulations* to remove the requirement of a zoning district boundary buffer from a residential property when adjacent to commercial zoned property.

**Attachments:**

1. 30-816 Bufferyards

**SECTION 1: AMENDMENT** “Sec 30-816 Zoning District Boundary Bufferyards” of the Islamorada Village Code is hereby *amended* as follows:

AMENDMENT

Sec 30-816 Zoning District Boundary Bufferyards

- (a) Bufferyards required by section 30-813 between zoning district boundaries shall be provided in accordance with table 30-816:

**TABLE 30-816. ZONING DISTRICT BUFFERYARDS**

	N R	R E	R 1- 2	R 3- 4	R M H	T A	M F	M H	S R	V C	N C	H C	T C	C F	M R	I	C	P S	R	M
N R	—	D	D	E	D	—	E	C	D	E	E	E	E	G	E	D	A	B	B	D
R E	D	—	B	C	B	—	C	C	B	D	D	D	D	G	D	D	A	B	B	D
R 1- 2	D	B	—	B	—	B	B	C	B	D	D	D	D	G	D	D	A	B	B	D
R 3- 4	E	C	B	—	B	B	A	C	C	C	C	C	C	G	C	D	A	B	B	D
R M H	D	B	—	B	—	B	B	C	B	D	D	D	D	G	D	D	A	B	B	D
T A	—	—	B	B	B	—	—	—	—	—	D	D	—	—	D	D	A	B	B	—
M F	E	C	B	A	B	—	—	C	C	C	D	D	D	G	D	D	A	B	B	D
M H	C	C	C	C	C	—	C	—	B	B	B	B	D	C	B	B	A	B	B	—
S R	D	B	B	C	B	—	C	B	—	D	D	D	D	G	D	D	A	B	B	D
V C	E	D	D	C	D	—	C	B	D	—	—	—	—	G	—	C	A	A	A	C

N C	E	D	D	C	D	D	C	B	D	—	—	—	—	G	—	C	A	A	A	C
H C	E	D	D	C	D	D	C	B	D	—	—	—	—	G	—	C	A	A	A	C
T C	E	D	D	C	D	—	D	D	D	—	—	—	—	G	—	D	A	B	B	D
C F	G	G	G	G		—	G	C	G	G	G	G	G	—	G	C	A	B	B	C
M R	E	D	D	C	D	D	C	B	D	—	—	—	—	G	—	C	B	B	B	C
I	D	D	D	D	D	—	D	—	D	C	C	C	D	C	C	—	D	D	E	D
C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	B	D	—	B	A	D
P S	B	B	B	B	B	B	B	B	B	A	A	A	B	B	B	D	B	—	B	B
R	B	B	B	B	B	B	B	B	B	A	A	A	B	B	B	E	A	B	—	C
M	D	D	D	D	D	—	D	—	D	C	C	C	D	C	C	D	D	B	C	—

(b) Where a district boundary runs along a canal, the following rules apply:

- (1) No buffer is required if the specified buffer is an A or B buffer.
- (2) All other buffers shall be reduced as follows:

C to A

D to B

E to C

F to D

G to A

- (c) Where there are existing mangroves along a canal or basin, a mangrove fringe may count towards the bufferyard requirements provided a restrictive covenant running with the land is filed containing a conservation easement for the width of the fringe.
- (d) Where a Class E or F land use buffer is required, each side shall be responsible for 50 percent of the required buffer area and required vegetation.
- (e) Where either side of the boundary is developed, all existing canopy trees, shrubs or understory trees within ten feet of the property line may be counted up to 50 percent of the required plant material, required buffer area and required vegetation.
- (f) Where a district boundary runs along a residential and commercial property, the residential property shall not be required to install a district bufferyard.

(Ord. No. 02-12, § 1(5.5.6), 1-24-2002; Ord. No. 02-29, § 9, 11-21-2002; Ord. No. 10-01, § 4, 1-14-2010)



# Local Planning Agency Communication

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**To:** Local Planning Agency Chair and Agency Members  
**From:** Jennifer DeBoisbriand , Planning Director  
**Date:** June 10, 2024  
**Subject:** **An Ordinance Amending SECTION 30-1542 Shoreline Setbacks.**

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**Background:**

The Village Council asked the Planning Department to provide a solution to docks tiki huts that exist on docks and what would happen when the were damaged or destroyed.

**Analysis:**

After discussion among staff the attached proposal allows the construction of a tiki hut on a dock on a canal on basin.

**Budget Impact:**

None

**Staff Impact:**

None

**Recommendation:**

Staff reccomends the adoption of this ordinance.

**Attachments:**

1. Ord\_24-Shoreline Setback

**ORDINANCE NO. 24-**

**AN ORDINANCE OF ISLAMORADA, VILLAGE OF ISLANDS, FLORIDA, AMENDING CHAPTER 30 "LAND DEVELOPMENT REGULATIONS", ARTICLE VII "ENVIRONMENTAL REGULATIONS", DIVISION 2 "DOCKS AND SHORELINE USES", SECTION 30-1542 OF THE VILLAGE CODE; PROVIDING FOR SEVERABILITY; PROVIDING FOR INCLUSION IN THE CODE; PROVIDING FOR THE TRANSMITTAL OF THIS ORDINANCE TO THE STATE DEPARTMENT OF COMMERCE; AND PROVIDING FOR AN EFFECTIVE DATE UPON THE APPROVAL OF THIS ORDINANCE BY THE STATE DEPARTMENT OF COMMERCE**

**WHEREAS**, Islamorada, Village of Islands (the "Village") has established Land Development Regulations ("LDRs") to properly guide development and protect the health, safety, and welfare of the public; and

**WHEREAS**, the Village Council wishes to allow for the safe and effective reconstruction of certain non-enclosed gazebos and tiki huts within the Village; and

**WHEREAS**, the provisions of this Ordinance are consistent with the Village Comprehensive Plan and the Principles for Guiding Development within the Florida Keys Area of Critical State Concern; and

**WHEREAS**, the Village Council finds that the provisions of this Ordinance are intended to advance the public health, safety, and welfare of the citizens of the Village.

**NOW THEREFORE**, be it ordained by the Council of the Village of Islamorada, in the State of Florida, as follows:

**SECTION 1: AMENDMENT** "Sec 30-1542 Shoreline Setback" of the Islamorada Village Code is hereby *amended* as follows:

**Sec 30-1542 Shoreline Setback**

All development within the shoreline setback shall be subject to the following standards and design criteria:

- (a) Principal structures shall be set back from the mean high water line (MHWL) or the landward extent of the mangroves as follows:
  - (1) Twenty feet from the MHWL along legally altered shorelines including manmade canals, channels, and basins;
  - (2) Thirty feet from the MHWL or the landward extent of the mangroves, whichever is further landward along open water shorelines not adjacent to manmade canals, channels, or basins which have been legally altered, provided that:
    - a. A mangrove fringe of at least ten feet in width occurs across the entire shoreline of the property; or
    - b. Where no mangrove fringe exists, principal structures shall be set back at least 30 feet from the MHWL, provided that native vegetation exists or is planted with a Class G bufferyard pursuant to section 30- 815 of this chapter across the entire shoreline as approved by the director of planning and development services, and is placed under conservation easement; otherwise the setback shall be 50 feet as measured from the MHWL; or
    - c. Where developed lots exist within 200 feet on both sides of an infill lot and principal structures are set back less than 50 feet from the MHWL or the landward extent of the mangroves, whichever is further landward; the director of planning and development services may evaluate the community character, the presence or absence of environmental features, and the setbacks on adjacent developed properties within two parcels on either side of proposed development, and may allow principal structures to be set back as far as practicable or in line with adjacent principal structures. In no event shall the setback be less than 30 feet. On shorelines where the existing pattern of setback is greater than 30 feet from the MHWL, the greater setback shall apply.
  - (3) Fifty feet from the MHWL or the landward extent of the mangroves, whichever is further landward along unaltered or unlawfully altered shorelines.
- (b) On those beaches identified and approved by the village or department of environmental protection as turtle nesting areas, no structure, including fences, shall be permitted within 50 feet of the landward toe of the beach berm or 100 feet from the mean high-water line where the berm cannot be determined.
- (c) Shoreline setback requirements shall not apply to fences, seawalls, retaining

walls, riprap, and bulkheads as permitted pursuant to this division and this chapter. These structures may be allowed as principal uses where it is demonstrated that their purpose is for erosion control or upland protection as determined pursuant to this division or article V, division 9 of this chapter (Fences).

(d) Accessory uses and structures:

(1) Water-dependent accessory structures and uses may be located within the shoreline setback pursuant to the standards set forth in this division and this chapter. These structures and uses include, but may not be limited to the following: utility pilings, fences, docks, lifts, davits, boat ramps, boat slips, seawalls, riprap, bulkheads, elevated walkways, fish cleaning stations, fish sales, dock master's offices (limited to 150 square feet) and outside dining areas as permitted in article VI, division 9 of this chapter. Open-sided covered boat lifts may be erected only over a cut-in boat slip on manmade canals and may not extend into the adjacent body of water beyond the mouth of the cut-in area, nor extend over any mangroves, submerged seagrasses or hard-bottom communities. The roof and supporting members of a covered boat lift may extend two feet into the shoreline setback around the perimeter of a boat slip. No decks or habitable spaces shall be constructed on the roof of any covered boat lift. The highest portion of the roof of any covered boat lift shall be no more than 12 feet above grade.

(2) Non-water-dependent accessory uses and structures on altered shorelines on canals, basins and channels may include:

- a. Accessory uses and structures provided that in no event shall the total, combined area of all structures occupy more than 60 percent of the upland area of the shoreline setback.
- b. Pools and spas including associated decks, and any screen structures over pools or spas provided that a ten-foot setback from the mean high-water line or landward extent of the mangroves, whichever is further upland, is maintained and a minimum of one canopy tree per 50 feet of rear property line is planted within the setback.
- c. Structures limited to elevated decks, pavers or non-enclosed gazebos limited to 15 feet in height provided that a ten-foot setback from the mean high-water line or landward extent of the mangroves, whichever is further upland, is maintained and a minimum of one canopy tree per 50 feet of rear property line is planted within the setback.

d. Structures limited to non-enclosed gazebos and tiki huts not to

exceed 15 feet in height on docks perpendicular to the shoreline shall be permitted within the ten-foot setback from the mean high-water line.

- e. All other accessory structures shall meet the setback requirements for principal development.
- (3) Non-water-dependent accessory uses and structures on altered open water shorelines may include:
- a. Accessory structures provided that in no event shall the total, combined area of all structures occupy more than 30 percent of the shoreline setback.
  - b. Pools including associated decks provided that a ten-foot setback from the mean high-water line or landward extent of the mangroves, whichever is further upland, is maintained and a minimum ten-foot wide Class B bufferyard is installed running along the rear property line.
  - c. Structures limited to elevated decks, pavers or non-enclosed gazebos limited to 15 feet in height provided that a ten-foot setback from the mean high-water line or landward extent of the mangroves, whichever is further upland, is maintained and a minimum ten-foot-wide Class B bufferyard is installed running along the rear property line.
  - d. All other accessory structures shall meet the setback requirements for principal development.
- (4) Non-water-dependent accessory uses and structures on unaltered shorelines may include:
- a. Accessory uses and structures provided that in no event shall the total, combined area of all structures occupy more than 30 percent of the shoreline setback.
  - b. Pools including associated decks provided that a 20-foot setback from the mean high-water line or landward extent of the mangroves, whichever is further upland, is maintained and a minimum ten-foot wide Class B bufferyard is installed running along the rear property line.
  - c. Structures limited to elevated decks, pervious pavers or non-enclosed gazebos limited to 15 feet in height provided that a 20-foot setback from the mean high-water line or landward extent of the mangroves, whichever is further upland, is maintained and a minimum ten-foot wide Class B bufferyard is installed running along the rear property line provided.

- d. Where provisions of division 3 of this article (Sea Turtle Nesting Protection), or division 5 of this article (Wetlands) govern, the more restrictive setback shall apply.
  - e. All other accessory structures shall meet the setback requirements for principal development.
- (e) Boat ramps shall be confined to an existing cleared area wherever possible and shall be located and designed so as not to create a nonconformity. Boat ramps other than public ramps shall not exceed 20 feet in width. Boat ramps shall be set back a minimum of five feet from side property lines unless reduced by the director in cases where the strict interpretation would result in adverse environmental impacts.
- (f) Sand and clean screenings used for landscaping purposes on open water shorelines shall not constitute fill and may be placed within the shoreline setback, providing:
  - (1) The material maintains a minimum 20 feet from the mean high-water line or the landward extent of mangroves whichever is greater;
  - (2) The material does not alter the pre-development grade of the parcel more than six inches and maintains the natural slope of the shoreline. Berm material used for retention of the sand shall not exceed 12 inches in height and not be constructed as a permanent structure;
  - (3) Shall incorporate filter cloth landward on the berm;
  - (4) The placement of material does not require the removal of native vegetation; and
  - (5) The shoreline is not a potential or active turtle nesting area.
- (g) The launching or removal of all motorized watercraft is limited to lawfully existing dock and ramp facilities.
- (h) Beach restoration may be permitted providing the project receives permits from all federal and state agencies having jurisdiction prior to submission to the village.
- (i) No development other than pile-supported docks shall be located within 50 feet of the landward toe of the beach berm which is known to serve as an active or potential turtle nesting area. Where a beach berm cannot be determined, a 100-foot setback from the mean high-water line shall be required pursuant to division 3 of this article.
- (j) No vessel of any kind shall dock at, moor to, or tie up to shoreline vegetation, including mangroves. Nothing, however, shall prohibit vessels or persons in distress from mooring to, tying up to, or beaching onto shoreline vegetation, including mangroves, in an emergency situation as may be declared by the mayor.
- (k) Accessory structures, as defined in section 30-32, within the shoreline setback

shall be constructed at a foundation height not to exceed 18 inches above existing grade. Screen enclosures over pools within the shoreline setback shall not exceed 15 feet in height.

**SECTION 2: RECITALS.** The above recitals are true and correct and are incorporated herein by this reference.

**SECTION 3: REPEALER CLAUSE** The Provisions of the Village of Islamorada Code and all Ordinances or parts of Ordinances in conflict with the provisions of this Ordinance are hereby repealed.

**SECTION 4: SEVERABILITY CLAUSE** The provisions of this Ordinance are declared to be severable and if any sentence, section, clause or phrase of this Ordinance shall for any reason be held to be invalid or unconstitutional, such decision shall not affect the validity of the remaining sentences, sections, clauses or phrases of the Ordinance but they shall remain in effect it being the legislative intent that this Ordinance shall stand notwithstanding the invalidity of any part.

**SECTION 5: INCLUSION IN THE CODE.** It is the intention of the Village Council and it is hereby ordained the provisions of this Ordinance shall become and be made part of the Village of Islamorada Code, that sections of this Ordinance may be renumbered or re-lettered to accomplish such intentions, and that the word "Ordinance" shall be changed to "Section" or other appropriate word.

**SECTION 6: TRANSMITTAL.** The Village Clerk is authorized to forward a copy of this Ordinance to the State Department of Commerce (the "DOC") for approval pursuant to section 380.05, Florida Statutes.

**SECTION 7: EFFECTIVE DATE** This Ordinance shall not be effective immediately upon adoption. The Amendment shall not take effect until the date a final order is issued by the DOC. The DOC notice of intent to find this Ordinance in compliance shall be deemed to be the final order if no timely petition challenging this Ordinance is filed.

The foregoing Ordinance was offered by Councilmember \_\_\_\_\_, who moved for its adoption on first reading. This motion was seconded by Councilmember \_\_\_\_, and upon being put to a vote, the vote was as follows:

Mayor Joseph B. Pinder III \_\_\_\_\_  
Vice Mayor Sharon Mahoney \_  
Councilman Mark Gregg -  
Councilwoman Elizabeth Jolin \_  
Councilman Henry Rosenthal

PASSED on the first reading this \_\_day of \_\_\_\_\_, 2024.

The foregoing Ordinance was offered by Councilmember \_\_\_\_\_, who moved for its adoption on second reading. This motion was seconded by Councilmember \_\_\_\_, and upon being put to a vote, the vote was as follows:

Mayor Joseph B. Pinder III \_\_\_\_\_  
Vice Mayor Sharon Mahoney \_  
Councilman Mark Gregg -  
Councilwoman Elizabeth Jolin \_  
Councilman Henry Rosenthal

**PASSED AND ADOPTED** on the second reading this \_day of \_\_\_\_\_, 2024.

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JOSEPH B. PINDER, III, MAYOR

ATTEST:

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MARNE MCGRATH, VILLAGE CLERK

APPROVED AS TO FORM AND LEGALITY  
FOR THE USE AND BENEFIT OF  
ISLAMORADA, VILLAGE OF ISLANDS ONLY

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JOHN J. QUICK, INTERIM VILLAGE ATTORNEY



# Local Planning Agency Communication

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**To:** Local Planning Agency Chair and Agency Members  
**From:** John Quick, Interim Village Attorney  
**Date:** June 10, 2024  
**Subject:** **An Ordinance Establishing a Temporary Moratorium on the Acceptance of New Administrative Relief Applications.**

---

**Background:**

The Village Council asked staff to draft a moratorium for administrative relief applications.

**Analysis:**

Attached is the proposed ordinance drafted by legal.

**Budget Impact:**

**Staff Impact:**

**Recommendation:**

**Attachments:**

1. 48T933603-2024 moratorium ordinance on acceptance of new administrative relief applications (final)



# Local Planning Agency Communication

---

**To:** Local Planning Agency Chair and Agency Members  
**From:** John Quick, Interim Village Attorney  
**Date:** June 10, 2024  
**Subject:** **An Ordinance Establishing a Temporary Moratorium on the Acceptance of New Administrative Relief Applications.**

---

**Background:**

The Village Council asked staff to draft a moratorium for administrative relief applications.

**Analysis:**

Attached is the proposed ordinance drafted by legal.

**Budget Impact:**

**Staff Impact:**

**Recommendation:**

**Attachments:**

1. 48T933603-2024 moratorium ordinance on acceptance of new administrative relief applications (final)

**ORDINANCE NO.     —**

**AN ORDINANCE OF ISLAMORADA, VILLAGE OF ISLANDS, FLORIDA, ESTABLISHING A TEMPORARY MORATORIUM, WITHIN THE VILLAGE, ON THE ACCEPTANCE OF NEW ADMINISTRATIVE RELIEF APPLICATIONS; PROVIDING FOR EXEMPTIONS; PROVIDING FOR PROCEDURES FOR VESTED RIGHTS AND JUDICIAL REVIEW; PROVIDING FOR A TERM; PROVIDING FOR SEVERABILITY; PROVIDING FOR CONFLICTS; PROVIDING FOR THE TRANSMITTAL OF THIS ORDINANCE TO THE STATE DEPARTMENT OF COMMERCE; AND PROVIDING FOR AN EFFECTIVE DATE UPON THE APPROVAL OF THIS ORDINANCE BY THE STATE DEPARTMENT OF COMMERCE.**

**WHEREAS**, in 1972, the Florida Legislature adopted the Environmental Land and Water Management Act, which provided the basis for the state to designate an Area of Critical State Concern (“ACSC”); and

**WHEREAS**, to be designated as an ACSC, an area must contain, or have a significant impact upon, environmental or natural resources of regional or statewide importance where uncontrolled private or public development would cause substantial deterioration of such resources; and

**WHEREAS**, in 1975, the Florida Legislature designated the Florida Keys (Monroe County and its municipalities) as an Area of Critical State Concern. The Florida Keys received this designation due to the area’s environmental sensitivity and mounting development pressures. The legislative intent was to establish a land use management system for the Florida Keys that would: Protect the natural environment and improve the near shore water quality; Support a diverse economic base that promotes balanced growth in accordance with the capacity of public facilities; Promote public land acquisition and ensure that the population of the Florida Keys can be safely evacuated; Provide affordable housing near places of employment; and Protect property rights and promote coordination among governmental agencies that have permitting jurisdiction; and

**WHEREAS**, Section 380.05, Florida Statutes, allows the Florida Administration Commission to designate areas that contain resources of statewide significance as an ACSC; and

**WHEREAS**, the Florida Administration Commission has oversight and authority to promulgate administrative rules that guide local government growth and development decisions related to comprehensive plans and land development regulations; and

**WHEREAS**, Section 380.0552(4), Florida Statutes, directs the state land planning agency to submit a report to the Florida Administration Commission, describing in detail the progress of the Florida Keys ACSC toward accomplishing the tasks of the Work Program and to provide a recommendation as to whether or not progress toward accomplishing the tasks of the Work Program has been achieved; and

**WHEREAS**, Section 380.0552(4)(b), Florida Statutes, requires the state land planning agency to submit a written report annually to the Florida Administration Commission describing the progress of the Florida Keys ACSC toward completing the Work Program tasks "specified in commission rules"; and

**WHEREAS**, a system of managed growth was developed to ensure, among other things, the ability to evacuate within the clearance time as required by Section 380.0552(9)(a)2., Florida Statutes; and

**WHEREAS**, access to and from the Keys is primarily by U.S. Highway 1, and Evacuation of the Florida Keys' population in advance of a hurricane strike is essential for public safety, especially because there are no hurricane shelters available in the Florida Keys for Category 3-5 hurricane storm events; and

**WHEREAS**, as part of the overall evacuation strategy, the Florida Administration

Commission adopted a building permit allocation system that caps the number of permits that can be issued for new residential structures. Based on existing infrastructure and evacuation strategies, computer modeling indicates that the projected maximum build out for the Florida Keys is the development of an additional 3,550 allocations beginning July 2013, with a portion of these allocations set aside for affordable housing; and

**WHEREAS**, the ten-year building permit allocation expired in July 2023, and the Florida Division of Emergency Management (“DEM”) is currently working to update the hurricane evacuation model for the entire state; and

**WHEREAS**, DEM staff is coordinating with state land planning agency staff on the timing of that update and its availability to perform modeling to advance a new ten-year allocation, as the ten-year permit allocation system was designed to coordinate with the timing of the release of decennial census data; and

**WHEREAS**, during the rule promulgation process, it became apparent that the COVID-19 pandemic may influence the 2020 Census and the timing of the data releases. Therefore, the update of the work program tasks for hurricane evacuation and a revised building permit allocation was deferred until there was clarity as to the effect of COVID-19 on the 2020 Census; and

**WHEREAS**, as data gathering efforts in this area are finalized, DEM will bring recommendations with regard to updating the components of hurricane evacuation and building permit allocations; and

**WHEREAS**, the Village has adopted a comprehensive set of Land Development Regulations (“LDRs”) to implement the Village Comprehensive Plan; and

**WHEREAS**, residential development is currently regulated pursuant to the Village Comprehensive Plan and LDRs; and

**WHEREAS**, the Village previously adopted the Building Permit Allocation System (“BPAS”), thus allowing the Village to regulate growth by issuing a limited number of market rate and affordable residential building permits; and

**WHEREAS**, as part of BPAS, the Village also enacted an administrative relief plan under Section 30-477 of the Village Code (“Administrative Relief”) for certain eligible applicants on the BPAS list; and

**WHEREAS**, the Village Council desires to further study, modify, and implement comprehensive regulations concerning future residential development, so that the public safety is protected and the aesthetic and visual qualities of the Village are protected from impairment by future residential development; and

**WHEREAS**, the Village Council desires to ensure that during the pendency of the necessary study activity for the formulation and implementation of more comprehensive regulations of future residential development, that the acceptance of new Administrative Relief applications are not initiated, so that the regulations produced by the Village’s study activity would be fully effective; and

**WHEREAS**, the acceptance of new Administrative Relief applications stimulates an accelerated amount of development permit request(s). If approved, such accelerated development would lead to further deterioration of current hurricane evacuation clearance time for the Village, increasing the existing potential for loss of life and injury to persons and property; and

**WHEREAS**, the acceptance of new Administrative Relief applications would also cause further deterioration in the level of service on existing roadways and lead to irreversible environmental degradation; and

**WHEREAS**, by imposing a temporary moratorium on the acceptance of new Administrative Relief applications until DEM finalizes its study activities, the Village can ensure that more comprehensive regulations concerning future residential development mitigate any impacts that would cause immediate harm to the health, safety and welfare of the residents of the Village; and

**WHEREAS**, the utilization of the moratorium device as a temporary measure to facilitate governmental decision-making, study, and the adoption of comprehensive plan amendments and/or land development regulations is a legitimate governmental tool to facilitate logical and considered growth and as a means of avoiding inefficient and ill-conceived development; and

**WHEREAS**, the Village Council finds that it necessary to impose a temporary moratorium on the acceptance of new Administrative Relief applications; and

**WHEREAS**, the Village Local Planning Agency has reviewed this Ordinance at a properly noticed public hearing on June 10, 2024; and

**WHEREAS**, after due notice and hearing, the Village Council finds that this Ordinance is consistent with the Village Comprehensive Plan and the principles for guiding development in the Florida Keys Area of Critical State Concern; and

**WHEREAS**, the Village Council finds that the provisions of this Ordinance are intended to advance the public health, safety, and welfare of the residents of the Village.

**NOW THEREFORE, BE IT ORDAINED BY THE VILLAGE COUNCIL OF ISLAMORADA,  
VILLAGE OF ISLANDS, FLORIDA, AS FOLLOWS:**

**Section 1. Recitals.** The above recitals are true and correct and are incorporated herein by this reference.

**Section 2. Moratorium Imposed.** During the time that this Ordinance is in effect, as specified in Section 7 below, there shall be a temporary moratorium on the acceptance of new Administrative Relief applications.

**Section 3. Exemptions.** This Ordinance shall not prohibit the acceptance of new Affordable Residential BPAS applications, new Market Rate Residential<sup>1</sup> BPAS applications, new Nonresidential BPAS applications, and transfer of development right applications.

**Section 4. Determination of Vested Rights or Denial of All Economic Use.**

a. Nothing in this Ordinance shall be construed or applied to abrogate the vested right of a property owner to complete development of a parcel where the property owner can demonstrate by substantial competent evidence each of the following:

- i. A governmental act of development approval was obtained prior to the effective date of this Ordinance; and
- ii. Upon which the property owner has detrimentally relied, in good faith, by making substantial expenditures; and
- iii. That it would be highly inequitable to deny the property owner the right to complete the development.

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<sup>1</sup> / While this Ordinance does not address new Market Rate Residential BPAS applications, a moratorium on the acceptance of new Market Rate Residential BPAS applications (with or without land dedications) is already in place pursuant to Ordinance 23-10. Nothing contained herein should be construed as impacting, amending, or otherwise repealing Ordinance 23-10 or any subsequent extensions thereof.

b. Nothing in this Ordinance shall be construed or applied to prevent development of a particular parcel where the property owner can demonstrate by substantial competent evidence that, because of the moratorium, no economic use can be made of the parcel.

c. Any property owner claiming vested rights or denial of all use under this Section 4 must file an application with the Village Council for a determination within 45 days after the effective date of this Ordinance. The application shall be accompanied by an application fee of \$1,500.00 and contain a sworn statement as to the basis upon which the vested rights or denial of all use are asserted, together with documentation required by the Village and other documentary evidence supporting the claim. The Village Council shall hold a public hearing on the application and, based upon the competent substantial evidence submitted, shall make a determination as to whether the property owner has established vested rights or whether the temporary moratorium has made it so that no economic use for the parcel is available.

**Section 5. Judicial Review.** Judicial review of final decisions by the Village Council under Section 4 of this Ordinance shall be made by the filing of a Petition for Writ of Certiorari in the Circuit Court of the Sixteenth Judicial Circuit in and for Monroe County, Florida, in accordance with the Florida Rules of Appellate Procedure for the review of quasi-judicial decisions of municipalities.

**Section 6. Exhaustion of Administrative Remedies.** No property owner claiming that this Ordinance, as applied, constitutes or would constitute a temporary or permanent taking of private property or an abrogation of vested rights may pursue such claim in court, unless he or she has first exhausted the applicable administrative remedies provided in this Ordinance.

**Section 7. Term.** The moratorium imposed by this Ordinance is temporary and shall be effective for a period of six (6) months from the effective date of this Ordinance, unless dissolved earlier by the Village Council. The moratorium may be reasonably extended, if necessary, by Ordinance of the Village Council.

**Section 8. Severability.** The provisions of this Ordinance are declared to be severable and if any section, sentence, clause or phrase of this Ordinance shall for any reason be held to be invalid or unconstitutional, such decision shall not affect the validity of the remaining sections, sentences, clauses, and phrases of this Ordinance but they shall remain in effect, it being the legislative intent that this Ordinance shall stand notwithstanding the invalidity of any part.

**Section 9. Conflicts.** All Sections or parts of Sections of the Code of Ordinances, all ordinances or parts of ordinances, and all resolutions, or parts of resolutions, in conflict with this Ordinance are repealed to the extent of such conflict.

**Section 10. Transmittal.** The provisions of this Ordinance constitute a "land development regulation," as defined by Section 380.031, Florida Statutes. Accordingly, the Village Clerk is authorized to forward a copy of this Ordinance to the State Department of Commerce for approval pursuant to Sections 380.05(6) and (11), Florida Statutes.

**Section 11. Effective Date.** This Ordinance shall not be effective immediately upon adoption. The Ordinance shall not take effect until the date a final order is issued by the State Department of Commerce ("DOC"). The DOC's notice of intent to find this Ordinance in compliance shall be deemed to be the final order if no timely petition challenging this Ordinance is filed.

The foregoing Ordinance was offered by \_\_\_\_\_, who moved for its adoption on

first reading. This motion was seconded by \_\_\_\_\_, and upon being put to a vote, the vote was as follows:

Mayor Joseph B. Pinder III	___
Vice Mayor Sharon Mahoney	___
Councilman Mark Gregg	___
Councilwoman Elizabeth Jolin	___
Councilman Henry Rosenthal	___

**PASSED** on the first reading this \_\_ day of \_\_\_\_\_, 2024.

**[Remainder of this page intentionally left blank]**

The foregoing Ordinance was offered by \_\_\_\_\_, who moved for its adoption on second reading. This motion was seconded by \_\_\_\_\_, and upon being put to a vote, the vote was as follows:

Mayor Joseph B. Pinder III            \_\_\_  
Vice Mayor Sharon Mahoney           \_\_\_  
Councilman Mark Gregg                \_\_\_  
Councilwoman Elizabeth Jolin        \_\_\_  
Councilman Henry Rosenthal         \_\_\_

**PASSED AND ADOPTED** on the second reading this \_\_\_ day of \_\_\_\_\_, 2024.

\_\_\_\_\_  
JOSEPH B. PINDER III, MAYOR

ATTEST:

\_\_\_\_\_  
MARNE MCGRATH, VILLAGE CLERK

APPROVED AS TO FORM AND LEGALITY  
FOR THE USE AND BENEFIT OF  
ISLAMORADA, VILLAGE OF ISLANDS ONLY

\_\_\_\_\_  
JOHN J. QUICK, VILLAGE ATTORNEY



# Local Planning Agency Communication

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**To:** Local Planning Agency Chair and Agency Members  
**From:** Jennifer DeBoisbriand , Planning Director  
**Date:** June 10, 2024  
**Subject:** **An Ordinance Amendment to the Zoning Map for Parcel Numbers 00437590-000000, 00437610-000000 and 00437640-000000.**

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## **Background:**

The applicant, LAH Creekside LLC, has submitted a map amendment application requesting an approval for a Zoning Map Amendment from Village Center (VC) District to Neighborhood Commercial (NC) District on the subject property, located at 90611, 90691 and 90701 Old Highway (RE #s 00437590-000000, 00437610-000000, AND 00437640-000000), comprising 1.4698 acres. The current use of the property is hotel/motel. This Zoning Map amendment will allow the applicant to transfer the hotel motel units to another site and redevelop the existing hotel/motel into multi-family affordable housing units. The applicant has submitted a Letter of Intent detailing the map amendment request.

The subject property is a 1.47 acre parcel in Plantation Key. The property is not recognized as habitat to any state or federal listed animal species, and it is not within the state conservation recreation lands' boundary or critical habitat area. Pursuant to the Village's GIS data and records the parcel is not defined as any habitat.

The subject property currently has an existing Village Center (VC) Zoning District designation. The adjacent property to the South is designated Village Center. To the North the adjacent property is designated as Village Center. The properties to the West across Old Highway and Overseas Highway are designated as Marine Use (MR) and Recreation (R) and to the East across the canal is Residential Single-Family (R-1). The character of the surrounding area is mixed-use with a collective of commercial uses, open space, and single family residences.

**Analysis:**

Pursuant to Section 30-697 the purpose of the Neighborhood Commercial (NC) zoning district is to provide a compact commercial area designed and intended to allow for a mix of residential, office and local retail sales servicing the daily needs of local residents within convenient traveling distance. Though not proposed, any future development of the subject property would require site plan application approval, this will ensure that the subject property meets the standards of review of the Comprehensive Plan and the Land Development Regulations (LDRs), including but not limited to: requirements for minimum open space; habitat preservation, concurrency management and level of service (LOS) standards for transportation, infrastructure, wastewater, stormwater and other public services; off-street parking and internal circulation; required setbacks; landscaping, dedicated conservation easements for existing habitat; on-site and off-site improvements and design amenities required to achieve land use compatibility for the surrounding land uses and zoning districts.

**Compatibility with Comprehensive Plan Policies:**

- Policy 1-2.1.14, Criteria for Future Land Use Map (FLUM) Amendments
- Policy 1-2.4, Recognize Mixed Use Development Patterns
- Policy 1-2.4.1, Guide The Location of Commercial uses and Revitalize Commercial Areas
- Policy 1-2.4.4: Residential uses in the Mixed Use Designation
- Objective 1-4.6: Prevent Proliferation of Urban Sprawl

Comprehensive Plan Policy 1-2.1.14, Criteria for Future Land Use Map (FLUM) Amendments, states that Islamorada, Village of Islands, shall maintain specific criteria for amending the Future Land Use Map that are consistent with the general procedures delineated in Chapter 163.3177, 163.3184 and 163.3189, Florida Statutes and the principles for guiding development in areas of critical state concern. The Village Council shall make its determination on proposed FLUM amendments on legitimate public purpose based on one or more of the following factors; however, in no event shall an amendment be approved which would result in an adverse community change.

Comprehensive Plan Objective 1-2.4, Recognize Mixed Use Development Patterns, states: "Areas designated Mixed Use (MU) on the Future Land Use Map recognizes the prevalent and historical mixed-use pattern of development in the Village. The MU category shall accommodate a mix of commercial and residential uses, which may be located in the same building, limited public and semi-public uses, recreational facilities, schools, marinas, tourist-oriented facilities, and supportive community facilities ancillary to the permitted uses, pursuant to the standards in the Comprehensive Plan and the Land Development Regulations."

The proposed map amendment would be consistent with the historical trend of a mixed-use development pattern within the Village. The properties in that area contain mixed uses, including commercial, recreation and residential uses.

Comprehensive Plan Policy 1-2.4.1, Guide The Location Of Commercial Uses And Revitalize Commercial Areas, states Mixed Use (MU) is the only FLUM category in which commercial uses shall be permitted. The general pattern of commercial land uses in MU shall:

1. Prevent negative impacts on the fragile coastal ecosystem by directing commercial development away from environmentally sensitive lands and critical habitat;
2. Revitalize all existing commercial areas and further distinguish Village Activity Centers;
3. Restrict the scale and intensity of commercial development outside of the Village Activity

Centers and other appropriate areas in the Village;

4. Promote safe and efficient vehicle, cyclist and pedestrian movement;
5. Prevent or minimize Village costs to provide infrastructure;
6. Avoid encroachment of incompatible commercial activity into established residential neighborhoods;
7. Enhance the unique character of the Village's commercial land uses through incentives for bufferyards and landscaping; and
8. Facilitate within the Village Activity Centers, the creation of aesthetically pleasing commercial spaces outdoors, as places for social leisure and interaction, while limiting light industrial uses, outdoor storage and sales as a primary use of land, and outdoor retail sales as an accessory use of land.

The proposed amendment would be consistent with this policy in that it guides the redevelopment of an existing hotel/motel to workforce/affordable housing.

Comprehensive Plan Policy 1-2.4.4, Residential Uses in the MU Designation, states, "Residential uses, including residential institutional uses in MU shall not exceed six (6) units per acre, except that up to twelve (12) units per acre may be allowed pursuant to the standards in the Land Development Regulations when used as receiver sites for the transfer of development rights from approved sender sites and fifteen (15) units per acre may be permitted for purposes of providing affordable housing. Notwithstanding the density limitations each parcel of commercially developed land in the Settlers Residential (SR), Village Center (VC), Tourist Commercial (TC), Commercial Fishing (CF), Marine Use (MR), Highway Commercial (HC), Neighborhood Commercial (NC), and Recreation (R) Zoning Districts shall be entitled to construct, subject to the BPAS, one affordable housing unit subject to all other regulations."

Any possible future development associated with the proposed FLUM amendment would be required to comply with all applicable portions of the Land Development Regulations, including but not limited to landscaping, buffering and off-street parking. Therefore, the proposed amendment is consistent with Policy 1-2.4.4.

Comprehensive Plan Objective 1-4.6: Prevent proliferation of Urban Sprawl and Coordinate the Timing and Staging of Public and Private Development, states, Land Development Regulations shall ensure that the location, scale, timing and design of development is coordinated with public facilities and services in order to prevent the proliferation of urban sprawl and achieve cost effective land development patterns. Consistent with policies in the Intergovernmental Coordination Element, the Village shall pursue resolution of development and growth management issues with impacts transcending the Village's political jurisdiction, by participating in forums with the Florida Department of Community Affairs, the South Florida Regional Planning Council and other forums convened to coordinate such issues.

The proposed FLUM amendment would assist in limiting additional development on developed land.

Procedures for Amendments to Zoning Map:

Pursuant to Section 30-411(d)(4)(b) of the Code of Ordinances, the Village Council must find that the application is consistent with the Comprehensive Plan, that the applicant has complied with all procedural requirements of this section, and that the maintenance of the existing zoning on the property does not accomplish a legitimate public purpose. The Village Council

shall make its determination on a finding of legitimate public purpose based on one or more of the following factors:

1. Demand for the proposed Zoning District in the Village in relation to the amount of land currently zoned and available to accommodate that demand.

Pursuant to the Village's GIS data and records, there are approximately 36 parcels that are designated within the NC Neighborhood Commercial District, which represents approximately .01 percent of the 7,108 total parcels within Islamorada, Village of Islands. Of the 36 parcels within the NC Neighborhood Commercial District, 5 parcels are vacant, which equates to approximately 13.8 percent of the total NC parcels.

2. Compatibility of the site's physical, geological, hydrological and other environmental features, with the uses permitted in the proposed Zoning designation.

The proposed use of conversion for hotel/motel to workforce/affordable housing is an allowed use in the proposed Zoning District.

3. Data errors, including errors in mapping, vegetative types and natural features described in the comprehensive plan.

There is no evidence that there are any errors in the Villages GIS data, records and other resources.

4. New Issues.

The need for workforce/affordable housing still exists within the Village. The Village has accepted 300 additional affordable housing units and is ready to allocate them to aid in meeting our affordable housing goals.

5. Recognition of a need for additional detail or comprehensiveness.

The applicant is working on a TDR application to transfer the hotel/motel units to a different property. All approvals will be before the Village Council at the same time.

6. Compatibility of the proposed district with the property surrounding the site of the requested rezoning and any applicable neighborhood or redevelopment plan.

As previously indicated, the subject property currently has an existing Village Center (VC) Zoning District designation. The adjacent property to the South is designated Village Center. To the North the adjacent property is designated as Village Center. The properties to the West across Old Highway and Overseas Highway are designated as Marine Use (MR) and Recreation (R) and to the East across the canal is Residential Single-Family (R-1). The character of the surrounding area is mixed-use with a collective of commercial uses, open space, and single family residences.

**Budget Impact:**  
None

**Staff Impact:**

None

**Recommendation:**

Staff has reviewed the request for Zoning Map Amendment from Village Center to Neighborhood Commercial and determined that the request meets the criteria. Therefore, staff recommends approval of the map amendment.

**Attachments:**

1. Creekside CC Attachments



Islamorada, Village of Islands,
Planning and Development Services Department



APPLICATION FOR MAP AMENDMENT

Pursuant to Chapter 30, Article IV, Divisions 8 & 9

Table with 4 columns: Application Type, Application Fee, Deposit, Total Fee Due. Includes checkboxes for Future Land Use and Zoning, Zoning Only, and Request concurrent Future Land Use and Zoning Hearings.

PLEASE NOTE: THIS APPLICATION IS ACCEPTED BY APPOINTMENT ONLY.

An application must be deemed complete and in compliance with the Village Code by Staff prior to the items being scheduled for review. See the Submittal Requirements below for a list of required submittals and documents.

APPLICANT / AGENT (if applicable): Property owner must submit a notarized letter authorizing the applicant/agent to act on their behalf including the agent's name, address and phone number.

Name: Smith Hawks, PL / Barton W. Smith / Jess Miles Goodall
Mailing Address: 138 Simonton Street, Key West, Florida 33040
Primary Phone: (304) 296 7227 Fax:
Email: Bart@smithhawks.com / Jess@smithhawks.com / Brandi@SmithHawks.com

PROPERTY OWNER:

Name: LAH Creekside LLC
Mailing Address: C/o Agent
Primary Phone: C/o Agent Fax: C/o Agent
Email: C/o Agent

LEGAL DESCRIPTION OF PROPERTY: If in metes and bounds, attach legal description on separate sheet.

Physical Address: 90611, 90655, 90691, and 90701 Old Highway, Tavernier, FL 33070 Mile Marker: 90.5
Lot: 8-15 Block: 1 Subdivision: BOATMANS COLONY
Plantation Key Windley Key Upper Matecumbe Key Lower Matecumbe Key
Real Estate (RE) Number: 00437590-000000 00437610-000000; 00437630-000000; and 00437640-000000
Alternate Key: 1536857, 1536849, 1536822, 1536806

PROPERTY DESCRIPTION:

Total Land Area: 64,026 Square Feet 1.4698 Acres
Existing Use of Property: Hotel/Motel
Has an Application for Map Amendment been submitted for this site within the past two (2) years? Yes No
If yes, provide name and date of application:

PROPOSED MAP AMENDMENT:

Current Future Land Use Map Category: Mixed Use (MU) Current Zoning District: Village Center (VC)
Proposed Future Land Use Map Category: Mixed Use (MU) Proposed Zoning District: Neighborhood Commercial (NC)



**SUBMITTAL REQUIREMENTS:**

- Correct application fee.** Check or money order to "Islamorada, Village of Islands". (Previously Provided)
- Notarized agent authorization letter,** if applicable, including the agent's name, address and phone number authorizing the applicant/agent to act on all property owners' behalf. (Previously Provided)
- Proof of ownership** e.g. warranty deed, lease or pending sale contract.
- Property record card** from the Monroe County Property Appraiser.
- Copy of current Future Land Use Map** clearly marking the boundaries of the property. Map may be request from Planning and Development Service Department prior to application submittal.
- Copy of current Official Zoning Map** clearly marking the boundaries of the property. Map may be request from Planning and Development Service Department prior to application submittal.
- Photographs** of the site taken from adjacent streets.
- Signed and sealed survey** prepared by a Florida registered surveyor. The survey shall include elevations and location of all existing structures, paved areas, location of all utility structures, all easements, all bodies of water on and adjacent to the site, docks, piers, mean high water line and total acreage by habitat (**please provide a digital copy in addition to the signed and sealed survey**).
- Data and analysis (including a land use need analysis)** pursuant to Comprehensive Plan Policy 1-2.1.13, demonstrating there is a need for the amount of development allowed by the proposed FLUM designations in order to accommodate the Comprehensive Plan's projected population growth within the planning timeframe of the Comprehensive Plan.
- Explanation** of how the application satisfies each of the applicable criteria in the Land Development Regulations, Comprehensive Plan and Principles for Guiding Development pursuant to § 380.0552(7), Florida Statutes. See **Attachment A** for list of criteria.

If deemed necessary to complete a full review of the application, the Planning and Development Services Department reserves the right to request additional information.

I certify that I am familiar with the information contained in this application, and that to the best of my knowledge such information is true, complete and accurate. I certify that all information required has been provided.

Digital signatures do not require notarization when they can be verified by a Trusted Certificate issued by a third-party Certificate Authority. If you are not using a "verifiable digital signature", print this document and have it notarized.

[Handwritten Signature]  
Signature of Applicant

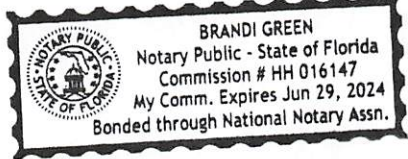
04/08/22  
Date

Print Name: \_\_\_\_\_

STATE OF FLORIDA  
COUNTY OF MONROE

Sworn to and subscribed before me by means of  physical appearance or \_\_\_\_\_ online notarization, this 8<sup>th</sup> day of APRIL, 20 22, by JESS MILES GOODALE (name of person signing the application) as AGENT (type of authority e.g. officer, manager / member, trustee, attorney in fact) for LAK CREEKSIDE LLC (name of entity or party on behalf of whom application was executed).

[Handwritten Signature: Brandi Green]  
Signature of Notary Public

SEAL:   
Type of ID \_\_\_\_\_

Personally Known     Produced Identification

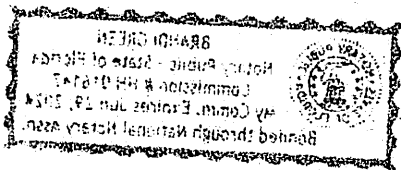
Faint, illegible text covering the upper two-thirds of the page, possibly bleed-through from the reverse side.

Handwritten signature or initials in the lower-left quadrant.

Handwritten signature or initials in the lower-right quadrant.

Handwritten text, possibly a date or reference number, located below the signature on the right.

Handwritten text, possibly a name or title, located in the lower-center area.





Islamorada, Village of Islands,  
Planning and Development Services Department

**ATTACHMENT A**

**Future Land Use Map (FLUM) Amendment Criteria.** The applicant shall submit all information required to adequately address the filing requirements adopted by the Florida Department of Economic Opportunity (“DEO”). In addition, the applicant shall submit all other information necessary to address the comprehensive planning criteria of the Village.

Pursuant to the DEO State Coordinated Review Submittal Guidelines, in the case of FLUM amendments, the following information must be provided:

1. A description of the availability of and the demand on the following public facilities: sanitary sewer, solid waste, drainage, potable water, traffic circulation, schools and recreation, as appropriate; and
2. Information regarding the compatibility of the proposed land use amendments with the Comprehensive Plan future land use element objectives and policies, and those of other affected elements.

All proposed FLUM amendments must be consistent with the Principles for Guiding Development within the Florida Keys Area of Critical State Concern, pursuant to § 380.0552(7), Florida Statutes. The Principles are listed below.

- (a) Strengthening local government capabilities for managing land use and development so that local government is able to achieve these objectives without continuing the area of critical state concern designation.
- (b) Protecting shoreline and marine resources, including mangroves, coral reef formations, seagrass beds, wetlands, fish and wildlife, and their habitat.
- (c) Protecting upland resources, tropical biological communities, freshwater wetlands, native tropical vegetation (for example, hardwood hammocks and pinelands), dune ridges and beaches, wildlife, and their habitat.
- (d) Ensuring the maximum well-being of the Florida Keys and its citizens through sound economic development.
- (e) Limiting the adverse impacts of development on the quality of water throughout the Florida Keys.
- (f) Enhancing natural scenic resources, promoting the aesthetic benefits of the natural environment, and ensuring that development is compatible with the unique historic character of the Florida Keys.
- (g) Protecting the historical heritage of the Florida Keys.
- (h) Protecting the value, efficiency, cost-effectiveness, and amortized life of existing and proposed major public investments, including:
  1. The Florida Keys Aqueduct and water supply facilities;
  2. Sewage collection, treatment, and disposal facilities;
  3. Solid waste treatment, collection, and disposal facilities;
  4. Key West Naval Air Station and other military facilities;
  5. Transportation facilities;
  6. Federal parks, wildlife refuges, and marine sanctuaries;
  7. State parks, recreation facilities, aquatic preserves, and other publicly owned properties;
  8. City electric service and the Florida Keys Electric Co-op; and
  9. Other utilities, as appropriate.

- (i) Protecting and improving water quality by providing for the construction, operation, maintenance, and replacement of stormwater management facilities; central sewage collection; treatment and disposal facilities; and the installation and proper operation and maintenance of onsite sewage treatment and disposal systems.
- (j) Ensuring the improvement of nearshore water quality by requiring the construction and operation of wastewater management facilities that meet the requirements of § 381.0065(4)(l) and 403.086(10), as applicable, and by directing growth to areas served by central wastewater treatment facilities through permit allocation systems.
- (k) Limiting the adverse impacts of public investments on the environmental resources of the Florida Keys.
- (l) Making available adequate affordable housing for all sectors of the population of the Florida Keys.
- (m) Providing adequate alternatives for the protection of public safety and welfare in the event of a natural or manmade disaster and for a post-disaster reconstruction plan.
- (n) Protecting the public health, safety, and welfare of the citizens of the Florida Keys and maintaining the Florida Keys as a unique Florida resource.

The Village Council shall make its determination on proposed FLUM amendments on legitimate public purpose based on one or more of the following factors:

1. Demand for the proposed FLUM category in the village in relation to the amount of land currently assigned the FLUM designation and available to accommodate that demand;
2. Compatibility of the site's physical, geological, hydrological and other environmental features, with the uses permitted in the proposed FLUM category;
3. Data errors, including errors in mapping, vegetative types and natural features described in the comprehensive plan;
4. New issues;
5. Recognition of a need for additional detail or comprehensiveness

However, in no event shall an amendment be approved which will result in an adverse community change.

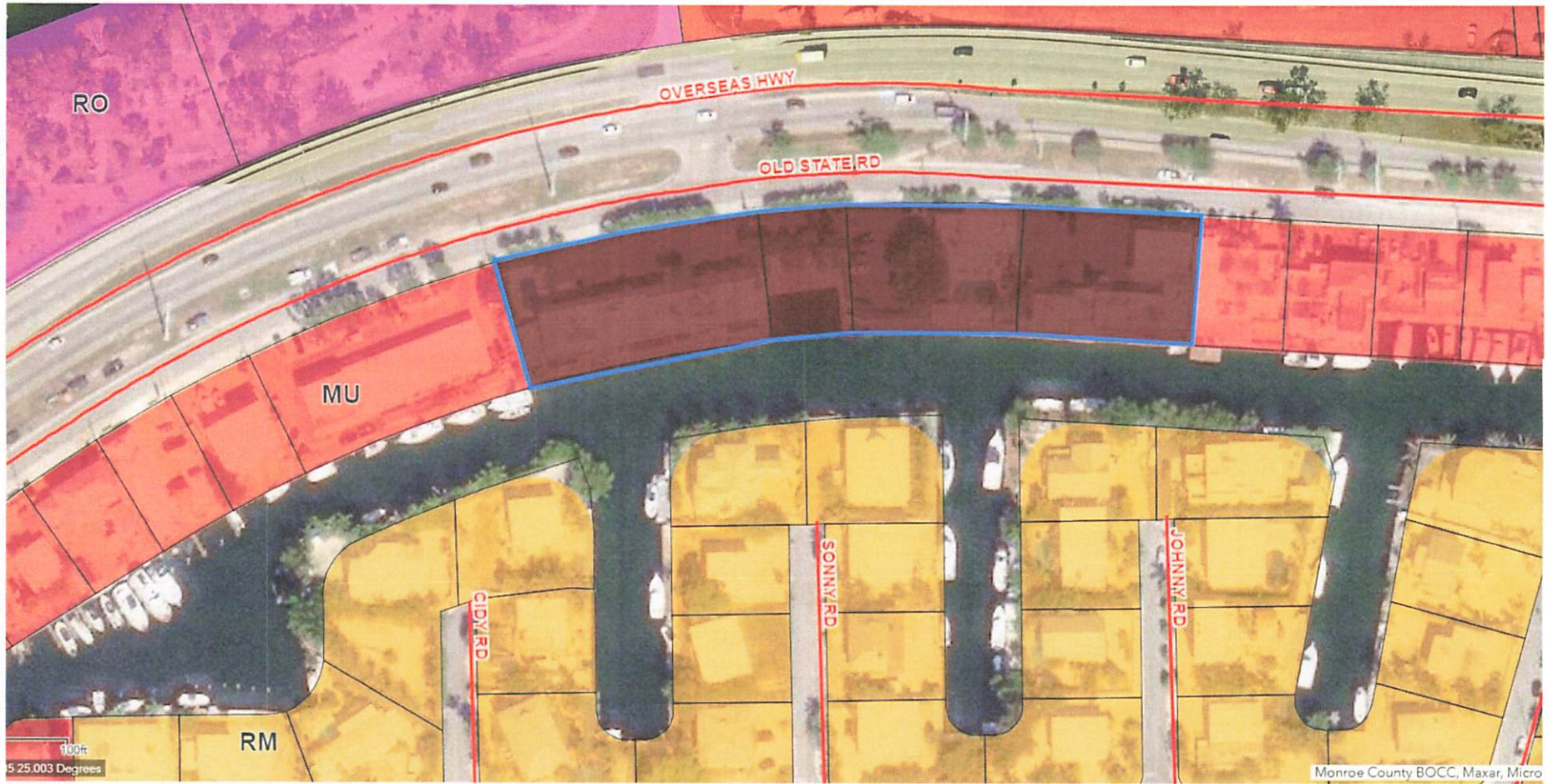
**Official Zoning Map Amendment Criteria.** The purpose of this application is to provide a means for changing the Official Zoning Map. It is not intended to relieve particular hardships, nor to confer special privileges or rights on any person, nor to permit a change in community character, as analyzed in the Comprehensive Plan, but only to make necessary adjustments in light of changed conditions. In determining whether to grant a requested amendment, the Village Council shall consider the factors set forth below and the consistency of the proposed amendment with the provisions and intent of the Comprehensive Plan.

The Village Council must find that the application is consistent with the Comprehensive Plan, that the applicant has complied with all procedural requirements of the Code and that the maintenance of the existing zoning on the property does not accomplish a legitimate public purpose. The Village Council shall make its determination on legitimate public purpose based on one or more of the following factors:

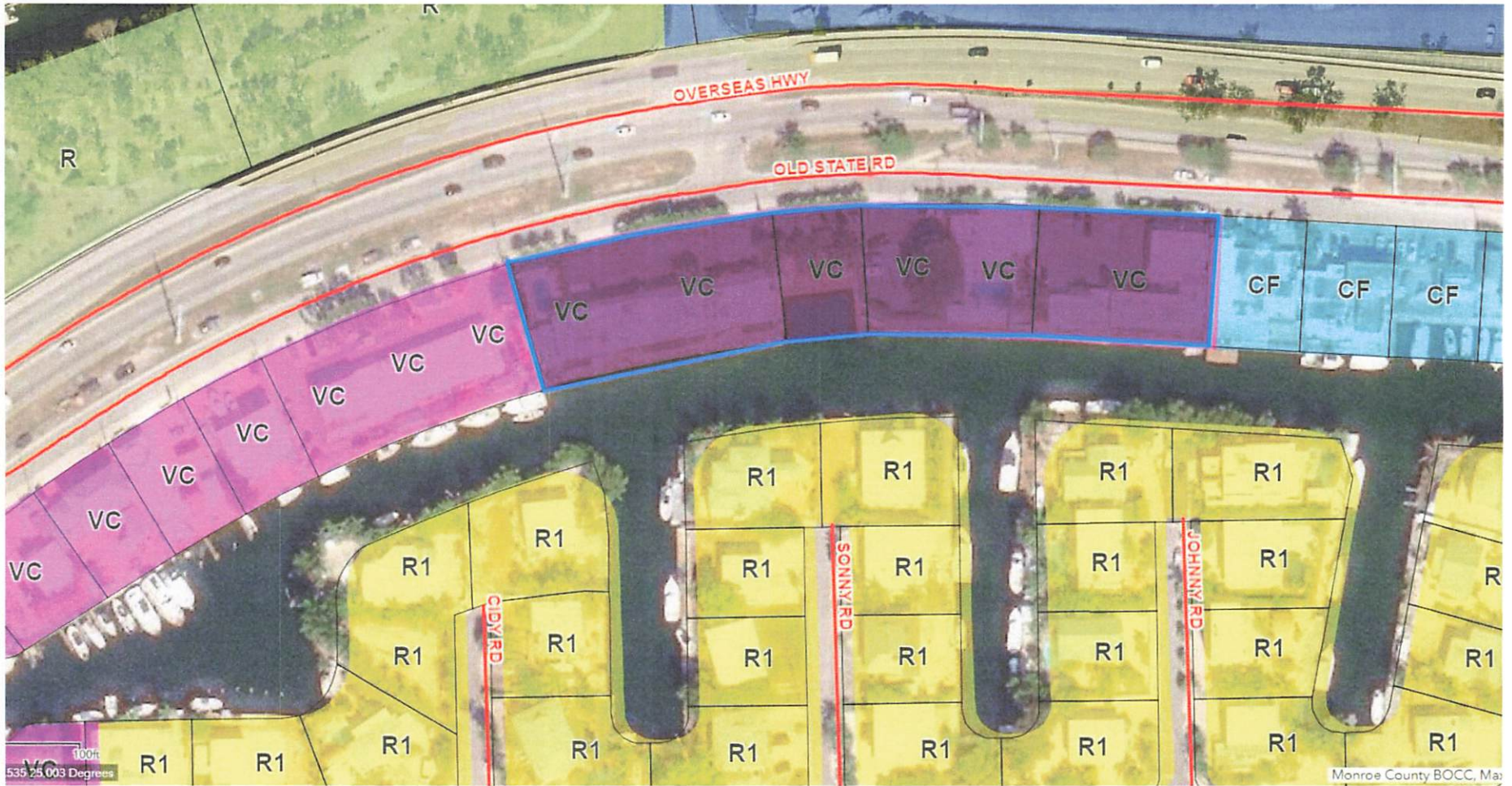
1. Demand for the proposed zoning district in the Village in relation to the amount of land currently zoned and available to accommodate that demand;
2. Compatibility of the site's physical, geological, hydrological and other environmental features, with the uses permitted in the proposed zoning district;
3. Data errors, including errors in mapping, vegetative types and natural features described in the Comprehensive Plan;
4. New issues;
5. Recognition of a need for additional detail or comprehensiveness; or
6. Compatibility of the proposed district with the property surrounding the site of the requested rezoning and any applicable neighborhood or redevelopment plan.

However, in no event shall an amendment be approved which will result in an adverse community change.

Future Land Use Map:



Official Zoning Map:



**FIRST AMERICAN TITLE INSURANCE COMPANY  
FILE NO. 2061-5287348 - SCHEDULE A, EXHIBIT A:**

The land referred to herein below is situated in the County of Monroe, State of Florida, and described as follows:

Lots 8, 9, 10, 11, 12, 13, 14, and 15, Block 1 of BOATMAN'S COLONY, according to the Plat thereof as recorded in Plat Book 3, Page(s) 90, of the Public Records of Monroe County, Florida.

**FIRST AMERICAN TITLE INSURANCE COMPANY  
FILE NO. 2061-5287348 - SCHEDULE B, SECTION II:**

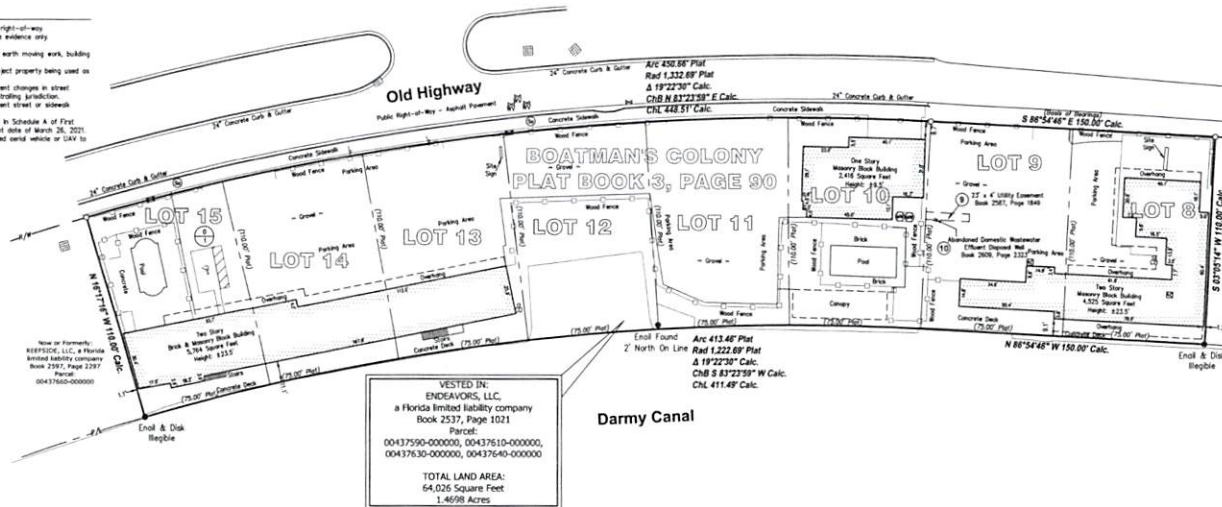
Numbers correspond with survey-related Schedule B exception items contained in the above referenced Title Commitment.

8. Utility Easement granted to Endeavors LLC, recorded September 27, 2012 in Book 2587, Page 1063  
(AFFECTS THE SUBJECT PROPERTY - PLOTTED AND SHOWN HEREON)

10. Notice of Abandoned Well recorded January 24, 2013 in Book 2608, Page 2322.  
(AFFECTS THE SUBJECT PROPERTY - PLOTTED AND SHOWN HEREON)

**MISCELLANEOUS NOTES:**

- There is direct access to the subject property via Old Highway, a public right-of-way.
- The locations of all utilities shown on the survey are from visible surface evidence only.
- The parcel address on site is 90611 Old Highway, Tavernier, Florida.
- At the time of this survey, there was no observable surface evidence of earth moving work, building construction or building additions within recent months.
- At the time of this survey, there was no observable evidence of the subject property being used as a valid septic dump, septic or utility vault.
- At the time of this survey, there was no observable evidence of any recent changes in street right-of-way lines either completed or proposed, and outside from the controlling jurisdiction.
- At the time of this survey, there was no observable evidence of any recent street or sidewalk construction or repairs.
- The Property surveyed and shown herein is the same property described in Schedule A of First American Title Insurance Company file No. 2061-5287348 with a commitment date of March 26, 2021.
- Ordnance photography was captured during the field visit utilizing an unmanned aerial vehicle or UAV to assist in completing the survey.



**SYMBOL LEGEND**

- R/W - Right-of-Way
- P.L. - Adjacent Property Line
- - Monumentation Found as Noted
- - 5/8" Iron Pin w/ Cap Set Stamped "TSM 2021"
- ⊗ - Schedule B-Section 8 Item
- ⊗ - Radius
- Arc - Arc Length
- Δ - Delta Angle
- CHL - Chord Length
- CHS - Chord Bearing
- Calc. - Calculated
- Plot - Boatman's Colony Plat Book 3, Page 90
- ⊗ - No. of Regular Parking Spaces
- ⊗ - No. of Handicap Parking Spaces
- ⊗ - Cars Inset Room w/ Grate
- ⊗ - Catch Basin
- ⊗ - Cleanout
- ⊗ - Sanitary Manhole
- ⊗ - Water Valve
- ⊗ - Water Meter
- ⊗ - Monitoring Well
- ⊗ - Handicap Space
- ⊗ - Sign
- ⊗ - Unknown Value
- ⊗ - Wood Fence (As Noted)
- ⊗ - No Parking Area
- ⊗ - Building Area

**millman**  
National Land Services  
Transforming the Industry  
Surveying  
Zoning  
Environmental  
Real Support - Title Review  
Millman Surveying, Inc.  
Corporate Headquarters  
4111 Bradley Circle NW  
Canton, OH 44718  
Phone: 800-520-1010  
Fax: 330-342-0634  
www.millmanland.com  
landsurveyors@millmanland.com

BOUNDARY AND ALTA/NSPS  
LAND TITLE SURVEY  
PREPARED FOR:  
**LAH FLORIDA  
VENTURE, LLC**  
510 Walnut Street  
Ninth Floor  
Philadelphia, Pennsylvania 19106

90611 Old Highway  
City of Tavernier  
County of Monroe  
State of Florida

**NORTH**  
GRAPHIC SCALE  
0 30 60  
1 INCH = 30 FT.

Not valid without the signature and raised original seal of a Florida Licensed Surveyor and Mapper, unless transmitted electronically.

**Surveyor's Seal**

**CERTIFICATION:**  
To: First State Bank of the Florida Keys, a banking corporation organized and existing under the laws of the State of Florida; Johnson, Pope, Baker, Ruggie & Burns, LLP, LAI-Creaville LLC, a Delaware limited liability company and First American Title Insurance Company  
This is to certify that this map is good and the survey on which it is based were made in accordance with the 2021 Minimum Standard Detail Requirements for ALTA/ACSM Land Title Surveys, jointly established and adopted by ALTA and ACSM, and includes Items 2, 3, 4, 6(A), 7(A), 7(B)(1), 7(C), 8, 9, 13, 15, 18 and 17 of Table A thereof. The field work was completed on June 28, 2021.  
Date of Plot or Map: June 28, 2021.  
I hereby certify that this drawing correctly depicts the description shown herein as prepared under my direct supervision and this drawing was made in accordance with minimum technical standards established by the Florida Division of Consumer Services, Agriculture Department of the Florida Administrative Code, pursuant to Section 54-11.250-2(2) F.A.C.

By: *Ronald W. Wilkins*  
Ronald Wilkins, PSM  
Florida Professional Surveyor and Mapper No. 15 8473  
Florida Certificate of Authorization No. LB 7301  
For and on behalf of Millman Surveying, Inc.

**REVISION HISTORY**

BY:	DATE:	COMMENT:
DWG:	07/09/2021	CERTIFICATION

Sheet No. **1** of **1**  
MSI Project No. 50309  
PC: JLS  
PM: ATK  
Drafter: JLO

**BASIS OF BEARING:**

The basis of all bearings shown herein is the south right-of-way line of Old Highway, known as being S 86°54'48" E, per Florida Primary Reference Network.

**SURVEYORS OBSERVATIONS:**

At the time of this survey, there was no visible evidence of encroachments or obstructions.

**FLOOD ZONE:**

By scaled map location and graphic plotting only, the subject property appears to be within in Zone AE (Special Flood Hazard Area, (Base Flood Elevation determined)) according to the Flood Insurance Rate Map for the County of Monroe, State of Florida, Community Panel No. 120670918K, Effective Date February 18, 2020.

**ZONING:**

As of June 29, 2021, we have not yet received the current zoning information for the subject property.

PARKING:	TOTAL LAND AREA:
0 Parking Spaces 1 Handicapped Spaces 1 Total Parking Spaces	64,026 Square Feet 1.4698 Acres

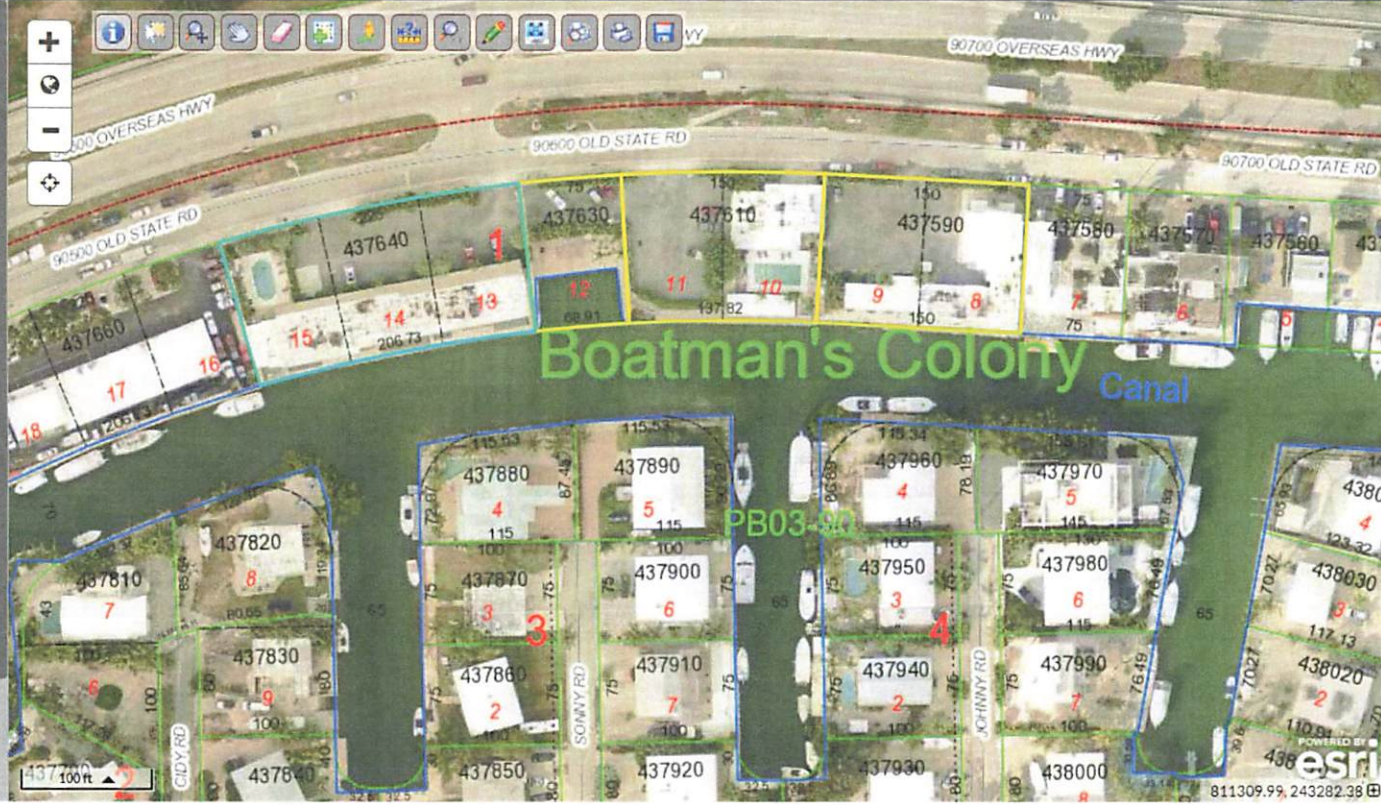
Layer List Legend

**Quick Links:**

- Real Property Search
- Tangible Property Search
- View Map

**Layers:**

- Annotation
- Buildings
- Major Roads
- Centerline
- Easements
- Hooks
- Lot Lines
- Road Center
- Rights of Way
- Section Lines
- Shoreline
- Condo Building
- Qualified Condo Sales
- Qualified Parcel Sales
- Conservation Easement
- Key Names
- Subdivisions
- Parcels
  - Personal Property
  - Section Poly
  - County Outline
  - 2014 Aerial Photography



**Results:**

Parcel ID - 00437640-000000  
 Alt Id - 1536857  
 Address - 90611 OLD Hwy  
 Owner - LAH CREEKSIDE LLC  
 View: [Report](#) | [Google Maps opens in a new tab](#)

Parcel ID - 00437610-000000  
 Alt Id - 1536822  
 Address - 90691 OLD Hwy  
 Owner - LAH CREEKSIDE LLC  
 View: [Report](#) | [Google Maps opens in a new tab](#)

Parcel ID - 00437630-000000  
 Alt Id - 1536849  
 Address - 90655 OLD Hwy  
 Owner - LAH CREEKSIDE LLC  
 View: [Report](#) | [Google Maps opens in a new tab](#)

Parcel ID - 00437590-000000  
 Alt Id - 1536806  
 Address - 90701 OLD Hwy  
 Owner - LAH CREEKSIDE LLC  
 View: [Report](#) | [Google Maps opens in a new tab](#)





SMITH/HAWKS  
ATTORNEYS AT LAW

Barton W. Smith, Esq.  
Jess Miles Goodall, Esq.  
Telephone: (305) 296-7227  
E-mail: [Bart@SmithHawks.com](mailto:Bart@SmithHawks.com)  
[Jess@smithhawks.com](mailto:Jess@smithhawks.com)



**SENT VIA EMAIL & FEDEX**  
7765 3601 7416

April 8, 2022

Daniel Gulizio, Director of Planning  
Islamorada, Village of Islands Planning and Development Services Department  
86800 Overseas Highway  
Islamorada, Florida 33036  
Email: [PlanningDirector@Islamorada.FL.US](mailto:PlanningDirector@Islamorada.FL.US)

**Re: Proposed Land Use District (zoning) Map Amendment for LAH CREEKSIDE LLC's real property located at 90611, 90655, 90691, and 90701 Old Hwy, Tavernier, FL 33070, having Monroe County Parcel ID Numbers 00437590-000000; 00437610-000000; 00437630-000000; and 00437640-000000**

Dear Daniel,

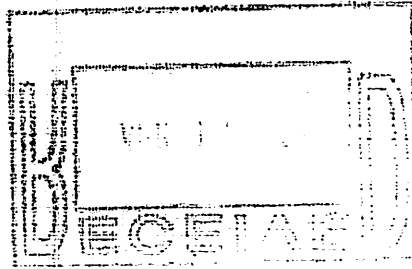
Please find enclosed our client, LAH CREEKSIDE LLC's ("Applicant") application for Land Use District (zoning) Map ("LUD") Amendment (the "Amendment") pursuant to Chapter 30, Article IV, Division 9 of the Islamorada Code of Ordinances ("Application") for the real property located at 90611, 90655, 90691, and 90701 Old Hwy, Tavernier, FL 33070, having Monroe County Parcel ID Numbers 00437590-000000; 00437610-000000; 00437630-000000; and 00437640-000000 (collectively, the "Property"). The Application will allow the conversion of an existing fifty (50) hotel/motel units into a desperately needed multi-family affordable workforce housing development.

A check in the amount of \$3,500.00 (\$2,500.00 application fee, plus \$1,000.00 deposit) and the executed Agent Authorization have been previously provided. Enclosed, please find a duplicate copy of the application package to be date stamped and returned using the enclosed self-addressed FedEx envelope.

**PROPERTY BACKGROUND INFORMATION:**

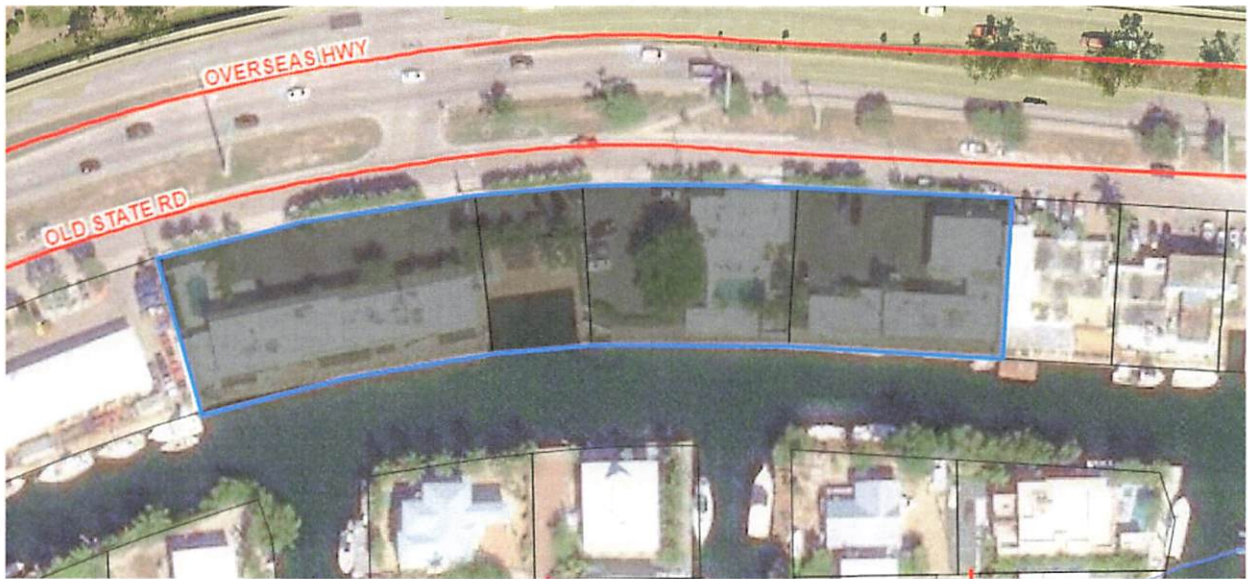
<b>Location:</b>	Creekside – MM 90.5, Village of Islamorada, Florida
<b>Real Estate (RE) Number:</b>	00437590-000000; 00437610-000000; 00437630-000000; and 00437640-000000
<b>Property Owner/Applicant:</b>	LAH Creekside, LLC
<b>Authorized Agent:</b>	SMITH/HAWKS, PL Barton W. Smith, Esq./ Jess Miles Goodall, Esq.
<b>Total Property Area:</b>	64,026 SF or 1.4698 acres

{00254950 - v3 }

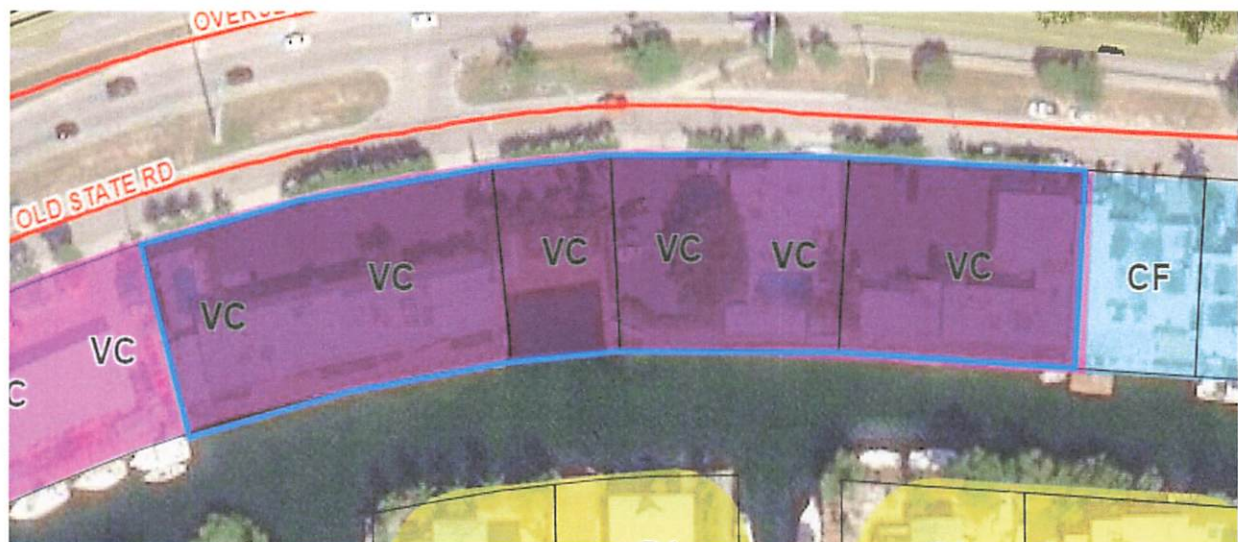


<b>Land Use District:</b>	Village Center (VC)
<b>Future Land Use Map (FLUM) Designation:</b>	Mixed Use (MU)
<b>Flood Zone:</b>	AE8
<b>Existing Uses:</b>	Hotel/Motel
<b>Community Character of Immediate Vicinity:</b>	Commercial, Residential

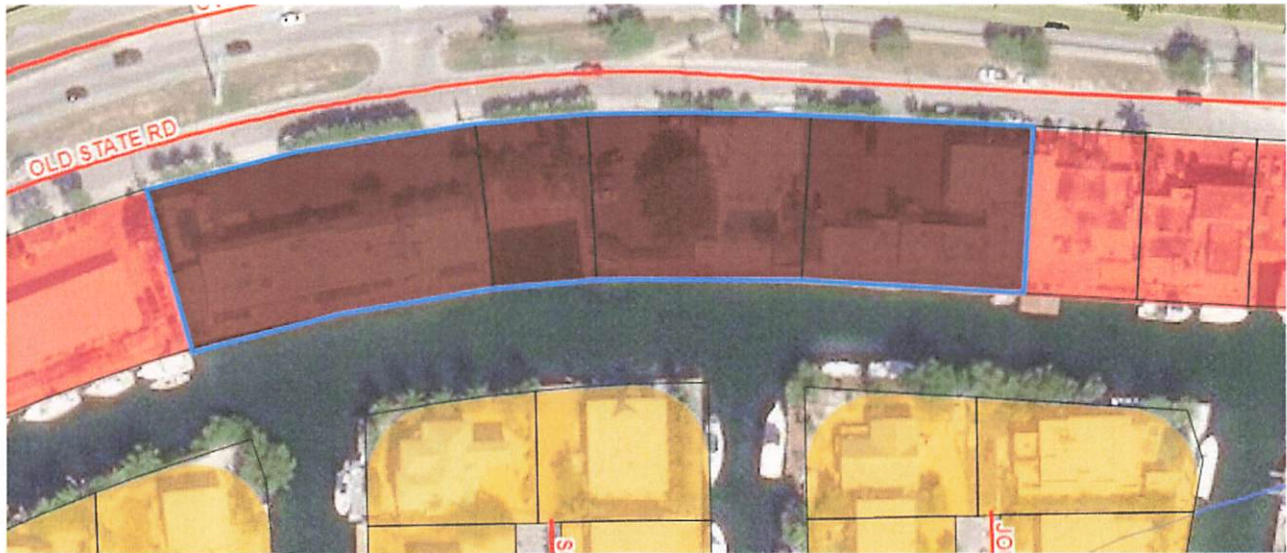
**PROPERTY OVERVIEW:**



**Current LUD:**



**FUTURE LAND USE MAPS:**



**I. LAND USE DISTRICT (ZONING) MAP AMENDMENT:**

**a. Overview**

The Amendment seeks to amend the LUD for the approximately 64,026 SF or 1.4698 acres of land located at 90611 Old Hwy, Tavernier, FL 33070, with real estate numbers 00437590-000000; 00437610-000000; 00437630-000000; and 00437640-000000 to permit the conversion of the existing fifty (50) unit Hotel/Motel into a much-needed multi-family affordable workforce housing development.

**b. Amendment Request:**

The requested LUD amendment is being requested to allow the Applicant to convert and develop the property from its current use as a Hotel/Motel into a much-needed multi-family affordable housing workforce housing development, in a location that will benefit the workforce of Islamorada. The LUD amendment is proposing to change the Property’s approximately 64,026 SF or 1.4698 acres from VC to NC.

The Property has a Future Land Use Map (“FLUM”) designation of Mixed Use (MU). Both VC and NC zoning districts are both established within the MU FLUM designation, therefore, a FLUM amendment is not required.

Pursuant to Section 30-692 of the Islamorada Code of Ordinances (“Code”), properties located within the VC zoning district are permitted to develop Deed restricted affordable dwelling units, however, the conversion of existing hotels or motels to multifamily attached dwelling units is not permitted. The Property is currently recognized with fifty (50) lawfully established Hotel/Motel units and is operated as a hotel/motel. The NC zoning district permits attached deed restricted affordable

housing dwelling units and does not prohibit the conversion of existing hotel/motels, which will allow the Applicant to redevelop the Property as a multi-family affordable housing development with up to fifty (50) attached deed restricted affordable dwelling units.

Development of the affordable dwelling units will be pursuant to and in compliance with all provisions contained in the Comprehensive Plan and Code.

Proposed changes to the relevant portions of the LUD zoning map are set forth below:

**c. The Proposed Amendment**

**1. Land Use District Map Amendment.**

<u>Property Owner</u>	<u>RE No.</u>	<u>Acreege for LUD zoning Amendment</u>	<u>Current LUD</u>	<u>Proposed LUD</u>	<u>FLUM</u>	<u>Tier Designation</u>
LAH Creekside	00437590-000000; 00437610-000000; 00437630-000000; and 00437640-000000	1.47 acres	VC	NC	MU	III

**2. Density Analysis**

<u>LUD Category</u>	<u>Allocated Density (per acre)</u>	<u>Maximum Net Density (per acre)</u>	<u>Affordable Housing (per acre)</u>
Village Center (Existing)	6 DU per acre	12 DU (with TDR)	15 DU per acre
Neighborhood Commercial (Proposed)	6 DU per acre	12 DU (with TDR)	15 DU per acre

The Proposed LUD amendment does not increase the allocated density, maximum net density, or the Affordable housing density on the Property.

**3. Site Development Standards**

<u>Site Development Standard</u>	<u>Village Center (Existing)</u>	<u>Neighborhood Commercial (Proposed)</u>
Min. Lot Area	N/A	N/A
Max Building Height	35 feet.	35 feet.

<b>Setbacks</b>	<b>Front Yard - Minimum 15 feet Street Side Yard – 10 Feet Interior Side Street – 5 feet Rear Yard – 10 feet Rear Yard on Shoreline -</b>	<b>Front Yard – 20 feet Street Side Yard – 10 feet Interior Side Street – 5 feet Rear Yard – 20 feet Rear Yard on Shoreline -</b>
<b>Floor Area</b>	<b>0.35 FAR</b>	<b>0.25 FAR or 0.35 FAR with TDRs</b>
<b>Open Space</b>	<b>0.20 (Scarified Land)</b>	<b>0.20 (Scarified Land)</b>
<b>Max Principal building Size</b>	<b>The maximum nonresidential floor area for a principal structure shall be 10,000 square feet or the maximum intensity (floor area ratio) allowable pursuant to this section, whichever is less.</b>	<b>The maximum nonresidential floor area for a principal structure shall be 10,000 square feet or the maximum intensity (floor area ratio) allowable pursuant to this section, whichever is less.</b>

**d. Data and Analysis**

**1. Housing Data**

It is well established that prior to Hurricane Irma the affordable housing shortage in the Florida Keys was staggering. According to Monroe County’s Housing Strategy produced after Hurricane Irma, “[m]any of the business sectors in the Florida Keys, including professional services, retail trade, tourism and health care, find it increasingly difficult to attract and maintain workers.” The City of Islamorada is clearly no different, and like many communities in south Florida, has experienced a dramatic increase in housing sales prices. According to the “Islamorada, Village of Islands Workforce Housing Support Study (“WFH Study”), attached hereto as **Exhibit A**, “Analysis of housing sales data show that sales prices in Islamorada, and in Marathon - another community in the Florida Keys, have increased at a much more rapid rate than housing prices for Florida and the United States.” A trend that has continued post Irma and has been dramatically exacerbated in recent years.

The increase in housing prices in Islamorada, in and of itself creates an affordable workforce housing problem in Islamorada and the Florida Keys in general. However, the problem is accentuated in Islamorada. This is because some of the larger employers in the Village, such as the leisure and hospitality industry, accommodation and food services, retail service businesses and construction industry typically hire more lower wage employees than other industries. A significant percentage of new employees in these businesses earn very modest wages, making it increasingly difficult for them to afford a house for sale in the local real estate market, or rent housing.<sup>1</sup> The table below illustrates this ever worsening issue in Islamorada *See* Pg. 2 Islamorada, Village of Islands Workforce Housing Support Study (Islamorada’s housing prices increased at a rate of 35 percent per year, at an average rate of growth of 22%, while housing prices in Florida increased at 14.9 percent and 9.6 percent nationally, *see* below table).

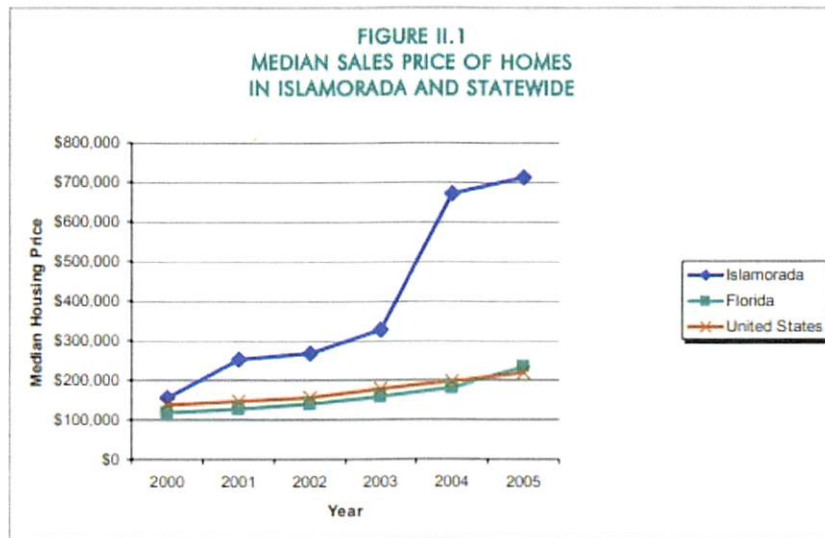
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<sup>1</sup> Islamorada, Village of Islands Workforce Housing Support Study, Clarion Associates, LLC, September 2007  
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**TABLE I.1:  
 PRICES OF EXISTING HOME SALES  
 ISLAMORADA AND COMPARATIVE AREAS  
 2000 TO 2005 (in thousands)**

Year	Islamorada		Marathon		Florida	US
	Average	Median	Average	Median	Median	Median
2000	\$286.9	\$156.8	\$209.7	\$190.2	\$117.6	\$139.0
2001	\$310.5	\$251.9	\$224.5	\$183.9	\$127.7	\$147.8
2002	\$361.8	\$268.2	\$260.5	\$247.5	\$141.7	\$156.2
2003	\$484.3	\$328.6	\$333.7	\$282.9	\$158.4	\$178.8
2004	\$743.6	\$671.4	\$450.4	\$363.2	\$181.9	\$195.4
2005	\$776.2	\$712.5	\$576.4	\$529.2	\$235.1	\$219.6
Rate of Growth	22.0%	35.4%	22.4%	22.7%	14.9%	9.6%

SOURCES: Monroe County Property Appraiser, Florida Board of Realtors and National Association of Realtors.  
 NOTE: Data for the State of Florida and the United States are for single family homes only.



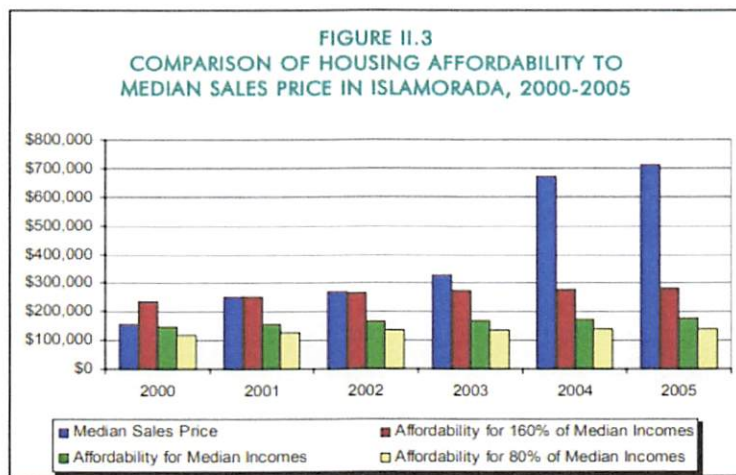
Source: Monroe County Property Appraiser Database and Florida Association of Realtors

Unfortunately, the median income ranges have not historically increase at comparable rates, and this has increasingly caused a larger and larger gap between household incomes and median housing costs, which has resulted in housing becoming less and less affordable to workforce households in Islamorada. In fact, according to the WFH Study, “in 2000, the median income in Monroe County was \$49,300 and the median price of a home in Islamorada was \$156,757-approximately 318 percent of median income levels. By 2003, the median income for a household in Monroe County was \$56,500 and the median price of a home in Islamorada was \$328,571-approximately 582 percent of median income levels. In 2005, the median income for a Monroe County household was \$58,450 and the median price of a home in Islamorada was \$712,500-approximately 1,219 percent of median income levels,” (See below table).

**TABLE I.2:  
 MONROE COUNTY MEDIAN HOUSEHOLD INCOME AND  
 MEDIAN SINGLE FAMILY HOUSING PRICES IN ISLAMORADA, 2000-2005**

Year	Median Price of Homes	Median Price of Homes as % of Median Income	Median Household Income for Monroe County
2000	\$156,757	318%	\$49,300
2001	\$251,887	483%	\$52,100
2002	\$268,182	487%	\$55,100
2003	\$328,571	582%	\$56,500
2004	\$671,429	1,174%	\$57,200
2005	\$712,500	1,219%	\$58,450

A well-established national benchmark for evaluating affordability is whether median household incomes in a community are at the level where the family could afford a median priced home; more specifically, affordability of owner-occupied housing is normally defined as 300 percent of median household income.<sup>2</sup> Per Monroe County’s housing Strategy, if more than 30% of a household’s income is expended for housing, such household is considered “cost burdened.” In Islamorada, since 2002, “median priced homes have exceeded the price that was affordable to the households earning 160 percent of the area median income. In 2005, the median priced home cost \$431,940 more than a household earning 160 per cent of the area median income could afford. The housing affordability problem is affecting not only households earning the area median income, but also those earning well above the median income.<sup>3</sup>”

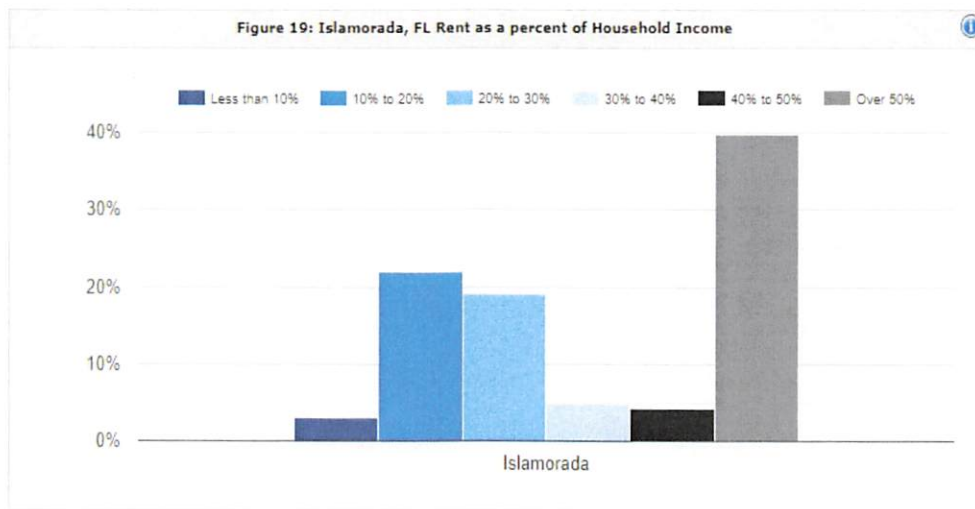


The trends illustrated above have not changed in recent years, and based upon information contained in the US Census for the City of Islamorada, the median household income in the City is \$82,500 while the median sales price homes was \$832,954. The rental market is just as inflated, as illustrated by Town Charts Housing data<sup>4</sup>, large numbers of workers in the city are paying above 50% of their income toward rental housing. See below:

<sup>2</sup> Islamorada, Village of Islands Workforce Housing Support Study, Clarion Associates, LLC, September 2007.

<sup>3</sup> Id. at 17.

<sup>4</sup> <https://www.towncharts.com/Florida/Housing/Islamorada-FL-Housing-data.html>  
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Islamorada has a small number of affordable housing units available, and that number was further diminished as a result of Hurricane Irma in 2017. The WFH Study provides “The report’s conclusions include an existing deficiency of 356 units for the resident workforce, an existing deficiency of 794 units for non-resident workforce, and, by the year 2020, a projected total workforce housing need of 1,192 units.”

In fact, the issue of affordable housing has become so dire in Islamorada that the Islamorada Village Council convened in December 2020 to discuss the possibility of utilizing accessory dwelling units as a solution to the issue. According to Councilman Mark Gregg the Village only has 18 affordable housing BPAS allocations available until 2023, and according to a village memorandum, if the Village uses the remaining allocations for all years through 2023, the Village will be short on meeting the immediate demand. However, On May 2, 2018, Governor Rick Scott issued a press release outlining an initiative to the Florida 21 Department of Economic Opportunity (“DEO”) for a Keys Workforce Housing Initiative. The proposed initiative would allow 1,300 additional affordable housing allocations throughout the Florida Keys, for rental workforce housing (with a condition that the rental occupants evacuate in the early phase of a hurricane evacuation). Islamorada is eligible for 300 allocations from this initiative.

Although Islamorada is incorporated, it is important to note that the affordable housing crisis extends county-wide. In Monroe County the percentage of households with mortgages that exceed the HUD threshold for being considered cost-burdened due to the amount of the attendant mortgage payments. According to HUD, “cost-burdened” households pay more than 30% of income for rent or mortgage costs. This is also the standard used by the Florida Department of Economic Opportunity. In 2009, 12,927 Monroe County households (37%) paid more than 30% of income for housing. By comparison, 29% of households statewide are cost burdened. Over six thousand households in Monroe County (18%) must pay more than 50% of household income for housing.

Based on the foregoing, the LUD amendment, will assist the city in providing access to adequate affordable housing that is safe, decent, and structurally sound, and is a smart and practical way to provide affordable housing within the Village, allowing work force employees to reside in close proximity to their jobs. The City of Islamorada does not have many locations that are suitable

for multi-unit developments within the "Village Center." Creekside is located in Village Center on approximately 1.47 acres of land. It is currently utilized as a hotel/motel. The intent of the Applicant is to utilize the existing hotel/motel units and convert the development to deed restricted affordable housing dwelling units, something that is clearly a huge need for the City of Islamorada. In order to permit this site to be utilized as an affordable housing development, the Applicant is seeking this zoning change to permit the conversion of the existing hotel/motel into affordable housing units.

**e. Basis for Amendment**

**1. Demand for the proposed zoning district in the Village in relation to the amount of land currently zoned and available to accommodate that demand**

Affordable housing is the largest issue facing Islamorada and Monroe County at the moment. A Majority of the zoning districts that fall within the mixed use FLUM category preclude the conversion of existing hot/motel units into deed restricted affordable housing units. There is an overwhelming demand for affordable housing units and converting existing hotel/motel units within the city limits presents a valuable opportunity for developers to provide affordable housing. The availability of the zoning category is not relevant to the question at hand, as the opportunity before the Village is related specifically to the parcel of land in question. There has been a dramatic change in the median housing prices within Islamorada, which has made it increasingly difficult for the City to provide the much needed affordable housing options for the hospitality, working waterfront, industrial, and other commercial use employees in and around the City, and the Applicant is seeking to work with the City to provide residents with much needed affordable housing units.

**2. Compatibility of the site's physical, geological, hydrological and other environmental features, with the uses permitted in the proposed zoning district**

The proposed Zoning district and the existing zoning district fall within the MU FLUM designation and the proposed amendment will not provide additional density or development potential. Attached deed restricted affordable housing is permitted in the proposed zoning district, making the conversion of an existing hotel/motel to affordable housing dwelling units compatible with the uses permitted in the NC zoning district.

**3. Data errors, including errors in mapping, vegetative types and natural features described in the Comprehensive Plan**

N/A

**4. New issues**

The basis for the amendment is a change in projections (e.g., regarding public service needs) from those on which the text or boundary was based. This LUD amendment Application permits the

conversion of lawfully existing hotel/motel units to approximately fifty (50) deed restricted affordable housing units, which will provide the hospitality, working waterfront, industrial, and other commercial uses in Islamorada, and the surrounding areas with much needed affordable workforce housing which, under the current Code and absent the zoning amendment, the City and Applicant are unable to provide or construct.

**5. Recognition of a need for additional detail or comprehensiveness**

Pursuant to Objective 3-1.1 of the Islamorada Comprehensive Plan (“Comp. Plan”), Islamorada, Village of Islands shall develop programs and strategies to achieve adequate, affordable and safe housing to meet current and future residents needs by implementing the following policies:

**Policy 3-1.1.3: Identify and Address Barriers to Affordable Housing Within the Land Development Regulations.** Islamorada, Village of Islands shall maintain Land Development Regulations which identify and eliminate regulatory barriers to affordable housing, found in the current policy.

Prohibiting the conversion of structurally sound hotel/motel units into affordable housing units is a regulatory barrier to affordable housing. The Application is seeking to work with the Village in an attempt to reduce regulatory barriers and provide much needed affordable housing.

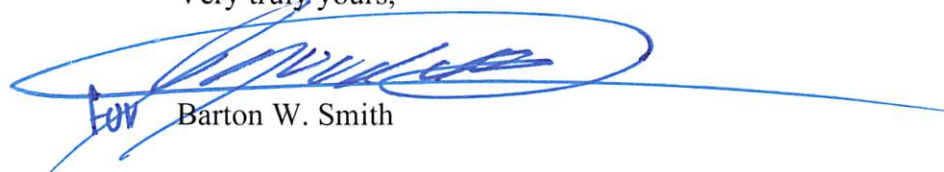
**6. Compatibility of the proposed district with the property surrounding the site of the requested rezoning and any applicable neighborhood or redevelopment plan.**

The proposed Zoning district and the existing zoning district fall within the MU FLUM designation and the proposed amendment will not provide additional density or development potential. The surrounding uses include residential and commercial uses. A multi-family affordable housing development is compatible with the surrounding uses.

**IV. Conclusion**

Applicant respectfully requests the specified Amendments be granted based on the changed conditions underlying the demonstrated and increasing need for workforce housing in Monroe County, particularly in proximity to the Islamorada employment centers, and the potential for construction of workforce housing to serve the needs of the community.

Very truly yours,

  
BWS Barton W. Smith

BWS/bg

Enclosures

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# EXHIBIT A



# *Islamorada, Village of Islands*

## WORKFORCE HOUSING SUPPORT STUDY

September 2007

*Submitted by:*

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### EXHIBIT A

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## I. INTRODUCTION AND EXECUTIVE SUMMARY

### A. INTRODUCTION

Real estate prices in Islamorada, Village of Islands, Florida (hereinafter “Village of Islamorada” or “Islamorada”) have increased significantly in recent years, with housing prices in Islamorada rising since 2000 to the point that a household earning a moderate income today can no longer afford the large majority of housing that is available through the private market. Concern about this issue has grown to the point that business owners are concerned about the difficulties of recruiting and retaining employees because of the lack of local housing that is affordable for their workers.

In response to this problem, the Village of Islamorada initiated an effort to determine the need new residential and non-residential developments create for housing that is affordable to the Village’s *workforce* as a basis for establishing a workforce housing mitigation program. As part of this effort, Islamorada is preparing this *Workforce Housing Support Study*. It provides background and technical documentation for the workforce housing need created by new development and remodels, develops a methodology for determining need, and provides statistical support for a workforce housing mitigation program. Initially it identifies the workforce housing problem in Islamorada. It then provides the technical documentation and analysis needed to establish whether new development (both residential and non-residential) creates a need for workforce housing. This is done by evaluating the linkage between (1) employment generated by the construction and then maintenance and operations (post-construction) of new residential units and (2) the employment generated by the construction and then employment that occurs at non-residential development (post-construction activities). Because the analysis demonstrates there is a need created by both residential and non-residential development for workforce housing, the Study also identifies the need both in workforce housing units (or a fraction thereof) that could be built to address the need, and funding shortages (workforce housing assistance) that could be addressed to meet the need.

After this Introduction, there is an Executive Summary that summarizes the findings of the Support Study.

The second section in this Support Study describes the housing affordability problem in Islamorada (See Section II. Problem Description). It shows that while employment in the Village has grown over the past decade, wages have tended to stagnate and housing offerings at prices that the large majority of the local employment base can afford have declined.

The third section (Section III: The Need for Workforce Housing Created by New Development) discusses the relationship between new residential and nonresidential development and the demand this new development creates for workforce housing. It outlines the methodology and calculations that determine the need created for workforce housing by new development (both residential and nonresidential). As is highlighted above, because the analysis demonstrates there is a need created by both residential and non-residential development for

workforce housing, the Study identifies the need created both in terms of workforce housing units (or a fraction thereof) that could be built to address the need, as well as the subsidy (workforce housing assistance) that could be paid to address the problem.

## B. EXECUTIVE SUMMARY

A summary of the findings and conclusions of the *Workforce Housing Support Study* are outlined below.

### 1. Problem Description

Islamorada, like many communities in south Florida, has experienced a dramatic increase in housing sales prices over the last five years. Analysis of housing sales data show that sales prices in Islamorada, and in Marathon – another community in the Florida Keys, have increased at a much more rapid rate than housing prices for Florida and the United States between 2000-2005. Islamorada’s housing prices increased at a rate of 35 percent per year, over the period, while housing prices in Florida increased at 14.9 percent and 9.6 percent nationally. See Table I.1: *Prices of Existing Home Sales, Islamorada and Comparative Areas, 2000-2005*.

TABLE I.1: PRICES OF EXISTING HOME SALES ISLAMORADA AND COMPARATIVE AREAS 2000 TO 2005 (in thousands)						
Year	Islamorada		Marathon		Florida	US
	Average	Median	Average	Median	Median	Median
2000	\$286.9	\$156.8	\$209.7	\$190.2	\$117.6	\$139.0
2001	\$310.5	\$251.9	\$224.5	\$183.9	\$127.7	\$147.8
2002	\$361.8	\$268.2	\$260.5	\$247.5	\$141.7	\$156.2
2003	\$484.3	\$328.6	\$333.7	\$282.9	\$158.4	\$178.8
2004	\$743.6	\$671.4	\$450.4	\$363.2	\$181.9	\$195.4
2005	\$776.2	\$712.5	\$576.4	\$529.2	\$235.1	\$219.6
Rate of Growth	22.0%	35.4%	22.4%	22.7%	14.9%	9.6%

SOURCES: Monroe County Property Appraiser, Florida Board of Realtors and National Association of Realtors.

NOTE: Data for the State of Florida and the United States are for single family homes only.

#### a) Median Housing Prices and Median Household Incomes

During this same period, the gap between median household incomes and median housing costs has increased to the point that housing is not affordable to workforce households in Islamorada earning the area median income and beyond.<sup>1</sup> A good way to evaluate this gap in affordability is to compare median priced housing sales prices to 300

<sup>1</sup> Because median income data is not available for the Village of Islamorada, this analysis uses Monroe County median income data as calculated by the U.S. Department of Housing and Urban Development.

percent of median household income.<sup>2</sup> Table I.2: *Monroe County Median Household Income and Median Single Family Housing Prices in Islamorada, 2000-2005*, outlines the affordability gap over the last five years. In 2000, the median income in Monroe County was \$49,300 and the median price of a home in Islamorada was \$156,757 – approximately 318 percent of median income levels. By 2003, the median income for a household in Monroe County was \$56,500 and the median price of a home in Islamorada was \$328,571 – approximately 582 percent of median income levels. In 2005, the median income for a Monroe County household was \$58,450 and the median price of a home in Islamorada was \$712,500 – approximately 1,219 percent of median income levels.

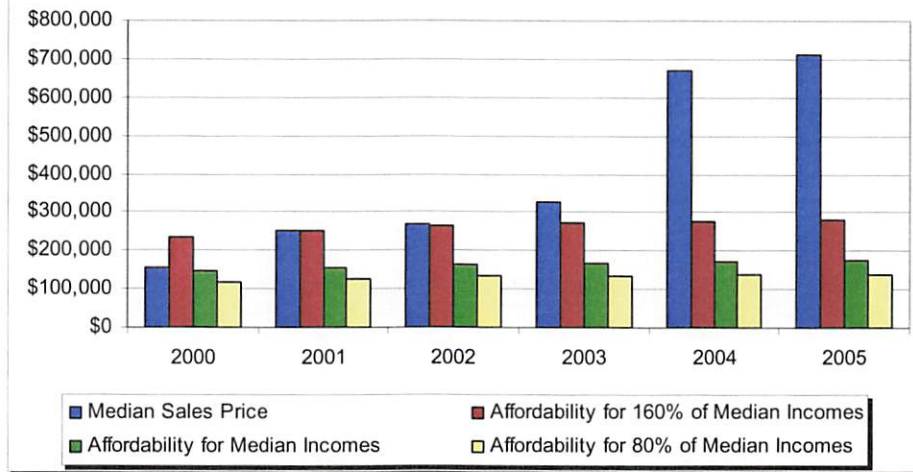
TABLE I.2:  
MONROE COUNTY MEDIAN HOUSEHOLD INCOME AND  
MEDIAN SINGLE FAMILY HOUSING PRICES IN ISLAMORADA, 2000-2005

Year	Median Price of Homes	Median Price of Homes as % of Median Income	Median Household Income for Monroe County
2000	\$156,757	318%	\$49,300
2001	\$251,887	483%	\$52,100
2002	\$268,182	487%	\$55,100
2003	\$328,571	582%	\$56,500
2004	\$671,429	1,174%	\$57,200
2005	\$712,500	1,219%	\$58,450

Over the past five years, the market not only priced out employees earning median incomes, but also priced out workers with much higher incomes. This housing affordability comparison (300%) can also be used to evaluate the affordability of housing prices to households earning higher than the area median income (160 percent of area median income) or lower than the area median income (80 percent of area median income). Figure I.1: *Comparison of Housing Affordability to Median Sales Prices in Islamorada*, illustrates that even households earning 160 percent of the area median income can not afford median priced housing in Islamorada, much less those earning 80 percent of area median income.

<sup>2</sup> A national benchmark for evaluating affordability is whether median household incomes in a community are at the level where the family could afford a median priced home; more specifically, affordability of owner-occupied housing is normally defined as 300 percent of median household income.

FIGURE I.1  
COMPARISON OF HOUSING AFFORDABILITY TO  
MEDIAN SALES PRICE IN ISLAMORADA, 2000-2005



Source: U.S. Department of Housing and Urban Development and the Monroe County Property Appraiser.

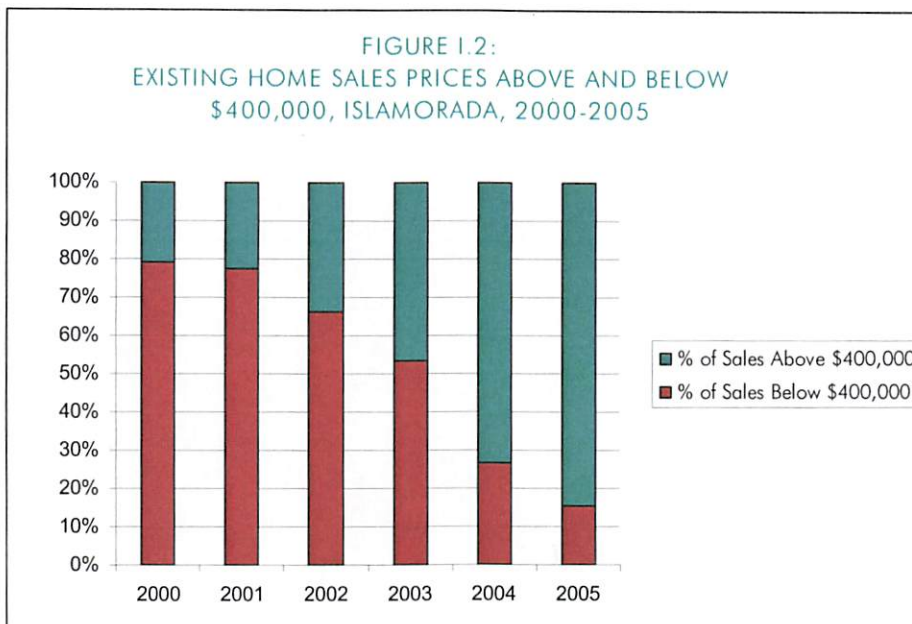
### b) Housing Prices are Far Outpacing Increases in Wages/Income

Housing affordability, however, is a relative concept. When inquiring about affordability, it is necessary to ask the question “affordable with respect to what?” Some suggest that attempting to measure housing prices with some type of median or similar measure can be misleading. They suggest that the relevant question is whether housing is available in the market place within the price ranges that local employees can reasonably afford.

The income and housing cost data from the Monroe County Property Appraiser on the sales price of all residential units sold in Islamorada between January 1, 2000 and December 31, 2005, establish a base for comparison. The total sales are divided into those residential units sold below \$400,000 and those that sold for \$400,000 or higher. In 2000, 79.2 percent of all existing home sales in Islamorada were below \$400,000. The average price for all units that year was \$286,872. In 2003, 53.4 percent of residential sales were below \$400,000. By 2005 prices had increased dramatically and only 15.4 percent of sales were under \$400,000. Mobile homes and condominiums are increasing their roles as being the provider of lower price housing – to the extent that \$400,000 can be considered to be low price for a single-family home.

The dynamics of home prices in Islamorada are clearly seen in Figure I.2: *Existing Home Sales Prices Above and Below \$400,000, Islamorada, 2000-2005*. Average prices are sharply increasing while the supply of

dwellings at the lower end is greatly diminished. The phenomenon is not just a matter of rapid increases in prices of high end units. Rather, it is a general increase in unit prices.



Source: Monroe County Property Appraiser Database

Based on what the housing price, housing sales, and income data for Monroe County and Islamorada show, there is no doubt there is a housing affordability problem in Islamorada today.

## 2. The Need for Workforce Housing Created by New Development

The need to provide housing that is affordable to the Village of Islamorada’s workforce is generated by new development that demands labor (employees). Because both residential and non-residential development create demand for labor (employees), both are evaluated to determine the workforce housing need created by each type of development.

### a) Residential Development

Residential development in Islamorada has two employment needs: (1) the construction of the residence, and (2) the operation and maintenance of the residence, post-construction.

#### i) Demand for Workforce Housing Units for Construction Employees

The construction, expansion, or renovation of buildings requires the employment of contractors and construction workers to do the work. The wages of most of these workers are within a range such that they can not afford housing in Islamorada. The method used to assess the

demand for workforce housing created by construction activities involves the following. First, the amount of construction authorized and built in Monroe County over the past four years (measured in square feet) was determined from annual Monroe County Property Appraiser data. Second, the number of construction workers involved in the construction of these buildings was determined using monthly unemployment insurance reports for Monroe County that have data on the number of local construction workers. This data is expressed in person years for 2002-2005. Third, and based upon the amount of square footage built and the number of construction workers needed to construct these buildings, the actual amount of a building (in square feet) a construction employee builds in a year was determined.<sup>3</sup> Table 1.3: *Residential and Non-Residential Construction (square feet) and Construction Employment, Monroe County, 2002-2005*, summarizes this analysis. These data illustrate that, on average, one construction employee directly involved in construction builds 859 square feet of space in a year. Put another way, it takes an estimated 1.2 employee-years to construct 1,000 square feet of floor area.<sup>4</sup>

TABLE 1.3 RESIDENTIAL AND NON-RESIDENTIAL CONSTRUCTION (square feet) AND CONSTRUCTION EMPLOYMENT, MONROE COUNTY, 2002-2005	
Residential Construction	4,242,870 FT <sup>2</sup>
Non-Residential Construction	995,296 FT <sup>2</sup>
Total Construction	5,238,166 FT <sup>2</sup>
Employee Years	6,098
FT <sup>2</sup> per Construction Employee	859 FT <sup>2</sup>

SOURCE: Florida Agency for Workforce Innovation, Labor Market Statistics, ES-202 data for Monroe County, 2002 through 2005 and Monroe County Property Appraiser, tax rolls 2002 through 2005.

Table 1.4: *Construction Employment and Need for Housing in Islamorada*, sets out the number of employees needed to construct different size residential units and the number of workforce housing units needed for these employees, based on the fact that one construction employee builds 859 square feet of space annually. The table shows the number of employee years it takes to construct a building of a certain (see the column in Table 1.5 labeled “Employee Years to Construct Units”) the number of

<sup>3</sup> For purposes of this calculation, the analysis includes all employees that work in the construction industry, not just those engaged in the physical construction of the structure. For example, an employee installing water or wastewater lines is considered to be engaged in constructing new development as much as those directly involved with the erection of a building.

<sup>4</sup> This construction analysis aggregates residential and non-residential construction because the average wages and average number of employees needed to construct 1,000 square feet of a structure for both residential and non-residential development is not significantly different.

employees needed over the course of a 40-year construction career to construct a certain size unit (see the column labeled “Employees Needed (Over Career of Employee”), and the number of housing units needed for those employees (see the column labeled “Housing Units Needed for Employees”).

Table I.4:  
CONSTRUCTION EMPLOYMENT AND NEED FOR  
WORKFORCE HOUSING IN ISLAMORADA

Building Size	Employee Years to Construct Units	Employees Needed (Over Career of Employee)	Housing Units Needed for Employees
500	0.601	0.015	0.009
750	0.901	0.023	0.014
1,000	1.201	0.030	0.019
1,500	1.802	0.045	0.028
2,000	2.403	0.060	0.038
2,500	3.004	0.075	0.047
3,000	3.604	0.090	0.057
3,500	4.205	0.105	0.066
4,000	4.806	0.120	0.076
4,500	5.406	0.135	0.085
5,000	6.007	0.150	0.095

ii) *Demand for Workforce Housing Units for Operation and Maintenance Employees*

Operations and maintenance services provided to residential dwelling units also create a demand for labor (employees). To assess the affect of this labor demand on the need for workforce housing, the Village of Islamorada contracted RRC Associates, Inc. to conduct a survey of homeowners in Islamorada in the spring of 2006, the results of which are summarized in a report titled *Village of Islamorada Residential Job Generation Study (July 2006)* (hereinafter referred to as “*Residential Job Study*”). One of the primary objectives of the *Residential Job Study* was to acquire data on the employment associated with the operations and maintenance of residential units in Islamorada. The *Residential Job Study* asked homeowners questions about the use, both directly and indirectly, of five primary categories of employees that are hired to assist in the operation and maintenance of residential units. They include:

- Direct hires by home owners;
- Hires by property management firms retained by home owners to operate and maintain residential properties;
- Hires by homeowners associations responsible for operating and maintaining residential properties;

- On-sight caretakers; and
- Other local service firms.

The operations and maintenance services asked about include exterior maintenance and upkeep (i.e., gardeners, mowers, and other exterior maintenance), housekeepers, kitchen help, child care/nannies, caretakers, butlers, personal trainers, and administrative assistants for the residential unit. The survey also gathered extensive data about selected operational characteristics of residential homes, firms that households contract with to finance and insure homes, as well as the use patterns and demographics of homeowners.

The results of this survey were analyzed using regression analysis to determine the relationships between the number of operations and maintenance employees used by households in Islamorada. The hypotheses tested are whether there is a relationship between the size of a residential unit and the number of operation and maintenance employees that service the unit. The analyses also tested whether there is a difference in this relationship between house size and operation and maintenance employees serving the unit, and whether the unit is occupied by a permanent resident or otherwise used as a secondary residence, vacation rental, business/corporate rental, long-term rental, or other.

The survey results indicate that there are different employment relationships between dwellings occupied by full-time residents and those occupied for all other purposes. The results also indicate there are different employment relationships between units based on the size of the unit. The formula that explains the best indicator for the number of FEEs (full-time “employee equivalents”) that provide operation and maintenance services to a unit is a linear formula, as shown below:

$$\text{Employees} = -0.01330 + (-0.03846 * \text{Full-time}) + (0.00006466 * \text{Area})$$

The result of applying this formula to units used as full-time resident units of varying sizes or all other units of varying sizes in Islamorada is shown below in Table 1.5: *Operations and Maintenance Employment by Home Size and Residency of Unit, Islamorada*. To determine the needed number of residential units these operations and maintenance employees require, the employee equivalent is divided by the average number of employees per dwelling unit that exist today in Monroe County (1.586<sup>5</sup>) to estimate the fraction of a dwelling unit needed to

<sup>5</sup> See Appendix B: *Employees Per Household, Monroe County*.

house the employees engaged in the operation and maintenance of homes of different sizes.

Table I.5:  
OPERATIONS AND MAINTENANCE EMPLOYMENT  
BY HOME SIZE AND RESIDENCY OF UNIT, ISLAMORADA

Unit Size	Full-Time Resident Units		All Other Units	
	Employees for Full-Time Resident Units	No. of Units Needed for Employees of Full-Time Resident Units	Employees for All Other Units	No. of Units Needed for Employees of All Other Units
500	0.000	0.000	0.019	0.012
750	0.000	0.000	0.035	0.022
1,000	0.013	0.008	0.051	0.032
1,500	0.045	0.029	0.084	0.053
2,000	0.078	0.049	0.116	0.073
2,500	0.110	0.069	0.148	0.094
3,000	0.142	0.090	0.181	0.114
3,500	0.175	0.110	0.213	0.134
4,000	0.207	0.130	0.245	0.155
4,500	0.239	0.151	0.278	0.175
5,000	0.272	0.171	0.310	0.196

iii) Assistance to Address Workforce Housing Need

In fully exploring the need for workforce housing created by residential development, there is one final step that needs to be taken -- determining the amount of assistance (housing subsidy) that is needed to make housing in the community affordable for the construction and operations/maintenance employee households that build and service residential units. To adequately address the different types of households that need workforce housing assistance, three Workforce Housing Categories are developed in this Study. The intent of the categories is to recognize that households of varying income levels live in units of varying size and price. For example, it is logical that a household earning \$60,000 lives in a different and more expensive house than a household earning \$30,000. These three categories address this issue.<sup>6</sup> These categories are used to better assess workforce housing mitigation at a level that is reflective of the different income categories in the community, and are based upon local prices to construct workforce units in Islamorada.

Using the household incomes earned by construction and operations and maintenance employees, the subsidy needed to afford a workforce housing unit within the appropriate workforce housing

<sup>6</sup> The Workforce Housing Categories are not linked in any way to income or occupancy eligibility requirements related to the application for affordable housing units in Islamorada. These categories are intended for use as a tool to determine workforce housing mitigation both in terms of units and housing assistance, and do not serve as eligibility requirements.

category was determined by subtracting the amount of housing that is affordable to the household from the price of the appropriate workforce housing unit. The housing assistance needed per unit size for units occupied by full-time residents and all other units are outlined below in Table I.6: *Workforce Housing Need Created by Residential Development, Units Occupied by Full-Time Residents* and in Table I.7: *Workforce Housing Need Created by Residential Development, All Other Units*.

**Table I.6:**  
**WORKFORCE HOUSING NEED CREATED BY RESIDENTIAL DEVELOPMENT ,**  
**UNITS OCCUPIED BY FULL-TIME RESIDENTS, ISLAMORADA**

Unit Size	Construction Employees		Operations & Maintenance Employees of Full-Time Resident Units		Total Housing Assistance Needed per Unit Size
	Housing Units Needed for Employees	Housing Assistance Needed per Unit	Housing Units Needed for Employees	Housing Assistance Needed per Unit	
500	0.009	\$405	0.000	\$0	\$405
750	0.014	\$607	0.000	\$0	\$607
1,000	0.019	\$809	0.008	\$154	\$963
1,500	0.028	\$1,214	0.029	\$539	\$1,752
2,000	0.038	\$1,618	0.049	\$924	\$2,542
2,500	0.047	\$2,023	0.069	\$1,309	\$3,332
3,000	0.057	\$2,427	0.090	\$1,694	\$4,121
3,500	0.066	\$2,832	0.110	\$2,079	\$4,911
4,000	0.076	\$3,236	0.130	\$2,464	\$5,700
4,500	0.085	\$3,641	0.151	\$2,849	\$6,490
5,000	0.095	\$4,045	0.171	\$3,234	\$7,279

**Table I.7:**  
**WORKFORCE HOUSING NEED CREATED BY RESIDENTIAL DEVELOPMENT,**  
**ALL OTHER UNITS, ISLAMORADA**

Unit Size	Construction Employees		Operations & Maintenance Employees of All Other Units		Total Housing Assistance Needed per Unit Size
	Housing Units Needed for Employees	Housing Assistance Needed per Unit	Housing Units Needed for Employees	Housing Assistance Needed per Unit	
500	0.009	\$405	0.012	\$227	\$631
750	0.014	\$607	0.022	\$419	\$1,026
1,000	0.019	\$809	0.032	\$612	\$1,421
1,500	0.028	\$1,214	0.053	\$997	\$2,210
2,000	0.038	\$1,618	0.073	\$1,382	\$3,000
2,500	0.047	\$2,023	0.094	\$1,767	\$3,790
3,000	0.057	\$2,427	0.114	\$2,152	\$4,579
3,500	0.066	\$2,832	0.134	\$2,537	\$5,369
4,000	0.076	\$3,236	0.155	\$2,922	\$6,158
4,500	0.085	\$3,641	0.175	\$3,307	\$6,948
5,000	0.095	\$4,045	0.196	\$3,692	\$7,738

## b) Non-Residential Development

The other basic sector in Islamorada that employs workers is nonresidential development. This includes offices, retail establishments, industrial businesses, tourist/recreational services, institutional uses, and government facilities. Non-residential development places a demand on labor (the workforce) in two ways: (1) demand for workers to construct the building, and (2) demand for employees that will work at the new non-residential development. Construction employees construct the nonresidential buildings. All different types of employees work at the structure after the building is complete, depending on the type of business/land use. Both activities generate employment in Islamorada, and because of the wage levels and existing housing prices, a number of these activities result in a need for affordable workforce housing.

### i) Construction Impacts

As discussed previously, the construction, expansion, or renovation of buildings requires the employment of contractors and construction workers to do the work. The need for workforce housing created by construction employees for non-residential development was determined to be the same as residential development.

Table 1.8: *Construction Employment and Need for Housing in Islamorada*, sets out the number of employees needed to construct different size non-residential buildings. Specifically, the table displays the number of employee years it takes to construct a building of a certain size, the number of employees needed over the course of a 40-year construction career to construct a certain size unit, and the number of housing units needed for these employees.

Table 1.8: CONSTRUCTION EMPLOYMENT AND NEED FOR WORKFORCE HOUSING IN ISLAMORADA			
Building Size	Employee Years to Construct Units	Employees Needed (Over Career of Employee)	Housing Units Needed for Employees
500	0.601	0.015	0.009
750	0.901	0.023	0.014
1,000	1.201	0.030	0.019
1,500	1.802	0.045	0.028
2,000	2.403	0.060	0.038
2,500	3.004	0.075	0.047
3,000	3.604	0.090	0.057
3,500	4.205	0.105	0.066
4,000	4.806	0.120	0.076
4,500	5.406	0.135	0.085
5,000	6.007	0.150	0.095

ii) *Post-Construction Impacts*

The employment impacts on non-residential development, once the building is constructed, comes from the employees that work at the businesses/land uses that use the buildings. In determining the need for workforce housing created by non-residential development, the analysis includes 4 steps:

- Step 1. Using Department of Revenue Codes for Industries, all non-residential development was categorized into seven land use categories (retail, office, industrial, tourist/recreational, institutional, governmental, and other).
- Step 2. The employment and average household earnings in Monroe County for each industry were assigned to the seven land use categories to determine employment and household earnings by land use category.
- Step 3. The amount of building space (in square feet) provided, on average, per employee, was determined for each land use category.
- Step 4. The demand for affordable workforce housing units created by a specific amount (1,000 square feet) of net floor area of development was determined, by land use category.

The need created for workforce housing for post-construction employees is outlined in Table I.9: *Non-Residential Post-Construction Workforce Housing Needed per 1,000 Square Feet*. Here tourist is subdivided into new tourist development and expansion or redevelopment of existing tourist accommodations.

TABLE I.9: NON-RESIDENTIAL POST-CONSTRUCTION WORKFORCE HOUSING NEED, PER 1,000 SQUARE FEET			
Land Use	Household Earnings	Employees / 1,000 Square Ft	Housing Units Needed for Employees/ 1,000 Square Ft
Governmental	\$73,518	0.953	0.601
Industrial	\$65,872	1.327	0.837
Institutional	\$64,258	1.301	0.821
Office	\$67,956	1.778	1.121
Retail	\$45,664	1.460	0.921
<b>Tourist</b>			
Accommodation Expansion	\$39,819	0.981	0.619
New Development	\$39,819	1.509	0.952

iii) Assistance to Address Workforce Housing Need

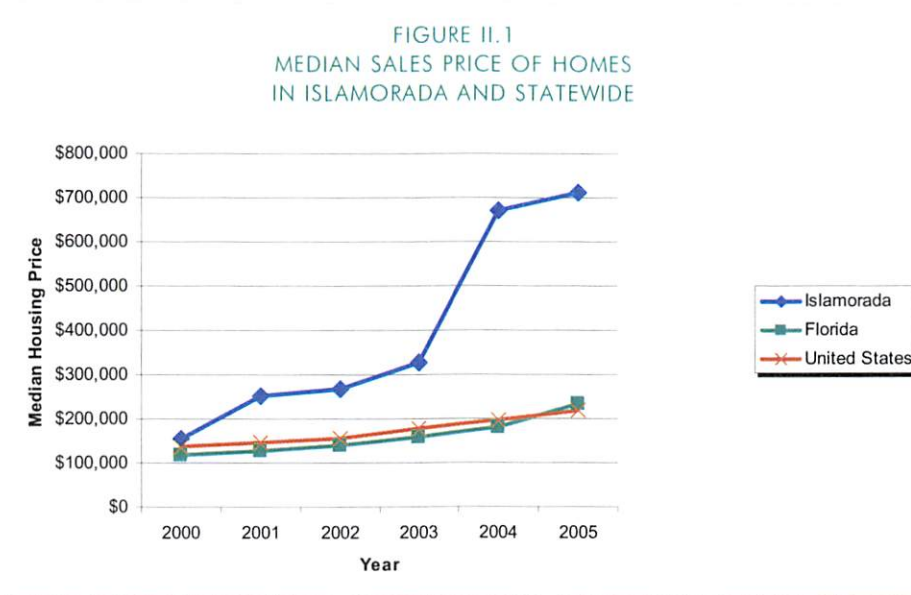
As mentioned previously, to fully explore the need for workforce housing created by non-residential development, there is one final step -- determining the amount of assistance (housing subsidy) that is needed to make housing in the community affordable for the workforce employees that build and service non-residential development. To adequately address the different types of households that need workforce housing assistance, three Workforce Housing Categories are developed in this Study. These categories are used to better assess workforce housing mitigation at a level that is reflective of the different income categories in the community.

Using the household incomes earned by non-residential construction and post-construction employees, the subsidy needed to afford a workforce housing unit, based upon the appropriate Workforce Housing Category, was determined by subtracting the amount of housing that is affordable to the household based on income from the price of the appropriate workforce housing unit. The housing assistance needed per non-residential land use type (per 1,000 square feet) is outlined below in Table I.10: *Need for Workforce Housing Created by Non-Residential Development*.

Table I.10: NEED FOR WORKFORCE HOUSING CREATED BY NON-RESIDENTIAL DEVELOPMENT						
Non-Residential Land Use Type	Construction Employees		Post-Construction Employees		Total Need Demanded by Construction and Post-Construction Employees	
	Housing Units Needed for Employees	Housing Assistance Needed	Housing Units Needed for Employees	Housing Assistance Needed	Total Housing Units Needed	Total Housing Assistance Needed
<b>Per 1,000 Square Feet</b>						
Governmental	0.019	\$809	0.601	\$16,669	0.620	\$17,478
Industrial	0.019	\$809	0.837	\$45,046	0.856	\$45,855
Institutional	0.019	\$809	0.821	\$48,685	0.840	\$49,494
Office	0.019	\$809	1.121	\$52,370	1.140	\$53,179
Retail	0.019	\$809	0.921	\$15,418	0.940	\$16,227
Tourist						
Expansion	0.019	\$809	0.619	\$22,694	0.638	\$23,503
New Development	0.019	\$809	0.952	\$34,917	0.971	\$35,726

## II. PROBLEM DESCRIPTION

Like many communities in south Florida, the price of housing in Islamorada over the past five years increased dramatically, while incomes and wages remained relatively static. Figure II.1: *Median Sales Price of Existing Homes in Islamorada, Florida and Nationally*, illustrates the trend of median housing sales prices in Islamorada in comparison to all of Florida and the United States. Since 2000, Islamorada's housing prices have been increasing at a faster rate than state and national median sales prices. This is a trend that is expected to continue.



Source: Monroe County Property Appraiser Database and Florida Association of Realtors

Homes in Florida are expensive, but homes in the Keys and in Islamorada are even more expensive. Table II.1: *Prices of Existing Home Sales, Village of Islamorada and Comparative Areas, 2000-2005*, shows data on sales of existing homes in Islamorada in comparison to the City of Marathon, Florida, and the United States. The average prices in Islamorada grew at about 22% per year, and the median prices grew at 35%. This is much faster than the median price increases in Marathon (22%), Florida (9.6%), and the nation (14.9%).

The data shows that in 2000, the median sales price of a home in Islamorada was \$156,800, and by 2005 the median sales price increased by over \$555,000 to \$712,500. The rate of housing price growth in the Keys has been increasing at a much greater rate than those of the state and substantially higher than for the national rate of growth.

**TABLE II.1:  
PRICES OF EXISTING HOME SALES  
ISLAMORADA AND COMPARATIVE AREAS  
2000 TO 2005 (in thousands)**

Year	Islamorada		Marathon		Florida	US
	Average	Median	Average	Median	Median	Median
2000	\$286.9	\$156.8	\$209.7	\$190.2	\$117.6	\$139.0
2001	\$310.5	\$251.9	\$224.5	\$183.9	\$127.7	\$147.8
2002	\$361.8	\$268.2	\$260.5	\$247.5	\$141.7	\$156.2
2003	\$484.3	\$328.6	\$333.7	\$282.9	\$158.4	\$178.8
2004	\$743.6	\$671.4	\$450.4	\$363.2	\$181.9	\$195.4
2005	\$776.2	\$712.5	\$576.4	\$529.2	\$235.1	\$219.6
Rate of Growth	22.0%	35.4%	22.4%	22.7%	14.9%	9.6%

SOURCES: Monroe County Property Appraiser, Florida Board of Realtors and National Association of Realtors.

NOTE: Data for the State of Florida and the United States are for single family homes only.

### A. MEDIAN HOUSING PRICES AND MEDIAN HOUSEHOLD INCOMES

Normally, housing affordability is evaluated by comparing the price of housing for a local real estate market to prevailing wage and salary incomes. A national benchmark for evaluating affordability is whether median household incomes in a community are at the level where the household could afford a median priced home. Typically, affordability of owner-occupied housing is defined as 300 percent of median household income.

As Table II.2: *Monroe County Median Household Income and Median Single Family Housing Prices in Islamorada, 2000-2005*, demonstrates, over the past five years the gap between median household incomes and median housing costs resulted in median priced housing that is not affordable to households earning the area median income and beyond.<sup>7</sup> In 2000, the median income in Monroe County was \$49,300 and the median price of a home in Islamorada was \$156,757 – approximately 318 percent of median income levels. By 2003, the median income for a household in Monroe County was \$56,500 and the median price of a home in Islamorada was \$328,571 – approximately 582 percent of median income levels. In 2005, the median income for a Monroe County household was \$58,450 and the median price of a home in Islamorada was \$712,500 – approximately 1,219 percent of median income levels. Over the past few five years, the market has priced out all wage earners, except for those at the very highest income levels. See Figure II.2: *Comparison of Median Sales Prices and 300% of Median Household Incomes, 2000-2005*.

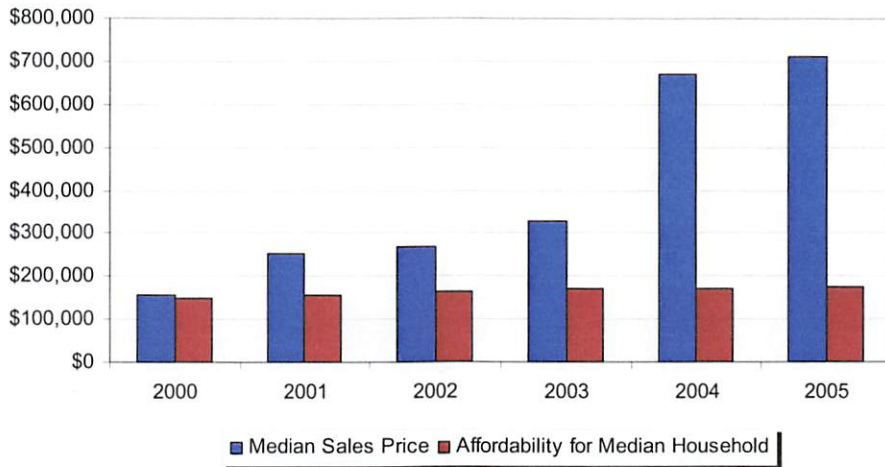
<sup>7</sup> Because median income data is not available for the Village of Islamorada, this analysis uses Monroe County median income data as calculated by the U.S. Department of Housing and Urban Development.

TABLE II.2:  
MONROE COUNTY MEDIAN HOUSEHOLD INCOME AND  
MEDIAN SINGLE FAMILY HOUSING PRICES IN ISLAMORADA, 2000-2005

Year	Median Price of Homes	Median Price of Homes as % of Median Income	Median Household Income for Monroe County
2000	\$156,757	318%	\$49,300
2001	\$251,887	483%	\$52,100
2002	\$268,182	487%	\$55,100
2003	\$328,571	582%	\$56,500
2004	\$671,429	1,174%	\$57,200
2005	\$712,500	1,219%	\$58,450

Source: Monroe County Property Appraiser and Florida Housing Finance Corporation.

FIGURE II.2  
COMPARISON OF MEDIAN SALES PRICES AND 300% OF  
MEDIAN HOUSEHOLD INCOMES, 2000-2005



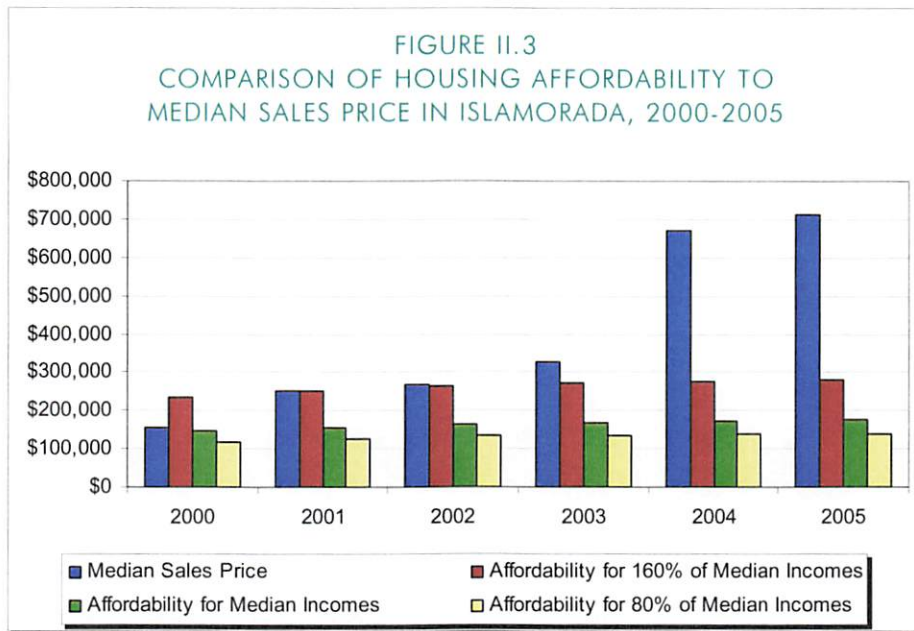
Source: Monroe County Property Appraiser and U.S. Department of Housing and Urban Development.

Figure II.3: Comparison of Housing Affordability to Median Sales Prices in Islamorada, 2000-2005, illustrates the comparison of median sales prices in the Village of Islamorada with housing prices that are affordable to Monroe County median income households, as well as households with incomes at 160 percent and 80 percent of median household incomes.<sup>8</sup> In 2000 and in following years, the median sales prices exceeded the price that was affordable to the median income household and households earning 80 per

<sup>8</sup> Typically, affordability of owner-occupied housing is defined as 300 percent of median household income. Using this 300 per cent affordability rule of thumb, the housing affordability for households earning area median income, 160 per cent of area median income, and those earning 80 per cent of area median incomes were calculated by multiplying these incomes by three (3) to result in the cost of housing that is affordable for that income. For example, the area median income in 2005 is \$58,450. Multiplying this income by three (3), this rule of thumb estimates that the median income household will be able to afford a home that costs \$175,350.

cent of median income. In 2005, the sales price exceeded the housing price affordable to a median household income by more than \$537,150. What this means is that the median priced unit in 2005 is affordable to a household earning \$237,500 - \$179,050 more than the area median income.

Moreover, since 2002, median priced homes have exceeded the price that was affordable to the households earning 160 percent of the area median income. In 2005, the median priced home cost \$431,940 more than a household earning 160 per cent of the area median income could afford. The housing affordability problem is affecting not only households earning the area median income, but also those earning well above the median income.



Source: U.S. Department of Housing and Urban Development and the Monroe County Property Appraiser.

## **B. HOUSING PRICES ARE FAR OUTPACING INCREASES IN WAGES/INCOME**

Housing affordability, however, is a relative concept. When inquiring about affordability, it is necessary to ask the question "affordable with respect to what?" Some suggest that attempting to measure housing prices with some type of median or similar measure can be misleading. They suggest that the relevant question is whether housing is available in the market place within the price ranges that local employees can reasonably afford.

Review of Monroe County employment and wage data in 2005 and data trended to 2006, indicate that housing in the Village of Islamorada is no longer available at prices that much of the local work force can reasonably afford. The data show that even with employment and wage growth,

Islamorada's workforce is finding it very difficult to find housing in the marketplace they can afford. The data also indicate that a portion of the employment growth is occurring in sectors of the economy that increase the housing affordability problem because of the low wages earned by the new employees.

## 1. Employment and Wages

Table II.3: *Employment and Earnings in Monroe County, 2005-2006*, presents the 2005 and 2006 earnings of economically active households in Monroe County. The 2005 Monroe data are projected forward to December 2006 to show an estimate of current wages (2006). These wages are compared to wages earned for each industry statewide. The last column illustrates the percentage comparisons of estimated 2006 Monroe County earnings to statewide employee earnings. Generally Monroe County employee earnings are less than for the state. There are some notable exceptions to this trend: fishing, business and professional services, and leisure and hospitality (the tourist industry) are well above statewide average earnings. Retail trade, other services, and public administration are also above state averages. The two largest sectors, tourism and retail, have wages and earnings higher than average, while other categories tend to be less than average.

Table II.3 also shows that while some of the industries in Monroe County with the highest number of employees earn wages that are higher than the state average, they are still earning low wages, especially when compared to housing prices. In 2005, leisure and hospitality employees earned \$23,788 annually, on average; accommodation and food service employees earned \$23,297 annually, on average; and trade, transportation and utilities employees earned \$31,256 annually, on average. These wages are low in comparison to the median income for Monroe County (\$58,450 for 2005). This pattern of a large proportion of employees earning low average salaries further exacerbates the problem of housing affordability, especially in a market where housing prices continue to increase at a rapid rate and are very high to begin with.

TABLE II.3: EMPLOYMENT AND EARNINGS BY INDUSTRY MONROE COUNTY, 2005-2006					
Industry Title	Average Employment	Annual Wage		Florida	'06 Monroe Cty Wages as % of Statewide Earnings
		2005	2006	2006	
Total, All Industries	35,895	\$32,788	\$34,214	\$38,376	89.16%
Goods-Producing	2,613	\$32,352	\$33,759	\$40,484	83.39%
Agriculture, Forestry, Fishing and Hunting	102	\$33,145	\$34,587	\$24,004	144.09%
Construction	2,226	\$32,391	\$33,800	\$39,994	84.51%
Manufacturing	285	\$31,764	\$33,146	\$45,301	73.17%
Service-Providing	33,282	\$32,823	\$34,251	\$38,033	90.05%

TABLE II.3:  
EMPLOYMENT AND EARNINGS BY INDUSTRY  
MONROE COUNTY, 2005-2006

Industry Title	Average Employment	Annual Wage		Florida	'06 Monroe Cty Wages as % of Statewide Earnings
		2005	2006	2006	
Trade, Transportation, and Utilities	7,636	\$31,256	\$32,616	\$36,053	90.47%
Wholesale Trade	520	\$45,167	\$47,132	\$55,030	85.65%
Retail Trade	5,553	\$27,209	\$28,393	\$26,929	105.44%
Information	457	\$47,952	\$50,038	\$55,045	90.90%
Financial Activities	2,364	\$42,750	\$44,610	\$54,909	81.24%
Finance and Insurance	1,220	\$50,038	\$52,215	\$61,889	84.37%
Real Estate and Rental and Leasing	1,144	\$34,976	\$36,497	\$40,672	89.73%
Professional and Business Services	2,603	\$43,410	\$45,298	\$40,927	110.68%
Education and Health Services	4,049	\$37,743	\$39,385	\$39,672	99.28%
Leisure and Hospitality	11,539	\$23,788	\$24,823	\$20,287	122.36%
Accommodation and Food Services	10,136	\$23,297	\$24,310	\$17,661	137.65%
Other Services	1,472	\$27,466	\$28,661	\$26,923	106.45%
Public Administration	3,132	\$47,605	\$49,676	\$46,542	106.73%

SOURCE: Florida Labor Market Statistics, September 2006. NOTE: 2006 earnings were projected using a 2.9% increase over 2005, which was the 2004-2005 increase.

### C. THE SUPPLY OF HOUSING AFFORDABLE TO THE WORKFORCE IS SUBSTANTIALLY DECREASING

The breadth of the housing affordability problem in the Village of Islamorada is further demonstrated by considering the income and housing cost data from the Monroe County Property Appraiser on the sales price of all residential units sold in Islamorada between January 1, 2000 and December 31, 2005. The residential sales are categorized into three types of residential units: single-family detached; condominiums; and mobile homes. There have been a total of 1,373 residential sales recorded by the Monroe County Property Appraiser in Islamorada over this six year period. Of these units sold, the large majority are single-family detached units (59.1%) and condominium units (39%). The balance is mobile home units. See Table II.4: *Types of Residential Units Sold, Islamorada, 2000-2005*.

TABLE II.4:  
TYPES OF RESIDENTIAL UNITS SOLD,  
ISLAMORADA, 2000-2005

Year	Single-Family Detached	Condominiums	Mobile Homes	Total
2000	22	32	3	57
2001	75	63	2	140
2002	124	92	6	222
2003	183	83	5	271
2004	207	107	3	317
2005	200	159	7	366
TOTAL	811	536	26	1,373
Percent of Total	59.1%	39.0%	1.9%	100.0%

Source: Monroe County Property Appraiser Database

Table II.5: *Existing Home Sales by Price Range, Village of Islamorada, 2000-2005*, provides information about the availability of housing units over the past six years being sold in the local housing market that the workforce in Islamorada can afford (see Appendix A for an even more detailed breakdown of housing sales prices). To establish a base for comparison, the total sales are divided into those residential units sold below \$400,000 and those that sold for \$400,000 or higher. In 2000, 79.2 percent of all existing home sales in Islamorada were below \$400,000. The average price for all units that year was \$286,872. In 2003, 53.4 percent of residential sales were below \$400,000. By 2005 prices had increased dramatically and only 15.4 percent of sales were under \$400,000. Mobile homes and condominiums are increasing their roles as being the provider of lower price housing – to the extent that \$400,000 can be considered to be low price for a single-family home.

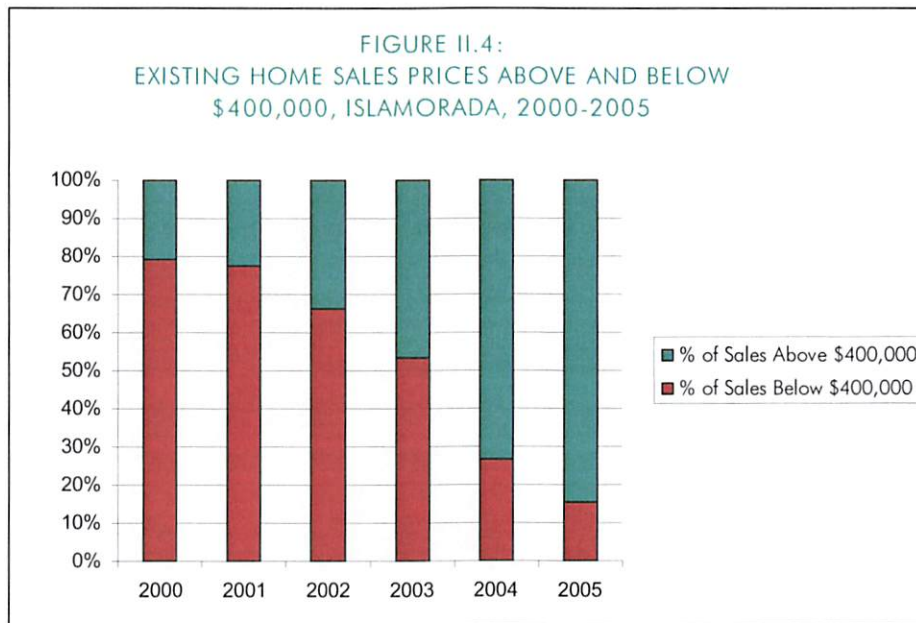
Probably of greatest relevance to median income members of the workforce, sales of homes under \$200,000 went from 246 in 2000 to twelve (12) in 2005 (see Table II.5: *Existing Home Sales by Price Range, Village of Islamorada, 2000-2005*). Of those twelve (12) homes under \$200,000, seven (7) were single family, none (0) of the homes were mobile homes and five (5) were condominiums.

TABLE II.5: EXISTING HOME SALES BY PRICE RANGE VILLAGE OF ISLAMORADA, 2000 - 2005						
Sales Price	2000	2001	2002	2003	2004	2005
Under \$50k	12	23	29	16	7	2
\$50-100k	42	31	22	17	9	8
\$100-150k	81	54	30	16	13	1
\$150-200k	111	57	52	18	17	1
\$200-250k	39	38	51	38	18	3
\$250-300k	34	53	33	48	15	8
\$300-350k	20	35	25	35	31	11
\$350-400k	27	26	29	34	30	23
\$400-450k	17	14	18	26	26	28
\$450-500k	15	12	17	12	32	27
\$500-550k	7	14	21	12	14	19
\$550-600k	9	6	10	17	9	13
\$600-650k	4	11	12	17	21	17
\$650-700k	12	8	11	17	14	21
\$700-750k	5	4	9	21	23	12
\$750-800k	7	2	8	8	20	15
\$800-850k	3	3	10	6	22	13
\$850-900k	3	4	4	5	11	15
\$900-950k	1	1	1	8	14	6
\$950-1,000k	2	2	5	3	6	14
Over \$1,000k	11	12	12	42	171	112
Average (1,000s)	\$287k	\$310k	\$362k	\$484k	\$744k	\$776k
Median (1,000s)	\$157k	\$252k	\$268k	\$329k	\$671k	\$713k
Total Sales	462	410	409	416	523	369

TABLE II.5: EXISTING HOME SALES BY PRICE RANGE VILLAGE OF ISLAMORADA, 2000 - 2005						
Sales Price	2000	2001	2002	2003	2004	2005
Below \$400k	366	317	271	222	140	57
% Below \$400k	79.20%	77.30%	66.30%	53.40%	26.80%	15.40%
% Above \$400k	20.80%	22.70%	33.70%	46.60%	73.20%	84.60%
Single Family	54.60%	65.30%	67.50%	55.90%	53.60%	38.60%
Mobile Home	2.10%	1.00%	2.10%	3.20%	1.80%	8.80%
Condo	46.90%	36.80%	34.30%	48.90%	57.30%	94.10%

Source: Monroe County Property Appraiser Database

The dynamics of home prices in Islamorada are clearly seen in Figure II.4: *Existing Home Sales Prices Above and Below \$400,000, Village of Islamorada, 2000-2005*. Average prices are sharply increasing while the supply of dwellings at the lower end are greatly diminished. The phenomenon is not just a matter of rapid increases in prices of high end units. Rather, it is a general increase in unit prices.



Source: Monroe County Property Appraiser Database

Based on what the housing price, housing sales, and income data for Monroe County and Islamorada show, there is no doubt there is a housing affordability problem in Islamorada today.

### III. THE NEED FOR AFFORDABLE HOUSING CREATED BY NEW DEVELOPMENT

The need to provide housing that is affordable to Islamorada's workforce comes from all new development that demands labor (employees), including both residential and non-residential development. These employees earn different levels of wages that will require different types of workforce housing solutions.

#### A. BACKGROUND

The increase in housing prices in Islamorada, in and of itself creates an affordable workforce housing problem in Islamorada and the Florida Keys in general. However, the problem is accentuated in Islamorada. This is because some of the larger employers in the Village, such as the leisure and hospitality industry (i.e., tourism), accommodation and food services, retail service businesses and construction industry typically hire more lower wage employees than other industries. A significant percentage of new employees in these businesses earn very modest wages, making it increasingly difficult for them to afford a house for sale in the local real estate market, or rent housing.

For the purposes of evaluating where workforce housing demands originate, it is tempting to think that a community may be divided neatly into an economic sector and a residential sector. The economic sector provides the employment and incomes for the residents and the residential sector provides for the needs of the local employees and their families. In a place like Islamorada, however, this distinction between an economic sector and residential sector is misleading. Instead, it is more useful to conceive of an economy that is divided into two general sectors: the basic sector and the local sector.

The basic sector is that part of the economy that brings income into the Village and distributes that income as wages and salaries within the region – such as tourism, retail, and accommodation and food services. The local sector is that part of the economy that produces goods and services for sale to residents of the region. The basic sector is active while the local sector is reactive. The essential reason for using this model is that the economic health of the region is dependent upon the economic success of the basic sector.

Both residential and non-residential development in Islamorada is very much a part of the basic sector because of the strong tourist/second home component of Islamorada's economy, which helps fuel the tourism, retail, and accommodation and food services businesses. The incomes earned from this demand leads to spending in the local sector. As such, residential development shares many of the characteristics of other and more typical components of the economic base, including its demand for labor.

Residential and non-residential development in Islamorada places a demand on labor (the workforce) in three ways:

- The first is the construction of the building (i.e., construction employees for both residential and non-residential development);
- The second is the operation and maintenance of the building (i.e., employees for residential development); and
- The third is the use of the structure as designed by the builders (i.e., employees for non-residential development).

All three activities generate employment in Islamorada, and because of the wage levels and existing housing prices, these activities consequently result in a need for affordable workforce housing. The demand for labor (employees) that both residential and non-residential developments create, and the demand these employees place on the need for workforce housing is outlined below.

## **B. RESIDENTIAL DEVELOPMENT**

As is discussed above, residential development in Islamorada has two employment needs:

- The first is for the construction of the residence (construction);
- The second is for the operation and maintenance of that residence, post-construction (post-construction).

As discussed below, both construction and post-construction activities generate employment in Islamorada, and many of these workers typically earn wages and salaries that put them in a position of economic stress in terms of their ability to purchase or rent housing.

### **1. Demand for Workforce Housing Units**

#### **a) Construction Impacts**

The construction, expansion, or renovation of buildings requires the employment of contractors and construction workers to do the work. The wages of most of these workers are within a range such that they can not afford housing in Islamorada. The method used to assess the demand for workforce housing created by construction activities involves the following. First, the amount of construction authorized and built in Monroe County over the past four years (measured in square feet) was determined from annual Monroe County Property Appraiser data. Second, the number of construction workers involved in the construction of these buildings was determined using monthly unemployment insurance reports for Monroe County that have data on the number of

local construction workers. This data is expressed in person years for 2002-2005. Third, and based upon the amount of square footage built and the number of construction workers needed to construct these buildings, the actual amount of a building (in square feet) a construction employee builds in a year was determined.<sup>9</sup> Table III.1: *Residential and Non-Residential Construction (square feet) and Construction Employment, Monroe County, 2002-2005*, summarize this analysis. These data illustrate that, on average, one construction employee directly involved in construction builds an average of 859 square feet of space in a year. Put another way, it takes an estimated 1.2 employee-years to construct 1,000 square feet of floor area.<sup>10</sup> Larger construction projects require more construction time (either more people working over the same period of time, or the same number of people working for a longer time) to complete.

TABLE III.1 RESIDENTIAL AND NON-RESIDENTIAL CONSTRUCTION (square feet) AND CONSTRUCTION EMPLOYMENT, MONROE COUNTY, 2002-2005	
Residential Construction	4,242,870 FT <sup>2</sup>
Non-Residential Construction	995,296 FT <sup>2</sup>
Total Construction	5,238,166 FT <sup>2</sup>
Employee Years	6,098
FT <sup>2</sup> per Construction Employee	859 FT <sup>2</sup>

*SOURCE: Florida Agency for Workforce Innovation, Labor Market Statistics, ES-202 data for Monroe County, 2002 through 2005 and Monroe County Property Appraiser, tax rolls 2002 through 2005.*

Annual variations in square feet of construction are due primarily to the differing time dimensions of the data series. Permitting must precede construction. It is very common for a residential unit or non-residential development to be permitted in one year and constructed, either in whole or in part, in another year. Because of this phenomenon, there is no reason to expect the amount of square feet constructed from year to year to be consistent. However, over the 4 year period, the problem of timing becomes irrelevant. Consequently, by estimating the amount of space a construction employee builds over a year based on 4 years of

<sup>9</sup> For purposes of this calculation, the analysis includes all employees that work in the construction industry, not just those engaged in the physical construction of the structure. For example, an employee installing water or wastewater lines is considered to be engaged in constructing new development as much as those directly involved with the erection of a building.

<sup>10</sup> This construction analysis aggregates residential and non-residential construction because the average wages and average number of employees needed to construct 1,000 square feet of a structure for both residential and non-residential development is not significantly different.

development activity, it is possible to derive a reasonable estimate of floor area built by the average construction worker.

Table III.2: *Construction Employment and Need for Housing in Islamorada*, sets out the number of employees needed to construct different size residential units based on the fact that one construction employee builds 859 square feet of space annually (See the column in Table III.2 labeled “Employee Years to Construct Units”). Specifically, the table displays the number of employee years it takes to construct a building of a certain size.

Construction employment is measured in employee years (employee years to construct units). Housing has no such time dimension. Employees will have a definable career and dwellings have an expected life. In estimating the demand construction employees place on a residential unit, it must be recognized that construction employees require housing only during the period of actual construction of the home (even though they live in the community over their career). This must be accounted for in the analysis. The average construction worker career is 40 years. To account for this circumstance, the calculation of construction employee years to construct the unit is therefore divided by 40 to convert to the needed housing over the work career of the employee (See column in Table III.2 labeled “Employees Needed (Over Career of Employee)).

Next, to determine the needed number of residential units these construction employees demand in Islamorada, the employee equivalent is then divided by the average number of employees per dwelling unit that exist today in Islamorada (1.586<sup>11</sup>) to estimate the fraction of a dwelling unit needed to house the employees engaged in residential construction of homes (See column labeled “Housing Units Needed for Employees”). As shown in Table III.2: *Construction Employment and Need for Housing in Islamorada*, this calculation results in a little over .019 of a dwelling unit demanded for construction employees for every 1,000 square feet of construction.

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<sup>11</sup> See Appendix B: *Employees Per Household, Monroe County*.

Table III.2:  
CONSTRUCTION EMPLOYMENT AND NEED FOR HOUSING IN ISLAMORADA

Building Size	Employee Years to Construct Units	Employees Needed (Over Career of Employee)	Housing Units Needed for Employees
500	0.601	0.015	0.009
750	0.901	0.023	0.014
1,000	1.201	0.030	0.019
1,500	1.802	0.045	0.028
2,000	2.403	0.060	0.038
2,500	3.004	0.075	0.047
3,000	3.604	0.090	0.057
3,500	4.205	0.105	0.066
4,000	4.806	0.120	0.076
4,500	5.406	0.135	0.085
5,000	6.007	0.150	0.095

### b) Operations & Maintenance Impacts

In the Spring of 2006, RRC Associates, Inc., conducted a survey of homeowners in the Village of Islamorada, the results of which are summarized in a report titled *Village of Islamorada Residential Job Generation Study* (July 2006) (hereinafter referred to as “*Residential Job Study*”). One of the primary objectives of the *Residential Job Study* was to acquire data on the employment associated with the operations and maintenance of residential units in the Village of Islamorada. The *Residential Job Study* asked homeowners questions about the use, both directly and indirectly, of five primary categories of employees that are hired to assist in the operation and maintenance of residential units. They include:

- Direct hires by home owners;
- Hires by property management firms retained by home owners to operate and maintain residential properties;
- Hires by homeowners associations responsible for operating and maintaining residential properties;
- On-sight caretakers; and
- Other local service firms.

The operations and maintenance services asked about include exterior maintenance and upkeep (i.e., gardeners, mowers, and other exterior maintenance), housekeepers, kitchen help, child care/nannies,

caretakers, butlers, personal trainers, and administrative assistants for the residential unit. The survey also gathered extensive data about selected operational characteristics of residential homes, firms that households contract with to finance and insure homes, as well as the use patterns and demographics of homeowners, which is useful for other policy, planning and research purposes.

The survey was mailed to a sample of 3,000 homeowners in the Village of Islamorada. This includes the population of owners of units in excess of 2,000 square feet, as identified through the Monroe County Property Appraiser records (1,094 total households); a random sample<sup>12</sup> of 48 percent of owners of homes sized within the range of 500 to 2,000 square feet (1,051 total); and a random sample of 63 percent of condominium owners (853 total). Single-family homes below 500 square feet were not included given that many of these are boat pads and similar types of units. A total of 822 surveys were returned for a response rate of 27.5 percent. Of these 822 survey responses, 585 were responded to in full, whereas the remaining surveys lacked responses to some of the survey questions. In conducting analysis on the survey responses, only those surveys that have a response to the related questions in the analysis were used.

For each type of home service the owner uses (homeowners associations, property management companies, independent contractors, on-site caretakers and other directly hired employees), owners were asked to report how much they spend per year on each service and, if known, approximately how many hours employees spent serving their home each year. Annual spending amounts were converted into “full-time equivalents” (FTE) using a combination of wage data and assumptions regarding non-labor costs.<sup>13</sup> Wage data was based on annualized wage rates for Monroe County for specified industry sectors, as extrapolated from 2004 Quarterly Census of Employment and Wages (QCEW) data.<sup>14</sup> Specific assumptions for individual service providers are as follows:

- Homeowners associations (HOA): A conversion ratio of \$117,390 in homeowners’ dues per direct job was assumed. This is based on an assumption of a \$27,475 average wage for HOA employees (Monroe County inflation adjusted 2004 QCEW data – NAICS code 813990) and an assumption that 23.4 percent of HOA costs

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<sup>12</sup> The random sample was conducted using SPSS statistical software.

<sup>13</sup> FTE employees represent the number of workers that would typically be employed to complete the service based on existing employment patterns in the respective industries, which presumably includes a blended hybrid of full-time and part-time employees.

<sup>14</sup> The QCEW data is provided by the U.S. Census Bureau of Labor Statistics, and is available at <http://data.bls.gov/PDQ/outside.jsp?survey=en>

are used for wages (based on the ratio of wages paid to revenue received for HOA's from the 2002 Economic Census for the state of Florida).

- Property management firms (PMF): A conversion ratio of \$117,641 in property management fees per direct job was assumed. This is based on an assumption of a \$30,560 average wage for residential property management employees (Monroe County inflation adjusted 2004 QCEW data – NAICS code 531311) and an assumption that 25.97 percent of property management costs are used for wages (based on the ratio of wages paid to revenue received for PMF's from the 2002 Economic Census for Monroe County).
- Other contracted services: A conversion ratio of \$84,388 in contracted service fees per direct job was assumed for other contracted services. This is based on an assumption of a \$32,320 average wage for buildings and dwellings services employees (Monroe County inflation adjusted 2004 QCEW data – NAICS codes 5616 & 5617) and an assumption that 38.3 percent of service costs are used for wages (based on the ratio of wages paid to revenue received for contract services from the 2002 Economic Census for the State of Florida).
- Direct employees and caretakers: A conversion ratio of \$23,744 in employment costs per direct job was assumed. This is based on the average wage paid by these industries in the State of Florida as reported by the 2004 QCEW data (NAICS code 814110) and adjusted for inflation.

In addition to questions regarding home services employment, survey respondents that were not full-time residents of Islamorada were also asked to describe the tenancy of their Islamorada unit. Data about tenancy (how the unit is used or occupied) was broken into six (6) categories:

- Secondary residence: units owned by the respondent and used as a secondary residence by the owner;
- Vacation rental: units owned by the respondent and leased on a short-term basis, usually as a vacation or seasonal rental;
- Business/corporate rental: units owned by the respondent and leased on a short-term basis to business or corporate entities for retreats and conferences;

- Long-term rental residences: units owned by the respondent and leased on a long-term basis;
- Other (for the respondent to specify): uses other than those listed above for which the unit is occupied; and
- Vacant: amount of time in which the residence is not occupied.

These survey responses were compiled, and then several hypotheses were tested through regression analysis. The hypotheses tested are whether there is a relationship between the size of a residential unit and the number of operation and maintenance employees that service the unit. The analyses also tested whether there is a difference in this relationship between house size and operation and maintenance employees serving the unit, and whether the unit is occupied by a permanent resident or otherwise used as a secondary residence, vacation rental, business/corporate rental, long-term rental, or other. The hypothesis testing this relationship included 585 survey responses. See Table: III.3: *Number of Survey Responses Used in Analysis of Operations and Maintenance Employees.*

Survey Cases	Number of Responses
All returned responses	822
Fully completed responses	585
Responses from full-time owner-occupied units	406
Responses from units otherwise occupied	416

The survey results indicate that there are different employment relationships between dwellings occupied by full-time residents and those occupied for all other purposes. The results also indicate there are different employment relationships between units based on the size of the unit. The relationship is expressed mathematically as follows:

$$\text{Employees} = -0.01330 + (-0.03846 * \text{Full-time}) + (0.00006466 * \text{Area})$$

Where:

$$\text{Employees} = \text{Operations and Maintenance Employees}^{15}$$

$$\text{Full-Time} = \text{Residential Unit Occupied by Full-time Resident}$$

$$\text{Area} = \text{Gross Square Feet of Unit}$$

<sup>15</sup> Measured by full-time equivalent employees (FTEs).

This formula results from a multiple regression analysis with the number of full time equivalent employees being the dependent variable and the size of the home, in square feet, and the full-time occupancy of the home being the independent variables. Collectively, the independent variables show that the number of employees increase with the size of the dwelling and that the number of employees is greater if the unit is occupied as a secondary residence, vacation rental, business/corporate rental, long-term rental, or other.

The linear relationships identified above effectively describe post construction (operations and maintenance) employment as a function of residency status and size of units in Islamorada. The result of applying this formula to homes of varying sizes is shown below in Table III.4: *Operations and Maintenance Employment by Home Size and Residency of Unit, Islamorada*. To determine the needed number of residential units these operations and maintenance employees demand in Islamorada, the employee equivalent is divided by the average number of employees per dwelling unit that exist today in Islamorada (1.586<sup>16</sup>) to estimate the fraction of a dwelling unit needed to house the employees engaged in residential operation and maintenance of residential units occupied by full-time residents versus others (secondary residences, vacation rentals, business/corporate rentals, long-term rentals, or others).

**Table III.4:  
OPERATIONS AND MAINTENANCE EMPLOYMENT  
BY HOME SIZE AND RESIDENCY OF UNIT, ISLAMORADA**

Unit Size	Employees for Full-Time Resident Units	No. of Units Needed for Employees of Full-Time Resident Units	Employees for All Other Units	No. of Units Needed for Employees of All Other Units
500	0.000	0.000	0.019	0.012
750	0.000	0.000	0.035	0.022
1,000	0.013	0.008	0.051	0.032
1,500	0.045	0.029	0.084	0.053
2,000	0.078	0.049	0.116	0.073
2,500	0.110	0.069	0.148	0.094
3,000	0.142	0.090	0.181	0.114
3,500	0.175	0.110	0.213	0.134
4,000	0.207	0.130	0.245	0.155
4,500	0.239	0.151	0.278	0.175
5,000	0.272	0.171	0.310	0.196

**c) Summary of Need for Affordable Housing Units**

Tables III.5 and III.6 summarize the total workforce housing unit need created by new residential development, for both construction and operation/maintenance employees.

<sup>16</sup> See Appendix B: *Employees per Household, Monroe County*.

Table III.5:  
WORKFORCE HOUSING NEED CREATED BY RESIDENTIAL UNITS OCCUPIED BY FULL-TIME RESIDENTS<sup>17</sup>

Unit Size (FT <sup>2</sup> )	Employees				Total Workforce Housing Units Needed (Construction and O&M Employees of Full-Time Resident Units)
	Construction		Operations & Maintenance for Full-Time Resident Units		
	Employees	Workforce Housing Units Needed for Construction Employees	Employees	Workforce Housing Units Needed for O&M Employees of Full-Time Resident Units	
500	0.015	0.009	0.000	0.000	0.009
750	0.023	0.014	0.000	0.000	0.014
1,000	0.030	0.019	0.013	0.008	0.027
1,500	0.045	0.028	0.045	0.029	0.057
2,000	0.060	0.038	0.078	0.049	0.087
2,500	0.075	0.047	0.110	0.069	0.117
3,000	0.090	0.057	0.142	0.090	0.147
3,500	0.105	0.066	0.175	0.110	0.176
4,000	0.120	0.076	0.207	0.130	0.206
4,500	0.135	0.085	0.239	0.151	0.236
5,000	0.150	0.095	0.272	0.171	0.266

<sup>17</sup> Note that the data shown in Table III.5: *Workforce Housing Need Created by Residential Units Occupied by Full-Time Residents*, are illustrative only. The precise formulae should be used for individual dwellings.

Table III.6:  
WORKFORCE HOUSING NEED CREATED BY ALL OTHER UNITS<sup>18</sup>

Unit Size (FT <sup>2</sup> )	Employees				Total Workforce Housing Units Needed (Construction and O&M Employees of All Other Units)
	Construction		Operations & Maintenance for All Other Units		
	Employees	Workforce Housing Units Needed for Construction Employees	Employees	Workforce Housing Units Needed for O&M Employees of All Other Units	
500	0.015	0.009	0.019	0.012	0.021
750	0.023	0.014	0.035	0.022	0.036
1,000	0.030	0.019	0.051	0.032	0.051
1,500	0.045	0.028	0.084	0.053	0.081
2,000	0.060	0.038	0.116	0.073	0.111
2,500	0.075	0.047	0.148	0.094	0.141
3,000	0.090	0.057	0.181	0.114	0.171
3,500	0.105	0.066	0.213	0.134	0.201
4,000	0.120	0.076	0.245	0.155	0.231
4,500	0.135	0.085	0.278	0.175	0.260
5,000	0.150	0.095	0.310	0.196	0.290

<sup>18</sup> Note that the data shown in Table III.6: *Workforce Housing Need Created by All Other Units*, are illustrative only. The precise formulae should be used for individual dwellings.

## 2. Assistance to Address Workforce Housing Need

In fully exploring the need for workforce housing created by residential development, there is one final step. It involves determining the amount of assistance (workforce housing subsidy) that is needed to make housing in the community affordable for the construction and operations/maintenance employee households that build and service residential units.

As is discussed in Section II: *Problem Description*, housing in Islamorada has become unaffordable to not only low-wage earning households, but also to households earning the median household income and much higher. Consequently, the income range of households that need workforce housing assistance in Islamorada is fairly broad. To adequately address the different types of households that need workforce housing assistance, three Workforce Housing Categories are developed in this Study. The intent of the categories is to recognize that households of varying income levels live in units of varying size and price. For example, it is logical that a household earning \$60,000 lives in a different and more expensive house than a household earning \$30,000. These three categories address this issue. These categories are used to better assess workforce housing mitigation at a level that is reflective of the different income categories in the community.<sup>19</sup>

The three Workforce Housing Categories were developed using local cost and square footage data on existing affordable units built in Islamorada and the Florida Keys, other communities in Florida, and other resort communities across the nation. These three Workforce Housing Categories identify the size of an appropriate workforce housing unit for each income category, the type of construction, and the cost per square foot to construct the unit based upon local construction costs. Table III.7: *Workforce Housing Categories, Islamorada*, shows the size, type, cost to construct these units, and household and employee income levels that are needed if these prototypical units are to be considered affordable. (See Appendix D: *Shortage (Housing Assistance) Calculations*, for more detail on the incomes that can afford the workforce units in each of these categories.)

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<sup>19</sup> The Workforce Housing Categories are not linked in any way to income or occupancy eligibility requirements related to the application for affordable housing units in Islamorada. These categories are intended for use as a tool to determine workforce housing mitigation both in terms of units and housing assistance, and do not serve as eligibility requirements.

TABLE III.7: WORKFORCE HOUSING CATEGORIES, ISLAMORADA <sup>20</sup>			
	Category 1	Category 2	Category 3
Area (FT <sup>2</sup> )	500	700	900
Construction Type	Modular	Modular	Modular
Number of Bedrooms	1	2	3
Housing Unit Type	Multi-Family Attached	Multi-Family Attached	Multi-Family Attached
Construction Cost per FT	\$175	\$175	\$175
Construction Cost	\$87,500	\$122,500	\$157,500
Site Prep	\$40,000	\$40,000	\$40,000
Land	\$45,000	\$63,000	\$81,000
Total	\$172,500	\$225,500	\$278,500
Income Required to Afford a Unit			
Income Ratio for Determining Housing Affordability	29.32%	29.32%	29.32%
Annual Household Income Needed to Purchase Unit	\$50,573	\$66,578	\$82,584
Income per Worker in Household	\$31,897	\$41,992	\$52,087

As Table III.7 shows, the type of construction and the cost per square foot to construct the units are the same for all three Workforce Housing Categories. The variation in unit costs is solely dependent upon the size of the unit. The cost shown is a turn-key cost of production under prevailing market conditions. Table III.7 also shows the differences in both household and employee income levels that are needed to make the prototypical units affordable (in Table III.7, see “Annual Household Income Needed to Purchase Unit”).

Next, and for the purposes of measuring the assistance needed to make units affordable to members of the workforce at different income levels, the household income levels were evaluated for the different members of the workforce (see Appendix D: *Employment and Household Earnings by Industry, Monroe County, 2005-2006*), and then compared to the household income levels needed to make the prototypical units affordable in each of the Workforce Housing Categories.

Based on this comparison, the household income levels were matched with the Workforce Housing Categories that most closely aligned with the incomes levels.<sup>21</sup>

<sup>20</sup> Each of the three Workforce Housing Categories were developed under the assumption that workforce housing units created as a result of a mitigation program that utilizes this workforce housing methodology would develop multi-family attached, modular built residential housing units. Therefore, the cost to develop these units factors in the housing type and housing construction assumptions.

### a) Affordable Housing Assistance for Construction Employee Households

Once the reasonable cost for a prototypical workforce housing unit is determined, the next step is to identify the amount of assistance that an employee household requires to afford a prototypical unit within their income category. For new residential units, this requires evaluating the subsidy needed for construction employees and operations and maintenance employees.

As is briefly discussed above, according to the employment and household earnings for the construction industry in Monroe County (see Appendix D: *Employment and Household Earnings by Industry*), individual annual construction employee earnings are \$33,800, and annual household earnings are \$53,590. Based on these earnings, a construction employee household could reasonably afford to spend \$182,792 for housing. As mentioned in the previous section and based upon their income, construction employee households qualify for Category 2 affordable housing that is estimated to cost \$225,500. Given the construction employee household earnings and the maximum housing cost that a construction employee household could afford (\$182,792), Category 2 level of housing requires \$42,708 of workforce housing assistance per worker household to afford a unit. In other words, the difference between the cost of a Category 2 house (\$225,500) and the maximum housing cost that a construction employee household can afford (\$182,792) is the affordable housing assistance needed for a construction employee household to afford a unit (\$42,708). See Table III.8: *Housing Affordability for Construction Employees* shown below.

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<sup>21</sup> For those incomes that are within a modest range above or below the maximum cut off of a Workforce Housing Category, professional judgment has been used to determine the appropriate Workforce Housing Category for the employee household.

TABLE III.8: HOUSING AFFORDABILITY FOR CONSTRUCTION EMPLOYEES	
Construction Earnings	\$33,800
Employees per Household <sup>22</sup>	1.586
Construction Employee Household Earnings	\$53,590
Maximum Housing Cost for Construction Employee Household <sup>23</sup>	\$182,792
Available Housing Cost (Category 2)	\$225,500
Assistance Subsidy per Units Needed for Construction Employee Household	\$42,708

The housing assistance needed by unit size is shown in Table III.9:  
*Construction Employment and Need for Housing in Islamorada.*

Table III.9: CONSTRUCTION EMPLOYMENT AND NEED FOR HOUSING, ISLAMORADA				
Building Size	Employee Years to Construct Units	Employees Needed (Over Career of Employee)	Housing Units Needed for Employees	Housing Assistance Needed per Unit
500	0.601	0.015	0.009	\$405
750	0.901	0.023	0.014	\$607
1,000	1.201	0.030	0.019	\$809
1,500	1.802	0.045	0.028	\$1,214
2,000	2.403	0.060	0.038	\$1,618
2,500	3.004	0.075	0.047	\$2,023
3,000	3.604	0.090	0.057	\$2,427
3,500	4.205	0.105	0.066	\$2,832
4,000	4.806	0.120	0.076	\$3,236
4,500	5.406	0.135	0.085	\$3,641
5,000	6.007	0.150	0.095	\$4,045

### b) Workforce Housing Assistance for Operations and Maintenance Employee Households

Based on industry definitions, the earnings of operational and maintenance employees are identified as a weighted average of the individual components of residential operational and maintenance employment. This is shown in Table III.10: *Operational and Maintenance Employee Income, Monroe County.*

<sup>22</sup> See Appendix B: *Employees per Household, Monroe County*, for an explanation of the calculation used to result in this figure.

<sup>23</sup> The maximum housing cost for a construction employee household is calculated by dividing the construction employee household earnings (\$53,590) by the income ratio (29.32%) to determine the cost of housing that is affordable to a construction employee household.

TABLE III.10:  
OPERATIONAL AND MAINTENANCE  
EMPLOYEE INCOME, MONROE COUNTY

	Weight	Individual	Household
Construction	17.5%	\$33,800	\$53,590
Financial Activities	5.0%	\$44,610	\$70,729
Prof & Business Services	37.5%	\$45,298	\$71,821
Education & Health Services	15.0%	\$39,385	\$62,445
Other Services	25.0%	\$28,661	\$45,442
Blended	100.0%	\$38,205	\$60,575

Based upon their income, operations and maintenance employee households qualify for Category 2 affordable housing that is estimated to cost \$225,500. Given that operations and maintenance employee households earn \$60,575 and the maximum housing cost that a construction employee household could afford is \$206,616, Category 2 level of housing would require \$18,884 of workforce housing assistance per operations and maintenance worker household to afford a unit. In other words, the difference between the cost of a Category 2 house (\$225,500) and the maximum housing cost that a construction employee household can afford (\$206,616) is the workforce housing assistance needed for an operations and maintenance employee household to afford a unit (\$18,884). See Table III.11: *Housing Affordability for Construction Employees* shown below.

TABLE III.11:  
HOUSING AFFORDABILITY FOR  
OPERATIONS AND MAINTENANCE EMPLOYEES

Operations and Maintenance Earnings	\$38,205
Employees per Household <sup>24</sup>	1.586
Operations and Maintenance Employee Household Earnings	\$60,575
Maximum Housing Cost for Operations and Maintenance Employee Household <sup>25</sup>	\$206,616
Available Housing Cost (Category 2)	\$225,500
Assistance Subsidy per Units Needed for Operations and Maintenance Employee Household	\$18,884

The housing assistance needed by unit size is shown in Table III.12: *Operations and Maintenance Employment and Need for Housing in Islamorada*.

<sup>24</sup> See Appendix B: *Employees per Household, Monroe County*, for an explanation of the calculation used to result in this figure.

<sup>25</sup> The maximum housing cost for an operations and maintenance employee household is calculated by dividing the operations and maintenance employee household earnings (\$60,575) by the income ratio (29.32%) to determine the cost of housing that is affordable to a construction employee household.

Table III.12: OPERATIONS AND MAINTENANCE EMPLOYMENT AND NEED BY RESIDENCY OF UNIT, ISLAMORADA						
Square Footage in Residential Unit	Units Occupied by Full-Time Residents			All Other Units		
	Employees	No. of Units Needed	Housing Assistance Needed	Employees	No. of Units Needed	Housing Assistance Needed
500	0.000	0.000	\$0	0.019	0.012	\$227
750	0.000	0.000	\$0	0.035	0.022	\$419
1,000	0.013	0.008	\$154	0.051	0.032	\$612
1,500	0.045	0.029	\$539	0.084	0.053	\$997
2,000	0.078	0.049	\$924	0.116	0.073	\$1,382
2,500	0.110	0.069	\$1,309	0.148	0.094	\$1,767
3,000	0.142	0.090	\$1,694	0.181	0.114	\$2,152
3,500	0.175	0.110	\$2,079	0.213	0.134	\$2,537
4,000	0.207	0.130	\$2,464	0.245	0.155	\$2,922
4,500	0.239	0.151	\$2,849	0.278	0.175	\$3,307
5,000	0.272	0.171	\$3,234	0.310	0.196	\$3,692

### 3. Residential Mitigation

As is outlined above, the wages and salaries earned by a significant portion of Islamorada’s workforce that provides services to residential development (construction and operation and maintenance employees) are insufficient to allow these employees to obtain market housing. After determining the number and type of employees that provide service to residential development (construction employees and operations and maintenance employees), the next step is to identify the degree of workforce housing need created by residential development, and then outline mitigation options.

#### a) Measuring Need

Based on the previous analysis outlined in this section, the degree of workforce housing need for residential development in Islamorada is determined using the following formula.

##### Residential Construction Employees’ Affordable Housing Need

$$\text{Construction Employees} = 0.00003 * \text{Square Feet of Residential Unit}$$

$$\text{Needed Units for Construction Employee Households} = \text{Construction Employees} + 1.586$$

$$\text{Construction Assistance Needed} = \text{Construction Employee Households} * \$42,708$$

##### Residential Operations and Maintenance (O&M) Employees’ Affordable Housing Need

$$\text{O\&M Employees} = -0.01330 + (-0.03846 * \text{Full-time}) + (0.00006466 * \text{Area})$$

Where:

$$\text{Full Time} = \text{Full Time Residents}$$

Area = square Feet of Residential Unit

O&M Employee Households = O&M Employees + 1.586

O&M Assistance Needed = O&M Employee Households Needing Assistance \* \$18,884

**Total Units Needed** = Needed Units for Construction Employee Households + Needed Units for O&M Employee Households

**Total Assistance Needed = Construction Assistance Needed + Operations and Maintenance Assistance Needed**

What this formula shows is that the degree of need for workforce housing can be determined either by a workforce housing unit (or fraction thereof) that needs to be built for residential development, or workforce housing assistance amount that needs to be paid to provide a sufficient amount of funds for those employees (or fraction thereof) in need of workforce housing, so they can afford housing at a reasonable price.

Because workforce housing need is based on the size of the home and the residency status of the home, the formula will need to be applied to each residential unit, individually, based on its size (square footage) and residency status. Tables III.13: *Workforce Housing Need Created by Residential Development of Units Occupied by Full-Time Residents* and Tables III.14: *Workforce Housing Need Created by All Other Residential Units*, however, provides examples of workforce housing need for varying sized residential units, both in terms of actual workforce housing units (or a fraction thereof), and workforce housing assistance.

Table III.13:  
WORKFORCE HOUSING NEED CREATED BY RESIDENTIAL DEVELOPMENT OF UNITS OCCUPIED BY FULL-TIME RESIDENTS<sup>26</sup>

Unit Size (FT <sup>2</sup> )	Construction			Operations & Maintenance of Full-Time Resident Units			Total Workforce Housing Units Needed (Construction & O&M Employees)	Total Workforce Assistance for Employees (Construction & O&M Employees)
	Employees	Housing Units Needed	Housing Assistance for Construction Employees	Employees	Housing Units Needed	Housing Assistance for Operations and Maintenance Employees		
500	0.015	0.009	\$405	0.000	0.000	\$0	0.009	\$405
750	0.023	0.014	\$607	0.000	0.000	\$0	0.014	\$607
1,000	0.030	0.019	\$809	0.013	0.008	\$154	0.027	\$963
1,500	0.045	0.028	\$1,214	0.045	0.029	\$539	0.057	\$1,752
2,000	0.060	0.038	\$1,618	0.078	0.049	\$924	0.087	\$2,542
2,500	0.075	0.047	\$2,023	0.110	0.069	\$1,309	0.117	\$3,332
3,000	0.090	0.057	\$2,427	0.142	0.090	\$1,694	0.147	\$4,121
3,500	0.105	0.066	\$2,832	0.175	0.110	\$2,079	0.176	\$4,911
4,000	0.120	0.076	\$3,236	0.207	0.130	\$2,464	0.206	\$5,700
4,500	0.135	0.085	\$3,641	0.239	0.151	\$2,849	0.236	\$6,490
5,000	0.150	0.095	\$4,045	0.272	0.171	\$3,234	0.266	\$7,279

<sup>26</sup> Note that the data shown in Table III.13: *Workforce Housing Need Created by Residential Development of Units Occupied by Full-Time Residents*, are illustrative only. The precise formula should be used for individual dwellings.

Table III.14:  
WORKFORCE HOUSING NEED CREATED BY ALL OTHER RESIDENTIAL UNITS<sup>27</sup>

Unit Size (FT <sup>2</sup> )	Construction			Operations & Maintenance of All Other Residential Units			Total Workforce Housing Units Needed (Construction & O&M Employees)	Total Workforce Housing Assistance for Employees (Construction & O&M Employees)
	Employees	Housing Units Needed	Housing Assistance for Construction Employees	Employees	Housing Units Needed	Housing Assistance for Operations and Maintenance Employees		
500	0.015	0.009	\$405	0.019	0.012	\$227	0.021	\$631
750	0.023	0.014	\$607	0.035	0.022	\$419	0.036	\$1,026
1,000	0.030	0.019	\$809	0.051	0.032	\$612	0.051	\$1,421
1,500	0.045	0.028	\$1,214	0.084	0.053	\$997	0.081	\$2,210
2,000	0.060	0.038	\$1,618	0.116	0.073	\$1,382	0.111	\$3,000
2,500	0.075	0.047	\$2,023	0.148	0.094	\$1,767	0.141	\$3,790
3,000	0.090	0.057	\$2,427	0.181	0.114	\$2,152	0.171	\$4,579
3,500	0.105	0.066	\$2,832	0.213	0.134	\$2,537	0.201	\$5,369
4,000	0.120	0.076	\$3,236	0.245	0.155	\$2,922	0.231	\$6,158
4,500	0.135	0.085	\$3,641	0.278	0.175	\$3,307	0.260	\$6,948
5,000	0.150	0.095	\$4,045	0.310	0.196	\$3,692	0.290	\$7,738

<sup>27</sup> Note that the data shown in Table III.14: *Workforce Housing Need Created by All Other Units*, are illustrative only. The precise formula should be used for individual dwellings.

## **b) Policy Options/Mitigation Options**

A number of policy options are available to the Village of Islamorada to address this workforce housing need created by residential development, once the methodology for determining need is developed and applied. They involve local and state funding, incentive zoning practices, as well as inclusionary or mandatory workforce housing requirements in Islamorada's land development code. Beyond the broad policy options to address the workforce housing need, it should be emphasized in this Support Study that if the workforce housing need is going to be effectively addressed as development occurs, the policy options should address need in one of four ways. These mitigation options include:

- Payment of funds (or a workforce housing assistance fee) to make up the difference between the cost of housing in Islamorada for the employee(s) in need of workforce housing and what the employee(s) can reasonably afford;
- Construction of workforce housing units for the employee in need;
- Conversion of existing market units to workforce units for the employee in need; or
- Providing land for workforce housing that is of equal value to the funds (workforce housing assistance fee) needed.

## C. NON-RESIDENTIAL DEVELOPMENT

The other basic sector in Islamorada that employs workers is nonresidential development. This includes offices, retail establishments, industrial businesses, tourist/recreational services, institutional uses, and government facilities. Non-residential development places a demand on labor (the workforce) in two ways:

- The first is the construction of the building (i.e., construction employees for both residential and non-residential development).
- The second is the employees who work at a structure constructed by the builders (i.e., employees of the non-residential activity in the building).

Construction employees construct the nonresidential buildings. All different types of employees work at the building after it is complete. Both activities generate employment in Islamorada, and because of the wage levels and existing housing prices, a number of these activities create a need for workforce housing. The demand for labor (employees) that non-residential development creates, and the demand these employees place on the need for workforce housing is outlined below.

### 1. Construction Impacts

As is discussed in Section III.B.1: *Construction Impacts*, the construction, expansion, or renovation of buildings requires the employment of contractors and construction workers to do the work. The method used to assess the demand for workforce housing created by construction activities involves the following. First, the amount of construction authorized and built in Monroe County over the past 4 years (measured in square feet) was determined from annual Monroe County Property Appraiser data. Second, the number of construction workers involved in the construction of these buildings was determined using monthly unemployment insurance reports for Monroe County that have data on the number of local construction workers. This data is expressed in person years for 2002-2005. Third, and based upon the amount of square footage built and the number of construction workers needed to construct these buildings, the actual amount of a building (in square feet) a construction employee builds in a year was determined.<sup>28</sup> Table III.15: *Residential and Non-Residential Construction (square feet) and Construction Employment, Monroe County*,

<sup>28</sup> For purposes of this calculation, the analysis includes all employees that work in the construction industry, not just those engaged in the physical construction of the structure. For example, an employee installing water or wastewater lines is considered to be engaged in constructing new development as much as those directly involved with the erection a building.

2002-2005, summarize this analysis. These data illustrate that, on average, one construction employee directly involved in construction builds an average of 859 square feet of space in a year. Put another way, it takes an estimated 1.2 employee-years to construct 1,000 square feet of floor area.<sup>29</sup> Larger construction projects require more construction time (either more people working over the same period of time, or the same number of people working for a longer time) to complete.

TABLE III.15 RESIDENTIAL AND NON-RESIDENTIAL CONSTRUCTION (square feet) AND CONSTRUCTION EMPLOYMENT, MONROE COUNTY, 2002-2005	
Residential Construction	4,242,870 FT <sup>2</sup>
Non-Residential Construction	995,296 FT <sup>2</sup>
Total Construction	5,238,166 FT <sup>2</sup>
Employee Years	6,098
FT <sup>2</sup> per Construction Employee	859 FT <sup>2</sup>

SOURCE: Florida Agency for Workforce Innovation, Labor Market Statistics, ES-202 data for Monroe County, 2002 through 2005 and Monroe County Property Appraiser, tax rolls 2002 through 2005.

Based on this analysis of prior construction activities in Islamorada, the actual amount of building space built by a construction employee annually is what is used to determine the amount of construction employee need created by a construction worker, annually.

Table III.16: *Construction Employment and Need for Housing*, sets out the number of employees needed to construct different size non-residential development based on the fact that one construction employee builds 859 square feet of space annually (See the column in Table III.16 labeled “Employee Years to Construct Non-Residential Development”). Specifically, the table displays the number of employee years it takes to construct a building of a certain size.

Construction employment is measured in employee years (employee years to construct units). Non-residential development has no such time dimension. Employees will have a definable career and dwellings have an expected life. In estimating the demand construction employees place on non-residential development, it must be recognized that construction employees require housing only during the period of actual construction of the home (even though they live in the community over their career). This must be accounted for in the analysis. The average construction worker career is 40 years. To account for this circumstance, the calculation of

<sup>29</sup> This construction analysis aggregates residential and non-residential construction because the average wages and average number of employees needed to construct 1,000 square feet of a structure for both residential and non-residential development is not significantly different.

construction employee years to construct the non-residential development is therefore divided by 40 to convert to the needed housing over the work career of the employee (See column in Table III.16 labeled “Employees Needed (Over Career of Employee)).

Next, to determine the needed number of residential units these construction employees demand in Islamorada, the employee equivalent is then divided by the average number of employees per dwelling unit that exist today in Islamorada (1.586<sup>30</sup>) to estimate the fraction of a dwelling unit needed to house the employees engaged in residential construction of homes (See column labeled “Housing Units Needed for Employees”). As shown in Table III.16: *Construction Employment and Need for Housing in Islamorada*, this calculation results in a little over .019 of a dwelling unit demanded for construction employees for every 1,000 square feet of construction.

Table III.16:  
CONSTRUCTION EMPLOYMENT AND NEED FOR HOUSING IN ISLAMORADA

Building Size	Employee Years to Construct Non-Residential Development	Employees Needed (Over Career of Employee)	Housing Units Needed for Employees
500	0.601	0.015	0.009
750	0.901	0.023	0.014
1,000	1.201	0.030	0.019
1,500	1.802	0.045	0.028
2,000	2.403	0.060	0.038
2,500	3.004	0.075	0.047
3,000	3.604	0.090	0.057
3,500	4.205	0.105	0.066
4,000	4.806	0.120	0.076
4,500	5.406	0.135	0.085
5,000	6.007	0.150	0.095

## 2. Post Construction Impacts

The employment impacts on non-residential development, once the building is constructed, comes from the employees that work at the businesses/land uses that use the buildings. In determining the need for affordable housing created by nonresidential development, post-construction, the analysis went through four steps.

First, all nonresidential development was categorized into 8 land use categories, as defined by the Florida Department of Revenue codes. Each

<sup>30</sup> See Appendix B: *Employees Per Household, Monroe County*.

of the 8 land use categories, and the general uses included in the definition of each category are set out below.

**Retail uses** includes stores, department stores, supermarkets, shopping centers, restaurants, financial institutions, repair service shops, service stations, auto sales and repair, parking lots, and wholesale outlets.

**Office uses** includes professional and non-professional office buildings, professional services buildings, and insurance company offices.

**Industrial uses** include light manufacturing; lumber yards; warehousing and distribution terminals; equipment and materials storage facilities; and other similar uses.

**Tourist/Recreational uses** include theatres, auditoriums, nightclubs, bowling alleys, tourist attractions, camps, race tracks, golf courses, hotels, motels and ancillary spaces within hotels or motels such as restaurants and shops. In this study, based upon the unique characteristics of Islamorada, tourist land uses are divided into two sub-categories. This first is relevant to the expansion or redevelopment of existing hotel, motel or similar accommodations, and the second is relevant to net new tourist development. This new tourist development includes all tourist/recreational uses outlined above.

**Institutional uses** include churches; private schools; colleges; daycares; privately owned hospitals; homes for the aged; orphanages; clubs; cultural organizations; and similar uses.

**Governmental uses** include military facilities; parks and recreational areas; governmental office buildings; and other publicly owned facilities.

**Residence uses** include household living type uses, including but not limited to single-family units, multi-family units, townhouses, and mobile homes.

**Other uses** include utility, gas, and electric uses, mining, sewage disposal facilities.

Second, the employment and average household earnings in the county was assigned to one of the eight land use categories. This had to be done because the employment and wage data is categorized into the following industrial sectors: Natural Resources and Construction; Manufacturing; Wholesale Trade; Retail Trade; Trade, Transportation and Utilities; Information (e.g., printing, publishing, TV, etc.); Financial Activities; Professional and Business Services; Education and Health Services; Leisure

and Hospitality; Other Services (which includes operation and maintenance employees); and Government.

The industrial sectors were assigned to the 8 land use categories, based on the description of employment activities related to land uses and related principles found in the *Standard Industrial Classification Manual* (published by the US Government Printing Office); the classic *Land Use Information Systems* (Clawson and Stewart, by Resources for the Future, 1965); *Planner's Estimating Guide: Projecting Land-Use and Facility Needs* (A. C. Nelson, Chicago: Planners Press, 2004); and *Standard Land Use Coding Manual*, (Urban Renewal Administration and Bureau of Public Roads, Government Printing Office, 1965). The percentage assignment of employment for each industry to the corresponding land use categories is set out in Table III.17: *Assignment of Industries to Land Use Categories, Monroe County*.<sup>31</sup>

Table III.17:  
PERCENTAGE ASSIGNMENT OF INDUSTRIES TO LAND USE CATEGORIES, MONROE COUNTY

Land Use	Govern- -mental	Industrial	Instituti onal	Office	Other	Retail	Residence	Tourist/ Recreational	No Location
Natural Resource & Construction*		15.0%		10.0%			24.0%		51.0%
Manufacturing		75.0%		15.0%	10.0%				
Wholesale Trade <sup>32</sup>		70.0%		10.0%		20.0%			
Retail Trade <sup>33</sup>						90.0%		10.0%	
Trade, Transport & Utilities	15.0%	50.0%		15.0%	10.0%	10.0%			
Information		35.0%		35.0%	10.0%	10.0%			10.0%
Financial Activities		10.0%	20.0%	58.5%		5.0%	6.5%		
Prof. & Bus Services		11.0%	10.0%	30.0%		5.0%	44.0%		
Education & Health Services	30.0%		30.0%	23.7%		5.0%	11.3%		
Leisure & Hospitality					10.0%	20.0%		70.0%	
Other Services		10.0%	10.0%	10.0%	10.0%		46.7%	10.0%	3.3%
Government	90.0%			10.0%					

\* For historical data, The Florida Agency for Workforce Innovation reports natural resource industries with construction. For 2005, Monroe County reported 105 individuals employed in mining, indicating that 96% of employees in Natural Resources and Construction are construction employees.

Then, using the percentage assignments of industry employment to land use classifications, the number of employees for each industry was translated into employees per land use categories. See Table III.18: *Estimated Industry Employment by Land Use Categories, Monroe County*.

<sup>31</sup> It should be noted that some employees, like construction workers, do not work at specific locations. These employees are assigned to the "No Location" category.

<sup>32</sup> Wholesale trade is broken out from the broader category of Trade, Transport & Utilities. See Appendix D: *Employment and Household Earnings by Industry*.

<sup>33</sup> Retail trade is broken out from the broader category of Trade, Transport & Utilities. See Appendix D: *Employment and Household Earnings by Industry*.

Average household earnings were then calculated for each land use by multiplying the number of employees per land use times the 2006 estimated household earnings based upon the industry in which the employee is working<sup>34</sup>, and then dividing the product by the number of workers estimated for that land use (See Table III.18).

Table III.18:  
ESTIMATED INDUSTRY EMPLOYMENT BY LAND USE CATEGORIES, MONROE COUNTY

Land Use	Governmental	Industrial	Institutional	Office	Other	Retail	Tourist/Recreational	No Location	Totals
Natural Resource & Construction	0	349	0	233	0	0	0	1,187	2,328
Manufacturing	0	214	0	43	29	0	0	0	285
Wholesale Trade	0	364	0	52	0	104	0	0	520
Retail Trade	0	0	0	0	0	4,998	555	0	5,553
Trade, Transport & Utilities	234	782	0	234	156	156	0	0	1,563
Information	0	160	0	160	46	46	0	46	457
Financial Activities	0	236	473	1,383	0	118	0	0	2,363
Prof. & Bus Services	0	286	260	781	0	130	0	0	2,603
Ed & Health Services	1,215	0	1,215	960	0	202	0	0	4,050
Leisure & Hospitality	0	0	0	0	1,154	2,308	8,077	0	11,539
Other Services	0	150	150	150	150	0	150	50	1,502
Government	2,819	0	0	313	0	0	0	0	3,132
<b>TOTAL</b>	<b>4,268</b>	<b>2,541</b>	<b>2,098</b>	<b>4,309</b>	<b>1,535</b>	<b>8,062</b>	<b>8,783</b>	<b>1,283</b>	<b>35,895</b>
Average Household Earnings	\$46,369	\$41,546	\$40,528	\$42,861	\$27,934	\$28,801	\$25,114	\$34,908	\$34,261

Source: Standard Industrial Classification Manual by the U.S. Government Printing Office. Land Use Information Systems by Clawson and Stewart, published by Resources for the Future in 1964. Planner's Estimating Guide: Projecting Land-Use and Facility by A.C. Nelson.

Third, the amount of building space (in square feet) provided, on average, per employee, was determined for each land use category. Using data obtained from the Monroe County Property Appraiser on the amount of development built (in square feet) within each land use category, the aggregate square feet of space in the county for each land use category was determined, from 2001-2005. This data was then compared over time to the number of employees in each land use category (See Table III.18: *Estimated Industry Employment by Land Use Categories, Monroe County*) to determine the amount of floor area (in square feet) on average, provided for each employee by each land use category. This analysis is outlined in Table III.19: *Floor Area and Employment by Land Use Category; Floor Area per Employee by Land Use, Monroe County, 2001-2005*.

<sup>34</sup> See Appendix D: *Employment and Household Earnings by Industry*.

TABLE III.19 FLOOR AREA AND EMPLOYMENT BY LAND USE CATEGORY, FLOOR AREA PER EMPLOYEE, MONROE COUNTY						
	2001	2002	2003	2004	2005	Typical FT <sup>2</sup> Over Period
<b>Government</b>						
Square Ft		4,303,124	3,698,871	4,475,274	4,907,524	
Employment	4,447	4,417	4,523	4,356	4,268	
Square Ft Per Employee		974	818	1,027	1,150	1,049
<b>Industrial</b>						
Square Ft		1,946,221	1,343,901	1,837,525	1,957,005	
Employment	2,625	2,576.64	2,558	2,501	2,541	
Square Ft Per Employee		755.33	525.27	734.72	770.07	753
<b>Institutional</b>						
Square Ft		1,530,746	1,343,901	1,677,183	1,675,718	
Employment	2,117	2,144.30	2,218	2,112	2,098	
Square Ft Per Employee		713.87	606.04	793.97	798.72	769
<b>Office</b>						
Square Ft		2,138,672	2,185,012	2,531,368	2,566,490	
Employment	4,814	4,2615	4,396	4,295	4,309	
Square Ft Per Employee		502	457	589	596	563
<b>Retail</b>						
Square Ft		5,356,420.85	5,163,367	5,817,640	5,730,691	
Employment	8,592	8,422.25	8,302	8,198	8,062	
Square Ft Per Employee		635.98	621.92	709.64	710.80	685
<b>Tourist</b>						
<b>Accommodation Expansion or Re-Development</b>						
Floor Area		4,765,792	3,834,821	4,761,362	4,761,362	4,553,171
Employees	4,976	4,592	4,728	4,855	4,570	
Ft <sup>2</sup> per Employee		1,037.96	811.09	980.81	1,041.87	1,019
<b>New Tourist Development</b>						
Square Ft		6,275,497.50	4,952,982.50	5,960,111.50	5,703,320.00	
Employment	9,285	9,095.80	9,125	9,196	8,783	
Square Ft Per Employee		689.93	542.80	648.15	649.37	663
<b>Other</b>						
Employment	1,615	1,566.40	1,570	1,580	1,535	1,615

SOURCE: Monroe County Property Appraiser and Table III.19: Percentage Assignment of Industries to Land Use Categories.

This analysis shows that the square feet per employee ratios have increased slightly over the time period for each land use category with some fluctuations. The typical square footage per employee for each land use

category is identified in the last column, and provides a good estimate in 2006 for the amount of square feet provided per employee, by land use category.

Finally, and based on the previous analyses, the demand for workforce housing units created by a specific amount (1,000 square feet) of net floor area of development was determined, by land use category. This was done in the following way, which is set out in Table III.20: *Non-Residential Post-Construction Housing Need per 1,000 Square Feet*. First, the number of employees employed per 1,000 square feet of space was determined, by land use category, based on the analysis conducted in Table III.19. Then, based on the fact that each household in the Village includes 1.586 employees, the actual number of affordable housing units needed per 1,000 square feet of development was determined (“Housing Units Needed for Employees” column in Table III.20).<sup>35</sup>

TABLE III.20: NON-RESIDENTIAL POST CONSTRUCTION AFFORDABLE HOUSING NEED PER 1,000 SQUARE FEET			
Land Use	Household Earnings	Employees / 1,000 Square Ft	Housing Units Needed for Employees/ 1,000 Square Ft
Governmental	\$73,518	0.953	0.601
Industrial	\$65,872	1.327	0.837
Institutional	\$64,258	1.301	0.821
Office	\$67,956	1.778	1.121
Retail	\$45,664	1.460	0.921
Tourist			
Accommodation Expansion	\$39,819	0.981	0.619
New Development	\$39,819	1.509	0.952

### 3. Assistance to Address Workforce Housing Need

As outlined in the residential mitigation fee section (III.B.3: *Assistance to Address Workforce Housing Need*), housing in Islamorada has become unaffordable to not only low-wage earning households, but also to households earning the median household income and higher. To adequately address the different types of households that will need workforce housing assistance in Islamorada, three Workforce Housing Categories are developed in this Study (see discussion in Section

<sup>35</sup> See Appendix B: *Employees per Household, Monroe County*, for the calculation of employees per household.

III.B.2, Assistance to Address Workforce Housing Need). The intent of the categories is to identify the type of unit that is appropriate for the level of income identified in each of the three categories. For example, it is logical to think that a household earning \$60,000 lives in a larger and more expensive house than a household earning \$30,000. These three categories address this issue. These categories are used to better assess workforce housing mitigation at a level that is reflective of the different income categories in the community.

Table III.21: Workforce Housing Categories, Islamorada outlines the specific costs and unit sizes for each of the three Workforce Housing Categories. (See Appendix C: Shortage (Housing Assistance) Calculations, for more detail on the incomes that can afford the workforce units in each of these categories.)

TABLE III.21 WORKFORCE HOUSING CATEGORIES, ISLAMORADA			
	Category 1	Category 2	Category 3
Area (FT <sup>2</sup> )	500	700	900
Construction Type	Modular	Modular	Modular
Housing Unit Type	Multi-Family Attached	Multi-Family Attached	Multi-Family Attached
Number of Bedrooms	1	2	3
Construction Cost per FT	\$175	\$175	\$175
Construction Cost	\$87,500	\$122,500	\$157,500
Site Prep	\$40,000	\$40,000	\$40,000
Land	\$45,000	\$63,000	\$81,000
Total	\$172,500	\$225,500	\$278,500
<b>Income Required to Afford a Unit</b>			
Income Ratio for Determining Housing Affordability	29.32%	29.32%	29.32%
Annual Household Income Needed to Purchase Unit	\$50,573	\$66,578	\$82,584
Income per Worker in Household	\$31,897	\$41,992	\$52,087

As Table III.21 shows, the type of construction and the cost per square foot to construct the units are the same for all three Workforce Housing Categories. The variation in unit costs is solely dependent upon the size of the unit. The cost shown is a turn-key cost of production under prevailing market conditions. Table III.21 also shows the differences in both household and employee income levels that are needed to make the prototypical units affordable (in Table III.21, see “Annual Household Income Needed to Purchase the Unit”).

Next, and for the purposes of measuring the assistance needed to make units affordable to members of the workforce earning different income levels, the household income levels were evaluated for the different members of the workforce (see Appendix D: Employment and

*Household Earnings by Industry, Monroe County, 2005-2006*), and then compared to the household income levels needed to make the prototypical units affordable in each of the Workforce Housing Categories. Based on this comparison, the household income levels were matched with the Workforce Housing Categories that most closely aligned with the income levels. This alignment is shown in Table III.22 *Workforce Housing Categories for Non-Residential Land Uses*

TABLE III.22: WORKFORCE HOUSING CATEGORIES FOR NON-RESIDENTIAL LAND USES		
	Household Earnings	Affordable Housing Category
Construction	\$53,590	Category 2
Governmental	\$73,518	Category 3
Industrial	\$65,872	Category 3
Institutional	\$64,258	Category 3
Office	\$67,956	Category 3
Retail	\$45,664	Category 1
Tourist	\$39,819	Category 1

**a) Workforce Housing Assistance for Construction Employee Households**

Once the cost for a prototypical workforce housing unit for workers in different income categories is determined, the next step is to identify the amount of assistance that an employee household requires to afford a prototypical unit within their income category. According to the employment and household earnings for the construction industry in Monroe County (see Appendix D: *Employment and Household Earnings by Industry*), individual annual employee earnings are \$33,800, and annual household earnings are \$53,590. Based on these earnings, a construction employee household could afford to spend \$182,792 for housing. As mentioned in the previous section and based upon their income, construction employee households qualify for Category 2 affordable housing that is estimated to cost \$225,500. Given the construction employee household earnings and the maximum housing cost that a construction employee household could afford (\$182,792), Category 2 level of housing requires \$42,708 of workforce housing assistance per worker household to afford a unit. In other words, the difference between the cost of a Category 2 house (\$225,500) and the maximum housing cost that a construction employee household can afford (\$182,792) is the workforce housing assistance needed for a construction employee household to afford a unit (\$42,708). See Table III.23: *Housing Affordability for Construction Employees* shown below.

TABLE III.23 HOUSING AFFORDABILITY FOR CONSTRUCTION EMPLOYEES	
Construction Earnings	\$33,800
Employees per Household <sup>36</sup>	1.586
Construction Employee Household Earnings	\$53,590
Maximum Housing Cost for Construction Employee Household <sup>37</sup>	\$182,792
Available Housing Cost (Category 2)	\$225,500
Assistance Subsidy per Units Needed for Construction Employee Household	\$42,708

The housing assistance for construction employees, by unit size, is shown in Table III.24: *Construction Employment and Need for Housing in Islamorada*.

Table III.24: CONSTRUCTION EMPLOYMENT AND NEED FOR HOUSING, ISLAMORADA				
Building Size	Employee Years to Construct Units	Employees Needed (Over Career of Employee)	Housing Units Needed for Employees	Housing Assistance Needed per Unit
500	0.601	0.015	0.009	\$405
750	0.901	0.023	0.014	\$607
1,000	1.201	0.030	0.019	\$809
1,500	1.802	0.045	0.028	\$1,214
2,000	2.403	0.060	0.038	\$1,618
2,500	3.004	0.075	0.047	\$2,023
3,000	3.604	0.090	0.057	\$2,427
3,500	4.205	0.105	0.066	\$2,832
4,000	4.806	0.120	0.076	\$3,236
4,500	5.406	0.135	0.085	\$3,641
5,000	6.007	0.150	0.095	\$4,045

#### b) Workforce Housing Assistance for Post-Construction Employee Households

As is outlined earlier, based on the household earnings identified in Table III.18: *Estimated Industry Employment by Land Use Categories, Monroe County*, the employees in the post-construction land use categories were aligned with the Workforce Housing Categories identified in Table III.25: *Workforce Housing Categories for Non-Residential Post-Construction Employment by Land Use Category*.

<sup>36</sup> See Appendix B: *Employees per Household, Monroe County*, for an explanation of the calculation used to result in this figure.

<sup>37</sup> The maximum housing cost for a construction employee household is calculated by dividing the construction employee household earnings (\$53,590) by the income ratio for determining housing affordability (29.32%).

TABLE III.25: WORKFORCE HOUSING CATEGORIES FOR NON-RESIDENTIAL POST-CONSTRUCTION EMPLOYMENT BY LAND USE CATEGORY		
	Household Earnings	Workforce Housing Category
Governmental	\$73,518	Category 3
Industrial	\$65,872	Category 3
Institutional	\$64,258	Category 3
Office	\$67,956	Category 3
Retail	\$45,664	Category 1
Tourist- Accommodation Expansion	\$39,819	Category 1
Tourist- New Development	\$39,819	Category 1

According to this data, the household earnings for each non-residential post-construction employment in Monroe County are \$73,518 for governmental land uses, \$65,872 for industrial land uses, \$64,258 for institutional land uses, \$67,956 for office land uses, \$45,664 for retail land uses, and \$39,819 for tourist land uses. Based on these earnings, Table III.26: *Post-Construction Housing Affordability Gap by Land Use, Monroe County*, outlines the amount each employee household could afford to spend for housing (see the row labeled "Affordability Limit"), by land use categories, and the shortage, or workforce housing assistance needed to address the shortage, based on the amount of non-residential square feet developed in each land use category.

The difference between the cost to develop the prototypical unit (based on the Workforce Housing Unit Category) and the amount a household could afford to pay for housing is the shortage, or assistance needed to acquire housing (see "Housing Assistance Needed" in Table III.26). For example, retail employees qualify for Category 1 housing, which costs \$172,500. Retail employee households earn on average \$45,664 and can afford to purchase a house priced at \$155,757. The difference between these categories is the shortage or assistance needed to afford a unit -- \$16,743. If this workforce housing assistance were to be put into terms of the housing assistance needed per square foot of new retail development built, it would result in \$15.42 per square foot of development (see "Assistance Needed Per FT<sup>2</sup> of Non-Residential Development" in Table III.26).

Table III.26: POST-CONSTRUCTION HOUSING AFFORDABILITY GAP BY LAND USE, MONROE COUNTY						
	Non-Residential FT <sup>2</sup> per Employee	Income per Household	Affordability Limit <sup>38</sup>	Housing Cost for Prototypical Unit	Housing Assistance Needed	Assistance Needed per FT <sup>2</sup> of Non-Residential Development
Government	1,049	\$73,518	\$250,764	\$278,500	\$27,736	\$16.67
Industrial	753	\$65,872	\$224,686	\$278,500	\$53,814	\$45.05
Institutional	769	\$64,258	\$219,179	\$278,500	\$59,321	\$48.68
Office	563	\$67,956	\$231,794	\$278,500	\$46,706	\$52.37
Retail	685	\$45,664	\$155,757	\$172,500	\$16,743	\$15.42
Tourist						
Accommodation Expansion	1,019	\$39,819	\$135,819	\$172,500	\$36,681	\$22.69
New Development	663	\$39,819	\$135,819	\$172,500	\$36,681	\$34.92

Table III.27: *Post Construction Housing Affordability Gap by Land Use, Islamorada*, shows the employees, employee households, and housing assistance needed based on 1,000 square feet of development for each land use.

Table III.27 POST CONSTRUCTION HOUSING AFFORDABILITY GAP BY LAND USE, ISLAMORADA			
	per 1,000 FT <sup>2</sup>		Gap per 1,000 FT <sup>2</sup>
	Employees	Households	
Government	0.953	0.601	\$16,669
Industrial	1.327	0.837	\$45,046
Institutional	1.301	0.821	\$48,685
Office	1.778	1.121	\$52,370
Retail	1.460	0.921	\$15,418
Tourist			
Accommodation Expansion	0.981	0.619	\$22,694
New Development	1.509	0.952	\$34,917

#### 4. Summary of Need for Workforce Housing by Housing Units

Table III.28: *Need for Workforce Housing Created by Non-Residential Development, Monroe County*, summarizes the total workforce housing unit need for non-residential development for both construction and post-construction employees by land use.

<sup>38</sup> The maximum housing cost for an employee household is calculated by dividing the employee household earnings by the income ratio for determining housing affordability (29.32%).

TABLE III.28: NEED FOR WORKFORCE HOUSING CREATED BY NON-RESIDENTIAL DEVELOPMENT, MONROE COUNTY			
	Housing Units Needed for Construction Employed Households	Housing Units Needed for Post-Construction Employed Households	Total Housing Units Needed
Per 1,000 Square Feet			
Governmental	0.019	0.601	0.620
Industrial	0.019	0.837	0.856
Institutional	0.019	0.821	0.840
Office	0.019	1.121	1.140
Retail	0.019	0.921	0.940
Tourist			
Accommodation Expansion	0.019	0.619	0.638
New Development	0.019	0.952	0.971

## 5. Non-Residential Mitigation

As is outlined above, the wages and salaries earned by a significant portion of Islamorada’s workforce that works in the businesses and related entities that make up non-residential development are insufficient to allow these employees to obtain market housing at a price they can reasonably afford. After determining the number and type of employees that serve non-residential development (construction and post-construction workers), and how many of these employees cannot reasonably afford housing in Islamorada, the next step is to identify the degree of workforce housing need created by non-residential development, and then outline mitigation options.

### a) Measuring Need

Based on the previous analysis outlined in this section, the degree of workforce housing need for non-residential development in Islamorada is determined using the following formulae, by land use category.

#### **Non-Residential Construction Employees’ Workforce Housing Need**

Construction Employees = 0.00003 \* Square feet of Non-Residential Development  
 Needed Units (Construction Employee Households) = Construction Employees + 1,568  
 Construction Assistance Needed = Needed Units (Construction Employee Households) \* \$42,708

#### **Governmental Land Use Employees’ Workforce Housing Need**

Workforce Housing Units Needed for Governmental Employees =  
 (0.601 \* Square Feet of Development ) + 1,000  
 Assistance Needed = Square Feet of Development \* \$17.47

#### **Industrial Land Use Employees’ Workforce Housing Need**

Workforce Housing Units Needed for Industrial Employees =  
 (0.837 \* Square Feet of Development) + 1,000  
 Assistance Needed = Square Feet of Development \* \$45.85

#### **Institutional Land Use Employees’ Workforce Housing Need**

Workforce Housing Units Needed for Institutional Employees =

$(0.821 * \text{Square Feet of Development}) \div 1,000$   
Assistance Needed = Square Feet of Development \* \$49.49

**Office Land Use Employees' Workforce Housing Need**  
Workforce Housing Units Needed for Office Employees =  
 $(1.121 * \text{Square Feet of Development}) \div 1,000$   
Assistance Needed = Square Feet of Development \* \$53.17

**Retail Land Use Employees' Workforce Housing Need**  
Workforce Housing Units Needed for Retail Employees =  
 $(0.921 * \text{Square Feet of Development}) \div 1,000$   
Assistance Needed = Square Feet of Development \* \$16.22

**Tourist Land Use Employees' Workforce Housing Need:**

**Accommodation Expansion or Redevelopment Need**  
Workforce Housing Units Needed for Industrial Employees =  
 $(0.619 * \text{Square Feet of Development}) \div 1,000$   
Assistance Needed = Square Feet of Development \* \$23.50

**New Tourist Development Need**  
Workforce Housing Units Needed for Industrial Employees =  
 $(0.952 * \text{Square Feet of Development}) \div 1,000$   
Assistance Needed = Square Feet of Development \* \$35.72

**TOTAL UNITS NEEDED = Units Needed for Construction Employee Households + Units Needed for Employees (by Appropriate Land Use Category)**

**TOTAL ASSISTANCE NEEDED = Construction Assistance Needed + Assistance Needed for Units by Appropriate Land Use Category**

What these formulae shows is that the degree of need for workforce housing from non-residential development can be determined either by workforce housing unit(s) (or a fraction thereof), or a workforce housing assistance amount that needs to be paid to provide funds for those employees (or fraction thereof) in need of workforce housing.

Because workforce housing need for non-residential development is based on the size and type of the non-residential development, the formula for the appropriate land use will need to be applied to each non-residential development, individually, based on its size (square footage). Table III.29: *Need for Workforce Housing Created by Non-Residential Development*, however, provides examples of workforce housing need for varying sized non-residential buildings, both in terms of the need for workforce housing units (or a fraction thereof), and workforce housing assistance.

TABLE III.29: NEED FOR WORKFORCE HOUSING CREATED BY NON-RESIDENTIAL DEVELOPMENT						
Land Use	Construction		Post-Construction		Total Workforce Housing Units Needed	Total Workforce Housing Assistance Needed
	Workforce Housing Units Needed	Workforce Housing Assistance Needed	Workforce Housing Units Needed	Workforce Housing Assistance Needed		
Per 1,000 Square Ft						
Governmental	0.019	\$809	0.601	\$16,669	0.620	\$17,478
Industrial	0.019	\$809	0.837	\$45,046	0.856	\$45,855
Institutional	0.019	\$809	0.821	\$48,685	0.840	\$49,494
Office	0.019	\$809	1.121	\$52,370	1.140	\$53,179
Retail	0.019	\$809	0.921	\$15,418	0.940	\$16,227
Tourist						
Expansion	0.019	\$809	0.619	\$22,694	0.638	\$23,503
New Development	0.019	\$809	0.952	\$34,917	0.971	\$35,726

**APPENDIX A: RESIDENTIAL SALES, VILLAGE OF ISLAMORADA, 2000-2005**

**TABLE A.1:  
RESIDENTIAL SALES, ISLAMORADA 2000-2005<sup>39</sup>**

Selling Price	Single Family		Condominium		Mobile Home		Total	
	Number	%	Number	%	Number	%	Number	%
<b>&lt;\$50,000</b>								
2000	6	1%	6	1%	0	0%	12	3%
2001	13	3%	1	2%	0	0%	23	6%
2002	21	5%	8	2%	0	0%	29	7%
2003	6	1%	10	2%	0	0%	16	4%
2004	3	1%	4	1%	0	0%	7	1%
2005	2	1%	0	0%	0	0%	2	1%
<b>\$50,001-\$100,000</b>								
2000	13	3%	26	6%	3	1%	42	9%
2001	12	3%	19	5%	0	0%	31	8%
2002	14	3%	5	1%	3	1%	22	5%
2003	9	2%	8	2%	0	0%	17	4%
2004	7	1%	2	0%	0	0%	9	2%
2005	5	1%	3	1%	0	0%	8	2%
<b>\$100,001-\$150,000</b>								
2000	34	7%	45	10%	2	0%	81	18%
2001	15	4%	37	9%	2	0%	54	13%
2002	15	4%	15	4%	0	0%	30	7%
2003	5	1%	8	2%	3	1%	16	4%
2004	8	2%	5	1%	0	0%	13	2%
2005	0	0%	1	0%	0	0%	1	0%
<b>\$150,001-\$200,000</b>								
2000	48	10%	63	14%	0	0%	111	24%
2001	36	9%	20	5%	1	0%	57	14%
2002	29	7%	22	5%	1	0%	52	13%
2003	8	2%	9	2%	1	0%	18	4%
2004	4	1%	11	2%	2	0%	17	3%
2005	0	0%	1	0%	0	0%	1	0%
<b>\$200,001-\$250,000</b>								
2000	28	6%	10	2%	1	0%	39	8%
2001	35	9%	3	1%	0	0%	38	9%
2002	31	8%	19	5%	1	0%	51	12%
2003	14	3%	24	6%	0	0%	38	9%
2004	6	1%	12	2%	0	0%	18	3%
2005	1	0%	1	0%	1	0%	3	1%
<b>\$250,001-\$300,000</b>								
2000	29	6%	5	1%	0	0%	34	7%

<sup>39</sup> Due to rounding, the sum of the percentages for each housing type in each row may not equal the total percentage at the end of the row.

TABLE A.1:  
RESIDENTIAL SALES, ISLAMORADA 2000-2005<sup>39</sup>

Selling Price	Single Family		Condominium		Mobile Home		Total	
	Number	%	Number	%	Number	%	Number	%
2001	43	10%	10	2%	0	0%	53	13%
2002	29	7%	4	1%	0	0%	33	8%
2003	35	8%	12	3%	1	0%	48	12%
2004	4	1%	11	2%	0	0%	15	3%
2005	2	1%	5	1%	1	0%	8	2%
<b>\$300,001-\$350,000</b>								
2000	16	3%	3	1%	1	0%	20	4%
2001	28	7%	7	2%	0	0%	35	9%
2002	21	5%	4	1%	0	0%	25	6%
2003	23	6%	11	3%	1	0%	35	8%
2004	21	4%	10	2%	0	0%	31	6%
2005	4	1%	7	2%	0	0%	11	3%
<b>\$350,001-\$400,000</b>								
2000	26	6%	1	0%	0	0%	27	6%
2001	25	6%	1	0%	0	0%	26	6%
2002	23	6%	6	1%	0	0%	29	7%
2003	24	6%	10	2%	0	0%	34	8%
2004	22	4%	8	2%	0	0%	30	6%
2005	8	2%	14	4%	1	0%	23	6%
<b>\$400,001-\$450,000</b>								
2000	16	3%	1	0%	0	0%	17	4%
2001	13	3%	1	0%	0	0%	14	3%
2002	15	4%	3	1%	0	0%	18	4%
2003	19	5%	7	2%	0	0%	26	6%
2004	15	3%	11	2%	0	0%	26	5%
2005	9	2%	19	5%	0	0%	28	8%
<b>\$450,001-\$500,000</b>								
2000	12	3%	3	1%	0	0%	15	3%
2001	11	3%	1	0%	0	0%	12	3%
2002	17	4%	0	0%	0	0%	17	4%
2003	11	3%	1	0%	0	0%	12	3%
2004	15	3%	16	3%	1	0%	32	6%
2005	13	4%	14	4%	0	0%	27	7%
<b>\$500,001-\$550,000</b>								
2000	7	2%	0	0%	0	0%	7	2%
2001	14	3%	0	0%	0	0%	14	3%
2002	15	4%	6	1%	0	0%	21	5%
2003	6	1%	6	1%	0	0%	12	3%
2004	7	1%	7	1%	0	0%	14	3%
2005	13	4%	6	2%	0	0%	19	5%
<b>\$550,001-\$600,000</b>								
2000	9	2%	0	0%	0	0%	9	2%
2001	4	1%	2	0%	0	0%	6	1%
2002	5	1%	5	1%	0	0%	10	2%

**TABLE A.1:  
RESIDENTIAL SALES, ISLAMORADA 2000-2005<sup>39</sup>**

Selling Price	Single Family		Condominium		Mobile Home		Total	
	Number	%	Number	%	Number	%	Number	%
2003	12	3%	5	1%	0	0%	17	4%
2004	9	2%	0	0%	0	0%	9	2%
2005	9	2%	3	1%	1	0%	13	4%
<b>\$600,001-\$650,000</b>								
2000	1	0%	3	1%	0	0%	4	1%
2001	7	2%	4	1%	0	0%	11	3%
2002	11	3%	1	0%	0	0%	12	3%
2003	15	4%	2	0%	0	0%	17	4%
2004	20	4%	1	0%	0	0%	21	4%
2005	13	4%	4	1%	0	0%	17	5%
<b>\$650,001-\$700,000</b>								
2000	9	2%	3	1%	0	0%	12	3%
2001	5	1%	3	1%	0	0%	8	2%
2002	11	3%	0	0%	0	0%	11	3%
2003	13	3%	4	1%	0	0%	17	4%
2004	14	3%	0	0%	0	0%	14	3%
2005	6	2%	15	4%	0	0%	21	6%
<b>&gt; \$700,000</b>								
2000	31	7%	1	0%	0	0%	32	7%
2001	24	6%	4	1%	0	0%	28	7%
2002	46	11%	3	1%	0	0%	49	12%
2003	82	20%	11	3%	0	0%	93	22%
2004	231	44%	36	7%	0	0%	267	51%
2005	147	40%	40	11%	0	0%	187	51%
<b>All Units</b>								
2000	285	62%	170	37%	7	2%	462	100%
2001	285	70%	122	30%	3	1%	410	100%
2002	303	74%	101	25%	5	1%	409	100%
2003	282	68%	128	31%	6	1%	416	100%
2004	386	74%	134	26%	3	1%	523	100%
2005	232	63%	133	36%	4	1%	369	100%
Grand Total	1,773	68%	788	30%	28	1%	2,589	100%

Source: Monroe County Property Appraiser

## APPENDIX B: EMPLOYEES PER HOUSEHOLD, MONROE COUNTY

Table B.1: EMPLOYED PERSONS PER HOUSEHOLD	
<i>Monroe County</i>	
Total Households	35,106
Households with Earnings (may have multiple workers)	27,689
Households without Earnings	7,417
Labor Force (some not employed, such as retirees)	45,192
Number Employed	43,901
Workers per Household	1.632
Employed Workers per Household	1.586
<i>Islamorada, Village of Islands</i>	
Persons per Household (all households)	2.100
Persons per Household Where One or More Person(s) is Employed	2.560
Persons per Household Where No Persons are Employed	1.890

SOURCE: US Bureau of the Census' American Factfinder <http://factfinder.census.gov>,  
US Bureau of the Census Public Use Micro-Sample, and Florida Agency for  
Workforce Innovation, Labor Market Statistics.

The focus of the Support Study is to determine the need created for workforce housing for the workforce by residential and non-residential development. In order to determine employed workers per household, recent census data was reviewed related to the number of households and employees in Monroe County. (See Table B.1: Employed Persons per Household.) To determine the average number of employed workers per household from this data, the number of persons employed was divided by households with earnings. The calculation is as follows:

$$\text{Number Employed} \div \text{Households with Earnings} = \text{Employed Workers per Household}$$

or

$$43,901 \div 27,689 = 1.586$$

Additional data is provided here that illustrates the average number of persons per household in Islamorada for all households, for households with one or more employed persons, and for households with no employed persons.

## APPENDIX C: SHORTAGE (HOUSING ASSISTANCE) CALCULATIONS

Employee Income Needed to Afford Each of the Prototypical Residential Units in the Workforce Affordability Categories.

To determine the annual employee income needed to afford a residential unit in each of the four categories of workforce housing in Islamorada, an analysis was conducted determining what expenses the employee household incurs to purchase and finance a prototypical residential unit. In the analysis, it is assumed the employee makes a down payment of 3% on the purchase of the home, and takes out a 30 year mortgage at an interest rate of 5.93 percent a year. It is also assumed that the maximum monthly expenses on housing incurred by the employee do not exceed 30 percent of income. Table C.1: *Income Needed to Afford Housing*, outlines the expenses incurred (and assumed) for each category of workforce housing. It shows an annual employee income of \$39,468 is needed to be able to reasonably afford a residential unit priced at \$212,250 (Category 1); an annual employee income of \$43,607 is needed to afford a residential unit priced at \$233,980 (Category 2); an annual employee income of \$47,039 is needed to afford a residential unit priced at \$252,000 (Category 3); and an annual employee income of \$62,182 is needed to afford a residential unit priced at \$331,500 (Category 4).

TABLE C.1: INCOME NEEDED TO AFFORD WORKFORCE HOUSING			
CALCULATION OF AFFORDABILITY			
	Category 1	Category 2	Category 3
Purchase Price	\$172,500	\$225,500	\$278,500
Down Payment	3.00%	3.00%	3.00%
Loan Term	30	30	30
Interest Rate	5.93%	5.93%	5.93%
Points	2.00%	2.00%	2.00%
Mortgage Insurance	0.60%	0.60%	0.60%
Taxes & Insurance	1.83%	1.83%	1.83%
Other Closing Costs	3.00%	3.00%	3.00%
Cash to Close	\$13,697	\$17,905	\$22,113
Mortgage	\$167,325	\$218,735	\$270,145
Mortgage Payment	\$996	\$1,302	\$1,608
Mortgage Insurance	\$84	\$109	\$135
Taxes & Insurance	\$185	\$253	\$322
Total Monthly	\$1,264	\$1,664	\$2,065
Income Ratio for Determining Housing Affordability	30.00%	30.00%	30.00%
Minimum Monthly Income	\$4,214	\$5,548	\$6,882
Annual Household Income Needed to Purchase Unit	\$50,573	\$66,578	\$82,584
Workers per Household	1.586	1.586	1.586
Income per Worker in Household	\$31,897	\$41,992	\$52,087

## APPENDIX D: EMPLOYMENT AND HOUSEHOLD EARNINGS BY INDUSTRY

Earnings of Monroe County economically active households are shown below in Table D.1: *Employment and Household Earnings by Industry, Monroe County, 2006*. These wages are used to estimate the wages of employees that construct and operate and maintain residential units, and that construct and work within non-residential developments. The average annual wages for 2005 were used to project 2006 wages using a 2.9% increase over 2005, which was the 2004-2005 increase. The household earnings shown in the last column of the table are the individual employee earnings multiplied by the number of employed persons per household with earnings (1.586<sup>40</sup>). This calculation excludes households that do not have at least one person employed. Not having anyone employed could be due to retirement, disability or unemployment. Regardless of reason, all employed without a person employed are excluded from the definition of economically active households used herein. This method of estimating economically active household income basically assumes that the earnings of the secondary worker in a household will be similar to those of the primary worker.

TABLE D.1 EMPLOYMENT AND HOUSEHOLD EARNINGS BY INDUSTRY MONROE COUNTY, 2005-2006				
Industry Title	Average Employment	Annual Wage		Household Earnings
		2005	2006	
Total, All Industries	35,895	\$32,788	\$34,214	\$54,412
Goods-Producing	2,613	\$32,352	\$33,759	\$53,689
Agriculture, Forestry, Fishing and Hunting	102	\$33,145	\$34,587	\$54,837
Construction	2,226	\$32,391	\$33,800	\$53,590
Manufacturing	285	\$31,764	\$33,146	\$52,553
Service-Providing	33,282	\$32,823	\$34,251	\$54,305
Trade, Transportation, and Utilities	7,636	\$31,256	\$32,616	\$51,712
Wholesale Trade	520	\$45,167	\$47,132	\$74,728
Retail Trade	5,553	\$27,209	\$28,393	\$45,017
Information	457	\$47,952	\$50,038	\$79,335
Financial Activities	2,364	\$42,750	\$44,610	\$70,729
Finance and Insurance	1,220	\$50,038	\$52,215	\$82,787
Real Estate and Rental and Leasing	1,144	\$34,976	\$36,497	\$57,867
Professional and Business Services	2,603	\$43,410	\$45,298	\$71,821
Education and Health Services	4,049	\$37,743	\$39,385	\$62,445
Leisure and Hospitality	11,539	\$23,788	\$24,823	\$39,357
Accommodation and Food Services	10,136	\$23,297	\$24,310	\$38,544
Other Services	1,472	\$27,466	\$28,661	\$45,442
Public Administration-Government	3,132	\$47,605	\$49,676	\$79,002

SOURCE: Florida Labor Market Statistics, September 2006.

<sup>40</sup> See Appendix B: Employees per Household, Monroe County.



# Local Planning Agency Communication

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**To:** Local Planning Agency Chair and Agency Members  
**From:**  
**Date:** June 10, 2024  
**Subject:** Next meeting date.

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**Background:**

**Analysis:**

**Budget Impact:**

**Staff Impact:**

**Recommendation:**

**Attachments:** None



# Local Planning Agency Communication

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**To:** Local Planning Agency Chair and Agency Members  
**From:**  
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**Background:**

**Analysis:**

**Budget Impact:**

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**Recommendation:**

**Attachments:** None