



Islamorada, Village of Islands

WORKFORCE AFFORDABLE HOUSING CITIZENS ADVISORY COUNCIL

May 4, 2026 - 5:00 PM

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

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

AGENDA

- I. CALL TO ORDER / ROLL CALL**
- II. ADDITIONS AND / OR DELETIONS TO THE AGENDA**
- III. PUBLIC COMMENT**
- IV. AGENDA ITEMS**
 - A. Introduce Travis Ferguson, new Planner
 - B. Approval of meeting minutes for the December 15, 2025, meeting.
 - C. Review of the Islamorada Affordable Housing Fact Sheet (Presented by Member, Scott Goss)
 - D. Review of the attached Upper Keys and Florida City, Homestead, & South Miami-Dade affordable / workforce housing analysis conducted by Habitat for Humanity of the Upper Keys (Presented by Member, Scott Goss)
 - E. Update on Village Owned Properties
- V. STAFF UPDATE**
- VI. ADJOURNMENT**

Options for Viewing the Workforce Affordable Housing Meeting:

If watching online via Zoom: Open the Zoom webinar

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

[PUBLIC_PARTICIPATION]

Option 1: Email your comments.

1. Public comment should be submitted via email to: angy.rivas@islamorada.fl.us

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

Option 2: Call in During the Meeting.

If phoning in, dial 305-224-1968 and enter the webinar ID: **987 7199 9589** followed by

#. When public comment opens pertaining to the agenda item you are interested in dial *9 to be recognized by the Zoom meeting monitor.

ADA Assistance:

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



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86800 Overseas Highway Islamorada, FL 33036

MINUTES

I. CALL TO ORDER / ROLL CALL

Meeting was called to order at 5:00pm.

Present were: Dean Eakin, Chair

Lee Christine Young

Jennifer Roth

Whitney Trentine

Edward Price

Scott Goss

Anna Reckwerdt

Also present were: Jennifer DeBoisbriand, Planning Director & Ron Saunders, Village Manager

Absent:

Joe Babino

Excused:

Greg Dully

II. ADDITIONS AND / OR DELETIONS TO THE AGENDA

None

III. PUBLIC COMMENT

None

IV. AGENDA ITEMS

A. Approval of meeting minutes for the September 29th, 2025 meeting.

WAHCAC Member Jennifer Roth motioned to approve the September meeting minutes.

Anna Reckwerdt seconded the motion and the motion passed unopposed.

B. Discuss/Finalize Early Evacuation Units Plan

Planning Director Jennifer DeBoisbriand asked the committee if they agreed with the proposed revisions for Council consideration, as outlined in the agenda document on the allocation of the 300 Early Evacuation Workforce Units, or if further discussion was needed. The committee discussed the item.

C. Village Owned Properties

The committee discussed the potential use of Village-owned, hammock-dense properties. Members agreed this option should be considered a last resort, as there are currently properties with existing buildings or cleared lots available.

It was recommended that potential use of buildings on the Machado property, Silver & Spice property, and the Island Church property be explored first. If none of these options prove feasible, the hammock-dense properties would be considered as a final option.

Planning Director Jennifer DeBoisbriand provided an update on a request from the Village Manager that she and Chief Building Official Sheila Denancourt collaborate on conducting RFP/RFQ for the Machado properties in order to prepare concrete information for presentation.

Regarding the Island Church property, the Village Manager has recommended rezoning the property to allow for the development of affordable housing. This item is scheduled to be presented to the Local Planning Agency in January.

At this time, no specific proposals or concepts have been identified for the Silver & Spice property.

D. Distribution of Funds for Construction - Chair's Discussion Item

Members discussed the potential of offering incentives to business owners developing workforce or affordable housing. The committee proposed the possibility of waiving impact and mitigation fees, noting that this would require a code amendment. Additionally, members discussed coordinating with other government entities to waive fees and establish incentives or grant opportunities to increase support. This item will be discussed further at a future meeting.

E. Timeline for permitting - Chair's Discussion Item

Planning Director Jennifer DeBoisbriand provided an attachment detailing the building application process timeline pursuant to Florida Statutes, included in the agenda packet.

F. Mitigating Unbuildable Property - Chair's Discussion Item

The Chair, Dean Eakin, raised the question of whether trees could be mitigated from one unbuildable property to another. The group expressed differing viewpoints and indicated a preference to explore the use of an existing building owned by the Village.

V. STAFF UPDATE

The next meeting scheduled for January 5th, 2026 will be canceled.
The next meeting scheduled for February 2nd, 2026.

VI. ADJOURNMENT

Jennifer Roth motioned to adjourn. Scott Goss seconded the motion.
The group adjourned at 6:00pm.

Angy Rivas, Recording Secretary

Date

Dean Eakin, Chair

Date



2025 AFFORDABLE HOUSING FACT SHEET

Updated April 7, 2025

	Date of Recording of Affordable Housing Deed Restriction	
	Prior to January 1, 2007	After January 1, 2007
Deed Restriction Length	20 Years	Perpetuity
Maximum Sales Price		
Efficiency and 1 Bedroom	N/A	\$ 442,500
2 Bedrooms	N/A	\$ 501,500
3+ Bedrooms	N/A	\$ 560,500
Maximum Size	1,500 square feet*	1,500 square feet
Maximum Monthly Payments		
Mortgage (including Principal, Interest, Taxes, and Insurance [PITI] & not including utilities)	\$3,540	N/A
Rent (not including utilities)	\$3,540	Moderate: \$2,950 Low: 2,360 Very Low: \$1,475
* Existing units permitted larger than 1,500 square feet may continue but may not be enlarged.		

INCOME LIMITS**	Very Low 50%	Low 80%	Moderate 140%
Household Size			
1 Person	\$45,650	\$73,000	\$127,820
2 Person	\$52,100	\$83,400	\$145,880
3 Person	\$58,650	\$93,850	\$164,220
4 Person	\$65,150	\$104,250	\$182,420
5 Person	\$70,350	\$112,600	\$196,980
6 Person	\$75,550	\$120,950	\$211,540
7 Person	\$80,800	\$129,300	\$226,240
8 Person	\$86,000	\$137,650	\$240,800

**Based on annual median household income for Monroe County \$118,000

Maximum Sales Price

Maximum sales price is based on the following formulas:

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

Maximum Monthly Rent and Mortgage Payment

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

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

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

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

Income Limits

Income Limits are based on the following formula:

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

Upper Keys Workforce Housing Briefing Sheet

Islamorada • Windley Key • Plantation Key • Tavernier • Key Largo

1. Purpose

This briefing summarizes existing, approved, and potential workforce housing capacity in the Upper Keys, including the effects of Islamorada’s 2025 V-Zone Comprehensive Plan amendment and Monroe County’s acquisition of Southcliff Estates.

2. Executive Summary

The Upper Keys workforce housing inventory is expanding through a combination of policy changes, public acquisition, private development, and nonprofit delivery. Two developments significantly increase future capacity: (1) four V-zone parcels newly eligible for multi-family, rental-only, early-evacuation workforce housing; and (2) Southcliff Estates, which includes 12 existing units and development rights for 16 additional units, enabling a 28-unit total build-out.

3. Consolidated Workforce Housing Inventory

A. Islamorada, Windley Key & Plantation Key

Area	Project / Parcel Group	Units	Status	Notes
Windley Key	Hooley Workforce Housing	42	In approval process	First project using early-out V-zone amendment
Windley Key	Additional V-Zone Parcels (2 parcels)	TBD	Newly eligible	Multi-family, rental-only, early-evacuation; onsite manager required
Plantation Key	Additional V-Zone Parcel (1 parcel)	TBD	Newly eligible	Same eligibility as Windley parcels
Windley Point	Habitat for Humanity	16 (8 rental, 8 ownership)	Completed	Not tied to early-out allocations

Islamorada (MM 81)	WetNet Villas	36	Existing	Workforce townhomes by Gorman & Co.
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B. Tavernier & Key Largo

Area	Project	Units	Status	Notes
Tavernier (MM 92.5)	Publix / CEMEX Workforce Housing	86	Approved	Mixed 1–3 BR; moderate + low income
Key Largo (MM 95.3)	Gorman Workforce Townhomes	81 (79 workforce + 2 market)	Advanced by Planning Commission	Duplex townhomes; full amenity package
Key Largo (MM 95)	Southcliff Estates	28 total (12 existing + 16 additional)	County-owned	County acquired unused development rights enabling 16 more units

4. V-Zone Workforce Housing Overlay (2025 Amendment)

Overview

Islamorada’s November 2025 Comprehensive Plan amendment created a targeted early-evacuation workforce housing overlay covering:

- Three parcels on Windley Key, and
- One parcel on Plantation Key

Eligibility Requirements

- Multi-family configuration
- Rental-only units
- Early-evacuation (“early-out”) affordable allocations
- Mandatory onsite manager
- 48-hour evacuation requirement
- Development permitted in V-zones, which previously prohibited such allocations

Parcel Identification

The parcels are defined in the ordinance and staff report. Public summaries do not list parcel numbers. They represent new development capacity that did not exist prior to the amendment.

5. Southcliff Estates – Development Capacity

Existing Units

12 workforce rental units (1-bedroom apartments)

Additional Development Rights

The County’s acquisition included unused density rights. Public reporting confirms the site “can accommodate an additional 16 units”.

Total Build-Out

28 workforce rental units (12 existing + 16 additional)

Strategic Importance

- Creates a county-controlled workforce housing node
- Adjacent to the 81-unit Gorman project at MM 95.3
- Allows Monroe County to deploy allocations strategically in the Upper Keys

6. Regional Workforce Rental Totals

Workforce Rental Units (Existing + Approved + Pipeline):

- Hooley (Windley Key): 42
- Habitat (Windley Point): 8 rental
- Publix/CEMEX (Tavernier): 86
- Gorman (MM 95.3): 79 workforce rentals
- Southcliff Estates: 28 total
- WetNet Villas: 36

Total Workforce Rental Units: 279

(Excludes Habitat’s 8 ownership units.)

7. Key Takeaways

- Islamorada’s V-zone amendment created four new developable parcels for early-evacuation workforce housing.
- Southcliff Estates provides immediate units and future capacity, strengthening the County’s long-term housing strategy.
- The Upper Keys now have a clear, multi-site pipeline of workforce rental housing totaling nearly 300 units.
- The MM 95 corridor is emerging as a major workforce housing cluster.
- The region’s strategy now blends policy, public acquisition, and private development in a coordinated way.

Affordable & Workforce Housing Inventory – Florida City, Homestead & South Miami-Dade (Tenure Summary)

Section 1 – High-Level Inventory & Tenure Summary

This report summarizes the affordable and workforce housing inventory for Florida City, Homestead, and South Miami-Dade, incorporating both completed units and pending or under-construction projects. It reconciles the previously reported total of approximately 5,300 completed units and 1,257 pending units with a tenure (rental vs. ownership) framework based on confirmed data and program characteristics.

Completed Units by Area

Area	Completed Units (Approx.)	Notes
Florida City	~1,300+	Approx. 1,300+ completed affordable units across multiple multifamily properties.
Homestead	~2,000+	Approx. 2,000+ completed affordable units across multiple multifamily properties.
South Miami-Dade (Naranja, Princeton, Goulds, Leisure City, Cutler Bay)	~2,000+	Approx. 2,000+ completed units across multiple multifamily properties.
Total Completed	~5,300+	As reported in prior inventory.

Pending / Under-Construction Units by Area

Area	Units	Projects
Florida City	342	Card Sound Key – 342 units (approx. 68 workforce)
Homestead	532	Homestead Station – 312 units; Seasons Homestead – 220 units
South Miami-Dade	383	Princeton Crossings – 150 units; Meridian Point at Goulds Station – 113 units; Old Cutler Village Phase 2 – 120 units
Total Pending / Under Construction	1,257	Matches previously reported total.

Tenure Summary (Rental vs. Ownership)

Based on available documentation and program characteristics, the vast majority of the approximately 5,300 completed units in Florida City, Homestead, and South Miami-Dade are income-restricted rental units, delivered through LIHTC, Section 8, public housing, and other multifamily affordable housing programs. Confirmed affordable homeownership units include 38 scattered-site SHIP-supported homes in Florida City, 96 affordable for-sale homes at Keys Gate in Homestead, and 52 Habitat for Humanity South Dade homes, for a total of 186 identified ownership units. The balance of the completed inventory is therefore treated as rental for planning and reporting purposes.

Tenure Category	Units (Approx.)	Notes
Confirmed Ownership Units	186	SHIP homes in Florida City (38), Keys Gate affordable homes in Homestead (96), Habitat for Humanity South Dade builds (52).
Implied Rental Units	~5,100+	Remainder of the ~5,300+ completed units, primarily LIHTC, Section 8, public housing, and other multifamily affordable properties.
Total Completed Units	~5,300+	As reported in prior inventory.

Pending and under-construction projects identified in this report (Card Sound Key, Homestead Station, Seasons Homestead, Princeton Crossings, Meridian Point at Goulds Station, and Old Cutler Village Phase 2) are all planned as multifamily rental developments.

Section 2 – Selected Key Properties Table

The following table highlights selected key affordable and workforce housing developments within the broader inventory. This list is not exhaustive but provides project-level detail for several prominent properties.

Project / Development	Location	Units	Tenure	Notes
Florida City 342-Unit Project (Card Sound Key)	Florida City	342	Rental	Large-scale affordable/workforce multifamily; approx. 68 workforce units.
Florida City Infill / SHIP Homes	Florida City	38	Ownership	Scattered-site affordable for-sale units.

Keys Gate Affordable Homes	Homestead	96	Ownership	Affordable for-sale units in master-planned community.
Six-Story Workforce Housing	Homestead (14490 SW 264 St.)	37	Rental	Workforce apartments.
Tropical Pointe	Homestead (25155 SW 136 Ave.)	215	Rental	Affordable apartments (1-4 BR).
Windmill Farms Apartments	Homestead (25901 S. Dixie Hwy.)	160	Rental	Existing affordable rental community.
Nascent Villas	Naranja (13800 SW 264 St.)	12	Rental	Multifamily; currently leasing.
Meridian Point at Goulds Station	Goulds (11850 SW 216 St.)	113	Rental	Income-restricted rentals; includes pending units.
Habitat for Humanity South Dade Builds	South Miami-Dade	52	Ownership	Affordable for-sale homes.
Residences at SoMi Parc	South Miami (5961 SW 68 St.)	80	Rental	Workforce units at 60-80% AMI.
South Miami Section 8 Properties	South Miami	19 properties	Rental	Federally subsidized properties.
South Miami LIHTC Properties	South Miami	2 properties	Rental	Tax-credit rental housing.
South Miami Public Housing	South Miami	17 properties	Rental	Public housing; all rental.
Stadium Towers	Miami (2320 NW 8th Ave.)	149	Rental	Affordable family rentals.

Section 3 – Florida City Summary

Florida City continues to advance a mix of large-scale multifamily rental housing and smaller-scale affordable homeownership opportunities. The centerpiece of the city’s current pipeline is the 342-unit affordable/workforce rental development, a major multifamily project that significantly expands the city’s rental inventory and aligns with regional LIHTC-supported production trends. This project represents one of the largest single additions of income-restricted units in South Miami-Dade. Complementing the multifamily expansion, Florida City maintains a meaningful affordable homeownership portfolio, including 38 scattered-site SHIP-supported homes. These infill units provide long-term affordability and stability for income-qualified buyers and help balance the city’s tenure mix. Together, the rental and ownership components position Florida City as a key

contributor to the region's affordable housing supply, with a clear emphasis on both scale and tenure diversity.

Section 4 – Homestead Summary

Homestead's affordable and workforce housing landscape reflects a combination of new rental development, existing affordable rental communities, and established ownership opportunities. The city's rental pipeline includes the 37-unit Six-Story Workforce Housing project and the 215-unit Tropical Pointe development, both of which expand income-restricted rental options for working families. Homestead also includes the 160-unit Windmill Farms Apartments, an existing affordable rental community that remains an important part of the city's housing stock. On the ownership side, Homestead features 96 affordable for-sale homes at Keys Gate, a significant contribution to long-term affordability and neighborhood stability. This ownership inventory complements the city's rental production and supports a balanced tenure profile across the community. Homestead's combined rental and ownership assets position it as one of the most active and diversified affordable housing markets in South Miami-Dade, with ongoing development that supports both workforce households and long-term residents.

Section 5 – South Miami-Dade Summary

South Miami-Dade contains a diverse mix of income-restricted rental housing, including Section 8 properties, LIHTC developments, and public housing communities. The area's inventory includes 19 federally subsidized Section 8 properties, 2 LIHTC properties, and 17 public housing sites, all of which contribute to a substantial base of long-term affordable rental units. These developments serve a wide range of income levels and household types, reinforcing the region's role as a major provider of deeply affordable housing in Miami-Dade County. The addition of new workforce developments, such as the 80-unit Residences at SoMi Parc, further expands the area's capacity to support moderate-income households. Collectively, South Miami-Dade's rental portfolio forms a critical component of the regional housing ecosystem, offering stability and affordability across multiple income tiers.

Section 6 – Methodology & Limitations

This report integrates previously reported totals of approximately 5,300 completed affordable and workforce housing units and 1,257 pending or under-construction units across Florida City, Homestead, and South Miami-Dade. Tenure (rental vs. ownership) is reported using confirmed data for identified homeownership programs (SHIP, Keys Gate, Habitat for Humanity) and program-based inference for the balance of the inventory, which is delivered primarily through multifamily rental programs such as LIHTC, Section 8, and public housing. Where property-level tenure data is not publicly available, units are classified according to the predominant tenure associated with the relevant program type and building form.