Islamorada, Village of Islands

WORKFORCE AFFORDABLE HOUSING CITIZENS ADVISORY COUNCIL

August 3, 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. PUBLIC COMMENT

III. AGENDA ITEMS

- **A.** Approval of meeting minutes for the May 4, 2026, meeting.
- **B.** Affordable Housing Income Limit Table Discussion
- **C.** Update of Annual Affordable Rental income Certifications

IV. STAFF UPDATE

V. 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_PARTICPATION]

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

Option 2: Call in During the Meeting.
If phoning in, dial 305-224-1968 and enter the webinar ID: **987 7199 9589** followed by **#.** When public comment opens pertaining to the agenda item you are interested in dial ***9** to be recognized by the Zoom meeting monitor.

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

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

MINUTES

I. CALL TO ORDER / ROLL CALL

The meeting was called to order at: 5:00PM
Present were:
WAHCAC members,
Dean Eakin, Chair
Scott Goss, Vice Chair
Edward Price
Greg Dully
Lee Christine Young
Frank Derfler
Assistant Planning Director, Daniel Parobok
Planner, Travis Ferguson
Village Manager, Ron Saunders
Recording Secretary, Angy Rivas

Excused were:
Anna Reckwerdt
Whitney Trentine
Jennifer Roth

Absent was:
Joe Babino

II. ADDITIONS AND / OR DELETIONS TO THE AGENDA

None.

III. PUBLIC COMMENT

No public comment.

IV. AGENDA ITEMS

A. Introduce Travis Ferguson, new Planner

Assistant Planning Director, Daniel Parobok, introduced,Travis Ferguson, as the new staff Liasion for the committee.
Travis provided a brief self introduction.

B. Approval of meeting minutes for the December 15, 2025, meeting.

Frank Derfler motioned to approve the meeting minutes. Lee Christine Young seconded the motion.

The motion passed unopposed.

C. Review of the Islamorada Affordable Housing Fact Sheet (Presented by Member, Scott Goss)

Committee member Scott Goss reviewed the Village of Islamorada Affordable Housing Fact Sheet. He noted that the current fact sheet only reflects income limits for single-person households and recommended expanding it to include married couples, families, and domestic partnerships.

The committee discussed drafting a revised version of the fact sheet for staff review. As part of this effort, members are considering making a recommendation to adjust the percentage of the median monthly household income to align with county standards, which currently define the moderate-income level at 160%.

The committee also conducted a brief overview of the 2025 Village of Islamorada Affordable Housing Fact Sheet.

This item will remain under discussion and will be included on future meeting agendas.

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)

Committee member Scott Goss presented his analysis of workforce housing efforts in the Upper Keys and Miami-Dade County.

He noted that the Village previously conducted a workforce housing study in 2007 and is likely due for an update. It was also discussed that Habitat for Humanity has partnered with Monroe County to conduct a new study and provide updated data.

Mr. Goss suggested that the Village consider undertaking a similar study. Rather than commissioning a separate study, staff will reach out to the County to discuss a potential partnership and determine whether the Village can be included in the County’s analysis, as well as the associated costs.

The committee noted that an updated study would provide valuable insight into the Village’s current affordable housing needs and help refine estimates for future development.

At this time, the committee does not recommend commissioning a private study exclusively for the Village.

E. Update on Village Owned Properties

Village Manager Ron Saunders reported that the Machado property will be discussed at the May 12 Village Council meeting.

He also noted that the Church property is currently listed for sale. While there has been interest, no formal offers have been received to date. A zoning change for the property is currently in process.

The primary discussion centered on the high cost associated with developing affordable housing.

V. STAFF UPDATE

Village Manager Ron Saunders announced that the Draft Comprehensive Plan is available online, along with the meeting recording.

The next meeting is scheduled for June 1, 2026.

VI. ADJOURNMENT

The group adjourned at 6:14pm.

Angy Rivas, Recording Secretary	Date	Dean Eakin, Chair	Date

ISLAMORADA, VILLAGE OF ISLANDS
PLANNING AND DEVELOPMENT SERVICES DEPARTMENT
86800 Overseas Highway • Islamorada, Florida 33036 • 305-664-6400 • www.islamorada.fl.us

2026 AFFORDABLE HOUSING FACT SHEET

Updated May 1, 2026

	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	$ 486,000
2 Bedrooms	N/A	$ 550,800
3+ Bedrooms	N/A	$ 615,600
Maximum Size	1,500 square feet*	1,500 square feet
Maximum Monthly Payments		
Mortgage (including Principal, Interest, Taxes, and Insurance [PITI] & not including utilities)	$3,888	N/A
Rent (not including utilities)	$3,888	Moderate: $3,240 Low: 2,592 Very Low: $1,620

* Existing units permitted larger than 1,500 square feet may continue but may not be enlarged.

INCOME LIMITS** Household Size	Very Low 50%	Low 80%	Moderate 140%
1 Person	$50,200	$80,300	$140,560
2 Person	$57,300	$91,700	$160,440
3 Person	$64,500	$103,200	$180,600
4 Person	$71,650	$114,650	$200,620
5 Person	$77,350	$123,850	$216,580
6 Person	$83,100	$133,000	$232,680
7 Person	$88,850	$142,200	$248,780
8 Person	$94,600	$151,350	$264,880

*****Based on annual median household income for Monroe County $129,600***

Maximum Sales Price

Maximum sales price is based on the following formulas:

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

Maximum Monthly Rent and Mortgage Payment

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

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

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

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

Income Limits

Income Limits are based on the following formula:

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

DRAFT – For Discussion Purposes Only

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2025 AFFORDABLE HOUSING FACT SHEET

Owner Occupied Affordable Housing Units

2025 Qualifying Income Limits

Updated April 7, 2025

Income Limits for Single Persons				
Household Size	Very Low 50%	Low 80%	Median 100%	Moderate 140%
1 Person	$45,650	$73,000	$91,300	$127,820
2 Persons	$52,100	$83,400	$104,200	$145,880
3 Persons	$58,650	$93,850	$117,300	$164,220
4 Persons	$65,150	$104,250	$130,300	$182,420
5 Persons	$70,350	$112,600	$140,700	$196,980
6 Persons	$75,550	$120,950	$151,100	$211,540
7 Persons	$80,800	$129,300	$161,600	$226,240
8 Persons	$86,000	$137,650	$172,000	$240,800

Income Limits for Married or Domestic Partners				
Household Size	Very Low 50%	Low 80%	Median 100%	Moderate 140%
2 Persons	$69,467	$111,200	$138,933	$194,510
3 Persons	$78,200	$125,133	$156,400	$218,960
4 Persons	$86,867	$139,000	$173,733	$243,230
5 Persons	$93,800	$150,133	$187,600	$262,640
6 Persons	$100,733	$161,267	$201,467	$282,050
7 Persons	$107,733	$172,400	$215,467	$301,650
8 Persons	$114,667	$183,533	$229,333	$321,070

Maximum Sales Price			
Unit Size	County Median Income	Ratio	Maximum Sales Price
Efficiency & 1 Bedroom	$118,000	3.75	$442,500
2 Bedroom	$118,000	4.25	$501,500
≥ 3 Bedroom	$118,000	4.75	$560,500

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:

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2025 AFFORDABLE HOUSING FACT SHEET

Rental Affordable Housing Units

Monroe County 2025 Qualifying Income Limits

Updated April 1, 2025

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

Income Limits for Married or Domestic Partners			
Household Size	Very Low 50%	Low 80%	Moderate 140%
2 Persons	$69,467	$111,200	$194,510
3 Persons	$78,200	$125,133	$218,960
4 Persons	$86,867	$139,000	$243,230
5 Persons	$93,800	$150,133	$262,640
6 Persons	$100,733	$161,267	$282,050
7 Persons	$107,733	$172,400	$301,650
8 Persons	$114,667	$183,533	$321,070

Maximum Monthly Rental Rates			
Unit Size	Very Low 50%	Low 80%	Moderate 140%
Efficiency	$1,141	$1,825	$3,200
1 Bedroom	$1,303	$2,085	$3,650
2 Bedrooms	$1,466	$2,346	$4,110
3 Bedrooms	$1,629	$2,606	$4,560
4+ Bedrooms	$1,759	$2,815	$4,930

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ISLAMORADA, VILLAGE OF ISLANDS
PLANNING AND DEVELOPMENT SERVICES DEPARTMENT

2026 AFFORDABLE HOUSING ANNUAL INCOME CERTIFICATION

July 20, 2026

DEAR HOMEOWNER OR PROPERTY MANAGER:

RE:
201 Treasure Harbour Drive

The Village of Islamorada wants to create and preserve affordable/workforce housing. As time passes, the deed restricted housing stock gets smaller. This is of concern to the Village as it is important to have adequate housing supply for the people who work and want to live in the community.

Annually, owners and renters that occupy deed-restricted affordable units will be contacted by the Village for verification, including annual income. The Village is requesting owners verify their unit follows their recorded deed restrictions based on the fact sheet on the back of the enclosed form.

"Annual adjusted gross income" means all wages, assets, regular cash or non-cash contributions or gifts from persons outside the household, and such other resources and benefits adjusted for family size.

It is critical that the attached form be completed and submitted to the Village, via email or regular mail, no later than September 15, 2026. An electronic fillable version of this form is available on the Village website for electronic submittal. Please visit https://www.islamorada.fl.us/DocumentCenter/View/5684/2026-Affordable-Housing-Annual-Income-Certification.

The Village is trying to take precautions to preserve our current inventory of deed restricted affordable housing and ensure it is reserved for those that need it most. Your cooperation in helping us with our efforts is most appreciated.

This income verification is a requirement of the deed restrictions on your property. If the required materials are not received by the date above, the Village may seek to enforce the deed restriction as allowed under the law. Should you have any questions or concerns, please do not hesitate to contact Angy Rivas at 305-664-6498 or angy.rivas@islamorada.fl.us.

2026 AFFORDABLE HOUSING ANNUAL INCOME CERTIFICATION

Islamorada, Village of Islands requires this information to monitor compliance with equal opportunity and fair housing goals. Please complete this form and return it with your 2025 tax returns https://www.irs.gov/individuals/get-transcript (for all household members) and current lease agreement by September 15, 2026. Send your documentation to Angy Rivas, 86800 Overseas Highway, Islamorada, FL 33036 or angy.rivas@islamorada.fl.us.

Owner Name: ______________________________

Tennant Name: ______________________________

Today's Date: ______________________________

Phone Numbers: Owner: ______________________________

Tennant: ______________________________

Email Addresses: Owner: ______________________________

Tennant: ______________________________

PROPERTY DESCRIPTION:

Street Address of Property: ______________________________

Parcel I.D. ______________________________

Move in date: ______________________________

Number of Bedrooms: ______________________________

Number of People in Household: ______________________________

ANNUAL ADJUSTED GROSS INCOME*: ______________________________

Monthly Rent Payment (Not including Utilities): ______________________________

*Annual Adjusted gross income means all wages, assets, regular cash or non-cash contributions or gifts from persons outside the household and such other resources and benefits as may be determined by the United States Department of Housing and Urban Development, adjusted for family size, less deductions allowable under Section 62 of the Internal Revenue Code.

______________________________ ______________________________

Signature of the person submitting this form
(Relationship to owner / tenant)

Print Name of the person submitting this form

______________________________ ______________________________

Signature of the person submitting this form
(Relationship to owner / tenant)

Print Name of the person submitting this form

______________________________ ______________________________

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