

DEVELOPMENT REVIEW COMMITTEE

Tuesday, May 26, 2015

AGENDA

The Monroe County Development Review Committee will conduct a meeting on Tuesday, May 26, 2015, beginning at 1:00 PM at the Marathon Government Center, Media & Conference Room (1st floor, rear hallway), 2798 Overseas Highway, Marathon, Florida.

CALL TO ORDER

ROLL CALL

DRC MEMBERS:

Mayte Santamaria, Senior Director of Planning and Environmental Resources
Mike Roberts, Sr. Administrator, Environmental Resources
DOT Representative
Steve Zavalney, Captain, Fire Prevention
Public Works Department Representative

STAFF MEMBERS

Christine Hurley, Growth Management Division Director
Steve Williams, Assistant County Attorney
Rey Ortiz, Planning & Biological Plans Examiner Supervisor
Emily Schemper, Comprehensive Planning Manager
Matt Coyle, Principal Planner
Barbara Bauman, Planner
Mitzi Crystal, Transportation Planner
Gail Creech, Sr. Planning Commission Coordinator

CHANGES TO THE AGENDA

MINUTES FOR APPROVAL

MEETING

New Items:

1. 99700 Overseas Highway, Key Largo, mile marker 99: A public meeting concerning a request for a major deviation to a major conditional use permit. The requested approval is required for the proposed development to increase the existing walk-in cooler and to increase the size of the existing bathrooms which would increase the amount of non-residential floor area on the property. The subject property is legally described as Lazy Lagoon – A revision of Amended Plat of Curry's Corner, Plat Book 2, Page 120 of public records, Monroe County, Section 33, Township 63 South, Range 39 East, Key Largo, Monroe County, Florida (legal description in metes and bounds is provided in the application/file), having real estate number 00497540.000000.

(File 2015-093)

[2015-093 SR DRC 05.26.15.pdf](#)

[2015-093 FILE.PDF](#)

[2015-093 Recvd 05.11.15 COMBINED.PDF](#)

2. AN ORDINANCE BY THE MONROE COUNTY BOARD OF COUNTY COMMISSIONERS AMENDING MONROE COUNTY COMPREHENSIVE PLAN POLICY 101.4.26 TO PROVIDE AN EXCEPTION TO THE HEIGHT LIMIT FOR WIND TURBINES OWNED AND OPERATED BY A PUBLIC UTILITY; CREATING POLICY 101.5.31 TO ADDRESS NON-HABITABLE ARCHITECTURAL DECORATIVE FEATURES WITHIN THE OCEAN REEF COMMUNITY; AND CREATING POLICIES 101.5.32 AND 101.5.33 TO

PROVIDE CERTAIN EXCEPTIONS TO THE HEIGHT LIMIT IN ORDER TO PROTECT PROPERTY FROM FLOODING AND REDUCE FLOOD INSURANCE COSTS; PROVIDING FOR SEVERABILITY; PROVIDING FOR REPEAL OF CONFLICTING PROVISIONS; PROVIDING FOR TRANSMITTAL TO THE STATE LAND PLANNING AGENCY AND THE SECRETARY OF STATE; PROVIDING FOR INCLUSION IN THE MONROE COUNTY COMPREHENSIVE PLAN; PROVIDING FOR AN EFFECTIVE DATE.

(File 2015-006)

[2015-006 SR DRC 05.26.15.PDF](#)

3. AN ORDINANCE BY THE MONROE COUNTY BOARD OF COUNTY COMMISSIONERS AMENDING MONROE COUNTY COMPREHENSIVE PLAN CREATING A DEFINITION OF OFFSHORE ISLAND; AMENDING POLICIES 101.5.8 AND 101.13.5 WITHIN THE FUTURE LAND USE ELEMENT AND POLICY 207.1.2 WITHIN THE CONSERVATION AND COASTAL MANAGEMENT ELEMENT TO FURTHER CLARIFY THE DEVELOPMENT OF OFFSHORE ISLANDS; PROVIDING FOR SEVERABILITY; PROVIDING FOR REPEAL OF CONFLICTING PROVISIONS; PROVIDING FOR TRANSMITTAL TO THE STATE LAND PLANNING AGENCY AND THE SECRETARY OF STATE; PROVIDING FOR INCLUSION IN THE MONROE COUNTY COMPREHENSIVE PLAN; PROVIDING FOR AN EFFECTIVE DATE.

(File 2015-007)

[2015-007 SR DRC 05.26.15.PDF](#)

[2015-007 Exhibits to Staff Report.pdf](#)

ADA ASSISTANCE: If you are a person with a disability who needs special accommodations in order to participate in this proceeding, please contact the County Administrator's Office, by phoning (305) 292-4441, between the hours of 8:30 a.m. - 5:00 p.m., no later than five (5) calendar days prior to the scheduled meeting; if you are hearing or voice impaired, call "711".

ADJOURNMENT



MEMORANDUM

MONROE COUNTY PLANNING & ENVIRONMENTAL RESOURCES DEPARTMENT

To: Monroe County Development Review Committee
Mayté Santamaria, Senior Director of Planning & Environmental Resources

From: Rey Ortiz, Assoc. AIA, AICP, CBO Planning & Bio Plans Examiner Supervisor

Date: May 18, 2015

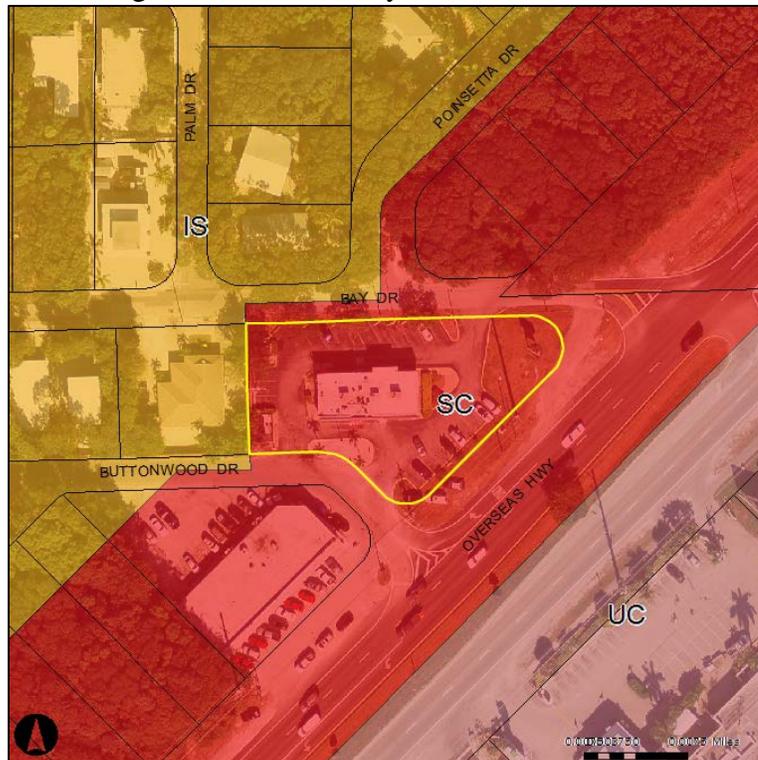
Subject: *Major Deviation to the Major Conditional Use Permit (Deemed) for property located at 99700 Overseas Highway, Key Largo, Real Estate #00497540.000000 (File #2015-093)*

Meeting: May 26, 2015

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I REQUEST

The applicant is requesting a major deviation to the major conditional use permit in order to increase the existing walk-in cooler capacity, to add a 2nd walk in cooler and to increase the size of the existing bathrooms which would increase the amount of non-residential floor area by 452 SF. The proposed additions to the existing site are shown on the site plan by Atlantic Engineering Services, Inc. signed and sealed May 7, 2015.



9
10

Subject Property with Land Use District Overlaid (Aerial dated 2012)

1
2 **II BACKGROUND INFORMATION:**
3

4 **Location:** Key Largo, approximate mile marker 99 (Gulf of Mexico side of US 1)

5 **Address:** 99700 Overseas Highway, Key Largo

6 **Legal Description:** Lazy Lagoon – A revision of Amended Plat of Curry’s Corner, Plat
7 Book 2, Page 120 of public records, Monroe County, Section 33, Township 63 South, Range
8 39 East, Key Largo, Monroe County, Florida (legal description in metes and bounds is
9 provided in the application/file)

10 **Real Estate Number:** 00497540.000000

11 **Property Owner/Applicant:** J.J. Corporation of the Florida Keys

12 **Agent:** Hany Haroun

13 **Size of Site:** 24,626 SF (per County GIS)

14 **Land Use District:** Suburban Commercial (SC)

15 **Future Land Use Map (FLUM) Designation:** Mixed Use/commercial (MC)

16 **Tier Designation:** Tier III

17 **Existing Use:** Restaurant (commercial retail of high intensity)

18 **Existing Vegetation/Habitat:** Disturbed/Scarified with landscaping

19 **Community Character of Immediate Vicinity:** Mixed Use – commercial and residential

20 **Flood Zone:** X Zone
21

22 **III RELEVANT PRIOR COUNTY ACTIONS:**
23

24 The site is currently being utilized as a restaurant. On October 27, 1981, the Monroe County
25 Building Department issued Building Permit #C-10391 for the construction of the restaurant,
26 land clearing and demolition on the subject property. Permit #C-10391 was a renewal of
27 Permits #C-8850 and #C-8843. There are several building permits for subsequent
28 improvements to the buildings in the Building Department’s records dating back to 1981.
29

30 The site’s existing use is a drive-thru restaurant and is considered commercial retail of high
31 intensity. Such uses require a major conditional use permit in the SC district. Since the
32 existing use was established prior to the adoption of the current provisions of the SC district
33 in 1986, the subject property is deemed to have a major conditional use permit in accordance
34 with MCC §101-4(c).
35

36 According to the survey provided with the application, on November 13, 1962 the Board of
37 County Commissioners vacated Joan Drive and it is recorded as Official Record 255, Page
38 110.
39

40 **IV REVIEW OF APPLICATION:**
41

42 Pursuant to MCC §101-73(c)(4)(a)(7) A major deviation to a major conditional use permit
43 shall be approve by the Planning Commission when the development requires a deviation of
44 10.1 to 20 percent of the amount on non-residential floor area pursuant to section 130-164 or

1 the approved conditional use permit, whichever is greater. The addition of 425 SF represents
2 an increase 16.58% to the existing square footage of 2,726 SF.

3
4 J.J. Corporation of the Florida Keys is requesting a major deviation to the major conditional
5 use permit. Pursuant to MCC §110-73(c)(4) major deviation to major conditional use
6 permits may be approved by the Planning Commission. Such modifications are limited to
7 the following:

8
9 A. Additional development that requires a deviation of up to 10.1 to 20 percent of one or
10 more of the following requirements as follows:

- 11
12 1. Amount of off-street parking pursuant to MCC §114-67 or the approved conditional
13 use permit, whichever is more restrictive: *In compliance.*

14
15 *The total number of off-street parking spaces would not be affected by this*
16 *application.*

- 17
18 2. Amount of loading/unloading spaces pursuant to MCC §114-68 or the approved
19 conditional use permit, whichever is more restrictive: *In compliance.*

20
21 *The total number of loading/unloading spaces would not be affected by this*
22 *application.*

- 23
24 3. Amount of landscaping pursuant to MCC §114-99 or the approved conditional use
25 permit, whichever is more restrictive: *In compliance.*

26
27 *The applicant is proposing the addition of 32 native trees and 260 native shrubs.*
28 *Please note that myrica centera/wax myrtle should read myrica cerifera/wax myrtle.*

- 29
30 4. Bufferyard width and/or plantings pursuant to MCC §114-125 through MCC §114-
31 130 or the approved conditional use permit, whichever is more restrictive: *In*
32 *compliance.*

33
34 *The applicant is proposing the addition of 32 native trees and 260 native shrubs.*
35 *Please note that myrica centera/wax myrtle should read myrica cerifera/wax myrtle.*

36
37 *Please note that the landscape plan does not accurately indicate the dimensions of*
38 *the proposed outdoor cooler.*

- 39
40 5. Access pursuant to MCC §114-195 through MCC §114-199 or the approved
41 conditional use permit, whichever is more restrictive: *In compliance.*

42
43 *Vehicular access to and from the site would not be affected by this application.*
44
45
46

- 1 6. Width of setbacks pursuant to MCC §130-186 or the approved conditional use permit,
2 whichever is more restrictive: *Not in compliance.*

3
4 *The required non-shoreline setbacks are as follows: Primary Front yard – 25’;*
5 *Secondary Front yard – 15’; Rear yard – 10’; Primary Side yard – 10’ and*
6 *Secondary Side yard – 5’.*

7
8 *There is a required 25’ front yard setback along the property line adjacent to US 1*
9 *and a required 15’ front yard setback along the property lines adjacent to the two*
10 *surrounding roadways and a required 10’ rear yard setback along the western*
11 *property line.*

12
13 *The site plan shows portions of the proposed new outdoor cooler located in the*
14 *required front and rear yard setbacks. The proposed development must be moved out*
15 *of the setbacks or the applicant must apply for a variance to allow it to remain in the*
16 *setbacks. As a note, the applicant has submitted an application for a variance on*
17 *March 2, 2015 which is being processed separately.*

- 18
19 7. Amount of non-residential floor area pursuant to section 130-164 or the approved
20 conditional use permit, whichever is more restrictive: *In compliance.*

21

Land Use	Floor Area Ratio	Size of Site	Maximum Allowed	Proposed Amount	Potential Used
Commercial Retail (high-intensity)	0.15 FAR	24,626 SF	3,698.4 SF	3,178 SF	85.9 %

22
23 *Staff has determined that the existing square footage, including the existing outdoor*
24 *cooler consists of 2,726 SF of non-residential floor area. Please note, all of this floor*
25 *area was lawfully-established and therefore is exempt for the NROGO permit*
26 *allocation system.*

27
28 *The 452 SF build addition would require and allocation of 452 SF of non-residential*
29 *floor area through the NROGO permit allocation system.*

- 30
31 8. Amount of open space pursuant to MCC §130-157, MCC §130-162 and MCC §130-
32 164 or the approved conditional use permit, whichever is more restrictive: *In*
33 *compliance*

34
35 *There is a required open space ratio of .20 or 20 percent. In total, the property*
36 *consists of 24,626 SF of upland area. Therefore, at least 4,925 SF of total land area*
37 *must remain open space.*

38
39 *The drawing “Post Impervious Area Exhibit” dated May 20, 2014, submitted with the*
40 *application shows 6,514 SF of open space. The proposed development will result in a*
41 *net decrease 171 SF of open space. This would result in a net decrease of 2.5% in*
42 *open space, leaving 6,514 SF of open space on the site.*

1 B. Additional development that requires a deviation of up to 5.1 to ten percent of one or
2 more of the following requirements as follows:

- 3
4 1. Amount of dwelling units pursuant to MCC §130-157 or the approved conditional use
5 permit, whichever is more restrictive: *Not applicable*.
6
7 2. Amount of hotel-motel, recreational vehicle and/or institutional residential dwelling
8 units pursuant to MCC §130-162: *Not applicable*.
9

10 C. For approved commercial retail uses only, additional development or redevelopment that
11 requires a deviation of up to 10.1 to 20 percent of the approved intensity in terms of trip
12 generation: *Not applicable*.
13

14 V RECOMMENDATION:
15

16 Staff recommends APPROVAL to the Planning Commission with the following conditions
17 (if necessary, following the consideration of public input, staff reserves the right to request
18 additional conditions):
19

- 20 1. Any additional revisions to the site plan or future improvements to the property are
21 subject to further review as a deviation or as an amendment to the major conditional use
22 permit approval.
23
24 2. A Monroe County building permit(s) is also required for the scope of work. The Monroe
25 County Office of the Fire Marshal and the Monroe County Building Department have not
26 reviewed this application. The applicant shall meet any additional requirements required
27 by the Fire Marshal and the Building Department.
28
29 3. Pursuant to Section 110-73(c)(7), under no circumstances shall approval of a minor or
30 major deviation to a conditional use permit negate any requirement to obtain a variance
31 or waiver if the adjustments require such pursuant to the Land Development Code. If a
32 variance or waiver is necessary to show compliance with any of the requirements set
33 forth in subsections (c)(1), (c)(2), (c)(3) or (c)(4), the variance or waiver shall be granted
34 prior to the related minor or major deviation approval.
35

36 VI PLANS REVIEWED:
37

- 38 A. Wendy's 99700 Overseas Highway, Key Largo, Florida, Site Plan, (Sheet CE1) by
39 Atlantic Engineering Services, Inc. signed and sealed May 7, 2015 (showing Site Plan at
40 1/20 scale).
41 B. Wendy's 3076 Renovation 99700 Overseas Highway, Key Largo, Florida 33037, Seating
42 Plan and Signage Location (Sheet A1.4) by Atlantic Engineering Services, Inc. date
43 drawn August 6, 2014 (showing Site Plan at 1/20 scale).
44 C. Wendy's 99700 Overseas Highway, Key Largo, Florida, Pre Impervious Area Exhibit,
45 (Sheet 1 of 2) by Atlantic Engineering Services, Inc. date drawn April 20, 2015.
46 D. Wendy's 99700 Overseas Highway, Key Largo, Florida, Post Impervious Area Exhibit,
47 (Sheet 2 of 2) by Atlantic Engineering Services, Inc. date drawn May 20, 2014.

- 1 E. Wendy's 99700 Overseas Highway, Key Largo, Florida, Landscape Plan, (Sheet LS1) by
- 2 Atlantic Engineering Services, drawn May 20, 2014.
- 3 F. A copy of Boundary Survey by Massey-Richards Surveying and Mapping, LLC, signed
- 4 and sealed by David S. Massey, P.S.M. (date not specified), Surveyed April 25, 2014.

File #: **2015-093**

Owner's Name: J.J. Corporation of the Florida Keys

Applicant: J.J. Corporation of the Florida Keys

Agent: N/A

Type of Application: Major - Deviation

Key: Key Largo

RE: 00497540.000000

Additional Information added to File 2015-093

County of Monroe
Growth Management Division

Planning & Environmental Resources

Department

2798 Overseas Highway, Suite 410

Marathon, FL 33050

Voice: (305) 289-2500

FAX: (305) 289-2536



Board of County Commissioners

Mayor Danny L. Kolhage, Dist. 1

Mayor Pro Tem Heather Carruthers, Dist. 3

George Neugent, Dist. 2

David Rice, Dist. 4

Sylvia Murphy, Dist. 5

We strive to be caring, professional, and fair.

Date: 5.11.15

Time: _____

Dear Applicant:

This is to acknowledge submittal of your application for Major - Deviation
Type of application

JJ Corporation of the Florida
Keys aka Haroun, Many to the Monroe County Planning Department.
Project / Name

Thank you.

Traci Creech

Planning Staff

FLORIDA DEPARTMENT OF STATE
DIVISION OF CORPORATIONS

Detail by Entity Name

Florida Profit Corporation

J.J. CORPORATION OF THE FLORIDA KEYS

Filing Information

Document Number P04000154316
FEI/EIN Number 65-1156579
Date Filed 11/10/2004
State FL
Status ACTIVE

Principal Address

997000 OVERSEAS HWY. BAY DR & US 1
KEY LARGO, FL 33037

Changed: 01/10/2005

Mailing Address

70 JEAN LAFITTE DR
KEY LARGO, FL 33037

Registered Agent Name & Address

HAROUN, HANY
70 JEAN LAFITTE DR
KEY LARGO, FL 33037

Officer/Director Detail

Name & Address

Title P

HAROUN, HANY
70 JEAN LAFITTE DR
KEY LARGO, FL 33037

Title S/T

HAROUN, CHRISTINE
70 JEAN LAFITTE DR
KEY LARGO, FL 33037

Annual Reports

Report Year	Filed Date
-------------	------------

2013	01/26/2013
2014	01/12/2014
2015	02/22/2015

Document Images[02/22/2015 -- ANNUAL REPORT](#)[View image in PDF format](#)[01/12/2014 -- ANNUAL REPORT](#)[View image in PDF format](#)[01/29/2013 -- AMENDED ANNUAL REPORT](#)[View image in PDF format](#)[01/26/2013 -- ANNUAL REPORT](#)[View image in PDF format](#)[01/09/2012 -- ANNUAL REPORT](#)[View image in PDF format](#)[02/01/2011 -- ANNUAL REPORT](#)[View image in PDF format](#)[01/08/2010 -- ANNUAL REPORT](#)[View image in PDF format](#)[02/09/2009 -- ANNUAL REPORT](#)[View image in PDF format](#)[03/13/2008 -- ANNUAL REPORT](#)[View image in PDF format](#)[07/05/2007 -- ANNUAL REPORT](#)[View image in PDF format](#)[07/11/2006 -- ANNUAL REPORT](#)[View image in PDF format](#)[01/10/2005 -- ANNUAL REPORT](#)[View image in PDF format](#)[11/10/2004 -- Domestic Profit](#)[View image in PDF format](#)[Copyright © and Privacy Policies](#)

State of Florida, Department of State

End of Additional File 2015-093

APPLICATION
MONROE COUNTY
PLANNING & ENVIRONMENTAL RESOURCES DEPARTMENT



Request for a Major Deviation to a Conditional Use Permit

After a conditional use permit has been issued, certain adjustments may be approved as major deviations. Such development is limited by the thresholds provided in Monroe County Code Section 110-73(c)(3)

Major Deviation to a Conditional Use Permit Application Fee: \$3,500.00
Traffic Study Review: \$5,000.00 (if applicable)

Date of Submittal: 5 / 8 / 2015
Month Day Year

Applicant/Agent Authorized to Act for the Property Owner:

J-J. CORP. OF THE FL. KEYS HANY HAROUN
Applicant (Name of Person, Business or Organization) Name of Person Submitting this Application

70 JEAN LAFITTE DR KEY LARGO. FL 33037
Mailing Address (Street, City, State and Zip Code)

(305) 394-0416 HANY HAROUN 57(A) YAHOO.COM
Daytime Phone Email Address

Property Owner:

HANY HAROUN HANY HAROUN
(Name/Entity) Contact Person

70 JEAN LAFITTE DR
Mailing Address (Street, City, State and Zip Code)

305 394-0416 HANY HAROUN 57(A) YAHOO.COM
Daytime Phone Email Address

Approval (Development Order / Resolution) #: _____

Legal Description of Property:

(If in metes and bounds, attach legal description on separate sheet)

2 7 2,3,1,23 LARGO LAGOON 1615421
Block Lot Subdivision Key

00497540-000000 1615421
Real Estate (RE) Number Alternate Key Number

99700 OVERSEAS HWY KEY LARGO FL 33037 AM 99.7
Street Address (Street, City, State, Zip Code) Approximate Mile Marker

APPLICATION

Please describe what the requested deviation would allow. (If necessary, attach additional sheets)

SET BACKS FOR FREEZER COOLER
452 sqft increase @ 16.58% OF EXISTING sqft.
REDUCTION OF IMPERIOUS 171 sf. @ 2.5% OF
SITE. OPEN SPACE.

Do the proposed modifications increase or decrease the approved number of parking spaces?

- Yes
- No

Do the proposed modifications affect any approved loading/unloading spaces?

- Yes
- No

Do the proposed modifications affect any approved landscaping?

- Yes
- No

Do the proposed modifications affect any approved access drives?

- Yes
- No

Do the proposed modifications affect any approved setbacks?

- Yes
- No

Do the proposed modifications increase or decrease the approved amount of nonresidential floor area?

- Yes
- No

Do the proposed modifications increase or decrease the approved amount of open space?

- Yes
- No

Do the proposed modifications increase or decrease the approved number of residential dwelling units?

- Yes
- No

If you answered yes to any of the preceding questions, please indicate the changes on a revised site plan and/or landscape plan.

APPLICATION

If the site has an approved nonresidential component, will the proposed modifications increase the approved number of trips generated to and from the site?

- Yes
No

If applicable, will the proposed modifications affect an approved phasing plan?

- Yes
No

All of the following must be submitted in order to have a complete application submittal:
(Please check as you attach each required item to the application)

- Completed application form
Correct fee (check or money order to Monroe County Planning & Environmental Resources)
Proof of ownership (i.e. Warranty Deed)
Current property record card(s) from the Monroe County Property Appraiser
Copy of the recorded conditional use permit and any previous modification approvals
Copy of the most recently approved site plan
Proposed site plan- prepared, signed and sealed by a Florida registered architect, engineer or landscape architect

If applicable, the following must be submitted in order to have a complete application submittal:

- Notarized Agent Authorization
Proposed landscape plan
Proposed building floor plans
Revised traffic study or analysis and transportation fee of \$5,000 to cover the cost of experts hired by the Growth Management Division to review the traffic study
Proposed phasing plan

If deemed necessary to complete a full review of the application, the Planning & Environmental Resources Department reserves the right to request additional information.

I, the Applicant, 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.

Signature of Applicant: [Handwritten Signature] Date: 5/8/2015

Sworn before me this 8 day of May, 2015



[Handwritten Signature]
Notary Public
My Commission Expires

Please send the complete application package to the Monroe County Planning & Environmental Resources Department, Marathon Government Center, 2798 Overseas Highway, Suite 400, Marathon, FL 33050.

5-8-15
(Date)

I hereby authorize HANY HAROUN be listed as authorized agent
(Name of Agent)

for J.J. CORP. OF THE FLA. KEYS for the application submittal for
(Name of Property Owner(s) the Applicant(s))

Property described as Lot: lot 2, 3, Block Block 7, ABANDONED R.O.W. REASESEE CE 642

Subdivision: LAZY LAGOON, Key (island): 1615421

and Real Estate number: 00497540-000000

This authorization becomes effective on the date this affidavit is notarized and shall remain in effect until terminated by the undersigned. This authorization acts as a durable power of attorney only for the purposes stated.

The undersigned understands the risks and liabilities involved in the granting of this agency and accepts full responsibility for any and all of the actions of the agent named herein related to the processing of the services requested, application(s) and/or the acquisition of approvals/permits for the aforementioned applicant. The applicant(s) hereby indemnifies and holds harmless Monroe County, its officers, agents and employees for any damage to applicant caused by its agent or arising from this agency authorization.

Note: Authorization is needed from each owner of the subject property. Therefore, one or more authorization forms must be submitted with the application if there are multiple owners.

Hany Haroun
Property Owner(s) Signature

HANY HAROUN
Printed Name of Owner(s)

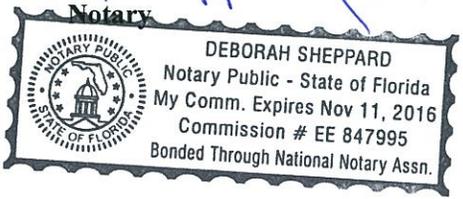
NOTARY:
STATE OF FLORIDA
COUNTY OF MONROE

The foregoing instrument was acknowledged before me this 8 day of May, 2015.

Hany Saad is _____ personally known D# produced identification

D# Hany Saad (Type of Identification), did / did not take an oath.

Deborah Sheppard





Scott P. Russell, CFA
Property Appraiser
Monroe County, Florida

Key West (305) 292-3420
Marathon (305) 289-2550
Plantation Key (305) 852-7130

Property Record Card -
Maps are now launching the new map application version.

Website tested on IE8,
IE9 & Firefox.
Requires Adobe Flash
10.3 or higher

Alternate Key: 1615421 Parcel ID: 00497540-000000

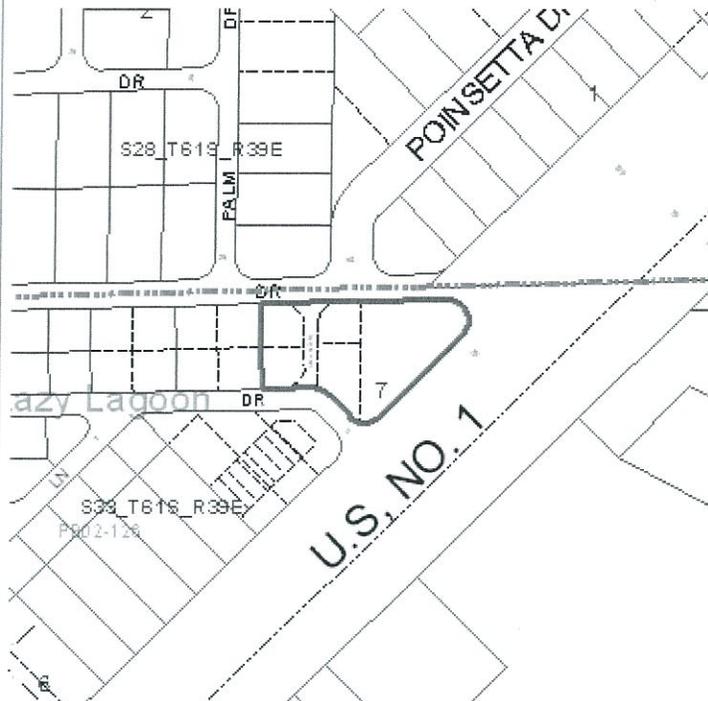
Ownership Details

Mailing Address:
J J CORPORATION OF THE FLORIDA KEYS
70 JEAN LAFITTE DR
KEY LARGO, FL 33037

Property Details

PC Code: 22 - DRIVE IN RESTAURANTS
Millage Group: 500K
Affordable Housing: No
Section-Township-Range: 33-61-39
Property Location: 99700 OVERSEAS HWY KEY LARGO
Subdivision: LAZY LAGOON
Legal Description: LAZY LAGOON PB2-126 KEY LARGO LOTS 2 & 3 BLK 1 & LOTS 12 & 13 BLK 7 & JOAN DRIVE RE #S 49653 49654 49753 & 49755 COMBINED PER OWNER REQUEST SF 6-1-81 OR561-486 OR765-35 OR765-36 OR787-247 OR824-1987QC OR824-1988 OR852-2012-E (WENDYS) OR860-610 OR860-612/13 OR978-1632/34 OR978-1635/38/LEASE OR975-1195/96C OR1029-1846/47(JMH)OR1380-1303/06(CW) OR1747-1462/64(CW)

Click Map Image to open interactive viewer



Land Details

Land Use Code	Frontage	Depth	Land Area
100H - COMMERCIAL HIGHWAY	0	0	24,570.00 SF

Building Summary

Number of Buildings: 1
 Number of Commercial Buildings: 1

Total Living Area: 2570
Year Built: 1983

Building 1 Details

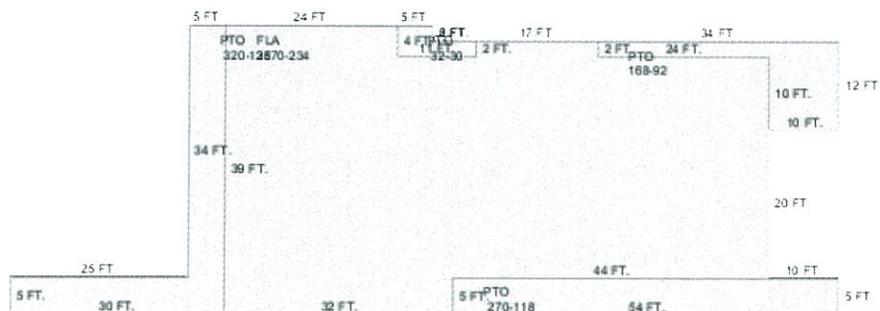
Building Type	Condition F	Quality Grade 350
Effective Age 9	Perimeter 234	Depreciation % 12
Year Built 1983	Special Arch 0	Grnd Floor Area 2,570
Functional Obs 0	Economic Obs 0	

Inclusions:

Roof Type	Roof Cover	Foundation
Heat 1	Heat 2	Bedrooms 0
Heat Src 1	Heat Src 2	

Extra Features:

2 Fix Bath	0	Vacuum	0
3 Fix Bath	0	Garbage Disposal	0
4 Fix Bath	0	Compactor	0
5 Fix Bath	0	Security	0
6 Fix Bath	0	Intercom	0
7 Fix Bath	0	Fireplaces	0
Extra Fix	12	Dishwasher	0



Sections:

Nbr	Type	Ext Wall	# Stories	Year Built	Attic	A/C	Basement %	Finished Basement %	Area
1	FLA		1	1986					2,570
2	PTO		1	1986					168
3	PTO		1	1986					270
4	PTO		1	1986					320
5	PTO		1	1986					32

Interior Finish:

Section Nbr	Interior Finish Nbr	Type	Area %	Sprinkler	A/C
	13978	DRV-INREST/FAST FOOD	100	N	Y

Exterior Wall:

Interior Finish Nbr	Type	Area %
4812	BRICK	100

Misc Improvement Details

Nbr	Type	# Units	Length	Width	Year Built	Roll Year	Grade	Life
1	CL2:CH LINK FENCE	480 SF	80	6	2007	2008	1	30
2	AP2:ASPHALT PAVING	8,352 SF	0	0	1981	1982	2	25
3	FN2:FENCES	665 SF	95	7	1981	1982	3	30
4	PT3:PATIO	324 SF	18	18	1981	1982	2	50
5	PT3:PATIO	625 SF	25	25	1981	1982	2	50
6	AP2:ASPHALT PAVING	4,196 SF	0	0	2003	2004	2	25
7	UB2:UTILITY BLDG	140 SF	14	10	2003	2007	3	50

Appraiser Notes

WENDY'S
2002/4/23 PTO SQUARED FOR COMPUTER, 15 X 15 WALK IN COOLER ON PT3 IN REAR OF PROPERTY TCF

Building Permits

Bldg	Number	Date Issued	Date Completed	Amount	Description	Notes
1	9830350	03/20/1998	11/02/1998	1	Commercial	INTERIOR RENOVATION
	2303050	08/20/2002	01/01/2003	1	Commercial	CANOPY OVER DRIVE THRU
	2304606	10/30/2002	01/01/2003	1	Commercial	INTERIOR REMODEL
	2305243	12/20/2002	07/15/2003	1	Commercial	RE-PAVE EX ISTING ASPHALT
	04301778	06/02/2004	10/29/2004	1	Commercial	UPGRADE FIRE SUPP SYSTEM
	06305355	10/19/2006	10/24/2007	1	Commercial	CHAIN LINK FENCE
	06303482	09/08/2006	01/01/2007	0	Commercial	MEMBRANE ROOF

Parcel Value History

Certified Roll Values.

[View Taxes for this Parcel.](#)

Roll Year	Total Bldg Value	Total Misc Improvement Value	Total Land Value	Total Just (Market) Value	Total Assessed Value	School Exempt Value	School Taxable Value
2014	329,660	19,661	368,550	717,871	608,986	0	717,871
2013	336,986	20,078	196,560	553,624	553,624	0	553,624

2012	318,671	20,504	196,560	535,735	535,735	0	535,735
2011	322,334	21,072	319,410	662,816	662,816	0	662,816
2010	329,660	21,640	491,400	842,700	842,700	0	842,700
2009	336,986	22,218	540,540	899,744	899,744	0	899,744
2008	376,907	22,786	687,960	1,087,653	1,087,653	0	1,087,653
2007	257,020	22,474	614,250	893,744	893,744	0	893,744
2006	277,438	20,856	605,651	903,945	856,271	0	856,271
2005	283,341	21,343	605,651	910,335	910,335	0	910,335
2004	289,237	21,831	356,265	667,333	667,333	0	667,333
2003	289,237	42,143	356,265	687,645	687,645	0	687,645
2002	289,237	42,295	356,265	687,797	687,797	0	687,797
2001	314,081	45,193	244,416	603,690	603,690	0	603,690
2000	314,081	9,378	236,531	559,990	559,990	0	559,990
1999	314,081	9,444	236,531	560,056	560,056	0	560,056
1998	311,832	9,529	236,531	557,892	557,892	0	557,892
1997	311,832	9,596	236,531	557,959	557,959	0	557,959
1996	283,484	10,479	236,531	530,494	530,494	0	530,494
1995	283,484	11,381	236,531	531,396	531,396	0	531,396
1994	283,484	12,264	236,531	532,279	532,279	0	532,279
1993	283,484	13,148	236,531	533,163	533,163	0	533,163
1992	283,484	14,049	236,531	534,064	534,064	0	534,064
1991	283,484	14,933	256,242	554,659	554,659	0	554,659
1990	283,484	15,817	256,242	555,543	555,543	0	555,543
1989	283,484	16,718	226,676	526,878	526,878	0	526,878
1988	261,397	10,370	216,820	488,587	488,587	0	488,587
1987	257,495	10,884	216,820	485,199	485,199	0	485,199
1986	220,235	11,411	138,765	370,411	370,411	0	370,411
1985	216,647	11,926	132,458	361,031	361,031	0	361,031
1984	214,296	12,441	132,458	359,195	359,195	0	359,195
1983	214,296	12,967	98,103	325,366	325,366	0	325,366
1982	30,656	0	98,103	128,759	128,759	0	128,759

Parcel Sales History

NOTE: Sales do not generally show up in our computer system until about two to three months after the date of sale. If a recent sale does not show up in this list, please allow more time for the sale record to be processed. Thank you for your patience and understanding.

Sale Date	Official Records Book/Page	Price	Instrument	Qualification
12/5/2001	1747 / 1462	800,000	WD	Q
11/1/1995	1380 / 1303	741,000	WD	O
7/1/1987	1029 / 1846	324,900	WD	U
6/1/1986	978 / 1632	743,900	WD	U
8/1/1982	860 / 612	515,000	WD	Q
8/1/1982	860 / 610	515,000	WD	Q

This page has been visited 22,647 times.

Monroe County Property Appraiser
Scott P. Russell, CFA
P.O. Box 1176 Key West, FL 33041-1176

WITNESS my hand this 14 day of December 2001.

WITNESSES:

Alexand M. Goldberg
Name: Susan M. Goldberg

SELLER:

GE CAPITAL FRANCHISE
FINANCE CORPORATION, a
Delaware corporation

Sheryl R. Hassell
Name: Sheryl R. Hassell

By John R. Barravecchia
John R. Barravecchia
Executive Vice President, Chief
Financial Officer, Treasurer and
Assistant Secretary

STATE OF ARIZONA |
 | SS.
COUNTY OF MARICOPA |

Before me, the undersigned Notary Public, on the 5th day of December, 2001, personally appeared John R. Barravecchia, known to me to be the person whose name is subscribed to the foregoing instrument, and known to me to be Executive Vice President, Chief Financial Officer, Treasurer and Assistant Secretary of GE CAPITAL FRANCHISE FINANCE CORPORATION, a Delaware corporation, and acknowledged to me that he executed said instrument for the purpose and consideration therein expressed, and as the act of said corporation.

Laura L. Carley
Printed Name: Laura L. Carley
Notary Public, Maricopa County, Arizona

My Commission Expires:
August 26, 2005

8000-4048
99700 S. Overseas Highway
Key Largo, FL

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EXHIBIT A

Lazy Lagoon - A revision of amended plat of Curry's Corner
Plat Book 2, Page 120 of Public Land Records Monroe County,
Section 33, Township 63 South, Range 39 East, Monroe, Florida.
More specifically described as follows:

- Commence at intersection of southwest right-of-way (R.O.W.)
of Bay Drive and north R.O.W. of overseas Hwy. (U.S. 1), thence
proceed S 86°35'30" W along southwest R.O.W. of Bay Drive parallel
to the north boundary line of Lazy Lagoon, Section 33, Twp. 61 S
R 39 E, a distance of 281.17 feet to a point of beginning (P.O.B.),
thence S 03°24'30" E a distance of 100.00 feet to a corner, thence
N 86°35'30" E, a distance of 51.95 feet to P.C., thence along
curve in a southeasterly direction with radius = 40.00 feet, central
angle = 46°54'30" a distance along the curve = 32.75 feet to P.T.,
thence S 46°30'00" E, a distance of 29.36 feet to P.C. of curve
to northeast with radius = 25 feet and central angle of 90° along
the curve for a distance of 39.27 feet to P.T., thence N 43°30'00" E
a distance of 134.54 feet to P.C., thence curve to the north with a
radius = 25 feet and central angle of 136°54'30" and along the curve
a distance of 59.74 feet, thence S86°35'30" W a distance of 217.67
feet to the point of beginning (P.O.B).

MONROE COUNTY
PUBLIC LAND RECORDS

8000.4046

For Clerk of Court Use

Doc# 1592002 07/12/2006 10:15AM
Filed & Recorded in Official Records of
MONROE COUNTY DANNY L. KOLHAGE

07/12/2006 10:15AM
INTANGIBLE TAX CL: JENNIFERH\$1,220.00
MORTGAGE DOC STAMP CL: JENNI\$2,135.00

PREPARED BY: Sylvia Akers
RETURN TO: BCS Post-Closing, NC-1120
Wachovia Bank, National Association
Business Credit Solutions
8740 Research Drive, NC1120
Charlotte, North Carolina 28262

Doc# 1592002
Bk# 2223 Pg# 577

FLORIDA DOCUMENTARY STAMP TAXES IN THE AMOUNT OF \$2,135.00 AND FLORIDA NON-RECURRING INTANGIBLE TAXES IN THE AMOUNT OF \$1,220.00 ARE BEING PAID UPON RECORDATION OF THIS INSTRUMENT.

MORTGAGE AND ASSIGNMENT OF RENTS

This MORTGAGE AND ASSIGNMENT OF RENTS (hereafter referred to as "Mortgage") made June 26, 2006, by and between, J.J. CORPORATION OF THE FLORIDA KEYS, a Florida corporation, whose address is 70 Jean Lafitte Dr, Key Largo, Florida 33037 ("Mortgagor") and Wachovia Bank, National Association, a national banking association, whose address is Jacksonville, Florida 32202 ("Bank").

WITNESSETH:

To secure payment and performance of obligations under a Promissory Note (the "Note") dated **June 26, 2006, in the amount of \$610,000.00**, made by Mortgagor payable to Bank, this Mortgage, any present or future Letters of Credit issued by Bank for the account of Mortgagor, other loan documents as defined in the Note (the "Loan Documents"), and swap agreements (as defined in 11 U.S.C. § 101, as in effect from time to time) between Bank or any of its affiliates and Mortgagor, and any renewals, extensions, novations, or modifications of the foregoing (collectively the "Obligations"), and in consideration of these premises and for other consideration, Mortgagor does mortgage, grant and convey unto Bank (for itself and its affiliates), its successors and assigns, all of Mortgagor's right, title and interest now owned or hereafter acquired in and to each of the following (collectively, the "Property"): (i) all those certain tracts of land in the County of Monroe, State of Florida described in EXHIBIT A attached hereto and made part hereof (the "Land"); (ii) all buildings and improvements now or hereafter erected on the Land; (iii) all fixtures attached to the Land or any buildings or improvements situated thereon; and (iv) all estates, rights, tenements, hereditaments, privileges, rents, issues, profits easements, and appurtenances of any kind benefiting the Land; all means of access to and from the Land, whether public or private; and all water and mineral rights.

In the event that Mortgagor is the owner of a leasehold estate with respect to any portion of the Property and Mortgagor obtains a fee estate in such portions of the Property, then, such fee estate shall automatically, and without further action of any kind on the part of the Mortgagor, be and become subject to the security title and lien of this Agreement.

545724 (Rev 18.0)

PSI1202107348001

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TO HAVE AND TO HOLD the Property and all the estate, right, title and interest, in law and in equity, of Mortgagor's in and to the Property unto Bank, its successors and assigns, forever.

Mortgagor WARRANTS AND REPRESENTS that Mortgagor is lawfully seized of the Property, in fee simple, absolute, that Mortgagor has the legal right to convey and encumber the same, and that the Property is free and clear of all liens and encumbrances. Mortgagor further warrants and will forever defend all and singular the Property and title thereto to Bank and Bank's successors and assigns, against the lawful claims of all persons whomsoever.

PROVIDED ALWAYS that if (i) all the Obligations (including without limitation, all termination payments and any other amounts due under or in connection with any swap agreements (as defined in 11 U.S.C. § 101, as in effect from time to time) secured hereunder) are paid in full, (ii) each and every representation, warranty, agreement, covenant and condition of this Mortgage, and the other Loan Documents, are complied with and abided by, and (iii) any and all swap agreements (as defined in 11 U.S.C. § 101, as in effect from time to time) secured hereunder have matured or been terminated, then this Mortgage and the estate hereby created shall cease and be null, void, and canceled of record.

To protect the security of this Mortgage, Mortgagor further represents and agrees with Bank as follows:

Payment of Obligations. That the Obligations shall be timely paid and performed.

Future Advances. This Mortgage is given to secure not only existing Obligations, but also future advances, including obligations under swap agreements made, and future swap agreements (as defined in 11 U.S.C. § 101, as in effect from time to time) entered into with Bank or any of its affiliates, within 20 years of the date of this Mortgage to the same extent as if such future advances and swap agreements are made on the date of the execution of this Mortgage. The principal amount that may be so secured may decrease or increase from time to time, but the total amount so secured at any one time shall not exceed \$1,220,000.00, plus all interest, costs, reimbursements, fees and expenses due under this Mortgage and secured hereby. Mortgagor shall not execute any document that impairs or otherwise impacts the priority of any existing or future Obligations secured by this Mortgage.

Grant of Security Interest in Personal Property. This Mortgage constitutes a security agreement under the UCC and shall be deemed to constitute a fixture financing statement. Mortgagor hereby grants a security interest in any personal property included in the Property. On request of Bank, Mortgagor will execute one or more Financing Statements in form satisfactory to Bank and will pay all costs and expenses of filing the same in all public filing offices, where filing is deemed desirable by Bank. Bank is authorized to file Financing Statements relating to the Property without Mortgagor's signature where permitted by law. Mortgagor appoints Bank as its attorney-in-fact to execute such documents necessary to perfect Bank's security interest on Mortgagor's behalf. The appointment is coupled with an interest and shall be irrevocable as long as any Obligations remain outstanding.

Nothing herein obligates Bank to provide credit in excess of the Obligations.

Leases, Subleases and Easements. Mortgagor shall maintain, enforce and cause to be performed all of the terms and conditions under any lease, sublease or easement which may constitute a portion of the Property. Mortgagor shall not, without the consent of Bank (which consent shall not be unreasonably withheld or delayed), enter into any new lease of all or any portion of the Property, agree to the cancellation or surrender under any lease of all or any portion of the Property, agree to prepayment of rents, issues or profits (other than rent paid at the signing of a lease or sublease), modify any such lease so as to shorten the term, decrease the rent, accelerate the payment of rent, or change the terms of any renewal option; and any such purported new lease, cancellation, surrender, prepayment or modification made without the consent of Bank shall be void as against Bank.

Required Insurance. Mortgagor shall maintain with respect to the Property: (i) during construction of any improvements on the Property, "all-risk" builders risk insurance which must include

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windstorm, hail damage, fire and vandalism (non-reporting Completed Value with Special Cause of Loss form), in an amount not less than the completed replacement value of the improvements under construction, naming Bank as mortgagee and loss payee; (ii) upon completion of construction, upon occupancy of any improvements, and at all other times, insurance against loss or damage by fire and other casualties and hazards by insurance written on an "all risks" basis, including malicious mischief, collapse and sinkhole coverage, in an amount not less than the replacement cost thereof, including coverage for loss of rents or business interruption if applicable, naming Bank as loss payee and mortgagee; (iii) if the Property is required to be insured pursuant to the National Flood Reform Act of 1994, and the regulations promulgated thereunder, flood insurance is required in the amount equal to the lesser of the loan amount or maximum available under the National Flood Insurance Program, but in no event should the amount of coverage be less than the value of the improved structure, naming Bank as mortgagee and loss payee. If, after closing, the Property (or any part thereof) is remapped and if the vertical improvements are determined to be located in a special flood hazard area, Mortgagor must obtain and maintain a flood insurance policy. If, within forty-five (45) days of receipt of notification from Bank that the Property has been reclassified by FEMA as being located in a special flood hazard area, Mortgagor has not provided sufficient evidence of flood insurance, Bank is mandated under federal law to purchase flood insurance on behalf of Mortgagor, and Bank will add the associated costs to the principal balance of the Note. If the land or any portion thereof is located in a special flood hazard area, this Agreement may be terminated by Bank at its sole option; (iv) as applicable, insurance which complies with the workers' compensation and employers' liability laws of all states in which Mortgagor shall be required to maintain such insurance; and (v) liability insurance providing coverage in such amount as Bank may require but in no event less than \$1,000,000.00 combined single limit, naming Bank as an additional insured; and (vi) such other insurance as Bank may require from time to time.

All property insurance policies shall contain an endorsement or agreement by the insurer in form satisfactory to Bank that any loss shall be payable in accordance with the terms of such policy notwithstanding any act or negligence of Mortgagor and the further agreement (within both the property and liability policies) of the insurer waiving rights of subrogation against Bank, and rights of set-off, counterclaim or deductions against Mortgagor.

All insurance policies shall be in form, provide coverages, be issued by companies and be in amounts satisfactory to Bank. At least 30 days prior to the expiration of each such policy, Mortgagor shall furnish Bank with evidence satisfactory to Bank that such policy has been renewed or replaced or is no longer required hereunder. All such policies shall provide that the policy will not be canceled or materially amended without at least 30 days prior written notice to Bank. In the event Mortgagor fails to provide, maintain, keep in force, and furnish to Bank the policies of insurance required by this paragraph, Bank may procure such insurance or single-interest insurance in such amounts, at such premium, for such risks and by such means as Bank chooses, at Mortgagor's expense; provided however, Bank shall have no responsibility to obtain any insurance, but if Bank does obtain insurance, Bank shall have no responsibility to assure that the insurance obtained shall be adequate or provide any protection to Mortgagor.

Insurance Proceeds. After occurrence of any loss to any of the Property, Mortgagor shall give prompt written notice thereof to Bank.

In the event of such loss all insurance proceeds, including unearned premiums, shall be payable to Bank, and Mortgagor hereby authorizes and directs any affected insurance company to make payment of such proceeds directly to Bank and not to Bank and Mortgagor jointly. Bank is hereby authorized by Mortgagor to make proof of loss if not promptly made by Mortgagor, settle, adjust or compromise any claims for loss or damage under any policy or policies of insurance and Mortgagor appoints Bank as its attorney-in-fact to receive and endorse any insurance proceeds to Bank, which appointment is coupled with an interest and shall be irrevocable as long as any Obligations remain unsatisfied. Mortgagor shall pay the costs of collection, including attorneys' fees, of insurance proceeds payable on account of such damage or destruction. Mortgagor shall have no claim against the insurance proceeds, or be entitled to any portion thereof, and all rights to the insurance proceeds are hereby assigned to Bank as security for payment of the Obligations.

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In the event of any damage to or destruction of the Property, Bank shall have the option of applying or paying all or part of the insurance proceeds to (i) the Obligations in such order as Bank may determine, (ii) restoration, replacement or repair of the Property in accordance with Bank's standard construction loan disbursement conditions and requirements, or (iii) Mortgagor. Nothing herein shall be deemed to excuse Mortgagor from restoring, repairing and maintaining the Property as required herein.

Minimum Standards. In addition to the requirements set forth in the Loan Documents, all surveys, insurance, title policies, construction documents, environmental reports, payment and performance bonds, and any other due diligence or additional documents required in connection with this Loan, shall comply with Bank's minimum standards in place from time to time for such documents, which shall be provided in writing by Bank to Borrower upon request.

Impositions; Escrow Deposit. Mortgagor will pay all taxes, levies, assessments and other fees and charges imposed upon or which may become a lien upon the Property under any law or ordinance (all of the foregoing collectively "Impositions") before they become delinquent and in any event in the same calendar year in which they first become due. Upon request of Bank, Mortgagor shall add to each periodic payment required under the Note the amount estimated by Bank to be sufficient to enable Bank to pay, as they come due, all Impositions and insurance premiums which Mortgagor is required to pay hereunder. Payments requested under this provision shall be supplemented or adjusted as required by Bank from time to time. Such funds may be commingled with the general funds of Bank and shall not earn interest. Upon the occurrence of a Default, Bank may apply such funds to pay any of the Obligations.

Use of Property. Mortgagor shall use and operate, and require its lessees or licensees to use and operate, the Property in compliance with all applicable laws (including, for example, the Americans with Disabilities Act and the Fair Housing Act) and ordinances, covenants, and restrictions, and with all applicable requirements of any lease or sublease now or hereafter affecting the Property. Mortgagor shall not permit any unlawful use of the Property or any use that may give rise to a claim of forfeiture of any of the Property. Mortgagor shall not allow changes in the stated use of Property from that disclosed to Bank at the time of execution hereof. Mortgagor shall not initiate or acquiesce to a zoning change of the Property without prior notice to, and written consent of, Bank.

Maintenance, Repairs and Alterations. Mortgagor shall keep and maintain the Property in good condition and repair and fully protected from the elements to the satisfaction of Bank. Mortgagor will not remove, demolish or structurally alter any of the buildings or other improvements on the Property (except such alterations as may be required by laws, ordinances or regulations) without the prior written consent of Bank. Mortgagor shall promptly notify Bank in writing of any material loss, damage or adverse condition affecting the Property.

Eminent Domain. Should the Property or any interest therein be taken or damaged by reason of any public use or improvement or condemnation proceeding ("Condemnation"), or should Mortgagor receive any notice or other information regarding such Condemnation, Mortgagor shall give prompt written notice thereof to Bank. Bank shall be entitled to all compensation, awards and other payments or relief granted in connection with such Condemnation and, at its option, may commence, appear in and prosecute in its own name any action or proceedings relating thereto. Bank shall be entitled to make any compromise or settlement in connection with such taking or damage. All compensation, awards, and damages awarded to Mortgagor related to any Condemnation (the "Proceeds") are hereby assigned to Bank and Mortgagor agrees to execute such further assignments of the Proceeds as Bank may require. Bank shall have the option of applying or paying the Proceeds in the same manner as insurance proceeds as provided herein. Mortgagor appoints Bank as its attorney-in-fact to receive and endorse the Proceeds to Bank, which appointment is coupled with an interest and shall be irrevocable as long as any Obligations remain unsatisfied.

Environmental Condition of Property and Indemnity. Mortgagor warrants and represents to Bank, except as reported by Mortgagor to Bank in writing, that: (i) Mortgagor has inspected and is

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familiar with the environmental condition of the Property; (ii) the Property and Mortgagor, and any occupants of the Property, are in compliance with and shall continue to be in compliance with all applicable federal, state and local laws and regulations intended to protect the environment and public health and safety as the same may be amended from time to time ("Environmental Laws"); (iii) the Property is not and has never been used to generate, handle, treat, store or dispose of, in any quantity, oil, petroleum products, hazardous or toxic substances, hazardous waste, regulated substances or hazardous air pollutants ("Hazardous Materials") in violation of any Environmental Laws; (iv) no Hazardous Materials (including asbestos, mold or lead paint in any form) are located on or under the Property or emanate from the Property; (v) there are no unregistered underground storage tanks on the Property that are subject to any underground storage tank registration laws or regulations; (vi) no notice has been received with regard to any Hazardous Material on the Property; (vii) no action, investigation or proceeding is pending or to Mortgagor's knowledge threatened which seeks to enforce any right or remedy against Mortgagor or the Property under any Environmental Law; and (viii) all licenses, permits and other governmental or regulatory actions necessary for the Property to comply with Environmental Laws shall be obtained and maintained and Mortgagor shall assure compliance therewith.

Further, Mortgagor represents to Bank that no portion of the Property is a protected wetland. Mortgagor agrees to notify Bank immediately upon receipt of any citations, warnings, orders, notices, consent agreements, process or claims alleging or relating to violations of any Environmental Laws or to the environmental condition of the Property and shall conduct and complete all investigations and all cleanup actions necessary to comply with the Environmental Laws and to remove, in accordance with Environmental Laws, any Hazardous Material from the Property.

Mortgagor shall indemnify, hold harmless, and defend Bank from and against any and all damages, penalties, fines, claims, suits, liabilities, costs, judgments and expenses, including attorneys', consultants' or experts' fees of every kind and nature incurred, suffered by or asserted against Bank as a direct or indirect result of: (i) representations made by Mortgagor in this Section being or becoming untrue in any material respect; (ii) Mortgagor's violation of or failure to meet the requirements of any Environmental Laws; or (iii) Hazardous Materials which, while the Property is subject to this Mortgage, exist on the Property. Bank shall have the right to arrange for or conduct environmental inspections of the Property from time to time (including the taking of soil, water, air or material samples). The cost of such inspections made after Default or which are required by laws or regulations applicable to Bank shall be borne by Mortgagor. However, Mortgagor's indemnity shall not apply to any negligent or intentional act of Bank which takes place after foreclosure or satisfaction of this Mortgage. These indemnification obligations are in addition to General Indemnification provisions set forth hereafter. Mortgagor's Obligations under this section shall continue, survive and remain in full force and effect notwithstanding the repayment of the Obligations, a foreclosure of or exercise of power of sale under this instrument, a delivery of a deed in lieu of foreclosure, a cancellation or termination of record of this instrument and the transfer of the Property.

Appraisals. Mortgagor agrees that Bank may obtain an appraisal of the Property when required by the regulations of the Federal Reserve Board or the Office of the Comptroller of the Currency, or any other regulatory agency or at such other times as Bank may reasonably require. Such appraisals shall be performed by an independent third party appraiser selected by Bank. The cost of such appraisals shall be borne by Mortgagor. If requested by Bank, Mortgagor shall execute an engagement letter addressed to the appraiser selected by Bank. Mortgagor's failure or refusal to sign such an engagement letter, however, shall not impair Bank's right to obtain such an appraisal. Mortgagor agrees to pay the cost of such appraisal within 10 days after receiving an invoice for such appraisal.

Inspections. Bank, or its representatives or agents, are authorized to enter at any reasonable time upon any part of the Property for the purpose of inspecting the Property and for the purpose of performing any of the acts it is authorized to perform under the terms of this Mortgage.

Liens and Subrogation. Mortgagor shall pay and promptly discharge all liens, claims and encumbrances upon the Property. Mortgagor shall have the right to contest in good faith the validity of any such lien, claim or encumbrance, provided: (i) such contest suspends the collection thereof or there

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is no danger of the Property being sold or forfeited while such contest is pending; (ii) Mortgagor first deposits with Bank a bond or other security satisfactory to Bank in such amounts as Bank shall reasonably require; and (iii) Mortgagor thereafter diligently proceeds to cause such lien, claim or encumbrance to be removed and discharged.

Bank shall be subrogated to any liens, claims and encumbrances against Mortgagor or the Property that are paid or discharged through payment by Bank or with loan proceeds, notwithstanding the record cancellation or satisfaction thereof.

Waiver of Mortgagor's Rights. To the fullest extent permitted by law, Mortgagor waives the benefit of all laws now existing or that hereafter may be enacted providing for (i) any appraisal before sale of any portion of the Property, (ii) in any way extending the time for the enforcement of the collection of the Note or the debt evidenced thereby or any of the other Obligations, and any rights to hearing prior to the exercise by Bank of any right, power, or remedy herein provided to Bank.

To the full extent Mortgagor may do so, Mortgagor agrees that Mortgagor will not at any time insist upon, plead, claim or seek to take the benefit or advantage of any law now or hereafter in force providing for any exemption (including homestead exemption), appraisal, valuation, stay, extension or redemption, and Mortgagor for themselves and their respective heirs, devisees, representatives, successors and assigns, and for any and all persons claiming any interest in the Property, to the extent permitted by law, hereby waive and release all rights of valuation, appraisal, redemption, stay of execution, the benefit of all exemption laws, notice of election to mature or declare due the whole of the secured indebtedness and marshalling in the event of foreclosure of the liens hereby created. Mortgagor further waives any and all notices including, without limitation, notice of intention to accelerate and of acceleration of the Obligations.

Payments by Bank. In the event of default in the timely payment or performance of any of the Obligations, Bank, at its option and without any duty on its part to determine the validity or necessity thereof, may pay the sums for which Mortgagor is obligated. Further, Bank may pay such sums as Bank deems appropriate for the protection and maintenance of the Property including, without limitation, sums to pay Impositions and other levies, assessments or liens, maintain insurance, make repairs, secure the Property, maintain utility service, intervene in any condemnation and pay attorneys' fees and other fees and costs to enforce this Mortgage or protect the lien hereof (including foreclosure) or collect the Obligations, without limitation, including those incurred in any proceeding including Bankruptcy or arbitration. Any amounts so paid shall bear interest at the default rate stated in the Note and shall be secured by this Mortgage.

Indemnification. Mortgagor shall protect, indemnify and save harmless Bank from and against all losses, liabilities, obligations, claims, damages, penalties, fines, causes of action, costs and expenses (including, without limitation, reasonable attorneys' fees and expenses) (collectively, "Damages") imposed upon, incurred by or asserted or assessed against Bank on account of or in connection with (i) the Loan Documents or any failure or alleged failure of Mortgagor to comply with any of the terms of, or the inaccuracy or breach of any representation in, the Loan Documents; (ii) the Collateral or any claim of loss or damage to the Property or any injury or claim of injury to, or death of, any person or property that may be occasioned by any cause whatsoever pertaining to the Property or the use, occupancy or operation thereof, (iii) any failure or alleged failure of Mortgagor to comply with any law, rule or regulation applicable to it or to the Property or the use, occupancy or operation of the Property (including, without limitation, the failure to pay any taxes, fees or other charges), provided that such indemnity shall be effective only to the extent of any Damages that may be sustained by Bank in excess of any net proceeds received by it from any insurance of Mortgagor (other than self-insurance) with respect to such Damages, (iv) any Damages whatsoever by reason of any alleged action, obligation or undertaking of Bank relating in any way to or any matter contemplated by the Loan Documents, (v) any claim for brokerage fees or such other commissions relating to the Property or any other Obligations, or (vi) any and all liability arising from any leases related to the Property. Nothing contained herein shall require Mortgagor to indemnify Bank for any Damages resulting from Bank's gross negligence or its willful and wrongful acts. The indemnity provided for herein shall survive payment of the Obligations and shall extend to the officers, directors,

HLK.

employees and duly authorized agents of Bank. In the event the Bank incurs any Damages arising out of or in any way relating to the transaction contemplated by the Loan Documents (including any of the matters referred to in this section), the amounts of such Damages shall be added to the Obligations, shall bear interest, to the extent permitted by law, at the interest rate borne by the Obligations from the date incurred until paid and shall be payable on demand.

Assignment of Rents. Mortgagor hereby absolutely assigns and transfers to Bank all the leases, rents, issues and profits of the Property (collectively "Rents"). Although this assignment is effective immediately, so long as no Default exists, Bank gives to and confers upon Mortgagor the privilege under a revocable license to collect as they become due, but not prior to accrual, the Rents and to demand, receive and enforce payment, give receipts, releases and satisfactions, and sue in the name of Mortgagor for all such Rents. Mortgagor represents there has been no prior assignment of leases or Rents, and agrees not to further assign such leases or Rents. Upon any occurrence of Default, the license granted to Mortgagor herein shall be automatically revoked without further notice to or demand upon Mortgagor, and Bank shall have the right, in its discretion, without notice, by agent or by a receiver appointed by a court, and without regard to the adequacy of any security for the Obligations, (i) to enter upon and take possession of the Property, (ii) notify tenants, subtenants and any property manager to pay Rents to Bank or its designee, and upon receipt of such notice such persons are authorized and directed to make payment as specified in the notice and disregard any contrary direction or instruction by Mortgagor, and (iii) in its own name, sue for or otherwise collect Rents, including those past due, and apply Rents, less costs and expenses of operation and collection, including attorneys' fees, to the Obligations in such order and manner as Bank may determine or as otherwise provided for herein. Bank's exercise of any one or more of the foregoing rights shall not cure or waive any Default or notice of Default hereunder.

Due on Sale or Further Encumbrance or Transfer of an Interest in Mortgagor. Without the prior written consent of Bank in each instance, Mortgagor shall not (i) sell, convey, transfer or encumber the Property, or any part thereof or interest therein, whether legal or equitable, (ii) cause or permit any transfer of the Property or any part thereof, whether voluntarily, involuntarily or by operation of law, or (iii) enter into any agreement or transaction to transfer, or accomplish in form or substance a transfer, of the Property. A "transfer" of the Property includes: (a) the direct or indirect sale, transfer or conveyance of the Property or any portion thereof or interest therein; (b) the execution of an installment sale contract or similar instrument affecting all or any portion of the Property; (c) if Mortgagor or any general partner or member of Mortgagor, is a corporation, partnership, limited liability company, trust or other business entity, the transfer (whether in one transaction or a series of transactions) of any stock, partnership, limited liability company or other ownership interests in such corporation, partnership, limited liability company or entity including, without limitation, changes in stockholders, partners, members, managers, trustees, beneficiaries, or their respective interests; (d) if Mortgagor, or any general partner or member of Mortgagor, is a corporation, the creation or issuance of new stock by which an aggregate of more than 10% of such corporation's stock shall be vested in a party or parties who are not now stockholders; and (e) an agreement by Mortgagor leasing all or a substantial part of the Property for other than actual occupancy by a space tenant thereunder or a sale, assignment or other transfer of or the grant of a security interest in and to any Leases.

Bank's consent to any conveyance or encumbrance may be conditioned upon an increase in the interest rate specified in the Note (or other Obligations), an extension or curtailment of the maturity of the Obligations, or other modification of the Note or this instrument.

Remedies of Bank on Default. Failure of Mortgagor or any other person liable to timely pay or perform any of the Obligations is a default ("Default") under this Mortgage. Upon the occurrence of Default the following remedies are available, without limitation, to Bank: (i) Bank may exercise any or all of Bank's remedies under this Mortgage or other Loan Documents including, without limitation, acceleration of the maturity of all payments and Obligations, other than Obligations under any swap agreements (as defined in 11 U.S.C. § 101, as in effect from time to time) with Bank or any of its affiliates, which shall be due in accordance with and governed by the provisions of said swap agreements; (ii) Bank may take immediate possession of the Property or any part thereof (which Mortgagor agrees to surrender

H.H.

to Bank) and manage, control or lease the same to such persons and at such rental as it may deem proper and collect and apply Rents to the payment of: (a) the Obligations, together with all costs and attorneys' fees; (b) all Impositions and any other levies, assessments or liens which may be prior in lien or payment to the Obligations, and premiums for insurance, with interest on all such items; and (c) the cost of all alterations, repairs, replacements and expenses incident to taking and retaining possession of the Property and the management and operation thereof; all in such order or priority as Bank in its sole discretion may determine. The taking of possession shall not prevent concurrent or later proceedings for the foreclosure sale of the Property; (iii) Bank may apply to any court of competent jurisdiction for the appointment of a receiver for all purposes including, without limitation, to manage and operate the Property or any part thereof, and to apply the Rents therefrom as hereinabove provided. In the event of such application, Mortgagor consents to the appointment of a receiver, and agrees that a receiver may be appointed without notice to Mortgagor, without regard to whether Mortgagor has committed waste or permitted deterioration of the Property, without regard to the adequacy of any security for the Obligations, and without regard to the solvency of Mortgagor or any other person, firm or corporation who or which may be liable for the payment of the Obligations.

Miscellaneous Provisions. Mortgagor agrees to the following: (i) All remedies available to Bank with respect to this Mortgage or available at law or in equity shall be cumulative and may be pursued concurrently or successively. No delay by Bank in exercising any remedy shall operate as a waiver of that remedy or of any Default. Any payment by Bank or acceptance by Bank of any partial payment shall not constitute a waiver by Bank of any Default; (ii) Mortgagor represents that Mortgagor (a) is (1) an adult individual and is sui juris, or (2) a corporation, general partnership, limited partnership, limited liability company or other legal entity, duly organized, validly existing and in good standing under the laws of its state of organization, and is authorized to do business in each other jurisdiction wherein its ownership of property or conduct of business legally requires such organization (b) has the power and authority to own its properties and assets and to carry on its business as now being conducted and as now contemplated; and (c) has the power and authority to execute, deliver and perform, and by all necessary action has authorized the execution, delivery and performance of, all of its obligations under this Mortgage and any other Loan Document to which it is a party. (iii) The provisions hereof shall be binding upon and inure to the benefit of Mortgagor, its heirs, personal representatives, successors and assigns including, without limitation, subsequent owners of the Property or any part thereof, and shall be binding upon and inure to the benefit of Bank, its successors and assigns and any future holder of the Note or other Obligations; (iv) Any notices, demands or requests shall be sufficiently given Mortgagor if in writing and mailed or delivered to the address of Mortgagor shown above or to another address as provided herein and to Bank if in writing and mailed or delivered to Wachovia Bank, National Association, Mail Code VA7628, P. O. Box 13327, Roanoke, VA 24040 or Wachovia Bank, National Association, Mail Code VA7628, 10 South Jefferson Street, Roanoke, VA 24011, or such other address as Bank may specify from time to time and in the event that Mortgagor changes Mortgagor's address at any time prior to the date the Obligations are paid in full, that party shall promptly give written notice of such change of address by registered or certified mail, return receipt requested, all charges prepaid. Notices to Bank must include the mail code. (v) This Mortgage may not be changed, terminated or modified orally or in any manner other than by an instrument in writing signed by the parties hereto; (vi) All references to "Bank" shall mean to "Bank (for itself and its affiliate)"; (vii) The captions or headings at the beginning of each paragraph hereof are for the convenience of the parties and are not a part of this Mortgage; (viii) If the lien of this Mortgage is invalid or unenforceable as to any part of the Obligations, the unsecured portion of the Obligations shall be completely paid (and all payments made shall be deemed to have first been applied to payment of the unsecured portion of the Obligations) prior to payment of the secured portion of the Obligations and if any clause, provision or obligation hereunder is determined invalid or unenforceable the remainder of this Mortgage shall be construed and enforced as if such clause, provision or obligation had not been contained herein; (ix) This Mortgage shall be governed by and construed under the laws of the jurisdiction where this Mortgage is recorded; (x) Mortgagor by execution and Bank by acceptance of this Mortgage agree to be bound by the terms and provisions hereof). **FINAL AGREEMENT.** This Agreement and the other Loan Documents represent the final agreement between the parties and may not be contradicted by evidence of prior, contemporaneous or subsequent oral agreements of the parties. There are no unwritten oral agreements between the parties.

HA.

IN WITNESS WHEREOF, Mortgagor has signed and sealed this instrument as of the day and year first above written.

Mortgagor
J.J. CORPORATION OF THE FLORIDA KEYS

CORPORATE
SEAL

By: [Signature]
Hany S. Haroun, President

State of Florida
County of Monroe

Corporate Acknowledgment

The foregoing instrument was acknowledged this day by Hany S. Haroun, President of J.J. CORPORATION OF THE FLORIDA KEYS, a Florida corporation on behalf of the corporation, who is personally known to me or who has produced FL Drivers License as identification.

Witness my hand and official seal, this 26th day of June, 2006.

[Signature], Notary Public

Notary Seal



(Printed Name of Notary)

Commission Expires: _____

Commission Number: _____

Tracking #: 1202107335
Facility ID 1202107348

HH.

EXHIBIT A

This Exhibit A is attached to a certain Mortgage by and between J.J. CORPORATION OF THE FLORIDA KEYS, and Wachovia Bank, National Association, securing that certain Promissory Note of even date herewith executed by J.J. CORPORATION OF THE FLORIDA KEYS in the amount of \$610,000.00 dated June 26, 2006.

Lots 2 and 3, Block 1; Lots 1, 2 and 3, Block 7; all of LAZY LAGOON, according to the Plat thereof, as recorded in Plat Book 2, at Page 126, of the Public Records of Monroe County, Florida, AND that certain parcel of land formerly known as Joan Drive, running between BAY DRIVE and BUTTONWOOD DRIVE, abutting and adjacent to Lots 2 and 3, Block 1, and Lots 1, 2 and 3, Block 7, LAZY LAGOON, a revision of Amended Plat of CURRY'S CORNER, according to the Plat thereof, as recorded in Plat Book 2, at Page 120 of the Public Records of Monroe County, Florida, also known as LAZY LAGOON, a revision of amended Plat of CURRY'S CORNER, Plat Book 2, at Page 120, of the Public Land Records of Monroe County, Florida, Section 33, Township 61 South, Range 39 East, Monroe County, Florida, more specifically described as follows: Commence at intersection of Southwest Right-of-way of Bay Drive and North Right-of-way of Overseas Highway(U.S. 1), thence proceed South 86 degrees 35 minutes 30 seconds West along Southwest right-of-way of Bay Drive parallel to the North Boundary line of LAZY LAGOON, Section 33, Township 61 South, Range 39 East, a distance of 281.17 feet to a point of beginning; thence South 03 degrees 24 minutes 30 seconds East a distance of 100.00 feet to a corner; thence North 86 degrees 35 minutes 30 seconds East a distance of 51.95 feet to P.C., thence along curve in a Southeasterly direction with radius = 40.00 feet, central angle = 46 degrees 54 minutes 30 seconds a distance along the curve = 32.75 feet to P.T., thence South 46 degrees 30 minutes 00 seconds East a distance of 29.36 feet to P.C. of curve to Northeast with radius = 25 feet and central angle of 90 degrees along the curve for a distance of 39.27 feet to P.T., thence north 43 degrees 30 minutes 00 seconds East a distance of 134.54 feet to P.C., thence curve to the North with a radius = 25 feet and a central angle of 136 degrees 54 minutes 30 seconds and along the curve a distance of 59.74 feet; thence South 86 degrees 35 minutes 30 seconds West for a distance of 217.67 feet to the Point of Beginning.

**MONROE COUNTY
OFFICIAL RECORDS**

H.H.

May 6, 2015

Monroe County
Planning & Zoning
2798 Overseas Hwy.
Suite 330
Marathon, FL 33050

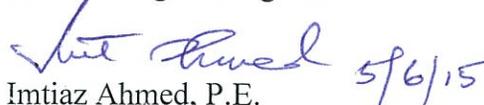
Re: Traffic Intensity for the Wendy's Site located at 99700 Overseas Highway, Key Largo, FL

Dear Sir:

Atlantic Engineering Services has reviewed the proposed improvements to the existing Wendy's located in the City of Key Largo, FL. The proposed improvements consist of an additional 452 sq. ft. to the existing building, where a portion of the building addition (86 sq. ft. bump out) will be placed over the existing sidewalk to upgrade the existing men's and women's restrooms to meet ADA compliance. A storage space (219 sq. ft) will be attached to the rear of the building which will increase the storage capacity so that less deliveries will be required. A new outdoor cooler will replace the existing one for an increase of 147 sq. ft. over the existing concrete slab located in the northwest corner of the property. This additional space in the new cooler will increase the storage capacity and will require less deliveries also. The new seating capacity of the restaurant will not increase. The overall construction will upgrade the restaurant to the new building codes with enhanced elevations.

Based on my review of the improvements and to the best of my knowledge and ability, I conclude that the traffic intensity for this site with the above improvements will not be increased. Should you have any questions, please contact me at (561) 358-4140

Sincerely,
Atlantic Engineering Services


Imtiaz Ahmed, P.E.
FL License No. 46102

May 6, 2015

Monroe County
Planning & Zoning
2798 Overseas Hwy.
Suite 330
Marathon, FL 33050

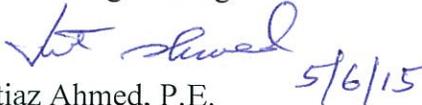
Re: Traffic Intensity for the Wendy's Site located at 99700 Overseas Highway, Key Largo, FL

Dear Sir:

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Sincerely,
Atlantic Engineering Services


Imtiaz Ahmed, P.E.
FL License No. 46102

PRE IMPERVIOUS AREA EXHIBIT

RECEIVED
MAY 11 2015
2015-0413
MORNING STAR PLANNING DEPT

REV.	DESCRIPTION	DATE

WENDY'S
LICENSED ENGINEER NO. 49102
STATE OF FLORIDA

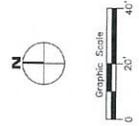
SEAL

WENDY'S
99700 OVERSEAS HWY,
KEY LARGO, FLORIDA

ATLANTIC ENGINEERING SERVICES, INC.
200 22 GROSSMAN DRIVE
WEST PALM BEACH, FLORIDA 33413
PHONE: (561) 358-4140
FAX: (561) 358-8282
CERTIFICATE OF AUTHORIZATION NO.: 9390

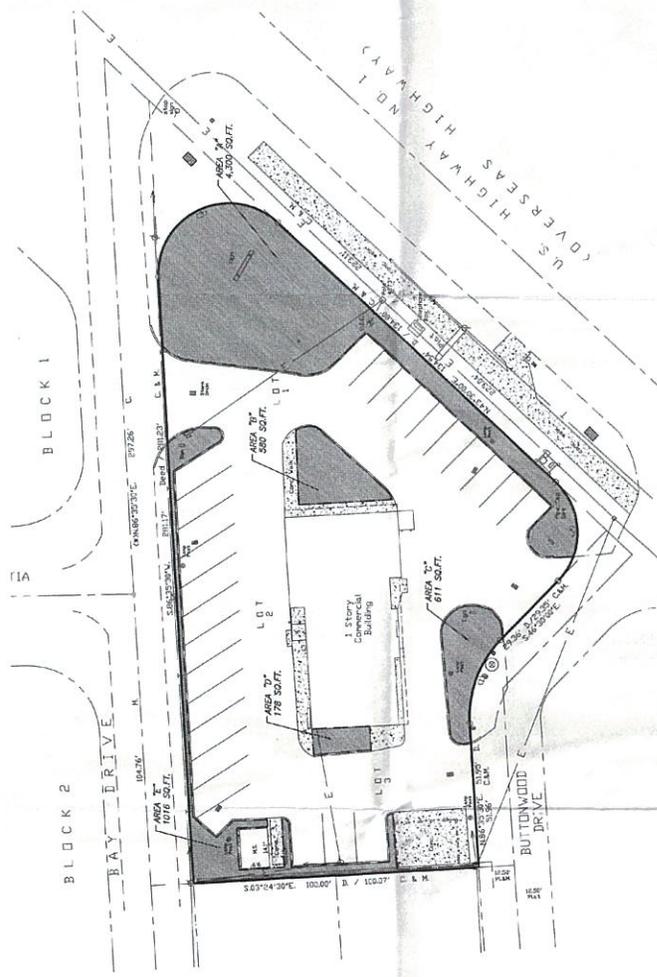
SCALE: AS SHOWN

SHEET NUMBER
1 of 2
DATE DRAWN
4/20/15



EXISTING IMPERVIOUS DATA:

LAND AREA	DC IMPERVIOUS	EX. PERVIOUS	SO. FT.	ACRES	PERCENTAGE
24,608	17,971	6,685	24,608	0.56	100
			17,971	0.41	72.63
			6,685	0.15	27.17



NO.	DESCRIPTION	DATE

WENDY'S
 LICENSED ENGINEER NO. 146102
 STATE OF FLORIDA
 5/1/15
 [Signature]

SEAL
 DATE DRAWN
 3-20-14

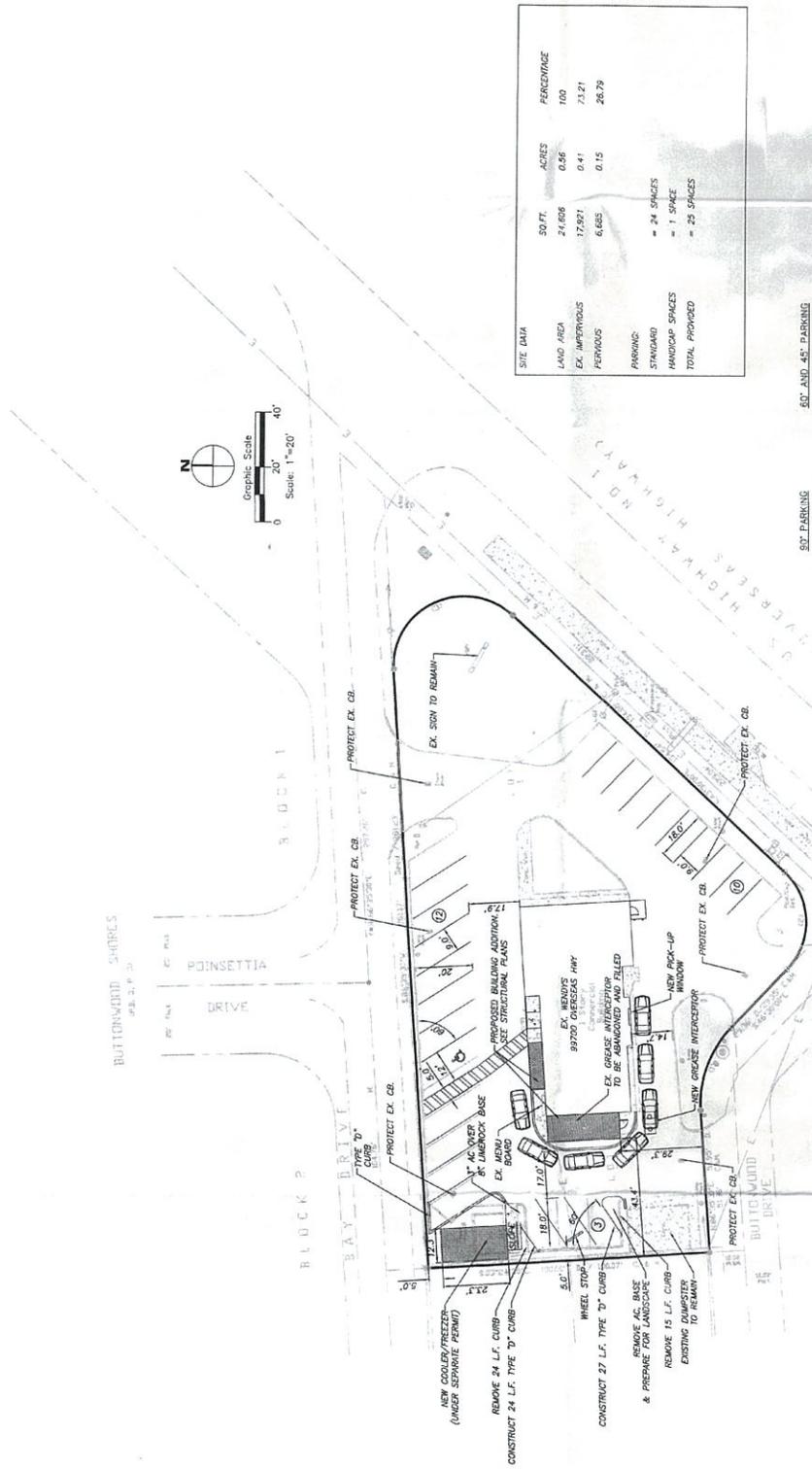
WENDY'S
9970 OVERSEAS HWY.
KEY LARGO, FLORIDA

ATLANTIC ENGINEERING SERVICES, INC.
 CERTIFICATE OF AUTHORIZATION NO. 9380
 FAX: (951) 968-9242
 PHONE: (951) 358-1440
 WEST PALM BEACH, FLORIDA 33413
 200 C2 CROSSINGS DRIVE

SCALE AS SHOWN
 SHEET NUMBER
CE1
 DATE DRAWN
 3-20-14

SITE PLAN

PROJECT NO.
W11105
2015-C-93
 WENDY'S KEY LARGO, FLORIDA

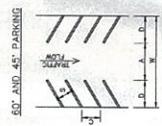
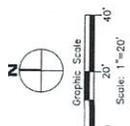


SITE DATA

LAND AREA	ACRES	PERCENTAGE
21,606	0.56	100
EX. IMPERVIOUS	0.41	73.21
PERVIOUS	0.15	26.79

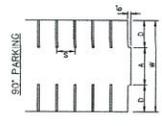
50 FT.	ACRES	PERCENTAGE
21,606	0.56	100
17,971	0.41	73.21
6,665	0.15	26.79

PARKING:
 STANDARD = 24 SPACES
 HANDICAP SPACES = 1 SPACE
 TOTAL PROVIDED = 25 SPACES



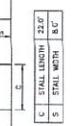
STANDARD	60'	45'
A	17.0'	15.0'
C	10.5'	12.5'
S	9.0'	9.0'
D	25.0'	19.0'
B	12.0'	17.0'
HANDICAP	12.0'	12.0'
SPACES	12.0'	12.0'

* FOR TWO WAY FLOW A=24.0'

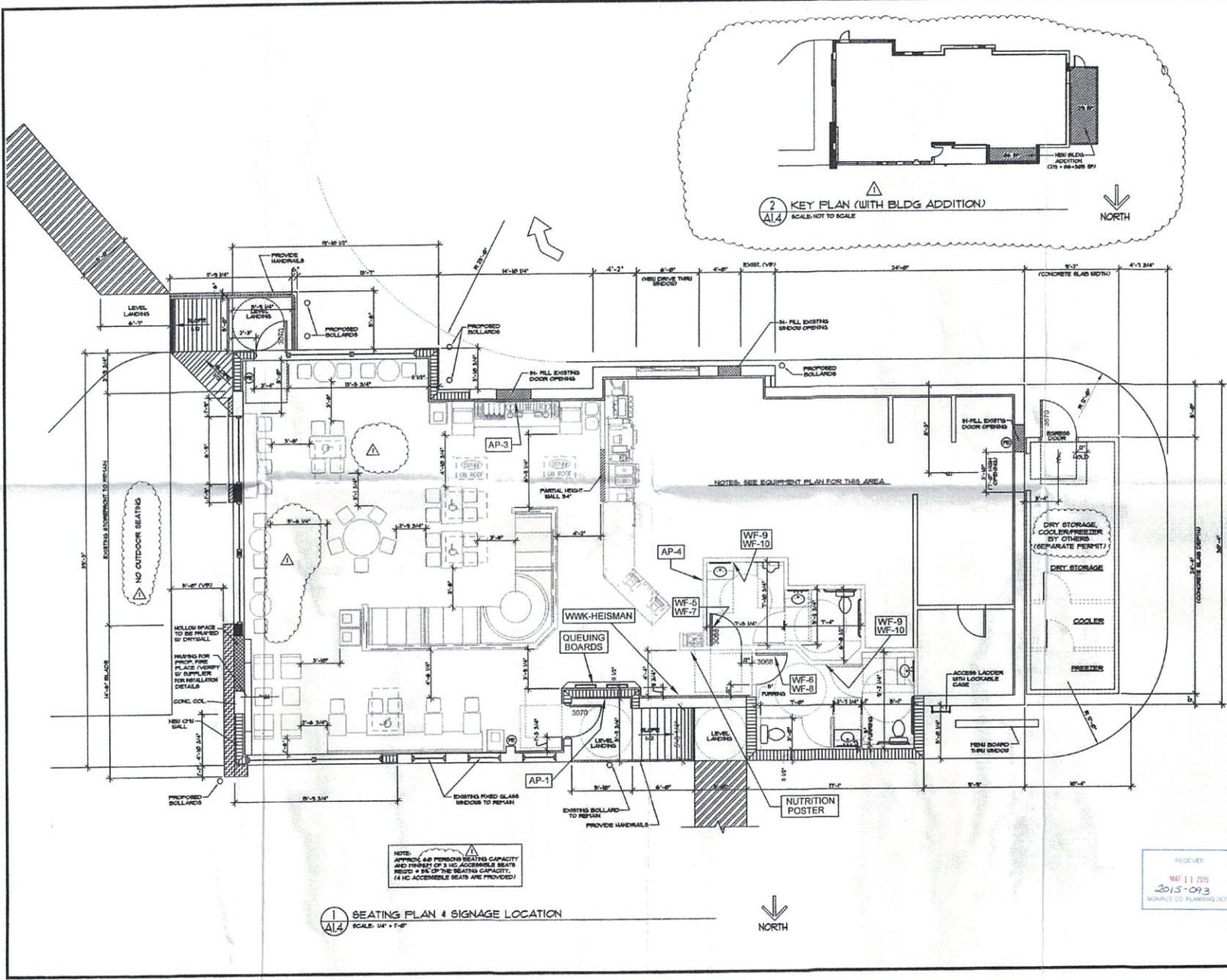


STANDARD	50'
A	24.0'
S	9.0'
D	18.0'
B	16.0'

* COMPACT CAR SPACES = 8.0'
* SEE PG. 4 FOR SPACES - 15.0'



NOTES:
 1. SEE PG. 4 FOR SPACING REQUIREMENTS
 2. SEE PG. 4 FOR SPACING REQUIREMENTS



2 KEY PLAN (WITH BLDG ADDITION)
SCALE: NOT TO SCALE

1 SEATING PLAN & SIGNAGE LOCATION
SCALE: 1/4" = 1'-0"

NOTE:
APPROX. 60 PERSON SEATING CAPACITY
AND THREE (3) HC ACCESSIBLE SEATS
PROV. @ 5% OF THE SEATING CAPACITY.
(4 HC ACCESSIBLE SEATS ARE PROVIDED)

RECEIVED
MAY 11 2015
2015-093
MONROE CO. PLANNING DEPT

REV	DESCRIPTION	DATE
A	CITY COMMENTS	
A		
A		
A		
A		
A		

IMHAZ AHMED, P.E.
LICENSED ENGINEER NO. 46102
STATE OF FLORIDA

SEAL

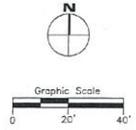
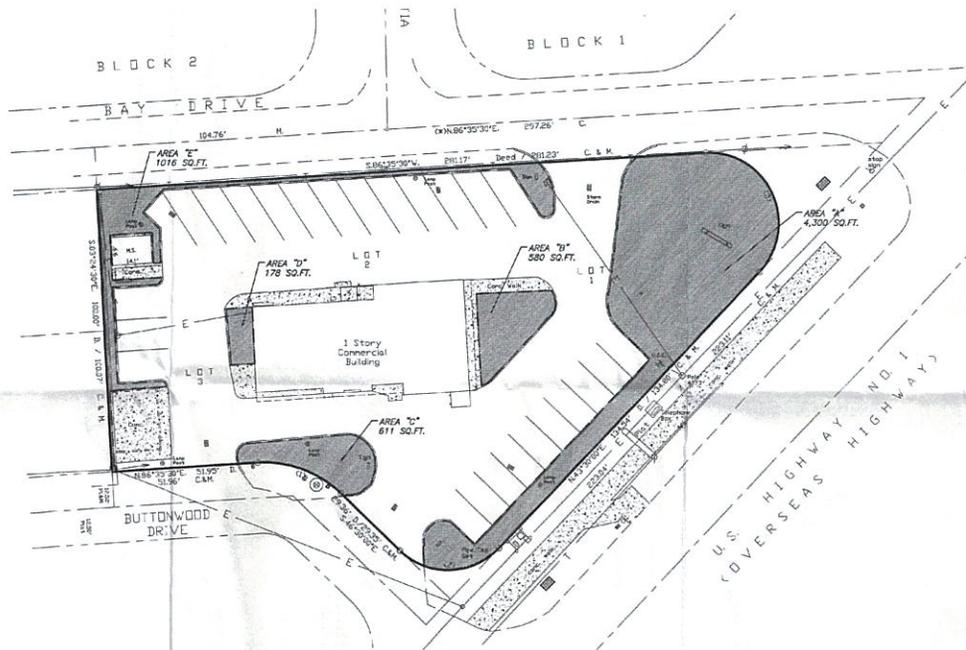
Wendy's 3076
RENOVATION
99700 OVERSEAS HWY
KEY LARGO, FLORIDA 33037

ATLANTIC ENGINEERING SERVICES, INC.
200 CO. GOVERNORS DRIVE
WINTER HAVEN, FL 33884-1113
PHONE - (888) 338-1140
FAX - (888) 338-8242
CERTIFICATE OF REGISTRATION NO. 0390

PROJ. NO. 0000
SCALE: AS SHOWN

DATE DRAWN
06/06/14

SEATING PLAN and SIGNAGE LOCATION



EXISTING IMPERVIOUS DATA:

	SQ. FT.	ACRES	PERCENTAGE
LAND AREA	24,606	0.56	100
EX. IMPERVIOUS	17,921	0.41	72.83
EX. PERVIOUS	6,685	0.15	27.17

REV.	DESCRIPTION	DATE

IMFAZ AHMED, P.E.
 LICENSED ENGINEER NO. 46102
 STATE OF FLORIDA

SEAL

WENDY'S
 99700 OVERSEAS HWY.
 KEY LARGO, FLORIDA

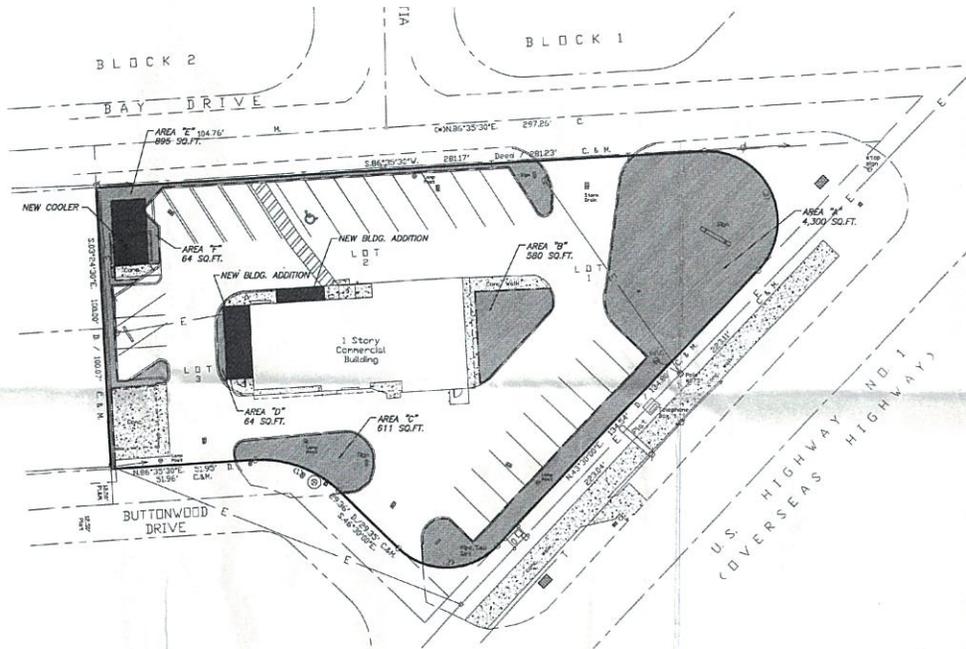
ATLANTIC ENGINEERING SERVICES, INC.
 200 G2 BROWNSWOOD DRIVE
 WEST PALM BEACH, FLORIDA 33413
 PHONE: (561) 862-8242
 FAX: (561) 862-8244
 CERTIFICATE OF AUTHORIZATION NO. 9390

SCALE: AS SHOWN

RECEIVED
 MAY 11 2015
 2015-093
 MONROE CO. PLANNING DEPT

DES.	CHK.	CHK.
SHEET NUMBER		
1 of 2		
DATE DRAWN		
4/20/15		

PRE IMPERVIOUS AREA EXHIBIT



EXISTING IMPERVIOUS DATA:

	SF	ACRES	PERCENTAGE
LAND AREA	24,608	0.56	100
POST IMPERVIOUS	18,092	0.41	73.53
POST PERVIOUS	6,514	0.15	26.47

REV.	DESCRIPTION	DATE
1		
2		
3		
4		
5		

MTIAZ AHMED, P.E.
LICENSED ENGINEER NO. 48102
STATE OF FLORIDA

SEAL

WENDY'S
99700 OVERSEAS HWY.
KEY LARGO, FLORIDA

ATLANTIC ENGINEERING SERVICES, INC.
200 OZ CROSSWING DRIVE
WEST PALM BEACH, FLORIDA 33413
P.O. BOX 10511 988-2242
CERTIFICATE OF AUTHORIZATION NO. 9390

SCALE: AS SHOWN

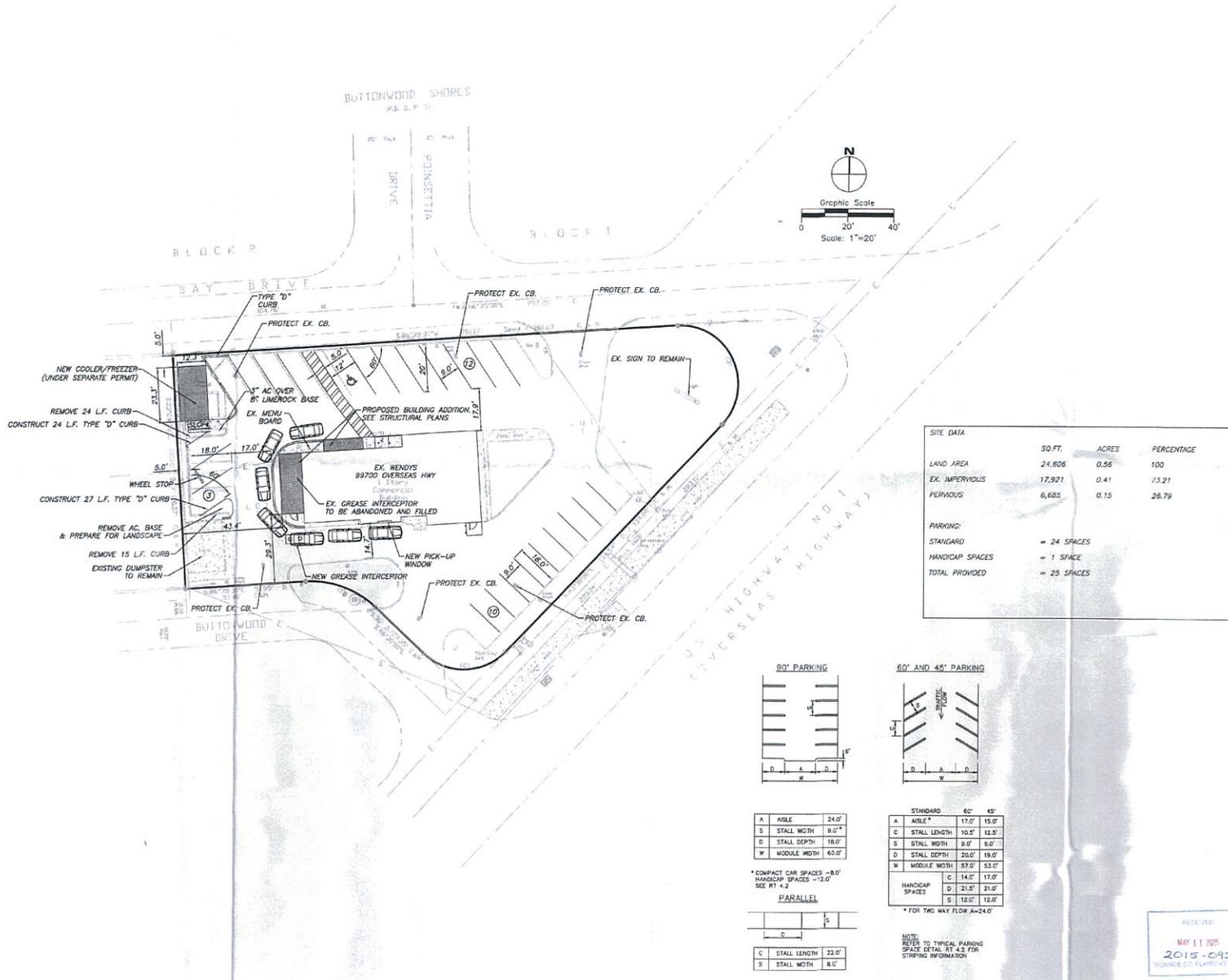
RECEIVED
MAY 11 2015
2015-093
MONROE COUNTY HARBOR DEPT.

DATE DRAWN
5-20-14

POST IMPERVIOUS AREA EXHIBIT

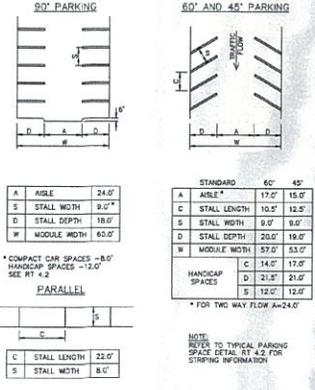
EKS DWL CRK
SHEET NUMBER

2 of 2



	50 FT.	ACRES	PERCENTAGE
LAND AREA	24,806	0.56	100
EX. IMPERVIOUS	17,921	0.41	73.21
PERVIOUS	6,685	0.15	26.79

PARKING:	
STANDARD	= 24 SPACES
HANDICAP SPACES	= 1 SPACE
TOTAL PROVIDED	= 25 SPACES



	90'
A	24.0'
S	9.0'
D	18.0'
W	60.0'

	60'	45'
A	17.0'	15.0'
C	10.5'	12.0'
S	9.0'	8.0'
D	20.0'	18.0'
W	57.0'	53.0'

HANDICAP SPACES	C	D
	14.0'	17.0'
	12.0'	12.0'

RECEIVED
MAY 11 2015
2015-093
WORKING COPY - NOT FOR CONSTRUCTION

SITE PLAN

REV.	DESCRIPTION	DATE

IMHAZ AHMED, P.E.
LICENSED ENGINEER NO. 46102
STATE OF FLORIDA
LA
5/7/15

SEAL

WENDY'S
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SCALE: AS SHOWN

DES. DRWN. CHK.
SHEET NUMBER
CE1
DATE DRAWN
5-20-14



MEMORANDUM
MONROE COUNTY PLANNING & ENVIRONMENTAL RESOURCES DEPARTMENT

To: Monroe County Development Review Committee
Mayté Santamaria, Senior Director of Planning & Environmental Resources

From: Mayté Santamaria, Senior Director of Planning & Environmental Resources
Emily Schemper, Comprehensive Planning Manager

Date: May 17, 2015

Subject: AN ORDINANCE BY THE MONROE COUNTY BOARD OF COUNTY COMMISSIONERS AMENDING MONROE COUNTY COMPREHENSIVE PLAN POLICY 101.4.26 TO PROVIDE AN EXCEPTION TO THE HEIGHT LIMIT FOR WIND TURBINES OWNED AND OPERATED BY A PUBLIC UTILITY; CREATING POLICY 101.5.31 TO ADDRESS NON-HABITABLE ARCHITECTURAL DECORATIVE FEATURES WITHIN THE OCEAN REEF COMMUNITY; AND CREATING POLICIES 101.5.32 AND 101.5.33 TO PROVIDE CERTAIN EXCEPTIONS TO THE HEIGHT LIMIT IN ORDER TO PROTECT PROPERTY FROM FLOODING AND REDUCE FLOOD INSURANCE COSTS; PROVIDING FOR SEVERABILITY; PROVIDING FOR REPEAL OF CONFLICTING PROVISIONS; PROVIDING FOR TRANSMITTAL TO THE STATE LAND PLANNING AGENCY AND THE SECRETARY OF STATE; PROVIDING FOR INCLUSION IN THE MONROE COUNTY COMPREHENSIVE PLAN; PROVIDING FOR AN EFFECTIVE DATE.

Meeting: May 26, 2015, continued from March 24, 2015

I. REQUEST

The Monroe County Planning & Environmental Resources is proposing an amendment to revise the height limit policy to provide an exception to the height limit for wind turbines owned and operated by a public utility; create Policy 101.5.31 to address non-habitable architectural decorative features within the Ocean Reef community; create Policies 101.5.32 and 101.5.33 to provide certain exceptions to the height limit in order to protect property from flooding and reduce flood insurance costs; and create Policy 101.5.34 to provide an exception to the height limit exclusively for affordable or employee/workforce dwelling units that meet the income limits for the very low, low and/or median income categories on properties designated as tier 3.

II. BACKGROUND INFORMATION

The County has been working on the Comprehensive Plan update and has held numerous public hearings on the proposed amendments. Most recently, the Board of County Commissioners

(BOCC) held special public meetings on March 21, 2014, April 23, 2014 and May 22, 2014, to review proposed amendments to the Comprehensive Plan. A special BOCC public hearing was held on July 23, 2014, to consider the transmittal of the proposed amendments (the Monroe County 2030 Comprehensive Plan) to the Florida Department of Economic Opportunity (DEO) and this hearing was continued to October 7, 2014.

The Monroe County Board of County Commissioners held a special meeting on October 7, 2014, to consider the transmittal of the proposed amendments (the Monroe County 2030 Comprehensive Plan) to the Florida Department of Economic Opportunity (DEO) and the hearing was continued to December 10, 2014, to discuss the following:

- *Policies 101.5.31 and 101.5.32: BOCC directed staff to work on height policies for addressing the replacement of existing buildings which exceed the 35ft height limit, architectural features, flood protection purposes and affordable housing. Staff to present drafts during the regular December BOCC meeting.*
- *BOCC directed staff to work on an inventory/data of privately-owned offshore islands. Staff to present draft during the regular December BOCC meeting.*

A transcription of the BOCC height discussion, from the October 7, 2014 public hearing, is attached as Exhibit 1.

During the regular December 10, 2014 BOCC meeting, a public hearing was held to discuss proposed height and offshore island policies and to consider the transmittal of the proposed amendments (the Monroe County 2030 Comprehensive Plan) to the DEO. The BOCC directed staff to maintain the existing adopted height and offshore island policies and to extract the proposed changes to the height limit policy and process it as a separate amendment.

DRC: At its regularly scheduled meeting on March 24, 2015, the Monroe County Development Review Committee reviewed the proposed text amendment and held a workshop format meeting to allow for extensive public review and comment. The information provided in the staff report and comments from the public were discussed at the meeting. The text amendment was continued to a future DRC meeting to allow for additional public review, input and discussion early in the process. The staff report from the March 24, 2015 DRC is attached as Exhibit 2. Minutes from the March 24, 2015 DRC are attached as Exhibit 3.

III. ANALYSIS OF PROPOSED AMENDMENT

HEIGHT:

In unincorporated Monroe County, height and grade are defined as follows:

HEIGHT is defined as: *the vertical distance between grade and the highest part of any structure, including mechanical equipment, but excluding chimneys; spires and/or steeples on structures used for institutional and/or public uses only; radio and/or television antenna, flagpoles; solar apparatus; utility poles and/or transmission towers; and certain antenna supporting structures with attached antenna and/or collocations as permitted in chapter 146. However, in no event shall any of the exclusions enumerated in this section be construed to permit any habitable or usable space to exceed the applicable height limitations. In the case of airport districts, the height limitations therein shall be absolute and the exclusions enumerated in this section shall not apply.*

IV. PROPOSED AMENDMENT (Deletions are ~~stricken through~~ and additions are underlined.)

Policy 101.45.2630

In order to preserve the existing community character and natural environment, Monroe County shall limit the height of structures including mechanical equipment and landfills to 35 feet. Height is defined as the vertical distance between grade and the highest part of any structure, including mechanical equipment, but excluding spires and/or steeples on structures used for institutional and/or public uses only; chimneys; radio and/or television antennas; flagpoles; solar apparatus; utility poles and/or transmission towers; and certain antenna supporting structures with attached antennas and/or collocations. ~~Exceptions will be allowed for appurtenances to buildings, transmission towers and other similar structures.~~

Wind turbines may also exceed the 35 foot height limit provided the site and the turbines are owned and operated by a public utility, have an Avian Protection Plan approved by the United States Fish and Wildlife Service (USFWS) and the turbines comply with relevant State and federal wildlife protection laws such as the Endangered Species Act, Migratory Bird Treaty Act, Bald and Golden Eagle Protection Act, and National Environmental Policy Act. Applications by a public utility proposing wind turbines which exceed 35 feet in height shall require a public hearing before the Board of County Commissioners and a BOCC Resolution supporting the proposal and specifying the maximum approved height, prior to issuance of any county permit or approval. Applications proposing wind turbines which exceed 35 feet in height within the MIAI overlay shall be transmitted to NASKW for review and comment.

In the case of airport districts, there shall be no exceptions to the 35-foot height limitation.

Policy 101.5.31

For Ocean Reef, a master planned community of 100 or more acres in area, which is gated, isolated and inaccessible to the surrounding community, and has a distinct community character, buildings may include non-habitable architectural decorative features (such as finials, rails, widow's walk) that exceed the 35 foot height limit in Policy 101.5.30, but such features shall not exceed 5 feet above the building's roof-line. This exception shall not result in a building or any architectural decorative feature with a height that would exceed 40 feet.

As used in this policy, a master planned community means a planned community of 100 or more acres in area subject to a master plan or other development order approved by the county where public access is restricted and the community is operated and maintained by the community including the provision of comprehensive, private utilities and transportation facilities and services within its boundaries and a homeowners association or similar entity which regulates development standards and monitors development requests by its member

Policy 101.5.32

By XXXX date, Monroe County shall adopt Land Development Regulations which provide a Flood Protection Height Exception to Policy 101.5.30 (height limit), not exceeding a maximum height of 40 feet, to promote public health, safety and general welfare; minimize public and private losses due to flooding; allow adaptation to coastal flooding, storm surge and other hazards;

protect property from flooding and minimize damages; minimize future expenditures of public funds for flood control projects and for recovery from flood events; mitigate rising flood insurance premiums; and reduce flood insurance rates by facilitating/improving the County's Community Rating System score. A Flood Protection Height Exception of up to a maximum of five (5) feet above the 35-foot height limit shall be provided to allow buildings to voluntarily elevate up to three (3) feet above FEMA base flood elevation in order to promote flood protection, minimize flood damage, reduce flood insurance premiums and minimize future expenditures of public funds for recovery from flood events.

LDR Section XXX:

As provided in Policy 101.5.32, buildings voluntarily elevated to meet or exceed the FEMA base flood elevation (BFE) may exceed the 35-foot height limit as follows:

1. For new buildings which are voluntarily elevated to **exceed** the building's minimum required BFE, an exception of up to three (3) feet above the 35-foot height limit may be permitted. The amount of the height exception shall be a maximum of three (3) feet, and shall be no greater than the amount of voluntary elevation above BFE. In no event shall a new building exceed 38 feet in height; and
2. For lawfully established existing buildings which do not exceed the 35-foot height limit and are voluntarily elevated to **meet and/or exceed** the building's minimum required BFE, an exception of up to five (5) feet above the 35-foot height limit may be permitted. The amount of the height exception shall be a maximum of five (5) feet, and shall be no greater than the amount of elevation necessary to **meet** BFE **plus** up to three (3) feet of voluntary elevation above BFE. In no event shall an existing building be elevated to exceed a total building height of 40 feet;
3. No exception shall result in a total building height that exceeds 40 feet; and
4. No exception shall be provided to properties located in an AE 10 or VE 10 or greater FEMA flood zone.

Policy 101.5.33

As of the effective date of this policy, a lawfully established existing building, which exceeds the 35-foot height limit in Policy 101.5.30, may be repaired, improved or reconstructed to meet required FEMA base flood elevation (BFE), provided the building is limited to the lawfully established existing intensity, floor area, density and type of use. For buildings that are proposed to exceed a total height of 40 feet, a public hearing before the Board of County Commissioners shall be required prior to issuance of any county permit or approval. A BOCC resolution shall specify the maximum approved height.

LDR Section XXX:

As provided in Policy 101.5.33, lawfully established buildings which exceed the 35 foot height limit may be repaired, improved or reconstructed to meet the FEMA BFE provided the building is limited to the lawfully established existing intensity, floor area, density and type of use.

A Flood Protection Height Exception for a lawfully established existing building exceeding the 35-foot height limit shall be provided as follows:

1. For lawfully established existing buildings which exceed the 35-foot height limit that are voluntarily elevated to **meet** the building's minimum required FEMA BFE, an exception of up to five (5) feet may be permitted. The amount of the exception shall be a maximum of five (5) feet, and shall be no greater than the amount of elevation necessary to **meet** BFE; and
2. For lawfully established existing buildings which exceed the 35-foot height limit that are voluntarily elevated to **meet** the building's minimum required FEMA BFE, but will require a height exception of more than five (5) feet, a public hearing before the Board of County Commission shall be required prior to issuance of any county permit or approval. The BOCC shall consider:
 - a. The physical characteristics of the existing building and parcel;
 - b. The susceptibility of the existing building and its contents to flood damage and the effects of such damage on the property owner;
 - c. The possibility that materials from the existing building may be swept onto other lands to the injury of others;
 - d. The availability of alternate solutions; and
 - e. If the new proposed building height will result in increased flood risk; result in additional threats to public safety; result in extraordinary public expense; create nuisance; or cause fraud on or victimization of the public.

A BOCC resolution shall specify the maximum approved height.

V. CONSISTENCY WITH THE MONROE COUNTY YEAR 2010 COMPREHENSIVE PLAN, THE FLORIDA STATUTES, AND PRINCIPLES FOR GUIDING DEVELOPMENT

A. The proposed amendment is consistent with the following Goals, Objectives and Policies of the Monroe County Year 2010 Comprehensive Plan. Specifically, the amendment furthers:

Goal 101: Monroe County shall manage future growth to enhance the quality of life, ensure the safety of County residents and visitors, and protect valuable natural resources.

Policy 217.1.4

Monroe County shall continue its policy of reviewing the current Building Code and, as appropriate, adopting structural standards and site alteration restrictions that meet or exceed the minimum FEMA requirements. The Building Code shall be reviewed and revised at least every five years. The recommendations of the applicable interagency hazard mitigation report shall be considered in revisions to the Code.

Policy 217.1.5

Monroe County shall continue to participate in the National Flood Insurance Program (NFIP) Community Rating System (CRS) to the maximum extent possible and shall seek to improve its current CRS Class 9 rating.

Policy 217.1.6

Monroe County shall continue to enforce federal, state and local setback and elevation requirements to promote the protection and safety of life and property. Revisions to the existing setback requirements

contained in the Land Development Regulations shall be considered as a means of reducing property damage caused by storms.

Objective 601.3

By January 4, 1998, Monroe County shall increase implementation efforts to eliminate substandard housing and to preserve, conserve and enhance the existing housing stock, including historic structures and sites.

Policy 601.3.2

The County Code Enforcement Office and Building Department will enforce building code regulations and County ordinances governing the structural condition of the housing stock, to ensure the provision of safe, decent and sanitary housing and stabilization of residential neighborhoods.

B. The amendment is consistent with the Principles for Guiding Development for the Florida Keys Area, Section 380.0552(7), Florida Statute.

For the purposes of reviewing consistency of the adopted plan or any amendments to that plan with the principles for guiding development and any amendments to the principles, the principles shall be construed as a whole and no specific provision shall be construed or applied in isolation from the other provisions.

- (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 ss. 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.

- (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.

Pursuant to Section 380.0552(7) Florida Statutes, the proposed amendment is consistent with the Principles for Guiding Development as a whole and is not inconsistent with any Principle.

C. The proposed amendment is consistent with the Part II of Chapter 163, Florida Statute (F.S.). Specifically, the amendment furthers:

Section 163.3161(4), F.S. – It is the intent of this act that local governments have the ability to preserve and enhance present advantages; encourage the most appropriate use of land, water, and resources, consistent with the public interest; overcome present handicaps; and deal effectively with future problems that may result from the use and development of land within their jurisdictions. Through the process of comprehensive planning, it is intended that units of local government can preserve, promote, protect, and improve the public health, safety, comfort, good order, appearance, convenience, law enforcement and fire prevention, and general welfare; facilitate the adequate and efficient provision of transportation, water, sewerage, schools, parks, recreational facilities, housing, and other requirements and services; and conserve, develop, utilize, and protect natural resources within their jurisdictions

163.3177(1), F.S. - The comprehensive plan shall provide the principles, guidelines, standards, and strategies for the orderly and balanced future economic, social, physical, environmental, and fiscal development of the area that reflects community commitments to implement the plan and its elements. These principles and strategies shall guide future decisions in a consistent manner and shall contain programs and activities to ensure comprehensive plans are implemented. The sections of the comprehensive plan containing the principles and strategies, generally provided as goals, objectives, and policies, shall describe how the local government's programs, activities, and land development regulations will be initiated, modified, or continued to implement the comprehensive plan in a consistent manner. It is not the intent of this part to require the inclusion of implementing regulations in the comprehensive plan but rather to require identification of those programs, activities, and land development regulations that will be part of the strategy for implementing the comprehensive plan and the principles that describe how the programs, activities, and land development regulations will be carried out. The plan shall establish meaningful and predictable standards for the use and development of land and provide meaningful guidelines for the content of more detailed land development and use regulations.

VI. PROCESS

Comprehensive Plan amendments may be proposed by the Board of County Commissioners, the Planning Commission, the Director of Planning, or the owner or other person having a contractual interest in property to be affected by a proposed amendment. The Director of Planning shall review and process applications as they are received and pass them onto the Development Review Committee and the Planning Commission.

The Planning Commission shall hold at least one public hearing. The Planning Commission shall review the application, the reports and recommendations of the Department of Planning & Environmental Resources and the Development Review Committee and the testimony given at the

public hearing. The Planning Commission shall submit its recommendations and findings to the Board of County Commissioners (BOCC). The BOCC holds a public hearing to consider the transmittal of the proposed comprehensive plan amendment, and considers the staff report, staff recommendation, and the testimony given at the public hearing. The BOCC may or may not recommend transmittal to the Florida Department of Economic Opportunity (DEO). The amendment is transmitted to DEO, which then reviews the proposal and issues an Objections, Recommendations and Comments (ORC) Report. Upon receipt of the ORC report, the County has 180 days to adopt the amendments, adopt the amendments with changes or not adopt the amendment.

VII. STAFF RECOMMENDATION

VIII. EXHIBITS

1. Transcription of the BOCC height discussion, from the October 7, 2014 public hearing
2. March 24, 2015 DRC Staff Report
3. March 24, 2015 DRC Minutes
4. Table of FEMA flood zones and number of private, vacant parcels in unincorporated Monroe County
5. Excerpt of CRS Coordinator's Manual, pages 430-10 through 430-15
6. FEMA Lowest Floor Elevation Fact Sheet
7. www.floodsmart.gov basic info on insurance and flood risk
8. What is Freeboard? www.dnr.maryland.gov/CoastSmart
9. Using Freeboard to Elevate structures above Predicted Floodwaters – Massachusetts Office of Coastal Zone Management
10. Floodplain Management in Florida Quick Guide, pages 1-28
11. Table with proposed amendments from March 24, 2015 DRC meeting and May 26, 2015 DRC meeting (side by side comparison)

Monroe County Board of County Commissioners Special Meeting

Tuesday, October 7, 2014

Height Exceptions

Then the next change is on page 43...

You have a couple of new policies here, you all directed staff to take a look at how to possibly raise the height limit for architectural features that really just apply to Ocean Reef and so we've also come up with some criteria and you'll see that on those two policies 5.31 and 5.32

Mayor Murphy: Do we have a public speaker on this Lindsay?

Lindsay Ballard: We do. Joel Reed.

Mayor Murphy: Debbie, are you ready for public speakers?

Debbie: Yes mam on this particular topic.

Joel Reed: Good morning Mayor, Commissioners, Joel Reed. I'm here today on behalf of Ocean Reef Club and Ocean Reef Community Association in regard to this issue. First of all I want to thank you for the support. As you know Ocean Reef is a distinct community. It's a private gated community of about twenty five hundred acres, about seventeen hundred units up there. We have a lot of additional amenities up there, public buildings or quasi, kind of public buildings that are for the club purpose as well. Ocean Reef also has a Community Association which has its own architectural board, its architectural committee that kind of makes going through DRC and Planning Commission a day at the beach compared to their architectural committee. They are very stringent. They impose a lot of times additional requirements and regulations on their projects. Their whole community is very involved with the process. They're all notified as far as any changes that happen up there. So the five foot, we appreciate the support and the language in there a lot of times, some of the single family homes and the commercial buildings as well bump up as far as making them more architecturally attractive to need this section to allow for that. We also have had a lot of discussions the last couple of weeks internally as well. I'm going to pass out, I guess to the clerk and to you guys, additional language we would like you guys to consider. But we have been talking to staff about(passes out additional language considerations) So not to confuse the issue, there are two specific issues. First is allowing for some additional architectural features that the five foot would do. As we went through the club, as I said, owns a lot of buildings. Some of those buildings are the hotels that are near Buccaneer Island, if you've been up there before. The Amberjack, The Dolphin, The Marlin, these buildings are aging, they're coming to the end of their life. We have done quite a few renovations to them. At this point there is not really many more renovations that can be done in order to continue to maintain and operate them. As you know, that function of the club as well is essential to maintaining a Class A club up there, continuing to provide for the tax base that comes out of Ocean Reef is by having an attractive club where we can continue to attract, to maintain current members and attract new members. A lot of those buildings, I have some data, it's not all there, The Amberjack for example is three levels of living. Just to give an

example, the couple, I'm not going to go into all of them, but we said look if these things were substantially damaged through a hurricane, or they had to come down, or we had to rebuild, we wouldn't be able to build back those units to those heights that are there today. We have several. We have The Harbor House which is a condominium, its over fifty four feet right now in Ocean Reef Club. We have The Marlin, which is one of the hotel buildings, that's at forty two feet. We got the Dolphin Hotel at forty seven feet and The Creek House. We didn't have the number on it but we know that's well over forty feet as well. That's another condominium building up there. We came up with the boat barn, that's at thirty seven feet, the boat barn that we have up there. But there is about seven or eight buildings specifically that we thought it would be greatly impacted as we try to redevelop these properties or if we have to due to a hurricane or other issues. Some of the other issues we face is that although these are three stories and they are just pushing the height limit right now. You know, if you get three stories up there you're at thirty feet and then you have an architectural roof element you're at thirty seven feet or something like that. A lot of these buildings are built below flood right now so if we go to build them back, obviously we're talking about sea level rise, we want to encourage those buildings to be brought back up to flood. What happens is we lose a whole top level that we currently have today. We would lose almost a whole floor there out of those developments and that's just not possible to happen. So we proposed some additional policy language to put in there to protect these existing buildings that are there to be able to be built back. We haven't thoroughly vetted with staff yet at this point we have just proposed talking about the issue that I just explained. We would like and hope to support and to continue to work with staff to tweak some of this language to get into the Comp Plan to protect us on some of these issues. And the language, it exempts, it doesn't exempt, it doesn't include single family homes so this is only for the multi-family and commercial structures that are up there, so it doesn't include any of the single family homes and what it says is, "lawfully established structures that exclude single family homes that exceed this height limit may be replaced with their existing height plus any additional height required to elevate the first finished floor two feet above the FE" so encouraging them to go, you know, those extra two feet as well above that base flood elevation to account for future sea level rise as well. And then also that the height limit applicable to Ocean Reef and this would be an exemption for their community center building. The community center building up there right now puts on productions and theater productions and when it was built, they aren't able to attract and have the top of the line theater groups that come in there because a lot of the sets that they have, they change throughout the production. They actually lift that whole set up to lift that whole backdrop up into the ceiling and then they drop down the new one and their theater wasn't able to be designed to that because of the height and so they also want that as an exclusion so that they can look to enhance that building at some point to be able to attract those types of productions there. I'm here for any questions. Thank you for considering.

Mayor Murphy: So the proposed additional language, Joel, is what you want, not the existing language?

Joel Reed: We support the Club and the Community Association both support that existing policy language that's in there ...

Commissioner Carruthers: the institutional language ...

Joel Reed: Yeah. This is additional language, as we were talking about that five foot that was in there, that we were supportive of. You know, we started to talk about the hotels and the aging and the issues and if we did try and rebuild them back, what that would look like in the loss of rooms and the development that's there.

Mayor Murphy: Do we have a public speaker on this?

Lindsay Ballard: We do.

Mayor Murphy: Let's hear the public speaker. Another one.

Lindsay Ballard: D.A. Aldridge

D.A. Aldridge: I'm D.A. Aldridge. I live on Tavernier which is part of Kay Largo. Here we are at the last minute, a breath away from sending the Comp Plan and all of a sudden we see a very important change being requested by our Northern neighbors. The Federation of Homeowner's Association has been very adamant about height restrictions for many years and we have continually fought for thirty five feet. We are asking at this time, I am asking at this time to have you not vote on this. We have not had the opportunity to look at the language that has been just handed to you and we feel that it needs to be reviewed very closely by the staff and by you because this is a huge change that they are requesting. Thank you.

Mayor Murphy: ... That's it

Commissioner Kolhage: What does the, in the final sentence when they talk about assembly group A1 and so forth, what does that mean?

Christine Hurley: We don't know.

Mayor Murphy: Well they haven't seen it yet. This is the problem with this.

Christine Hurley: Well we have seen that he emailed it but we asked questions. We didn't know what he meant by that.

Commissioner Kolhage: Well but we're going to have to be more specific on that. We'll have to have language that says exactly what it means. I think anyway.

Commissioner Rice: Could we not deal with this today and deal with it in January?

Christine Hurley: If you want us to address his comments, I just say get direction from the board at this point. We work on some type of language to bring back to you in January.

Commissioner Rice: I think that's what we should do.

Mayor Murphy: And what happens if we then want to make changes in January? Do we hold up the whole process?

Christine Hurley: I think you can legally make changes on the floor by motion before we transmit.

Bob Shillinger: As long as you're not changing the general substance of it. The general tone of it.

Mayor Murphy: Well that's what I am worried about. If we let this go til January and then begin to, ya know, flesh it out and the public speaks and we all get confused and then what happens to the rest of Comp Plan because we are supposed to vote on that in January.

Commissioner Neugent: I would ask on issues like this because I very much agree with what was said that we just got this and I think we need some information and my question is, and there may be some more issues very similar to this that come up. Can we have another meeting discussing those particular issues before the January transmittal?

Christine Hurley: Sure. We could do that.

Mayor Murphy: That would be helpful.

Commissioner Rice: That may be the way to approach it.

Christine Hurley: The problem with holding it in November or December is the calendars are already a mess from the holidays.

Commissioner Neugent: Oh my gosh we might have to do a little work.

Christine Hurley: No, that's not what I meant. It's just that even your regular board meetings got all shifted around.

Commissioner Neugent: Have it at the board meeting. End of the item discussion for a board meeting.

Christine Hurley: Okay. We can do that.

Mayor Murphy: We can do that.

Commissioner Neugent: Another things that's in this right here as I read it, for clarification purposes, "architectural decorating features that exceed the thirty five foot height limit but such features shall not exceed five feet above the structures roof line" Joel also mentioned that some of these buildings are already, I guess they would be legal non-conforming because they are above the height limit, so when you say "features shall not exceed five feet above the structures roofline" what roofline are we talking about? The one that's already non-conforming? Or thirty five feet, shall not exceed five feet above thirty five feet? That's not the way I necessarily interpret that.

Mayor Murphy: Because if it's the fifty four foot building, we're now at fifty nine...

Christine Hurley: It's not though. This is meant for new development that cannot exceed thirty five feet.

Commissioner Neugent: Well what happens ...

Christine Hurley: Joel has added in and what he is really asking you to do, is in simple terms, and I think it could be very simplified, is agree that existing, non-conforming buildings that are at a height greater than thirty five feet, be allowed to rebuild to that height plus...

Commissioner Neugent: I didn't hear anybody bring that up...

Christine Hurley: That's really what he is asking though.

Commissioner Rice: Well that's what this really says

Mayor Murphy: Plus what?

Christine Hurley: plus, let him adjust, like we already have a provision in here, for another five feet, if they need to raise the elevation for FEMA floodplain issues.

Mayor Murphy: Fine, but not for decorative features.

Christine Hurley: Well he talked about decorative also, but he definitely spoke about ...

Mayor Murphy: Well let's get it down pat.

Christine Hurley: Well we will try to but we got his language a couple days ago and...

Mayor Murphy: Well his language is kind of going in a figure eight.

Commissioner Kolhage: I understand what they are saying. In other words, he wants to maintain what they have now with an adjustment.

Christine Hurley: Yes. I think that's what he is asking.

Commissioner Kolhage: And I think that is reasonable.

Mayor Murphy: To replace a building, an older building that was built over thirty five feet, have a problem with that anywhere in Monroe County. It is what it is, we're all used to it, it's part of the landscape.

Commissioner Neugent: Clarification on what you just said

Mayor Murphy: I do not object to any of the older buildings that were built above thirty five feet. We all have them in our neighborhoods. If they need to be replaced or have to be replaced, I don't have a problem with them maintaining the height.

Commissioner Neugent: Hold on a minute there. Is there anything in our code, and I would use this as an analogy, FEMA's description of it, if its damaged by more than fifty percent, it has to be rebuilt, that is there anything in our code or Comp Plan that says that it then can be built over thirty five feet?

Mayor Murphy: No, No.

Christine Hurley: Okay, today, don't mix apples and oranges. Today our code does not allow us to approve a building permit above thirty five feet. If the structure is destroyed beyond fifty percent, they then have to conform to the new code, which is the thirty five foot height limit. And if it's destroyed beyond fifty percent under the floodplain rules, they have to raise the elevation and that's why they added this other position.

Commissioner Neugent: I understand the apples and oranges thing that I just plugged into it as an analogy but what I am saying is, have we had that discussion? You just said, at least my interpretation, that you can't build what Commissioner Murphy just said ...

Christine Hurley: You can't. That is what Joel is asking you to change.

Commissioner Neugent: So we need to have that discussion.

Commissioner Carruthers: And that's why we have the further thing about flood protection and height exceptions. Go to 105.5.32. We added that so that we would allow people to exceed the thirty five feet when they have to, to create enough free board to comply with FEMA regulations.

Commissioner Neugent: I'm not talking about base flood elevation.

Commissioner Carruthers: but that is the crunch that you are getting into. When the Mayor says that you can rebuild a building at the height it is today, but we have a thirty five foot limit and FEMA says you gotta raise your building five feet, you lose a story.

Commissioner Neugent: that addresses one part of it. The other part that is not being addressed in my opinion, is do we have anything, are we proposing that then a fifty four foot high building could be rebuilt to fifty four feet.

Christine Hurley: Joel is proposing that.

Commissioner Neugent: And that's what I am asking this Commission. Is that where we want to go with that?

Commissioner Carruthers: Well, I mean, if we don't allow people to do that, isn't that essentially a taking? I mean you would be ... think about the real life economic consequences of...

Bob Shillinger: There may be some Bert Harris implications but it's a different analysis.

Commissioner Kolhage: What we are considering here is because of the isolated and specific nature of Ocean Reef, do we want to make an exception here?

Commissioner Neugent: And can I tag onto that Commissioner Kolhage? Municipalities have the right, if I misspeak correct me, to go above thirty five feet if they choose to. Marathon has gone above thirty five feet, I think Key West has a height limit above thirty five feet, but based on what Commissioner Kolhage just said, and I want to hear some arguments otherwise, Ocean Reef is an isolated area, miles away from anyone else and a gated community, albeit in unincorporated Monroe County, they're very similar to a municipality with a city type manager, that do we want to be so parental if they have no objections internally amongst themselves to keep them from rebuilding above thirty five feet or changing some things that they have gone through the public input locally with their gated community. Do we want to impose our thoughts on how Ocean Reef should be run?

Commissioner Rice: I don't think we are trying to do that.

Mayor Murphy: I don't either. But I will tell you, my feeling is, in many, many instances, what Ocean Reef wants to do up there because they are away from everyone, I've agreed with. They've had good ideas, no problem and they do it. However when it comes to things like the height limit that everyone in this county is interested in, every developer is watching, and a lot of the homeowners are watching. I can't do something for them that I won't do for the rest of the county. And I will go to the extent that these buildings that Joel is talking about, were built when there was no height limit actually. If this comes down either in a hurricane or they want to

remodel it, I don't have a problem with them rebuilding to the height it was. I don't think it ruins the landscape because we have had thirty/forty years of looking at it. And therefore, everyone else in the county can also rebuild the over thirty five feet structures they have. Most of them are commercial structures.

Commissioner Kolhage: Okay can I ask you a question Mayor so I can more or less understand your position? So you're saying, you don't have a problem with them rebuilding to the height that they are now but you mean without the adjustment for base flood elevation or with it?

Mayor Murphy: No, because everyone in the county is going to get that adjustment.

Commissioner Kolhage: So you don't have an objection to it?

Mayor Murphy: Not to that. I have an objection to the decorative features.

Commissioner Kolhage: Okay but look, if it's, if they got a fifty foot building and there is a five foot adjustment for base flood elevation, you don't have a problem with them going to fifty five feet?

Mayor Murphy: No.

Commissioner Kolhage: Okay.

Mayor Murphy: They are going to what they were before the remodel ...

Christine Hurley: and you want it county wide not just for Ocean Reef?

Mayor Murphy: Yes.

Commissioner Carruthers: But only for flood mitigation...

Mayor Murphy: That's it, no decorative stuff.

Christine Hurley: Well right now the decorative is in, the flood is in...

Commissioner Carruthers: Well the decorative is in for Ocean Reef only, the flood is in for everyone. Right?

Christine Hurley: Yeah and the decorative is not so much what Joel is talking about relative to the bigger commercial buildings, its more for the single family homes that want the decorative features on top of the roof. They are separate issues really. So right now in the draft policy you have included an extra five feet in Ocean Reef for the decorative architectural features, you've included for the whole county up to five feet adjustments for flood protection, raising your elevations, and Joel is asking you to also include, for Ocean Reef, but it sounds like you at least have one Commissioner who wants to do it county wide for grandfathering existing buildings that are higher than thirty five feet and allowing them to get the flood adjustment.

Bob Shillinger: You'd want to vest them for that height is what I'm hearing.

Christine Hurley: Yup. But I don't know the Commissions, I'm not getting...

Commissioner Neugent: Well first of all the staff is supposed to review what the request is and bring it back the staff recommendation

Christine Hurley: But I'd like to know what the board, county wide or Ocean Reef for this vesting of existing buildings at least.

Commissioner Rice: Well let me help you out, if we don't do that, the economic impact, eventually we will destroy what we know down here. I don't feel that we have any choice.

Commissioner Carruthers: I don't think it's fair...I don't think it's fair to not let somebody rebuild what they got. As it is when they do rebuild they have to meet standards that exist today that did not, and codes that exist today that did not exist then.

Christine Hurley: I understand what you all are asking for so if you want to just move on without voting, we will draft language and bring it back for discussion on one of your regular agendas.

Commissioner Neugent: Let me point this out, as someone who operated out of an illegal non-conforming building, if you think that it is something that is, it was called Porky's restaurant, and if would have been destroyed by a storm, I would have had a very difficult time, if not impossible time to rebuild with the same amount of square footage because of setbacks that came into play after Porky's was built eons ago. So if you think that there is a fairness level here, there is really a lot of situations where you can't rebuild.

Commissioner Carruthers: but wouldn't you have been able to apply for variances and exceptions to those setbacks...

Christine Hurley: No.

Commissioner Neugent: You still would have had to meet the setback requirements.

Christine Hurley: You could apply for variance for a setback but not height.

Mayor Murphy: See well all we are talking about is height. Not their setbacks. Not anything else.

Commissioner Kolhage: We're talking about changing the whole concept of the fifty percent rule.

Christine Hurley: No I understand ...

Commissioner Kolhage: How does it work? For height...we're saying we're washing away the fifty percent rule.

Christine Hurley: Well other things enter into ...for height you would be washing it away.

Bob Shillinger: As a trigger for bringing it into compliance with current code

Christine Hurley: There are still other things that apply to that but most of those can be remedied by a variance.

Commissioner Carruthers: and just to clarify what you are eluding to I think, Commissioner, is that someone can elevate their building now. And that's not necessarily fifty percent improvement. Right?

Christine Hurley: I mean if you are elevating a building, you're usually triggering that price...

Commissioner Carruthers: Well it depends on the building and the cost

Commissioner Kolhage: and the whole destruction issue and the fifty percent and that's.... I'm not necessarily saying I have a problem with that but that's what we're doing

Christine Hurley: And I will say the examples that Joel gave of the condominiums, when you, let's say have eight units per floor and now you have a storm that destroys more than fifty percent of that building, you are eliminating the possibility of one of those floors, because you are going to have to elevate it and that means eight condo owners don't get a unit and so that's related to the Bert Jay Harris that Bob referred to

Commissioner Carruthers: Everybody gets a smaller unit which is still going to be an issue so ...

Christine Hurley: That's under our current rules.

Commissioner Rice: And what we're trying to do is validate, you don't want to build a fifty year building or sixty year building without accommodating expected sea level rise

Commissioner Carruthers: I guess my only other comment is that I know that this is going to be controversial and people are going to be concerned about character and things like that...

Mayor Murphy: But it's already there.

Commissioner Carruthers: Well it is already there...

Mayor Murphy: So it's not changing the landscape...

Commissioner Carruthers: It's not but trust me from dealing with this in Key West people have the perception that overnight the character of our communities is going to change and that's not what we're talking about...Over fifty years it probably will to some extent but it's going to have to if we want to continue to live here.

Mayor Murphy: Alright listen we're going to take a break

.....

Mayor Murphy: And what I realized is we neglected to give Christine a head nod one way or the other on the non-habitable architectural decorative features. My comment was, I will vote for the increase in height but not for the decorative features. Discuss it and let her know which direction you would like her to take when she does her staff report.

Commissioner Carruthers: Are you talking about within Ocean Reef or County wide?

Mayor Murphy: They are the only ones that asked for it.

Commissioner Carruthers: I don't really care.

Commissioner Neugent: We'll put together something that is going to be in place for twenty years or at least supposedly it should be put in place so this is going to be hard and complex so I would say that the data and information on it being done county wide.

Mayor Murphy: But the point is, what county wide? I don't care if its county wide, in fact it has to be. For me to vote for a height limit, it has to be county wide. Otherwise, I'm not going to vote for it.

Christine Hurley: Okay wait a minute, no one has proposed, maybe that's where you're going next I don't know, right now what's in your draft is flood for everybody ...

Mayor Murphy: Base flood elevation...

Christine Hurley: They have talked about it, I am very clear, everyone is okay with that. Ocean Reef only, decorative features, five additional feet. And I didn't hear, I heard Murphy say she's opposed to it but I didn't hear what any of you other Commissioners thought of that.

Mayor Murphy: And that's what I am trying to bring out so that she knows where to go with it.

Commissioner Neugent: I thought I heard you ask, you wanted a head nod whether this was going to be proposed just for Ocean Reef or all of unincorporated Monroe County.

Christine Hurley: I had never heard that the decorative features was proposed for all of Monroe County from you all.

Commissioner Rice and Commissioner Kolhage respond in unison: No, no...

Commissioner Neugent: Okay but I also heard Commissioner Mayor Murphy say, I'm not going to treat them any different than the rest of the County.

Commissioner Rice: Well that gives you a slight clue as to how she might vote.

Christine Hurley: So what I think I've gotten clarity on is everybody's okay allowing the people to get five of the five feet to adjust the floodplain if they are demolished. The board wants us to draft language to address existing structures that are already over thirty five feet to be able to be replaced with the five foot flood adjustment. What I don't have any clarity on is whether or not the board wants us to keep in Ocean Reef allowance for five foot additional architectural decorative features or not. Or if you want to expand that County wide, which I had never heard as an option to this moment.

Commissioner Kolhage: Let me just state my position on this and you can go down the line I guess but I really don't care about the architectural features of Ocean Reef. I've tried to care but I just can't. But I am a little concerned, I'm a little concerned about doing away with our fifty percent rule on the rest of the County and I'm not saying that I am going to support that.

Commissioner Neugent: I'm not saying that I am going to support anything. I'm saying I just want the information to be able to make the decision, have the discussions with the people who are going to speak for and against it.

Mayor Murphy: And my only point with the architectural features, I don't think they are necessary, but if just for Ocean Reef, I don't want them certainly spread all over Monroe County and if you do that you are guaranteeing somebody an extra ten feet. Five feet for the base flood elevation, up to five feet, and then up to another five feet for their decorative stuff, plus what they'll be rebuilding is something that is you know, fifty feet, fifty four feet, whatever. Its adding ten feet to it instead of five. I think that's a bit much.

Commissioner Neugent: At what point in time do we bring up what was brought up previously about addressing affordable housing, increasing the height limit ...This is all about bringing information back to us.

Christine Hurley: This is the time to bring that up if you want to.

Commissioner Neugent: And I just, looking back in history a little bit here, there were some comments that Meridian West could have had another floor which would have increased the housing if they had gone up an additional foot or so. So again, more information to discuss that strictly for affordable housing.

Christine Hurley: Yes and at the meeting that State Representative Raschein held, you all discussed that. We do not have anything included right now in this policy for increased height for affordable housing. We have discussed it as staff after you had that meeting. It's our opinion that if you are going to incentivize affordable housing development by giving them a higher height limit that you should restrict that to very low and low maybe median, but the moderate income level is something that we do not think should be incentivized with a height increase.

Commissioner Neugent: One of the biggest problems in dealing with affordable housing is the property to build them on. Another reason why I think the discussion should take place for affordable housing to go up is that if you can build more on that specific site as opposed to trying to find other properties to build affordable housing on. It helps resolve that part of the equation.

Commissioner Kolhage: So what are you going to do with that Christine? Between now and January?

Christine Hurley: Do you want us to include something for you to consider relative to affordable in the next version that we bring to you at your regular meeting for discussion?

Commissioner Rice: I do.

Commissioner Carruthers: I do.

Christine Hurley: Okay.

Commissioner Kolhage: I remain to be convinced...

Commissioner Rice: I'm not sure how I feel about it but I think we do need to have the discussion.

Christine Hurley: And I'm going to have some diagrams for you all by the next meeting with each policy so you can see what that means.

Commissioner Carruthers: Will you also, related to this policy with affordable, that would have to be in very specific tiered areas obviously.

Christine Hurley: I understand. I will bring that also.

Commissioner Kolhage: It's all about potential serious community character issues here.



MEMORANDUM
MONROE COUNTY PLANNING & ENVIRONMENTAL RESOURCES DEPARTMENT

To: Monroe County Development Review Committee
 Townsley Schwab, Senior Director of Planning & Environmental Resources

From: Mayté Santamaria, Senior Director of Planning & Environmental Resources
 Emily Schemper, Comprehensive Planning Manager

Date: March 17, 2015

Subject: AN ORDINANCE BY THE MONROE COUNTY BOARD OF COUNTY COMMISSIONERS AMENDING MONROE COUNTY COMPREHENSIVE PLAN POLICY 101.4.26 TO PROVIDE AN EXCEPTION TO THE HEIGHT LIMIT FOR WIND TURBINES OWNED AND OPERATED BY A PUBLIC UTILITY; CREATING POLICY 101.5.31 TO ADDRESS NON-HABITABLE ARCHITECTURAL DECORATIVE FEATURES WITHIN THE OCEAN REEF COMMUNITY; CREATING POLICIES 101.5.32 AND 101.5.33 TO PROVIDE CERTAIN EXCEPTIONS TO THE HEIGHT LIMIT IN ORDER TO PROTECT PROPERTY FROM FLOODING AND REDUCE FLOOD INSURANCE COSTS; AND CREATING POLICY 101.5.34 TO PROVIDE AN EXCEPTION TO THE HEIGHT LIMIT EXCLUSIVELY FOR AFFORDABLE OR EMPLOYEE/WORKFORCE DWELLING UNITS THAT MEET THE INCOME LIMITS FOR THE VERY LOW, LOW AND/OR MEDIAN INCOME CATEGORIES ON PROPERTIES DESIGNATED AS TIER 3; PROVIDING FOR SEVERABILITY; PROVIDING FOR REPEAL OF CONFLICTING PROVISIONS; PROVIDING FOR TRANSMITTAL TO THE STATE LAND PLANNING AGENCY AND THE SECRETARY OF STATE; PROVIDING FOR INCLUSION IN THE MONROE COUNTY COMPREHENSIVE PLAN; PROVIDING FOR AN EFFECTIVE DATE.

Meeting: March 24, 2015

I. REQUEST

The Monroe County Planning & Environmental Resources is proposing an amendment to revise the height limit policy to provide an exception to the height limit for wind turbines owned and operated by a public utility; create Policy 101.5.31 to address non-habitable architectural decorative features within the Ocean Reef community; create Policies 101.5.32 and 101.5.33 to provide certain exceptions to the height limit in order to protect property from flooding and reduce flood insurance costs; and create Policy 101.5.34 to provide an exception to the height limit exclusively for affordable or employee/workforce dwelling units that meet the income limits for the very low, low and/or median income categories on properties designated as tier 3.

II. BACKGROUND INFORMATION

The County has been working on the Comprehensive Plan update and has held numerous public hearings on the proposed amendments. Most recently, the Board of County Commissioners (BOCC) held special public meetings on March 21, 2014, April 23, 2014 and May 22, 2014, to review proposed amendments to the Comprehensive Plan. A special BOCC public hearing was held on July 23, 2014, to consider the transmittal of the proposed amendments (the Monroe County 2030 Comprehensive Plan) to the Florida Department of Economic Opportunity (DEO) and this hearing was continued to October 7, 2014.

The Monroe County Board of County Commissioners held a special meeting on October 7, 2014, to consider the transmittal of the proposed amendments (the Monroe County 2030 Comprehensive Plan) to the Florida Department of Economic Opportunity (DEO) and the hearing was continued to December 10, 2014, to discuss the following:

- *Policies 101.5.31 and 101.5.32: BOCC directed staff to work on height policies for addressing the replacement of existing buildings which exceed the 35ft height limit, architectural features, flood protection purposes and affordable housing. Staff to present drafts during the regular December BOCC meeting.*
- *BOCC directed staff to work on an inventory/data of privately-owned offshore islands. Staff to present draft during the regular December BOCC meeting.*

During the regular December 10, 2014 BOCC meeting, a public hearing was held to discuss proposed height and offshore island policies and to consider the transmittal of the proposed amendments (the Monroe County 2030 Comprehensive Plan) to the DEO. The BOCC directed staff to maintain the existing adopted height and offshore island policies and to extract the proposed changes to the height limit policy and process it as a separate amendment.

III. ANALYSIS OF PROPOSED AMENDMENT

HEIGHT:

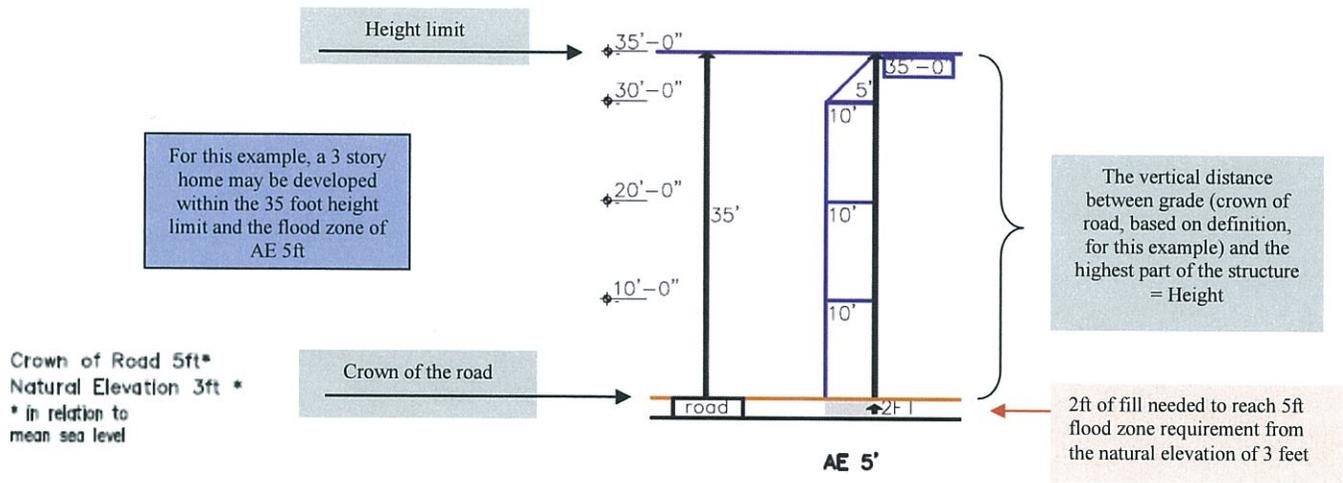
In unincorporated Monroe County, height and grade are defined as follows:

HEIGHT is defined as: *the vertical distance between grade and the highest part of any structure, including mechanical equipment, but excluding chimneys; spires and/or steeples on structures used for institutional and/or public uses only; radio and/or television antenna, flagpoles; solar apparatus; utility poles and/or transmission towers; and certain antenna supporting structures with attached antenna and/or collocations as permitted in chapter 146. However, in no event shall any of the exclusions enumerated in this section be construed to permit any habitable or usable space to exceed the applicable height limitations. In the case of airport districts, the height limitations therein shall be absolute and the exclusions enumerated in this section shall not apply.*

GRADE means *the highest natural elevation of the ground surface, prior to construction, next to the proposed walls of a structure, or the crown or curb of the nearest road directly adjacent to the structure, whichever is higher. To confirm the natural elevation of the ground surface, the county shall utilize the Light Detection and Ranging (LiDAR) dataset for Monroe County prepared in 2007. In the event 2007 LiDAR data is not available for a given parcel, the*

county shall use the best available data, including, but not limited to, pre-construction boundary surveys with elevations, pre-construction topographic surveys, elevation certificates and/or other optical remote sensing data.

Based on the adopted definitions the following is a basic depiction of: *height = the vertical distance between grade and the highest part of any structure.* In this depiction, the crown of the nearest road directly adjacent to the structure is *higher* than natural elevation of the ground surface (prior to construction, next to the proposed walls of a structure). As such, the crown of the road is the starting point, for this example, in measuring the vertical distance of the structure.



In the Comprehensive Plan update, recommendations to amend and expand the height policy have been made to clarify the measurement of height to match the recently amended land development code (Ordinance 003-2011) and to address new issues, such as: anticipating new FEMA flood maps and creating a mechanism to assist property owners to protect their property from flooding and reduce flood insurance costs as well as issues in permitting relative to architectural decorative features.

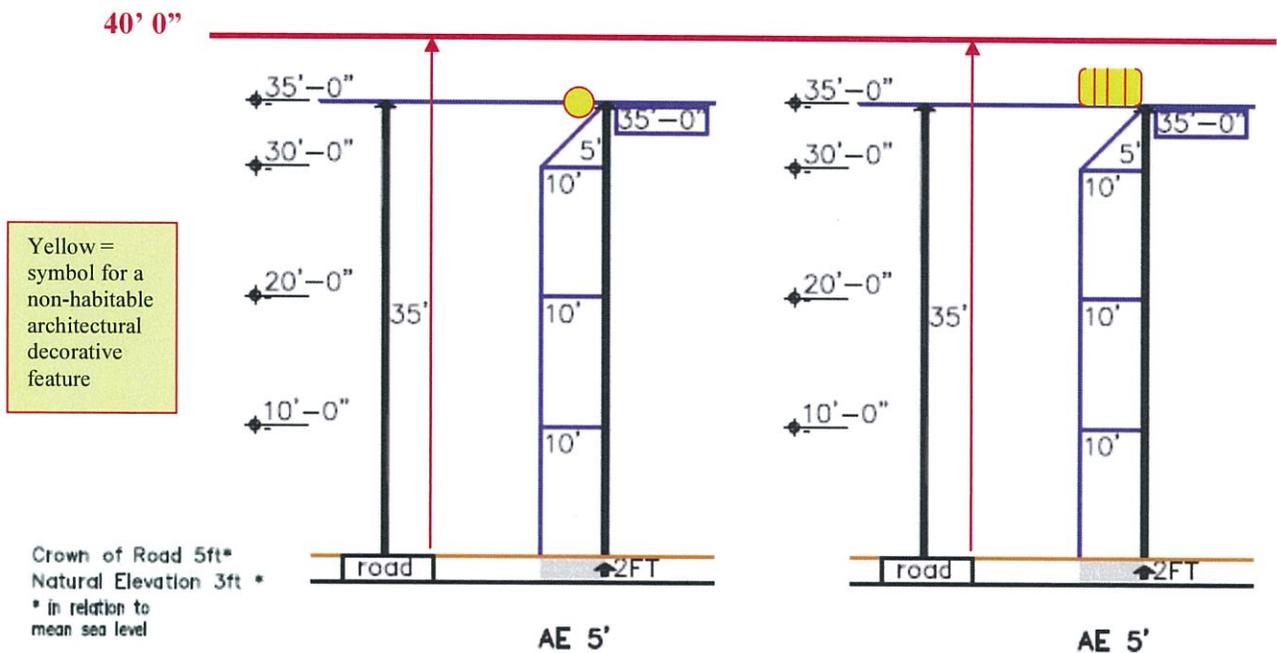
For review convenience, a transcription of the BOCC height discussion, from the October 7, 2014 public hearing, is attached (Exhibit 1).

OCEAN REEF - architectural decorative features:

Policy 101.5.31

For Ocean Reef, a gated community which is isolated and inaccessible to the surrounding community, and has a distinct community character, structures may include non-habitable architectural decorative features (such as finials, rails, widow's walk) that exceed the 35 foot height limit in Policy 101.5.30, but such features shall not exceed 5 feet above the structure's roof-line. This exception shall not result in a structure or any architectural decorative feature with a height that would exceed 40 feet.

Draft **Policy 101.5.31** is intended to address non-habitable architectural decorative features which are commonly applied for in the Ocean Reef community and the issues this causes in permitting relative to the architectural decorative features.



This type of exemption would be to address items such as balls, finials, or a widow's walk



FLOOD PROTECTION AND INSURANCE DISCOUNTS:

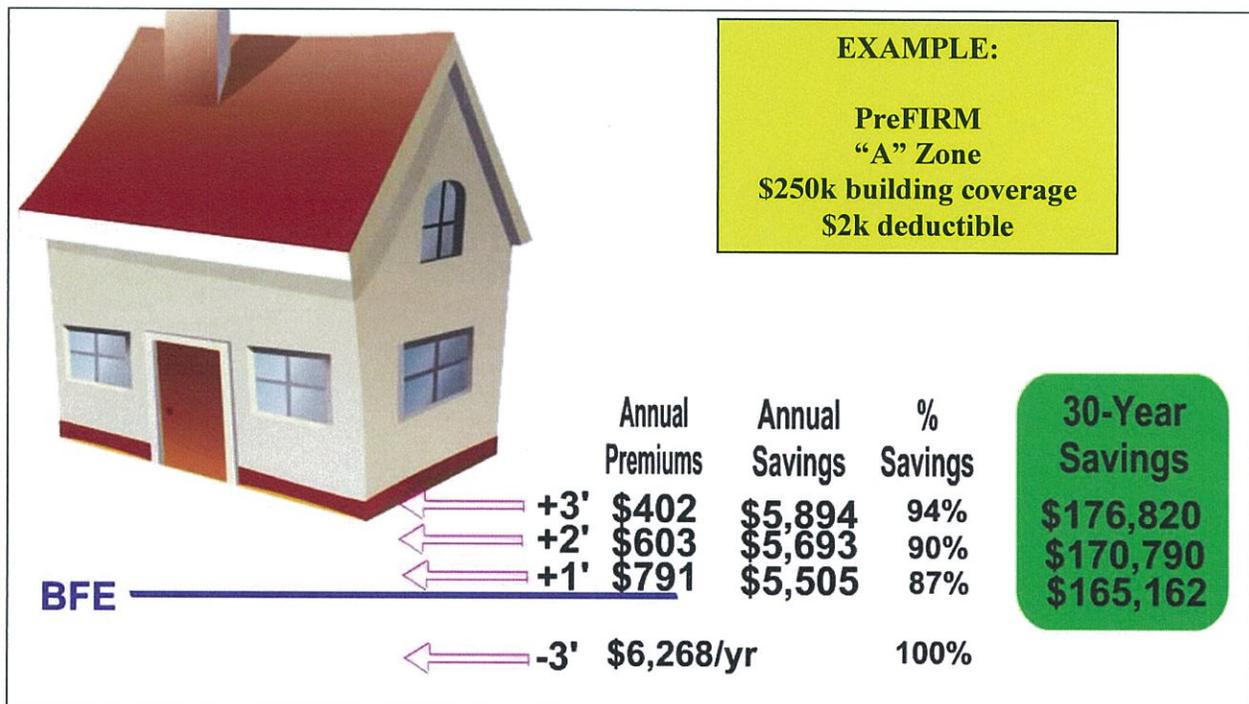
Policy 101.5.32

In order to protect property from flooding and reduce flood insurance costs for property owners, a Flood Protection Height Exception shall be provided to the 35 foot height limit in Policy 101.5.30 as follows:

1. For new structures which are voluntarily elevated to **exceed** the structure’s minimum required FEMA base flood elevation (BFE) based on the flood zone, an exception of up to five (5) feet above the 35-foot height limit may be permitted. The amount of the exception shall be a maximum of five (5) feet, and shall be no greater than the amount of voluntary elevation above BFE; and
2. For existing structures which do not currently exceed the height limit of 35 feet in Policy 101.5.30 and are voluntarily elevated to **meet and/or exceed** the structure’s minimum required FEMA BFE based on the flood zone, an exception of up to five (5) feet above the 35-foot height limit may be permitted. The amount of the exception shall be a maximum of five (5) feet, and shall be no greater than the amount of elevation necessary to meet BFE plus the amount of voluntary elevation above BFE; and
3. Existing structures which do not currently exceed the height limit of 35 feet in Policy 101.5.30, may be permitted a height exception of more than five (5) feet, if necessary, to voluntarily elevate the structure to **meet** the structure’s minimum required FEMA BFE based on the flood zone plus 1 (one) additional foot above BFE.

Draft **Policy 101.5.32** is intended to help protect structures from flood events, mitigate upcoming FEMA flood zone height changes, mitigate rising insurance costs for the property owner and assist with flood insurance rate discounts in the Community Rating System. The discussed height exception would allow structures to be elevated higher than the required minimum FEMA base flood elevation which could then allow property owners to obtain discounts on their insurance and help mitigate potential flooding damage.

See the following example on flood insurance discounts:



For draft **Policy 101.5.32** which creates the Flood Protection Height exception, the BOCC expressed concerns with a property owner's ability to either build or elevate their homes without losing living space (i.e. reducing the number of stories of the structure) and being squeezed into smaller homes. To try and determine if this is an issue with the proposed policy exception, which would allow an additional 5 feet in height, County staff has evaluated the number of properties per flood zone [following *Flood Zone table*] and created basic illustrations [following *4 page Flood Zone Height Analysis*] to depict how the current height limit, per flood zone, may affect proposed development, and examples with the flood protection height exception.

Based on the information in the Flood Zone table, it is noted that the majority of parcels within unincorporated Monroe County fall within the AE 7 to AE 11 flood zones. There are 44,910 parcels within these flood zones, out of an estimated 56,843 total parcels within unincorporated Monroe County (79% of the total parcels are within AE 7 to AE 11).

Based on the information in the Flood Zone Height Analysis, generally:

- In flood zones X through AE 10 or VE 10 [approx. 47,158 parcels], a three (3) story structure may be developed.
- In flood zones AE 11 (VE 11) through AE 20 (VE 20) [approx. 9,330 parcels], a two (2) story structure may be developed.
- For flood zones AE 21 (VE 21) and greater [approx. 19 parcels], a one (1) story structure may be developed.

The generalized comments are made based upon the provided examples, within the Flood Zone Height Analysis, with crown of road at 5ft and used as the starting point (grade) for measuring height.

Land Development Code

HEIGHT is defined as: *the vertical distance between grade and the highest part of any structure....*

GRADE means *the highest natural elevation of the ground surface, prior to construction, next to the proposed walls of a structure, or the crown or curb of the nearest road directly adjacent to the structure, whichever is higher....*

FLOOD ZONE TABLE

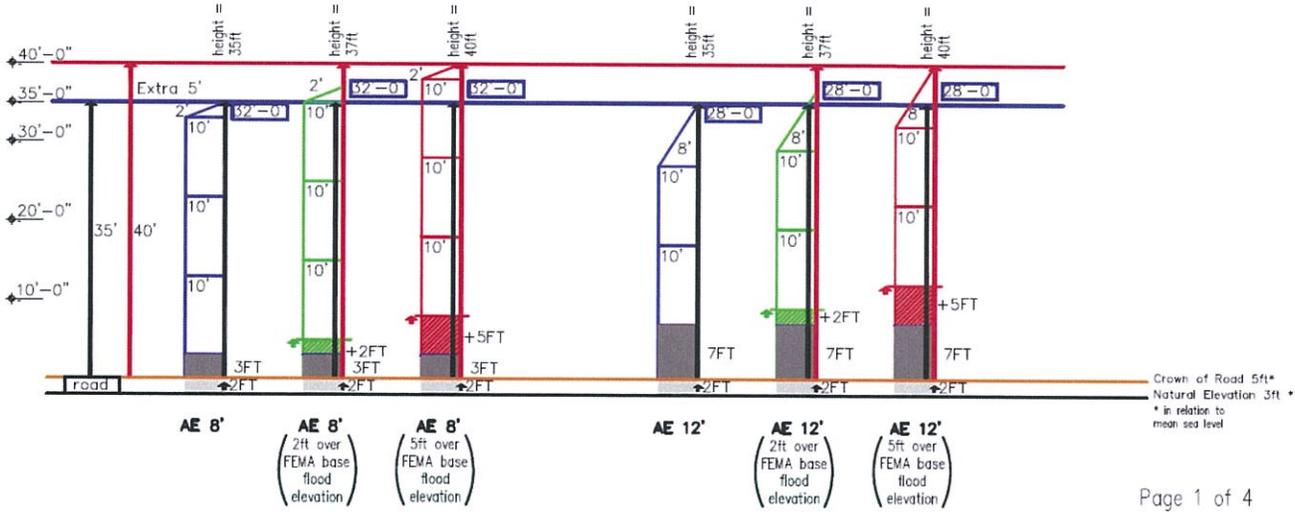
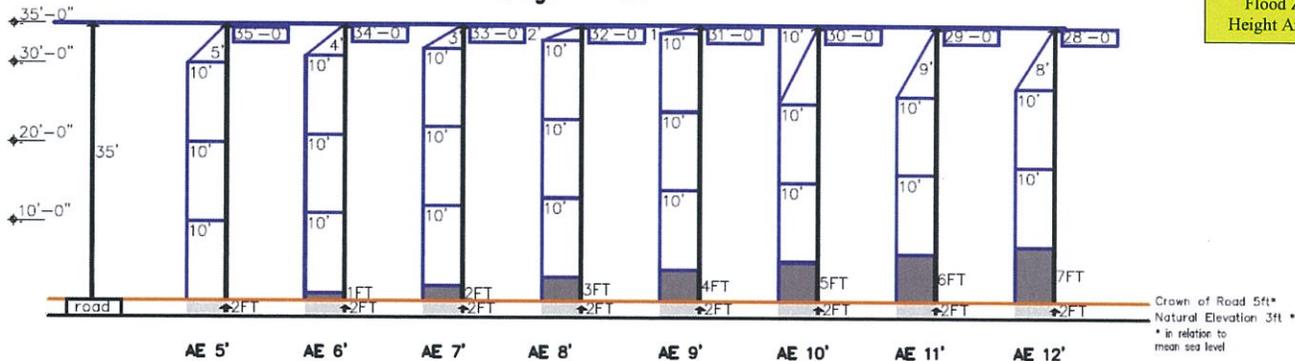
	FEMA Flood Zone	Number of Parcels	% of total	% of total
flood zones -would allow a 3 story structure	X	1,935	3.40%	5.16%
	0.2 PCT ANNUAL CHANCE FLOOD HAZARD	999	1.76%	
	AE 5	1	0.00%	83.48%
	AE 6	1,964	3.46%	
	AE 7	8,996	15.83%	
	AE 8	14,824	26.08%	
	AE 9	11,272	19.83%	
	AE 10	6,835	12.02%	
flood zones -would allow a 2 story structure	AE 11	2,983	5.25%	
	AE 12	121	0.21%	
	AE 13	418	0.74%	
	AE 14	36	0.06%	
	AE 15	3	0.01%	
	AE 16	1	0.00%	
3 story	VE 9	5	0.01%	10.76%
	VE 10	327	0.58%	
flood zones -would allow a 2 story structure	VE 11	1,019	1.79%	
	VE 12	1,443	2.54%	
	VE 13	1,069	1.88%	
	VE 14	1,815	3.19%	
	VE 15	352	0.62%	
	VE 16	31	0.05%	
	VE 17	33	0.06%	
	VE 19	5	0.01%	
	VE 20	1	0.00%	
flood zones -would allow a 1 story structure	VE 21	8	0.01%	
	VE 22	7	0.01%	
	VE 23	1	0.00%	
	VE 24	1	0.00%	
	VE 26	2	0.00%	
	OPEN WATER	10	0.02%	
	total parcels	56,843		

Note: As of October 2014 there are approximately 56,843 parcels in unincorporated Monroe County. The total from the spreadsheet will be different as some of the submerged parcels do not fall within the FEMA Zones.

Height = 35'

Flood Zone Height Analysis

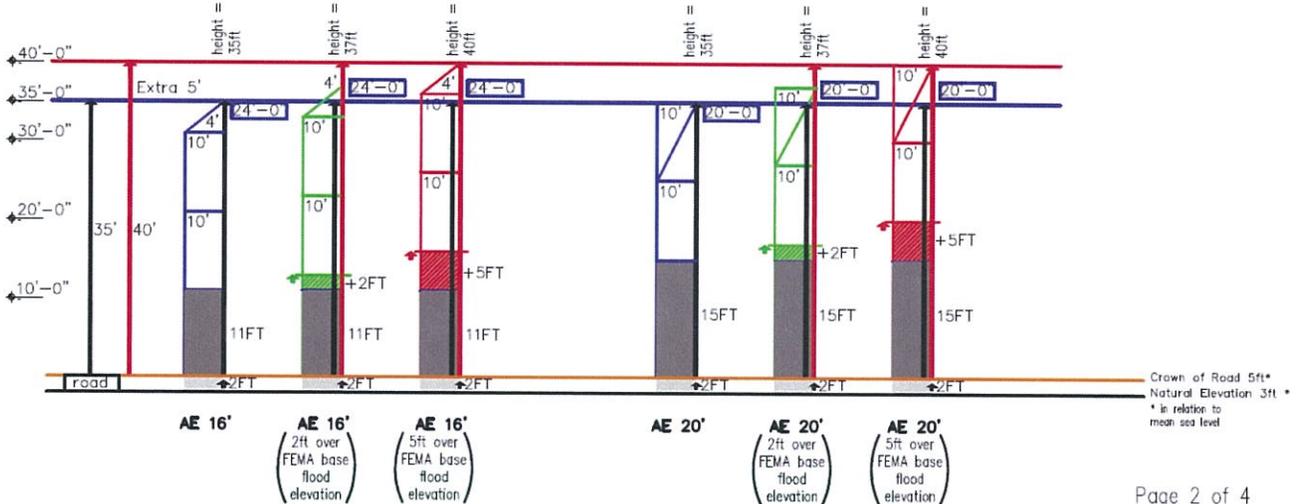
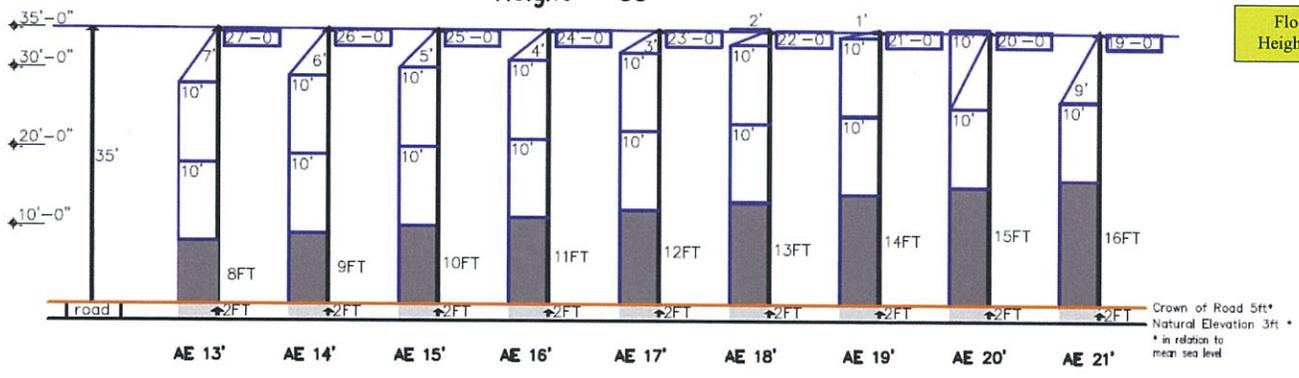
Examples: Height Measured from Crown of Road



Flood Zone Height Analysis

Height = 35'

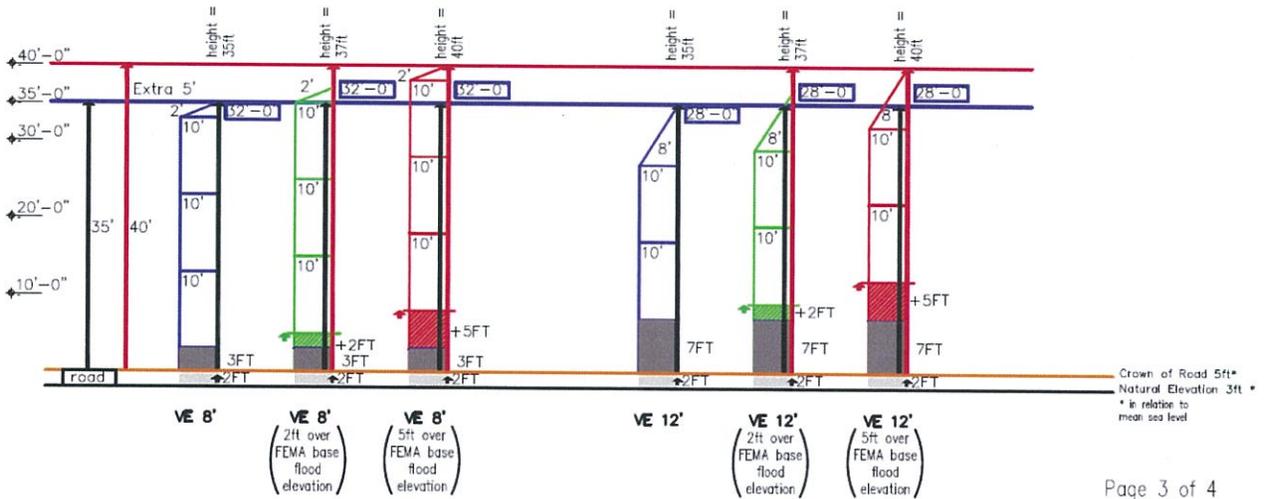
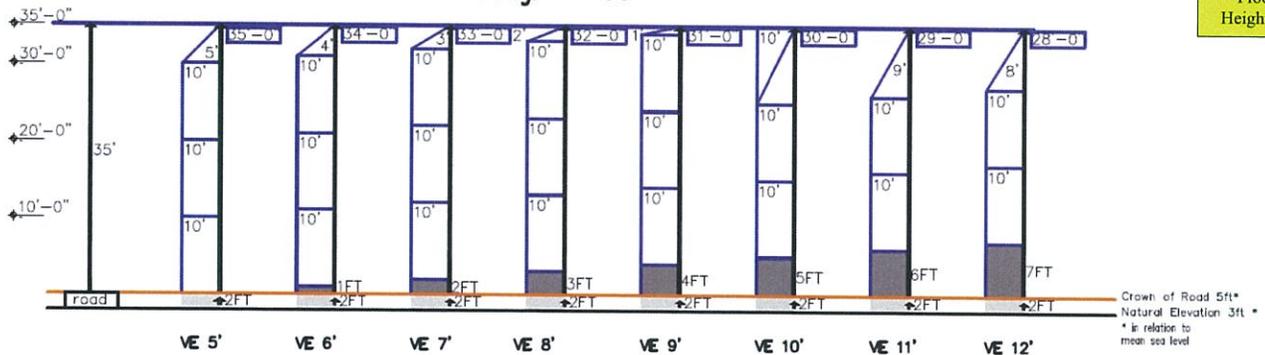
Examples:
Height Measured from Crown of Road



Flood Zone Height Analysis

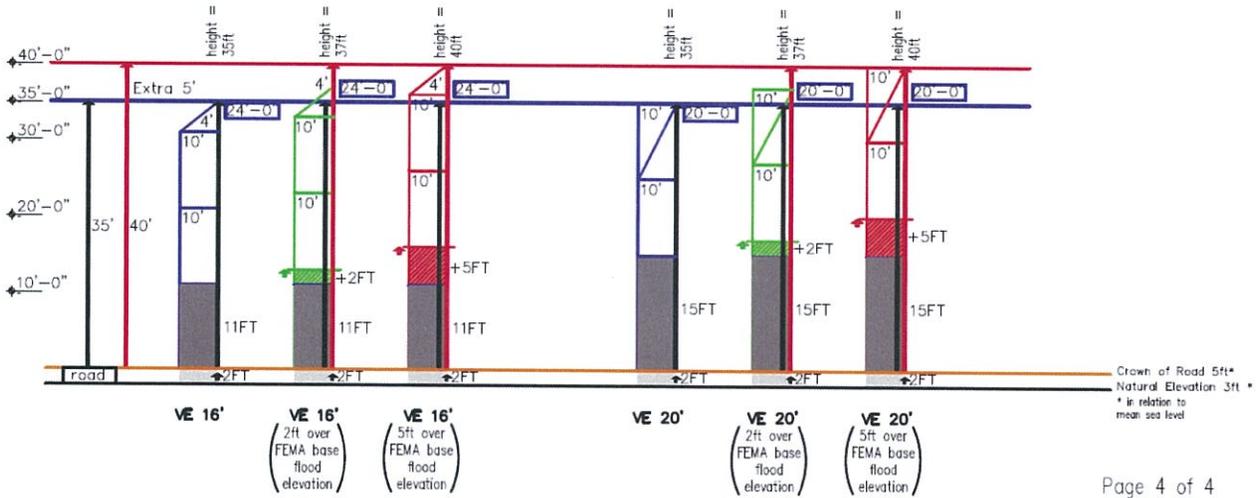
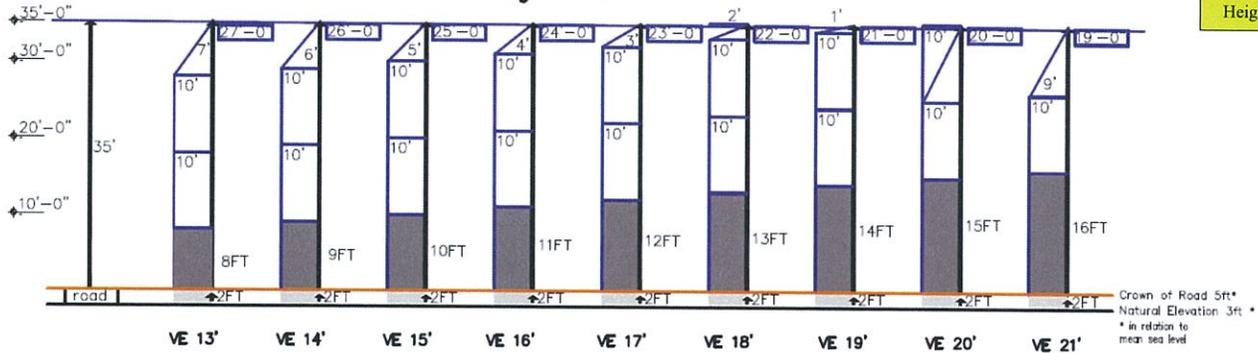
Height = 35'

Examples:
Height Measured from Crown of Road
Lowest Horizontal Structural Member must be elevated above base flood



Flood Zone Height Analysis

Height = 35'



EXISTING STRUCTURES:

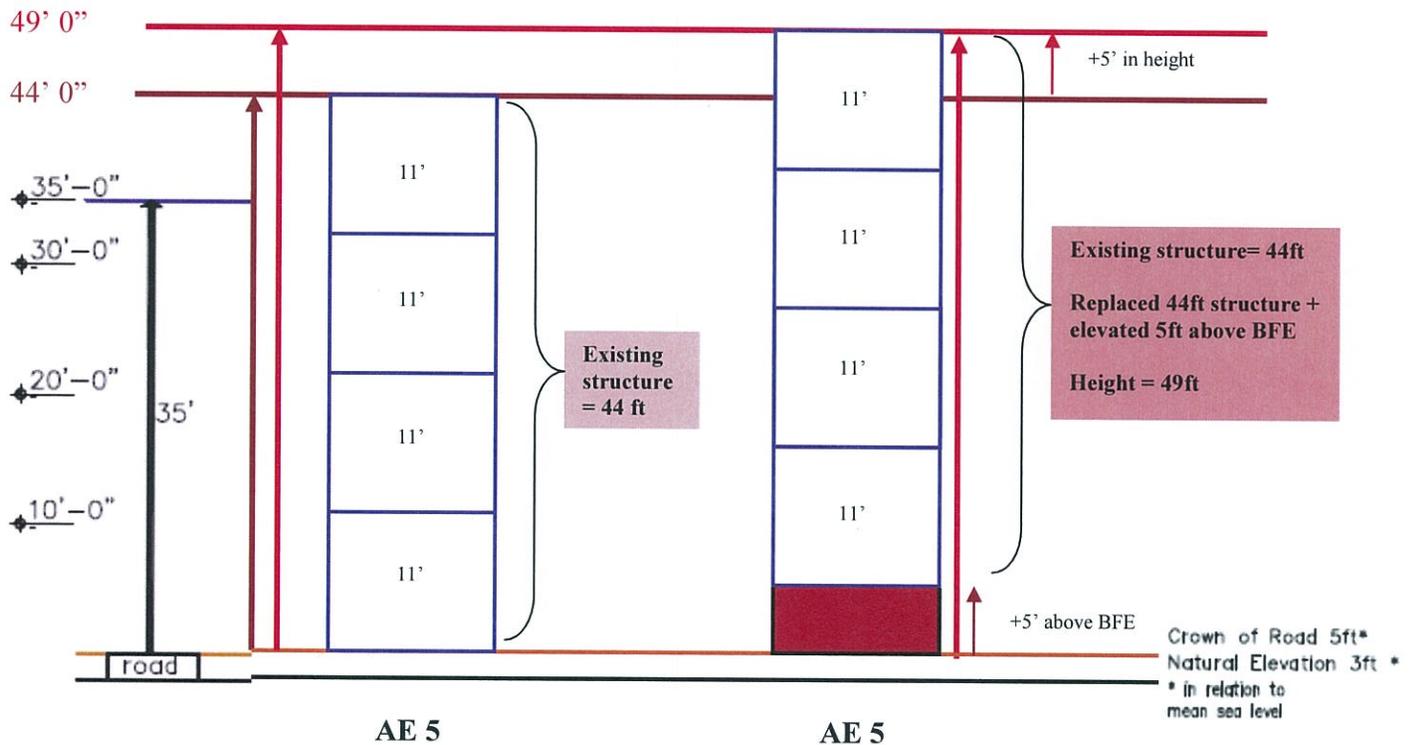
Policy 101.5.33

A lawfully established existing structure which currently exceeds the height limit of 35 feet in Policy 101.5.30 may be repaired, improved or reconstructed to its existing height, provided the structure is limited to the lawfully established existing intensity, floor area, density and type of use. A Flood Protection Height Exception for a lawfully established existing structure exceeding the 35 foot height limit shall be provided as follows:

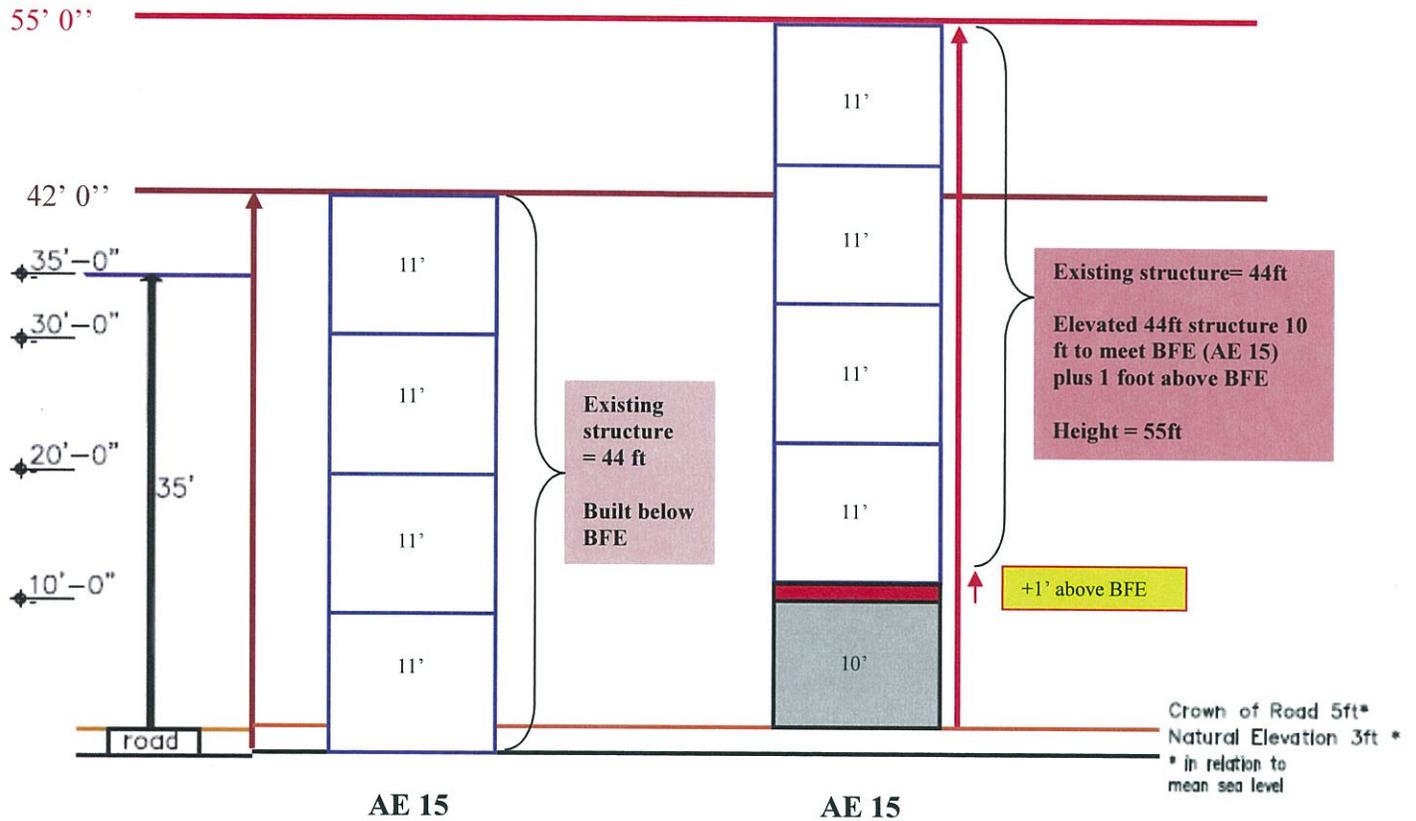
1. For lawfully established existing structures which currently exceed the height limit of 35 feet in Policy 101.5.30 and are voluntarily elevated to **meet and/or exceed** the structure's minimum required FEMA BFE based on the flood zone, an exception of up to five (5) feet may be permitted. The amount of the exception shall be a maximum of five (5) feet, and shall be no greater than the amount of elevation necessary to meet BFE plus the amount of voluntary elevation above BFE; and
2. Lawfully established existing structures which currently exceed the height limit of 35 feet in Policy 101.5.30, may be permitted a height exception of more than five (5) feet, if necessary, to voluntarily elevate the structure **meet** the structure's minimum required FEMA BFE based on the flood zone plus 1 (one) additional foot above BFE.

For draft **Policy 101.5.33** which creates the height exception for a lawfully established existing structure which currently exceeds the 35 foot height limit to be repaired, improved or reconstructed to its existing height and provides a Flood Protection Height Exception to elevate the structure to meet and/or exceed the required FEMA BFE.

Example 1: 5 feet to exceed the structure's minimum required FEMA BFE



Example 2: elevated 10ft to meet the structure's minimum required FEMA BFE plus 1 additional foot above BFE



Note, staff has not been able to complete an inventory of structures that exceed the adopted height limit of 35 feet as there is not enough information in our files to determine the exact grade (*either highest natural elevation of the ground surface, prior to construction, next to the proposed walls of a structure, or the crown or curb of the nearest road directly adjacent to the structure, whichever is higher*) for most structures built before 1985. As such, we cannot determine the number of structures which may be affected by the proposed policy. Below are examples of structures which appear to exceed the adopted height limit:

- Moon Bay Condos, mm 104
 - Built in the 70s
 - Crown of road *might* be 13-14' based on LiDAR,
 - Building B is 46' from ground level of 13' AMSL.
 - Building A is 49'6" from ground level.
- Harbor 92 Condos, mm 92
 - Built in the 70s
 - Crown of road *might* be about 8' based on LiDAR
 - Building is 63' from ground level
- Kawama Tower, mm 102
 - Built in the 70s
 - Building is 85' from ground level of about 7' AMSL

AFFORDABLE HOUSING:

Policy 101.5.34

In order to incentivize the development of affordable and employee/workforce housing, an exception shall be provided to the 35 foot height limit in Policy 101.5.30 exclusively for affordable or employee/workforce dwelling units that meet the income limits for the very low, low and/or median income categories on properties designated as Tier 3. A structure developed as affordable or employee/workforce housing for very low, low and/or median income categories may be developed with a maximum height of 44 feet (to provide for up to three stories over parking or development over nonresidential floor area).

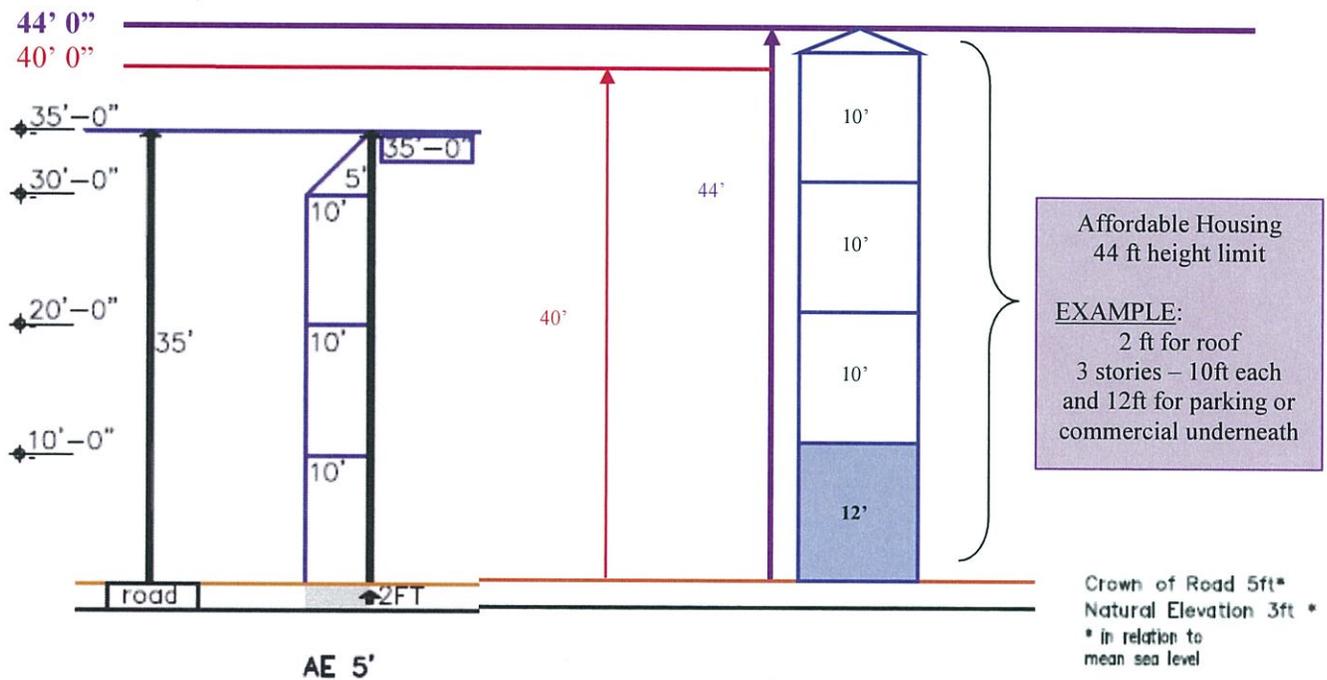
Height is defined as the vertical distance between grade and the highest part of any structure, including mechanical equipment, excluding the exceptions listed in Policy 101.5.30.

very low income = household whose total household income does not exceed 50% of the median monthly household income for the county

low income = household whose total household income does not exceed 80% of the median monthly household income for the county

median income = means a household whose total household income does not exceed 100% of the median monthly household income for the county

For draft **Policy 101.5.34** which creates the height exception for affordable housing, the BOCC discussed finding ways to incentivize additional development of affordable housing. The intent of the proposed policy is to encourage additional affordable and employee/workforce housing provision by allowing structures developed as affordable/workforce housing to be built with a maximum height of 44 feet to provide for three stories over parking or development over nonresidential floor area.



IV. PROPOSED AMENDMENT

OPTIONS FOR PROPOSED HEIGHT POLICIES FOR REVIEW & DISCUSSION:

Staff has developed the following draft policies for consideration. (Deletions are ~~stricken through~~ and additions are underlined.)

Policy 101.45.2630

In order to preserve the existing community character and natural environment, Monroe County shall limit the height of structures including mechanical equipment and landfills to 35 feet. Height is defined as the vertical distance between grade and the highest part of any structure, including mechanical equipment, but excluding spires and/or steeples on structures used for institutional and/or public uses only; chimneys; radio and/or television antennas; flagpoles; solar apparatus; utility poles and/or transmission towers; and certain antenna supporting structures with attached antennas and/or collocations. ~~Exceptions will be allowed for appurtenances to buildings, transmission towers and other similar structures.~~

Wind turbines may also exceed the 35 foot height limit provided the site and the turbines are owned and operated by a public utility, have an Avian Protection Plan approved by the United States Fish and Wildlife Service (USFWS) and the turbines comply with relevant State and federal wildlife protection laws such as the Endangered Species Act, Migratory Bird Treaty Act, Bald and Golden Eagle Protection Act, and National Environmental Policy Act. Applications proposing wind turbines which exceed 35 feet in height within the MIAI overlay shall be transmitted to NASKW for review and comment.

In the case of airport districts, there shall be no exceptions to the 35 foot height limitation.

Policy 101.5.31

For Ocean Reef, a gated community which is isolated and inaccessible to the surrounding community, and has a distinct community character, structures may include non-habitable architectural decorative features (such as finials, rails, widow's walk) that exceed the 35 foot height limit in Policy 101.5.30, but such features shall not exceed 5 feet above the structure's roof-line. This exception shall not result in a structure or any architectural decorative feature with a height that would exceed 40 feet.

Policy 101.5.32

In order to protect property from flooding and reduce flood insurance costs for property owners, a Flood Protection Height Exception shall be provided to the 35 foot height limit in Policy 101.5.30 as follows:

1. For new structures which are voluntarily elevated to **exceed** the structure's minimum required FEMA base flood elevation (BFE) based on the flood zone, an exception of up to five (5) feet above the 35-foot height limit may be permitted. The amount of the exception shall be a maximum of five (5) feet, and shall be no greater than the amount of voluntary elevation above BFE; and
2. For existing structures which do not currently exceed the height limit of 35 feet in Policy 101.5.30 and are voluntarily elevated to **meet and/or exceed** the structure's minimum required FEMA BFE based on the flood zone, an exception of up to five (5) feet above the 35-foot height limit may be permitted. The amount of the exception shall be a maximum of five (5) feet, and shall be no greater than the amount of elevation necessary to meet BFE plus the amount of voluntary elevation above BFE; and
3. Existing structures which do not currently exceed the height limit of 35 feet in Policy 101.5.30, may be permitted a height exception of more than five (5) feet, if necessary, to voluntarily elevate the structure to **meet** the structure's minimum required FEMA BFE based on the flood zone plus 1 (one) additional foot above BFE.

Policy 101.5.33

A lawfully established existing structure which currently exceeds the height limit of 35 feet in Policy 101.5.30 may be repaired, improved or reconstructed to its existing height, provided the structure is limited to the lawfully established existing intensity, floor area, density and type of use. A Flood Protection Height Exception for a lawfully established existing structure exceeding the 35 foot height limit shall be provided as follows:

1. For lawfully established existing structures which currently exceed the height limit of 35 feet in Policy 101.5.30 and are voluntarily elevated to **meet and/or exceed** the structure's minimum required FEMA BFE based on the flood zone, an exception of up to five (5) feet may be permitted. The amount of the exception shall be a maximum of five (5) feet, and shall be no greater than the amount of elevation necessary to meet BFE plus the amount of voluntary elevation above BFE; and
2. Lawfully established existing structures which currently exceed the height limit of 35 feet in Policy 101.5.30, may be permitted a height

exception of more than five (5) feet, if necessary, to voluntarily elevate the structure **meet** the structure's minimum required FEMA BFE based on the flood zone plus 1 (one) additional foot above BFE.

Policy 101.5.34

In order to incentivize the development of affordable and employee/workforce housing, an exception shall be provided to the 35 foot height limit in Policy 101.5.30 exclusively for affordable or employee/workforce dwelling units that meet the income limits for the very low, low and/or median income categories on properties designated as Tier 3. A structure developed as affordable or employee/workforce housing for very low, low and/or median income categories may be developed with a maximum height of 44 feet (*to provide for up to three stories over parking or development over nonresidential floor area*).

Height is defined as the vertical distance between grade and the highest part of any structure, including mechanical equipment, excluding the exceptions listed in Policy 101.5.30.

V. CONSISTENCY WITH THE MONROE COUNTY YEAR 2010 COMPREHENSIVE PLAN, THE FLORIDA STATUTES, AND PRINCIPLES FOR GUIDING DEVELOPMENT

A. The proposed amendment is consistent with the following Goals, Objectives and Policies of the Monroe County Year 2010 Comprehensive Plan. Specifically, the amendment furthers:

Goal 101: Monroe County shall manage future growth to enhance the quality of life, ensure the safety of County residents and visitors, and protect valuable natural resources.

Policy 217.1.4

Monroe County shall continue its policy of reviewing the current Building Code and, as appropriate, adopting structural standards and site alteration restrictions that meet or exceed the minimum FEMA requirements. The Building Code shall be reviewed and revised at least every five years. The recommendations of the applicable interagency hazard mitigation report shall be considered in revisions to the Code.

Policy 217.1.5

Monroe County shall continue to participate in the National Flood Insurance Program (NFIP) Community Rating System (CRS) to the maximum extent possible and shall seek to improve its current CRS Class 9 rating.

Policy 217.1.6

Monroe County shall continue to enforce federal, state and local setback and elevation requirements to promote the protection and safety of life and property. Revisions to the existing setback requirements contained in the Land Development Regulations shall be considered as a means of reducing property damage caused by storms.

Objective 601.3

By January 4, 1998, Monroe County shall increase implementation efforts to eliminate substandard housing and to preserve, conserve and enhance the existing housing stock, including historic structures and sites.

Policy 601.3.2

The County Code Enforcement Office and Building Department will enforce building code regulations and County ordinances governing the structural condition of the housing stock, to ensure the provision of safe, decent and sanitary housing and stabilization of residential neighborhoods.

B. The amendment is consistent with the Principles for Guiding Development for the Florida Keys Area, Section 380.0552(7), Florida Statute.

For the purposes of reviewing consistency of the adopted plan or any amendments to that plan with the principles for guiding development and any amendments to the principles, the principles shall be construed as a whole and no specific provision shall be construed or applied in isolation from the other provisions.

- (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 ss. 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.

Pursuant to Section 380.0552(7) Florida Statutes, the proposed amendment is consistent with the Principles for Guiding Development as a whole and is not inconsistent with any Principle.

C. The proposed amendment is consistent with the Part II of Chapter 163, Florida Statute (F.S.). Specifically, the amendment furthers:

Section 163.3161(4), F.S. – It is the intent of this act that local governments have the ability to preserve and enhance present advantages; encourage the most appropriate use of land, water, and resources, consistent with the public interest; overcome present handicaps; and deal effectively with future problems that may result from the use and development of land within their jurisdictions. Through the process of comprehensive planning, it is intended that units of local government can preserve, promote, protect, and improve the public health, safety, comfort, good order, appearance, convenience, law enforcement and fire prevention, and general welfare; facilitate the adequate and efficient provision of transportation, water, sewerage, schools, parks, recreational facilities, housing, and other requirements and services; and conserve, develop, utilize, and protect natural resources within their jurisdictions

163.3177(1), F.S. - The comprehensive plan shall provide the principles, guidelines, standards, and strategies for the orderly and balanced future economic, social, physical, environmental, and fiscal development of the area that reflects community commitments to implement the plan and its elements. These principles and strategies shall guide future decisions in a consistent manner and shall contain programs and activities to ensure comprehensive plans are implemented. The sections of the comprehensive plan containing the principles and strategies, generally provided as goals, objectives, and policies, shall describe how the local government's programs, activities, and land development regulations will be initiated, modified, or continued to implement the comprehensive plan in a consistent manner. It is not the intent of this part to require the inclusion of implementing regulations in the comprehensive plan but rather to require identification of those programs, activities, and land development regulations that will be part of the strategy for implementing the comprehensive plan and the principles that describe how the programs, activities, and land development regulations will be carried out. The plan shall establish meaningful and predictable standards for the use and development of land and provide meaningful guidelines for the content of more detailed land development and use regulations.

VI. PROCESS

Comprehensive Plan amendments may be proposed by the Board of County Commissioners, the Planning Commission, the Director of Planning, or the owner or other person having a contractual interest in property to be affected by a proposed amendment. The Director of Planning shall review and process applications as they are received and pass them onto the Development Review Committee and the Planning Commission.

The Planning Commission shall hold at least one public hearing. The Planning Commission shall review the application, the reports and recommendations of the Department of Planning & Environmental Resources and the Development Review Committee and the testimony given at the public hearing. The Planning Commission shall submit its recommendations and findings to the Board

of County Commissioners (BOCC). The BOCC holds a public hearing to consider the transmittal of the proposed comprehensive plan amendment, and considers the staff report, staff recommendation, and the testimony given at the public hearing. The BOCC may or may not recommend transmittal to the Florida Department of Economic Opportunity (DEO). The amendment is transmitted to DEO, which then reviews the proposal and issues an Objections, Recommendations and Comments (ORC) Report. Upon receipt of the ORC report, the County has 180 days to adopt the amendments, adopt the amendments with changes or not adopt the amendment.

VII. STAFF RECOMMENDATION

VIII. EXHIBITS

1. Transcription of the BOCC height discussion, from the October 7, 2014 public hearing

DEVELOPMENT REVIEW COMMITTEE

Tuesday, March 24, 2015

MEETING MINUTES

The Monroe County Development Review Committee conducted a meeting on **Tuesday, March 24, 2015**, beginning at 1:02 p.m. at the Marathon Government Center, Media & Conference Room (1st floor, rear hallway), 2798 Overseas Highway, Marathon, Florida.

CALL TO ORDER

ROLL CALL by Gail Creech

DRC MEMBERS

Townsley Schwab, Senior Director of Planning and Environmental Resources	Present
Mayte Santamaria, Senior Director of Planning and Environmental Resources	Present
Mike Roberts, Sr. Administrator, Environmental Resources	Present

STAFF

Steve Williams, Assistant County Attorney	Present
Emily Schemper, Principal Planner	Present
Matt Coyle, Senior Planner	Present
Gail Creech, Planning Commission Coordinator	Present

CHANGES TO THE AGENDA

Mr. Schwab stated Item 2 will be heard first because the applicant for Item 1 is delayed.

MINUTES FOR APPROVAL

Mr. Schwab approved the minutes of the February 24, 2015, DRC meeting as is.

MEETING

New Items:

2. AN ORDINANCE BY THE MONROE COUNTY BOARD OF COUNTY COMMISSIONERS AMENDING MONROE COUNTY COMPREHENSIVE PLAN POLICY 101.4.26 TO PROVIDE AN EXCEPTION TO THE HEIGHT LIMIT FOR WIND TURBINES OWNED AND OPERATED BY A PUBLIC UTILITY; CREATING POLICY 101.5.31 TO ADDRESS NON-HABITABLE ARCHITECTURAL DECORATIVE FEATURES WITHIN THE OCEAN REEF COMMUNITY; CREATING POLICIES 101.5.32 AND 101.5.33 TO PROVIDE CERTAIN EXCEPTIONS TO THE HEIGHT LIMIT IN ORDER TO PROTECT PROPERTY FROM FLOODING AND REDUCE FLOOD INSURANCE COSTS; AND CREATING POLICY 101.5.34 TO PROVIDE AN EXCEPTION TO THE HEIGHT LIMIT EXCLUSIVELY FOR AFFORDABLE OR EMPLOYEE/WORKFORCE DWELLING UNITS THAT MEET THE INCOME LIMITS FOR THE VERY LOW, LOW AND/OR MEDIAN

INCOME CATEGORIES ON PROPERTIES DESIGNATED AS TIER 3; PROVIDING FOR SEVERABILITY; PROVIDING FOR REPEAL OF CONFLICTING PROVISIONS; PROVIDING FOR TRANSMITTAL TO THE STATE LAND PLANNING AGENCY AND THE SECRETARY OF STATE; PROVIDING FOR INCLUSION IN THE MONROE COUNTY COMPREHENSIVE PLAN; PROVIDING FOR AN EFFECTIVE DATE.

(File 2015-006)

(1:03 p.m.) Ms. Santamaria stated that Items 2 and 3 will be held as a workshop discussion versus a staff report with comments. Both items are from the comp plan update and were proposed within the 2030 comp plan. The BOCC has asked staff to remove the policies as they were in the comp plan and process them separately so that there is public understanding and public input through the process. This item will be brought back two or three times to ensure revisions can be made with public input.

Ms. Santamaria first addressed Policy 101.4.26. Ms. Santamaria explained that the current height definition is the vertical distance between grade and the highest part of any structure and it is measured from either grade or the crown of the nearest road. Multiple height exceptions have been proposed in order to address a variety of issues. The first one is the wind turbine for facilities owned and operated by a public utility. An avian protection plan would be required. The height exception would be for those wind turbines that facilitate green technologies and alternative energy sources. Ms. Santamaria informed Deb Curlee there are no applications for wind turbines currently.

Alicia Putney commented that her personal experience has been that wind turbines are not able to generate enough current to be deemed useful unless the sustainable winds were above 20-25 miles an hour. Consequently, wind is more questionable than solar energy at this point. Ms. Curlee is not in favor of wind turbines because of their aesthetics. Ms. Santamaria will draft a version of the policy as the BOCC has proposed it next to a version that includes the public's input. Bill Eardley asked that staff obtain an analysis of FKEC's two wind turbines located on Cudjoe Key before proceeding with this policy.

Ms. Santamaria then addressed Policy 101.5.31. Ms. Santamaria explained that this policy is specific to Ocean Reef. In permitting for that community staff has had to deal with architectural features just above the 35-foot height limit. Staff has recommended the architectural features could exceed the 35-foot height limit by five feet, not to exceed 40 feet, and can contain no habitable space up there.

Joel Reed was present on behalf of Ocean Reef Community Association and Ocean Reef Club. Mr. Reed stated even though Policy 101.5.31 is intended to address non-habitable architectural decorative features, it is only one and the least significant of three provisions that Ocean Reef has requested. Mr. Reed explained that Ocean Reef has its own architectural review committee that projects go through as well. One of the longer term issues facing Ocean Reef Club is that they still own a number of buildings and condominiums that currently exceed the 35-foot height restriction. These are aging buildings coming to the end of their useful life. There is concern if they are ever destroyed they would not be able to build back to their current heights. Mr. Reed agrees with being proactive by building above the FEMA flood heights. One policy request from

Ocean Reef is for the ability to build back on a story-by-story approach rather than to the pre-existing height. Mr. Reed feels allowing this way of rebuilding with an increase in the slab-to-slab measurement to 11 feet would encourage owners to remodel their buildings rather than tearing them down. Another issue important to Ocean Reef is the Cultural Center building. Because the flyover space in this building is limited, the ability to have productions in this building is limited also. Mr. Reed suggested that a height of 65 feet would accommodate that flyover space. Mr. Reed emphasized that the proposed story-by-story rebuilding process is being requested for Ocean Reef only, which is an isolated and gated community, not visible from the roadway. Ms. Santamaria asked that Ocean Reef provide information of the cultural center, such as a map depiction and its existing height information. Mr. Reed agreed to provide that information, as well as a list of inventoried buildings at Ocean Reef including their existing heights.

Ms. Curlee asked for an estimate of the height of a building with an 11-foot slab-to-slab allowance plus the flood elevation. Mr. Reed replied that it depends on the flood zone and the average existing grade or crown of road of each site. Ms. Putney proposed Ocean Reef go through a variance procedure for each of the specific buildings because of all the variables associated with each building. Mr. Reed agreed that consideration needs to be given for each building individually and stressed that losing a floor would not be an option in rebuilding. Mr. Reed further explained that some communities have minimum ceiling heights so that a more adaptable building into the future is built.

Ms. Putney asked if Ocean Reef has its own community master plan containing its own design criteria. Mr. Reed responded that there are architectural design guidelines for Ocean Reef that are followed currently and a process is being gone through to update and create a new master plan for Ocean Reef. Ms. Santamaria clarified that it is for Ocean Reef's own development internally, but a Livable CommuniKeys plan or even an overlay district can be proposed. Ms. Putney voiced concern that this policy would open the door for other gated communities throughout the Keys to increase their height restriction. Ms. Santamaria noted that the reason the BOCC was even considering this policy is because Ocean Reef is not only gated, but it is isolated and separate from the rest of the Keys. Bill Hunter, present on behalf of Sugarloaf Property Owners Association (SPOA), will be taking this request by Ocean Reef back to SPOA members for their input. SPOA recognizes that Ocean Reef is isolated and very different from the rest of the Keys. Mr. Hunter commented that the BOCC has said in the past they do not want to treat Ocean Reef differently than the rest of the County. SPOA is neutral on this policy as long as this does not affect the rest of the County.

Mr. Reed explained that there is language that allows Ocean Reef to go through a letter of understanding process without going through a conditional use process. Mr. Reed feels perhaps some stronger language would help address the concerns being voiced. Ms. Putney again suggested Ocean Reef have their own Livable CommuniKeys plan which is protected by the comp plan. Mr. Reed pointed out that Ocean Reef has stricter regulations than the rest of the County has, such as setbacks. Ms. Putney suggested adding language referring to gated communities over a certain size. Ms. Curlee believes, regardless of Ocean Reef being isolated and gated, the public will expect the same consideration that Ocean Reef receives. Ms. Putney agreed. Ms. Putney asked to underscore that the BOCC does not want to have special rules for

Ocean Reef. Mr. Reed added that he believes only one Commissioner has expressed that sentiment. Ms. Santamaria stated the BOCC will make the decision of what they choose to adopt and/or transmit to the State and will ultimately make the decision of which communities, which policies and where they will apply to.

Ms. Santamaria then addressed Policies 101.5.32 and 101.5.33. Ms. Santamaria explained these policies are an attempt to provide existing and new structures the ability to redevelop or lift the existing structure to come into compliance with their flood zone. New FEMA maps are expected in four years. The first provision of Policy 101.5.32 is for new structures to voluntarily elevate their structures up to five feet above the 35-foot height limit. It is based on what they choose to elevate above flood. The second provision of the policy is for existing structures to be able to meet their base flood zone or to exceed it. Again, they can go up to five feet above the 35-foot height limit, but this is based on the amount they choose to go up. The third provision is for those structures that need to go a little bit higher to meet their flood zone. The addition of one foot of freeboard above the base flood elevation is provided for.

Bill Eardley stated raising an existing structure is impractical due to the cost. It is simpler to pay off the mortgage and cancel the flood insurance. Mr. Eardley feels there is no need for the exception on new construction because the building can be designed to meet the current standards. Ms. Santamaria explained the exception was proposed because the BOCC did not want people to lose living space and be squeezed into smaller homes. FEMA representatives have informed staff a grant program may be created to help with the cost of elevating a home. Ms. Santamaria pointed out that some existing structures may not be able to be raised due to its structural integrity. Mr. Roberts pointed out that there has been discussion about including bonus points or points under the CRS for communities that provide for an opportunity for property owners to elevate their base floor one to three feet above base flood elevation on a voluntary basis. Dottie Moses from the Upper Keys Homeowners Federation stated that the CRS looks at encouraging people not to build in low-lying areas. Ms. Santamaria explained that is why the inventory of flood zones was done. Mr. Hunter expressed concern that the County is somehow encouraging building in a very low-lying area where roads will eventually no longer be maintained by the County. Ms. Santamaria clarified that Number 1 is applicable when people tear down and build a new structure. Ms. Putney stated that the number of homes built before FEMA came in to Monroe County in '78 built below the base flood would be a small enough number that they could be dealt with through some kind of a development review mechanism as opposed to a carte blanche rule. Ms. Schemper noted that this would give property owners the allowance to do it rather than being penalized because of their unique circumstance. Ms. Santamaria stated staff will evaluate that.

Ms. Santamaria then described a situation of a property owner in North Florida who built a home less than ten years ago at three feet above flood. The new FEMA maps now show that home being three feet below flood. Ms. Santamaria explained that the new FEMA maps could impact a substantial number of people whose flood insurance premiums are going to skyrocket up because of this situation. FEMA is supposed to take sea level rise into account when creating their new maps. Staff is trying to think into the future to try to facilitate people's ability to protect their homes and investments. Mr. Hunter suggested, because it is unknown what the maps will show, introducing the concept and making allowances for the solution in the comp

plan and holding off on the details of the actual solution since modifying the LDRs in the LDC is an easier process. Mr. Schemper cautioned the longer addressing this issue is put off, the more homes will be built that are going to be affected. Ms. Moses stated that at an Army Corps meeting comments were made that all of the “easy” lots have been built on and what is left will require mitigation and other issues. Ms. Santamaria will try to run an analysis of the flood zone of the vacant parcels in the County.

Mr. Hunter clarified that when he suggested splitting the concept in the comp plan and the detail in the LDRs, he was not suggesting delaying the LDRs. Mr. Hunter further stated more public outreach would help in educating the public more on climate change and sea level rise. Mr. Roberts clarified for Mr. Hunter that the County does not have policies in place yet regarding replacement of infrastructure in areas potentially susceptible to sea level rise, so the County has to proceed under existing policies and directives, which obligates the County to maintain the roads. Ms. Santamaria described a situation in St. Augustine where property owners are suing the municipality to maintain a road in a low-lying area so that the people would have access to their fire service. Ms. Curlee asked about regulations regarding filling a lot. Mr. Roberts explained that whether fill is allowed depends on the flood zone. Ms. Putney added that runoff from higher lots into the road is creating a problem for the neighbors and in the canals, as well as blocking views and creating shade. Mr. Williams clarified that situation does not create a property rights issue. Ms. Santamaria noted that the variance procedure could create a staggered view line in an area.

Ms. Moses stated the Federation has taken the position they do not want the 35-foot height limit raised under any circumstance. The County has managed to get by under that height limit to date with new construction. Mr. Hunter on behalf of SPOA agreed with Ms. Moses’ comments. Mr. Hunter personally believes more education is needed about freeboard and the benefits of freeboard. Ms. Putney on behalf of Last Stand stated existing buildings should have some kind of mechanism for special approval, but that the total raised building could not exceed 40 feet and the space created under the first floor should be non-habitable. Secondly, Last Stand is opposed to new construction receiving an exception to the 35-foot height limit. Mr. Williams noted that there is a potential map amendment process to appeal to FEMA to make an exception for a lot. The expense of that process was discussed.

Ms. Santamaria then addressed Policy 101.5.33. Ms. Santamaria explained that this policy addresses existing structures that currently exceed the height limit, such as a three or four-story condo. By redeveloping to upgrade the building, coming into compliance with the flood zone may result in loss of a story of that condo. That could potentially result in 20 people on the top floor no longer having the ability to rebuild their home. Ms. Putney questioned why it is perceived to affect the top story as opposed to the first story. Ms. Santamaria stated half of the people would lose their home regardless of which story it is. This policy provides for allowing five feet above their existing height. Ms. Putney stated Last Stand supports this policy provided that the footprint of the structure is not changed. Ms. Santamaria clarified for Ms. Curlee there is no cap on the height. Staff does not have a clear inventory of those structures this policy would encompass, but estimates only a handful. Mr. Reed asked that those who do support this policy consider giving some additional slab-to-slab height when rebuilding. Ms. Putney replied Last Stand supports the grandfathering of nonconforming height to certain buildings in Monroe

County when redevelopment is involuntary provided the new building height does not exceed that of the old building. As such, compliance with FEMA along with any additional voluntary clearance above base flood elevation must be equal to or less than the height of the old nonconforming building. Mr. Hunter stated SPOA agrees as long as the redevelopment is involuntary, such as because of fire or flood. Ms. Santamaria asked if the public in attendance considers the new FEMA maps deeming a structure below base flood involuntary.

Mr. Reed does not like the “involuntary” language because it is a very tricky threshold to meet. Ms. Santamaria noted the BOCC has tried to direct staff to focus on redevelopment versus trying to facilitate a lot of new development. Mr. Reed clarified that while there is no magic slab-to-slab number, floor to ceiling heights should be created that are adaptable and can continue to be remodeled throughout future years. Ms. Curlee expressed concern that what is “involuntary” to one person may open the door to let somebody else take advantage of this policy. Ms. Santamaria clarified for Ms. Curlee that in almost all situations exceptions to the height limit will not allow people to add a story. In some situations that would be possible. Ms. Putney believes that language should be included to limit in what situations it would be allowed. Mr. Hunter suggested more detail of the buildings in Ocean Reef be gathered to realize the effect this could have on the County. Mr. Reed clarified that his comments regarding slab-to-slab increases were specific to the Ocean Reef policy, but feels it might be worth considering for all of unincorporated Monroe County. Ms. Moses is concerned about taking people’s property rights away from them. Mr. Hunter then commented that the “historical designation” language should be eliminated.

Ms. Santamaria then addressed Policy 101.5.34. Ms. Santamaria explained this came out of the session of the BOCC at the October meeting to address a different height maximum for very low, low and median income affordable employee and work force housing on properties designated Tier III. This was to facilitate having nonresidential development on the first story and allowing a couple stories of affordable housing on top. Mr. Hunter stated SPOA is opposed to this amendment. SPOA believes that the County has the benefit of seeing what the cities have done to address this issue before they make a decision on solutions. Another issue for SPOA is using height as a solution to affordable housing in the County where there is more land than the County has ROGO allocations for. Ms. Moses stated the Federation is opposed to raising the affordable housing limit. Key Largo does not have an affordable housing issue. There are affordable housing projects in the Upper Keys district already and some of the way those projects are being managed are not the way their deed restrictions have been written.

Ms. Moses pointed out there is no definition for “workforce housing” in the code. Ms. Santamaria replied the Affordable Housing Committee will be addressing that soon. The BOCC hired the FSU Consensus Center to provide a report on the County’s affordable housing issue. Ms. Schemper added that the LDC uses the term “affordable housing” or “employee housing,” which are defined terms. “Work force housing” is a more general term. Mr. Reed argued that there is a demand and a need still in the Upper Keys for affordable housing. Mr. Reed then stated it is a severe challenge to find appropriate land of a certain size to accommodate affordable housing. Mr. Eardley is concerned this amendment would open the door for all kinds of other development. Mr. Eardley agrees there are ways to address work force housing without going higher, such as making the units smaller. Ms. Curlee added when talking about truly

affordable housing that would be rentals. Ms. Putney believes this issue is complex and the height exception for affordable housing should be dealt with within the arena of the affordable housing discussion separate from what is being done today. Ms. Santamaria clarified this amendment would provide the opportunity to build more units, but it also will raise those units above base flood.

Ms. Santamaria thanked the public for their comments and stated these comments will be included in the staff report and will be back before the DRC again for more comments.

1. Playa Largo Resort, 97450 Overseas Highway, Key Largo, mile marker 97.5: A public meeting concerning a request for an Amendment to a Major Conditional Use Permit. The requested approval is required for the development of a proposed 177-unit hotel and associated accessory uses. The subject property is legally described as Tracts 4B and 5B, Amended Plat of Mandalay (Plat Book 2, Page 25), Key Largo, and also a tract of submerged land in the Bay of Florida fronting said Tract 5B (TIIF Deed No. 22416), Monroe County, Florida, having real estate number 00555010.000000.

(File 2015-031)

(2:32 p.m.) Ms. Schemper presented the staff report. Ms. Schemper reported that this applicant currently has an approved major conditional use permit from 2007 and it has had several deviations and time extensions over time. It is still active. The most recent deviation has approved the site plan for 162 transient units and one commercial apartment, which was previously on the site. The applicant has been issued a number of building permits. This amendment to the major conditional use permit is to add an additional 15 transient units into the hotel, the building of which has already been permitted, and that would bring them up to their max number net density. It does not change any footprint on the site plan. All of the required criteria are in compliance. The only issue that is still outstanding is the traffic and access. The applicant had supplied a Level 2 traffic study with this application, and because of the threshold of what is being proposed a Level 3 traffic study is needed. This may also impact the requirement for a right-turn deceleration lane leading into the property. Ms. Schemper recommended approval with conditions. Those conditions were outlined.

Ms. Santamaria commented that the Planning Commissioners will likely want to see the traffic studies so they can take that data into account in their decision-making and make sure that it is compliant. Mr. Roberts asked that Number 7 of the recommended actions be reworded to specify the number of allowed docks. Mr. Roberts will supply that number to Ms. Schemper.

Jorge Cepeda, present on behalf of the applicant, stated he was familiar with the conditions contained in the original approval. Mr. Cepeda asked that Condition 8, the transportation shuttle for guests and employees, be considered in the traffic study because that has less of an impact on traffic. Mr. Cepeda asked that the second portion of the language about adequacy of public facilities on Page 6 of the report remain part of the recommended action. Mr. Cepeda clarified that no trees will be cut for the mulch exercise path, but there may be some underbrush that may need to be accommodated. Mr. Roberts specified that "clearing" is the removal of any native vegetation regardless of the size. Mr. Roberts asked the applicant to inform staff if the applicant is planning on clearing or removing additional vegetation that has not been previously accounted

for in the site plan. Ms. Schemper will look again at the deviation to see exactly how it is worded and get back to the applicant regarding the clearing.

Ms. Santamaria asked for public comment. Ms. Moses asked whether the proposed commercial apartment is bayfront. Ms. Schemper explained it was a previously existing unit, so the residential use and density is protected. Mr. Cepeda stated the apartment is in the same location as the prior developer's site plan. Ms. Moses then pointed out the site plan shows two entrances. Ms. Schemper explained one is an emergency access drive requested by the fire department. Ms. Moses then noted that the front buffer that faces US-1 looks to contain lead tree. Mr. Cepeda replied that the landscaping will be done in the final stage. The main entrance is the original American Outdoor entrance and at the end stage the exotics will be removed and landscaping will be done to complete that buffer. Ms. Moses commented that there are a lot of non-native species on the vegetation list. Mr. Roberts explained that the required vegetation is 100 percent native vegetation, but anything planted above the minimum requirement can be anything the developer wants. The developer is overplanting the required landscaping significantly. Ms. Schemper clarified for Ms. Moses that the docking facility on the property is a hotel accessory dock, not a marina.

3. AN ORDINANCE BY THE MONROE COUNTY BOARD OF COUNTY COMMISSIONERS AMENDING MONROE COUNTY COMPREHENSIVE PLAN POLICIES 101.5.8 AND 101.13.5 WITHIN THE FUTURE LAND USE ELEMENT AND POLICIES 207.1.2 WITHIN THE CONSERVATION AND COASTAL MANAGEMENT ELEMENT TO FURTHER CLARIFY THE DEVELOPMENT OF OFFSHORE ISLANDS; PROVIDING FOR SEVERABILITY; PROVIDING FOR REPEAL OF CONFLICTING PROVISIONS; PROVIDING FOR TRANSMITTAL TO THE STATE LAND PLANNING AGENCY AND THE SECRETARY OF STATE; PROVIDING FOR INCLUSION IN THE MONROE COUNTY COMPREHENSIVE PLAN; PROVIDING FOR AN EFFECTIVE DATE. (File 2015-007)

(2:49 p.m.) Ms. Santamaria stated this item also comes from the comp plan update project. The BOCC asked staff to remove these policies that were included in the comp plan and process them separately since it was a new topic and received a lot of attention and people wanted to provide input on the topic. These policies relate to the transfer of ROGO exemptions, density rights, as well as where the development would be directed to.

Ms. Santamaria addressed Policy 101.5.8. Ms. Santamaria explained that, again, this item will be handled today more like a workshop-type item.

Bart Smith, Esquire, was present on behalf of FEB Corp. Mr. Smith asked staff to address all of the policies together. Mr. Smith thanked staff for planning multiple workshops to allow these policies to be vetted over a period of time where everyone can work together. Mr. Smith asked staff to provide notice to the affected property owners of these meetings so they can actively engage in this process. Mr. Smith asked staff to contemplate the unintended consequences of these policies of not allowing the TDRs and TREs to be transferred to offshore islands and designating all offshore islands as Tier I. Mr. Smith believes this negates the tier system, which is the primary tool for determining whether a parcel is suitable for development. These policies

put an inordinate burden on the property owners. These property owners have some development right, all residential in nature. The code only has two ways that residential can be built: Through ROGO allocation or ROGO exemption. These islands do not have ROGO exemptions because they do not have homes on them, so in order to build residential one would have to get a ROGO allocation or transfer a ROGO exemption from somewhere else. These policies eliminate the ability to transfer. A property is left with requiring a ROGO allocation, but the property is designated Tier I. This would be so limiting that the only use left would be bee-keeping and temporary camping by the owner. Mr. Smith asked that staff look at how these policies would operate as a whole to get a complete picture of how it would operate.

Ms. Santamaria clarified individual property owners were not notified because this is not property-specific and not all properties have their issues resolved with ownership. This is a policy that would impact all privately-owned or even publicly-held offshore islands. Ms. Santamaria further clarified that while the policy has direction of discouraging development by designating Tier I does not mean it is an automatic Tier I. That designation would have to go through its proper process to apply a designation to a property. Ms. Santamaria commented that this policy is not a huge change regarding the TREs and the TDRs. This is a proposed change based on the discussions from the BOCC of where to direct the remaining allocations or exemptions and where is the most appropriate place to direct development.

Julie Dick on behalf of Last Stand and Florida Keys Environmental Fund thanked staff for the workshop process and allowing the public the opportunity to participate in this process. Last Stand thinks that the policies generally are consistent with the concepts of the tier overlay system for offshore islands. Last Stand is generally supportive of the changes. Ms. Dick commented that there are some inconsistencies with the acreage on the inventory. Ms. Santamaria explained the Property Appraiser does not have the exact acreage of a property. A boundary survey is required to determine the upland portions of a property. Ms. Santamaria will look into any discrepancy reported to her. Ms. Dick further stated Last Stand agrees with the sender and receiver site criteria. For evacuation purposes it make sense to discourage additional development on offshore islands. Last Stand recommends removing significant upland habitat as a criteria in Policy 206.1.2. The reasons to protect offshore islands go beyond whether or not they are suited to upland habitat, such as containing bird rookeries. Ms. Santamaria pointed out that under Policy 206.1.2 the significant upland habitat is one of the criteria and it is being made consistent with the Tier I criteria.

Ms. Putney asked whether there was a determination made that offshore islands were Tier I when the County went to the tier system. Ms. Santamaria explained Policy 102.7.3 stated that designating offshore islands as Tier I lands was one method used to discourage developments proposed on offshore islands. The only offshore islands that are not designated Tier I were the ones that were missed by accident and undesignated, but this policy does not automatically designate them. They would still have to go through that process. The provision exists in the LDC that any islands without a specific land use designation shall be considered zoned as offshore islands. The approximately ten offshore islands that were missed and not designated were discussed.

Ms. Santamaria thanked the members of the public for their participation and invited them to participate in the workshop-style meetings scheduled in the future.

ADJOURNMENT

The Development Review Committee meeting was adjourned at 3:15 p.m.

Table of FEMA flood zones and number of private, vacant parcels in unincorporated Monroe County

	FEMA Flood Zone	Number of Parcels	% of total	% of total	# of Private- Vacant Parcels
flood zones - would allow a 3 story structure	X	1,935	3.40%	5.16%	462
	0.2 PCT ANNUAL CHANCE FLOOD HAZARD	999	1.76%		165
	AE 5	1	0.00%	83.48%	-
	AE 6	1,964	3.46%		95
	AE 7	8,996	15.83%		296
	AE 8	14,824	26.08%		2,699
	AE 9	11,272	19.83%		1,916
	AE 10	6,835	12.02%		1,098
flood zones - would allow a 2 story structure	AE 11	2,983	5.25%		326
	AE 12	121	0.21%		12
	AE 13	418	0.74%	5	
	AE 14	36	0.06%	-	
	AE 15	3	0.01%	-	
	AE 16	1	0.00%	-	
3 story	VE 9	5	0.01%	10.76%	1
	VE 10	327	0.58%		67
flood zones - would allow a 2 story structure	VE 11	1,019	1.79%		272
	VE 12	1,443	2.54%		265
	VE 13	1,069	1.88%		127
	VE 14	1,815	3.19%		52
	VE 15	352	0.62%		52
	VE 16	31	0.05%		7
	VE 17	33	0.06%		2
	VE 19	5	0.01%		-
	VE 20	1	0.00%	-	
	flood zones - would allow a 1 story structure	VE 21	8	0.01%	-
VE 22		7	0.01%	-	
VE 23		1	0.00%	-	
VE 24		1	0.00%	-	
VE 26		2	0.00%	-	
		OPEN WATER	10	0.02%	
	total parcels	56,843			7,921
<p>Note: As of October 2014 there are approximately 56,843 parcels in unincorporated Monroe County.</p> <p>The total from the spreadsheet will be different as some of the submerged parcels do not fall within the FEMA Zones.</p>					

Higher Regulatory Standards

that there are no buildings on the parcels or that the area is zoned for conservation or agriculture with a minimum lot size of 10 acres (these areas may also qualify for LZ credit).

- (2) Areas credited for DL credit must exclude areas credited for OSP. However, if the DL regulations are sufficient, vacant areas may qualify for OSP and the community should receive the higher points under OSP (see Section 422.a(3)(c)).
- (3) Only undeveloped areas are eligible for DL1a and DL2 credit, unless the regulations clearly state that they apply to developed areas. For example, if DL2 regulations are enforced in areas already developed and a building is substantially damaged, it cannot be replaced and the site must be cleared and kept vacant. Note that if a DL2 regulation prohibits all new buildings except farm structures, the value for DL2 can be prorated and the credit can be applied to areas with farm structures.
- (4) DL1b, compensatory storage, and DL3, prohibitions on storage of materials, can be credited in developed areas.

$$rDL\# = \frac{aDL\#}{aSFHA}, \text{ where}$$

aDL# = the size of the area(s) that qualify for DL# credit (aDL1a is the size of the area that qualifies for DL1a credit, etc.), and

aSFHA = the size of the community's SFHA

$$cDL = (DL1 \times rDL1) + (DL2 \times rDL2) + (DL3 \times rDL3)$$

Documentation for DL Provided by the Community

- (1) The activity documentation requirements listed in Section 431.d must be met.

432.b. Freeboard (FRB)

The maximum credit for this element is 500 points.

The NFIP requires that the lowest floor of residential structures be elevated to or above the base flood elevation and that non-residential structures be elevated or floodproofed to or above the base flood elevation. Attached garages and utilities (including electrical, heating, ductwork, ventilating, plumbing, and air conditioning equipment) must also be protected to the base flood elevation (44 *Code of Federal Regulations (CFR)* §60.3(a)(3)). This can be done by elevating them or using flood-resistant materials during construction.

A freeboard requirement adds height above the base flood elevation to provide an extra margin of protection to account for waves, debris, miscalculations, or lack of data. A freeboard requirement of one foot means that the level of protection for the lowest floor, machinery and equipment, etc. is one foot above the base flood elevation.

Credit Criteria for FRB

- (1) Lowest floor, utilities, and garages: For FRB credit, freeboard must be applied to the elevation of the lowest floor of the building or to the elevation to which a non-residential building is dry floodproofed, and to all components of the building, including all utilities, ductwork, and attached garages. All portions of the building below the freeboard level must be constructed using flood-damage-resistant materials. If the garage floor is below the freeboard level, the garage must meet the opening and wet floodproofing requirements for enclosures.

Two references on these requirements are *Protecting Building Utilities from Flood Damage*, FEMA-348, and *Flood Damage-Resistant Materials Requirements*, Technical Bulletin 2 (2008).

- (2) The amount of freeboard is measured according to the following criteria:
- (a) In A Zones, freeboard is measured from the top of the lowest floor. In V Zones, it is measured from the bottom of the lowest horizontal structural member. If the ordinance uses “lowest horizontal structural member” or similar language instead of “lowest floor” in areas outside of the V Zone or coastal A Zones where CAZ credit applies, 1 foot is added to the amount of freeboard credited. For example, if the community’s ordinance requires that buildings in the A Zones be elevated so the bottom of the floor joists is at least 1.0 feet above the base flood elevation, the ordinance is scored as requiring 2.0 feet of freeboard.
 - (b) For the purpose of calculating CRS credit, the 500-year flood elevation is considered to be one foot higher than the base flood elevation, unless the community demonstrates that it is higher. For example, if the community’s ordinance requires that the building be protected to at least the 500-year flood elevation, the ordinance is scored as requiring 1.0 feet of freeboard.
 - (c) In AO Zones, base flood depths are provided instead of base flood elevations. Where depths are not provided, the NFIP regulations require new buildings to be elevated 2 feet above the highest adjacent grade. Some communities misinterpret this requirement as two feet of freeboard. Elevating 2 feet above the highest adjacent grade in an AO Zone where no base flood depth is provided is a minimum requirement of the NFIP and is not eligible for credit.

However, in AO Zones with depth numbers, the NFIP requires elevation above that depth. Going higher than the specified depth warrants FRB credit, which is scored the same as in an AE Zone.
 - (d) “Stem wall” construction involves constructing the foundation walls above grade, filling the interior area, and pouring a slab over the fill. From the outside, the building looks as though it is elevated on a crawlspace, but openings are not required. Such buildings are categorized as Diagram 1.b in the FEMA Elevation Certificate. This construction practice does not prohibit fill, but it limits the amount of fill to the building footprint. If the regulations prohibit fill for new buildings, but allow for stem wall construction, the credit is the average of the values in the “No

filling restrictions” and “Compensatory storage required” columns in the table in the Credit Points section, below.

- (e) If the ordinance uses the encroached elevation using FEMA’s standard allowable maximum rise of one foot, add 0.5 feet to the amount of freeboard. Detailed riverine flood studies that produce a floodway provide a flood elevation based upon the floodway encroachment. In a Flood Insurance Study, these elevations are listed in the “With Floodway” column in the Floodway Data Table. They are generally higher than the “Without Floodway” or “Regulatory” flood elevations. For example, if the community’s ordinance requires that the building be protected to at least one foot above this encroached elevation, the ordinance is scored as requiring 1.5 feet of freeboard.
- (f) Many communities have focused on elevating the top of the lowest floor, but have allowed utilities (especially ductwork) to hang below the floor joists, where it can be flooded. Flooded ductwork can add thousands of dollars to an insurance claim. This is primarily a concern for buildings on crawlspaces. Buildings on slab foundations, on pilings, and in V Zones typically have the utility facilities waterproofed or elevated to a sufficient height.

To receive full credit for this element, electrical, heating, ventilation, plumbing, and air conditioning equipment and other service facilities (including ductwork) must be elevated or waterproofed to the base flood elevation plus freeboard. If the community requires that electrical, heating, ventilation, plumbing, and air conditioning equipment and other service facilities (including ductwork) be elevated or made of flood-resistant materials above the base flood elevation, but does not require these facilities to be elevated or protected to the freeboard level, then the value for freeboard in the table is considered to be 75% of the elevation requirement.

If the utilities and ductwork are not required to be elevated, floodproofed, or otherwise protected to the base flood elevation, there is no credit for FRB.

Credit Points for FRB

FRB = as shown below, based on the required freeboard

Freeboard	No filling restrictions	Compensatory storage required	Fill prohibited
1 foot	100	110	120
2 feet	225	250	280
3 feet	375	440	500

- (1) More points are provided if the community prohibits buildings on fill (e.g., they must be constructed on piers, pilings, or flow-through crawlspaces) or requires compensatory storage if filling is used.

-
- (2) The values for freeboard levels not shown are extrapolated from the credit points table. For example, the value for 1.5 feet of freeboard where compensatory storage is required is the average of the values for 1.0 foot and 2.0 feet: $(110 + 250) \div 2 = 180$ points.
- (3) If a community has more than three feet of freeboard, the regulations will be reviewed for special credit higher than the points shown in the credit points table, above. The community will need to provide additional information to warrant the higher credit, such as a demonstrated expectation of new growth in the area.
- (4) Other adjustments to the scoring are explained in the section on credit criteria, above.

Impact Adjustment for FRB

FRB credit is adjusted based on the ratio of the area affected by the freeboard requirement to the area of the SFHA. See Section 431.c on calculating an impact adjustment. The following additional criteria apply.

- (1) Areas requested for FRB credit must exclude areas credited for OSP or DL2.
- (2) There are instances in which a community may have different freeboard requirements in different areas, such as
- The community does not require freeboard where there are no base flood elevations, such as in approximate A Zones and AO Zones;
 - Freeboard is only required for elevated buildings (non-residential buildings may be floodproofed to the base flood elevation without freeboard);
 - Manufactured homes have a different elevation requirement; or
 - There is higher freeboard in a V Zone or a floodplain subject to deeper flooding.

In these cases, the formulae should use FRB#1, FRB#2, etc. to calculate the appropriate values for the different areas.

$$rFRB = \frac{aFRB}{aSFHA}, \text{ where}$$

aFRB = the size of the area(s) that qualifies for FRB credit, and

aSFHA = the size of the community's SFHA

Example 432.b-1.

South Scottsdale is a fictitious community used for CRS examples (see Figure 430-1). The City requires that all new buildings and substantial improvements be elevated two feet above the base flood elevation. To minimize floodplain encroachments, the City also requires that all new buildings be constructed either (1) without fill on

flow-through foundations, such as piers or crawlspaces with sufficient openings, or (2) on slab foundations with compensatory storage required for any filling.

$$\text{FRB} = 250$$

These regulations apply throughout the SFHA. In the approximate A Zones of Tributaries A and B, buildings must be elevated two feet above the base flood elevation calculated by the permit applicant (which is credited in Activity 410 (Floodplain Mapping)).

These regulations only have an impact where new buildings and substantial improvements can be constructed. As noted in Section 431.c(4), areas set aside from development as preserved open space are excluded from the impact adjustment calculations.

aFRB = the size of the area(s) that qualify for FRB credit, i.e., the SFHA not credited for OSP under Activity 420 (Open Space Preservation)

$$\text{aSFHA} = 504.4$$

$$\text{aOSP} = 242.9$$

$$\text{aFRB} = \text{aSFHA} - \text{aOSP} = 504.4 - 242.9 = 261.5$$

$$\text{rFRB} = \frac{\text{aFRB}}{\text{aSFHA}} = \frac{261.5}{504.4} = 0.52$$

According to Section 433, Credit Calculation, the value for two feet of freeboard with compensatory storage (250) is multiplied by the ratio for rFRB, 0.52. The total credit for South Scottsdale's freeboard requirement, cFRB, is 52% of 250.

Documentation for FRB Provided by the Community

(1) The activity documentation requirements in Section 431.d must be met.

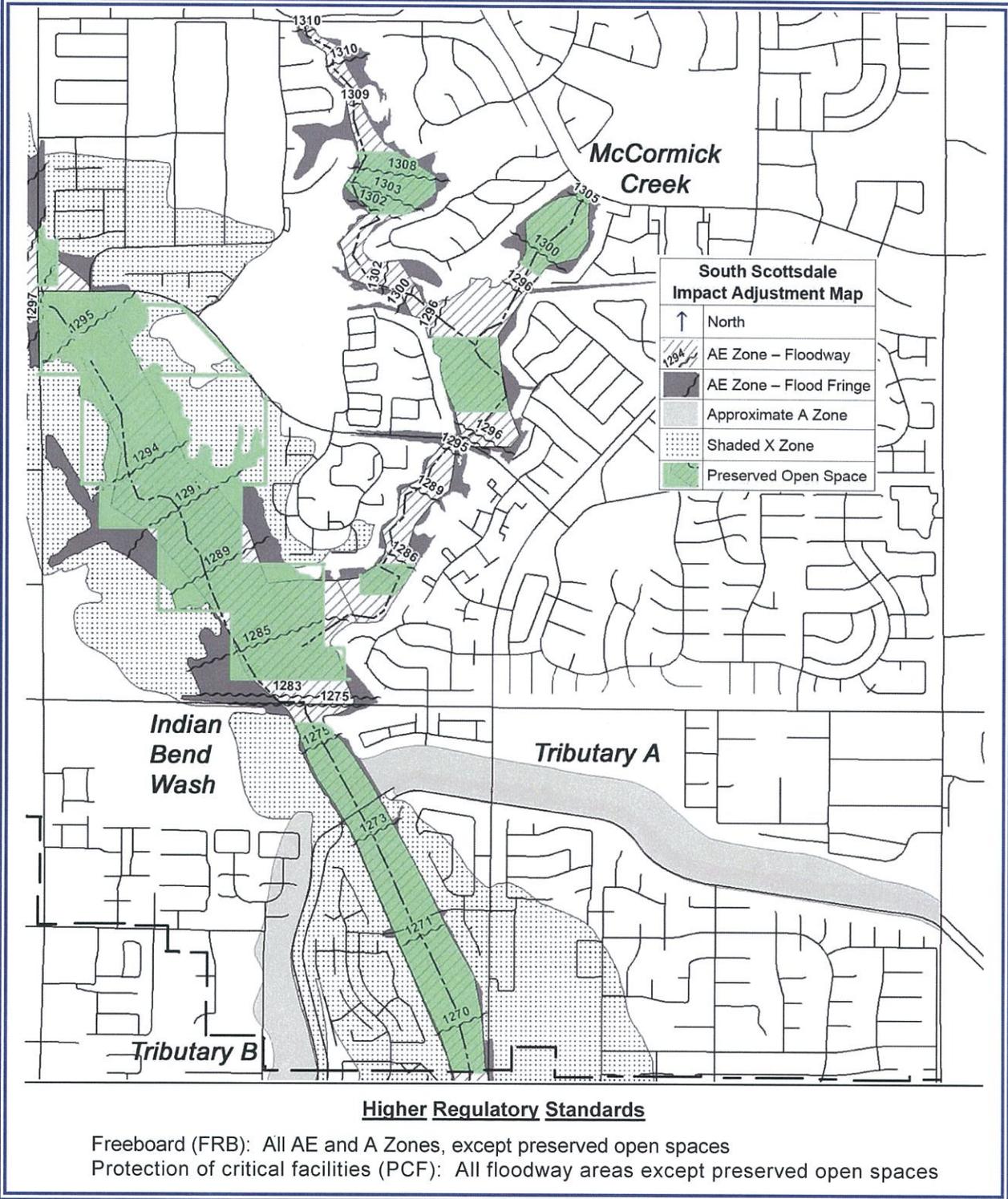


Figure 430-1. South Scottsdale’s impact adjustment map for Activity 430.

Lowest Floor Elevation

Purpose: To describe the benefits of exceeding the National Flood Insurance Program (NFIP) minimum elevation requirements; to identify common construction practices that violate NFIP regulations, which result in significantly higher flood insurance premiums; and to discuss the NFIP Elevation Certificate.

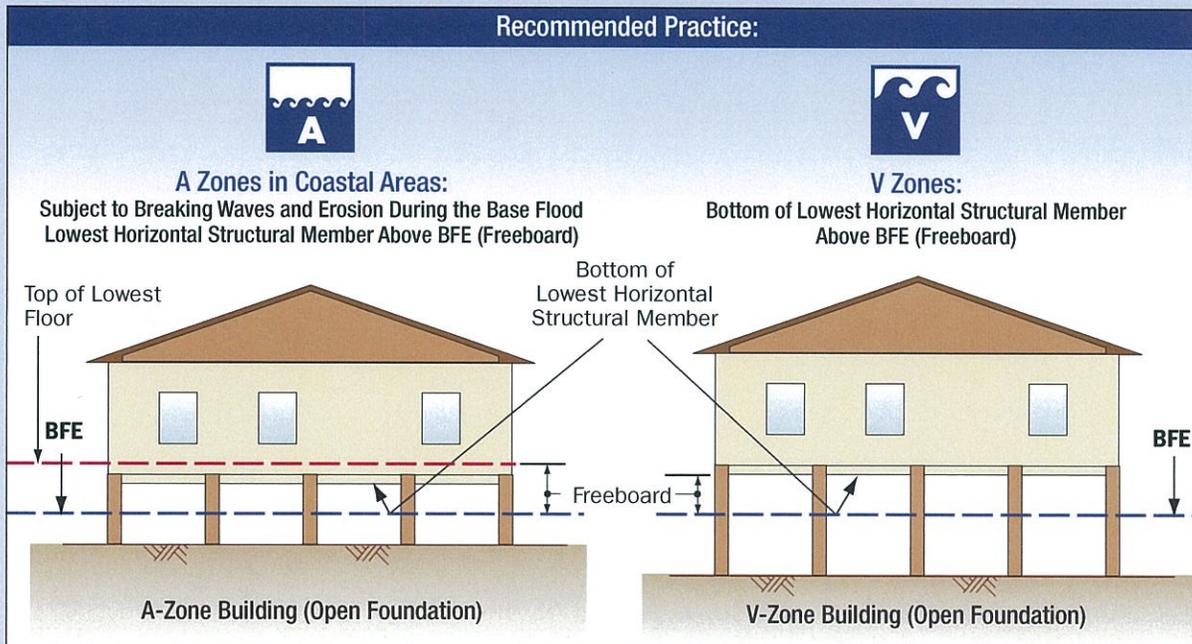
Why Is the Lowest Floor Elevation Important?

In riverine and other inland areas, experience has shown that if the lowest floors of buildings are not elevated above the flood level, these buildings and their contents will be damaged or destroyed. In coastal areas, wave action causes even more damage, often destroying enclosed building areas below the flood level (and any building areas above the flood level that depend on the lower area for structural support). Once waves rise above the lowest structural member in V Zones or Coastal A Zones, the elevated portion of the building is likely to be severely damaged or destroyed.

Recommended Lowest Floor Elevations*

Because of the additional hazard associated with wave action in V Zones and in Coastal A Zones, it is recommended that the elevation requirements of ASCE 24 (that exceed the minimum elevation requirements of the NFIP) be followed:

- The bottom of the lowest horizontal structural member of a building in the V Zone is elevated 1 foot or more above the Base Flood Elevation (BFE) (i.e., add freeboard).
- The lowest horizontal structural member of a building in the A Zone in coastal areas is elevated 1 foot or more above the BFE (i.e., add freeboard).



* NFIP minimum elevation requirements: A Zones – elevate top of lowest floor to or above BFE; V Zones – elevate bottom of lowest horizontal structural member to or above BFE. In both V Zones and A Zones, many people have decided to elevate a full story to provide below-building parking, far exceeding the elevation requirement. See Fact Sheet No. 1.2 for more information about NFIP minimum requirements in A Zones and V Zones.



What Does FEMA Consider the Lowest Floor?

- The **lowest floor** means “the lowest floor of the lowest enclosed area, except for unfinished or flood-resistant enclosures used solely for parking of vehicles, building access, or storage.”
- If the lowest enclosed area is used for anything other than **vehicle parking, building access, or storage**, the floor of that area is considered the lowest floor. Such prohibited use will violate NFIP requirements, resulting in drastically increased flood insurance premiums.
- Note that **any below-BFE finished areas**, including foyers, will violate NFIP requirements, may sustain unreimbursable flood damage, and make the building subject to increased flood insurance premiums.
- The floor of a basement (where “basement” means the floor is below grade on all sides) will **always** be the lowest floor, regardless of how the space is used. Basements are prohibited from being constructed in V Zones and A Zones unless the basement is elevated to or above the flood elevation or a basement exception has been granted.
- Walls of enclosed areas below the BFE must meet special requirements in coastal areas (see Fact Sheet No. 8.1, *Enclosures and Breakaway Walls*; TB 5, *Free-of-Obstruction Requirements* (2008); and TB 9, *Design and Construction Guidance for Breakaway Walls Below Elevated Coastal Buildings* (2008)). **However, it should be emphasized that in no instance are basements recommended in Coastal A Zones.**

Construction Practices and the Lowest Floor

Constructing the lowest floor at the correct elevation is critical. Failure to do so can result in a building being built below the BFE. As a result, construction work can be stopped, certificates of occupancy can be withheld, and correcting the problem can be expensive and time-consuming. Here are some helpful tips to consider when constructing the lowest floor:

- After the piles have been installed and the lowest horizontal structural supporting members have been installed, have a licensed professional engineer, architect, or surveyor validate the intended elevation of the lowest floor before the piles are cut off. This should be noted on the Elevation Certificate.
- Alternatively, after the piers or columns have been constructed, the intended elevation of the lowest floor should be validated during an inspection by the licensed professional and noted on the Elevation Certificate prior to installation of the lowest horizontal structural supporting members.

Do not modify building plans to create habitable space below the intended lowest floor. Doing so will put the building in violation of floodplain management ordinances and building code requirements. Also, this space cannot be converted to living space after the certificate of occupancy is awarded.

FEMA Elevation Certificate

The NFIP requires participating communities to adopt a floodplain management ordinance that specifies minimum requirements for reducing flood losses. Communities are required to **obtain and maintain a record of the lowest floor elevations for all new and substantially improved buildings**. The Elevation Certificate (see the following pages) allows the community to comply with this requirement and provides insurers the necessary information to determine flood insurance premiums.

A licensed surveyor, engineer, or architect must complete, seal, and submit the Elevation Certificate to the community code official. Not placing the lowest supporting horizontal members and the first floor of a building at the proper elevation in a coastal area can be extremely costly and difficult to correct. Following the carpenter’s adage to measure twice, but cut once, the elevation of the building must be checked at several key stages of construction. Note that **multiple Elevation Certificates may need to be submitted for the same building**: a certificate may be required when the lowest floor level is set (and before additional vertical construction is carried out); a final certificate must be submitted **upon completion of all construction prior to issuance of the certificate of occupancy**.

The Elevation Certificate requires that the following information be certified and signed by the licensed professional (surveyor/engineer/architect) and signed by the building owner:

- Name and address of property owner.
- NFIP flood zone and elevation from a Digital Flood Insurance Rate Map (DFIRM) and/or Flood Insurance Study (FIS).
- GPS coordinates.
- Adjacent grade elevation.
- Lowest horizontal structural supporting member elevation.
- Elevation of certain floors in the building.
- Lowest elevation of utility equipment/machinery.

The Elevation Certificate provided in this fact sheet expires March 31, 2012. Updated versions can be found at <http://www.fema.gov/business/nfip/forms.shtm>. The Elevation Certificate and instructions are available on FEMA’s website: <http://www.fema.gov/pdf/nfip/elvcert.pdf>.



Coastal Homes and Businesses

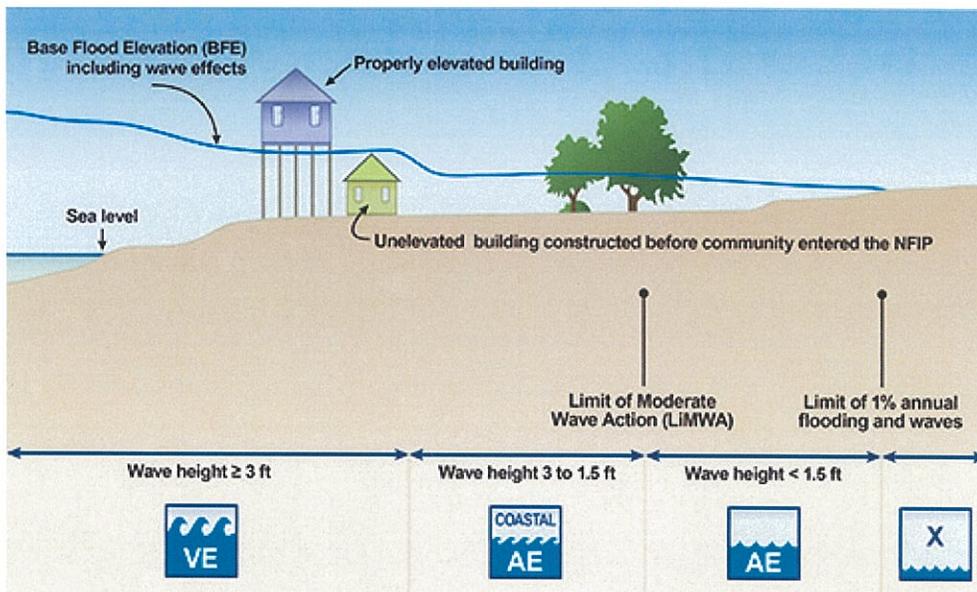
Flood insurance is available for most coastal homes and businesses as long as the community participates in the [National Flood Insurance Program](#) (NFIP). Insurance companies and tens of thousands of insurance agents sell and service the policies. The rates are the same for all NFIP agents. The amount you will pay depends on your risk. Need to find an agent? Use the One-Step Flood Risk Profile to learn your risk and locate an agent near you.

INSURANCE BASICS

Unless you have a property located in an area protected by the [Coastal Barrier Resources Act](#) (known as a CBRA zone), you can usually obtain flood insurance for a coastal property. In high-risk areas, most mortgage lenders will require you to have flood insurance. In moderate- to low-risk areas, the lower-cost Preferred Risk Policy is available for qualifying properties.

Learn about [residential](#) and [commercial coverage](#).

COASTAL FLOOD RISK BASICS



Wherever you live, your flood risk and flood insurance rate depend on where and how your building is constructed. A key factor is how high your building sits compared to the elevation that floodwaters are calculated to reach during a major flood.

FLOOD ZONES AND BFE

The elevation that water will reach during a flood that has at least a 1 percent annual chance of occurring is called the [Base Flood Elevation](#) (BFE). In coastal areas, these elevations include the effects of storm surge and waves. Areas that will experience such flooding are known as high-risk areas. These areas are shown on flood maps as zones beginning with the letters "A" or "V." Areas that lie higher than the BFE are known as moderate- to low-risk areas. On flood maps they're the zones beginning with the letters "X," "B," or "C."

WAVE EFFECTS AND THE LiMWA

For coastal properties, there's another factor to consider: wave effects. Coastal storms bring not only drenching rains, but also storm surges and high waves. On flood maps, areas with wave heights at 3 feet or higher are shown as V zones. There are special building requirements for properties in these zones.

Waves with heights between 1.5 feet and 3 feet are more moderate in impact but can still cause major damage. Many flood maps now show Coastal AE zones subject to such wave action. The inland boundary line is referred to as the Limit of Moderate Wave Action (LiMWA). FEMA encourages higher building standards for these zones as well. Contact your building or planning office to learn more about coastal building requirements.

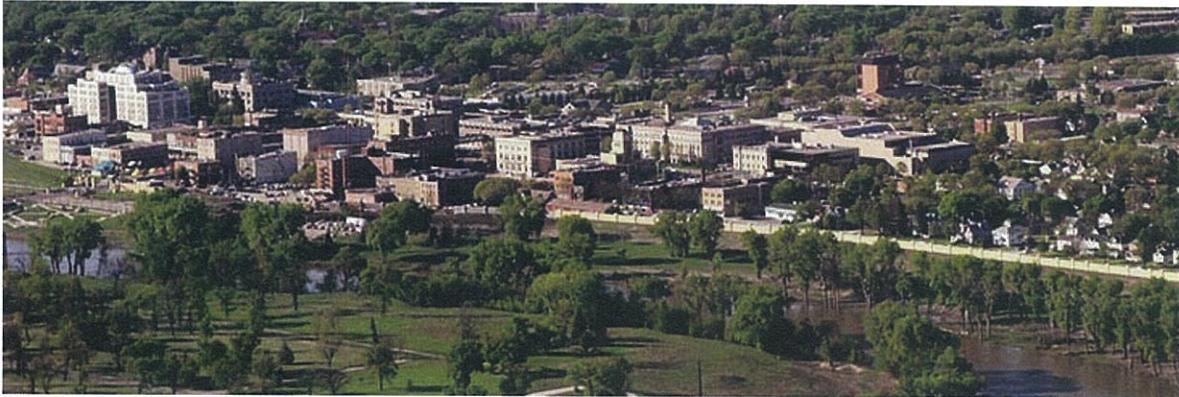
RATE INCREASES FOR OLDER HOMES AND BUSINESSES

Communities began joining the NFIP in the late 1960s. To find out when your community joined, contact your local floodplain manager. Some structures in coastal high-risk areas were built before the community joined the NFIP and adopted its first [Flood Insurance Rate Map](#) (FIRM). These buildings are referred to as "pre-FIRM" properties, and they might not meet more recent standards for coastal construction and elevation. For many years, their owners have paid subsidized flood insurance rates that do not reflect their true level of risk.

The Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12) calls for ending the subsidies for some pre-FIRM properties and basing insurance rates on a property's actual risk. Full-risk rates are already being phased in for pre-FIRM non-primary residences (e.g., secondary homes, vacation homes, and rental properties), business properties, and severely or repetitively flooded properties.

Learn more about [BW-12 and rate changes](#).

Community Rating System (CRS)



- [About CRS](#)
- [Why Join The CRS](#)
- [CRS News](#)
- [CRS Resources](#)
- [Contact CRS](#)

ABOUT CRS

The National Flood Insurance Program's (NFIP's) Community Rating System (CRS) is a voluntary incentive program that recognizes communities for implementing floodplain management practices that exceed the Federal minimum requirements of the NFIP to provide protection from flooding.

In exchange for a community's proactive efforts to reduce flood risk, policyholders can receive reduced flood insurance premiums for buildings in the community. These reduced premiums reflect the reduced flood risk resulting from community efforts toward achieving the three CRS goals:

1. Reduce flood damage to insurable property
2. Strengthen and support the insurance aspects of the NFIP
3. Encourage a comprehensive approach to floodplain management

[How the CRS Works](#)

[CRS Communities](#)

[CRS Creditable Activities](#)

[CRS FAQs](#)

Participation in the Community Rating System (CRS) is voluntary. By participating, communities earn credit points that determine classifications. There are 10 CRS Classes: Class 1 requires the most credit points and provides the largest flood insurance premium reduction (45 percent), while Class 10 means the community does not participate in the CRS or has not earned the minimum required credit points, and residents receive no premium reduction. The CRS Classes are based on completion of 19 creditable activities organized into 4 categories:

1. Public Information
2. Mapping and Regulations
3. Flood Damage Reduction
4. Warning and Response

[Read more](#) about CRS Classes, credit points, and premium reductions.

See [CRS Creditable Activities](#) to learn more about CRS activities.

Watch this "Pocket Guide to the CRS" video for an overview of the program. You can also access more information below.

Pocket Guide to the Community Rating System (CRS)

Community Rating System Overview

CRS Webinar Series

- ✓ Introduction to the CRS
- ✓ Developing Outreach Projects
- ✓ Higher Regulatory Standards
- ✓ Natural Floodplain Functions
- ✓ Drainage System Maintenance
- ✓ Preparing for a Verification Visit

<http://CRSResources.org/training>

FEMA NIFPCRS CRS Overview-02

[View transcript \[PDF\]](#)

[View transcript \[DOC\]](#)



Note: Adobe Reader is required to download PDF documents. [Download the Free Adobe Reader.](#)

Note: The Microsoft Word Viewer is required to download Microsoft Word documents. [Download the Microsoft Word Viewer](#)



What is Freeboard?

Raise Your Home, Lower Your Payments

Without Freeboard



Annual flood insurance: \$7,750

With 2' of Freeboard



Annual flood insurance: \$3,440

What is Freeboard?

Freeboard is elevating a building's lowest floor above predicted flood elevations by a small additional height (generally 1-3 feet above National Flood Insurance Program [NFIP] minimum height requirements). Elevating a home a few feet above legally mandated heights has very little effect on its overall look, yet it can lead to substantial reductions in flood insurance, significantly decrease the chances the home will be damaged by storms and flooding, and help protect it against the impacts of sea level rise.

What Are the Benefits of Freeboard?

Increased protection from floods and storms. Storm waters can and do rise higher than shown on Flood Insurance Rate Maps (FIRMs). Freeboard helps protect buildings from storms larger than those that FIRMs are based on, and provides an added margin of safety to address the flood modeling and mapping uncertainties associated with FIRMs.

Better preparation for ongoing sea level rise.

Historically, Maryland has experienced a relative sea level rise of approximately 1 foot over the past 100 years. In the future, however, due to the combined forces of regional land subsidence and global climate change, Maryland may experience 3 - 4 feet of sea level rise over the next century. Since elevations on FIRMs do not include sea level rise, freeboard will help keep structures above floodwaters as storm surge elevations increase. For this reason, the Maryland Commission on Climate Change recommends 2 or more feet of freeboard for structures located in tidally influenced floodplains.

Greatly reduced flood insurance premiums.

Recognizing that freeboard reduces flood risk, the Federal Emergency Management Agency (FEMA, which administers the NFIP) provides substantial (sometimes more than 50 percent) reductions in flood insurance premiums for structures that incorporate freeboard. These savings can rapidly accumulate, especially over the life of a normal mortgage.

Examples of savings on NFIP1 with freeboard

Zone V ²	Zone V ²		Zone A ³	Zone A ³	
	Annual savings in NFIP premiums	Savings over 30-year mortgage		Annual savings in NFIP premiums	Savings over 30-year mortgage
1' freeboard	\$2,565 (33%)	\$76,950	\$725 (46%)	\$21,750	
2' freeboard	\$4,310 (56%)	\$129,300	\$984 (63%)	\$29,520	
3' freeboard	\$5,160 (67%)	\$154,800	\$1,074 (68%)	\$32,220	

¹ NFIP premiums based on October 2010 rates for a one-floor residential structure with no basement built after a FIRM was issued for the community (post-FIRM rates differ from pre-FIRM rates). \$500 deductible/\$250,000 coverage for the building/\$100,000 for contents.

² Zone V: This Flood Insurance Rate Map (FIRM) designation refers to coastal areas that are subject to the highest levels of wave energy and flooding.

³ Zone A: Also a FIRM designation, these areas are subject to flooding but with less wave energy than Zone V (i.e., wave heights less than 3 feet).

Protect buildings and reduce monthly expenses with freeboard.

Martin O'Malley, Governor
Joseph P. Gill, Secretary



Coastal Zone

Counties:

Anne Arundel
Baltimore
Calvert
Caroline
Charles
Cecil
Dorchester
Harford
Kent
Prince George's
Queen Anne's
Somerset
St. Mary's
Talbot
Wicomico
Worcester
and
Baltimore City

What Are the Costs of Freeboard?

The expense of incorporating freeboard into new structures is surprisingly low, generally adding only about 0.25 to 1.5 percent to the total construction costs for each foot of added height, according to a 2006 FEMA-commissioned study (*Evaluation of the National Flood Insurance Program's Building Standards*). The minor resulting increase in monthly mortgage payments (often less than \$20 a month) is generally more than offset by savings on NFIP premiums. Consequently, adding freeboard typically saves homeowners money, sometimes over \$200 a month.

Who Can Benefit from Freeboard?

Nearly everyone building in floodplains can better protect themselves and their property and save on flood insurance by including freeboard in their construction and reconstruction projects. Benefits include:

Homeowners — Elevating your home increases the chances that it will weather storms safely and will decrease your worry and protect your investment. If you're building a new home, or doing a renovation, ask your builder/designer about incorporating freeboard.

Builders/Contractors — Freeboard provides a competitive edge over other builders, allowing you to market the benefits of reduced flood insurance and flood risk to potential buyers and clients doing renovations.

Local Governments — Encourage the use of freeboard in appropriate private and public construction throughout your community's floodplain.

Businesses — Freeboard helps to protect your buildings, important records, and inventory from flooding; drastically decrease your recovery/clean-up time after storm; and potentially save your business. The Insurance Institute for Business and Home Safety reports that more than 25 percent of businesses that close due to storm damage never reopen.



From http://www.cleanair-coolplanet.org/for_communities/adaptation_floodplain_ordinance.php. Photo by USGS Coastal Geologist Pete Slovinsky in December 2009.

For More Information

- For specific information on good construction practices (including freeboard), see FEMA's *Home Builder's Guide to Coastal Construction*, <http://stsm.us/md1>.
- For technical details on costs of using different flood-resistant building techniques (including freeboard), see the American Institutes for Research's *Evaluation of the National Flood Insurance Program's Building Standards* at <http://stsm.us/md2>.
- For general information on the National Flood Insurance Program, see www.FloodSmart.gov.
- For specific questions on flood insurance rates, see a licensed insurance agent.
- Communities looking for more information on the National Flood Insurance Program can contact the State NFIP Coordinating Office: 410-537-3775, mdfloodmaps@mde.state.md.us.
- For information on how Maryland communities can protect themselves from storms, see the CoastSmart website at <http://dnr.maryland.gov/CoastSmart>, or contact the Chesapeake & Coastal Service at 410-260-8743 CoastSmart@dnr.state.md.us.
- Businesses looking to prepare for storms and other catastrophic events should visit the Insurance Institute for Business and Home Safety's website at www.ibhs.org.
- To read Maryland's Climate Action Plan and learn more about how the State is preparing for sea level rise, visit <http://www.dnr.state.md.us/climatechange/>.

Financial assistance provided by the Coastal Zone Management Act of 1972, as amended, administered by the Office of Ocean and Coastal Resource Management, National Oceanic and Atmospheric Administration (NOAA). A publication of the Maryland Coastal Zone Management Program, Department of Natural Resources pursuant to NOAA Award No. NA09NOS419170. Based on a fact sheet assembled by the Massachusetts Office of Coastal Zone Management.

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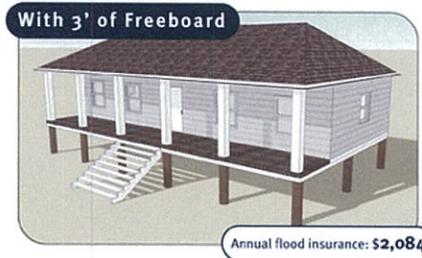
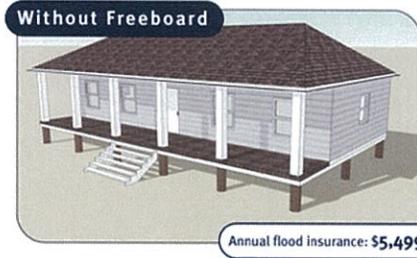


Energy and Environmental Affairs

EEA Home > Agencies > CZM Home > Program Areas > StormSmart Coasts - Managing Erosion and Flooding > StormSmart Communities > Using Freeboard to Elevate Structures

StormSmart Communities - Using Freeboard to Elevate Structures above Predicted Floodwaters

Freeboard is elevating a building's lowest floor above predicted flood elevations by a small additional height (generally 1-3 feet above National Flood Insurance Program [NFIP] minimum height requirements). See CZM's printer friendly [Freeboard Fact Sheet](#).



Elevating a home a few feet above legally mandated heights has very little effect on the overall look of a home, yet it can lead to substantial reductions in flood insurance, substantially decrease the chances a home will be damaged by storms and flooding, and help protect against sea level rise.

What Are the Benefits of Freeboard?

- **Increased protection from floods and storms.** Storm waters can and do rise higher than shown on Flood Insurance Rate Maps (FIRMs). Freeboard helps protect buildings from storms larger than those that FIRMs are based on, and provides an added margin of safety to address the flood modeling and mapping uncertainties associated with FIRMs.
- **Better preparation for ongoing sea level rise.** Massachusetts has experienced a relative sea level rise of approximately 1 foot over the past 100 years. Since elevations on FIRMs do not include sea level rise, freeboard will help keep structures above floodwaters as storm surge elevations increase.
- **Greatly reduced flood insurance premiums.** Recognizing that freeboard reduces flood risk, the Federal Emergency Management Agency (FEMA, which administers the NFIP) provides substantial (sometimes more than 50 percent) reductions in flood insurance premiums for structures incorporating freeboard. These savings can rapidly accumulate, especially over the life of a normal mortgage.

Example of Savings on NFIP Premiums* with Freeboard

	V Zone ¹		A Zone ²	
	Annual savings	30-year savings	Annual savings	30-year savings
1' freeboard	\$1,360 (25%)	\$40,800	\$502 (41%)	\$15,060
2' freeboard	\$2,730 (50%)	\$81,900	\$678 (55%)	\$20,340
3' freeboard	\$3,415 (62%)	\$102,450	\$743 (60%)	\$22,290

*NFIP premiums based on May 2007 rates for a one-floor residential structure with no basement built after a FIRM was issued for the community (post-FIRM rates differ from pre-FIRM rates). \$500 deductible/ \$250,000 coverage for the building/\$100,000 for contents.

The expense of incorporating freeboard into new structures is surprisingly low, generally adding only about 0.25 to 1.5 percent to the total construction costs for each foot of added height, according to a 2006 FEMA-commissioned study (*Evaluation of the National Flood Insurance Program's Building Standards*). The minor resulting increase in monthly mortgage payments is generally more than offset by savings on NFIP premiums. Consequently, adding freeboard typically saves homeowners money.

Consider, for example, a proposed one-story building in the V zone¹ that will cost \$250,000 to build at minimum legal standards (the NFIP requires that all homes in the floodplain be elevated to at least the base flood elevation [BFE], mapped on FIRMs). According to the study cited above, adding each foot of freeboard to a home on piles or piers adds about 0.4 percent to total construction costs (about \$1,000 a foot in this example). If the owner takes out a mortgage at 6.5 percent APR for the total construction costs, he or she will have lower monthly payments (mortgage plus NFIP premiums) with 3 feet of freeboard, even though the construction costs are higher.

Home at minimum legal height		Home with 3' of freeboard	
Monthly mortgage payments	\$1,580.17	Monthly mortgage payments	\$1,599.13 (+\$18.96)
Monthly flood insurance	\$458.25	Monthly flood insurance	\$173.67 (-\$284.58)
Total monthly cost	\$2,038.42	Total monthly cost	\$1,772.80 (-\$265.62)

CZM HOME

StormSmart Communities - Tools for Local Officials

StormSmart Communities - Home

Publications

Pilot Projects

Funding Sources

Freeboard - Elevating above Flood Level

Interpreting FEMA Flood Maps

Hazard Identification and Mapping

Mitigation and Shore Protection

About StormSmart Communities

No Adverse Impact (NAI) Approach

Related Items

StormSmart Coasts - Home

StormSmart Properties - Reducing Erosion & Storm Damage

Coastal Landscaping

Erosion and Shoreline Change

CZM Site Map

CONTACT CZM

In this example, adding 3 feet of freeboard saves the homeowner \$265.62 per month, or \$95,623.67 over a 30-year mortgage. Benefits in A zones² are generally less dramatic, but still substantial. To determine NFIP premiums for a specific property, see a licensed insurance agent.

Who Can Benefit from Freeboard?

Nearly everyone building in floodplains can better protect themselves and their property and save on flood insurance by including freeboard into their construction and reconstruction projects. Additional benefits include:

- **Homeowners** - Whether or not you live in the house year-round, having it elevated increases the chances that it will weather storms safely, decreasing your worry and protecting your investment. If you're building a new home, or doing a renovation, ask your builder/designer about incorporating freeboard.
- **Builders/contractors** - Freeboard provides a competitive edge over other builders, allowing you to market the benefits of reduced flood insurance and flood risk to potential buyers. When doing retrofits (especially those requiring bringing structures up to current NFIP standards), explain the benefits of freeboard to your clients.
- **Municipalities** - When constructing new municipal buildings (schools, fire stations, etc.) use freeboard as a means of saving tax dollars. Encourage all new construction in your community to include freeboard. (NOTE: the Massachusetts Attorney General's office has recently rejected bylaws requiring freeboard, but municipalities may promote its use.)
- **Businesses** - Freeboard helps: protect your buildings, important records, and inventory from flooding; drastically decrease your recovery/clean-up time after storm; and potentially save your business. The Institute for Business and Home Safety reports that more than 25 percent of businesses that close due to storm damage never reopen.

For More Information

- For technical information on the costs of incorporating different flood-resistant building techniques (including freeboard), see the American Institutes for Research's 2006 study, [Evaluation of the National Flood Insurance Program's Building Standards](#).
- For general information on the National Flood Insurance Program, see www.FloodSmart.gov.
- For specific questions on flood insurance rates, see a licensed insurance agent.
- Communities looking for more information on the National Flood Insurance Program can contact Richard Zingarelli, Massachusetts NFIP Coordinator: (617) 626-1406, Richard.Zingarelli@state.ma.us.
- Businesses looking to prepare for storms and other catastrophic events should visit the [Institute for Business and Home Safety's website](#).

¹**V zones:** This Flood Insurance Rate Map (FIRM) designation refers to coastal areas that are subject to the highest levels of wave energy and flooding.

²**A zones:** Also a FIRM designation, coastal A zones are subject to flooding but with less wave energy than V zones (i.e., wave heights less than 3 feet).

2012

FLOODPLAIN MANAGEMENT IN FLORIDA



Quick Guide

Florida Division of Emergency Management

Bureau of Mitigation
State Floodplain Management Office
2555 Shumard Oak Boulevard, Tallahassee, FL 32399

www.floridadisaster.org



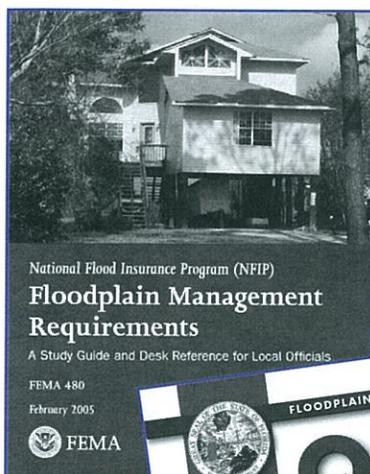
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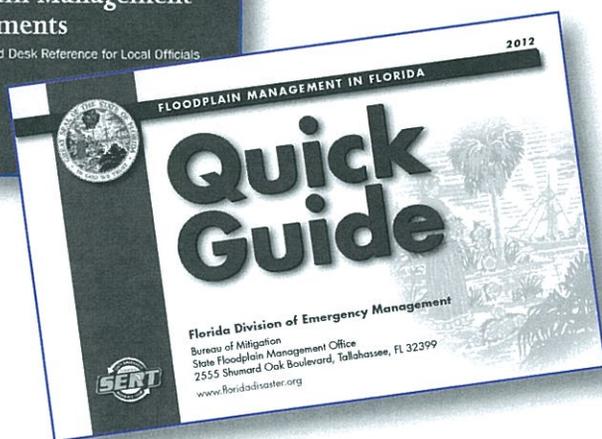
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About This Guide



This **Quick Guide** will help you understand why and how communities in the State of Florida manage development in floodplains to protect people and property. Floodprone communities adopt codes and ordinances that detail the rules and requirements. In case of conflict, those codes and ordinances, not the guidance provided in this publication, must be followed. If you have questions talk with a local planning or permit official.



This **Quick Guide** was developed and funded jointly by the Florida Division of Emergency Management and the Federal Emergency Management Agency (FEMA).

Questions, comments and requests for additional copies should be directed to the Florida Division of Emergency Management, State Floodplain Management Office at (850) 413-9960.

Prepared by:

RCQUINN
CONSULTING, INC.

For more detail on all aspects of floodplain management, please refer to FEMA 480, *National Flood Insurance Program, Floodplain Management Requirements: A Study Guide and Desk Reference for Local Officials*.

Why Do We Regulate the Floodplain?

To protect people and property – Floodplain management is about reducing vulnerability to flood risk to our built environment. If we know low lying land will flood from time to time, we should make reasonable decisions to help protect our families, homes, and businesses.

To reduce future flood losses in Florida – Floodplain development regulations are simply a “good neighbor” policy designed to protect our citizens from future flood losses. Regulating floodplain development helps keep flooding conditions from getting worse as development continues.

To make sure that federal flood insurance is available – Your community must join the NFIP before its residents and businesses can purchase flood insurance. If not, your community may be ineligible for some types of federal assistance. In addition, residents may be unable to secure mortgages.

To save tax dollars – Every time you hear about a flood disaster, think about what it means to your community’s budget. If we build smart, we’ll have fewer problems the next time the water rises. Remember, federal disaster assistance is not available for all floods. Even when the President declares a disaster, your community still has to pay a portion of repair and clean-up costs, temporary housing assistance, and could also incur some evacuation expenses.

To avoid liability and lawsuits – If we know an area is mapped as a flood hazard area and is likely to flood, and if we know people could be in danger and buildings could be damaged, doesn’t it make sense to take reasonable protective steps as we develop and build?

What is the National Flood Insurance Program?

The National Flood Insurance Program (NFIP) was created by Congress in 1968 to protect lives and property and to reduce the financial burden of providing disaster assistance. The NFIP is administered by the Federal Emergency Management Agency (FEMA). Nationwide, over 20,500 communities participate in the NFIP— almost 460 of Florida's counties, cities and towns participate.

The NFIP is based on a mutual agreement between the Federal Government and communities. Communities that participate agree to regulate floodplain development according to certain criteria and standards. The partnership involves:

- **Flood hazard maps.** FEMA produces flood maps, in partnership with water management districts, communities and the State, in accordance with FEMA standards. The maps are used by communities, insurance agents, and others.
- **Flood insurance.** Property owners and renters in participating communities are eligible to purchase Federal flood insurance for buildings and contents.
- **Regulations.** Communities must adopt and enforce minimum floodplain management regulations so that development, including buildings, is undertaken in ways that reduce exposure to flooding.



To learn more about the NFIP, including your potential flood risk and the approximate cost of a flood insurance policy, go to FEMA's FloodSmart website www.floodsmart.gov.

Community Responsibilities

To participate in the National Flood Insurance Program, your community agrees to:

- **Adopt and enforce** flood maps and a flood damage prevention ordinance.
- **Require** permits for all types of development in the floodplain ([see page 22](#)).
- **Assure** that building sites are reasonably safe from flooding.
- **Establish** Base Flood Elevations (BFE) where not determined by FEMA.
- **Require** new and substantially improved homes and manufactured homes to be elevated above the BFE.
- **Require** non-residential buildings to be elevated or floodproofed above the BFE.
- **Determine** if damaged buildings are substantially damaged.
- **Conduct** field inspections; cite and remedy violations.
- **Require and maintain** surveyed elevation information to document compliance ([see pages 29, 30, and 31](#)).
- **Carefully consider** requests for variances.
- **Resolve** non-compliance and violations.
- **Advise and work** with FEMA and the State when updates to flood maps are needed.
- **Maintain** records for review and respond to periodic requests for reports to FEMA

Flood Insurance: Property Owner's Best Protection

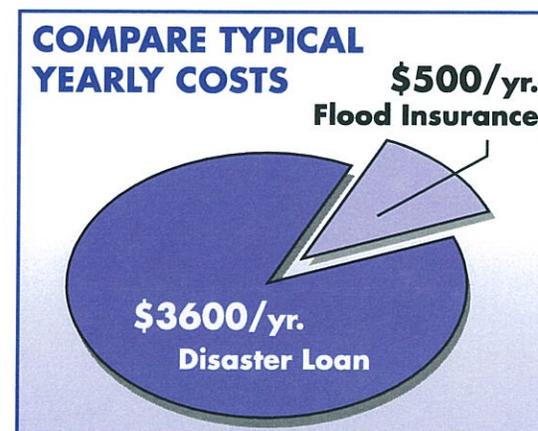
Who needs flood insurance? Federal flood insurance is required for all buildings in mapped Special Flood Hazard Areas (SFHAs) shown on FEMA's maps if they are financed by Federally-backed loans or mortgages. All homeowners, business owners, and renters in communities that participate in the NFIP may purchase Federal flood insurance on any building and its contents, even if outside of the mapped flood zone. If your home is in the mapped SFHA, you are five times more likely to be damaged by flood than by a major fire.

Not in a mapped floodplain? Unfortunately, it's often after a flood that many people discover that their home or business property insurance does NOT cover flood damage. Approximately 25% of all flood damage occurs in low risk zones, commonly described as being "outside the mapped flood zone."

Protected by a levee or dam? Even if you live in an area protected by a levee or other flood control structure, there is a residual risk that those structures will be overtopped or fail. If your community's levee provides "100-year" flood protection, there is still a chance that a higher flood will cause flooding.

What about disaster grants and loans? Federal disaster grants do not cover most losses and repayment of a disaster loan can cost many times more than the cost of a flood insurance policy.

Want to know more? Learn more at www.floodsmart.gov. To purchase a policy, call your insurance agent. To get the name of an agent in your community, use the Agent Locator or call (888) 379-9531.



The NFIP's Community Rating System (CRS)

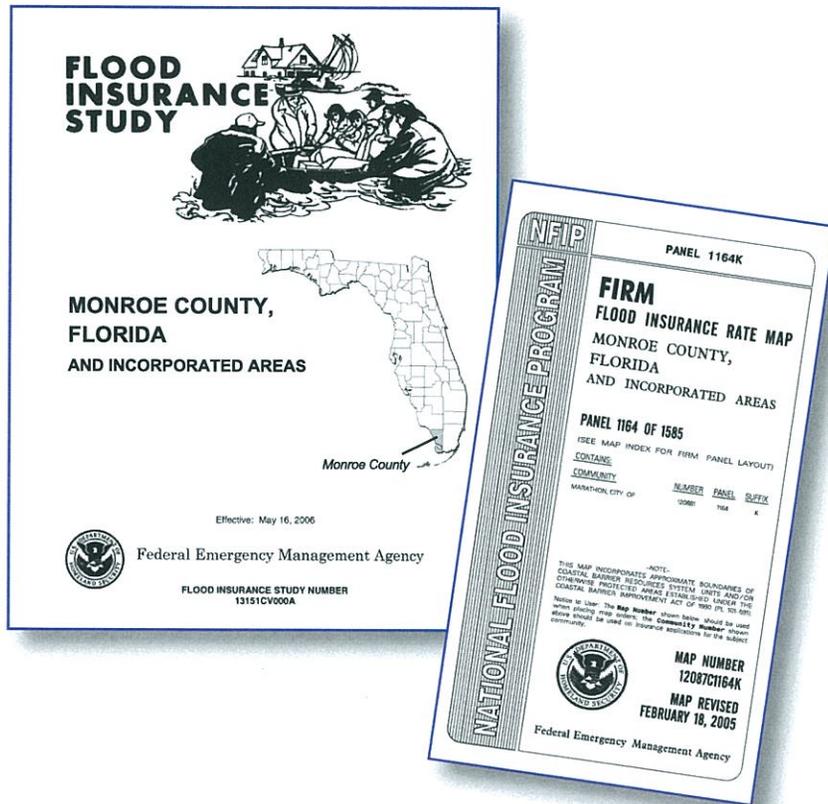
The NFIP's CRS gives "extra credit" to communities in the form of reduced flood insurance premiums. Communities must apply to the CRS and commit to implement and certify activities that contribute to reduced flood risk. Examples of actions your community can take to reduce the cost of your insurance premiums include:

- Preserve open space in the floodplain
- Enforce higher standards for safer development through zoning, stormwater, subdivision, and flood damage protection ordinances
- Develop hazard mitigation plans
- Undertake engineering studies and prepare flood maps
- Obtain grants to buy out or elevate houses or to floodproof businesses
- Maintain drainage systems
- Monitor flood conditions and issue warnings
- Inform people about flood hazards, flood insurance, and how to reduce flood damage

Community officials can request assistance from CRS specialists to help with the application process and prerequisites. Check the online CRS Resource Center ([see page 60](#)).

Property owners in over 200 Florida local jurisdictions that qualify for the CRS receive premium discounts ranging from 5% to 20% (as of 2012).

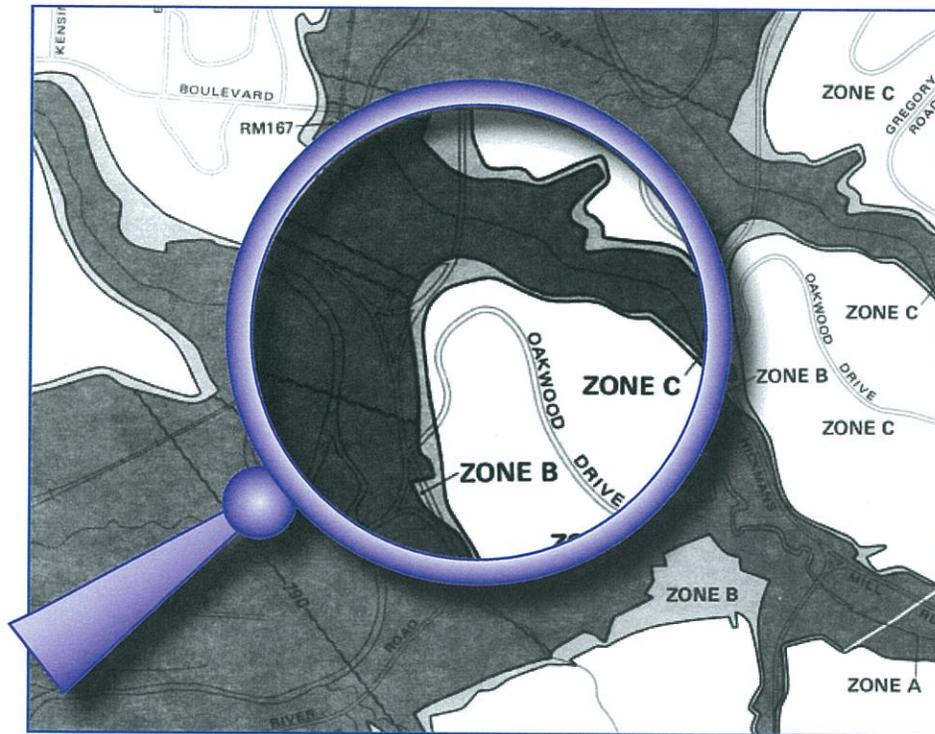
Looking for FEMA Flood Map Information?



- Flood Insurance Rate Maps (FIRM) are used to identify flood risk, to regulate flood hazard areas, and to determine where flood insurance is required.
- Use your computer to visit the FEMA Flood Map Service Center at www.msc.fema.gov. You can view current and historical flood maps online or download digital scans of maps.
- Order maps online at www.msc.fema.gov or by calling (877) 336-2627.
- Check your city or county web page. Many communities make available digital maps, including parcel data and flood hazard maps.

Need a fast answer? Visit your community's planning, engineering, or permit office where paper flood maps are available for viewing by the public.

FIRMette: FEMA Flood Maps Online

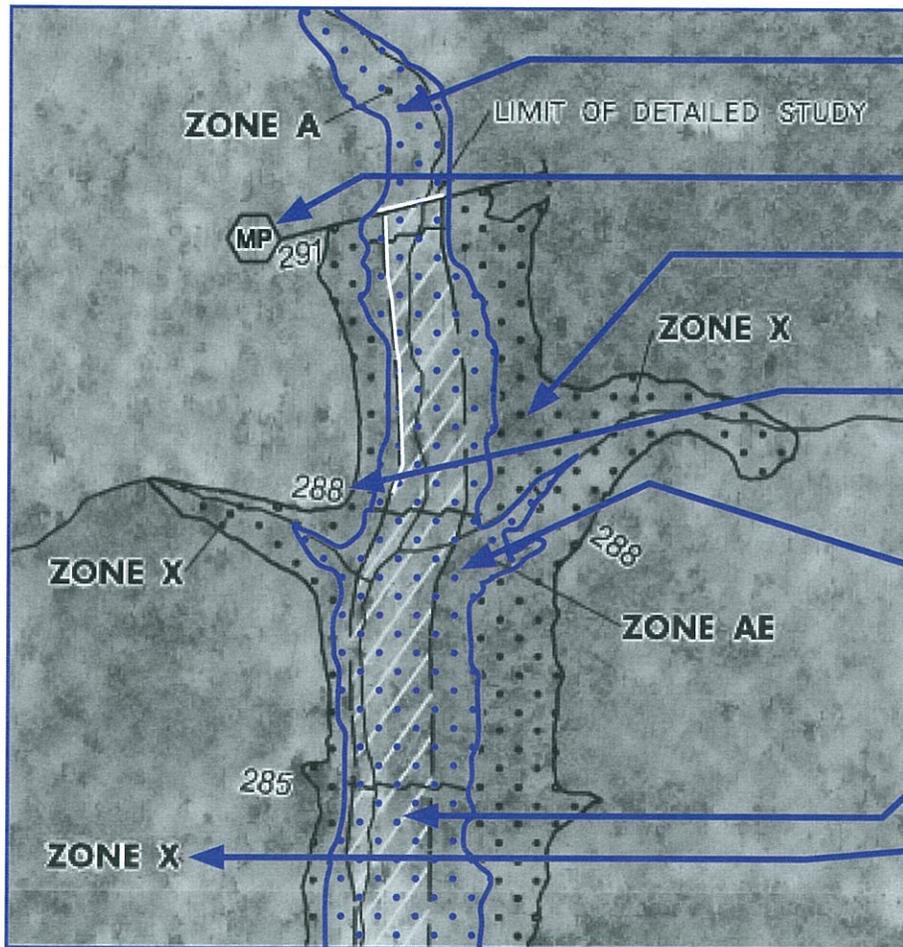


You can order digital maps on CD from FEMA's Map Service Center ([see page 61](#)).

You can find and print a portion of a FIRM by using online tools at www.msc.fema.gov.

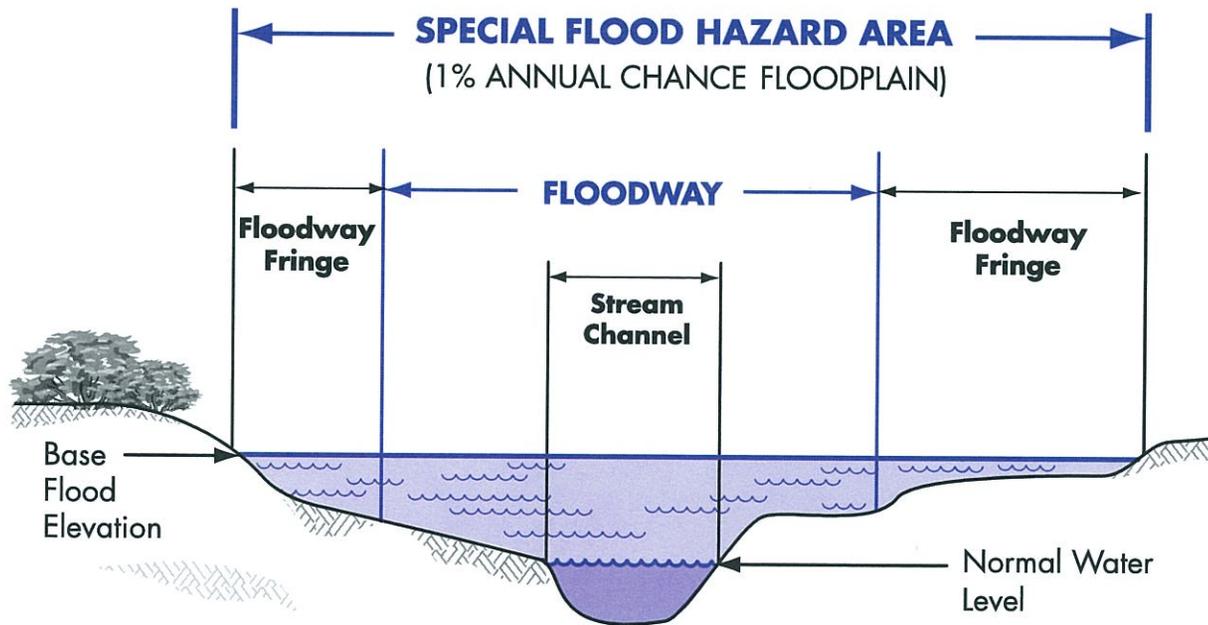
- Use "Product Search by Address" on the left OR click on "Product Catalog" at the top of the page, select "Effective FIRMs/FHBMs", select the State, county and community, then click on "Get Current FEMA Issued Flood Maps."
- Click on the index (Item ID = IND) to select the map panel, then click the "View" button to display the map panel. Use "Zoom" to enlarge the map.
- Use the pan and zoom tools to find the specific area of interest – a miniature map on the left side of the screen shows a red box around the area you are viewing.
- Click the "Make a FIRMette" button and drag the pink translucent box over the area to print.
- Select paper size and Adobe Acrobat (pdf) or Image File (png).

Flood Insurance Rate Map (Riverine)



- 1 Zone A** (approximate) is the flood hazard area without BFEs.
- 2 Cross Section** location ([see page 12](#)).
- 3 Shaded Zone X** is the 0.2% annual chance (500-year) floodplain (formerly Zone B).
- 4 Base Flood Elevation (BFE)** is the water surface elevation of the base flood rounded to the nearest whole foot (consult FIS profiles and tables for more accurate elevations).
- 5 Zone AE** is the 1% annual chance (100-year) floodplain with BFEs (formerly Zones A1- A30).
- 6 The Floodway** is the cross-hatched area ([see page 11](#)).
- 7 Unshaded Zone X** is all other areas considered low risk (formerly Zone C).

Understanding the Riverine Floodplain



For floodplains with Base Flood Elevations (BFEs) determined by detailed flood studies, the Flood Profile in the Flood Insurance Study shows water surface elevations for different frequency floods ([see page 12](#)).

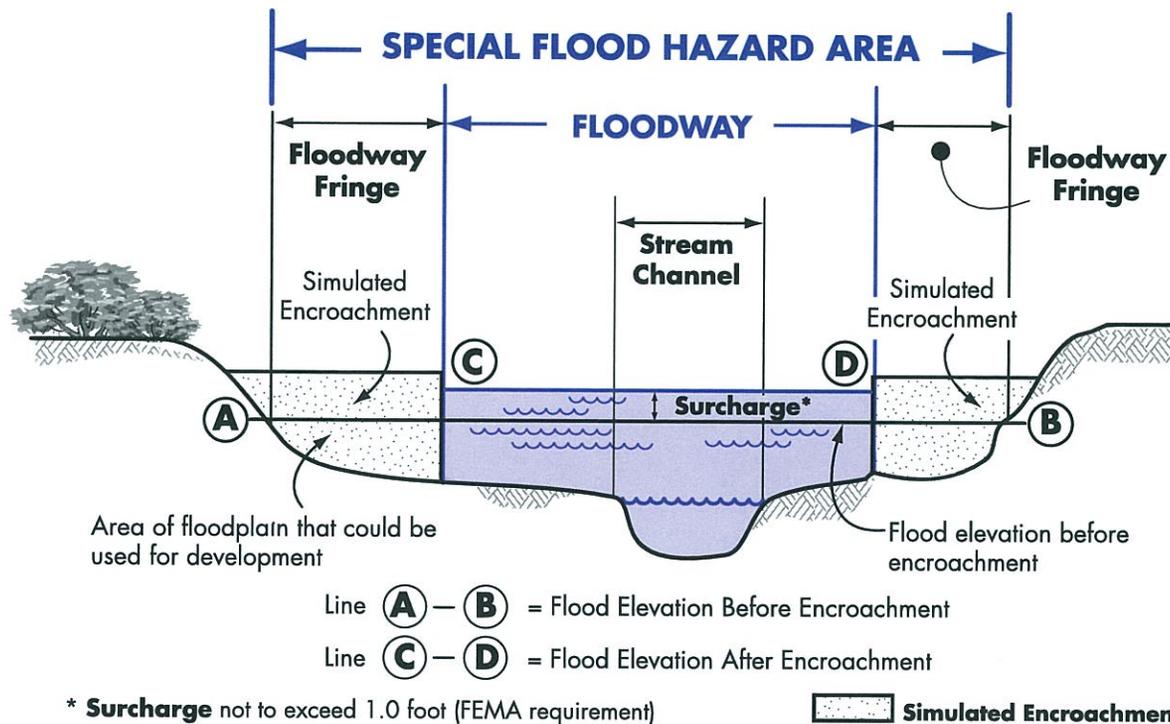
Terms and Definitions

The **Special Flood Hazard Area (SFHA)** is that portion of the floodplain subject to inundation by the base flood (1% annual chance) and/or flood-related erosion hazards. Riverine SFHAs are shown on new format FIRMs as Zones A, AE, AH, AO, AR, and A99. Older FIRMs may have numbered Zone A (A1-A30).

[See page 11](#) to learn about the floodway, the area of the floodplain where flood waters usually are deeper and flow faster.

[See page 5](#) to learn about flood insurance requirements in SFHAs.

Understanding the Floodway



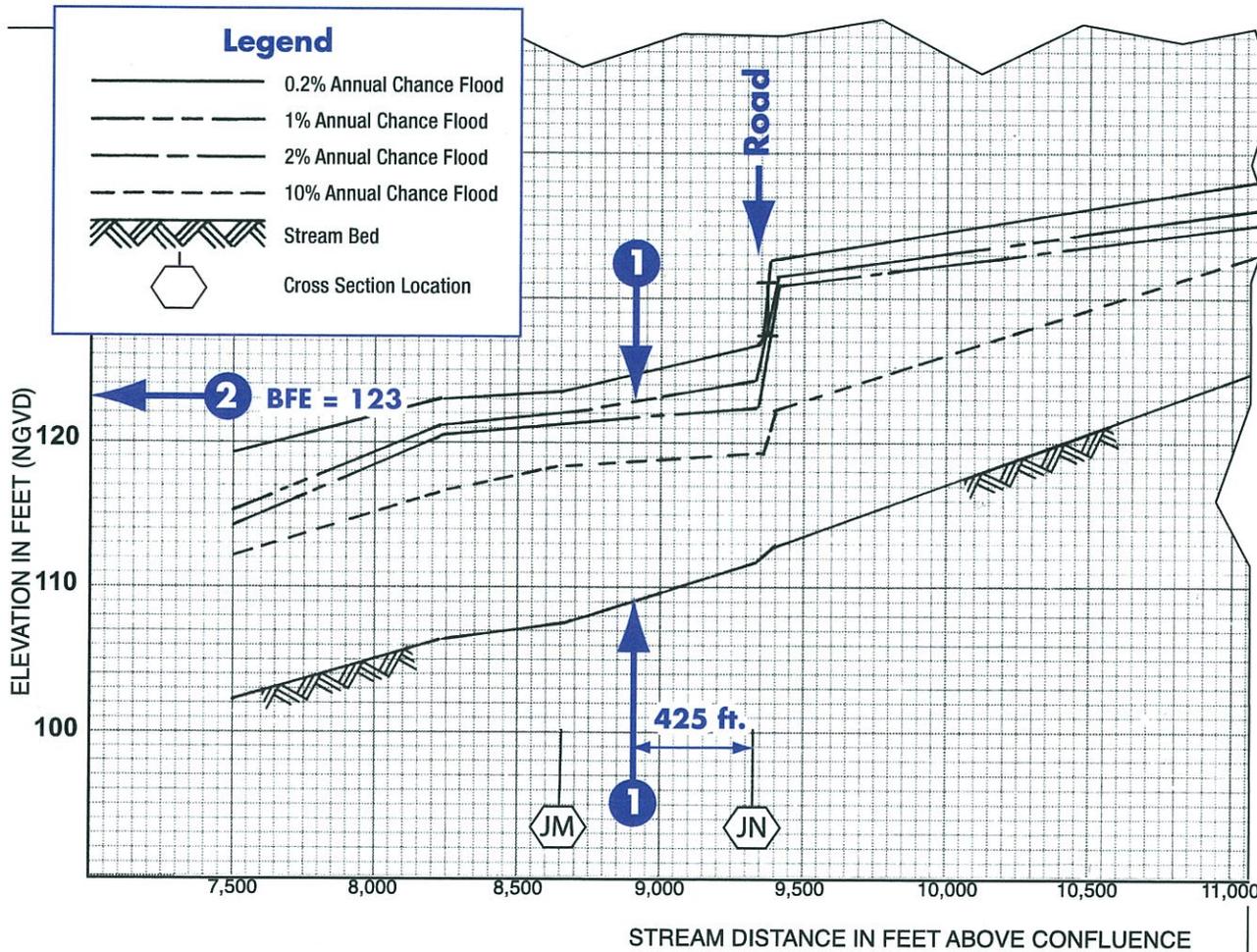
Terms and Definitions

The **Floodway** is the channel of a river or other watercourse and the adjacent land areas that must be reserved in order to pass the base flood discharge without cumulatively increasing flood elevations.

Computer models of the floodplain are used to simulate “encroachment” or development in the flood fringe in order to predict where and how much the Base Flood Elevation would increase if the floodplain is allowed to be developed.

For any proposed floodway development, the applicant must provide evidence that “no rise” will occur or obtain a Conditional Letter of Map Revision (CLOMR) before a local floodplain permit can be issued ([see page 33](#)). You will need an experienced registered professional engineer to make sure your proposed project either won't increase flooding or that any increases do not impact structures on other properties.

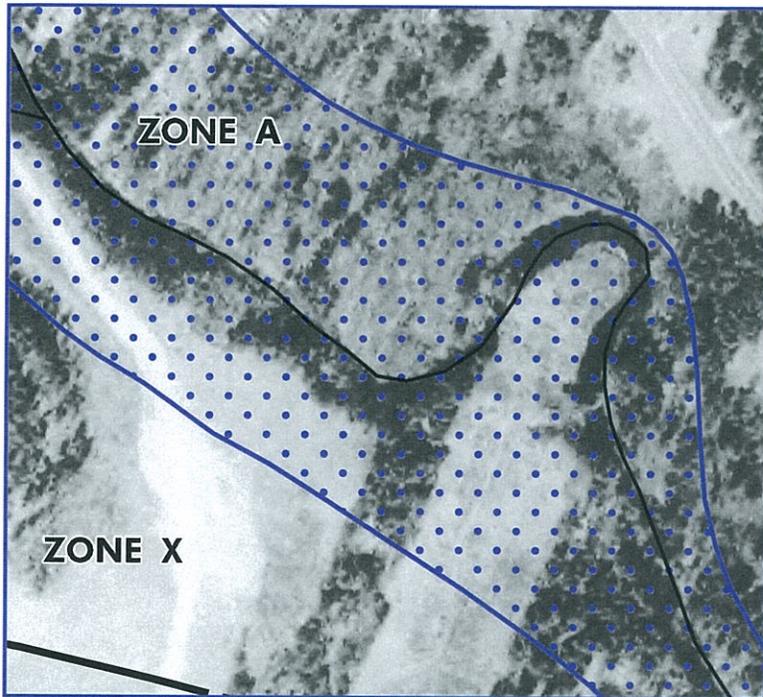
Use the Riverine Flood Profile to Determine Riverine BFEs



Flood Profiles from Flood Insurance Study reports can be used to determine the BFE at a specific site. Profiles also show estimated water surface elevations for floods other than the 1% annual chance flood (100-year).

- 1 On the effective flood map, locate your site by measuring the distance, along the profile baseline of the stream channel, from a known point such as a road or cross section, for example, JM or JN.
- 2 Scale that distance on the Flood Profile and read up to the profile of interest, then across to determine the BFE, to the nearest 1/10 of a foot. (Answer: 123 feet).

Approximate Flood Zones



FEMA uses existing information – not engineering studies – to draw Approximate Zone A boundaries. Information may have been provided by the U.S. Army Corps of Engineers, other federal agencies, State and local agencies, and historic records.

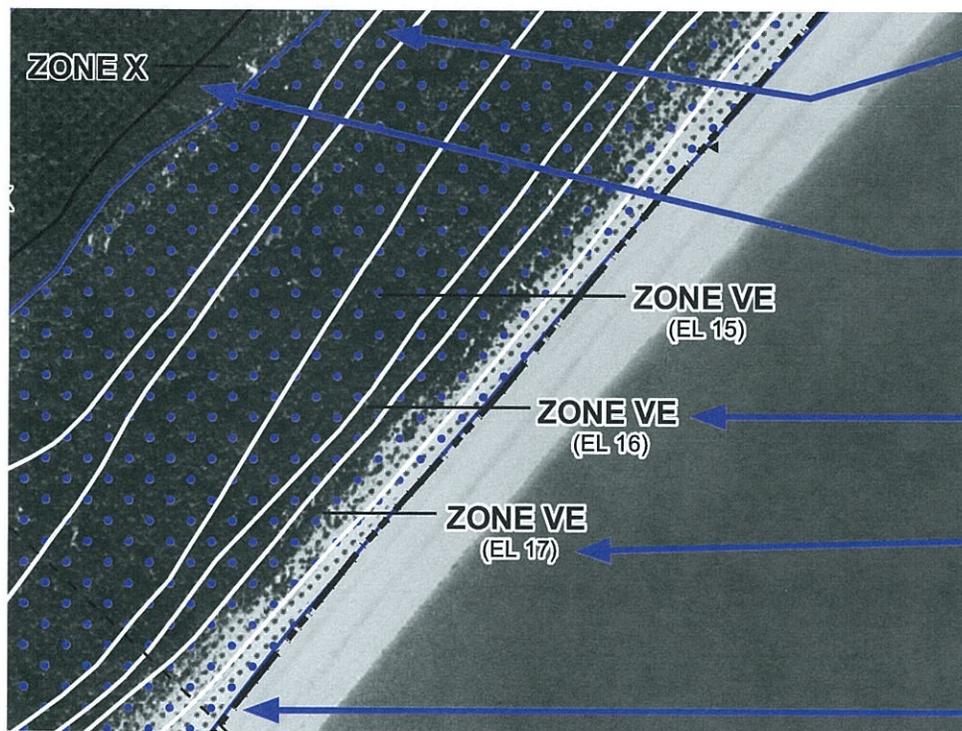
For assistance determining BFEs, contact your community's planning, engineering or permit office. Useful guidance for local officials and engineers is found in FEMA 265, *Managing Floodplain Development in Approximate Zone A Areas*.

 **Terms and Definitions**

An **Approximate Zone A** is a special flood hazard area where BFE information is not provided.

If data are not available from another source, and provided there is no evidence indicating flood depths have been or may be greater than two-feet deep, local officials may specify that the BFE is two feet above the highest adjacent grade.

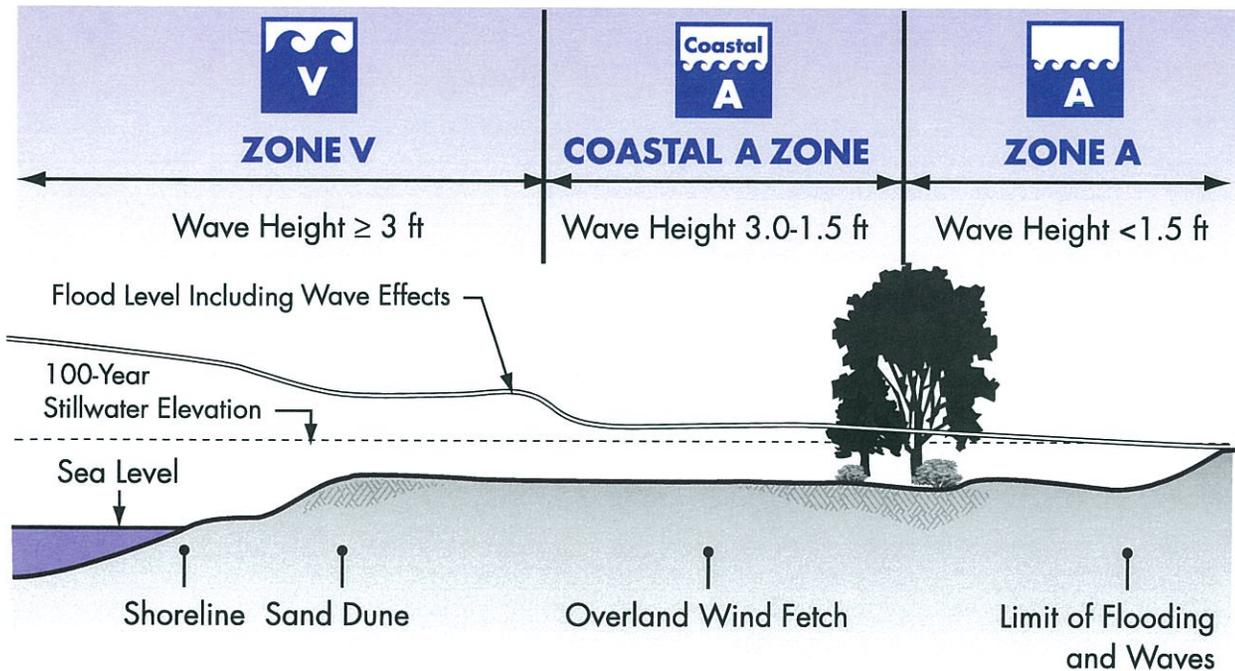
Flood Insurance Rate Map (Coastal)



- 1 Zone AE** is subject to flooding by the base or 1% annual chance (100-year) flood, and waves less than 3 feet high, (formerly called Zones A1-A30).
- 2 Unshaded Zone X** is the area of minimal flood risk outside the 500-year floodplain, formerly called Zone C.
- 3 Zone VE** is where wave heights are expected to be 3 feet or more.
- 4 Base Flood Elevation (BFE)** is the water surface elevation (in feet above the vertical datum shown on the map).
- 5 Shoreline**

Some FIRMs published after 2009 may show the Limit of Moderate Wave Action (LiMWA). The LiMWA delineates where wave heights are less than 1.5 feet. The area between the LiMWA and the Zone V boundary is called the Coastal A Zone ([see pages 15 and 16](#)).

Understanding the Coastal Floodplain



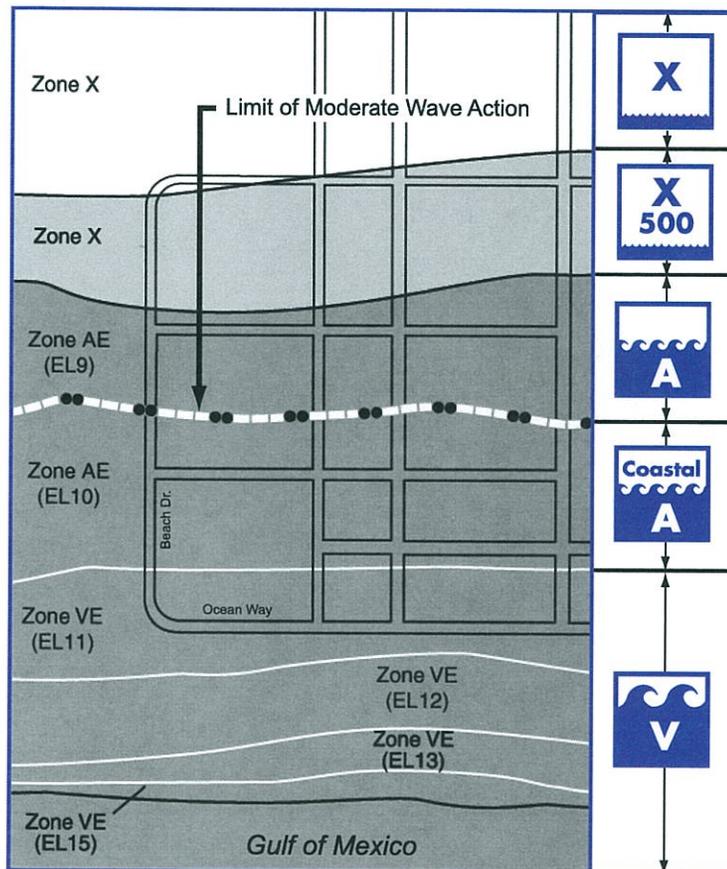
Areas subject to Coastal A Zone conditions (wave heights between 3 feet and 1.5 feet) may not be shown on FIRMs ([see page 16](#)). Some communities may treat the CAZ area as a Zone V and require development to comply with the Zone V requirements.

Terms and Definitions

The **Coastal High Hazard Area (Zone V)** is the Special Flood Hazard Area that extends from offshore to the inland limit of a primary frontal dune along an open coast and any other area subject to high velocity wave action. The area is designated on the FIRM as Zone VE.

The term **Coastal A Zone (CAZ)** refers to the portion of the SFHA landward of the Zone V or landward of a shoreline that does not have a mapped Zone V. The principal sources of flooding are associated with astronomical tides, storm surges, seiches or tsunamis. Coastal A Zone may be subject to wave effects, velocity flows, erosion, scour or combinations of these forces.

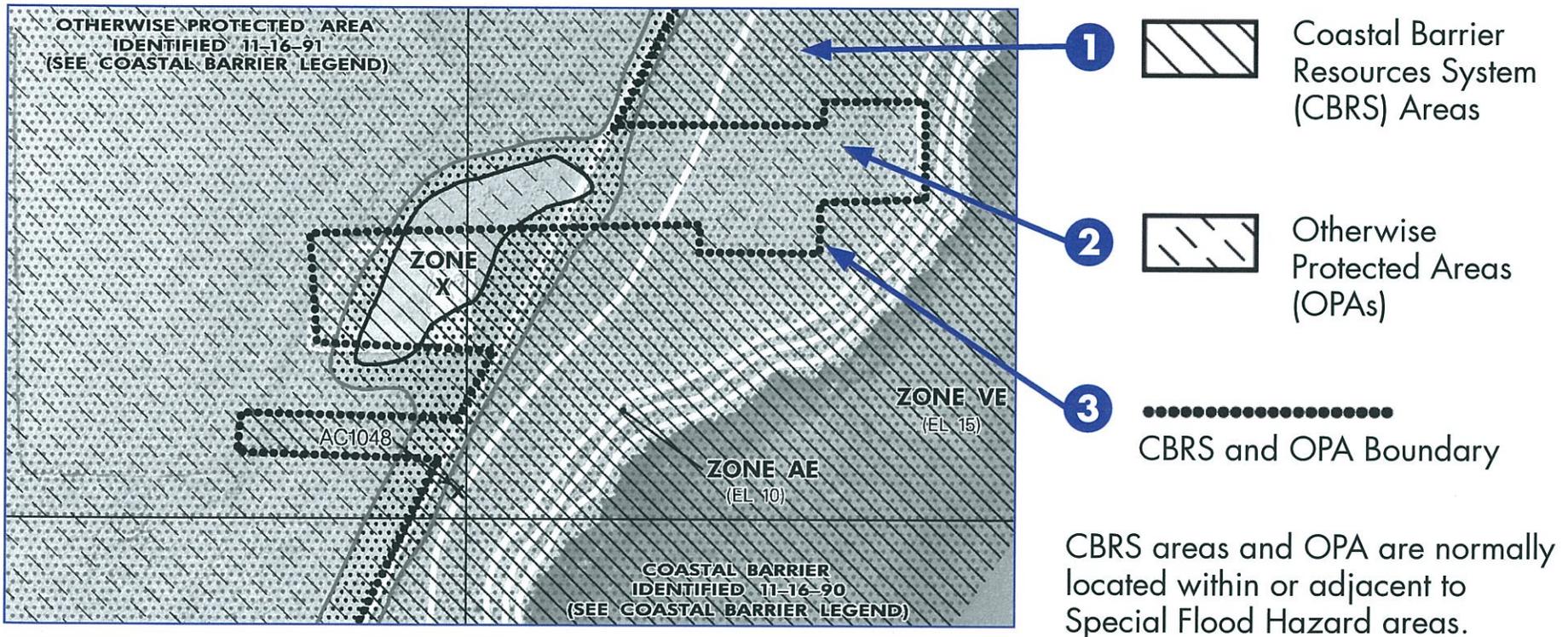
The Coastal A Zone (CAZ)



For illustration purposes only. Some FIRMs published after 2009 may show the Limit of Moderate Wave Action.

- Post-flood evaluations and laboratory tests confirm that breaking waves as small as 1.5 feet high cause damage to walls and scour around foundations.
- The Limit of Moderate Wave Action may be shown on revised FIRMs.
- CAZ conditions are found inland of Zone V and along shorelines without Zone V.
- CAZ conditions occur where stillwater depths are between 2 and 4 feet, which can support 1.5 to 3-foot waves.
- By reference to ASCE 24, the Florida Building Code requires Zone V construction methods in CAZs. If the CAZ is delineated, the FBC requires dwellings to be elevated at least one-foot above the BFE.
- Scour and erosion should be considered in CAZ if soils are sandy and erodible.
- Federal flood insurance in CAZs is rated using Zone A rates (lower than Zone V rates).

Coastal Barrier Resource System (CBRS)



In undeveloped Coastal Barrier Resource System Areas (CBRS), NFIP insurance is not available for new and substantially improved structures built after October 1, 1983 or after the date the CBRS area and OPAs were designated.

Florida's Coastal Construction Control Line (CCCL)

The Department of Environmental Protection's Coastal Construction Control Line (CCCL) program is an essential element of Florida's coastal management program. The CCCL:

- **Provides protection** for Florida's beaches and dunes while assuring reasonable use of private property
- **Establishes areas in which special siting and design criteria** are applied for construction and related activities
- **Allows activities** that will not cause significant adverse impacts to the beach and dune system – local permits generally required.

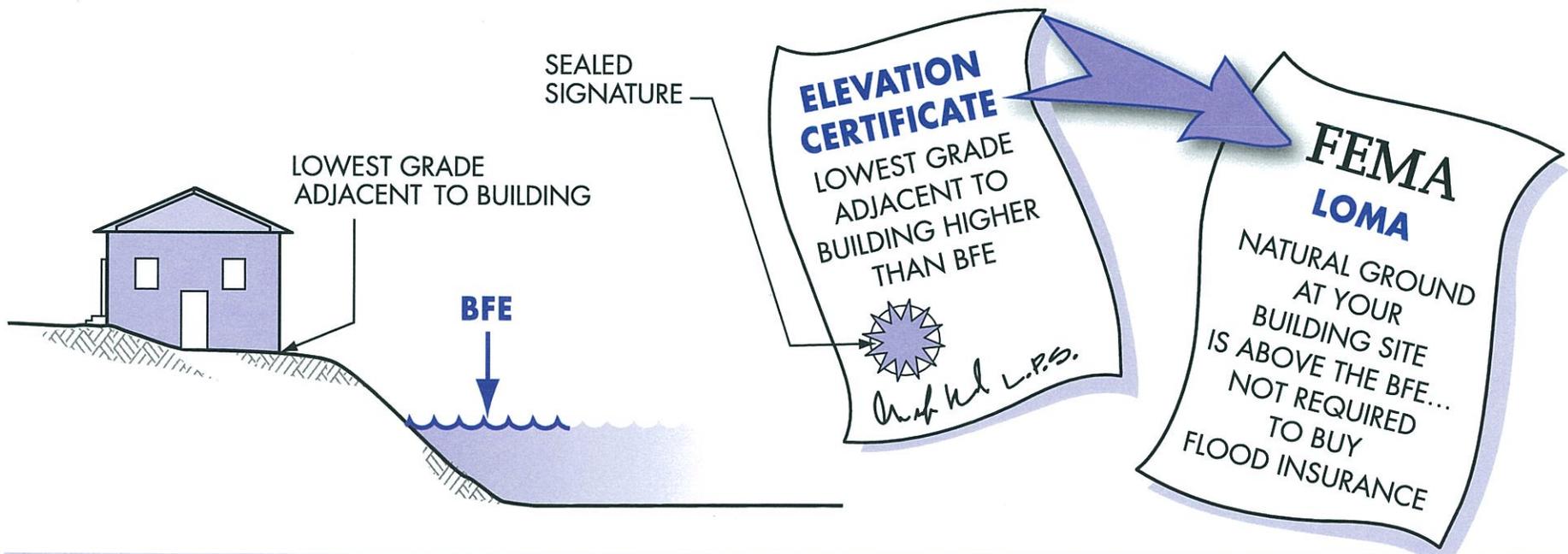
The Florida Building Code Section 3109 contains CCCL requirements for the design and construction of buildings. Those requirements are similar to the code requirements for buildings in coastal high hazard areas (Zone V).

Alert! Code officials and design professionals are required to comply with the building code requirement for both the CCCL and flood hazard areas and must ensure that the more restrictive provisions prevail.

www.dep.state.fl.us/beaches/programs/ccclprog.htm



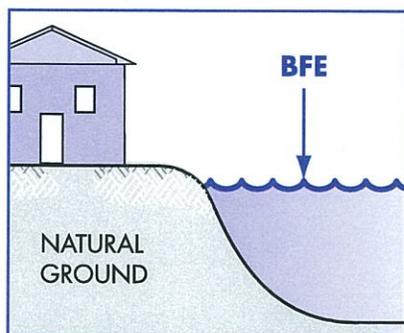
Is Your Building Site Higher than the BFE?



If your land is shown on the map as “in” the SFHA, but your building site is higher than the Base Flood Elevation (BFE)... get a Florida licensed professional surveyor to complete a FEMA Elevation Certificate (EC). Submit a request for a Letter of Map Amendment to FEMA along with the EC to verify that your structure is above the BFE ([see page 20](#)). If FEMA approves your request, lenders are not required to have you get a flood insurance policy, although some lenders may still require it. Keep the certificate and the LOMA with your deed— they will help future buyers.

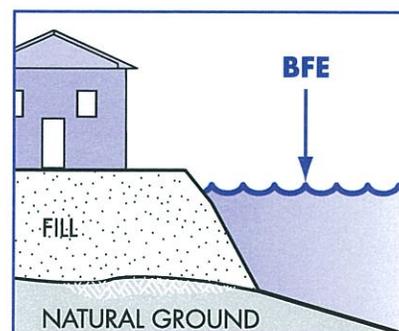
Flood Map Revisions: LOMAs and LOMR-Fs

The most accurate information available is used to make flood maps, including topographic base maps and detailed engineering methods or methods of approximation. FEMA issues map revisions if technical data are submitted to support the changes.



Letter of Map Amendment (LOMA) is an official amendment to an effective FIRM that may be issued when a property owner provides additional technical information from a Florida licensed professional surveyor, such as

ground elevation relative to the BFE. Lenders may waive the flood insurance requirement if the LOMA removes a building site from the SFHA because natural ground at the site is above the BFE.



Letter of Map Revision Based on Fill (LOMR-F) is an official revision to an effective FIRM that is

issued to document FEMA's determination that a structure or parcel

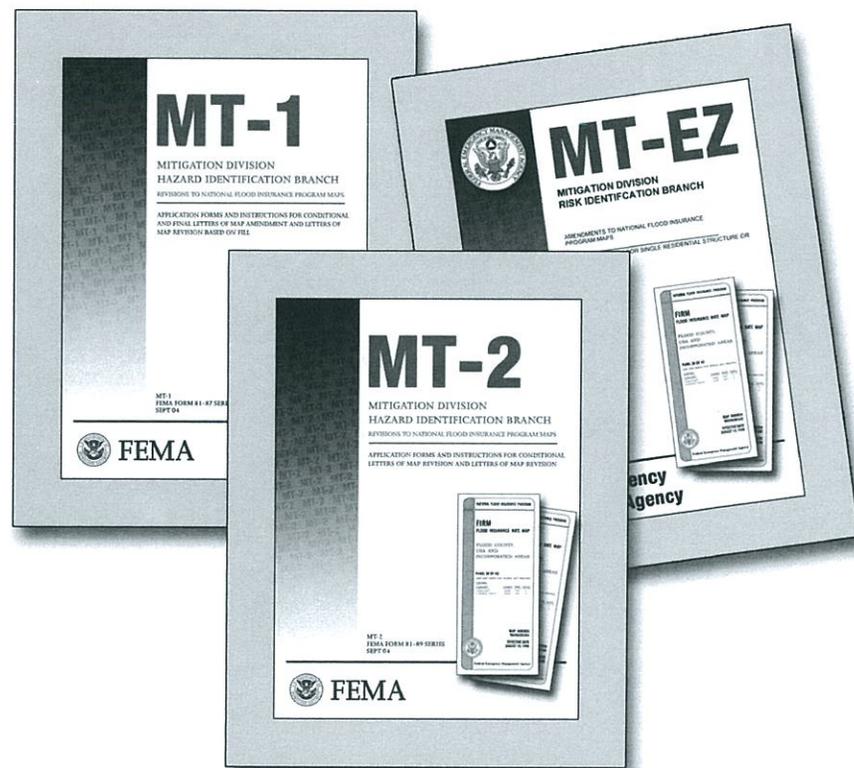
of land has been elevated by fill above the BFE, and therefore is no longer in the SFHA. Lenders may waive the insurance requirement if the LOMR-F removes a building site from the SFHA.

Check online at

www.fema.gov/national-flood-insurance-program-2/revision-national-flood-insurance-program-nfip-maps for guidance about map revisions. Information and access to FEMA's web-based application for surveyors to submit eLOMAs is available at hazards.fema.gov.

Flood Map Revisions: CLOMRs and LOMRs

- **Conditional Letter of Map Revision (CLOMR)** is a letter commenting on whether a proposed project, if built as shown on the submitted documentation, would meet the standards for a map revision. Communities may require this evidence prior to issuing a permit, and the Certificate of Occupancy/Compliance should be withheld until receipt of the final LOMR based on “as-built” documentation and certification.
- **Letter of Map Revision (LOMR)** is an official revision to an effective FIRM that may be issued to change flood insurance risk zones, special flood hazard areas and floodway boundary delineations, BFEs and/or other map features. Lenders may waive the insurance requirement if the approved map revision shows buildings to be outside of the SFHA.



To download the forms used to submit map revisions, go to www.fema.gov/library, click on “Search by Resource Title,” and search on “MT-EZ”, “MT-1”, and “MT-2”.

Activities in SFHAs that Require Local Permits and Approvals

- Construction of new buildings
- Additions to buildings
- Substantial improvements of buildings
- Renovation of building interiors
- Repair of substantially damaged buildings
- Placement of manufactured (mobile) homes
- Subdivision of land
- Construction or placement of temporary buildings and accessory structures
- Construction of agricultural buildings
- Construction of roads, bridges, and culverts
- Placement of fill, grading, excavation, mining, and dredging
- Alteration of stream channels

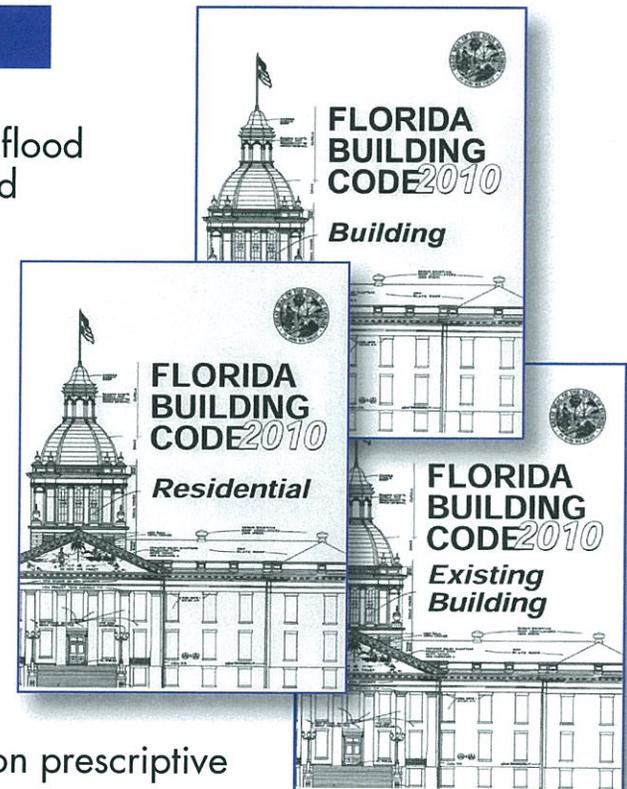


You need floodplain development or building permits for these and **ANY** land-disturbing activities in SFHAs.

Flood Provisions of the Florida Building Code

Starting with the 2010 edition, the Florida Building Code (FBC) includes flood provisions that are consistent with the NFIP requirements for buildings and structures. All counties, cities and towns are required to enforce the FBC. Many Florida communities enforce some “higher standards” than those required by the FBC.

- **FBC, Building:** Flood provisions are primarily in Section 1612 Flood Loads, which refers to the standard Flood Resistant Design and Construction (ASCE 24). Table 1612.1 shows cross references to all of the flood provisions in all of the Florida codes.
- **FBC, Residential:** Flood provisions are primarily in Section R322 Flood-Resistant Construction, although there are requirements in several other sections.
- **FBC, Existing Building:** Flood provisions are found in sections on repairs, alterations, additions, and historic structures and in sections on prescriptive and performance compliance methods.
- **FBC, Plumbing, Mechanical, Fuel Gas:** Flood provisions are in a number of sections.



Excerpts of the flood provisions of the FBC, “Highlights of ASCE 24,” and other resource materials are available online www.floridadisaster.org/Mitigation/SFMP/lobc_resources.htm.

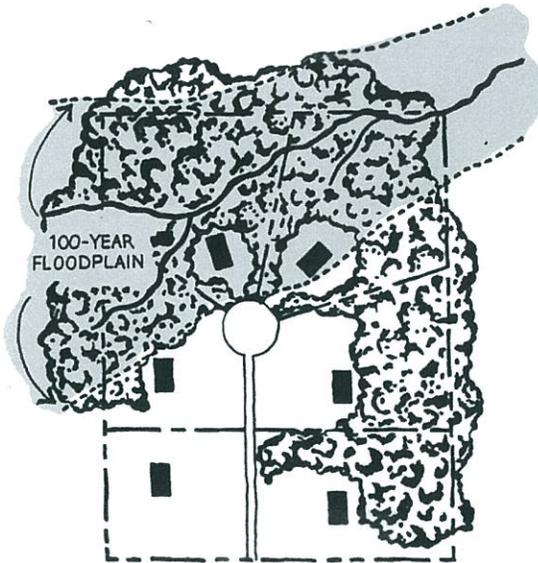
Some Key Floodplain Development Permit Review Steps

The permit reviewer has to check many things. Some of the key questions are:

- Is the site near a watercourse?
- Is the site in the mapped FEMA floodplain or floodway?
- Are other state and federal permits obtained before work starts?
- Is the site reasonably safe from flooding?
- Does the site plan show the flood zone, Base Flood Elevation and building location?
- Is substantial improvement of an existing building proposed?
- Is an addition proposed?
- Will new buildings and utilities be elevated properly?
- Will manufactured homes be properly elevated and anchored?
- Do the plans show an appropriate and safe foundation?
- Will the owner/builder have to submit an as-built Elevation Certificate?



Safer Uses of the Floodplain

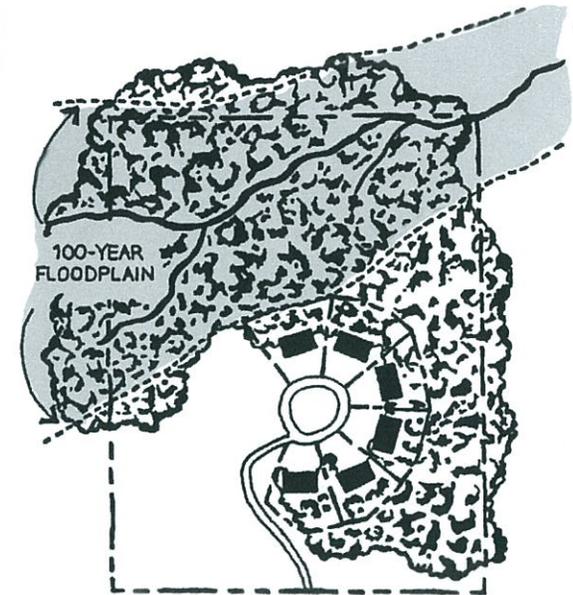
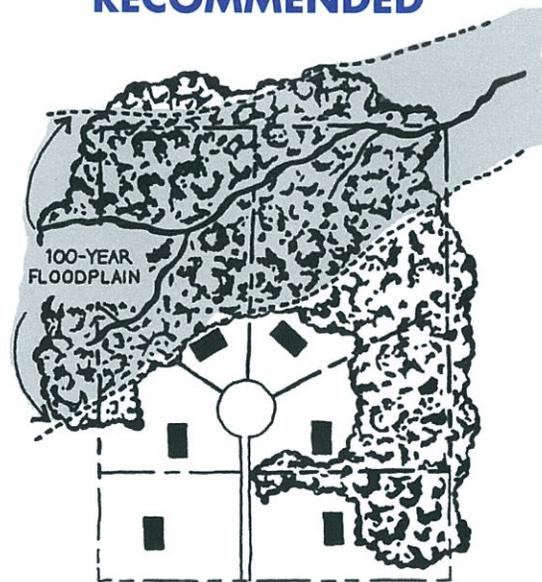


All land subdivided into lots, some homesites and lots partially or entirely in the floodplain.

NOT RECOMMENDED

All land subdivided into lots, some lots partially in the floodplain, setbacks modified to keep homesites on high ground.

RECOMMENDED

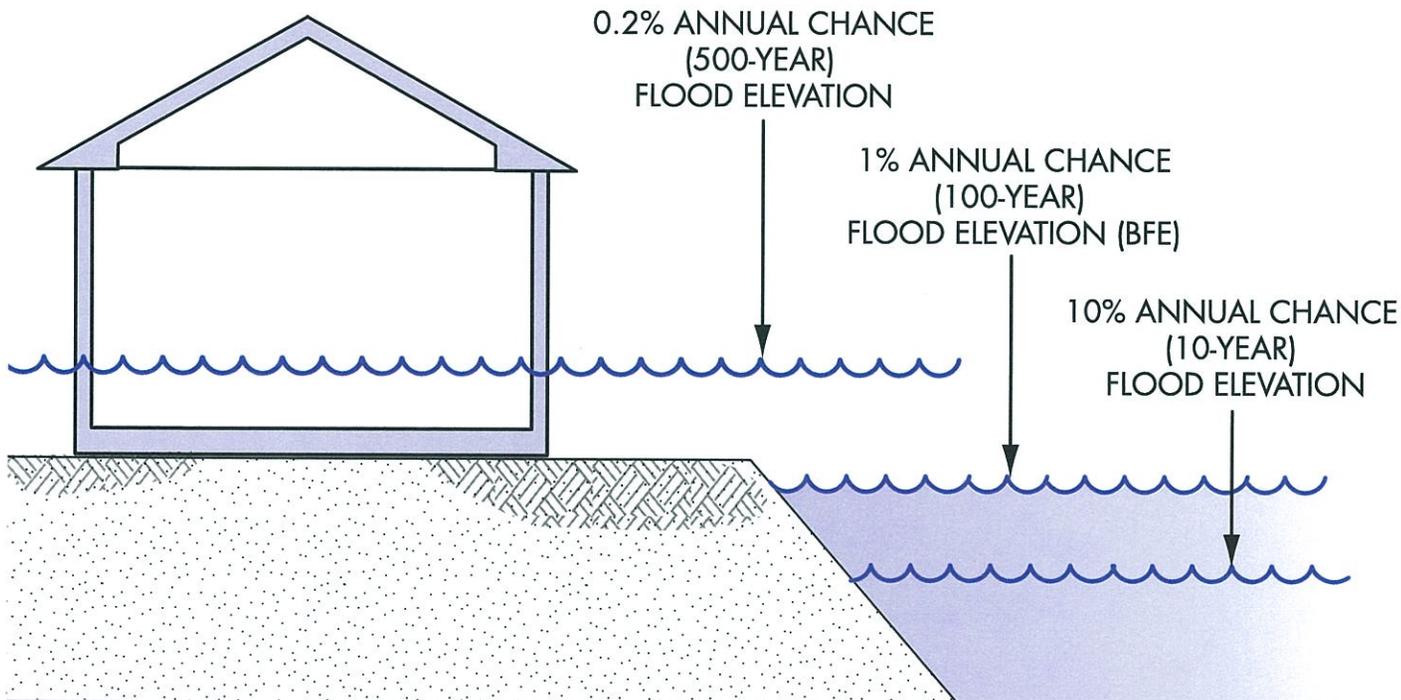


Floodplain land put into public/common open space, net density remains, lot sizes reduced and setbacks modified to keep homesites on high ground.

RECOMMENDED

Let the floodplain perform its natural function – if possible, keep it as open space. Other compatible uses: recreational areas, playgrounds, reforestation, parking, gardens, pasture, and created wetlands.

Nature Doesn't Read Flood Maps



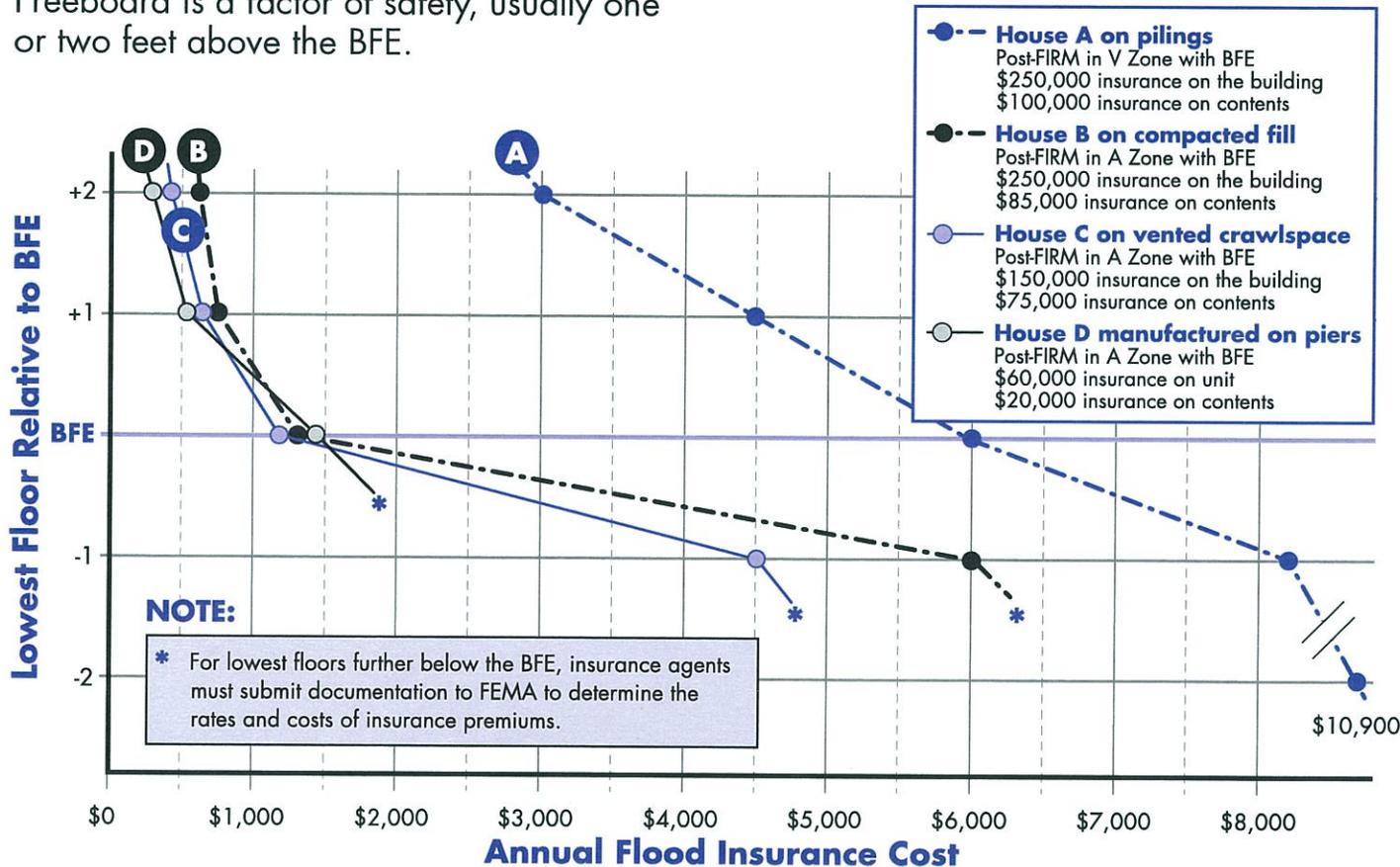
Important Information

Many people don't understand just how risky the floodplain can be. There is a greater than 26% chance that a non-elevated home in the SFHA will be flooded during a 30-year mortgage period. The chance that a major fire will occur during the same period is less than 5%!

CAUTION! Nature doesn't read the flood map! Major storms and flash floods can cause flooding that rises higher than the Base Flood Elevation (BFE). Be safer – protect your home or business by building higher. [See page 27](#) to see how this will save you money on flood insurance.

Freeboard: Build Higher, Reduce Damage, Save on Insurance

Want to save some money and have peace of mind at the same time? Then add freeboard to build higher than the minimum elevation requirement! Freeboard is a factor of safety, usually one or two feet above the BFE.



Important

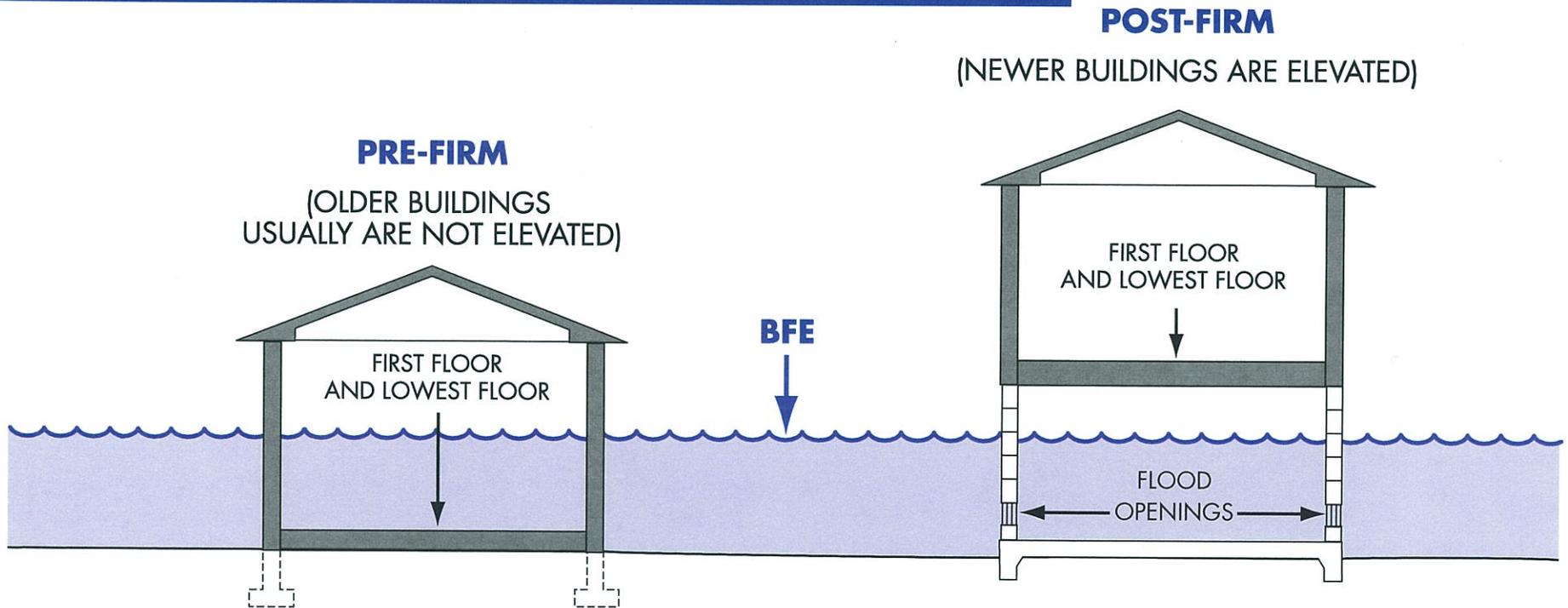
Information

NOTE: Flood insurance rates and various fees change from time to time. Rather than specific costs for insurance, these figures give a feel for how much difference just a foot or two can make.

Remember! When building a new home, be sure the builder checks the floor elevation as part of the foundation inspection. An error of just 6 to 12 inches could more than double what you have to pay for NFIP flood insurance.

The community may be able to grant a variance, but the owner will probably be required to buy insurance. Imagine trying to sell a house if the bank requires insurance that costs more than \$5,000 a year!

What is Meant by Pre-FIRM and Post-FIRM Structures?



A building is **Pre-FIRM** if it was built **before** the date of your community's first FIRM. If built or substantially improved **after** that date, a building is **Post-FIRM**. Find the initial FIRM's date online at www.fema.gov/cis/FL.pdf or call your community's planning, engineering, or permit office.

Permits are required for improvements or repairs to Pre-FIRM buildings, which may have to be elevated to the current elevation and flood zone requirements ([see pages 49 through 54](#)).

<p style="text-align: center;">PROPOSED AMENDMENT March 24, 2015 DRC</p>	<p style="text-align: center;">REVISED PROPOSED AMENDMENT Based upon Public Input/Comment May 26, 2015 DRC</p>
<p style="text-align: center;">Wind Turbines</p>	<p style="text-align: center;">Wind Turbines</p>
<p><u>Policy 101.45.2630</u> In order to preserve the existing community character and natural environment, Monroe County shall limit the height of structures including <u>mechanical equipment and landfills to 35 feet. Height is defined as the vertical distance between grade and the highest part of any structure, including mechanical equipment, but excluding spires and/or steeples on structures used for institutional and/or public uses only; chimneys; radio and/or television antennas; flagpoles; solar apparatus; utility poles and/or transmission towers; and certain antenna supporting structures with attached antennas and/or collocations. Exceptions will be allowed for appurtenances to buildings, transmission towers and other similar structures.</u></p> <p><u>Wind turbines may also exceed the 35 foot height limit provided the site and the turbines are owned and operated by a public utility, have an Avian Protection Plan approved by the United States Fish and Wildlife Service (USFWS) and the turbines comply with relevant State and federal wildlife protection laws such as the Endangered Species Act, Migratory Bird Treaty Act, Bald and Golden Eagle Protection Act, and National Environmental Policy Act. Applications proposing wind turbines which exceed 35 feet in height within the MIAI overlay shall be transmitted to NASKW for review and comment.</u></p> <p><u>In the case of airport districts, there shall be no exceptions to the 35 foot height limitation.</u></p>	<p><u>Policy 101.45.2630</u> In order to preserve the existing community character and natural environment, Monroe County shall limit the height of structures including <u>mechanical equipment and landfills to 35 feet. Height is defined as the vertical distance between grade and the highest part of any structure, including mechanical equipment, but excluding spires and/or steeples on structures used for institutional and/or public uses only; chimneys; radio and/or television antennas; flagpoles; solar apparatus; utility poles and/or transmission towers; and certain antenna supporting structures with attached antennas and/or collocations. Exceptions will be allowed for appurtenances to buildings, transmission towers and other similar structures.</u></p> <p><u>Wind turbines may also exceed the 35 foot height limit provided the site and the turbines are owned and operated by a public utility, have an Avian Protection Plan approved by the United States Fish and Wildlife Service (USFWS) and the turbines comply with relevant State and federal wildlife protection laws such as the Endangered Species Act, Migratory Bird Treaty Act, Bald and Golden Eagle Protection Act, and National Environmental Policy Act. Applications by a public utility proposing wind turbines which exceed 35 feet in height shall require a public hearing before the Board of County Commissioners and a BOCC Resolution supporting the proposal and specifying the maximum approved height, prior to issuance of any county permit or approval. Applications proposing wind turbines which exceed 35 feet in height within the MIAI overlay shall be transmitted to NASKW for review and comment.</u></p> <p><u>In the case of airport districts, there shall be no exceptions to the 35-foot height limitation.</u></p>

<p style="text-align: center;">PROPOSED AMENDMENT March 24, 2015 DRC</p>	<p style="text-align: center;">REVISED PROPOSED AMENDMENT Based upon Public Input/Comment May 26, 2015 DRC</p>
<p style="text-align: center;">Ocean Reef</p>	<p style="text-align: center;">Ocean Reef</p>
<p><u>Policy 101.5.31</u> <u>For Ocean Reef, a gated community which is isolated and inaccessible to the surrounding community, and has a distinct community character, structures may include non-habitable architectural decorative features (such as finials, rails, widow’s walk) that exceed the 35 foot height limit in Policy 101.5.30, but such features shall not exceed 5 feet above the structure’s roof-line. This exception shall not result in a structure or any architectural decorative feature with a height that would exceed 40 feet.</u></p>	<p><u>Policy 101.5.31</u> <u>For Ocean Reef, a master planned community of 100 or more acres in area, which is gated, isolated and inaccessible to the surrounding community, and has a distinct community character, buildings may include non-habitable architectural decorative features (such as finials, rails, widow’s walk) that exceed the 35 foot height limit in Policy 101.5.30, but such features shall not exceed 5 feet above the building’s roof-line. This exception shall not result in a building or any architectural decorative feature with a height that would exceed 40 feet.</u></p> <p><u>As used in this policy, a master planned community means a planned community of 100 or more acres in area subject to a master plan or other development order approved by the county where public access is restricted and the community is operated and maintained by the community including the provision of comprehensive, private utilities and transportation facilities and services within its boundaries and a homeowners association or similar entity which regulates development standards and monitors development requests by its members.</u></p> <p>NOTES</p> <ul style="list-style-type: none"> • <i>slab-to-slab measurement to 11 feet + flood exception = total height?</i> • <i>Cultural Center building: 65 feet for flyover space</i> • <i>Minutes: Ms. Santamaria asked that Ocean Reef provide information of the cultural center, such as a map depiction and its existing height information. Mr. Reed agreed to provide that information, as well as a list of inventoried buildings at Ocean Reef including their existing heights</i>

PROPOSED AMENDMENT
March 24, 2015 DRC

REVISED PROPOSED AMENDMENT
Based upon Public Input/Comment
May 26, 2015 DRC

Flood Protection

Flood Protection

Policy 101.5.32

In order to protect property from flooding and reduce flood insurance costs for property owners, a Flood Protection Height Exception shall be provided to the 35 foot height limit in Policy 101.5.30 as follows:

1. For new structures which are voluntarily elevated to **exceed** the structure's minimum required FEMA base flood elevation (BFE) based on the flood zone, an exception of up to five (5) feet above the 35-foot height limit may be permitted. The amount of the exception shall be a maximum of five (5) feet, and shall be no greater than the amount of voluntary elevation above BFE; and
2. For existing structures which do not currently exceed the height limit of 35 feet in Policy 101.5.30 and are voluntarily elevated to **meet and/or exceed** the structure's minimum required FEMA BFE based on the flood zone, an exception of up to five (5) feet above the 35-foot height limit may be permitted. The amount of the exception shall be a maximum of five (5) feet, and shall be no greater than the amount of elevation necessary to meet BFE plus the amount of voluntary elevation above BFE; and
3. Existing structures which do not currently exceed the height limit of 35 feet in Policy 101.5.30, may be permitted a height exception of more than five (5) feet, if necessary, to voluntarily elevate the structure to **meet** the structure's minimum required FEMA BFE based on the flood zone plus 1 (one) additional foot above BFE.

Policy 101.5.32

By XXXX date, Monroe County shall adopt Land Development Regulations which provide a Flood Protection Height Exception to Policy 101.5.30 (height limit), not exceeding a maximum height of 40 feet, to promote public health, safety and general welfare; minimize public and private losses due to flooding; allow adaptation to coastal flooding, storm surge and other hazards; protect property from flooding and minimize damages; minimize future expenditures of public funds for flood control projects and for recovery from flood events; mitigate rising flood insurance premiums; and reduce flood insurance rates by facilitating/improving the County's Community Rating System score. A Flood Protection Height Exception of up to a **maximum of five (5) feet** above the 35-foot height limit shall be provided to allow buildings to voluntarily elevate up to **three (3) feet above FEMA base flood elevation** in order to promote flood protection, minimize flood damage, reduce flood insurance premiums and minimize future expenditures of public funds for recovery from flood events.

LDR Section XXX:

As provided in Policy 101.5.32, buildings voluntarily elevated to meet or exceed the FEMA base flood elevation (BFE) may exceed the 35-foot height limit as follows:

1. For **new buildings** which are voluntarily elevated to **exceed** the **building's** minimum required BFE, an exception of up to **three (3)** feet above the 35-foot height limit may be permitted. The amount of the height exception shall be a maximum of **three (3)** feet, and shall be no greater than the amount of voluntary elevation above BFE. In no event shall a new building exceed 38 feet in height; and
2. For lawfully established **existing** buildings which do not exceed the 35-foot height limit and are voluntarily elevated to **meet and/or exceed** the building's minimum required BFE, an exception of up to **five (5)** feet above the 35-foot height limit may be permitted. The amount of the height exception shall be a maximum of **five (5)** feet, and shall be no greater than the amount of elevation necessary to **meet** BFE **plus** up to three (3) feet of voluntary elevation above BFE. In no event shall an existing building be elevated to exceed a total building height of 40 feet;
3. No exception shall result in a total building height that exceeds 40 feet; and
4. No exception shall be provided to properties located in an AE 10 or VE 10 or greater FEMA flood zone.

Policy 101.5.33

A lawfully established existing structure which currently exceeds the height limit of 35 feet in Policy 101.5.30 may be repaired, improved or reconstructed to its existing height, provided the structure is limited to the lawfully established existing intensity, floor area, density and type of use. A Flood Protection Height Exception for a lawfully established existing structure exceeding the 35 foot height limit shall be provided as follows:

1. For lawfully established existing structures which currently exceed the height limit of 35 feet in Policy 101.5.30 and are voluntarily elevated to **meet and/or exceed** the structure's minimum required FEMA BFE based on the flood zone, an exception of up to five (5) feet may be permitted. The amount of the exception shall be a maximum of five (5) feet, and shall be no greater than the amount of elevation necessary to meet BFE plus the amount of voluntary elevation above BFE; and
2. Lawfully established existing structures which currently exceed the height limit of 35 feet in Policy 101.5.30, may be permitted a height exception of more than five (5) feet, if necessary, to voluntarily elevate the structure **meet** the structure's minimum required FEMA BFE based on the flood zone plus 1 (one) additional foot above BFE

Policy 101.5.33

As of the effective date of this policy, a lawfully established existing building, which exceeds the 35-foot height limit in Policy 101.5.30, may be repaired, improved or reconstructed to meet required FEMA base flood elevation (BFE), provided the building is limited to the lawfully established existing intensity, floor area, density and type of use. For buildings that are proposed to exceed a total height of 40 feet, a public hearing before the Board of County Commissioners shall be required prior to issuance of any county permit or approval. A BOCC resolution shall specify the maximum approved height.

LDR Section XXX:

As provided in Policy 101.5.33, lawfully established buildings which exceed the 35 foot height limit may be repaired, improved or reconstructed to meet the FEMA BFE provided the building is limited to the lawfully established existing intensity, floor area, density and type of use.

A Flood Protection Height Exception for a lawfully established existing building exceeding the 35-foot height limit shall be provided as follows:

1. For lawfully established existing buildings which exceed the 35-foot height limit that are voluntarily elevated to **meet** the building's minimum required FEMA BFE, an exception of up to **five (5)** feet may be permitted. The amount of the exception shall be a maximum of **five (5)** feet, and shall be no greater than the amount of elevation necessary to **meet** BFE; and

2. For lawfully established existing buildings which exceed the 35-foot height limit that are voluntarily elevated to meet the building's minimum required FEMA BFE, but will require a height exception of more than five (5) feet, a public hearing before the Board of County Commission shall be required prior to issuance of any county permit or approval. The BOCC shall consider:

- a. The physical characteristics of the existing building and parcel;
- b. The susceptibility of the existing building and its contents to flood damage and the effects of such damage on the property owner;
- c. The possibility that materials from the existing building may be swept onto other lands to the injury of others;
- d. The availability of alternate solutions; and
- e. If the new proposed building height will result in increased flood risk; result in additional threats to public safety; result in extraordinary public expense; create nuisance; or cause fraud on or victimization of the public.

A BOCC resolution shall specify the maximum approved height.

PROPOSED AMENDMENT
March 24, 2015 DRC

REVISED PROPOSED AMENDMENT
Based upon Public Input/Comment
May 26, 2015 DRC

Affordable Housing

Affordable Housing

Policy 101.5.34

In order to incentivize the development of affordable and employee/workforce housing, an exception shall be provided to the 35 foot height limit in Policy 101.5.30 exclusively for affordable or employee/workforce dwelling units that meet the income limits for the very low, low and/or median income categories on properties designated as Tier 3. A structure developed as affordable or employee/workforce housing for very low, low and/or median income categories may be developed with a maximum height of 44 feet (to provide for up to three stories over parking or development over nonresidential floor area).

Height is defined as the vertical distance between grade and the highest part of any structure, including mechanical equipment, excluding the exceptions listed in Policy 101.5.30.

Address separately with input from Affordable Housing Committee & BOCC



MEMORANDUM
MONROE COUNTY PLANNING & ENVIRONMENTAL RESOURCES DEPARTMENT

To: Monroe County Development Review Committee
Mayté Santamaria, Senior Director of Planning & Environmental Resources

From: Mayté Santamaria, Senior Director of Planning & Environmental Resources
Emily Schemper, Comprehensive Planning Manager

Date: May 17, 2015

Subject: AN ORDINANCE BY THE MONROE COUNTY BOARD OF COUNTY COMMISSIONERS AMENDING MONROE COUNTY COMPREHENSIVE PLAN CREATING A DEFINITION OF OFFSHORE ISLAND; AMENDING POLICIES 101.5.8 AND 101.13.5 WITHIN THE FUTURE LAND USE ELEMENT AND POLICY 207.1.2 WITHIN THE CONSERVATION AND COASTAL MANAGEMENT ELEMENT TO FURTHER CLARIFY THE DEVELOPMENT OF OFFSHORE ISLANDS; PROVIDING FOR SEVERABILITY; PROVIDING FOR REPEAL OF CONFLICTING PROVISIONS; PROVIDING FOR TRANSMITTAL TO THE STATE LAND PLANNING AGENCY AND THE SECRETARY OF STATE; PROVIDING FOR INCLUSION IN THE MONROE COUNTY COMPREHENSIVE PLAN; PROVIDING FOR AN EFFECTIVE DATE.

Meeting: May 26, 2015, continued from March 24, 2015

I. REQUEST

The Monroe County Planning & Environmental Resources Department is proposing an amendment to revise the policies related to the development of offshore islands in regards to the use of transfer of development rights (TDRs) and transfer of ROGO exemptions (TREs).

II. BACKGROUND INFORMATION

The County has been working on the Comprehensive Plan update and has held numerous public hearings on the proposed amendments. Most recently, the Board of County Commissioners (BOCC) held special public meetings on March 21, 2014, April 23, 2014 and May 22, 2014, to review proposed amendments to the Comprehensive Plan. A special BOCC public hearing was held on July 23, 2014, to consider the transmittal of the proposed amendments (the Monroe County 2030 Comprehensive Plan) to the Florida Department of Economic Opportunity (DEO) and this hearing was continued to October 7, 2014.

The Monroe County Board of County Commissioners held a special meeting on October 7, 2014, to consider the transmittal of the proposed amendments (the Monroe County 2030

Comprehensive Plan) to the Florida Department of Economic Opportunity (DEO) and the hearing was continued to December 10, 2014, to discuss the following:

- *Policies 101.5.31 and 101.5.32: BOCC directed staff to work on height policies for addressing the replacement of existing buildings which exceed the 35ft height limit, architectural features, flood protection purposes and affordable housing. Staff to present drafts during the regular December BOCC meeting.*
- *BOCC directed staff to work on an inventory/data of privately-owned offshore islands. Staff to present draft during the regular December BOCC meeting.*

During the regular December 10, 2014 BOCC meeting, a public hearing was held to discuss proposed height and offshore island policies and to consider the transmittal of the proposed amendments (the Monroe County 2030 Comprehensive Plan) to the DEO. The BOCC directed staff to maintain the existing adopted height and offshore island policies and to extract the proposed changes to the offshore island policies and process it as a separate amendment. A special BOCC transmittal hearing was set for January 14, 2015 for the proposed the Monroe County 2030 Comprehensive Plan.

The Monroe County Board of County Commissioners, at a special meeting on January 14, 2015, unanimously passed a motion to direct staff to impose a temporary moratorium upon certain development applications of Offshore Islands due to pending legislation (updates to the Comprehensive Plan).

During the regular January 21, 2015 BOCC meeting, the Monroe County Board of County Commissioners adopted Resolution No. 022-2015 directing the Monroe County Planning and Environmental Resources Department to process an Ordinance to defer the approval of applications for the transfer of development rights to offshore islands, transfer of ROGO exemptions to offshore islands, tier amendments for offshore islands, map amendments for offshore islands to increase potential density or intensity and text amendments to increase development potential (density/intensity).

DRC: At its regularly scheduled meeting on March 24, 2015, the Monroe County Development Review Committee reviewed the proposed text amendment and held a workshop format meeting to allow for extensive public review and comment. The information provided in the staff report and comments from the public were discussed at the meeting. The text amendment was continued to a future DRC meeting to allow for additional public review, input and discussion early in the process.

III. ANALYSIS OF PROPOSED AMENDMENT

The proposed changes relate to where development, in terms of the transfer of development rights (density) and transfer of ROGO exemptions (lawfully-established unit) are directed.

Transfer of ROGO exemptions or TREs: existing Policy 101.5.8 allowed for the transfer of units, based on the following criteria: *occurs within the same ROGO sub-area, provided the units are lawfully existing and can be accounted for in the County's hurricane evacuation model. In addition, the receiver site shall be located within a Tier III area outside a designated Special Protection Area and for a receiver site on Big Pine Key and No Name Key, the sending site shall also be located on one of those two islands.*

The new proposed policy expands the criteria to provide additional standards and utilize the Tier System:

Sender Site must be located in a Tier I, II, or III-A designated area; or any tier designation within the County's Military Installation Area of Impact (MIAI) Overlay.

Receiver Site criteria:

- The Future Land Use category and Land Use (Zoning) District must allow the requested use;
- Must meet the adopted density standards;
- Includes all infrastructure (potable water, adequate wastewater treatment and disposal wastewater meeting adopted LOS, paved roads, etc.);
- Located within a Tier III designated area; and
- Structures are not located in a velocity (V) zone or within a CBRS unit.

Transfer of development rights or TDRs:

The existing Comprehensive Plan Policy 101.13.4 (TDR) specifies habitat types (hammock, wetlands, etc.) and certain zoning districts that are allowable sender sites for TDRs. The *Offshore Island (OS) zoning category* is specifically identified as an eligible sender site (note, this does not mean the general/glossary term of offshore island: an area of land, surrounded by water, which is not directly or indirectly connected to U.S. 1 by a bridge, road or causeway - *it is the zoning category*).

The new proposed Policy 101.13.3 (TDR) utilizes Tier designation to specify allowable sender sites because it reflects both the habitat types and several of the zoning districts utilized in existing Policy 101.13.4.

Tier designations are based mainly on the environmental characteristics of the land and other items such as: Tier 1 category (Policy 205.1.1) includes lands within state/federal acquisition boundaries; known locations of threatened and endangered species; and lands designated as Conservation and Residential Conservation on the Future Land Use Map (FLUM) (*note, the Offshore Island (OS) zoning category falls under the Residential Conservation FLUM*).

TDRs are utilized by applicants to get enough density to build proposed dwelling units - both residential and transient. Specifically, maximum net density is the maximum density allowed with the use of TDRs (Policy 101.13.3).

The new proposed Policy 101.13.3 also utilizes Tier designation to specify receiver sites for TDRs. Under the new policy, only parcels designated as Tier III – infill areas, may be receiver sites. The policy also specifies that receiver sites must have an adopted maximum net density standard.

INVENTORY/DATA OF PRIVATELY-OWNED OFFSHORE ISLANDS:

During the Comprehensive Plan update, the BOCC requested an inventory/data of privately-owned offshore islands. This information is attached as Exhibit 1 (table) and Exhibit 2 (maps).

For these exhibits, staff utilized the previously proposed definition of offshore island which means an area of land, surrounded by water, which is not directly or indirectly connected to U.S. 1 by a bridge, road or causeway.

Additionally, staff utilized the County's GIS data to provide Future Land Use Map (FLUM) designation, Land Use (Zoning) District, Tier designation and approximate upland acres for each privately owned offshore island.

Based on the data analyzed, the following offshore islands appear to have residential development potential; however, it should be noted that Wisteria Island and Ballast Key do not have a FLUM or Tier designation:

Map Name	Map #	RE Number	FLUM	FLUM Residential Allocated Density	Approx. Residential Development Potential	Zoning	Zoning Residential Allocated Density	Approx. Residential Development Potential	Tier	Estimated Upland Acres Based on GIS Data	Estimated Total Acres
Pumpkin Key	2	00091210-000100 00091210-000200 00091210-000600 00091210-000300 00091210-000000 00091210-000700 00091210-001000 00091210-001400 00091210-001200 00091210-001500 00091210-000800 00091210-000500 00091210-000400 00091210-001600 00091210-001100 00091210-000900 00091210-001300	RM	1/lot	17	IS	1/lot	17	ORCA	24.18	25.05
Toms Harbor Keys	10	00098970-000000	RC	0.25	2.66	OS	0.10	1.07	I	10.65*	49.40*
Little Palm Island	16 & 18	00107880-000000	MC	6.00	25.20	DR	1.00	4.20	I	4.20	4.20
Wisteria Island	33	00123950-000000	Undesignated			OS	0.10	1.87	Undesignated	18.7	39.03
Ballast Key	34	00124030-000000	Undesignated			OS	0.10	1.31	Undesignated	13.1	14.28

*survey data

IV. PROPOSED AMENDMENT

(Deletions are ~~stricken through~~ and additions are underlined.)

Note: items shaded in grey were included in the January 14, 2015 Comp Plan transmittal.

Policy 101.56.8

Monroe County ~~may develop a program, called~~ shall maintain a Transfer of ROGO Exemption (TRE),) program, that would allowallows for the transfer off-site of dwelling units, hotel rooms, campground/recreational vehicle spaces and/or mobile homes to another site in the same ROGO sub-area, provided that they are lawfully existing and can be accounted for in the County's hurricane evacuation model. Dwelling units may be transferred as follows:

- a. between sites in the Upper Keys ROGO sub-area;
- b. between sites in the Lower Keys ROGO sub-area;
- c. between sites in the Big Pine Key and No Name Key ROGO sub-area;
 - i. units from the Big Pine Key and No Name Key ROGO sub-area may also be transferred to the Lower Keys ROGO subarea.

No sender units may be transferred to an area where there are inadequate facilities and services. In addition, the receiver site shall be located within a Tier III area outside a designated Special Protection Area and for a receiver site on Big Pine Key and No Name Key, the sending site shall also be located on one of those two islands.

Sender Site Criteria:

1. Contains a documented lawfully-established sender unit recognized by the County; and
2. Located in a Tier I, II, or III-A designated area; or any tier designation within the County's Military Installation Area of Impact (MIAI) Overlay.

Receiver Site Criteria:

1. The Future Land Use category and Land Use (Zoning) District must allow the requested use;
2. Must meet the adopted density standards;
3. Includes all infrastructure (potable water, adequate wastewater treatment and disposal wastewater meeting adopted LOS, paved roads, etc.);
4. Located within a Tier III designated area;
5. Structures are not located in a velocity (V) zone or within a CBRS unit; and
6. Is not an offshore island.

Policy 101.13.4

~~In conjunction with the evaluation of the existing TDR program pursuant to Policy 101.13.2, parcels within the following habitats and land use districts shall be designated as sender sites for Transferable Development Rights (TDRs):~~

~~Any parcel within these zoning categories:~~

~~Offshore Island (OS) Sparsely Settled (SS)
Main land Native (MN) Parks and Refuge (PR)
Native (NA) Conservation (C)~~

~~Habitat of the following types which lie within any zoning category:~~

~~Freshwater wetlands
Saltmarsh/Buttonwood wetlands
High quality high hammock~~

High quality low hammock
Moderate quality high hammock
Moderate quality low hammock
High quality pinelands
Low quality pinelands
Beach/berm
Palm Hammock
Cactus Hammock
Disturbed Wetlands

Policy 101.13.53

~~In conjunction with the evaluation of the TDR program pursuant to Policy 101.13.2 and no later than one year from the date when the County's Geographic Information System is fully functional, Monroe County shall map potential TDR sender and receiver sites as specified in Policy 101.13.4, and shall map parcels from which development rights have been transferred. These maps shall be updated as necessary and made available to Growth Management staff and public for use in the development review process.~~

Transfer of Development Rights program sender and receiver sites are subject to the following transfer conditions:

Sender Site Criteria:

1. Located in a Tier I, II or III-A designated area.
2. Located in a Tier I, II, or III-A designated area; or any tier designation within the County's Military Installation Area of Impact (MIAI) Overlay.

Receiver Site Criteria:

1. The Future Land Use category and Land Use (Zoning) District must allow the requested use;
 - Liveable CommuniKeys Community Centers shall be encouraged as receiving areas for transfer of development rights.
2. Must have an adopted maximum net density standards;
3. Includes all infrastructure (potable water, adequate wastewater treatment and disposal wastewater meeting adopted LOS, paved roads, etc.)
4. Located within a Tier III designated area;
5. Is not located within a designated CBRS unit; and
7. Is not an offshore island

Policy ~~207~~206.1.2

~~Development shall be prohibited on offshore islands (including spoil islands) which have been documented as an established bird rookery, based on resource agency best available data or survey, as identified on the current Protected Animal Species Map. [9J-5.012(3)(e)1; 9J-5.013(2)(e)5 and 6] Monroe County shall discourage the development of offshore islands (including spoil islands) which have no prior development and have significant upland habitat by discouraging the extension of public facilities and designating the offshore islands as Tier I.~~

Glossary in proposed Comp Plan Update:

Offshore Island means an area of land, surrounded by water, which is not directly or indirectly connected to U.S. 1 by a bridge, road or causeway.

V. CONSISTENCY WITH THE MONROE COUNTY YEAR 2010 COMPREHENSIVE PLAN, THE FLORIDA STATUTES, AND PRINCIPLES FOR GUIDING DEVELOPMENT

A. The proposed amendment is consistent with the following Goals, Objectives and Policies of the Monroe County Year 2010 Comprehensive Plan. Specifically, the amendment furthers:

Goal 101: Monroe County shall manage future growth to enhance the quality of life, ensure the safety of County residents and visitors, and protect valuable natural resources.

Objective 101.11

Monroe County shall implement measures to direct future growth away from environmentally sensitive land and towards established development areas served by existing public facilities.

Policy 102.7.2

By January 4, 1997, Monroe County shall adopt Land Development Regulations which will further restrict the activities permitted on offshore islands. These shall include the following:

1. development shall be prohibited on offshore islands (including spoil islands) which have been documented as an established bird rookery or nesting area (See Conservation and Coastal Management Policy 207.1.3.);
2. campgrounds and marinas shall not be permitted on offshore islands;
3. new mining pits shall be prohibited on offshore islands;
4. permitted uses by-right on islands (which are not bird rookeries) shall include detached residential dwellings, camping (for the personal use of the owner of the property on a temporary basis), beekeeping, accessory uses, and home occupations (subject to a special use permit requiring a public hearing);
5. temporary primitive camping by the owner, in which no land clearing or other alteration of the island occurs, shall be the only use of an offshore island which may occur without necessity of a permit;
6. the use of any motorized vehicles including, but not limited to, trucks, carts, buses, motorcycles, all-terrain vehicles and golf carts shall be prohibited on existing undeveloped offshore islands;
7. planting with native vegetation shall be encouraged whenever possible on spoil islands; and
8. public facilities and services shall not be extended to offshore islands

Policy 102.7.3

Monroe County shall discourage developments proposed on offshore islands by methods including, but not limited to, designated offshore islands as Tier I Lands

Policy 207.1.2

Development shall be prohibited on offshore islands (including spoil islands) which have been documented as an established bird rookery, as identified on the current Protected Animal Species Map.

Policy 207.9.1

By January 4, 1998, the Monroe County Biologist, in cooperation with DNR, FGFWFC, FWS, and the National Audubon Society Research Department shall update the list of offshore island bird rookeries where development shall be prohibited. Until the list is updated, the offshore islands which are established bird rookeries shall be defined as any offshore island designated as a known habitat for a nesting bird on the latest update of the Protected Animal Species Map.

GOAL 209

Monroe County shall discourage private land uses on its mainland, offshore islands and undeveloped coastal barriers, and shall protect existing conservation lands from adverse impacts associated with private land uses on adjoining lands.

Policy 215.2.3

No public expenditures shall be made for new or expanded facilities in areas designated as units of the Coastal Barrier Resources System, saltmarsh and buttonwood wetlands, or offshore islands not currently accessible by road, with the exception of expenditures for conservation and parklands consistent with natural resource protection, and expenditures necessary for public health and safety.

Policy 217.4.2

No public expenditures shall be made for new or expanded facilities in areas designated as units of the Coastal Barrier Resources System, undisturbed saltmarsh and buttonwood wetlands, or offshore islands not currently accessible by road, with the exception of expenditures for conservation and parklands consistent with natural resource protection, and expenditures necessary for public health and safety.

Policy 1401.2.2

No public expenditures shall be made for new or expanded facilities in areas designated as units of the Coastal Barrier Resources System, undisturbed saltmarsh and buttonwood wetlands, or offshore islands not currently accessible by road, with the exception of expenditures for conservation and parklands consistent with natural resource protection, and expenditures necessary for public health and safety.

B. The amendment is consistent with the Principles for Guiding Development for the Florida Keys Area, Section 380.0552(7), Florida Statute.

For the purposes of reviewing consistency of the adopted plan or any amendments to that plan with the principles for guiding development and any amendments to the principles, the principles shall be construed as a whole and no specific provision shall be construed or applied in isolation from the other provisions.

- (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 ss. 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.

Pursuant to Section 380.0552(7) Florida Statutes, the proposed amendment is consistent with the Principles for Guiding Development as a whole and is not inconsistent with any Principle.

C. The proposed amendment is consistent with the Part II of Chapter 163, Florida Statute (F.S.). Specifically, the amendment furthers:

Section 163.3161(4), F.S. – It is the intent of this act that local governments have the ability to preserve and enhance present advantages; encourage the most appropriate use of land, water, and resources, consistent with the public interest; overcome present handicaps; and deal effectively with future problems that may result from the use and development of land within their jurisdictions. Through the process of comprehensive planning, it is intended that units of local government can preserve, promote, protect, and improve the public health, safety, comfort, good order, appearance, convenience, law enforcement and fire prevention, and general welfare; facilitate the adequate and efficient provision of transportation, water, sewerage, schools, parks, recreational facilities, housing, and other requirements and services; and conserve, develop, utilize, and protect natural resources within their jurisdictions

Section 163.3177(1), F.S. – The comprehensive plan shall provide the principles, guidelines, standards, and strategies for the orderly and balanced future economic, social, physical, environmental, and fiscal development of the area that reflects community commitments to implement the plan and its elements. These principles and strategies shall guide future decisions in a consistent manner and shall contain programs and activities to ensure comprehensive plans are implemented. The sections of the comprehensive plan containing the principles and strategies, generally provided as goals, objectives, and policies, shall describe how the local government’s programs, activities, and land development regulations will be initiated, modified, or continued to implement the comprehensive plan in a consistent manner. It is not the intent of this part to require the inclusion of implementing regulations in the comprehensive plan but rather to require identification of those programs, activities, and land development regulations that will be part of the strategy for implementing the comprehensive plan and the principles that describe how the programs, activities, and land development regulations will be

carried out. The plan shall establish meaningful and predictable standards for the use and development of land and provide meaningful guidelines for the content of more detailed land development and use regulations.

VI. PROCESS

Comprehensive Plan amendments may be proposed by the Board of County Commissioners, the Planning Commission, the Director of Planning, or the owner or other person having a contractual interest in property to be affected by a proposed amendment. The Director of Planning shall review and process applications as they are received and pass them onto the Development Review Committee and the Planning Commission.

The Planning Commission shall hold at least one public hearing. The Planning Commission shall review the application, the reports and recommendations of the Department of Planning & Environmental Resources and the Development Review Committee and the testimony given at the public hearing. The Planning Commission shall submit its recommendations and findings to the Board of County Commissioners (BOCC). The BOCC holds a public hearing to consider the transmittal of the proposed comprehensive plan amendment, and considers the staff report, staff recommendation, and the testimony given at the public hearing. The BOCC may or may not recommend transmittal to the Florida Department of Economic Opportunity (DEO). The amendment is transmitted to DEO, which then reviews the proposal and issues an Objections, Recommendations and Comments (ORC) Report. Upon receipt of the ORC report, the County has 180 days to adopt the amendments, adopt the amendments with changes or not adopt the amendment.

VII. STAFF RECOMMENDATION

VIII. EXHIBITS

1. Table of privately owned offshore islands within unincorporated Monroe County.
2. Location maps of privately owned offshore islands within unincorporated Monroe County.

Map Name	Map Page	RE Number	FLUM	FLUM Residential Allocated Density	Approx. Residential Development Potential	Zoning	Zoning Residential Allocated Density	Approx. Residential Development Potential	Tier	Estimated Upland Acres Based on GIS Data	Estimated Total Acres
Palo Alto Keys	1	00573440-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.80
Palo Alto Keys	1	00091370-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	15.66
Palo Alto Keys	1	00573490-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.70
Palo Alto Keys	1	00573470-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.77
Palo Alto Keys	1	00573610-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.34
Palo Alto Keys	1	00573410-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.41
Palo Alto Keys	1	00573540-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.23
Palo Alto Keys	1	00573400-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.30
Palo Alto Keys	1	00573210-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.12
Palo Alto Keys	1	00573260-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.36
Palo Alto Keys	1	00573140-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.35
Palo Alto Keys	1	00573170-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.16
Palo Alto Keys	1	00573310-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	1.06
Palo Alto Keys	1	00573390-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Palo Alto Keys	1	00091470-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	8.28
Palo Alto Keys	1	00573450-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.94
Palo Alto Keys	1	00573590-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.28
Palo Alto Keys	1	00573350-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.56
Palo Alto Keys	1	00573360-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.32
Palo Alto Keys	1	00573290-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.41
Palo Alto Keys	1	00573250-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.55
Palo Alto Keys	1	00573570-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.25
Palo Alto Keys	1	00573190-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.16
Palo Alto Keys	1	00573560-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.19
Palo Alto Keys	1	00573430-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.70
Palo Alto Keys	1	00573580-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.25
Palo Alto Keys	1	00573420-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.54
Palo Alto Keys	1	00573530-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.33
Palo Alto Keys	1	00573230-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.21
Palo Alto Keys	1	00573500-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.60
Palo Alto Keys	1	00573480-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.77
Palo Alto Keys	1	00573320-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.97

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Palo Alto Keys	1	00573460-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.79
Palo Alto Keys	1	00573340-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.65
Palo Alto Keys	1	00573270-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.25
Palo Alto Keys	1	00573180-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.19
Palo Alto Keys	1	00573520-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.40
Palo Alto Keys	1	00573150-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.28
Palo Alto Keys	1	00573330-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.79
Palo Alto Keys	1	00573280-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.27
Palo Alto Keys	1	00573220-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.18
Palo Alto Keys	1	00573600-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.33
Palo Alto Keys	1	00573620-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.43
Palo Alto Keys	1	00573240-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.33
Palo Alto Keys	1	00573300-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.70
Palo Alto Keys	1	00573380-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Palo Alto Keys	1	00091350-000000	RC	0.25	1.91	OS	0.10	0.77	I	7.65	66.81
Palo Alto Keys	1	00573200-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.11
Palo Alto Keys	1	00573160-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.12
Palo Alto Keys	1	00573550-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.19
Palo Alto Keys	1	00573370-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.22
Palo Alto Keys	1	00573510-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.42
Palo Alto Keys	1	00091410-000000	Undesignated			OS	0.10	0.00	I	0.00	0.36
Palo Alto Keys	1	00091360-000000	RC	0.25	0.62	OS	0.10	0.25	I	2.49	19.01
Palo Alto Keys	1	00091300-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	7.57

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Palo Alto Keys	1	00091310-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	10.93
Pumpkin Key (December 2010 Ocean Reef Club Vested Development Rights Letter recognized and issued by the Department of Community Affairs)	2	00091210-000100 00091210-000200 00091210-000600 00091210-000300 00091210-000000 00091210-000700 00091210-001000 00091210-001400 00091210-001200 00091210-001500 00091210-000800 00091210-000500 00091210-000400 00091210-001600 00091210-001100 00091210-000900 00091210-001300	RM	1/lot	17	IS	1/lot	17	ORCA	24.18	25.05
Card Sound Road	3	00091240-000000	RM	1.00	0.71	OS	0.10	0.07	Undesignated	0.71	66.62
	3	00091230-000000	RM	1.00	0.16	OS	0.10	0.02	Undesignated	0.16	7.19
Main Key	4	00091630-000000	RM	1.00	4.06	OS	0.10	0.41	I	4.06	0.40
	4	00091640-000000	RC	0.25	1.02	OS	0.10	0.41	I	4.06	141.82
Rattlesnake Key	5	00083840-000000	C	0.00	0.00	OS	0.10	0.00	I	0.00	7.60
	5	00083800-000000	C	0.00	0.00	OS	0.10	0.00	I	0.00	154.32
	5	00083810-000000	C	0.00	0.00	OS	0.10	0.00	I	0.00	26.43
	5	00083860-000000	C	0.00	0.00	OS	0.10	0.00	I	0.00	14.36
Tavernier Key	6	00091710-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	11.35
	6	00091720-000000	MC	6.00	0.00	OS	0.10	0.00	I	0.00	20.65
Cotton and Wilson Keys	7	00097090-000000	RC	0.25	0.00	OS	0.10	0.00	Undesignated	0.00	30.18
	7	00097110-000000	RC	0.25	0.00	OS	0.10	0.00	Undesignated	0.00	19.32
Spoil Island - MM 73	8	00098100-000000	RC	0.25	0.00	OS	0.10	0.00	Undesignated	0.00	3.43
Channel Key	9	00098940-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	7.90
	9	00098950-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	6.41

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Toms Harbor Keys	10	00098970-000000	RC	0.25	2.66	OS	0.10	1.07	I	10.65	49.40
Molasses Keys	11	00106200-000000	RC	0.25	0.00	OS	0.10	0.00	Undesignated	0.00	6.38
Little Money Key	12	00106140-000000	RC	0.25	0.00	OS	0.10	0.00	Undesignated	0.00	1.55
Money Key	12	00106180-000000	RC	0.25	0.00	OS	0.10	0.00	Undesignated	0.00	1.10
Rachael Carlson Key	13	00105920-000000	RC	0.25	0.00	OS	0.10	0.00	Undesignated	0.00	1.05
Big Mangrove and Don Quixote Keys	14	00107220-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	2.78
	14	00317250-000100	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.77
Newfound Harbor Keys	15	00107950-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	6.20
	15	00107920-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	4.51
	15	00107850-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	5.10
	15	00112110-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	10.15
	15	00107860-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	23.94
	15	00107890-000000	RC	0.25	0.75	OS	0.10	0.30	I	2.99	13.63
Newfound Harbor Keys	16	00107910-000000	RC	0.25	1.08	OS	0.10	0.43	I	4.32	80.79
	16	00107900-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	30.17
	16	00114330-000000	RC	0.25	0.87	OS	0.10	0.35	I	3.48	15.49
	16	00107870-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	22.27
	16	00107830-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	4.78
Little Palm Island	16 & 18	00107880-000000	MC	6.00	25.20	DR	1.00	4.20	I	4.20	4.20
Cooks Island	15 & 17	00107930-000000	RC	0.25	0.05	OS	0.10	0.02	I	0.19	0.29
Cooks Island	15 & 17	00107930-002700	RC	0.25	0.10	OS	0.10	0.04	I	0.38	0.90
Cooks Island	15 & 17	00107930-002600	RC	0.25	0.04	OS	0.10	0.02	I	0.16	0.34
Cooks Island	15 & 17	00107930-000700	RC	0.25	0.06	OS	0.10	0.02	I	0.23	0.34
Cooks Island	15 & 17	00107930-003100	RC	0.25	0.14	OS	0.10	0.05	I	0.54	0.69
Cooks Island	15 & 17	00107930-002400	RC	0.25	0.05	OS	0.10	0.02	I	0.19	0.34
Cooks Island	15 & 17	00107930-001500	RC	0.25	0.05	OS	0.10	0.02	I	0.21	0.34

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Cooks Island	15 & 17	00107930-003303	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.76
Cooks Island	15 & 17	00107930-000500	RC	0.25	0.03	OS	0.10	0.01	I	0.12	0.35
Cooks Island	15 & 17	00107930-001300	RC	0.25	0.08	OS	0.10	0.03	I	0.31	0.43
Cooks Island	15 & 17	00107930-001900	RC	0.25	0.02	OS	0.10	0.01	I	0.09	0.15
Cooks Island	15 & 17	00107930-001100	RC	0.25	0.08	OS	0.10	0.03	I	0.33	0.55
Cooks Island	15 & 17	00107930-000300	RC	0.25	0.06	OS	0.10	0.03	I	0.25	0.34
Cooks Island	15 & 17	00107930-001000	RC	0.25	0.07	OS	0.10	0.03	I	0.26	0.40
Cooks Island	15 & 17	00107930-003300	RC	0.25	0.09	OS	0.10	0.04	I	0.35	0.68
Cooks Island	15 & 17	00107930-003306	RC	0.25	0.05	OS	0.10	0.02	I	0.19	0.97
Cooks Island	15 & 17	00107930-003304	RC	0.25	0.06	OS	0.10	0.02	I	0.22	0.46
Cooks Island	15 & 17	00107930-003000	RC	0.25	0.09	OS	0.10	0.04	I	0.36	0.90
Cooks Island	15 & 17	00107930-000200	RC	0.25	0.07	OS	0.10	0.03	I	0.26	0.38
Cooks Island	15 & 17	00107930-001800	RC	0.25	0.05	OS	0.10	0.02	I	0.19	0.34
Cooks Island	15 & 17	00107930-000600	RC	0.25	0.06	OS	0.10	0.02	I	0.22	0.34
Cooks Island	15 & 17	00107930-002900	RC	0.25	0.04	OS	0.10	0.02	I	0.17	0.34
Cooks Island	15 & 17	00107930-001400	RC	0.25	0.06	OS	0.10	0.02	I	0.23	0.34
Cooks Island	15 & 17	00107930-002100	RC	0.25	0.04	OS	0.10	0.01	I	0.14	0.34
Cooks Island	15 & 17	00107930-002701	RC	0.25	0.04	OS	0.10	0.01	I	0.14	0.22
Cooks Island	15 & 17	00107930-003305	RC	0.25	0.04	OS	0.10	0.02	I	0.16	0.36
Cooks Island	15 & 17	00107930-003307	RC	0.25	0.05	OS	0.10	0.02	I	0.18	0.66
Cooks Island	15 & 17	00107930-000900	RC	0.25	0.23	OS	0.10	0.09	I	0.92	18.02
Cooks Island	15 & 17	00107930-002500	RC	0.25	0.25	OS	0.10	0.10	I	0.99	1.38
Cooks Island	15 & 17	00107930-003401	RC	0.25	0.00	OS	0.10	0.00	I	0.01	7.09
Cooks Island	15 & 17	00107930-003400	RC	0.25	0.01	OS	0.10	0.00	I	0.03	7.07
Cooks Island	15 & 17	00107930-003402	RC	0.25	0.13	OS	0.10	0.05	I	0.51	7.80
Cooks Island	15 & 17	00107930-001700	RC	0.25	0.02	OS	0.10	0.01	I	0.08	0.17
Cooks Island	15 & 17	00107930-002200	RC	0.25	0.08	OS	0.10	0.03	I	0.32	0.94
Cooks Island	15 & 17	00107930-002800	RC	0.25	0.15	OS	0.10	0.06	I	0.58	1.55
Cooks Island	15 & 17	00107930-002000	RC	0.25	0.02	OS	0.10	0.01	I	0.09	0.18
Cooks Island	15 & 17	00107930-001600	RC	0.25	0.02	OS	0.10	0.01	I	0.08	0.18
Cooks Island	15 & 17	00107930-000100	RC	0.25	0.02	OS	0.10	0.01	I	0.07	0.18
Pieces of Eight Key	19	00228810-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14

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Pieces of Eight Key	19	00232630-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00228010-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00232670-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00231700-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00230430-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00229150-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00233100-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00232260-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227650-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00232070-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.16
Pieces of Eight Key	19	00230290-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.19
Pieces of Eight Key	19	00232610-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00232790-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00233780-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00226960-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.10
Pieces of Eight Key	19	00231300-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00232010-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00230580-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00231970-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00230690-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00229280-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.17
Pieces of Eight Key	19	00232320-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.23
Pieces of Eight Key	19	00232560-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.17
Pieces of Eight Key	19	00231360-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.20
Pieces of Eight Key	19	00234110-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.22
Pieces of Eight Key	19	00231940-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00232380-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00232440-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00233850-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.30
Pieces of Eight Key	19	00229750-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.19
Pieces of Eight Key	19	00232660-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00230100-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.19

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Pieces of Eight Key	19	00231840-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.18
Pieces of Eight Key	19	00232280-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00234080-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00234120-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.18
Pieces of Eight Key	19	00233060-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00232960-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227120-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.10
Pieces of Eight Key	19	00227000-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00228590-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.25
Pieces of Eight Key	19	00232080-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.16
Pieces of Eight Key	19	00229990-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.19
Pieces of Eight Key	19	00228950-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00232800-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00231660-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00230400-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.16
Pieces of Eight Key	19	00229120-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00232210-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.12
Pieces of Eight Key	19	00230550-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00226620-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.16
Pieces of Eight Key	19	00231760-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00226920-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.16
Pieces of Eight Key	19	00227160-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.06
Pieces of Eight Key	19	00228980-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00234160-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00229600-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00230120-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00229540-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.30
Pieces of Eight Key	19	00233900-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00227630-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00226660-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00227410-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00230380-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.23

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Pieces of Eight Key	19	00231410-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00234060-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00227980-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00226850-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.23
Pieces of Eight Key	19	00231820-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00232950-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00233890-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00230040-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00226880-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.24
Pieces of Eight Key	19	00231690-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00226860-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.34
Pieces of Eight Key	19	00231810-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00231870-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00232180-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00228500-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00228480-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.20
Pieces of Eight Key	19	00233790-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00232430-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00234170-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00232160-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00228190-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00228460-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.23
Pieces of Eight Key	19	00233770-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00229530-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.24
Pieces of Eight Key	19	00233410-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00226730-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00226900-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.37
Pieces of Eight Key	19	00231520-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00228600-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.24
Pieces of Eight Key	19	00228560-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.16
Pieces of Eight Key	19	00230140-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00229020-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.16

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Pieces of Eight Key	19	00228960-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227260-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.06
Pieces of Eight Key	19	00230280-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00229550-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.19
Pieces of Eight Key	19	00233740-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.16
Pieces of Eight Key	19	00226800-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00226790-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00232820-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.16
Pieces of Eight Key	19	00228690-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.17
Pieces of Eight Key	19	00232530-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00231630-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.22
Pieces of Eight Key	19	00227970-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.17
Pieces of Eight Key	19	00229820-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00228650-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00231280-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00230960-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.22
Pieces of Eight Key	19	00226720-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00231680-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00227670-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00228050-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.16
Pieces of Eight Key	19	00229100-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00231980-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227370-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00230190-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00232980-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00233930-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00229030-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.19
Pieces of Eight Key	19	00232410-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00231540-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.12
Pieces of Eight Key	19	00233080-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00231610-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00229170-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.17

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Pieces of Eight Key	19	00232020-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00231580-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00232540-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00226680-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.17
Pieces of Eight Key	19	00233120-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00232220-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.16
Pieces of Eight Key	19	00230480-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.19
Pieces of Eight Key	19	00229860-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.18
Pieces of Eight Key	19	00233870-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227300-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00229040-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00233020-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.16
Pieces of Eight Key	19	00232520-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00226930-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.12
Pieces of Eight Key	19	00229740-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.17
Pieces of Eight Key	19	00227210-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.10
Pieces of Eight Key	19	00227640-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.16
Pieces of Eight Key	19	00229390-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.20
Pieces of Eight Key	19	00227240-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.05
Pieces of Eight Key	19	00232930-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00227400-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00232500-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00228030-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.18
Pieces of Eight Key	19	00227380-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227250-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.07
Pieces of Eight Key	19	00230540-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00229950-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00231830-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.16
Pieces of Eight Key	19	00227010-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.11
Pieces of Eight Key	19	00226950-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.09
Pieces of Eight Key	19	00228910-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00233880-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13

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Pieces of Eight Key	19	00228140-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.18
Pieces of Eight Key	19	00230000-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00232840-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00231650-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.19
Pieces of Eight Key	19	00228550-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00231470-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00231480-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00232910-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00234240-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00232040-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.28
Pieces of Eight Key	19	00232030-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.18
Pieces of Eight Key	19	00227680-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00229110-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227320-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00231330-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227990-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227350-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00230220-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.16
Pieces of Eight Key	19	00230350-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00229870-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.18
Pieces of Eight Key	19	00228470-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.22
Pieces of Eight Key	19	00232170-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227360-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00228090-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.17
Pieces of Eight Key	19	00231770-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00232550-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00231930-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00226840-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227220-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.03
Pieces of Eight Key	19	00230560-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00230710-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.12
Pieces of Eight Key	19	00232370-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14

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Pieces of Eight Key	19	00231950-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00231490-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00228990-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00232620-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00231780-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00230260-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00228530-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00226760-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.12
Pieces of Eight Key	19	00230440-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00233860-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.12
Pieces of Eight Key	19	00231270-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00231600-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00226700-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.24
Pieces of Eight Key	19	00228630-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.44
Pieces of Eight Key	19	00233970-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00233830-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00229880-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227620-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00230170-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00229610-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.18
Pieces of Eight Key	19	00234040-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.16
Pieces of Eight Key	19	00226600-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.09
Pieces of Eight Key	19	00233420-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00231750-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00230340-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00230180-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00231350-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00228490-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00230090-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00232000-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.16
Pieces of Eight Key	19	00232870-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00232200-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.12

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Pieces of Eight Key	19	00234100-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00233760-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00228750-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.27
Pieces of Eight Key	19	00229960-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00228880-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.19
Pieces of Eight Key	19	00232780-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227610-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00233390-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00231260-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00227390-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00231560-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00233820-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00228610-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.27
Pieces of Eight Key	19	00232140-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00231710-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00234070-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00231900-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00229980-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.17
Pieces of Eight Key	19	00231800-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227060-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.22
Pieces of Eight Key	19	00232150-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00228900-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00230050-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00232340-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.18
Pieces of Eight Key	19	00233190-000000	RC	0.25	0.04	OS	0.10	0.01	I	0.14	0.14
Pieces of Eight Key	19	00234140-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227290-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227190-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.21
Pieces of Eight Key	19	00233050-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00233180-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.01	0.14
Pieces of Eight Key	19	00232510-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00227270-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.04

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Pieces of Eight Key	19	00230460-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00231960-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00229770-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00234270-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.07
Pieces of Eight Key	19	00232920-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00230330-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00231420-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00232990-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.18
Pieces of Eight Key	19	00231850-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.44
Pieces of Eight Key	19	00228170-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.17
Pieces of Eight Key	19	00230310-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00232760-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00231400-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00231590-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00226750-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.12
Pieces of Eight Key	19	00233430-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.26
Pieces of Eight Key	19	00227180-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.06
Pieces of Eight Key	19	00232060-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00230570-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00234090-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00229970-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00229630-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00230720-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.24
Pieces of Eight Key	19	00228680-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00230300-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.18
Pieces of Eight Key	19	00232810-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227170-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.05
Pieces of Eight Key	19	00233910-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227020-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.11
Pieces of Eight Key	19	00232600-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00231340-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00226970-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.12

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Pieces of Eight Key	19	00226980-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.12
Pieces of Eight Key	19	00227960-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.23
Pieces of Eight Key	19	00228130-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.19
Pieces of Eight Key	19	00229160-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.27
Pieces of Eight Key	19	00227040-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00226830-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00229620-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.19
Pieces of Eight Key	19	00230530-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00232740-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00226820-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00230060-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00226940-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.09
Pieces of Eight Key	19	00228180-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.16
Pieces of Eight Key	19	00227340-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00232310-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.18
Pieces of Eight Key	19	00231620-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.19
Pieces of Eight Key	19	00233920-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00233730-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.25
Pieces of Eight Key	19	00228160-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.18
Pieces of Eight Key	19	00233200-000000	RC	0.25	0.04	OS	0.10	0.01	I	0.14	0.14
Pieces of Eight Key	19	00226690-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.20
Pieces of Eight Key	19	00227280-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.25
Pieces of Eight Key	19	00233110-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00231670-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00232880-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00229760-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00230070-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00231740-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.21
Pieces of Eight Key	19	00231460-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.18
Pieces of Eight Key	19	00231720-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00227110-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.09
Pieces of Eight Key	19	00228830-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14

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Pieces of Eight Key	19	00226590-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.19
Pieces of Eight Key	19	00228660-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00230450-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00231430-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00229010-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00230200-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.20
Pieces of Eight Key	19	00232690-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.16
Pieces of Eight Key	19	00226990-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00226780-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00229140-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00230370-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00231310-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00231510-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227310-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227230-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.03
Pieces of Eight Key	19	00228020-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.16
Pieces of Eight Key	19	00232590-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.18
Pieces of Eight Key	19	00233990-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00229560-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00226770-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00230080-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00234150-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00231550-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.16
Pieces of Eight Key	19	00226170-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.18
Pieces of Eight Key	19	00230110-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227130-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.09
Pieces of Eight Key	19	00233720-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.21
Pieces of Eight Key	19	00228200-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00229270-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00232640-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00228940-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00232470-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14

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Pieces of Eight Key	19	00234250-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.20
Pieces of Eight Key	19	00230250-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00228970-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00232860-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.16
Pieces of Eight Key	19	00232330-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.23
Pieces of Eight Key	19	00231370-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.25
Pieces of Eight Key	19	00230360-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00232830-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00229850-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00230210-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.24
Pieces of Eight Key	19	00232090-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00233950-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00230410-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00227330-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00231730-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.17
Pieces of Eight Key	19	00228740-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.22
Pieces of Eight Key	19	00226710-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.18
Pieces of Eight Key	19	00233010-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.16
Pieces of Eight Key	19	00229050-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00232490-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00231570-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00228510-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227090-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.12
Pieces of Eight Key	19	00231380-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00232270-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00232240-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00227140-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.06
Pieces of Eight Key	19	00228720-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.20
Pieces of Eight Key	19	00231790-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00226870-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.24
Pieces of Eight Key	19	00232710-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.23
Pieces of Eight Key	19	00228760-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.63

NOTE, acreage provided is an estimate. A property owner may submit a sealed boundary survey which shows mean high water lines in accordance with Florida Statutes and specifically provides the numeric amount of land situated above mean high water.

Map Name	Map Page	RE Number	FLUM	FLUM Residential Allocated Density	Approx. Residential Development Potential	Zoning	Zoning Residential Allocated Density	Approx. Residential Development Potential	Tier	Estimated Upland Acres Based on GIS Data	Estimated Total Acres
Pieces of Eight Key	19	00226610-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.04
Pieces of Eight Key	19	00227600-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.16
Pieces of Eight Key	19	00233090-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00232290-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00228890-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00226650-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.17
Pieces of Eight Key	19	00229130-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00228150-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.18
Pieces of Eight Key	19	00229670-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.25
Pieces of Eight Key	19	00228520-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00229930-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00232400-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00230490-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00230320-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00232450-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.21
Pieces of Eight Key	19	00229290-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.23
Pieces of Eight Key	19	00233000-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.24
Pieces of Eight Key	19	00231880-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00230950-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00232730-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00228840-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00226740-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.12
Pieces of Eight Key	19	00228710-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.22
Pieces of Eight Key	19	00227150-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.06
Pieces of Eight Key	19	00232350-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.16
Pieces of Eight Key	19	00228000-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00230130-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00233840-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00228120-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.17
Pieces of Eight Key	19	00234050-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.19
Pieces of Eight Key	19	00229640-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00234000-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.21

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Map Name	Map Page	RE Number	FLUM	FLUM Residential Allocated Density	Approx. Residential Development Potential	Zoning	Zoning Residential Allocated Density	Approx. Residential Development Potential	Tier	Estimated Upland Acres Based on GIS Data	Estimated Total Acres
Pieces of Eight Key	19	00230230-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00232580-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.23
Pieces of Eight Key	19	00227080-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00226630-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.03
Pieces of Eight Key	19	00230030-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00232680-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00232390-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00229890-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00232190-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00234230-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00231500-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00229730-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00233070-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00231290-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00232250-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227200-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00233810-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00231320-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227100-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.09
Pieces of Eight Key	19	00232360-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00232900-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00226640-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.26
Pieces of Eight Key	19	00228730-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.21
Pieces of Eight Key	19	00230590-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.20
Pieces of Eight Key	19	00227070-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.23
Pieces of Eight Key	19	00229060-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00226890-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.49
Pieces of Eight Key	19	00228580-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.27
Pieces of Eight Key	19	00231440-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00230020-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00233980-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00232460-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.16

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Pieces of Eight Key	19	00231890-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00232890-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00233960-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00232750-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00233940-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00230470-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00226810-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00229590-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00227830-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.17
Pieces of Eight Key	19	00227750-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.16
Pieces of Eight Key	19	00227730-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00232850-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00228220-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.18
Pieces of Eight Key	19	00227780-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227760-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00228300-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.17
Pieces of Eight Key	19	00228380-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227460-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00228360-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227420-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.25
Pieces of Eight Key	19	00232050-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.26
Pieces of Eight Key	19	00227770-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00228420-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227480-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.23
Pieces of Eight Key	19	00227850-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00228400-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00232700-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.24
Pieces of Eight Key	19	00228040-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.17
Pieces of Eight Key	19	00228800-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00232300-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00232130-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.18
Pieces of Eight Key	19	00234220-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14

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Pieces of Eight Key	19	00230670-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00234130-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00232230-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.12
Pieces of Eight Key	19	00229000-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00231530-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00232940-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227030-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.10
Pieces of Eight Key	19	00230700-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00228540-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.18
Pieces of Eight Key	19	00232970-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00226670-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.18
Pieces of Eight Key	19	00233800-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00233380-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00228620-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.31
Pieces of Eight Key	19	00232770-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227660-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00230390-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.18
Pieces of Eight Key	19	00232420-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.12
Pieces of Eight Key	19	00231910-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00233750-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00231920-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00232720-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00233400-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00228570-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.22
Pieces of Eight Key	19	00229580-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.27
Pieces of Eight Key	19	00232480-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.12
Pieces of Eight Key	19	00230240-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00230270-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00228210-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00228640-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00233030-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00226180-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.18

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Pieces of Eight Key	19	00227810-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00231450-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.30
Pieces of Eight Key	19	00228340-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00231250-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.20
Pieces of Eight Key	19	00228320-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.28
Pieces of Eight Key	19	00227820-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00231640-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.18
Pieces of Eight Key	19	00228410-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00228290-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.17
Pieces of Eight Key	19	00227430-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00227860-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00227720-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00228390-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00228330-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.16
Pieces of Eight Key	19	00227510-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.19
Pieces of Eight Key	19	00228430-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227470-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.19
Pieces of Eight Key	19	00232120-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.21
Pieces of Eight Key	19	00228350-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227440-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227840-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.17
Pieces of Eight Key	19	00228440-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.16
Pieces of Eight Key	19	00228310-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00227500-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.19
Pieces of Eight Key	19	00227490-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.17
Pieces of Eight Key	19	00227590-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00228370-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00227870-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00227710-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00227700-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.17
Pieces of Eight Key	19	00228280-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.18
Pieces of Eight Key	19	00228450-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.25

NOTE, acreage provided is an estimate. A property owner may submit a sealed boundary survey which shows mean high water lines in accordance with Florida Statutes and specifically provides the numeric amount of land situated above mean high water.

Map Name	Map Page	RE Number	FLUM	FLUM Residential Allocated Density	Approx. Residential Development Potential	Zoning	Zoning Residential Allocated Density	Approx. Residential Development Potential	Tier	Estimated Upland Acres Based on GIS Data	Estimated Total Acres
Pieces of Eight Key	19	00227580-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.16
Pieces of Eight Key	19	00227450-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227690-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Pieces of Eight Key	19	00227520-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.17
Pieces of Eight Key	19	00228820-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00231390-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00231990-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00230420-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00228670-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00227050-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.16
Pieces of Eight Key	19	00232570-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.23
Pieces of Eight Key	19	00228700-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.20
Pieces of Eight Key	19	00228790-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00233040-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.14
Pieces of Eight Key	19	00232650-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.12
Pieces of Eight Key	19	00226910-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.19
Pieces of Eight Key	19	00229570-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.21
Pieces of Eight Key	19	00231860-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.13
Pieces of Eight Key	19	00227740-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.17
Pieces of Eight Key	19	00233130-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.15
Summerland and Howell Keys	20	00107630-000000	RC	0.25	1.14	OS	0.10	0.46	I	4.57	6.66
	20	00107590-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	13.45
	20	00107620-000000	RC	0.25	0.59	OS	0.10	0.24	I	2.36	3.46
	20	00114460-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	15.88
	20	00114420-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	11.83
Knock-Em-Down Keys	21	00114410-000401	RC	0.25	0.41	OS	0.10	0.16	I	1.62	3.36
Knock-Em-Down Keys	21	00114410-000200	RC	0.25	0.40	OS	0.10	0.16	I	1.61	2.66
Knock-Em-Down Keys	21	00107500-000108	RC	0.25	0.50	OS	0.10	0.20	I	1.99	3.94
Knock-Em-Down Keys	21	00107500-000106	RC	0.25	0.38	OS	0.10	0.15	I	1.53	3.52
Knock-Em-Down Keys	21	00114400-000200	RC	0.25	0.00	OS	0.10	0.00	I	0.00	6.11
Knock-Em-Down Keys	21	00114400-000600	RC	0.25	1.21	OS	0.10	0.48	I	4.82	6.35
Knock-Em-Down Keys	21	00107501-000104	RC	0.25	0.09	OS	0.10	0.04	I	0.35	0.95

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Map Name	Map Page	RE Number	FLUM	FLUM Residential Allocated Density	Approx. Residential Development Potential	Zoning	Zoning Residential Allocated Density	Approx. Residential Development Potential	Tier	Estimated Upland Acres Based on GIS Data	Estimated Total Acres
Knock-Em-Down Keys	21	00114400-000700	RC	0.25	0.55	OS	0.10	0.22	I	2.19	8.61
Knock-Em-Down Keys	21	00114410-000600	RC	0.25	0.17	OS	0.10	0.07	I	0.68	3.99
Knock-Em-Down Keys	21	00107500-000101	RC	0.25	0.29	OS	0.10	0.12	I	1.15	7.48
Knock-Em-Down Keys	21	00114400-000500	RC	0.25	0.17	OS	0.10	0.07	I	0.66	9.71
Knock-Em-Down Keys	21	00114380-000100	RC	0.25	0.31	OS	0.10	0.13	I	1.25	2.98
Knock-Em-Down Keys	21	00114400-000300	RC	0.25	0.63	OS	0.10	0.25	I	2.53	7.39
Knock-Em-Down Keys	21	00107500-000102	RC	0.25	0.29	OS	0.10	0.11	I	1.14	4.64
Knock-Em-Down Keys	21	00107500-000105	RC	0.25	0.33	OS	0.10	0.13	I	1.31	3.69
Knock-Em-Down Keys	21	00107450-000000	RC	0.25	0.70	OS	0.10	0.28	I	2.80	10.31
Knock-Em-Down Keys	21	00114410-000700	RC	0.25	0.00	OS	0.10	0.00	I	0.00	7.79
Knock-Em-Down Keys	21	00114390-000100	RC	0.25	0.80	OS	0.10	0.32	I	3.18	7.95
Knock-Em-Down Keys	21	00114410-000900	RC	0.25	0.00	OS	0.10	0.00	I	0.00	3.66
Knock-Em-Down Keys	21	00114360-000000	RC	0.25	0.41	OS	0.10	0.16	I	1.62	18.98
Knock-Em-Down Keys	21	00114410-000000	RC	0.25	0.06	OS	0.10	0.02	I	0.22	4.30
Knock-Em-Down Keys	21	00114800-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	31.40
Knock-Em-Down Keys	21	00114370-000100	RC	0.25	0.82	OS	0.10	0.33	I	3.29	10.56
Knock-Em-Down Keys	21	00114410-000100	RC	0.25	1.68	OS	0.10	0.67	I	6.72	8.25
Knock-Em-Down Keys	21	00114370-000300	RC	0.25	0.33	OS	0.10	0.13	I	1.33	2.77
Knock-Em-Down Keys	21	00107500-000103	RC	0.25	0.23	OS	0.10	0.09	I	0.90	4.05
Knock-Em-Down Keys	21	00114370-000400	RC	0.25	0.15	OS	0.10	0.06	I	0.60	2.89
Knock-Em-Down Keys	21	00114400-000100	RC	0.25	1.37	OS	0.10	0.55	I	5.47	12.10
Knock-Em-Down Keys	21	00107500-000107	RC	0.25	0.50	OS	0.10	0.20	I	1.99	4.28
Knock-Em-Down Keys	21	00114370-000000	RC	0.25	0.08	OS	0.10	0.03	I	0.32	2.48
Knock-Em-Down Keys	21	00114370-000200	RC	0.25	0.13	OS	0.10	0.05	I	0.53	2.72
Knock-Em-Down Keys	21	00107460-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	0.92
Knock-Em-Down Keys	21	00107420-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	1.04
Knock-Em-Down Keys	21	00114410-000500	RC	0.25	0.08	OS	0.10	0.03	I	0.31	8.72
Knock-Em-Down Keys	21	00114410-000400	RC	0.25	0.30	OS	0.10	0.12	I	1.21	3.38
Crab Key	22	00115200-000000	RC	0.25	0.20	OS	0.10	0.08	I	0.79	6.08
	22	00115180-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	11.76
Gopher Key	23	00107780-000000	RC	0.25	0.00	OS	0.10	0.00	Undesignated	0.00	7.87

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Map Name	Map Page	RE Number	FLUM	FLUM Residential Allocated Density	Approx. Residential Development Potential	Zoning	Zoning Residential Allocated Density	Approx. Residential Development Potential	Tier	Estimated Upland Acres Based on GIS Data	Estimated Total Acres
Budd Keys	24	00107290-000100	RC	0.25	0.00	OS	0.10	0.00	I	0.00	1.40
	24	00107290-000200	RC	0.25	0.05	OS	0.10	0.02	I	0.18	2.60
	24	00107290-000901	RC	0.25	0.00	OS	0.10	0.00	I	0.00	2.63
	24	00107290-000501	RC	0.25	0.00	OS	0.10	0.00	I	0.00	1.33
	24	00107290-001000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	1.08
	24	00107290-000300	RC	0.25	0.07	OS	0.10	0.03	I	0.28	2.49
	24	00107290-000000	RC	0.25	0.03	OS	0.10	0.01	I	0.13	1.26
	24	00107290-000900	RC	0.25	0.00	OS	0.10	0.00	I	0.00	1.27
	24	00107290-000800	RC	0.25	0.00	OS	0.10	0.00	I	0.00	1.40
	24	00107310-000100	RC	0.25	0.28	OS	0.10	0.11	I	1.10	1.39
	24	00107310-000100	RC	0.25	0.28	OS	0.10	0.11	I	1.10	1.28
24	00107310-000100	C	0.00	0.00	OS	0.10	0.11	I	1.10	0.47	
Buttonwood Key	25	00116780-000000	C	0.00	0.00	OS	0.10	0.00	Undesignated	0.00	0.21
Saddlebunch Keys	26	00120040-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	8.00
	26	00119970-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	1.50
	26	00119920-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	4.85
	26	00119960-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	9.28
	26	00119950-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	7.54
	26	00120020-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	11.73
	26	00119910-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	2.45
	26	00120010-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	5.85
Half Moon Key	27	00117100-000000	RC	0.25	0.08	OS	0.10	0.03	I	0.32	8.42
Half Moon Key	27	00117020-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	63.28
Half Moon Key	27	00117090-001300	RC	0.25	0.00	OS	0.10	0.00	I	0.00	2.95
Half Moon Key	27	00117090-000500	RC	0.25	0.08	OS	0.10	0.03	I	0.33	4.21
Half Moon Key	27	00117090-001000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	6.30
Half Moon Key	27	00117090-001200	RC	0.25	0.00	OS	0.10	0.00	I	0.00	5.42
Half Moon Key	27	00117090-000300	RC	0.25	0.00	OS	0.10	0.00	I	0.00	2.60
Half Moon Key	27	00117090-000700	RC	0.25	0.00	OS	0.10	0.00	I	0.00	4.24
Half Moon Key	27	00117090-000701	RC	0.25	0.00	OS	0.10	0.00	I	0.00	2.92
Half Moon Key	27	00117090-000400	RC	0.25	0.10	OS	0.10	0.04	I	0.38	4.66
Half Moon Key	27	00117090-000201	RC	0.25	0.00	OS	0.10	0.00	I	0.00	1.39

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Map Name	Map Page	RE Number	FLUM	FLUM Residential Allocated Density	Approx. Residential Development Potential	Zoning	Zoning Residential Allocated Density	Approx. Residential Development Potential	Tier	Estimated Upland Acres Based on GIS Data	Estimated Total Acres
Half Moon Key	27	00117090-000100	RC	0.25	0.00	OS	0.10	0.00	I	0.00	2.86
Half Moon Key	27	00117090-000900	RC	0.25	0.00	OS	0.10	0.00	I	0.00	5.67
Half Moon Key	27	00117080-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	10.43
Similar Sound	28	00117140-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	24.37
	28	00117150-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	8.85
	28	00117170-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	20.18
	28	00117190-000000	RC	0.25	0.51	OS	0.10	0.20	I	2.03	129.94
	28	00122130-000000	RC	0.25	0.00	OS	0.10	0.00	I	0.00	5.23
Mallory Key	29	00116560-000000	C	0.00	0.00	OS	0.10	0.00	I	0.00	37.71
Marvin Keys	30	00116300-000000	C	0.00	0.00	OS	0.10	0.00	I	0.00	26.54
	30	00116290-000000	C	0.00	0.00	OS	0.10	0.00	I	0.00	7.79
Mudd Keys	31	00116500-000000	C	0.00	0.00	OS	0.10	0.00	I	0.00	16.26
West Harbor Key	32	00116200-000000	Undesignated			OS	0.10	0.00	I	0.00	50.17
Wisteria Island	33	00123950-000000	Undesignated			OS	0.10	1.87	Undesignated	18.70	39.03
Ballast Key	34	00124030-000000	Undesignated			OS	0.10	1.31	Undesignated	13.10	14.28

approximation for
Ballast Key

Density or allocated density means the number of dwelling units or rooms allocated per gross acre of land by the plan.

Gross acre means the total area of a site excluding submerged lands, tidally inundated mangroves, not to exceed mean high tide, and any publicly dedicated rights-of-way.

NOTE, acreage provided is an estimate. A property owner may submit a sealed boundary survey which shows mean high water lines in accordance with Florida Statutes and specifically provides the numeric amount of land situated above mean high water.

1	Palo Alto Keys
2	Pumpkin Key
3	Card Sound Road
4	Main Key
5	Rattlesnake Key
6	Tavernier Key
7	Cotton and Wilson Keys
8	Spoil Island
9	Channel Key
10	Toms Harbor Keys
11	Molasses Keys
12	Money and Little Money Keys
13	Rachael Carlson Key
14	Big Mangrove and Don Quijote Keys
15	Newfound Harbor Keys
16	Newfound Harbor Keys
17	Cooks Island
18	Little Palm Island
19	Pieces of Eight Key
20	Summerland and Howell Keys
21	Knock-em-Down Keys
22	Crab Key
23	Gopher Key
24	Budd Keys
25	Burtonwood Key
26	Saddlebunch Keys
27	Half Moon Key
28	Similar Sound
29	Mallory Key
30	Manin Keys
31	Mud Keys
32	West Harbor Key
33	Wisteria Island
34	Ballast Key





Map 1 - Palo Alto Keys
 Northeast of Ocean Reef
 56 Parcels
 Parcel Acreage: 149.18
 FLUM: Residential Conservation (RC) and Undesignated
 Zoning: Offshore Island (OS)
 Tier I

Data Source: Monroe County - Growth Management - GIS





Map 2 - Pumpkin Key

Northwest of Ocean Reef

17 Parcels

Parcel Acreage: 25.05

FLUM: Residential Medium (RM)

Zoning: Offshore Island (OS)

Undesignated Tier



Data Source: Monroe County - Growth Management - GIS





Map 3 - Card Sound Road

North of Card Sound Road

2 Parcels

Parcel Acreage: 73.81

FLUM: Undesignated

Zoning: Offshore Island (OS)

Undesignated Tier



Data Source: Monroe County - Growth Management - GIS





Map 6 - Tavernier Key

East of Tavernier at MM 92

2 Parcels

Parcel Acreage: 32

FLUM: Residential Conservation (RC)

Zoning: Offshore Island (OS)

Tier I



Data Source: Monroe County - Growth Management - GIS





Map 7 - Cotton and Wilson Keys

North of Windley Key at MM 84

2 Parcels

Parcel Acreage: 49.5

FLUM: Residential Conservation (RC)

Zoning: Offshore Island (OS)

Undesignated Tier



Data Source: Monroe County - Growth Management - GIS





Map 8 - Spoil Island - Mile Marker 73

North of Annes Beach at MM 73

1 Parcel

Parcel Acreage: 3.43

FLUM: Residential Conservation (RC)

Zoning: Offshore Island (OS)

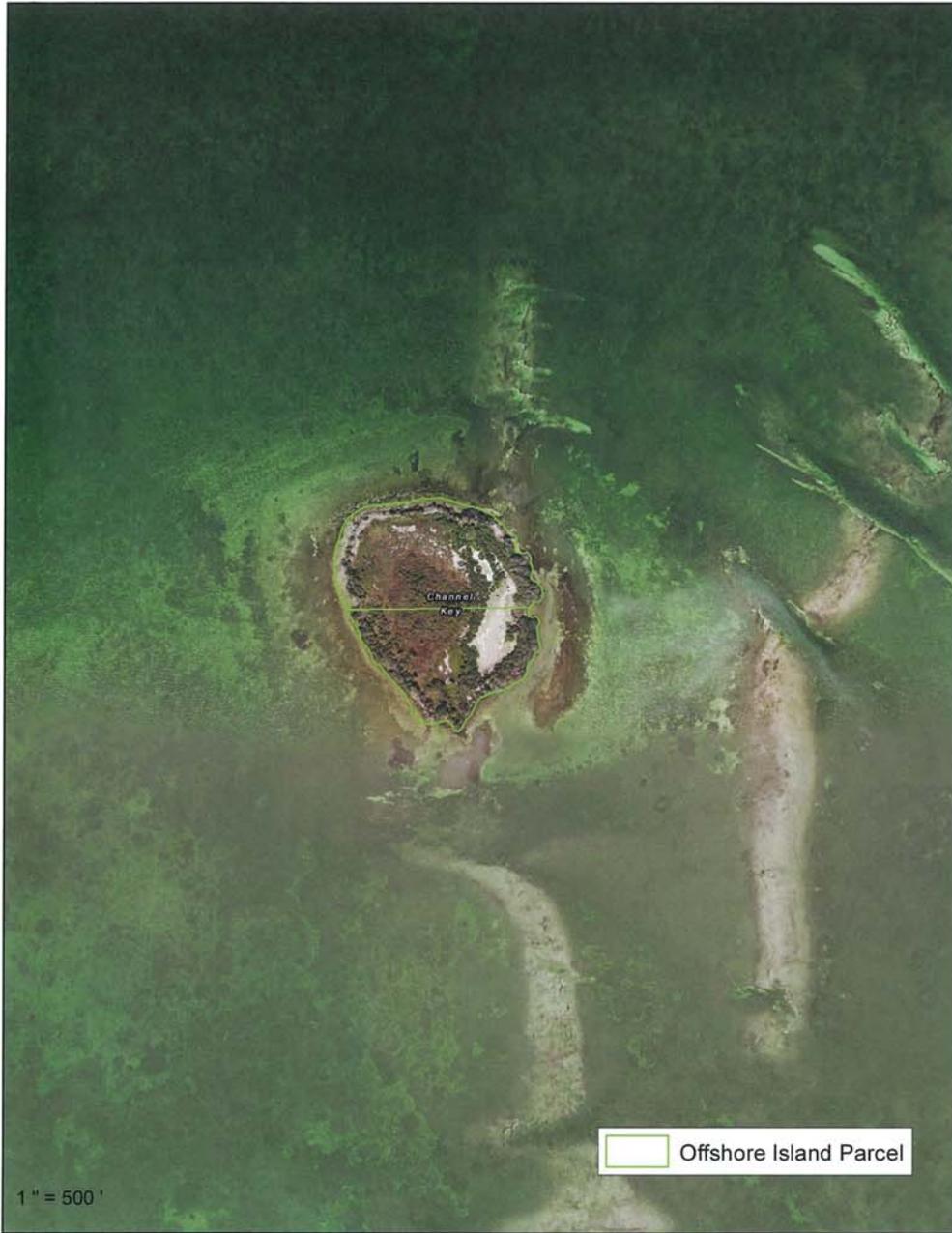
Undesignated Tier



Data Source: Monroe County - Growth Management - GIS



Date: 11/5/2014



Map 9 - Channel Key

North of Duck Key at MM 61

2 Parcels

Parcel Acreage: 14.31

FLUM: Residential Conservation (RC)

Zoning: Offshore Island (OS)

Tier I



Data Source: Monroe County - Growth Management - GIS





Map 10 - Toms Harbor Keys

Toms Harbor Channel between Grassy and Duck Keys

1 Parcel

Parcel Acreage: 49.4

FLUM: Residential Conservation (RC)

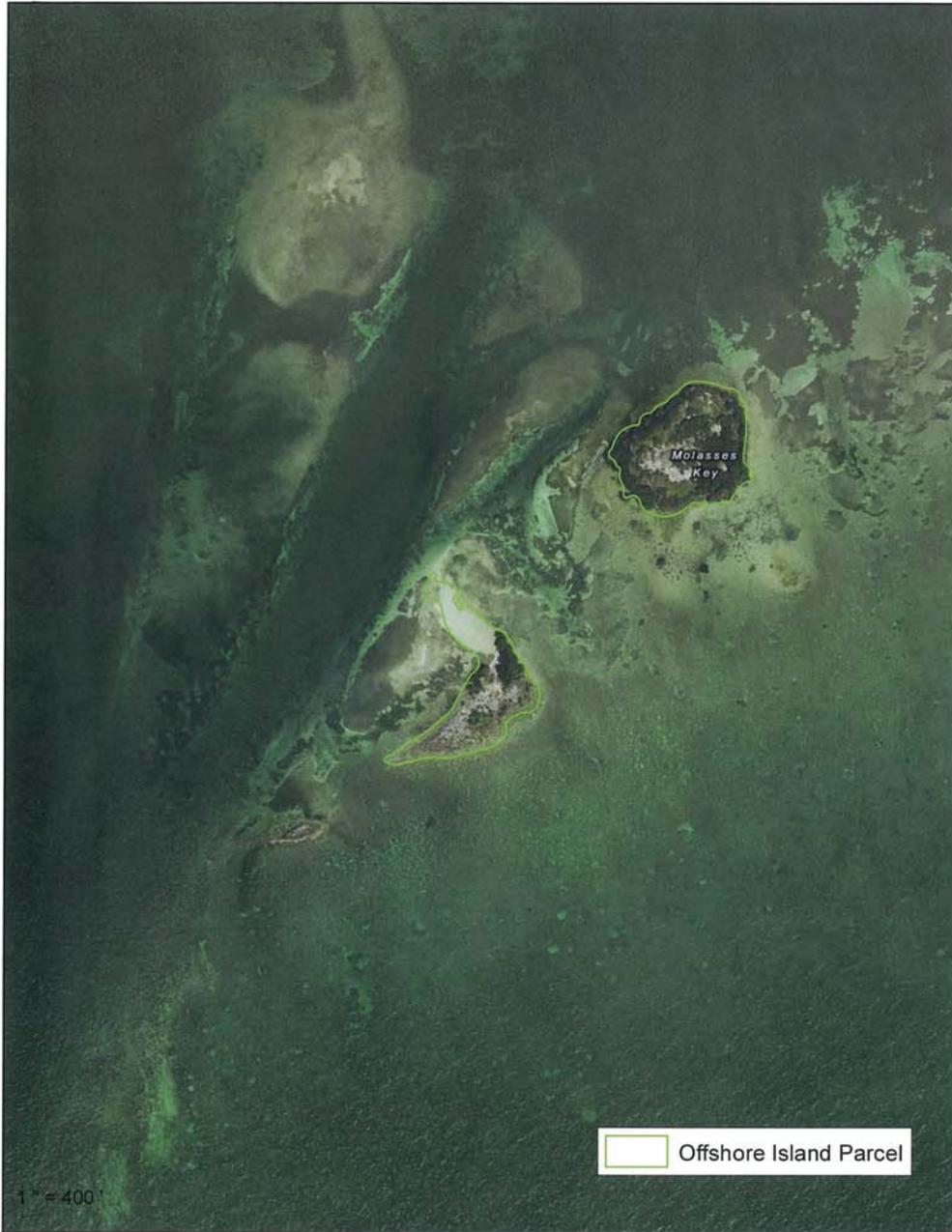
Zoning: Offshore Island (OS)

Tier I



Data Source: Monroe County - Growth Management - GIS





Map 11 - Molasses Keys

South of Seven-Mile Bridge - MM 42

1 Parcel

Parcel Acreage: 6.39

FLUM: Residential Conservation (RC)

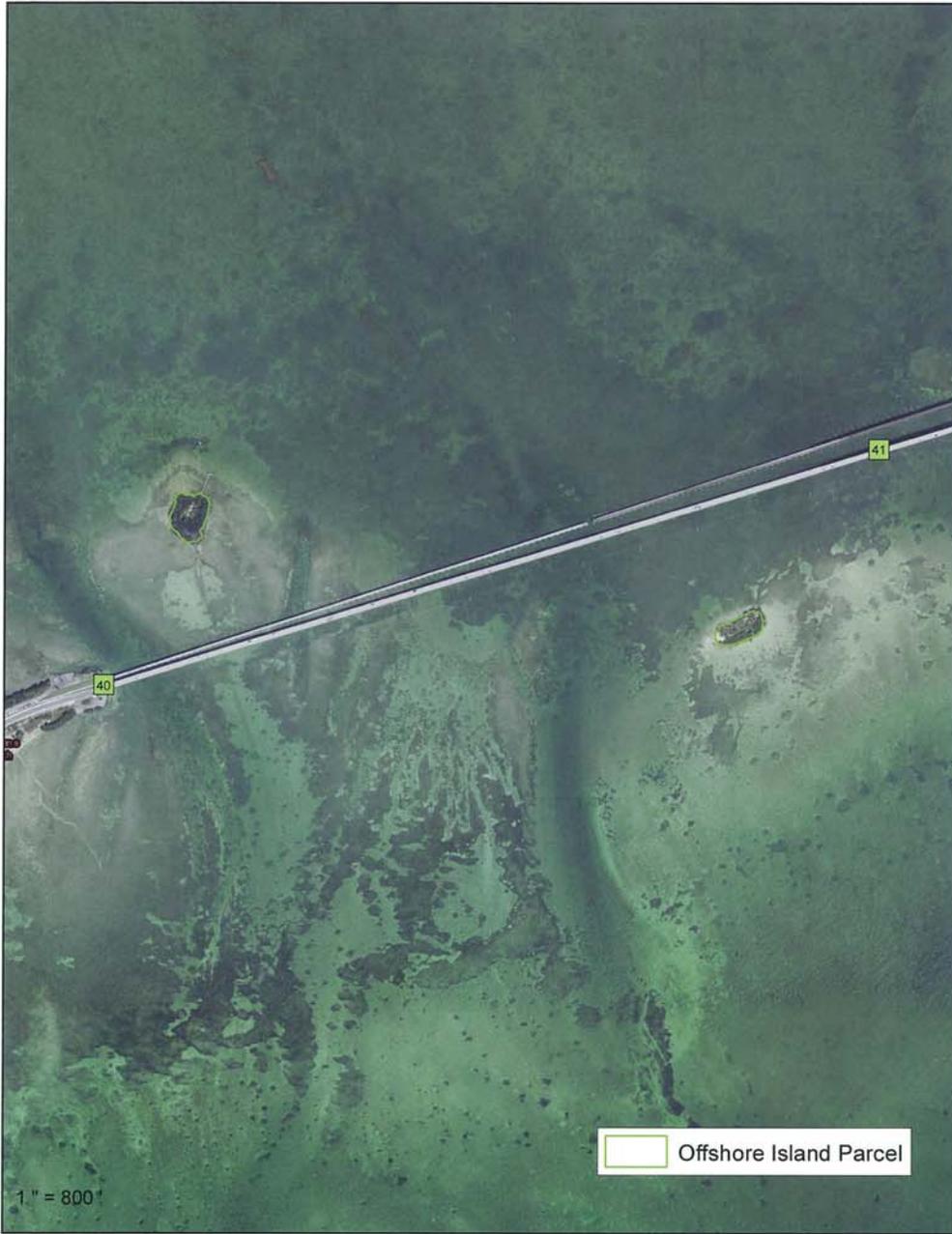
Zoning: Offshore Island (OS)

Undesignated Tier



Data Source: Monroe County - Growth Management - GIS





Map 12 - Money and Little Money Keys

Seven-Mile Bridge Area at MM 40 & 41

2 Parcels

Parcel Acreage: 2.65

FLUM: Residential Conservation (RC)

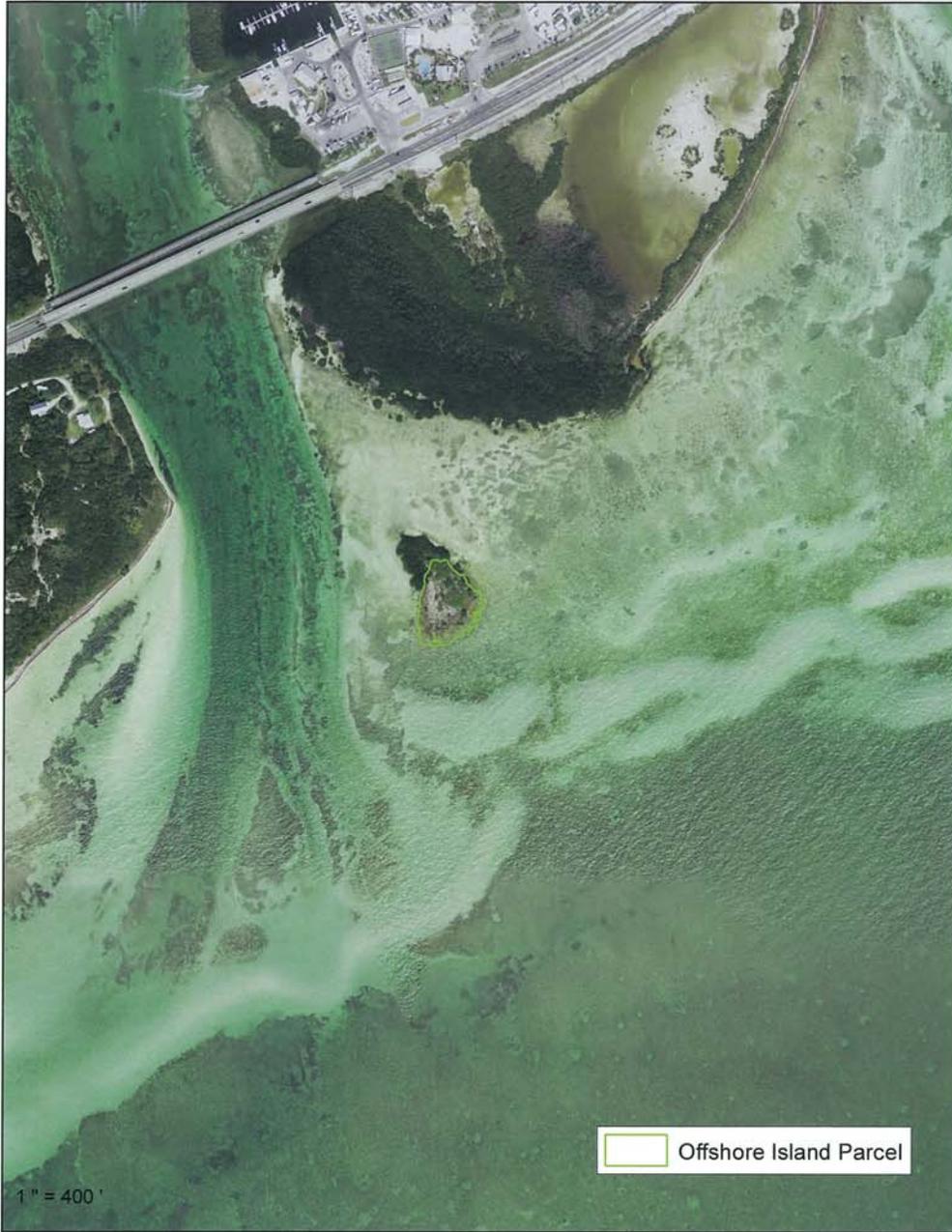
Zoning: Offshore Island (OS)

Undesignated Tier



Data Source: Monroe County - Growth Management - GIS





Map 13 - Rachael Carlson Key

South of Ohio Key at MM 39

1 Parcel

Parcel Acreage: 1.05

FLUM: Residential Conservation (RC)

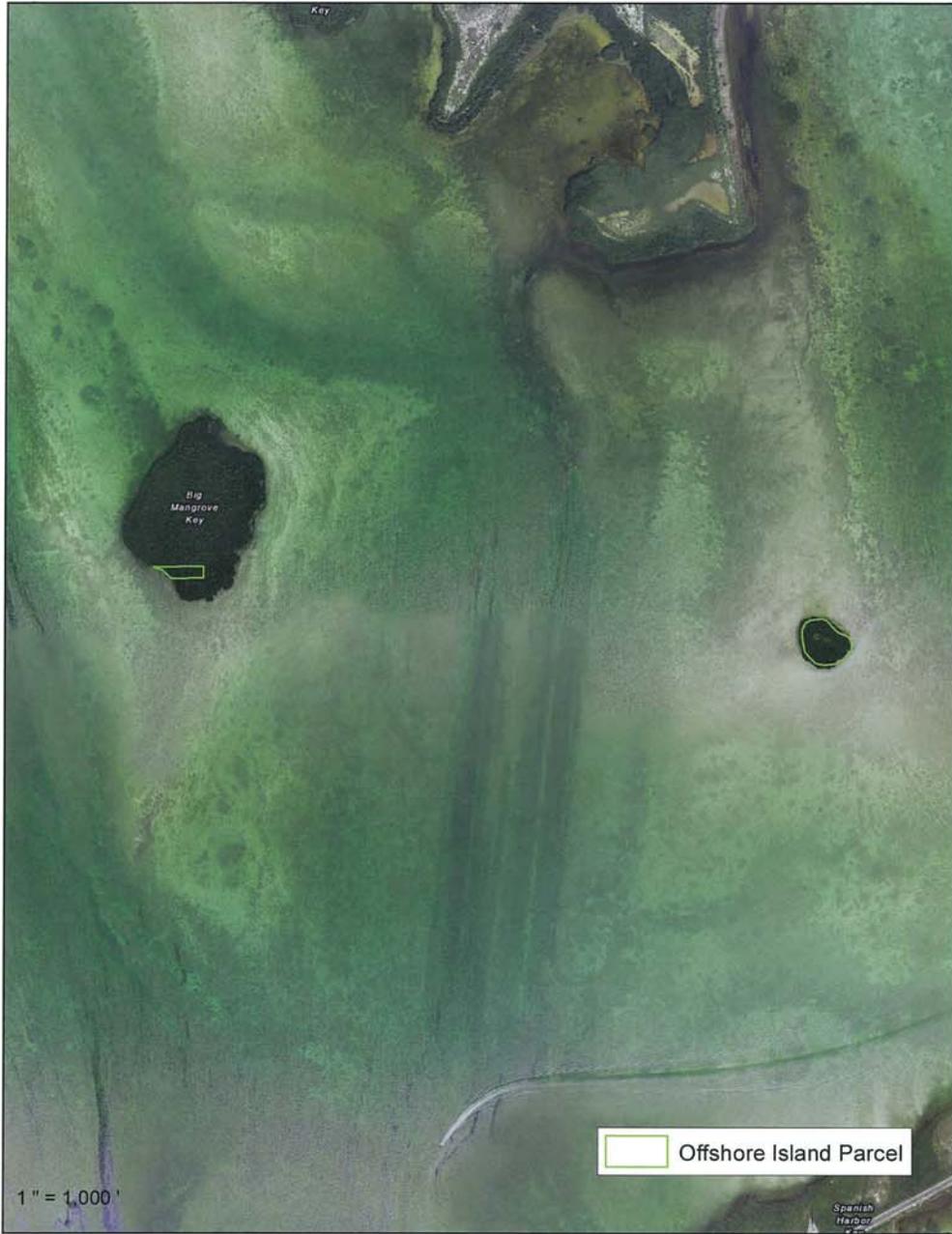
Zoning: Offshore Island (OS)

Undesignated Tier



Data Source: Monroe County - Growth Management - GIS





Map 14 - Big Mangrove and Don Quixote Keys

Spanish Harbor - South of No Name Key

2 Parcels

Parcel Acreage: 3.55

FLUM: Residential Conservation (RC)

Zoning: Offshore Island (OS)

Tier I



Data Source: Monroe County - Growth Management - GIS





Map 18 - Little Palm Island

Pine Channel - South of Little Torch Key

1 Parcel

Parcel Acreage: 4.2

FLUM: Mixed Use/Commercial (MC)

Zoning: Destination Resort (DR)

Tier I



Data Source: Monroe County - Growth Management - GIS





Map 20 - Summerland and Howell Keys

North of Summerland Key

5 Parcels

Parcel Acreage: 51.29

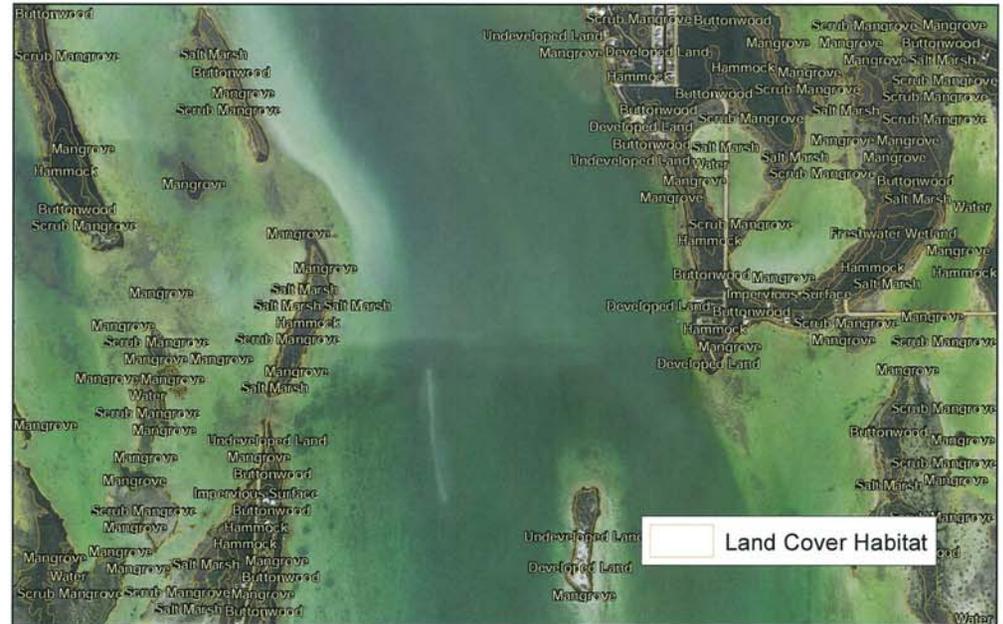
FLUM: Residential Conservation (RC)

Zoning: Offshore Island (OS)

Tier I



Data Source: Monroe County - Growth Management - GIS





Map 21 - Knock-em-Down Keys

North of Summerland Key

34 Parcels

Parcel Acreage: 222.89

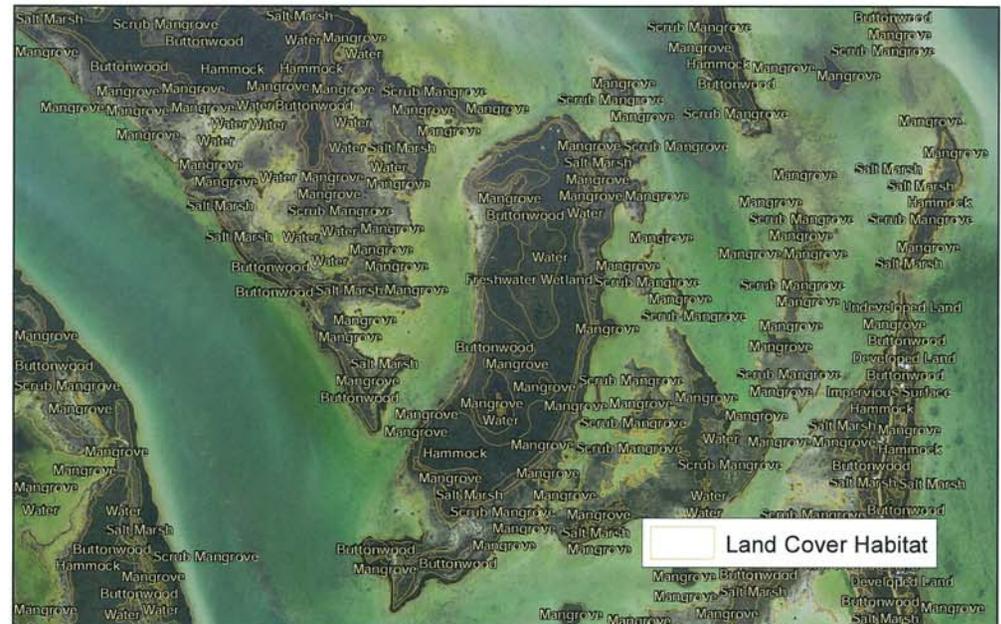
FLUM: Conservation (C) and Residential Conservation (RC)

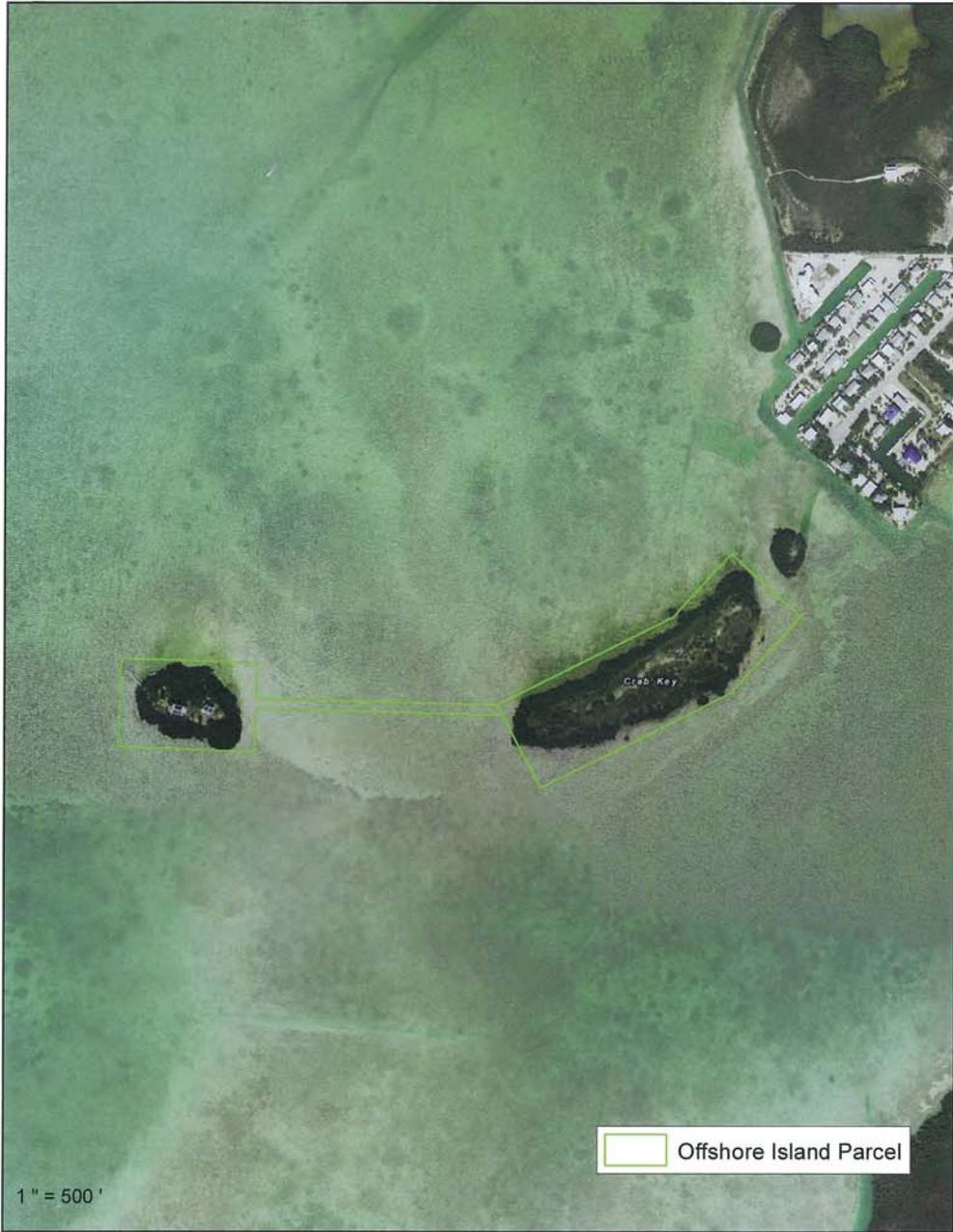
Zoning: Offshore Island (OS)

Tier I



Data Source: Monroe County - Growth Management - GIS





Map 22 - Crab Key

South of Summerland Key

2 Parcels

Parcel Acreage: 17.84

FLUM: Residential Conservation (RC)

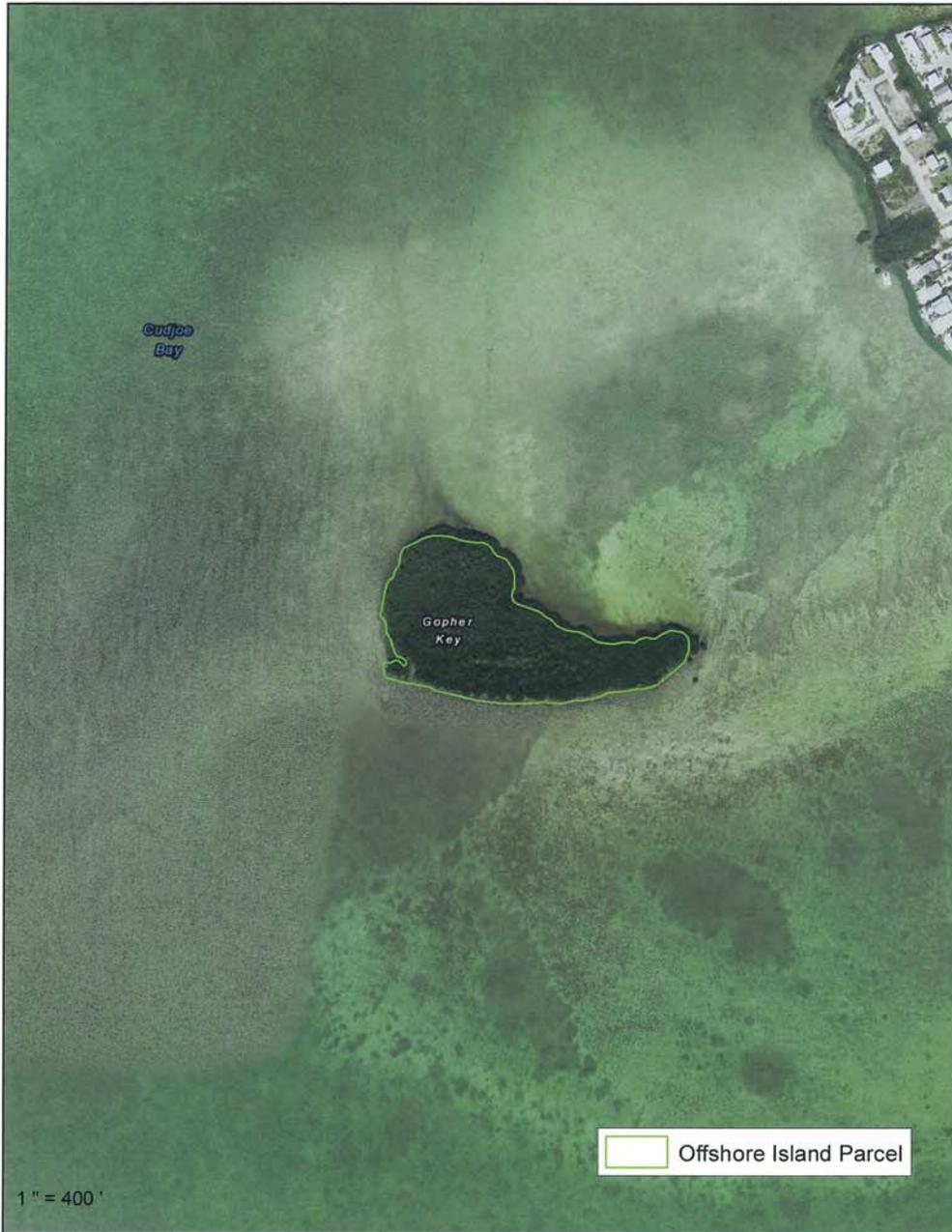
Zoning: Offshore Island (OS)

Tier I



Data Source: Monroe County - Growth Management - GIS





Map 23 - Gopher Key

South of Cudjoe Key

1 Parcel

Parcel Acreage: 7.87

FLUM: Residential Conservation (RC)

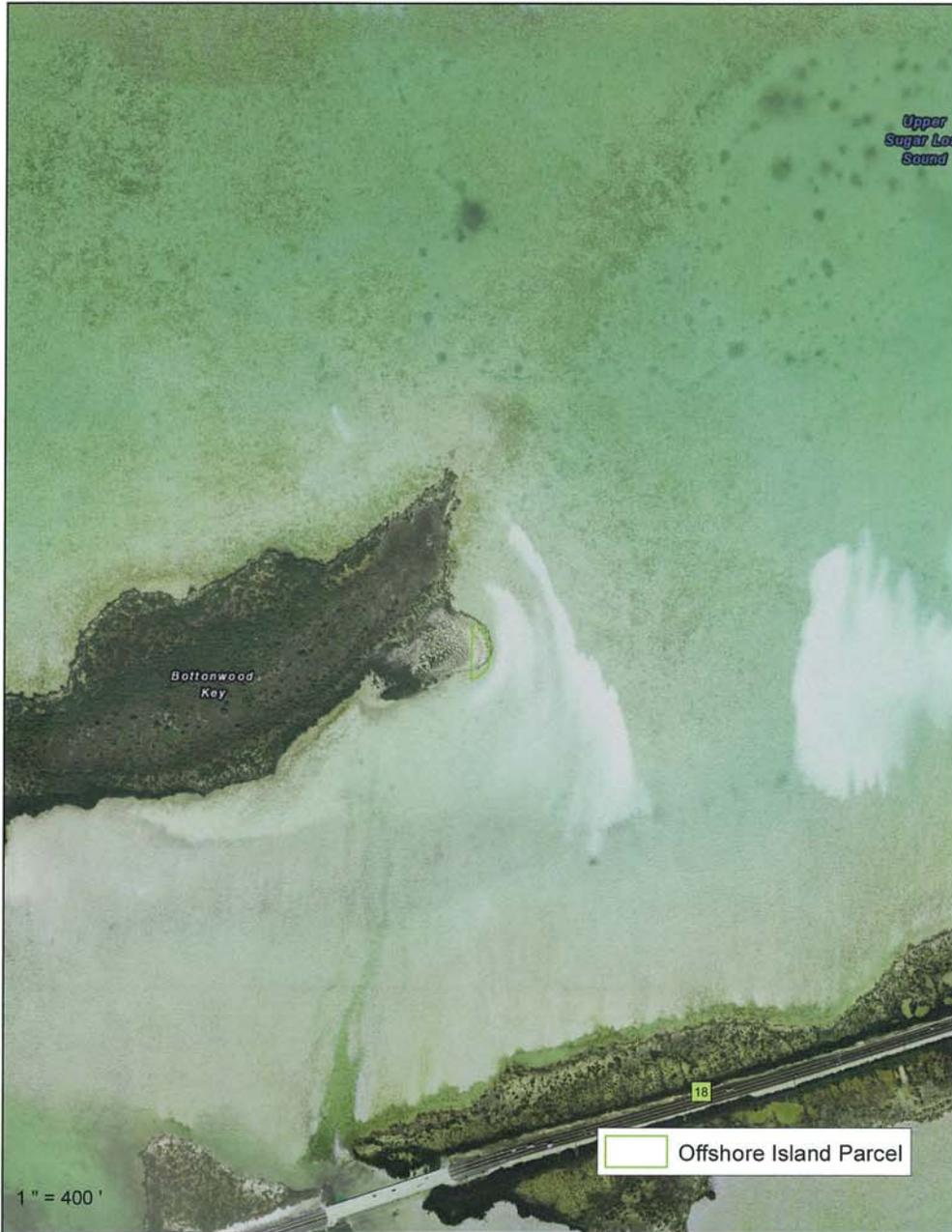
Zoning: Offshore Island (OS)

Undesignated Tier



Data Source: Monroe County - Growth Management - GIS





Map 25 - Buttonwood Key

North of Park Key at MM 18

1 Parcel

Parcel Acreage: 0.21

FLUM: Conservation (C)

Zoning: Offshore Island (OS)

Undesignated Tier



Data Source: Monroe County - Growth Management - GIS





Map 26 - Saddlebunch Keys

Southwest of Sugarloaf Key at MM 13

8 Parcels

Parcel Acreage: 51.2

FLUM: Residential Conservation (RC)

Zoning: Offshore Island (OS)

Tier I



Data Source: Monroe County - Growth Management - GIS





Map 27 - Half Moon Key

North of Big Coppitt and Shark Keys at MM 10

14 Parcels

Parcel Acreage: 125.35

FLUM: Residential Conservation (RC)

Zoning: Offshore Island (OS)

Tier I



Data Source: Monroe County - Growth Management - GIS





Map 29 - Mallory Key

Florida Bay - North of Big Coppitt Key

1 Parcel

Parcel Acreage: 37.71

FLUM: Conservation (C)

Zoning: Offshore Island (OS)

Tier I



Data Source: Monroe County - Growth Management - GIS





Map 30 - Marvin Keys

Florida Bay - North of Big Coppitt Key

2 Parcels

Parcel Acreage: 34.33

FLUM: Conservation (C)

Zoning: Offshore Island (OS)

Tier I



Data Source: Monroe County - Growth Management - GIS





Map 32 - West Harbor Key

Gulf of Mexico - North of Key West

1 Parcel

Parcel Acreage: 50.17

FLUM: Residential Conservation (RC)

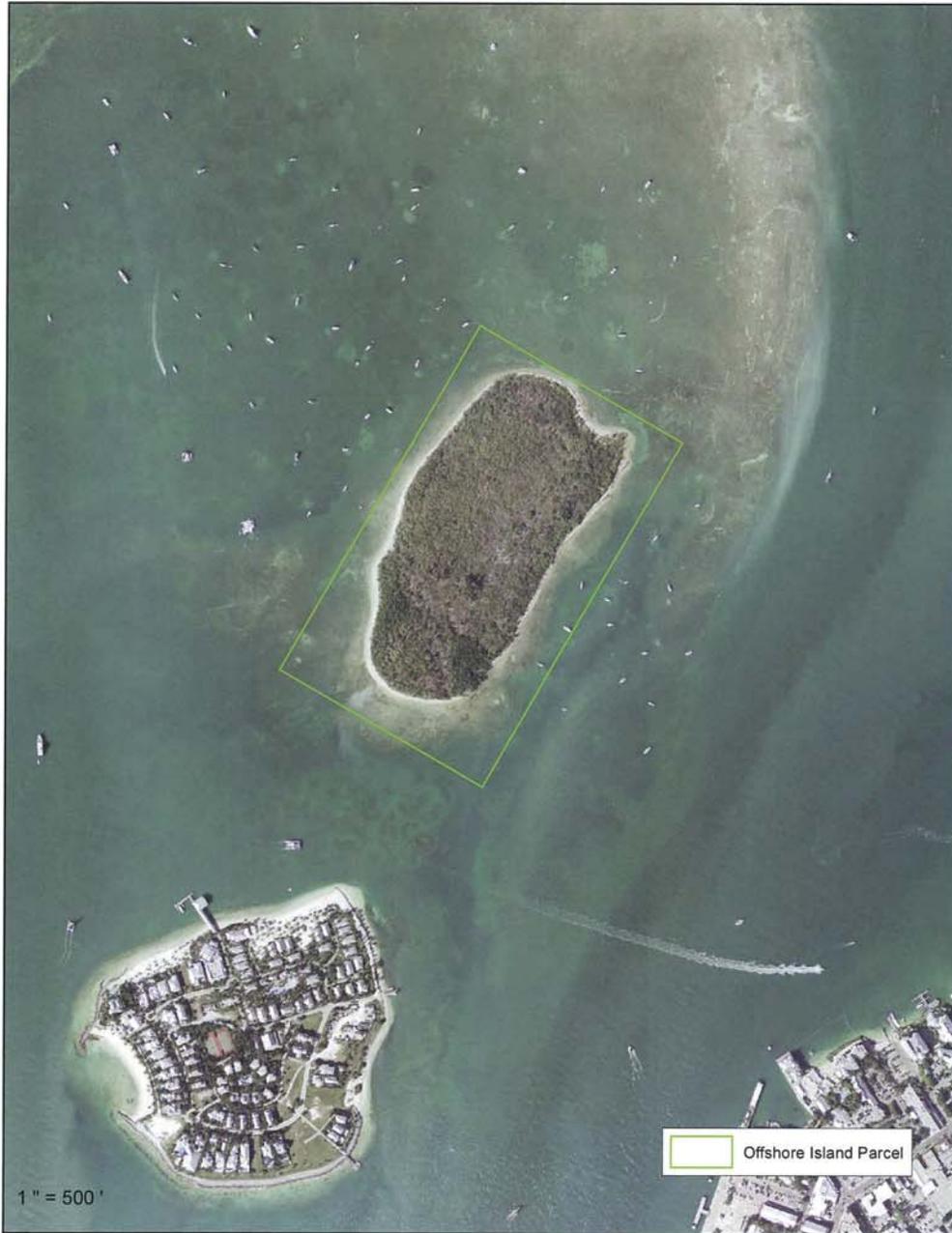
Zoning: Offshore Island (OS)

Tier I



Data Source: Monroe County - Growth Management - GIS





Map 33 - Wisteria Island

Northwest of Key West

1 Parcel

Parcel Acreage: 39.03

FLUM: Undesignated

Zoning: Offshore Island (OS)

Undesignated Tier



Data Source: Monroe County - Growth Management - GIS





Map 34 - Ballast Key

Gulf of Mexico - Southwest of Key West

1 Parcel

Parcel Acreage: 14.28

FLUM: Undesignated

Zoning: Offshore Island (OS)

Undesignated Tier



Data Source: Monroe County - Growth Management - GIS

