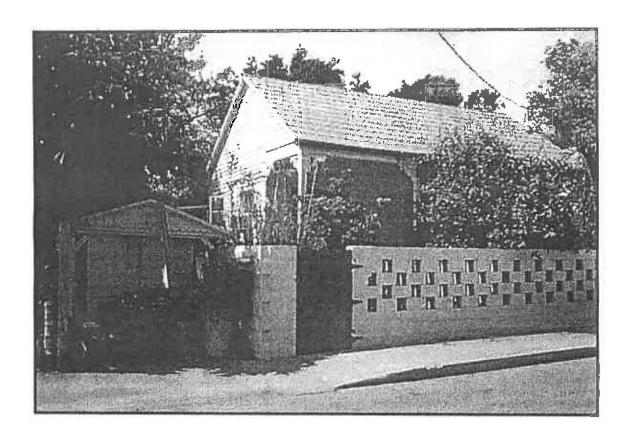
Attachment i:

Additional documentation:
Certificate of Occupancy (729 Truman)
Property appraisals (729 Truman)
Zoning Analysis
Code Violation (729 Truman)
Website Advertisement
Innkeeper's Association 2006 Survey

EWER PAI			1					
ARBAGE E ESIDENT	AL		CIT	ry of	KEY W	VEST .		2.5
OLID WAS	STE IMPA	CT FEE_	Offi	ice of The	Building Ins	ector		
RAFFIC J	DE REPO	RT	CERTIF	ICATE	OF OCC	UPANCY		
LEVATION .A.R.C.							6	
	Owner	MICHAEL	KEATING	(8)	<u> </u>	Permit Numb	er_B-01413	0
	THI	IS IS TO C	ERTIFY that th	e building	located at	729 TRUMAN	AVE.	
						eted according to		fications
						se proposed use of		
						ilding and health	-	
			ST and is approve			2.30	1	
			LE FLOOR LOAD QUARE FOOT) 	м	AXIMUM NUMBEI FOR EACH F		
	Ist Floor				м			
	Ist Floor 2nd Floor				м			
					M			
	2nd Floor			00.1		FOR EACH F		_19_88
	2nd Floor		QUARE FOOT	00.1		FOR EACH F		_19 <u>88</u>
	2nd Floor		DATED THIS	s <u>29</u> th		FOR EACH F		_19_ <u>88</u>
	2nd Floor 3rd Floor		DATED THIS	s <u>29</u> th		FOR EACH F	PECTOR C	_19_ <u>88</u>
	2nd Floor 3rd Floor CERTIFIC	PER SQ	DATED THIS	s <u>29</u> th		FOR EACH F	PECTOR C	19 <u>88</u>



APPRAISAL OF REAL PROPERTY

LOCATED AT:

916 Windsor Lane Part of Square 2, Tract 5, KW Key West, FL 33040

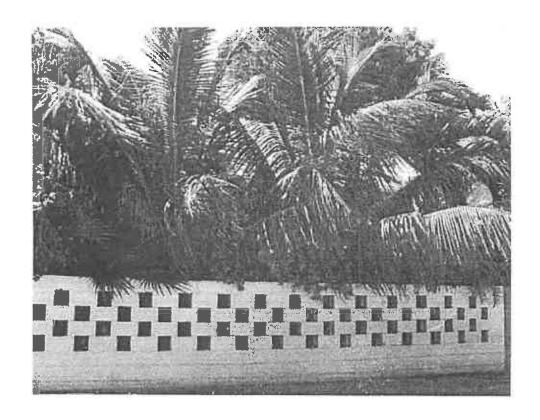
FOR:

Client: Paul Hayes

AS OF:

February 22, 1999

Prob	perty Description UNIFORIVI K	ESIDENTIAL APPRA	DAL NE		0. 3094-99
725	Property Address 916 Windsor Lane	City Key West		State FL	Zip Code 33040
	Legal Description Part of Square 2, Tract 5, KW			County Monro	e
		T V 1000	D.C. Tayon 6		cial Assessments \$ 0.00
	Assessor's Parcel No. 20470-000000	Tax Year 1998	R.E. Taxes		
Ξ.	Borrower Client: Paul Hayes Current	Owner Hyman Abady		Occupant: Owner	▼ Tenant Vacant
岡	Property rights appraised	Project Type PUD	Condon	ninium (HUD/VA only)	HOA \$ /Mo.
			e T68S-R2		us Tract 9723
42					
	Sale Price S N/A Date of Sale N/A	Description and \$ amount of loa	n charges/conc	<u>essions to be paid by seller</u>	None Noted
	Lender/Client Client: Paul Hayes	Address			
		Address 615 United Street Su	ita #2 Kay	Meet El 33040	
			mlly housing		1
	Location Virban Suburban Rural	1 DDICE	AGE	Present land use %	Land use change
	Built up X Over 75% 25-75% Under 259	occupancy \$(000)	(yrs)	One family50	Not likely Likely
	Growth rate Rapid Stable Slow	1 4 1 1 T 1 T 1 T 1 T 1 T 1 T 1 T 1 T 1	Low_New	2-4 family 20	in process
	g og			, ,	
	Property values X Increasing Stable Declining	Tenant 1,000+	ligh 80+	Multi-tamily 10	To:
	Dernand/supply Shortage X In balance Over supp	ly 🔀 Vacant (0-5%) 🔀 🔭 Predi	ominant 🕞 🖟	Commercial 19	
	Marketing time Under 3 mos. 3-6 mos. Over 6 mo		50+	Vacant 1	İ
			DOT	A DATE I	L
	Note: Race and the racial composition of the neighborh				
	Neighborhood boundaries and characteristics: The subject no	eighborhood is bounded on the	north by th	e Gulf of Mexico, lea	ast by Bertha Street, and
	south and west by the Atlantic Ocean. This is a desire				
8					
읖	Factors that affect the marketability of the properties in the neighborh				
똠	The subject is located in the historic district of "Old To	vn" Key West. This is a mixed	use district	with residential and	commercial uses
笠.	including shopping, services, tourist attractions, and er	nployment. Marketability in this	area has t	peen good with man	v properties having been
뜶	renovated. The area appeals to the seasonal and long	•			
邑		Com regionality			
					· · · · · · · · · · · · · · · · · · ·
	Market conditions in the subject neighborhood (including support for	the above conclusions related to the tr	end of property	v values, demand/supply.	and marketing time
	such as data on competitive properties for sale in the neighborhoo				
	The financing available in the Florida Keys is primarily				
	available. Mortgage rates have been decreasing and i	n line with national averages. I	Market cond	ditions have been sta	able with steady demand.
-	Developers' concessions are not typical due to the sca	rcity of vacant buildable land.	This is a co	molete aporaisal in a	Summary report
1.3				mpioto appraiosi iii	2 Community Topols.
	Project Information for PUDs (if applicable) is the developer/builded	er in control of the Home Owners' Asso	ciation (HOA)1	?	Yes No
음	Approximate total number of units in the subject project			nits for sale in the subject	project
23.0	Describe common elements and recreational facilities	- Ppromitate tet	ii iidiiibbi oi di	mo tot outo at the outsport	project
	\ <u></u>		1		
80	Dimensions 46.5' X 100'			ppography <u>Most</u>	ly Level
ш	Site area 4,650 SF	Corner Lot Yes	X No Si	ze Typic	cal
	Specific zoning classification and description HHDR, History	c High Density Residential	SI		angular
	Zoning compliance 🔀 Legal 📋 Legal nonconforming (Grandi	athered use) Illegal No zor			
ш	Estad Schilling Cardinal				ears adequate
	Highest & best use as improved: Present use Other use		Vi	ew Stree	ot
ш	Utilities Public Other Off-site Improve	ments Type Public	Private La	andscaping Aver	age
144	Electricity 🔀 Street _A	sphalt Paved	E 11%	riveway Surface Unpa	
Sil	Gas LP Bottled (Typical) Curb/gutter C		phone a g	-	
	Bitatas Si Dorden (Typical) Collygides O	our refe 📉		pparent easements None	
	Waler Sidewalk C	oncrete X	FE	EMA Special Flood Hazard	Area 🗌 Yes 🖄 No
ш	Water Sidewalk C Sanitary sewer Street lights E	ectric X	[] FE	EMA Zone X	Map Date <u>3/97</u>
	N	one		MA Map No. 12087C	
	Comments (apparent adverse easements, encroachments, special as				
	ponditions or oppose at a series of the seri	racaonicino, anue areas, illegal or legal	មកអាការក្រាស្រី	g zonang use, etc.):	No adverse
	conditions or easements were noted pertaining to the s	subject. No survey was made a	ivaliable at	tne time of inspection	n.
		<u> </u>	<u> </u>		
		FOUNDATION	- In	ASEMENT	
	GENERAL DESCRIPTION EXTERIOR DESCRIPTION	FOUNDATION	18	ASEIVIEIVI	INSULATION
		FOUNDATION None	1		INSULATION
	No. of Units 1 Foundation Concre	te Pier Slab <u>None</u>	Α	rea Sq. Ft	Roof
	No. of Units 1 Foundation Concre No. of Stories 1 Exterior Walls Frame/	te Pier Slab None Siding Crawl Space Yes	A	rea Sq. Ft	Roof Celling
	No. of Units 1 Foundation Concre	te Pier Slab <u>None</u>	A	rea Sq. Ft	Roof Celling
	No. of Units 1 Foundation Concret No. of Stories 1 Exterior Walls Frame/ Type (Det./Att.) Detached Roof Surface Metal	ste Pier Slab None 'Siding Crawl Space Yes Basement None	A % 	rea Sq. Ft 5 Finished	Roof
THE REAL PROPERTY.	No. of Units 1 Foundation Concret No. of Stories 1 Exterior Walls Frame/ Type (Det./Att.) Detached Roof Surface Metal Design (Style) Conch Gutters & Dwnspts Overham	ste Pier Slab None 'Siding Crawl Space Yes Basement None Sump Pump None No	A % C ted W	rea Sq. Ft	Roof
38	No. of Units 1 Foundation Concret No. of Stories 1 Exterior Walls Frame/ Type (Det./Att.) Detached Roof Surface Metal Design (Style) Conch Gutters & Dwnspts Overhal Existing/Proposed Existing Window Type WdSas	ste Pier Slab None Siding Crawl Space Yes Basement None sump Pump None No sh/Jals Dampness None No	A A % C C ted W ted Fi	rea Sq. Ft. 6 Finished 6eiling Valls	Roof
VIS	No. of Units 1 Foundation Concret No. of Stories 1 Exterior Walls Frame/ Type (Det./Att.) Detached Roof Surface Metal Design (Style) Conch Gutters & Dwnspts Overhal Existing/Proposed Existing Window Type WdSas Age (Yrs.) 1938(61) Storm/Screens Yes/Yes	Side None	A A % C C ted W ted Fixed 0	rea Sq. Ft. 6 Finished Gelling Valls Outside Entry	Roof
NENTS	No. of Units 1 Foundation Concret No. of Stories 1 Exterior Walls Frame/ Type (Det./Att.) Detached Roof Surface Metal Design (Style) Conch Gutters & Dwnspts Overhal Existing/Proposed Existing Window Type WdSas	ste Pier Slab None Siding Crawl Space Yes Basement None sump Pump None No sh/Jals Dampness None No	A A % C C ted W ted Fixed 0	rea Sq. Ft. 6 Finished Gelling Valls Outside Entry	Roof
VENENTS	No. of Units 1 Foundation Concre No. of Stories 1 Exterior Walls Frame/ Type (Det./Att.) Detached Roof Surface Metal Design (Style) Conch Gutters & Dwnspts Overha Existing/Proposed Existing Window Type WdSas Age (Yrs.) 1938(61) Storm/Screens Yes/Ye Effective Age (Yrs.) 15 Years Manufactured House No	Side	A A % % C C ted W ted Fixed 0 C ted E	rea Sq. Ft. 6 Finished ceiling Valis loor butside Entry Basements not Typic	Roof
POVEMENTS	No. of Units 1 Foundation Concre No. of Stories 1 Exterior Walls Frame/ Type (Det./Att.) Detached Roof Surface Metal Design (Style) Conch Gutters & Dwnspts Overha Existing/Proposed Existing Window Type WdSas Age (Yrs.) 1938(61) Storm/Screens Yes/Ye Effective Age (Yrs.) 15 Years Manufactured House No ROOMS Foyer Living Dining Kitchen	Side	A A % % C C ted W ted Fixed 0 C ted E	rea Sq. Ft. 6 Finished Gelling Valls Outside Entry	Roof
APROVEMENTS	No. of Units 1 Foundation Concre No. of Stories 1 Exterior Walls Frame/ Type (Det./Att.) Detached Roof Surface Metal Design (Style) Conch Gutters & Dwnspts Overha Existing/Proposed Existing Window Type WdSas Age (Yrs.) 1938(61) Storm/Screens Yes/Ye Effective Age (Yrs.) 15 Years Manufactured House No ROOMS Foyer Living Dining Kitchen Basement	Side	A 9% Content of the document o	rea Sq. Ft. Finished Selling Valls Outside Entry Basements not Typic # Baths Laundry	Roof
FIMPROVEMENTS	No. of Units 1 Foundation Concre No. of Stories 1 Exterior Walls Frame/ Type (Det./Att.) Detached Roof Surface Metal Design (Style) Conch Gutters & Dwnspts Overha Existing/Proposed Existing Window Type WdSas Age (Yrs.) 1938(61) Storm/Screens Yes/Ye Effective Age (Yrs.) 15 Years Manufactured House No ROOMS Foyer Living Dining Kitchen Basement Level 1 1 1 1	Side	A A % % C C ted W ted Fixed 0 C ted E	rea Sq. Ft. 6 Finished ceiling Valis loor butside Entry Basements not Typic	Roof
U OF IMPROVEMENTS	No. of Units 1 Foundation Concre No. of Stories 1 Exterior Walls Frame/ Type (Det./Att.) Detached Roof Surface Metal Design (Style) Conch Gutters & Dwnspts Overha Existing/Proposed Existing Window Type WdSas Age (Yrs.) 1938(61) Storm/Screens Yes/Ye Effective Age (Yrs.) 15 Years Manufactured House No ROOMS Foyer Living Dining Kitchen Basement	Side	A 9% Content of the document o	rea Sq. Ft. Finished Selling Valls Outside Entry Basements not Typic # Baths Laundry	Roof
ION OF IMPROVEMENTS	No. of Units 1 Foundation Concre No. of Stories 1 Exterior Walls Frame/ Type (Det./Att.) Detached Roof Surface Metal Design (Style) Conch Gutters & Dwnspts Overha Existing/Proposed Existing Window Type WdSas Age (Yrs.) 1938(61) Storm/Screens Yes/Ye Effective Age (Yrs.) 15 Years Manufactured House No ROOMS Foyer Living Dining Kitchen Basement Level 1 1 1 1	Side	A 9% Content of the document o	rea Sq. Ft. Finished Selling Valls Outside Entry Basements not Typic # Baths Laundry	Roof
PTION OF IMPROVEMENTS	No. of Units 1 Foundation Concre No. of Stories 1 Exterior Walls Frame/ Type (Det./Att.) Detached Roof Surface Metal Design (Style) Conch Gutters & Dwnspts Overha Existing/Proposed Existing Window Type WdSas Age (Yrs.) 1938(61) Storm/Screens Yes/Ye Effective Age (Yrs.) 15 Years Manufactured House No ROOMS Fover Living Dining Kitchen Basement Level 1 1 1 1 Level 2	Siding	A 9% Cotted Wited Filted 00 ted E Bedrooms	area Sq. Ft. Selling Valls Dutside Entry Basements not Typic # Baths Laundry 1	Roof
CRIPTION OF IMPROVEMENTS	No. of Units 1 Foundation Concre No. of Stories 1 Exterior Walls Frame/ Type (Det./Att.) Detached Roof Surface Metal Design (Style) Conch Gutters & Dwnspts Overha Existing/Proposed Existing Window Type WdSas Age (Yrs.) 1938(61) Storm/Screens Yes/Yes Effective Age (Yrs.) 15 Years Manufactured House No ROOMS Foyer Living Dining Kitchen Basement Level 1 1 1 1 Level 2 Finished area above grade contains: 5 Rooms;	Siding	A A % % Cotted Wited Fitted Otted E Bedrooms : 2	area Sq. Ft. Similaria Finished Fi	Roof
ESCRIPTION OF IMPROVEMENTS	No. of Units 1 Foundation Concre No. of Stories 1 Exterior Walls Frame/ Type (Det./Att.) Detached Roof Surface Metal Design (Style) Conch Gutters & Dwnspts Overha Existing/Proposed Existing Window Type WdSas Age (Yrs.) 1938(61) Storm/Screens Yes/Ye Effective Age (Yrs.) 15 Years Manufactured House No ROOMS Foyer Living Dining Kitchen Basement Level 1 1 1 1 1 Level 2 Finished area above grade contains: 5 Rooms; INTERIOR Materials/Condition HEATING None	Siding Crawl Space Yes	A 9% Cotted Wited Filted 00 ted E Bedrooms	area Sq. Ft. Similaria Finished Fi	Roof
DESCRIPTION OF IMPROVEMENTS	No. of Units 1 Foundation Concre No. of Stories 1 Exterior Walls Frame/ Type (Det./Att.) Detached Roof Surface Metal Design (Style) Conch Gutters & Dwnspts Overha Existing/Proposed Existing Window Type WdSas Age (Yrs.) 1938(61) Storm/Screens Yes/Yes Effective Age (Yrs.) 15 Years Manufactured House No ROOMS Foyer Living Dining Kitchen Basement Level 1 1 1 1 Level 2 Finished area above grade contains: 5 Rooms;	Siding	ded Wheel Properties of the Pr	area Sq. Ft. Similaria Finished Fi	Roof



APPRAISAL OF REAL PROPERTY

LOCATED AT:

916 Windsor Lane KW Part Sqr 2, Tr 5 El-298 Key West, FL 33040

FOR:

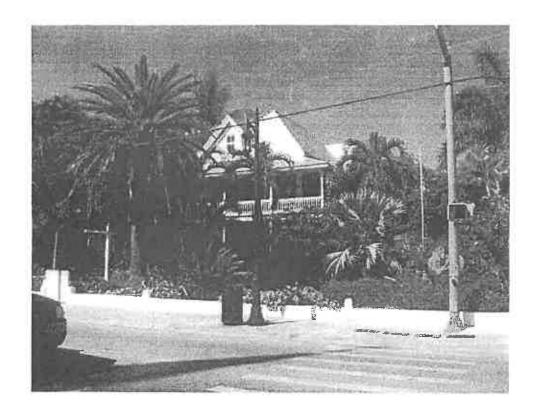
Client: Michael Laughlin PO Box 323 Aiken, SC 29802-0323

AS OF: January 22, 2007

Uniform Residential Appraisal Report

074-07 File # 074-07

•	The purpose of this summary appraisal rep	ort is to provi	rae ine ierioer/cire	in with an ac	curate, and adequa	tely aupported, o	pinion or the	HIGHNEL VAIDE	or the project	of property
	Property Address 916 Windsor Lane				City Key West			State FL	Zip Code 33	040
	Borrower Client: Michael Laughlin		Owner of	Public Record	Michael Laugli			County Monr	08	
	Legal Description KW Part Sqr 2, Tr 5 El	298		1						
	Assessor's Parcel # 00020470-000000	-200			Tax Year 2006		. !	R.E. Taxes \$	5,899.50	
	Neighborhood Name Old Town					T68 R25 Sec 0		Census Tract		
ä	Occupant Owner Tenant Vac	cant	Special	Assessments \$			PUD HOA\$		per year	per month
ī	Property Rights Appraised Fee Simple	Leaseho		lescribe)	0.00	, h-many	-	****	- F	med 5
25	Assignment Type Purchase Transaction				escribe) Market	/elue for Possib	la l'istina			
		II I HERON			323, Aiken, SC		16 risinia			
	Lender/Client Client: Michael Laughlin Is the subject property currently offered for s	ala ar bue it he					thic annraisal	0 1	Yes 🔀 No	
									Ita Britis	
	Report data source(s) used, offering price(s)	, and naicle).	Data source	MLS. The su	bject is not currer	itly listed for sai	е,			
		4 4	11 1		4 i star continue	"		h	.1 !	
	I did did not analyze the contract t				xplain the results of	the analysis of the	e contract for	sale or wny tr	ne analysis wa	s not
	performed. Subject is currently not lister	d for sale and	l is not under co	ntract,						
Š		 	2 - 21	- n	7 10	·	- 14 tames			
Ŗ		ontract N/A			the owner of public			ata Source(s)		→
ž	Is there any financial assistance (loan charge			npayment ass	istance, etc.) to be (paid by any party	on behalf of t	the borrower?		es No
ដ	If Yes, report the total dollar amount and desi	cribe the items	to be paid	N/A	N/A					
	Note: Race and the racial composition of	the neighbor	hood are not app	oraisal factors						
	Neighborhood Characteristic				Housing Trends	7 11	One-Ur	nit Housing	Present L	and Use %
	Location 🗍 Urban 🔀 Suburban 🗌		Property Values	Increasing		Declining	PRICE	AGE	One-Unit	56 %
	Built-Up Over 75% 🔀 25-75%		Demand/Supply	7.7		13000		(yrs)	2-4 Unit	18 %
ŏ	Growth Rapid Stable		Marketing Time	Under 3 m		Over 6 mths		Low New	Multi-Family	
모				14000	If of Mexico, on the					
S	Street and on the south by the Straits of Florit		On the norm and	west by the Gu	IN OT MEXICO, OF THE	east by vynite		High 75+	Commercial	
皇			The second Texas	*** 11/4-1 9		=		Pred. 50+	Other	01 %
띪					This is a mixed-use.					
Z	shopping, services, tourist attractions and en			. Marketability	in this area has bee	en good with many	y alder propert	ties having bee	n renovated ar	nd
	restored and occupied with both year around;									
	Market Conditions (including support for the	above conclus	inns) Two sec-							
				ncing available	in the Flonda Keys	is primarily conve	ntional. Morto	page rates have	been steady a	and in
	line with national averages. Market conditions	had been stat	ble with steady den	nand poor to th	ie past humicane se	ason. The supply	ntional. Mortg	page rates have increased gre	been steady a atly after	and in
_	line with national averages. Market conditions Hurricane Wilma, October 24 & 25, 2005 with	had been stat	ble with steady den zing to decreasing	nand pnor to th in certain area	ie past humicane se s, property types an	ason. The supply d price ranges.	of homes has	page rates have increased gre	been steady a atly after	and in
_	line with national averages. Market conditions Hurricane Wilma, October 24 & 25, 2005 wit Dimensions 48.5' x 100' (per plat map)	had been stat	ble with steady der zing to decreasing Area	nand pnor to the in certain area 4,850 Sq.Ft.	ie past humcane se s, property types an Sh	ason. The supply d price ranges. IADS Rectangula	of homes has	increased gre	e been steady a ally after esidential/Str	
<u>.</u>	line with national averages. Market conditions Hurricane Wilma, October 24 & 25, 2005 wit Dimensions 48.5' x 100' (per plat map) Specific Zoning Classification HHDR	s had been stat h values statili	ble with steady der zing to decreasing Area Zoning	nand pnor to the in certain area 4,850 Sq.Ft. Description	e past humcane se s, property types an Sh Historic High Dens	ason. The supply d price ranges. IAP9 Rectangula sity Residential	of homes has	increased gre	atly after_	
_	line with national averages. Market conditions Hurricane Wilma, October 24 & 25, 2005 with Dimensions 48.5' x 100' (per plat map) Specific Zoning Classification HHDR Zoning Compliance Legal Legal No	s had been stab h values stabilis	ble with steady der zing to decreasing Area Zoning Grandfathered Usi	nand poor to the in certain area 4,850 Sq.Ft. Description (a) No Zoni	ne past humicane se s, property types an Sh Historic High Dens ng] Illegal (desc	ason. The supply d price ranges. 1899 Rectangula sity Residential cribe)	of homes has	increased gre	atly after_	
	line with national averages. Market conditions Hurricane Wilma, October 24 & 25, 2005 wit Dimensions 48.5' x 100' (per plat map) Specific Zoning Classification HHDR	s had been stab h values stabilis	ble with steady der zing to decreasing Area Zoning Grandfathered Usi	nand poor to the in certain area 4,850 Sq.Ft. Description (a) No Zoni	ne past humicane se s, property types an Sh Historic High Dens ng] Illegal (desc	ason. The supply d price ranges. 1899 Rectangula sity Residential cribe)	of homes has	increased gre	atly after esidential/Str	
-	line with national averages. Market conditions Hurricane Wilma, October 24 & 25, 2005 with Dimensions 48.5' x 100' (per plat map) Specific Zoning Classification HHDR Zoning Compliance Legal Legal No. Is the highest and best use of subject proper	s had been stab h values stabilis	ble with steady der zing to decreasing Area Zoning Grandfathered Usi	nand poor to the in certain area 4,850 Sq.Ft. Description (a) No Zoni	ne past humicane se s, property types an Sh Historic High Dens ng] Illegal (desc	ason. The supply d price ranges. 1899 Rectangula sity Residential cribe)	of homes has	View R	atly after esidential/Str	
_	line with national averages. Market conditions Hurricane Wilma, October 24 & 25, 2005 with Dimensions 48.5' x 100' (per plat map) Specific Zoning Classification HHDR Zoning Compliance Legal Legal Notes the highest and best use of subject proper Utilities Public Other (describe)	s had been state h values stabilition onconforming (i ty as improved	ole with steady der zing to decreasing Area Zoning Grandfathered Usr I (or as proposed	nand pnor to the in certain area 4,850 Sq.Ft. Description Feb. No Zoni per plans and blic Other (d.	ne past humcane se, property types an Sh Sh Historic High Dening Megal (desc specifications) the p	ason. The supply d price ranges. 1899 Rectangula sity Residential cribe) oresent use?	of homes has	View R	atly after esidential/Str	
<u> </u>	line with national averages. Market conditions Hurricane Wilma, October 24 & 25, 2005 with Dimensions 48.5' x 100' (per plat map) Specific Zoning Classification HHDR Zoning Compliance Legal Legal No. Is the highest and best use of subject proper Utilities Public Other (describe) Electricity	s had been state to values stabilition onconforming (in ty as improved	ble with steady der zing to decreasing Area Zoning Grandfathered Usr I (or as proposed	nand pnor to the in certain area 4,850 Sq.Ft. Description per plans and other (d	ne past humcane se, property types an Sh Sh Historic High Dening Megal (desc specifications) the p	ason. The supply d price ranges. IAPS Rectangula sity Residential cribe) Off-site Im	of homes has ar Yes provements	View R	atly after esidential/Str escribe	eet
SITE	Ine with national averages. Market conditions Hurricane Wilma, October 24 & 25, 2005 with Dimensions 48.5' x 100' (per plat map) Specific Zoning Classification HHDR Zoning Compliance Legal Legal No. Is the highest and best use of subject proper Utilities Public Other (describe) Electricity Case Legal Legal Legal No.	s had been state to values stabilition onconforming (in ty as improved	ole with steady der zing to decreasing Area Zoning Grandfathered Usr I (or as proposed	nand pnor to the in certain area 4,850 Sq.Ft. Description per plans and other (d	ne past humcane se, property types an Sh Sh Historic High Dening Megal (desc specifications) the p	ason. The supply d price ranges. IAPS Rectangula sity Residential cribe) Off-site Im Street Asp	of homes has	View R	esidential/Str escribe Public	eet
ь.	Ine with national averages. Market conditions Hurricane Wilma, October 24 & 25, 2005 with Dimensions 48.5' x 100' (per plat map) Specific Zoning Classification HHDR Zoning Compliance Legal Legal No. Is the highest and best use of subject proper Utilities Public Other (describe) Electricity Compliance LP Bottled FEMA Special Flood Hazard Area Yes	had been state h values stabilit noconforming (inty as improved V S No FEI	ble with steady der zing to decreasing Area Zoning Grandfathered Usr I (or as proposed Pul Water ————————————————————————————————————	nand pnor to the in certain area 4,850 Sq.Ft. Description (1) No Zoni per plans and other (d.)	ne past humicane se, property types an Shillstoric High Dening [1] Illegal (describe)	ason. The supply d price ranges. IADP Rectangula sity Residential cribe) Off-site Im Street Asp Alley No	of homes has	View R No If No, de	esidential/Str	Private
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APPRAISAL OF REAL PROPERTY

LOCATED AT:

729 Truman Avenue KW Pl. Lois 5 & Sqr. 2, Tr 5 Key West, FL 33040

FOR:

Michael Laughlin P.O Box 323 Aiken, SC 29802

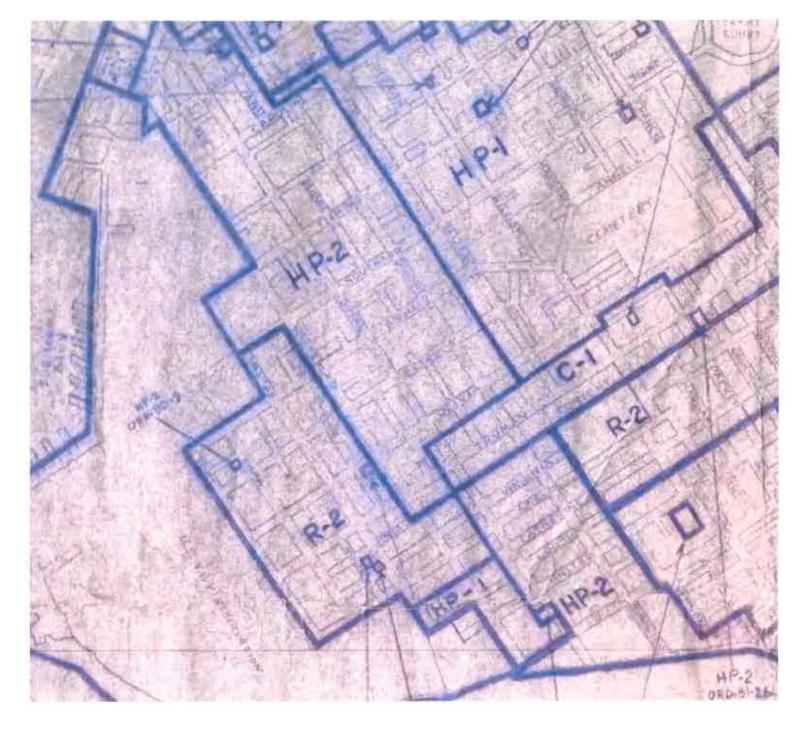
AS OF:

January 22, 2007

Uniform Residential Appraisal Report

018-07 File # 018-07

The Cost Approach was not considered applicable in vaking this subject property as an older structure which has been renovated over its file which creates depressionates to become less reliable. According to the City of Key West Lecensing Department, the subject property is an older structure which has been renovated over its file which creates depressionates to become less reliable. According to the City of Key West Lecensing Department, the subject property is currently licensed for 4 transient units and one owner's unit. However, the Effortide recognitions as it transient licenses. According to the City of Key West Lecensing Department, their designated licensing takes seniority over the State. Floride due to density restriction within the City of Key West Lecensing Department, their designated licensing takes seniority over the State. Floride due to density restriction within the City of Key West Lecensing Department, their designated licensing takes seniority over the State. Floride due to density restriction within the City of Key West Lecensing Department, their designated licensing takes seniority over the State. Floride due to density restriction within the City of Key West Lecensing Department, their designated licensing takes seniority over the State. Floride due to density restriction within the City of Key West Lecensing Department, their designated licensing takes seniority over the State. Floride due to density restriction within the City of Key West Lecensing Department, their designated licensing takes seniority over the State. Floride due to density restriction within the City of Key West Lecensing Department, their designated licensing takes seniority over the State. Floride due to density restriction within the City of Key West Lecensing Department, their designated licensing takes seniority over the State. Floride due to density restriction within the City of Key West Lecensing Department, their designated licensing takes seniority over the State. Floride due to density over the State. Fl
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"As-is" Value of Site Improvements =\$
Ages Aging of one improvements =2
Estimated Remaining Economic Life (HUD and VA only) Years INDICATED VALUE BY COST APPROACH
INCOME APPROACH TO VALUE (not required by Fannie Mae)
THE COURT OF A PROPERTY OF A P
Estimated Monthly Market Rent \$ N/A X Gross Rent Multiplier N/A = \$ N/A Indicated Value by Income A
Estimated Monthly Market Rent \$ N/A X Gross Rent Multiplier N/A = \$ N/A Indicated Value by Income A Summary of Income Approach (including support for market rent and GRM) N/A
Estimated Monthly Market Rent \$ N/A X Gross Rent Multiplier N/A = \$ N/A Indicated Value by Income A
Estimated Monthly Market Rent S N/A X Gross Rent Multiplier N/A = \$ N/A Indicated Value by Income A Summary of Income Approach (including support for market rent and GRM) N/A



1974 Zoning Map

Side corner lot:

- a. Single-family: 7.5 feet.
- b. Two-family: 7.5 feet.
- c. Multiple-family: 15 feet.
- d. Churches, hospitals, etc.: 25 feet.
- e. Clubs and lodges: 25 feet.

4. Rear:

- a. Single-family: 15 feet.
- b. Two-family: 7.5 feet or 10 percent of width of lot up to 15 feet, whichever is greater.
- c. Multiple-family: 15. feet or 10 percent of width of lot up to 20 feet whichever is greater.
- d. Churches, hospitals, etc.: 20 feet or 10 percent of width of lot up to 30 feet, whichever is greater.
- e. Clubs and lodges; 15 feet or 10 percent of width of lot up to 20 feet, whichever is greater
- (1) Off-street parking and loading requirements. As specified in section 35.09.
 - (m) Sign and lighting limitations.
 - A nonilluminated nameplate or professional nameplate not exceeding 2 square feet in area.
 - Nonilluminated projecting or pole or sign not exceeding 5 square feet in area in conjunction with permitted public and semi public uses.
 - Temporary real estate signs advertising the sale, rental or lease of only the premises upon which they are located, provided that:
 - No sign shall exceed 8 square feet in area for each ¼ acre in the lot or tract;
 and
 - No one sign shall exceed 32 square feet in area.
 - A nonilluminated sign not exceeding 6 square feet in area used to identify a building containing multiple-family dwellings.
 - 5. Neon signs with a total maximum area of 10.0 square feet per storefront.

Marquee signs which are historically significant, as evidenced by continuous presence at one business location for ten (10) years or more and existing on September 1, 1991.

No lights prohibited by Code of Ordinances section 101.27 shall be permitted.

(9) C-1 Neighborhood commercial district.

- (a) Intent. The provisions of this district are intended to apply to an area adjacent to major streets and convenient to major residential areas. The types of uses are intended to serve the needs of nearby residential neighborhoods for commercial facilities as well as serve the commercial needs of the motorist. Lot sizes and other restrictions are intended to reduce conflicts with adjacent residential uses and to minimize the interruption of traffic along thoroughfares.
- (b) Principal uses and structures. The following uses and structures are permitted provided that any use or group of uses that is developed either separately or as a unit with certain site improvements shared in common, is developed on a site of less than three (3) acres:
 - Public and semipublic parks, playgrounds, clubs, and lodges, hospitals, clinics, restoriums, government offices, schools, churches and similar uses.
 - Retail stores, sales and display rooms, except automotive uses, including places in which goods are produced and sold at retail upon the premises.
 - Personal service establishments such as beauty and barber shops, laundry and dry cleaning pickup stations, tailor shops. florist shops, and similar uses.
 - Professional offices, studios, clinics, laboratories, general offices, business schools and similar uses.
 - Transient living accommodations (hotels, motels, guest houses and cottages) not to exceed sixteen (16) habitable units per acre.
 - 6. Eating and drinking establishments.

ORDINANCE NO. 85-26

AN ORDINANCE AMENDING SECTION IV OF THE ZONING ORDINANCE OF THE CITY OF KEY WEST, FLORIDA (ORDINANCE NO. 69-29); ADOPTING A REVISED OFFICIAL ZONING MAP; REPEALING ALL ORDINANCES OR PARTS OF ORDINANCES IN CONFLICT WITH THIS ORDINANCE; AND PROVIDING WHEN SAID ORDINANCE GOES INTO EFFECT.

BE IT ENACTED by the City Commission of the City of Key West, Florida, as follows:

Section 1. That Section IV of the Zoning Ordinance of the City of Key West, Florida (Ordinance No. 69-29), is hereby amended by adopting a revised Official Zoning Map, dated November 26, 1984, which is attached hereto.

W. ... A. ... IN.

Section 2. The new Official Zoning Map shall be identified by the signature of the mayor attested by the City Clerk, and bearing the seal of the city under the following words:

This is to certify that the Official Zoning Map supersedes and replaces the Official Zoning Map adopted December 3, 1974, as part of Ordinance No. 69-29.

Section 3. All Ordinances or parts of Ordinances of said City in conflict with the provisions of this Ordinance are hereby repealed to the extent of such conflict.

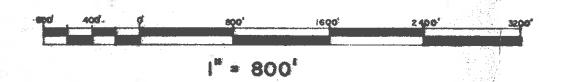
Section 4. This Ordinance shall go into effect immediately upon its passage and adoption and authentication by the signature of the presiding officer and the Clerk of the Commission.

	Read and pas	sed on first	: reading a	at a regular	meeting held	tnis
	19th day o	of March	i	, 1985.		
	Read and pas	sed on final	. reading a	at a regular	meeting held	this
	21st day o	of May		, 1985.		





GRAPHIC - SCALE (IN FEET)



ORDINANCE NO. 86-15

AN ORDINANCE AMENDING APPENDIX A -- ZONING -- OF THE CODE OF ORDINANCES OF THE CITY OF KEY WEST, FLORIDA; SECTION VII 5(f) PROVIDING FOR MAXIMUM DENSITY; AMENDING SECTION VII 5(j) PROVIDING FOR MAXIMUM BUILDING HEIGHT; AMENDING SECTION VII 8(b)5 PROVIDING FOR TRANSIENT LIVING ACCOMODATIONS; AMENDING SECTION VII 8(f) PROVIDING FOR MINIMUM LOT AREA; AMENDING SECTION VII 8A(f) PROVIDING FOR MAXIMUM DENSITY; AMENDING VII SECTION 9(b) 5 PROVIDING FOR TRANSIENT LIVING ACCOMODATIONS; AMENDING SECTION VII PROVIDING FOR SINGLE FAMILY AND MULTIFAMILY RESIDENTIAL; AMENDING SECTION VII 9(f)(1) PROVIDING FOR SQUARE FOOTAGE AND RATIO OF GROSS FLOOR AREA TO LOT AREA; AMENDING SECTION VII 10(b)4 PROVIDING FOR TRANSIENT LIVING ACCOMPDIATIONS; AMENDING SECTION VII 10(d)9 PROVIDING FOR SINGLE FAMILY AND MULTIPAMILY RESIDENTIAL; AMENDING SECTION VII 10 PROVIDING FOR MINIMUM LOT AREA; AMENDING VII 13(a)(1)a. DELETING BUNGALOW COURTS AS PERMITTED USE; AMENDING SECTION VII 13(a)(4)a.(1) PROVIDING FOR MINIMUM LOT SIZE; AMENDING SECTION VII 13(a)(4)a.(4) PROVIDING FOR MAXIMUM BUILDING HEIGHT; AMENDING SECTION VII 13(a)(4)a.(5) PROVIDING FOR MAXIMUM DENSITY; AMENDING SECTION VII 15(4) PROVIDING FOR DENSITY LIMITATION; AMENDING SECTION IX(1)(b) RESIDENTIAL DWELLING UNIT; AMENDING SECTION IX(1)(c), OFF-STREET PARKING WAIVER; AMENDING SECTION XXIV PROVIDING DEFINITION; REPEALING ALL CONFLICTING ORDINANCES; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, The City Commission passed an ordinance creating a committee named the Zoning Evaluation Committee to study the Zoning matters of the City of Key West, and;

MHEREAS, the Zoning Evaluation Committee has reviewed the Code and requests the following changes to be included in the Code of Ordinances of the City of Key West;

NOW THEREPORE BE IT ENACTED by the City Commission of the City of Key West, Florida

Section 1. That the following amendments to Ordinance 69-29, as amended, in the Code of Ordinances of the City of Key West Appendix A - Zoning be amended as follows: (deletions are strough through; additions are underlined):

[&]quot;VII. Schedule of district regulations adopted.

- a. No sign shall exceed 8 square feet in area for each 1/4 acre in the lot or tract; and
- b. No one sign shall exceed 32 square feet in area.
- 4. A nonilluminated sign not exceeding 6 square feet in area used to identify a building containing multiple-family dwellings.

All signs shall be set back at least 12 feet distant from all property and right-of-way lines. (Ord. No. 83-48, ss. 1,12-5-83)

* * * *

(8) HP-2 Commercial Historic Preservation District.

- (a) Intent: The provisions of this district are intended to protect and enhance the character of the commercial historic areas of the City of Key West.
- (b) Principal uses and structures. \$ape/as/for/WP+),/apd/jp/addition;
 - Single-family dwellings.
 - Public and semipublic parks, playgrounds, playfields and recreation facilities.
 - 3. Boat piers or slips for the docking or privately owned and used watercraft of any sort.
 - Two-family dwellings.
 - 5. Multi-family structures not to exceed 22 dwelling units per acre.
 - 6. Professional offices, studios, clinics, laboratories, general offices, business schools, and similar uses.
 - 7. Bank and financial institutions.
 - 8. Antique, souvenier, gift, or other shops related to the historic character of the City of Key West.
 - Personal service establishments, such as beauty and barber shops, laundry and dry cleaning pickup stations, tailor shops, florist shops, and similar uses.
 - 10. Mpre/s///mpre/s///and///gwest///cortages/ Transient living accommodations (hotels, motels, quest houses and cottages) not to exceed 30 habitable units per acre.
 - 11. Retail stores, sales and display rooms except automotive uses including establishment in which retail goods are sold upon premises.
 - 12. Eating and drinking establishments excluding drive-ins and establishments specializing in the preparation of foods not be be consumed within the main structure.
 - 13. Commercial recreation, such as theaters, bowling alleys and similar uses except drive-in theaters.
- (c) Accessory uses and structures. Customary accessory uses of one or more of the principal uses clearly incidental to the principal use in keeping with the historic character of the zone.
- (d) Special exception permissible by board of adjustment.
 - 1. Any use found by the board of adjustment to be appropriate and compatible with the historic character of the district.

ORD	INANCE	NO.	89-6

AN ORDINANCE AMENDING SECTION 35.07(8), (8A), (9), (10), (13), AND (15) OF THE CODE OF ORDINANCES OF THE CITY OF KEY WEST, FLORIDA; PROVIDING THAT TRANSIENT LIVING ACCOMMODATIONS UNIT DENSITY BE AMENDED TO SIMILAR RESIDENTIAL UNIT DENSITY FOR THE RESPECTIVE ZONES WHICH ALLOW TRANSIENT LIVING ACCOMMODATIONS; PROVIDING AN EFFECTIVE DATE.

WHEREAS, Continuing development of transient housing is causing an imbalance between residential and transient housing needs, and

WHEREAS, Continuing development of transient housing is causing increased demands for unavailable affordable residential housing, NOW THEREFORE,

BE IT ENACTED by the City Commission of the City of Key West, Florida as follows:

Section 1. Section 35.07 of the Key West Code is hereby amended to read as follows (deleted portions are struck through; added portions are underlined):

Section 35.07 Schedule of District Regulations Adopted

* * *

(8) HP-2 Commercial historic preservation district. (b)10. Transient living accommodations (hotels, motels, guest houses and cottages) not to exceed thirty (30) twenty-two (22) habitable units per acre.

* * *

(BA) HP-3 Light commercial historic preservation. (d)6. Guest houses or other transient living accommodations not to exceed sixteen (16) habitable units per acre.

* * *

(9) C-1 Neighborhood commercial district. (b)5 Transient living accommodations (hotels, motels, guest houses and cottages) not to exceed thirty (30) sixteen (16) habitable units per acre.

* * *

(10) C-2 General commercial parkway district. (b)14. Transient living accommodations (hotels, motels, guest houses and cottages) not to exceed thirty (30) sixteen (16) habitable units per acre.

Min p_Dullance botal motal and multiple-family district.

(15) PD Planned development. (d) Density limitation. A planned development shall not contain more than an average of sixteen (16) residential dwelling units per acre for that area utilized for residential structures, and not more than an average of thirty (20) sixteen (16) transient living accommodation habitable units per acre for that area utilized for transient living accommodations.

* * * *

Section 2. This ordinance shall not apply to the replacement of any existing facility, any facility for which a building permit has been issued, nor to any project for which a substantially complete development application has been filed with the City and is pending on January 17, 1989.

Section 3. All Ordinances or parts of Ordinances of said City in conflict with the provisions of this Ordinance are hereby superseded to the extent of such conflict.

Section 3. If any section, sentence, clause, or phrase of this ordinance is held to be invalid or unconstitutional by any court of competent jurisdiction, said holding shall in no way affect the validity of the remaining portion of this ordinance.

Section 4. This ordinance shall go into effect immediately upon its passage and adoption and authentication by the signatures of the presiding officer and the Clerk of the Commission.

	Read	and	passed	on	first	reading	at	a	regular	meeting	held
this	17t	hday	/ of		Janua:	ry	······································		, 1989.		
	Read	and	passed	on	final	reading	at	a	regular	meeting	held
this	_6	_ dax	of		Marc	h			., 1989.		

RACHARD HEYMAN,

ATTEST:

JOSEPHINE PARKER, CITY CLERK

ORDINANCE NO. 69-29

COMMISSION SERIES

AN ORDINANCE REPEALING ARTICLE I OF CHAPTER 32 OF THE CODE OF ORDINANCES OF THE CITY OF KEY WEST, FLORIDA, AND PROVIDING NEW PROVISIONS IN ARTICLE I IN SAID CHAPTER ESTABLISHING COMPREHENSIVE ZONING REGULATIONS FOR THE CITY OF KEY WEST, FLORIDA, AND PROVIDING FOR THE ADMINISTRATION, ENFORCEMENT, AND AMENDMENT THEREOF; REPEALING ALL ORDINANCES OR PARTS OF ORDINANCES OF SAID CITY IN CONFLICT WITH THE PROVISIONS OF THIS ORDINANCE, TO THE EXTENT OF SUCH CONFLICT; AND PROVIDING WHEN ORDINANCE GOES INTO EFFECT.

Sec. I. PREAMBLE AND PURPOSE.

WHEREAS, Milo Smith & Associates, Inc., Planning Consultant for The City of Key West, Florida, has prepared a Comprehensive Development Plan for said City which includes Land Use Plan, Thoroughfare Plan, Community Facilities Plan, Public Improvements Program, and Zoning Regulations, and

WHEREAS, the Planning and Restoration Commission and the City Commission of The City of Key West, Florida have substantially approved the zoning regulations and zoning map recommended by the said Milo Smith & Associates, Inc. and have determined that such new regulations and zoning map, as modified, are necessary to implement the desired land use arrangement suggested by said Comprehensive Plan,

NOW THEREFORE BE IT ENACTED BY THE CITY COMMISSION OF THE CITY OF KEY WEST, FLORIDA:

Sec. II. REPEAL OF CONFLICTING ORDINANCES.

Chapter 32, Key West City Code (Article I) of the City of Key West, as amended, is hereby abolished and repealed.

Sec. III. SHORT TITLE.

This ordinance shall be known and may be cited as "The Zoning Ordinance of the City of Key West, Florida".

- Sec. IV. ESTABLISHMENT OF DISTRICTS: PROVISION FOR OFFICIAL ZONING MAP.
 - 1. Official Zoning Map The City is hereby divided into zones, districts, or as shown on the Official Zoning Map which, together with all explanatory matter thereon, is hereby adopted by reference and declared to be a part

		Minimum Average Lat Width	Minimum Average Lat Depth	Maximum Lot Coverage	Maximum Height		simum Building Setbo Side In- Side C terior Lat ner Lat	or-	Off-Street Fank- Ing & Loading Requirements	Sign Limit
R-2	Churches, Hospitals, Government Institutions, Private Clubs, etc.									
v	- 1/2 ccre Clubs & Lodges	150 fr.	100 ft.	35%	40 ft.	30 ft.	20 ft. or 25 ft. 10% of lot up to 30 ft., whichever is greater.	25 ft.; 20 ft. when sbutting an altey.		
	8,500 sq. ft,	80 ft.	100 fr.	35%	40 À.	30 fi.	15 ft. or 25 ft. 10% of width of let up to 20 ft., whichever is greater.	25 ft.; 20 ft. when obutting on alley.		
	District and Int		Usas and Structures	Accessory Usas	and Structures		Special Exceptions to by Board of Adjustm		Prohibîted Uses an	d Siructures
HP-1	HP-1 Restricted Preservation Dis		(-18, and in addition	n: As in R-18				-		
	The provisions of triet are intendi- tect and enhance character of the historic areas of of Key West.	ed to pro- 2. Mu te the not residential dw	o family dwellings. 18-family structures to exceed four (4) elling units.				1. Public and privi with convention public tibraries 2. Charches and all worship. 3. Public safety shequipment, such stations, civil a facilities, and 4. Garage apartment	her places of uctures and as fire sub- efense he like.	use not in kee	nitred herein; any ping with the procter or professional
	Minimum Lat Area	Minimum Average Lat Width	Minimum Average Lat Depth	Maximum Lat Coverage	Maximum Height	Mlai	inum Building Setbad Side In- Side Co terior Lot nur Lot	r-	Off-Street Park- ing & Leading Requirements	Sign Limitations
	HP-1									
	Single Family									
	5,500 sq. ft.	50 ft.	100 A.	50%	40."		5 ft. or 5 ft. 10% of the width of the lot up to 15 ft. whichever is greater.	20 fr.	As specified in Section IX.	As for R-1A
	Multiple Family	?								
	5,500 sq. ft.	50 ft.	100 A.	50%	40°		5 ft. or 3 ft. 10% of width of lot up to 15 ft., whichever	20 ft.	As specified in Section IX.	As for R-1A



ORDINANCE NO. 85-33

AN ORDINANCE AMENDING SUBSECTION (7) OF SECTION VII OF THE ZONING ORDINANCE OF THE CITY OF KEY WEST (ORDINANCE NO. 69-29); AMENDING PARAGRAPH (b)(2) BY PROVIDING A DEFINITION OF MULTI-FAMILY STRUCTURES; AMENDING THE DENSITY REQUIREMENT TO HP-1; REPEALING ALL ORDINANCES OR PARTS OF ORDINANCES IN CONFLICT WITH THIS ORDINANCE; AND PROVIDING WHEN ORDINANCE GOES INTO EFFECT.

BE IT ENACTED by the City Commission of the City of Key West, Florida:

Section 1. Subsection (7) of Section VII of the Zoning Ordinance of the City of Key West, (Ordinance No. 69-29) is amended to read as follows:

(7) HP-1 Residential Historic Preservation District.

- (a) Intent. The provisions of this district are intended to protect and enhance the character of the residential historic areas of the City of Key West.
- (b) Principal uses and structures. Same as for RIB and in addition:
 - 1. Two-family dwellings.
 - Multi-family structures not to exceed 22 dwelling units per acre density.
- (c) Accessory uses and structures. Same as for R-18.
- (d) Special exception permissible by the board of adjustment.
 - I. Public and private schools with conventional curriculums, public libraries.
 - 2. Churches and other places of worship.
 - Public safety structures and equipment, such as fire substations, civil defense facilities, and the like.
 - 4. Garage apartments.
 - 5. General sales offices such as real estate sales and similar uses.

(e) Prohibited uses and structures.

 All uses not specifically or provisionally permitted herein; any use

- (g) Minimum averge lot width.
 - 1. Single family: 50 feet
 - 2. Multiple-family: 50 feet
- (h) Minimum average lot depth.
 - 1. Single family: 100 feet
 - 2. Multiple-family: 100 feet
- (i) Maximum lot coverage.
 - 1. Single family: 50 percent
 - 2. Multiple family: 50 percent
- (j) Maximum height:
 - 1. Single family: 30 feet
 - 2. Multiple family: 30 feet
- (k) Minimum building setbacks.
 - 1. Side interior lot:
 - a. Single family: 5 feet or 10 per cent of the width of the lot up to fifteen feet, whichever is greater.
 - b. Multiple-family: 5 feet or 10 per cent of width of lot up to 15 feet, whichever is greater.
 - 2. Side corner lot:
 - a. Single family: 5 feet
 - b. Multiple family: 5 feet.
 - 3. Rear:
 - a. Single family: 20 feet
 - b. Multiple family: 20 feet
- (1) Off-street parking and loading requirements.
 - 1. Single family: As specified in Section
 - Multiple-family: As specified in Section IX.
- (m) Sign limitations.
 - 1. Single family: Same as for R-1A.
 - 2. Multiple family: Same as for R-1A.

Section 2. All Ordinances or parts of Ordinances of said City in conflict with the provisions of this Ordinance are hereby repealed to

Read and pas	sed on first r	eading at a m	regular meet	ing held	this
20th day	of August	, 19	985.		
Read and pas	sed on final r	eading at a :	regular meet	ing held	this
3rd day	of September	, 1	1985.		
ATTEST: JOSEPHINE PARKER,	Parke	RICHARD A.	HEYMAN, MA	Heyr YOR J	va

Key West, Florida, Code of Ordinances >> Subpart B - LAND DEVELOPMENT REGULATIONS >> Chapter 122 - ZONING >> ARTICLE IV. - DISTRICTS >> DIVISION 8. - HISTORIC NEIGHBORHOOD COMMERCIAL DISTRICTS >> Subdivision II. Historic Neighborhood Commercial District—Truman/Simonton (HNC-1) >>

Subdivision II. Historic Neighborhood Commercial District—Truman/Simonton (HNC-1)

Sec. 122-806. Intent.

Sec. 122-807. Uses permitted.

Sec. 122-808. Conditional uses.

Sec. 122-809. Prohibited uses.

Sec. 122-810. Dimensional requirements.

Secs. 122-811-122-835, Reserved.

Sec. 122-806. Intent.

The historic neighborhood commercial district—Truman/Simonton (HNC-1) consists of Simonton, Truman Avenue, and White Street South Corridors. The HNC-1 district is located along major segments of Simonton Street, from Caroline South to United Street; Truman Avenue, from Simonton Street northeast to White Street; and White Street, from Truman Avenue south to United Street; and generally includes larger scale commercial uses oriented toward the motoring public.

(Ord. No. 97-10, § 1(2-5.5.4(1)(A)), 7-3-1997)

Sec. 122-807. Uses permitted.

Within the historic neighborhood commercial (HNC) districts, redevelopment or conversion of permanent housing structures to transient residential, office, or other allowable commercial uses shall be permitted only if no on-site reduction in housing units for permanent residents occurs. Uses permitted include the following:

- (1) Single-family and two-family residential dwellings.
- (2) Multiple-family residential dwellings.
- (3) Group homes with less than or equal to six residents as provided in section 122-1246.
- (4) Places of worship.
- (5) Business and professional offices.
- (6) Commercial retail low and medium intensity less than or equal to 2,500 square feet.
- (7) Hotels, motels and transient lodging.
- (8) Medical services.
- (9) Parking lots and facilities.
- (10) Veterinary medical services without outside kennels.

(Ord. No. 97-10, § 1(2-5.5.4(1)(B)), 7-3-1997)

Sec. 122-808. Conditional uses.

Conditional uses in the historic neighborhood commercial district—Truman/Simonton (HNC-1) are as follows:

- (1) Group homes with seven to 14 residents as provided in section 122-1246.
- (2) Community centers, clubs and lodges.
- (3) Cultural and civic activities.
- (4) Educational institutions and day care.
- (5) Nursing homes, rest homes and convalescent homes.
- (6) Parks and recreation, active and passive.
- (7) Protective services.
- (8) Public and private utilities.
- (9) Commercial retail low and medium intensity greater than 2,500 square feet.
- (10) Commercial retail high intensity.
- (11) Funeral homes.
- (12) Light industrial.
- (13) Restaurants, excluding drive-through.
- (14) Small recreational power-driven equipment rentals.

(Ord. No. 97-10, § 1(2-5.5.4(1)(C)), 7-3-1997)

Sec. 122-809. Prohibited uses.

In the historic neighborhood commercial district—Truman/Simonton (HNC-1), all uses not specifically or provisionally provided for in this subdivision are prohibited.

(Ord. No. 97-10, § 1(2-5.5.4(1)(D)), 7-3-1997)

Sec. 122-810. Dimensional requirements.

The dimensional requirements in the historic neighborhood commercial district—Truman/Simonton (HNC-1) are as follows; however, construction may be limited by proportion, scale and mass considerations as expressed through the historic architectural review commission design guidelines:

- Maximum density: 16 dwelling units per acre (16 du/acre).
- (2) Maximum floor area ratio: 1.0. Refer to <u>section 122-776</u> for additional restrictions that regulate the square footage of gross leasable floor area based on trip generation within HNC areas.
- (3) Maximum height: 35 feet.
- (4) Maximum lot coverage:
 - a. Maximum building coverage: 50 percent.
 - b. Impervious surface ratio: 60 percent.
- (5) Minimum lot size: 4,000 square feet.
 - a. Minimum lot width: 40 feet.
 - b. Minimum lot depth: 100 feet.
- (6) Minimum setbacks:
 - a. Front: 5 feet.
 - b. Side: 5 feet.

c. Rear: 15 feet.

d. Street side: 7.5 feet.

(Ord. No. 97-10, § 1(2-5.5.4(1)(E)), 7-3-1997; Ord. No. 10-04, § 10, 1-5-2010)

Secs. 122-811—122-835. Reserved.

Subdivision IV. - Historic High Density Residential District (HHDR)

FOOTNOTE(S):

--- (10) ---

Cross reference— Historic preservation, ch. 102.

Sec. 122-626. - Intent.

- (a) The historic high density residential district (HHDR) is established to implement comprehensive plan policies for areas designated "HHDR" on the comprehensive plan future land use map. The HHDR district shall accommodate historic high density residential development for permanent residents, including single-family, duplex, and multiple-family residential structures. The purpose of the historic high density residential designation is to provide a management framework for preserving the residential character and historic quality of the Old Town central residential community.
- (b) In addition, incidental accessory uses, including duly approved home occupations, and customary community facilities can be located in the HHDR district. The HHDR district shall not accommodate transient residential uses, including guesthomes, motels or hotels. Similarly, the area shall not accommodate freestanding commercial offices, retail, or other commercial uses. Lawfully existing office or commercial uses shall be permitted to continue to exist as lawful nonconforming uses if such uses continue to comply with conditions invoked when the respective uses were approved.

(Ord. No. 97-10, § 1(2-5.5.2(A)), 7-3-1997)

Sec. 122-627. - Uses permitted.

Uses permitted in the historic high density residential district (HHDR) are as follows:

- (1) Single-family and two-family residential dwellings.
- (2) Multiple-family residential dwellings.
- (3) Group homes with less than or equal to six residents as provided in section 122-1246.
- (4) Cemeteries, in the area bounded by Olivia Street, Windsor Lane, Passover Lane, Angela Street, and Frances Street.

(Ord. No. 97-10, § 1(2-5.5.2(B)), 7-3-1997; Ord. No. 04-09, § 1, 5-18-2004)

Sec. 122-628. - Conditional uses.

Conditional uses in the historic high density residential district (HHDR) are as follows:

- (1) Group homes with seven to 14 residents as provided in section 122-1246.
- (2) Cultural and civic activities.
- (3) Educational institutions and day care.
- (4) Nursing homes, rest homes and convalescent homes.
- (5) Parks and recreation, active and passive.
- (6) Places of worship.

- (7) Protective services.
- (8) Public and private utilities.
- (9) Parking lots and facilities.

Sec. 122-629. - Prohibited uses.

In the historic high density residential district (HHDR), all uses not specifically or provisionally provided for in this subdivision are prohibited.

Sec. 122-630. - Dimensional requirements.

The dimensional requirements in the historic high density residential district (HHDR) are as follows; however, construction may be limited by proportion, scale and mass considerations as expressed through the historic architectural review commission design guidelines:

- (1) Maximum density: 22 dwelling units per acre (22 du/acre).
- (2) Maximum floor area ratio: 1.00.
- (3) Maximum height: 30 feet.
- (4) Maximum lot coverage:
 - a. Maximum building coverage: 50 percent.
 - b. Maximum impervious surface ratio: 60 percent.
- (5) Minimum lot size: 4,000 square feet.
 - a. Minimum width: 40 feet.
 - b. Minimum depth: 90 feet.
- (6) Minimum setbacks:
 - a. Front: 10 feet.
 - b. Side: 5 feet or 10 percent of lot width to a maximum of 15 feet, whichever is greater.
 - c. Rear: 20 feet.
 - d. Street side: 5 feet.

Secs. 122-631—122-655. - Reserved.

City of Key West Code Enforcement Division Building Department

ORDER TO COMPLY

Date /-16-99	Complaint # 99-392
Certified Mail #	
Owner's Name ABAOY HYM	
Address #2 5th 1V	(11c) NY. NY. 10011
Phone No.	
Location of Violation 729 Inu	men ave.
VIOLATION The Present	e Alligation B+B
Building	You are hereby notified to comply
Occupational License	with the City of Key West Code of Ordinances as indicated below.
☐ Plumbing	35.24 (44)
☐ Electrical	Code provided
☐ Mechanical	with order to
☐ Sign	- 1 /
D 'Gas	- Karpay
☐ Landscaping	8 19 19
☐ Fence	Secured for 4 Traver
☐ Engineering	but resting 8 or
☐ Zoning	more.
☐ Trash	
Other	
Compliance is required prior to 1-23-	77 to avoid any futher legal action
0-4-00	To a total any tables regarded.
Code Epionement	
Inspector /	5
(305) 292-8191	
Hand Served this day of	Jan 19 79
Served by att Cl	Time Served 4/0 PM
Received by Pallrul W.	ist

City of Key West Code Enforcement Division Building Department

ORDER TO COMPLY

_	1-16-99	Compleins # 99-392
Dat	e	Complaint # // D/~
	tified Mail #	
Ow	ner's Name ABADY HYM	LAN
Add	Iress #2 5th 1V	(1/c) NY. NY. 10011
	ne No.	
Loc	ation of Violation 729 IM	eman ave.
VI	OLATION Ja Valued	a Allization B+B
0	Building	You are hereby notified to comply
4	Occupational License	with the City of Key West Code of Ordinances as indicated below.
	Plumbing	35.24 (44)
	Electrical	Code provided
	Mechanical	with order to
Q	Sign	Jaroons y date - An
	Gas	Konpry
	Landscaping	0 : 10 : 1
	Fence	Secured for 4 Travent
	Engineering	but renting 8 or
Ð	Zoning	more.
	Trash	
	Other.	
Car	naliance is required prior to /-21	79 to avoid any futher legal action.
COI	O II PO	to arous any radio. rogal ====
<u>(</u>	My Oliman	_
Inst	le Enforcement sector 5) 292-8191	
Har	nd Served this day	of Jan , 19.99
Ser	ved by att el	Time Served 4/0 PM
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Much J. Morean James T. Hendrick Wayne Larre Shith

LAW OFFICES MORGAN & HENDRICK

3 1 7 WHITEHEAD STREET KEY WEST, FLORIDA W. CURRY HARRIS (1907-1928) HILARY U. ALBURY (1920-1999)

January 21, 1999

Via Hand Delivery

KARKH K. CARAHAS

JEDDE V. REDANTE

City of Key West Code Enforcement Division Building Department 604 Simonton Street Key West, Florida 33040

re:

Complaint No. 99-392; Abady Hyman; 729 Truman Avenue

Dear Code Enforcement Officers:

This office represents the Owner with respect to the captioned charge. Our client has given instructions to the property manager immediately to secure whatever occupational license(s) may be required by law. In the meantime, you may be assured that our client will not violate <u>Code</u> Section 35.24(44) pending resolution of the matter.

Please direct further communications concerning this complaint to the undersigned.

Sincerely,

James T. Hendrick

ames T. Hendr

[signed in his absence to expedite reply]

Received By



THE CITY OF KEY WEST

Post Office Box 1409 Key West, FL 33041-1409

	NOTICE OF CODE VIO	LATION	(90)
Catified Prail # 2566 503	677	CED NO.99-392. DATE: 2-24-99	
		SUBJECT ADDRESS	
TO: Abody Hyms	<u> </u>	729 Trumon ave	
#2 5th AVE (1	ic)	Key West, Florida 33040	
- New York ALY.		© No. 1 € CALL COMMONDER TO SEE SEE SEE	pagement of the
Dear			
office you are th	e current owner/rep	County Property Appraises presentative of the above cticed that your property ordinances for the follows	ve- is
a of 2-21-99, yo	us are still advetter	ung six (6) Transcent re	stele
on the inturest.	ity acords slow th	stym an livered for	<u>(4)</u>
transent contale or	lay. Failers to a	phylon, Rul oguice 2 de	Helitionel
Violation of Key We	est-code or ordinanc	es, section (s)	
to correct said vi appear before the K you should not com Pursuant to Florida of Ordinances. se	ey West Code Enforce ply with City Ordins a Statutes, section action 13.03 (c) (ment Board to give cause ince 162.06 and the Key West C 2). The Key West C	ode
Enforcement Board daily for non-comp	is empowered to fi	ne violators up to \$250	.00
Sincerely, Color	nan		
Anthony Coleman Code Enforcement I: (305) 292-8191	nspector		
HAND SERVED ON THI	DAY CF	, 199 q .	
Served By	rail	<u></u>	

(2) sides, prepared with a hard, semihard, or improved surface, and uncovered, for the purpose of outdoor living.

- (44) Tourist and transient living accommodations. Commercially operated housing principally available to short-term visitors for less than twenty-eight (28) days.
 - a. Motel. A group of tourist accommodation units under one (1) ownership or on one (1) tract of land and designed primarily for access by automobile. Overnight guests may be taken for longer periods then overnight. Eating or cooking facilities shall not be provided within individual units.
 - b. Tourist court A group of tourist accommodation units under one (1) ownership or on one (1) tract of land providing facilities for overnight guests or for longer periods of time, and with cooking or eating facilities within the individual units.
 - c. Hotel. A structure primarily for transient guests, including rooms with or without cooking and complete apartment facilities, but confined within one (1) principal building except for necessary accessory buildings.
 - d. Guest house. Any place wherein tourists, transients, travelers or persons desiring temporary residence are provided with sleeping and sanitary facilities. Cooking facilities may or may not be provided in a guest house. The number of rooms in a guest house shall not exceed twenty-five (25). The minimum room sizes for a guest house shall be as follows:

Single room-Eighty (80) square feet.

Double room—One hundred (100) square feet.

Multiple occupancy room—One hundred (100) square feet, in addition fifty (50) square feet for each occupant over two (2).

Sanitary facilities shall be provided in a guest house. Where sanitary facili-

ties are shared there shall be provided one (1) water closet, one (1) sink and one (1) bathtub or shower for each eight (8) beds (or portion thereof) sharing the facilities.

Off-street [parking] shall be provided for a guest house at the rate of one (1) parking space for each three (3) rooms (or portion thereof).

- (45) Townhouse. A one-family dwelling unit of a group of three (3) or more such units separated by adjoining fire walls, or fire walls separated by a space of not more than six (6) inches, such walls to extend above the roof line of the unit which it serves and to have no openings therein. Where a separation between fire walls is provided, such separation shall be positively sealed in a manner which provides a substantial closure of space between units which is permanently watertight and verminproof. Each townhouse unit shall be constructed upon a separate lot and serviced with separate utilities and other facilities and shall otherwise be independent of one another.
- (46) Total floor area or gross floor area. The areas of all floors of a building, including finished attics, finished basements and all covered areas, including porches, sheds, carports, and garages. If the first finished floor level of an elevated building or structure is elevated to a height greater than seven feet above the base flood elevation, then the area below such first floor shall be included in calculating gross floor area of the building or structure.
- powered or nonself-powered vehicle under eight (8) feet in width capable of being towed by an ordinary automobile or by the self-powered vehicle upon which it is constructed, whose primary use is temporary lodging while traveling or camping and is not used for habitation except in designated campsites while in the corporation limits of Key West. These vehicles are excluded from the comprehensive zoning regulations.

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729 Truman Avenue Kev West, FL 33040 (800) 773-1894 or (305) 294-1894 E-mail: mermaid@joy.net



Rooms & Rates

Each uniquely decorated room in our stately mansion and adjoining Conch Cottage has its own distinct personality, one is sure to match vours.



The Caribbean Queen Room offers

all the amenities of a great honeymoon suite or romantic weekend



getaway. Watch the world of Key West go by from the wraparound veranda. relax in the large Roman soaking tub and get comfortable in the four poster queen size bed.

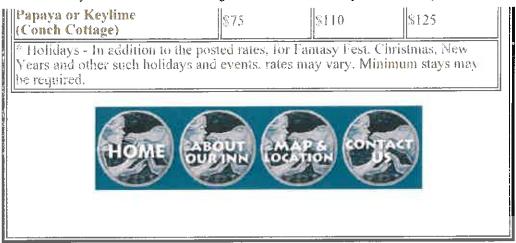
The Garden Room is set just off the pool and garden. It features handsome French doors, an airy cathedral ceiling,

queen size canopy bed and a wonderful glass block shower.

The Conch Cottage adjoins the grounds behind the main house. Offering diversity and economy with all the amenities, the Conch Cottage features an intimate setting with a unique Key West "funky" flair. These rooms have private outdoor entrances and they offer either queen size or twin beds and shared bath.



1997 - 1998 Rate Schedule	May 1 - Dec. 15*	Dec. 16 - Apr. 30*	Holidays & Events
Caribbean Queen	\$135	\$185	\$195
Treetop Suite	\$125	\$170	\$185
Royal Poinciana or Garden Room	\$110	\$160	\$175
Sun Room	\$95	\$150	\$165
Aliamanda (Conch Cottage)	\$85	\$135	\$150



http://kwmermaid.com/rooms.htm

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The Mermaid and The Alligator Bed & Breakfast



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Rooms & Amenities

Each uniquely decorated room in our stately mansion has its own distinct personality.

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Caribbean Queen

Caribbean Queen Room

The Caribbean Queen Room offers all the amenities of a great honeymoon suite or romantic weekend getaway. Watch the world of Key West go by from the wraparound veranda, relax in the large Roman soaking tub and get comfortable in the four poster king bed.

Treetop Suite



The Treetop Suite is nestled away on the third floor and aptly named for its view out across the neighborhood treetops. The splendor of the room is the exposed beam, cathedral. Dade County Pine ceiling highlighting the distinct gabled rooflines. The room features a king bed in one alcove and a large soaking tub open to the room in another with a private bath & shower. A private.

romantic hideaway - above it all!

Audubon Room



Inspired by the art of John James Audubon, who visited & painted in Key West, the Audubon room boasts the original Dade County Pine walls & floors. Its large bath features a Jacuzzi bathtub and large open shower. Louvered doors lead you to our sunken "grotto" garden, patio and pool area.

Royal Poinciana



The Royal Poinciana is the perfect writer's retreat. Named after one of the stately trees in our garden, you are inspired to unwind on the outside veranda, sit and pen your thoughts at the antique writing desk or just relax in the comfort of its metal canopy bed with elegant bath featuring a marble shower and lots of mirror.

Garden Room



Open the Garden Room's French doors to let the warm, fragrant tradewinds in. This room with its cool terracotta floors, cathedral ceilings & warm tropical colors reflects our love of gardening and the Keys outdoor style of living. It features a patina metal canopy style bed and the bath has a large walk-in glass block shower, dual showerheads and glass ceiling.

Sun Room



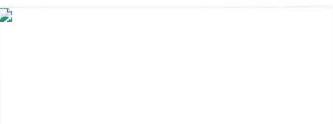
The Sun Room

A bright & airy second floor room, in the bay portion of our Victorian home, the Sun Room's windows create a panoramic view into the trees. French doors open to a private sun deck overlooking the pool & garden. The private bath's step-in glass mosaic shower completes the room. A great retreat to sunbathe in the day & stargaze through the night!

Conch Cottage Rooms

Our historic 1880's cigar maker conch cottage sets the backdrop for the bright tropical colors and decor of the Bamboo, Papaya & Key Lime Rooms. These casual style rooms are reached by walking through the garden of the inn and still feature all of the amenities of the main house. All rooms have private outside entrances.

Bamboo Room



The Bamboo Room is a large room with an Indonesian sleigh bed, sofa sitting area with tropical bamboo thatch ceiling. The room has a private bath with shower and a added bonus of a large covered porch area that looks out into out lush tropical garden & sunning patio...just steps from the pool & breakfast patio.

Key Lime & Papaya Rooms

These side by side rooms open to & share the front porch of our conch cottage. Yes, they are painted Key Lime & Papaya colors! You will definitely know you are staying in Key West. Quaint & cozy!





While the Key Lime has a king bed, private bath with step-in shower, the Papaya Room features a queen bed and identical shower to the Key Lime.

These two rooms rented together are perfect for two couples traveling together and are a great value

Amenities

Our exquisite accommodations ... feature Sealy Posturepedic mattresses, 100% cotton sheets and

luxurious white plush towels. Guests will find hair dryers, iron and ironing board as well as CD/AM/FM clock radio systems standard in all of our rooms. All rooms and living areas have air conditioning and daily room service.

Our Living Room offers guests a unique, quiet and relaxing environment. Here you will find data port and high speed wireless Internet access. A guest computer for those who wish to work or check their e-mail with access to high speed Internet is available 24 hours a day free of charge as well as TV, phone, games and endless books and magazines to keep you occupied and inspired. Our concierge will assist you with all your outdoor activities and dining reservations needed through out your stay. We will be happy to arrange for bicycles or even a licensed massage therapist to help take the stress out of your busy schedule.

Our Outdoor Pavilion is a great gathering spot to meet guests, enjoy a nightly complimentary glass of wine and gaze through menus of all the wonderful restaurants found in Key West. Here you will find the ice machine, guest refrigerator, pool and beach towels, sunscreen, beach chairs, coolers and umbrelia!

Our plunge pool heated year round and features built in benches and whirlpool jets. Surrounded by lush tropical vegetation, and wonderful patios areas perfect to transport you back to those times of ultimate leisure.

Remember a full breakfast is served each morning poolside. Choose from a variety of yogurt, juices, fresh fruit and home baked muffins, coffee and tea. Than make yourself comfortable in the garden and let us offer you the hot entree of the day.

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The Mermaid & The Alligator, Inc.

http://kwmermaid.com/rooms.htm

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The Mermaid and The Alligator Bed & Breakfast



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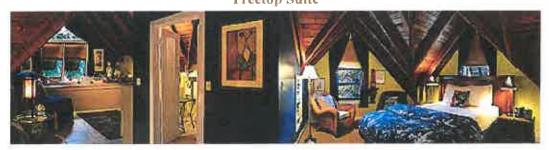
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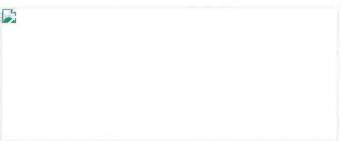
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The Mermaid & The Alligators Inc.

Innkeeper Analysis

	i		Number	Number	ļ		
			of	of			Un
	Real Estate	Alternate	Licensed	Unlicensed	Total	Land Use	1
Inn Name	Number	Key	Units	Units	Units	District	
MERMAID & ALLIGATOR	20420	1021172	4	2	6	HNC-1	
MERMAID & ALLIGATOR	20470	1021229	0	3	3	HHDR	
NASSAU HOUSE*	7290	1007552	5	4	9	HNC-2	
NEW ORLEANS HOUSE	16140	1016527	9	1	10	HRCC-1	
OASIS GUESTHOUSE	5700	1005908	10	1	11	HNC-2	
OASIS GUESTHOUSE	5730	1005941	0	5	5	HMDR	
OASIS GUESTHOUSE	5720	1005932	0	4	4	HMDR	
OCEAN BREEZE INN*	38140	1038890	13	0	13	HNC-2	
OLD CUSTOMS HS (PIACIBELLO, G	570	1000566	5	1	6	HRCC-1	
OLIVIA BY DUVAL	16870	1017281	3	2	5	HRCC-3	
PALM COURT	3680	1003841	2	0	2	HMDR	
PALMS OF KEY WEST	22240	1023001	20	5	25	HNC-2	
PAPA'S HIDEAWAY	26540	1027332	4	11	5	HHDR	
PARADISE INN	16410	1016802	18	0	18	HNC-1	
PEARL'S RAINBOW	28820	1029602	4	0	4	HNC-1	
PEARL'S RAINBOW	28790	1029572	13	0	13	HNC-1	
PEARL'S RAINBOW	28770	1029556	1	0	1	HNC-1	
PEARL'S RAINBOW	28800	1029581	4	0	4	HNC-1	
PEARL'S RAINBOW	28870	1029653	16	0	16	HRCC-3	
PILOT HOUSE	6390	8613482	6	4	10	HNC-1	
PILOT HOUSE	6460	1006696	4		4	HNC-1	
ROSE LANE COTTAGES	4250	1004421	2	2	4	HNC-1	
ROSE LANE COTTAGES	4260	1004430	2	2	4	HNC-1	
SEAPORT INN *	3280	1003417	2	4	6	HMDR	
SEASCAPE	17850	1018317	6	1	7	HRCC-3	
SIMONTON COURT	4200	1004375	9	9	18	HNC-1	
SIMONTON CT/MANSION	4160	1004324	6	0	6	HNC-1	
SOUTHERN CROSS HOTEL*	4380	1004570	27	0	27	HRCC-1	
SOUTHERNMOST HOUSE	36360	1037206	2	11	13	HCT	
SOUTHNMST POINT GHS	36190	8712456	6	2	8	HCT	
SPEAKEASY (FAVELLI)	27850	1028622	4	3	7	HRCC-3	
SUITE DREAMS (VON PHISTER LLC	39050	1039799	3	1	4	SF-1	
TRAVELER'S PALM	29860	1030619	2	3	5	HMDR	

Modified 8/18/2006