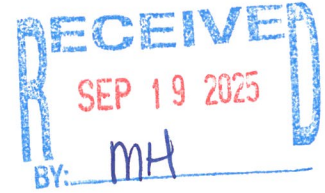


SPOTTSWOOD, SPOTTSWOOD, SPOTTSWOOD & STERLING, PLLC

ATTORNEYS AND COUNSELORS AT LAW
500 FLEMING STREET
KEY WEST, FLORIDA 33040

JOHN M. SPOTTSWOOD, JR.
ERICA HUGHES STERLING
ROBERT A. SPOTTSWOOD, JR.
RICHARD J. McCHESNEY
ROBERT H. GEBALDE

Telephone | 305-294-9556
Facsimile | 305-504-2696



OF COUNSEL:

JOHN M. SPOTTSWOOD (1920 – 1975)

September 19, 2025

James Singelyn, Acting Planning Director
City of Key West Planning Department
1300 White Street
Key West, Florida 33040

RE: Variance Application 417 Simonton Street, Key West, Florida 33040
Property ID# - 00006330-000000

Dear Mr. Singelyn,

My firm represents 417 Simonton Street, LLC, a Florida limited liability company (the “Applicant”), for a variance application at 417 Simonton Street, Key West, Florida 33040 (the “Property”) located in the Historic Neighborhood Commercial (“HNC-1”) zoning district. Pursuant to code Sec. 90-391, this variance request is made to allow the demolition of the existing, legally non-conforming second residential dwelling unit located at the rear of the Property, with replacement of a new structure within the Property lines. Specifically, this application requests a variance to code Section 122-810(6) with regard to the required side and rear setback for primary structures.

As the attached site plan and survey will show, the existing structure is currently encroaching onto the neighboring lot. The Applicant is proposing a new one-story structure which will be brought onto the subject Property, improving upon the legal nonconformities in the process. This relocation will create a side and rear setback where none exists today on that portion of the site. Due to the physical constraints of the Property, the rebuilding of the residential structure does not allow full compliance with required setbacks, therefore, the new residence will have a footprint 147 sq. ft. smaller than the existing.

The new design will provide additional ceiling height than the current shed roof. This additional vertical space and loft area is non-habitable and will be used as storage area for the small home. Therefore, although the location and three-dimensional envelope will change, this results in a smaller footprint and much improved site conditions.

If approved, the minimal variance would be granted leaving a much smaller footprint of the reconstructed unit which decreases building coverage and impervious surface, increases open space, improves rear and side setbacks, and eliminates the encroachment onto the adjacent property.

	CODE REQUIREMENT	EXISTING	PROPOSED	VARIANCE REQUIRED
Lot Size	4,000 sq. ft.	4,422 sq. ft.	4,422 sq. ft.	No
Lot Width (ft.)	40	44	44	No
Lot Depth (ft.)	100	100.5	100.5	No
Max Building Coverage	2,211 sq. ft. (50%)	2,023sq. ft. (45.7%)	1,859 sq. ft. (42%)	No
Max Impervious	2,653 sq. ft. (60%)	2,610 sq. ft. (59%)	2,446 sq. ft. (55%)	No
Min. Open Space	1,548 sq. ft. (35%)	1,812 sq. ft. (40%)	1,976 sq. ft. (43.9%)	No
Max Height (new structure)	35'-0"	10'-11 1/2"	18'-6"	No
Setbacks:				
Front	5'	10'-11"	10'-11"	No
Rear	15'	0'-0"	2'-6"	Yes
North Side	5'	0'-6"	0'-6"	Existing nonconformity
South Side	5'	0'-0"	1'-6"	Yes

In support of the request, the Applicant states as follows:

1. Existence of special conditions or circumstances. Special-- conditions and circumstances exist which are peculiar to the land, structure or building involved and which are not applicable to other land, structures, or buildings in the same zoning district.
 - a. Special conditions exist. This particular lot houses two residential dwelling units, which are permitted within the HNC-1 zoning district. The front house is a large two-story contributing conch house which occupies a large percentage of the lot, leaving a smaller space for the second unit. The second unit, and subject of this application, is currently encroaching onto the neighboring lot and this proposal will rectify that issue by creating setbacks where there are currently none. Making these improvements within a confined space does not allow for reasonable habitable space to meet the requirements of the LDRs.
2. Conditions not created by applicant. That the special conditions and circumstances do not result from the action or negligence of the applicant.
 - a. The existing structure is currently noncompliant at the rear and South side setback. This is a condition that has existed for a long time and was not created by the applicant. The Applicant seeks to improve these conditions by eliminating the encroachment onto the neighboring property and providing setbacks in areas where none exist today.

3. Special privileges not conferred. That granting the variance requested will not confer upon the applicant any special privileges denied by the land development regulations to other lands, buildings or structures in the same zoning district.
 - a. Special privileges are not conferred. This is a great example of why the LDRs permit variances for noncomplying lots and structures and allow them to make improvements towards compliance. There are also provisions in the LDRs that allow for reconstruction of residential dwelling units that improve nonconformities without the need for a variance under certain circumstances.
4. Hardship conditions exist. That literal interpretation of the provisions of the land development regulations would deprive the applicant of rights commonly enjoyed by other properties in this same zoning district under the terms of this ordinance and would work unnecessary and undue hardship on the applicant.
 - a. The hardship for this request is the inability to meet the requirements of the LDRs while maintaining a reasonable amount of habitable space. There is not ample space on this lot for reconstructing within the identical three-dimensional envelope and meet the required setbacks. However, setback compliance aside, if there were flexibility in the three-dimensional envelope, then this could meet that portion of the LDRs. Although compliance to rear and side setbacks would not be possible, they would be greatly improved and the encroachment eliminated. The alternative would mean deciding between keeping the existing structure, which encroaches on neighboring properties, or losing the second unit altogether.
5. Only minimum variance granted. That the variance granted is the minimum variance that will make possible the reasonable use of the land, building, or structure.
 - a. Yes, if approved, the minimal variance would be granted leaving a much smaller footprint of a structure which decreases building coverage and impervious surface, increases open space, improves rear and side setbacks, and eliminates the encroachment onto the adjacent property.
6. Not injurious to the public welfare. That granting of the variance will be in harmony with the general intent and purpose of the land development regulations and that such variances will not be injurious to the area involved or otherwise detrimental to the public interest or welfare.
 - a. The granting of the variance is not injurious to the area involved or detrimental to the public interest. The variance will eliminate the encroachment onto the neighboring property and improve setbacks which increases public safety.
7. Existing nonconforming uses of other property shall not be considered as the basis for approval. That no other nonconforming uses of neighboring lands, structures, or buildings in the same district and

that no other permitted use of lands, structures or buildings in other districts shall be considered grounds for the issuance of a variance.

- a. The Applicant did not consider other nonconforming uses of other property in developing this application.

If you should have any questions, comments, or concerns, please do not hesitate to contact me.

Sincerely,

A handwritten signature in blue ink, appearing to read 'R. McChesney', with a stylized flourish at the end.

Richard J. McChesney, Esq.

Enc.:

As stated

Pre-Application Meeting Notes

City of Key West, Florida • Planning Department • 1300 White Street •
Key West, Florida 33040 • 305-809-3764 • www.cityofkeywest-fl.gov

Meeting Date: Aug 28, 2025 Zoning District: HNC-1

Address/Location: 417 Simonton

Request: _____

Type of Application: Variance

Attendees: Ben Gagnon, Richard McChesney, Haven Burkee, Lori Thompson

Notes: Variance required for vertical expansion of the 3D envelope

[illegible]

Application



VARIANCE AND AFTER THE FACT VARIANCE APPLICATION

CITY OF KEY WEST, FLORIDA • PLANNING DEPARTMENT

Address: 1300 White Street • Key West, Florida 33040

Phone: 305-809-3764

Website: www.cityofkeywest-fl.gov

Application Fee Schedule

Variance Application Fee	\$ 2,552.56
Advertising and Noticing Fee	\$ 358.87
Fire Department Review Fee	\$ 127.63
Total Application Fee	\$ 3,039.06

After the Fact Application Fee Schedule

After the Fact Variance Application Fee	\$ 5,105.13
Advertising and Noticing Fee	\$ 358.87
Fire Department Review Fee	\$ 127.63
Total Application Fee	\$ 5,591.63

Please complete this application and attach all required documents. This will help staff process your request quickly and obtain necessary information without delay. If you have any questions, please call 305-809-3764.

PROPERTY DESCRIPTION:

Site Address: 417 Simonton Street

Zoning District: HNC-1

Real Estate (RE) #: 00006330-000000

Property located within the Historic District? ☒ Yes ☐ No

APPLICANT: ☐ Owner ☒ Authorized Representative

Name: Spottswood, Spottswood, Spottswood & Sterling, PLLC Mailing Address: 500 Fleming Street

City: Key West State: FL Zip: 33040

Home/Mobile Phone: 305-304-3884 Office: 305-294-9556 Fax: _____

Email: Richard@spottswoodlaw.com

PROPERTY OWNER: (if different than above)

Name: 417 Simonton Street LLC Mailing Address: 800 Market St

City: Chattanooga State: TN Zip: 37402

Home/Mobile Phone: _____ Office: _____ Fax: _____

Email: c/o Richard@spottswoodlaw.com

Description of Proposed Construction, Development, and Use: This property consists of two single-family residential units. The subject of this application is the unit located at the rear of the site. The proposal is to demolish the existing single-family residence and rebuild within the subject property eliminating the encroachment onto the neighboring lot and improving side and rear setbacks.

List and describe the specific variance(s) being requested:

A variance to the dimensional requirements as listed in code Sec. 122-810(6) with regard to the required rear and side setbacks for primary structures.

Are there any easements, deed restrictions or other encumbrances attached to the property? ☐ Yes ☒ No

If yes, please describe and attach relevant documents:

Will any work be within the dripline (canopy) of any tree on or off the property?
If yes, provide date of landscape approval, and attach a copy of such approval.

☐ Yes ☒ No

Is this variance request for habitable space pursuant to Section 122-1078?

☐ Yes ☒ No

Please fill out the relevant Site Data in the table below. For Building Coverage, Impervious Surface, Open Space and F.A.R. *provide square footages and percentages.*

Site Data Table

	Code Requirement	Existing	Proposed	Variance Request
Zoning				
Flood Zone				
Size of Site				
Height				
Front Setback				
Side Setback	SEE ATTACHED COVER LETTER			
Side Setback				
Street Side Setback				
Rear Setback				
F.A.R				
Building Coverage				
Impervious Surface				
Parking				
Handicap Parking				
Bicycle Parking				
Open Space/ Landscaping				
Number and type of units				
Consumption Area or No. of seats				

This application is reviewed pursuant to Section 90-391 through 90-397 of the City of Key West Land Development Regulations (LDRs). The City's LDRs can be found in the Code of Ordinances online at http://www.municode.com/Library/FL/Key_West under Subpart B.

***Please note, variances are reviewed as quasi-judicial hearings, and it is improper for the owner or applicant to speak to a Planning Board member or City Commissioner about the hearing.**

Standards for Considering Variances

Before any variance may be granted, the Planning Board and/or Board of Adjustment must find all of the following requirements are met: Please print your responses.

1. Existence of special conditions or circumstances. That special conditions and circumstances exist which are peculiar to the land, structure or building involved and which are not applicable to other land, structures, or buildings in the same zoning district.

See attached cover letter

2. Conditions not created by applicant. That the special conditions and circumstances do not result from the action or negligence of the applicant.

See attached cover letter

3. Special privileges not conferred. That granting the variance(s) requested will not confer upon the applicant any special privileges denied by the land development regulations to other lands, buildings, or structures in the same zoning district.

See attached cover letter

4. Hardship conditions exist. That literal interpretation of the provisions of the land development regulations would deprive the applicant of rights commonly enjoyed by other properties in this same zoning district under the terms of this ordinance and would work unnecessary and undue hardship on the applicant.

See attached cover letter

5. Only minimum variance(s) granted. That the variance(s) granted is/are the minimum variance(s) that will make possible the reasonable use of the land, building or structure.

See attached cover letter

6. Not injurious to the public welfare. That granting of the variance(s) will be in harmony with the general intent and purpose of the land development regulations and that such variances will not be injurious to the area involved or otherwise detrimental to the public interest or welfare.

See attached cover letter

7. Existing nonconforming uses of other property shall not be considered as the basis for approval. That no other nonconforming use of neighboring lands, structures, or buildings in the same district, and that no other permitted use of lands, structures or buildings in other districts shall be considered grounds for the issuance of a variance.

See attached cover letter

The Planning Board and/or Board of Adjustment shall make factual findings regarding the following:

- That the standards established in Section 90-395 have been met by the applicant for a variance.
- That the applicant has demonstrated a "good neighbor policy" by contacting or attempting to contact all noticed property owners who have objected to the variance application, and by addressing the objections expressed by these neighbors. Please describe how you have addressed the "good neighbor policy."

REQUIRED SUBMITTALS: All of the materials listed below must be submitted in order to have a complete application. Applications will not be processed until all materials are provided. Please submit one (1) paper copy of the materials to the Planning Department and one (1) electronic version in PDF format.

- ☒ Correct application fee, made payable to "City of Key West."
- ☒ Pre-application meeting form
- ☒ Notarized verification form signed by property owner or authorized representative.
- ☒ Notarized authorization form signed by property owner, if applicant is not the owner.
- ☒ Copy of recorded warranty deed
- ☒ Monroe County Property record card
- ☒ Signed and sealed survey (Survey must be within 10 years from submittal of this application)
- ☒ Sign and sealed site plan (sign and sealed by an Engineer or Architect)
- ☒ Floor plans
- ☐ Any additional supplemental information necessary to render a determination related to the variance request

Authorization & Verification



**City of Key West
Planning Department**

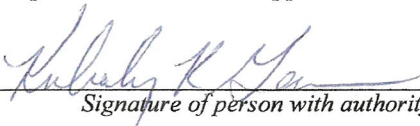
Authorization Form
(Where Owner is a Business Entity)

Please complete this form if someone other than the owner is representing the property owner in this matter.

I, Kimberly Gavin as
Please Print Name of person with authority to execute documents on behalf of entity

Manager of 417 Simonton LLC
Name of office (President, Managing Member) *Name of owner from deed*
authorize Spottswood, Spottswood, Spottswood & Sterling, PLLC/Richard McChesney
Please Print Name of Representative

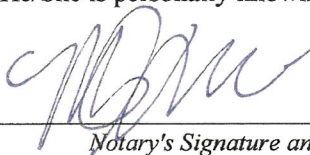
to be the representative for this application and act on my/our behalf before the City of Key West.


Signature of person with authority to execute documents on behalf of entity owner

Subscribed and sworn to (or affirmed) before me on this September 18, 2025
Date

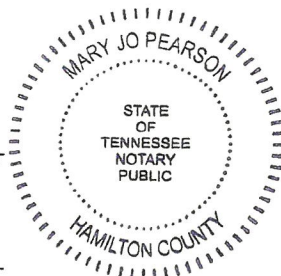
by Kimberly K. Gavin
Name of person with authority to execute documents on behalf of entity owner

He/She is personally known to me or has presented DL / TN as identification.


Notary's Signature and Seal

M.J. Pearson
Name of Acknowledger typed, printed or stamped

11-27-2028
Commission Number, if any





**City of Key West
Planning Department
Verification Form**
(Where Applicant is an entity)

I, Richard J. McChesney, in my capacity as Member
(print name) *(print position: president, managing member)*
of Spottswood, Spottswood, Spottswood & Sterling, PLLC
(print name of entity)

being duly sworn, depose and say that I am the Authorized Representative of the Owner (as appears on the deed), for the following property identified as the subject matter of this application:

417 Simonton Street, Key West, FL 33040

Street address of subject property

I, the undersigned, declare under penalty of perjury under the laws of the State of Florida that I am the Authorized Representative of the property involved in this application; that the information on all plans, drawings and sketches attached hereto and all the statements and answers contained herein are in all respects true and correct.

In the event the City or the Planning Department relies on any representation herein which proves to be untrue or incorrect, any action or approval based on said representation shall be subject to revocation.

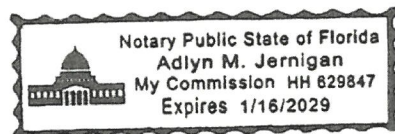
Richard J. McChesney
Signature of Applicant

Subscribed and sworn to (or affirmed) before me on this 9/9/25 by
Richard McChesney
Name of Applicant

He/She is personally known to me or has presented _____ as identification.

Adlyn Jernigan
Notary's Signature and Seal

Adlyn Jernigan
Name of Acknowledger typed, printed or stamped



Commission Number, if any

Architectural Plans & Survey

Warranty Deed

Prepared by and Return to:
Mendy Walden, an employee of
First International Title, Inc.
3132 Northside Drive
Suite 101, Bldg C
Key West, FL 33040
File No.: 190602-13

TRUSTEE'S DEED

THIS INDENTURE, executed on May 11th, 2021 between

**Raymond James Trust, N.A. formerly known as Raymond James Trust Company, as
Successor Trustee of the Revocable Trust Agreement of William Arthur Carlough dated the
26th day of September, 2003**

whose mailing address is: P.O. Box 23559, Saint Petersburg, FL 33742

Grantor, and **417 Simonton LLC, a Florida limited liability company**

whose mailing address is: 800 Market Street, Chattanooga, TN 37402, Grantee.

(Which terms "Grantor" and "Grantee shall include singular or plural, corporation or individual, and either sex, and shall include heirs, legal representatives, successors and assigns of the same)

Witnesseth, that the grantor, for and in consideration of the sum of Ten Dollars, (\$10.00) and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee, all that certain land situate in Monroe County, **Florida**, to-wit:

On the Island of Key West, known as William A. Whitehead's Map delineated in February, A.D. 1829, as part of Lot Four (4), in Square Thirty-six (36). COMMENCING at a point on Simonton Street distant One Hundred Seventy-six (176) feet from the corner of Simonton and Eaton Streets: running thence Southeasterly along Simonton Street Forty-four (44) feet; thence, at right angles in a Northeasterly direction One Hundred (100) feet and Six (6) inches; thence, at right angles in a Northwesterly direction Forty-four (44) feet; thence, at right angles in a Southwesterly direction One Hundred (100) feet and Six (6) inches out to Simonton Street to the point of beginning.

Parcel Identification Number: 00006330-000000 / AK#1006556

Subject to all reservations, covenants, conditions, restrictions and easements of record and to all applicable zoning ordinances and/or restrictions imposed by governmental authorities, if any.

Trustee(s), has/have full power to sell, transfer, mortgage said real estate.

Together with all the tenements, hereditaments and appurtenances thereto belonging or in any way appertaining.

To Have and to Hold, the same in fee simple forever.

And the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons claiming by, through, or under Grantor, and no other; and that said land is free of all encumbrances except taxes accruing subsequent to December 31st of 2020.

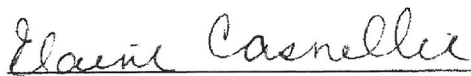
In Witness Whereof, the grantor has hereunto set their hand(s) and seal(s) the day and year first above written.

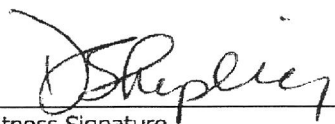
Revocable Trust Agreement of William Arthur Carlough
dated the 26th day of September, 2003

By Raymond James Trust, N.A. formerly known as
Raymond James Trust Company, as Successor Trustee


By William Lucius, Director

Signed, sealed and delivered in our presence:


Witness Signature
Print Name: Elaine Casnellie

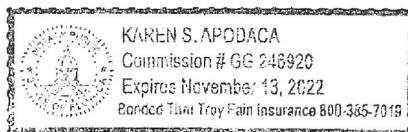

Witness Signature
Print Name: Diana Shipley

State of FLORIDA

County of Pinellas

The Foregoing Instrument Was Acknowledged before me by means of (☒) physical presence or () online notarization on 11th day of May, 2021 by William Cocuz, Director of **Raymond James Trust, N.A. formerly known as Raymond Trust Company, as Successor Trustee of the Revocable Trust Agreement of William Arthur Carlough dated the 26th day of September, 2003**, who (☒) is/are personally known to me or who () produced _____ as identification.

KSA
Notary Public
Printed Name: Karen S. Apodaca
My Commission expires:



RAYMOND JAMES® Trust

CORPORATE RESOLUTION

I, KAREN APODACA, Assistant Corporate Secretary of RAYMOND JAMES TRUST, N.A. ("RJT"), a corporation organized and existing and by virtue of the Laws of THE UNITED STATES OF AMERICA, certify that the following is a true and correct copy of resolutions adopted at a meeting of the Board of Directors of RJT duly called and held on February 5, 2021, at which a quorum was present and voting, or by unanimous written consent of the directors in lieu of a meeting; that said resolutions are now in full force and effect and have not been rescinded; and that said resolutions are not in conflict with the Charter or By-Laws of the Corporation.

Resolved –

First: That the President or any Vice President of this Corporation or any officers designated below, by and they hereby are, and each of them individually is, authorized and empowered, for and on behalf of this Corporation for the purpose of purchasing, investing in, or otherwise acquiring, selling, possessing, transferring, exchanging, pledging, or otherwise disposing of, and generally dealing in and with any and all forms of cash and securities including, but not limited to shares, stocks, bonds, debentures, notes, options, script, participation certificates, rights to subscribe, warrants, certificates of deposit, mortgages, annuities, life insurance, choses in action, evidences of indebtedness, commercial paper, certificates of indebtedness and certificates of interest of any and every kind of nature whatsoever, secured or unsecured, whether represented by trust, participating and/or other certificates or otherwise.

The fullest authority at all times with respect to any such commitment or with respect to any transaction deemed by any of the said officers and/or agents to be proper in connection therewith is hereby conferred, including authority (without limiting the generality of the foregoing) to give written or oral instructions to be the recipient with respect to said transactions; to bind and obligate the Corporation to and for the carrying out of any contract, arrangement, or transaction, which shall be entered into by any such officer and/or agent for and on behalf of the Corporation to pay such sums as may be necessary in connection with any of the said accounts; to deliver securities to, and deposit funds with the Corporation, to order the transfer or delivery of securities to any other person whatsoever, and/or to order the transfer of record of any securities in order to pass title thereto; to sign on behalf of the Corporation all releases, powers of attorney and/or other documents in connection with any such accounts, and to agree to any terms or conditions to control any such account; to direct the recipient to surrender any securities to the proper agent or party for the purpose of effecting any exchange or conversion, or for the purpose of deposit with any protective or similar committee, or otherwise; to accept delivery of any securities, and generally to do and take all action necessary and proper in connection with the account, or considered desirable by such officer and/or agent with respect thereto.

Second: That the recipient may deal with any and all persons directly or indirectly by the foregoing resolution, empowered, as though they were dealing with the Corporation directly.

Third: That the Secretary or Assistant Secretary of the Corporation is hereby authorized, empowered and directed to certify to the recipient a true copy of this resolution.

*SEE CERTIFICATE OF INCUMBENCY – PAGE 2

Certificate of Incumbency of Authorized Persons

I, **KAREN APODACA**, Assistant Corporate Secretary of **Raymond James Trust, N.A.** ("RJT"), DO HEREBY CERTIFY that the below-named persons have been duly elected, have duly qualified, and on this day are, Authorized Persons of the Corporation and that the below-named persons are those named in the resolutions adopted by the Board of Directors and are true and correct and form an addendum to the Corporate Resolution.

Alan Stegeman	Andrew Krempp	Ashley MacKendrick	Bobby Atwood
Brook Smith	Carla Hargett	Carol Goodin	Catherine S. Hood
Christine Carrow	Christine Holder	Claudia Gonzalez	Colleen Carson Beinhauer
Corliss Taylor	Deidra Forbes	Diana Zolner	Dianne Black
Donna Moran	Emily Sipka	Frank Fau	Fred Sberna
Gentry B. Byrnes	Heath Howell	Henry Balla	J. Michael Brown
James "Randy" Shell	Jamie Neilson	Jana Shriver	Janet Stewart
Jeanne Connolly	Jeff Jeck	Jill Hitch	Joseph Weaver
Judson Boyce	Julie Lyman	Justin Howe	Kara Tucci
Karen Apodaca	Karen Schroeder	Kathryn Hector	Kathryn Young
Ken Stanley	Kevin Koss	LaRhonda Jones	Lauren Ivey
Linda Farese	Liz A. Wright	Melissa Spangler	Michael F. Adams
Nicole Hisler	Palmer Ebanks	Philip R. Snow	Richard "Rick" Fairweather
Rick Biddison	Roger Fakes	Ryan Ford	Samantha Tracy
Sandy Allen	Sarah E. Bracher	Shantell Boyett	Shavarne B. Dahlquist
Shawn Amore	Susan M. English	Tennille Condrey	Tiffany Marshall
Vicki Lyman	William D. Lucius	William Slaughter	

I FURTHER CERTIFY that the above resolution is still in full force and effect.

IN WITNESS WHEREOF I have hereunto set my hand and seal of RJT this 11th day of May 2021.



Karen Apodaca, Assistant Corporate Secretary of RJT

[CORPORATE SEAL]

Property Record Card

PROPERTY RECORD CARD

Monroe County, FL

Disclaimer
The Monroe County Property Appraiser's office maintains data on property within the County solely for the purpose of fulfilling its responsibility to secure a just valuation for ad valorem tax purposes of all property within the County. The Monroe County Property Appraiser's office cannot guarantee its accuracy for any other purpose. Likewise, data provided regarding one tax year may not be applicable in prior or subsequent years. By requesting such data, you hereby understand and agree that the data is intended for ad valorem tax purposes only and should not be relied on for any other purpose.

By continuing into this site you assert that you have read and agree to the above statement.

Summary

Parcel ID 00006330-000000
Account# 1006556
Property ID 1006556
Millage Group 10KW
Location Address 417 SIMONTON St, KEY WEST
Legal Description KW PT LOT 4 SQR 36 OR292-220/21 OR522-5 OR525-957 OR2447-1013 OR2455-1992/93 OR3098-0101
(Note: Not to be used on legal documents.)
Neighborhood 6108
Property Class MULTI-FAMILY DUPLEX (0802)
Subdivision
Sec/Twp/Rng 06/68/25
Affordable No
Housing



Owner

417 SIMONTON LLC
800 Market St
Chattanooga TN 37402

Valuation

	2025 Preliminary Values	2024 Certified Values	2023 Certified Values	2022 Certified Values
+ Market Improvement Value	\$587,592	\$584,512	\$549,998	\$438,714
+ Market Misc Value	\$6,462	\$4,918	\$4,918	\$4,918
+ Market Land Value	\$887,655	\$887,655	\$815,859	\$617,877
= Just Market Value	\$1,481,709	\$1,477,085	\$1,370,775	\$1,061,509
= Total Assessed Value	\$1,481,709	\$1,399,763	\$1,272,512	\$1,061,509
- School Exempt Value	\$0	\$0	\$0	\$0
= School Taxable Value	\$1,481,709	\$1,477,085	\$1,370,775	\$1,061,509

Historical Assessments

Year	Land Value	Building Value	Yard Item Value	Just (Market) Value	Assessed Value	Exempt Value	Taxable Value	Maximum Portability
2024	\$887,655	\$584,512	\$4,918	\$1,477,085	\$1,399,763	\$0	\$1,477,085	\$0
2023	\$815,859	\$549,998	\$4,918	\$1,370,775	\$1,272,512	\$0	\$1,370,775	\$0
2022	\$617,877	\$438,714	\$4,918	\$1,061,509	\$1,061,509	\$0	\$1,061,509	\$0
2021	\$468,484	\$350,450	\$4,918	\$823,852	\$823,852	\$0	\$823,852	\$0
2020	\$429,323	\$409,646	\$4,918	\$843,887	\$527,407	\$25,000	\$504,716	\$314,171
2019	\$419,170	\$332,037	\$4,918	\$756,125	\$504,737	\$25,000	\$479,737	\$251,388
2018	\$478,602	\$337,028	\$4,918	\$820,548	\$502,419	\$25,000	\$485,245	\$310,303

The Maximum Portability is an estimate only and should not be relied upon as the actual portability amount. Contact our office to verify the actual portability amount.

Land

Land Use	Number of Units	Unit Type	Frontage	Depth
MULTI-FAMILY SUPERIOR (08SD)	4,422.00	Square Foot	44	100.5

Buildings

Building ID	419	Exterior Walls	ABOVE AVERAGE WOOD	
Style	2 STORY ELEV FOUNDATION	Year Built	1933	
Building Type	S.F.R. - R1 / R1	EffectiveYearBuilt	2001	
Building Name		Foundation	CONCR FTR	
Gross Sq Ft	3246	Roof Type	IRR/CUSTOM	
Finished Sq Ft	2022	Roof Coverage	METAL	
Stories	3 Floor	Flooring Type	SFT/HD WD	
Condition	AVERAGE	Heating Type	NONE with 0% NONE	
Perimeter	286	Bedrooms	3	
Functional Obs	0	Full Bathrooms	4	
Economic Obs	0	Half Bathrooms	0	
Depreciation %	31	Grade	600	
Interior Walls	WALL BD/WD WAL	Number of Fire Pl	0	

Code	Description	Sketch Area	Finished Area	Perimeter
FAT	FINISHED ATTIC	960	0	128
FLA	FLOOR LIV AREA	2,022	2,022	268
OPF	OP PRCH FIN LL	264	0	112
TOTAL		3,246	2,022	508

Building ID	420	Exterior Walls	WD FRAME
Style	1 STORY ELEV FOUNDATION	Year Built	1965
Building Type	S.F.R. - R1 / R1	EffectiveYearBuilt	2008
Building Name		Foundation	CONCR FTR
Gross Sq Ft	504	Roof Type	IRR/CUSTOM
Finished Sq Ft	504	Roof Coverage	WOOD SHINGLE
Stories	1 Floor	Flooring Type	SFT/HD WD
Condition	AVERAGE	Heating Type	FCD/AIR NON-DC with 0% NONE
Perimeter	100	Bedrooms	1
Functional Obs	0	Full Bathrooms	1
Economic Obs	0	Half Bathrooms	0
Depreciation %	22	Grade	450
Interior Walls	DRYWALL	Number of Fire Pl	0

Code	Description	Sketch Area	Finished Area	Perimeter
FLA	FLOOR LIV AREA	504	504	0
TOTAL		504	504	0

Yard Items

Description	Year Built	Roll Year	Size	Quantity	Units	Grade
WALL AIR COND	1978	1979	0 x 0	1	3 UT	1
WALL AIR COND	1979	1980	0 x 0	1	3 UT	3
BRICK PATIO	1979	1980	0 x 0	1	436 SF	2
WALL AIR COND	1980	1981	0 x 0	1	1 UT	2
FENCES	1983	1984	6 x 57	1	342 SF	2
CONC PATIO	1985	1986	0 x 0	1	218 SF	2

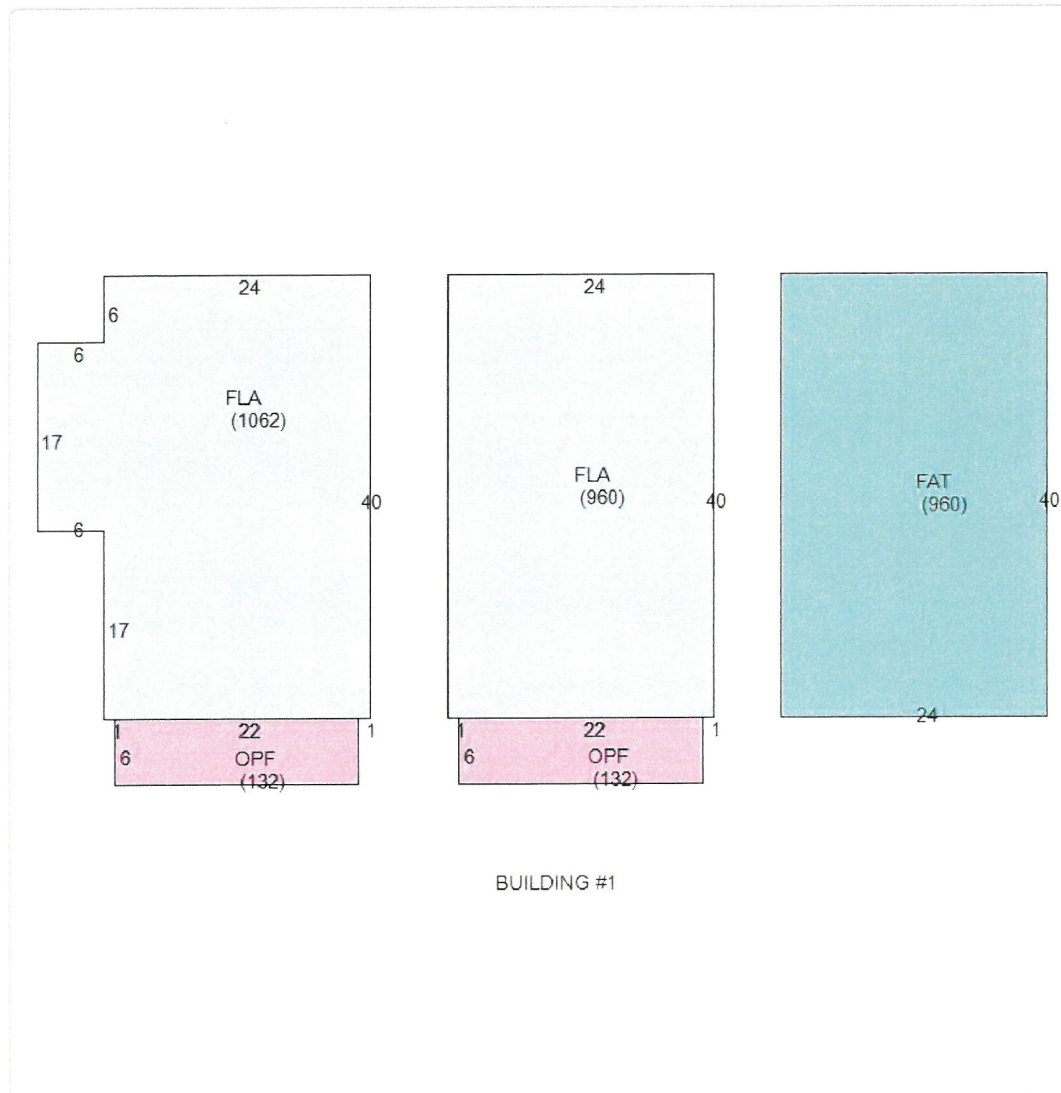
Sales

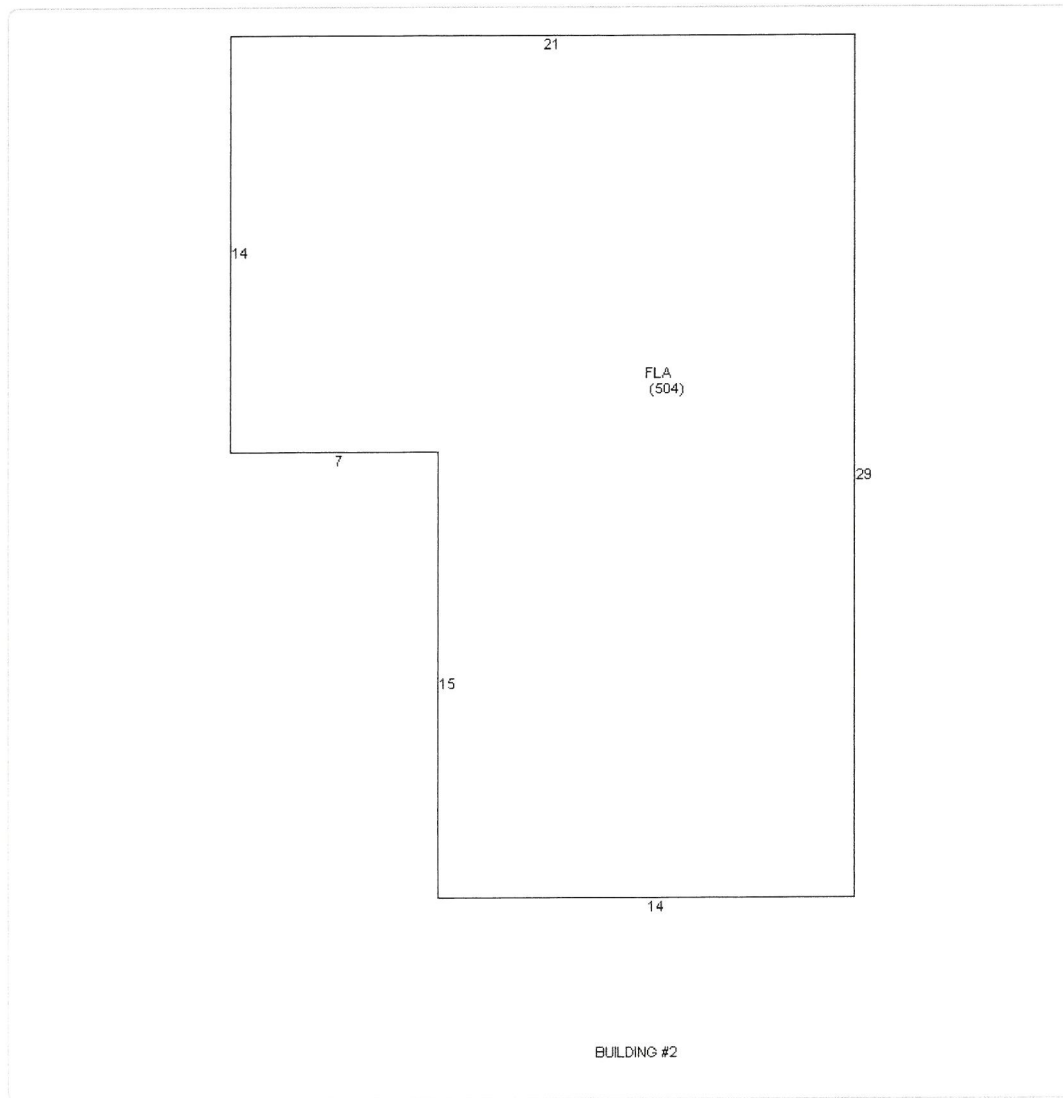
Sale Date	Sale Price	Instrument	Instrument Number	Deed Book	Deed Page
5/11/2021	\$1,300,000	Warranty Deed	2320138	3098	0101
2/24/2010	\$100	Warranty Deed		2455	1992

Permits

Number	Date Issued	Status	Amount	Permit Type	Notes
23-2267	08/04/2023	Active	\$3,300	Residential	Bond pool install 100 amp sub panel, one low voltage transformer, one light, one heater, two motors, one timer, one GFI receptacle,
23-1952	07/28/2023	Completed	\$3,800	Residential	Upgrade electrical service to rear cottage from 100amp to 150, run 2-in pvc pipe and install one feed throw combo run 2/0 conductors underground ect.
23-1807	06/22/2023	Active	\$7,500	Residential	REPLACE EXISTING 6' FENCE WITH NEW PICKETS, 4' FENCE IN FRONT
BLD2023-1258	05/15/2023	Active	\$110,000	Residential	NEW 9'6" x 15' SWIMMING POOL w/ 7'2" x 19'6" WATERFALL WALL AND NEW POOL EQUIPMENT
22-0948	01/10/2023	Canceled	\$0	Residential	REMOVE EXISTING REAR PORCH, EXPLORATORY DEMO IN MAIN HOUSE PRE-APPROVED BY HARC
22-3514	01/10/2023	Active	\$20,800	Residential	Remove 14.5SQ existing roofing and replace with a new Metal Shingle roofing system. Install 25Q Metal Shingle roofing to newly constructed back porch
22-3691	01/10/2023	Completed	\$0	Residential	INSTALL (2) NEW RHEEM 16 SEER SYSTEMS. (1) 3-TON AIR HANDLER MODEL RH1T3621
22-3252	11/07/2022	Active	\$15,500	Residential	3 TOILETS, 2 SHOWERS, 3 LAVS, 1, 1 WASHER BOX, 1 WATER HEATER
22-1207	09/26/2022	Active	\$125,000	Residential	NEW REAR PORCH, NEW KITCHEN HARC pre-approved NOC RECIEVED 6/28/22 HARC
22-2332	09/26/2022	Completed	\$15,000	Residential	WIRED UP INGLE FLAMILY RESIDENCE-NEW CENTRAL A/C. KITCHEN APPLIANCES, METER CONNECTED TO SMOKE DETECTORS. INSTALL 200 AMP WITH 2" RISE AND 30# WIRE INSTALL 42 CIRCUIT PANEL INDOOR WITH 200 AMP FEED THEM OUTSIDE

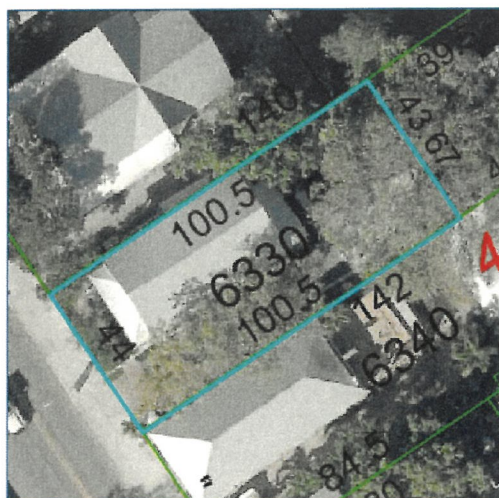
Number	Date Issued	Status	Amount	Permit Type	Notes
08-492	02/26/2008	Completed	\$3,500		INSTALL 1600SF METAL SHINGLES
07-5010	11/09/2007	Completed	\$5,000		REMOVE AND REPLACE 700 SF OF V-CRIMP ROOF ON GUEST HOUSE
03-2870	08/20/2003	Completed	\$10,000		SHUTTERS,TRELLIS,SIDING
03-1875	05/27/2003	Completed	\$1,100		GUTTERS, PAINT ROOF
02-3218	12/04/2002	Completed	\$1,300		REPLACE RAILING

View Tax Info
[View Taxes for this Parcel](#)
Sketches (click to enlarge)



Photos





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417 SIMONTON STREET

Key West Florida 33040

VARIANCE APPLICATION

417 SIMONTON ST.
KEY WEST, FLORIDA

410 Angela Street
Key West, Florida 33040
Telephone (305) 296-1347
Facsimile (305) 296-2727
Florida License A4C002022

Bender & Associates
ARCHITECTS
p.c.

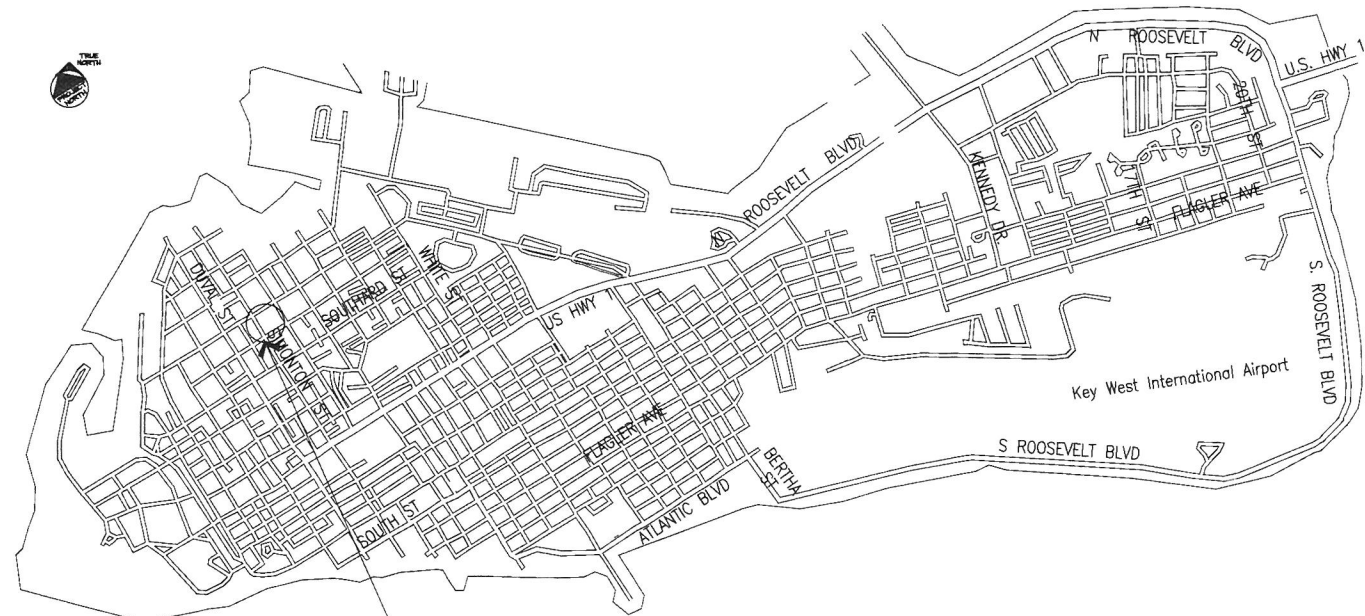
Project No.: 2022
SITE MAP KEY WEST
PROJECT DIRECTORY
GENERAL NOTES
SYMBOLS LEGEND
SHEET INDEX

Date: 06/15/2025

C

OF

SITE MAP - KEY WEST



SITE LOCATION:
417 SIMONTON STREET
KEY WEST, FL 33040

Not to Scale

PROJECT DIRECTORY

PROJECT: 417 SIMONTON ST. RESIDENCE

ARCHITECT'S PROJECT No.: 2022

CONTACT: KIMBERLY GAVIN
Address: 417 Simonton St.
Key West Florida, 33040

Tel: 423-243-7196
Email: kimberly.gavin@me.com

ARCHITECT: BENDER & ASSOCIATES ARCHITECTS, P.A.
Address: 410 Angela Street, Key West, FL 33040
Tel: (305) 296-1347 Fax: (305) 296-2727
E-mail: info@benderarchitects.com
Architect: Haven Burke
Associate: Ana Alvarez

DESCRIPTION OF WORK:
NEW DWELLING UNIT TO REPLACE EXISTING DWELLING UNIT.

GENERAL NOTES

- All work shall comply with the Florida Building Code, latest edition, and all applicable laws, codes and ordinances of the City, County, and the State of Florida. In the City of Key West, applicable Codes forming the basis of this design and compliance requirements for the Contractor include:
 - FLORIDA BUILDING CODE - Building 2023 EDITION
 - FLORIDA BUILDING CODE - Existing 2023 EDITION
 - FLORIDA BUILDING CODE - Residential 2023 EDITION
 - FLORIDA BUILDING CODE - Plumbing 2023 EDITION
 - FLORIDA BUILDING CODE - Fuel Gas 2023 EDITION
 - FLORIDA BUILDING CODE - Mechanical 2023 EDITION
 - FLORIDA BUILDING CODE - Energy Conservation 2023 EDITION
 - NATIONAL ELECTRICAL CODE 2023 EDITION
 - NFPA 601 LIFE SAFETY CODE w/ Florida Modifications
 - 8TH EDITION FLORIDA FIRE PREVENTION CODE 8TH EDITION
 - NFPA 1 2023 EDITION
- This project is designed in accordance with A.S.C.E. 7-22 to resist wind loads of 180 mph (3 second gusts) and in accordance with ASCE 24-14 Flood Resistant Design and Construction.
- Prior to submitting a bid, verify all existing conditions and dimensions on the jobsite, and also after award, but prior to the start of construction.
- Contours and/or existing grades shown are approximate. Verify with field conditions. Final grading shall provide gradual slopes and grades. Slope all grades away from the building. Planting areas shall be graded with soil suitable for planting. Rock and debris will not be allowed.
- Where discrepancies between drawings, specifications, and code requirements occur, adhere to the most stringent requirement.
- Dimensions shall take precedence over scale.
- All new utilities shall be underground.
- Drawings and specifications are complementary. Refer to all sheets of drawings and applicable sections of the specifications for interfaces of work with related trades.
- After completion of construction remove all debris and construction equipment. Restore site to original condition.
- Notify owner of any possible artifacts uncovered during site grading and throughout the course of construction.
- Furnish a receptacle on site to contain construction debris and maintain the site in an orderly manner to ensure public safety and prevent blowing debris.
- Comply with all requirements for selective demolition as specified, shown on the Demolition Plan, or called for in the selective Demolition Notes.

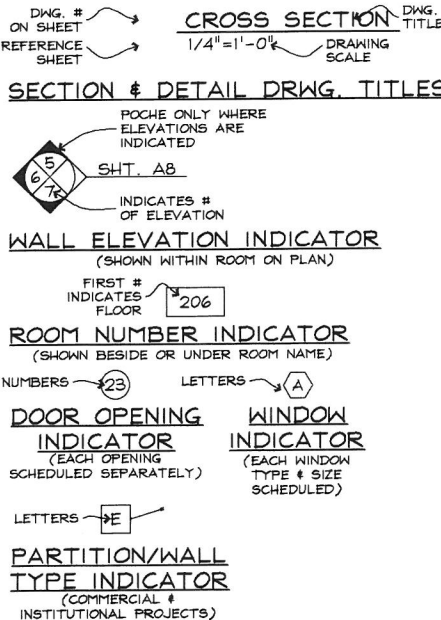
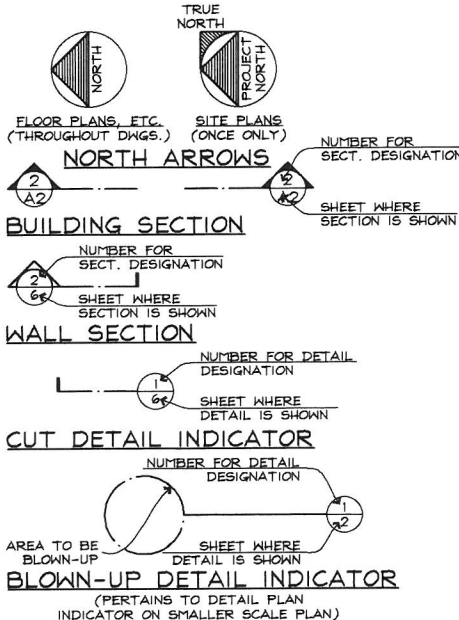
FLORIDA ADMINISTRATIVE CODE

61G1-16.003 Use of Seal. The personal seal, signature and date of the architect or interior designer shall appear on all architectural or interior design documents to be filed for public record and shall be construed to obligate his partners or his corporation. A corporate seal alone is insufficient. Documents shall be signed personally and sealed by the responsible architect or interior designer. Final official record documents (not tracings, etc.) shall be so signed. The signing and sealing of the specification index sheets shall be considered adequate. All drawing sheets and pages shall be so signed and sealed. An architect or interior designer shall not affix, or permit to be affixed, his seal or name to any plan, specifications, drawings, or other related document which was not prepared by him or under his responsible supervising control as provided in Rule Chapter 61G1-23, F.A.C. An architect or interior designer shall not use his seal or do any other act as an architect or interior designer unless holding at the time a certificate of registration and all required renewals thereof.
Specific Authority: 481.2055, 481.221 FS; Law Implemented: 481.221, 481.225(1)(e), (g), (j), 481.226(1)(a), (h), (i) FS; History- New 12-23-19, Formerly 21B-16.03, Amended 7-27-84, Formerly 21B-16.03, Amended 11-21-94, 4-18-00.

ABBREVIATIONS

AB	ANCHOR BOLT	MIN	MINIMUM
A/C	AGGREGATE BASE COURSE	NTS	NOT TO SCALE
BUR	AIR CONDITIONING	OA	ON CENTER
BLKG	BLOCKING	OC	ON CENTER
BUR	BUILT UP ROOF	OD	OUTSIDE DIAMETER
CAB	CABINET	PCF	POUNDS PER CUBIC FOOT
CER	CERAMIC	PL	PROPENSITY LINE
CL	CENTER LINE	PLAM	PLASTIC LAMINATE
CLG	CEILING	PLF	POUNDS PER LINEAL FOOT
CNU	CONCRETE MASONRY UNIT	PNL	PANEL
COL	COLUMN	PT	CCA PRESSURE TREATED
CONC	CONCRETE	PT	POINT
DBL	DOUBLE	PVC	POLYVINYLCHLORIDE
DIAG	DIAGONAL	R	RADIUS (OR) RISER
DS	DOWNSPOUT	R/A	RETURN AIR
DTL	DETAIL	REBR	STEEL REIN. BAR
DNR	DRAINER	SFR	REFRIGERATOR
EJ	EXPANSION JOINT	SS	SQUARE FOOT (FEET)
EL	ELEVATION	SPEC	STAINLESS STEEL
ELEC	ELECTRIC	T	SPECIFICATION
EQ	EQUAL	T	TREAD(S)
EXH	EXHAUST	TYP	TYPICAL
FV	FIELD VERIFY	UNO	UNLESS NOTED OTHERWISE
GALV	GALVANIZED	VCT	VINYL COMPOSITION TILE
GI	GALVANIZED IRON	VERT	VERTICAL
HORZ	HORIZONTAL	WD	WOOD
HDN	HARDWARE	WNF	WELDED WIRE FABRIC
HVAC	HEATING VENTILATING & AIR CONDITIONING	WH	WATER HEATER
FOC	FACE OF CONCRETE	W/O	WITHOUT
FOS	FACE OF STUD		
FIN	FINISH		
FE	FIRE EXTINGUISHER		
FND	FOUNDATION		
FTG	FOOTING		
ID	INSIDE DIAMETER		
MAX	MAXIMUM		

SYMBOLS LEGEND



MATERIAL DESIGNATIONS

- CONCRETE MASONRY UNITS IN PLAN
- CONC., STUCCO, PLASTER IN ELEV.;POURED CONC. IN PLAN
- METAL IN ELEVATION
- METAL IN SECTION
- FINISH WOOD IN ELEV. & IN SECTION
- DIMENSION LUMBER IN SECTION (CONTINUOUS)
- WOOD BLOCKING IN SECTION (DISCONTINUOUS)
- GYPSON WALL BOARD IN SECTION (LARGE SCALE)
- EARTH, NATURAL SUBSTRATE
- GRAVEL, AGGREGATE BASE COURSE, FILL
- FIBERGLASS BATT INSULATION
- RIGID INSULATION

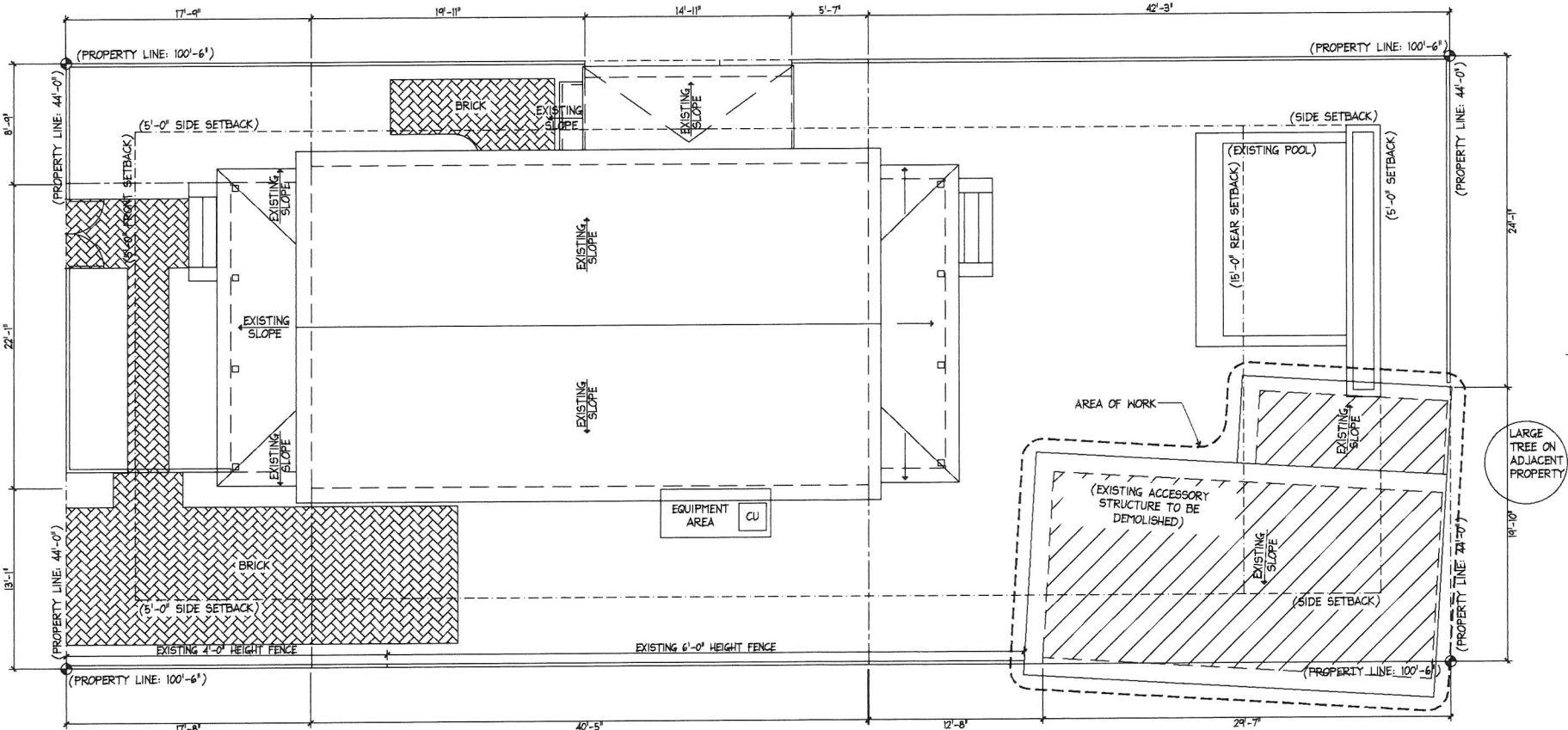
PARTITIONS & WALLS

- CONCRETE MASONRY UNITS
- POURED CONCRETE
- WOOD FRAME
- METAL STUDS
- EXISTING CONSTRUCTION TO REMAIN
- EXISTING CONSTRUCTION TO BE DEMOLISHED

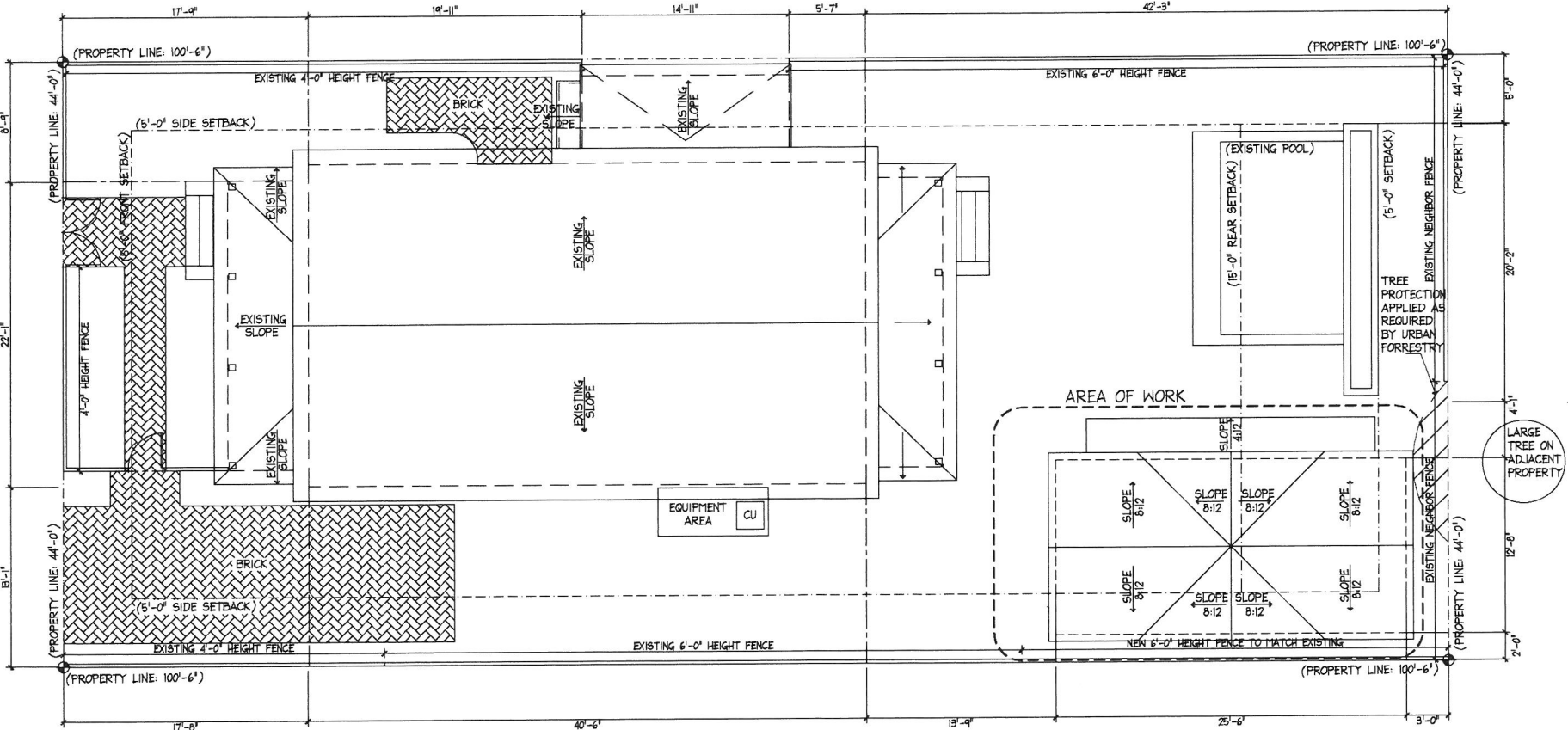
SHEET INDEX

SHEET INDEX
C COVER
S SURVEY
A1 EXISTING AND PROPOSED SITE PLAN
A2 EXISTING AND PROPOSED FLOOR PLAN
A3 EXISTING SITE ELEVATIONS
A4 PROPOSED ELEVATIONS
A5 PROPOSED SITE ELEVATIONS
A6 SITE PHOTOS

PROJECT STATISTICS			
FEHA FLOOD ZONE	ZONE 'X'		
ZONING DESIGNATION	HNC-1		
LOT SIZE	4,422 S.F.		
OCCUPANCY	SINGLE FAMILY		
	REQUIRED	EXISTING	PROPOSED
BUILDING COVERAGE	2,211 S.F. MAX.	2,023 S.F.	1,859 S.F.
IMPERVIOUS SURFACE	2,658 S.F. MAX.	2,610 S.F.	2,446 S.F.
BUILDING HEIGHT (CROWN OF ROAD)	36'-0" MAX.	34'-7"	34'-7"
FRONT SETBACK (STREET)	5'-0" MIN.	10'-11"	10'-11"
SIDE SETBACK (NORTH)	5'-0" MIN.	0'-6"	0'-6"
SIDE SETBACK (SOUTH)	5'-0" MIN.	0'-0"	1'-6"
REAR SETBACK (EAST)	15'-0" MIN.	0'-0"	2'-6"
OPEN SPACE (35%)	1,548 S.F. MIN.	1,812 S.F.	1,976 S.F.



2 EXISTING SITE PLAN & DEMO PLAN
A1 SCALE: 3/16" = 1'-0"



1 PROPOSED SITE PLAN
A1 SCALE: 3/16" = 1'-0"

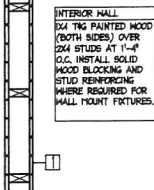
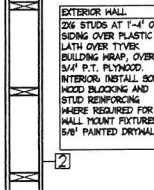
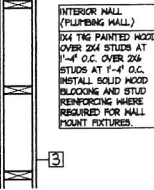
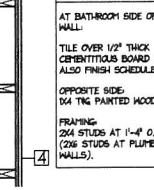
417 SIMONTON ST.
KEY WEST, FLORIDA

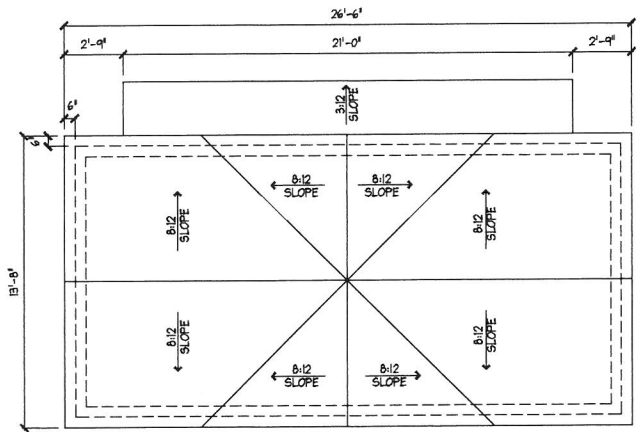
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Florida License AAC002022

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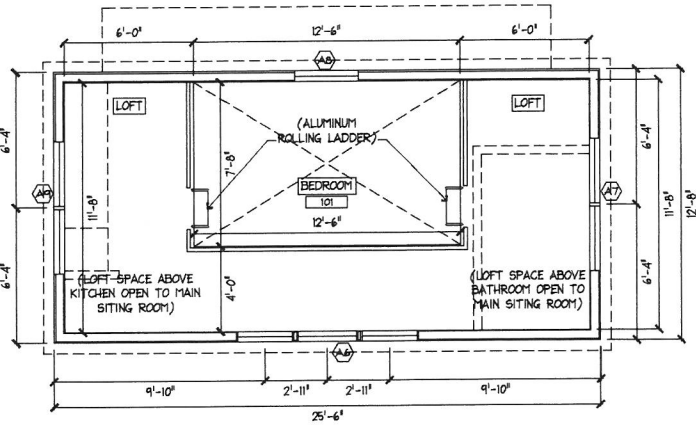
Project No.: 2022
Date: 08/16/2025

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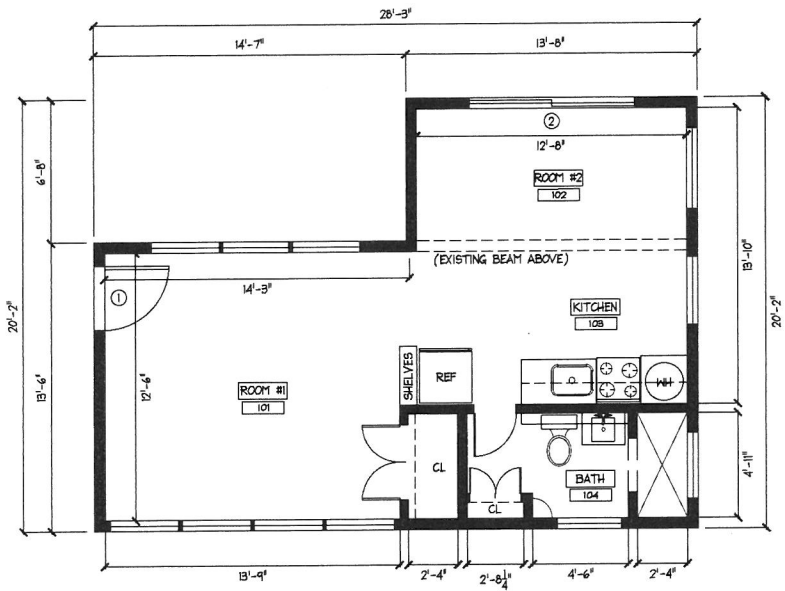
WALL TYPE SCHEDULE			
1	NEW INTERIOR WALL	2	NEW EXTERIOR WALL
 INTERIOR WALL 1/2" T&G PAINTED WOOD (BOTH SIDES) OVER 2X4 STUDS AT 1'-0" O.C. INSTALL SOLID WOOD BLOCKING AND STUD REINFORCING WHERE REQUIRED FOR WALL MOUNT FIXTURES.		 EXTERIOR WALL 2X6 STUDS AT 1'-0" O.C. SIDING OVER PLASTIC LATH OVER TYVEK BUILDING WRAP, OVER 5/8" P.T. PLYWOOD. INTERIORS INSTALL SOLID WOOD BLOCKING AND STUD REINFORCING WHERE REQUIRED FOR WALL MOUNT FIXTURES. 5/8" PAINTED DRYWALL.	
3	NEW PLUMBING WALL	4	SHOWER WALL W/ TILE
 INTERIOR WALL (PLUMBING WALL) 1/2" T&G PAINTED WOOD OVER 2X4 STUDS AT 1'-0" O.C. OVER 2X6 STUDS AT 1'-0" O.C. INSTALL SOLID WOOD BLOCKING AND STUD REINFORCING WHERE REQUIRED FOR WALL MOUNT FIXTURES.		 INTERIOR TILED WALL AT BATHROOM SIDE OF WALL: TILE OVER 1/2" THICK CERAMITOUS BOARD (SEE ALSO FINISH SCHEDULE). OPPOSITE SIDE: 1/2" T&G PAINTED WOOD. FRAMING: 2X4 STUDS AT 1'-0" O.C. (2X6 STUDS AT PLUMBING WALLS).	



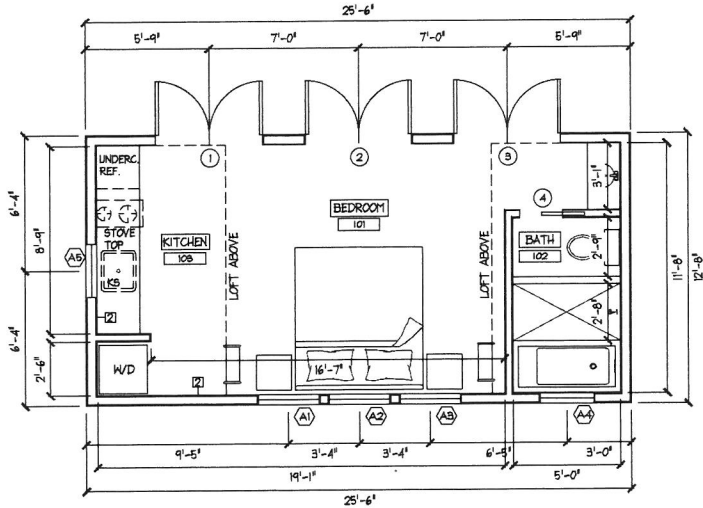
3 PROPOSED ROOF PLAN
A2 SCALE: 1/4" = 1'-0"



2 PROPOSED SECOND FLOOR PLAN
A2 SCALE: 1/4" = 1'-0"



4 EXISTING PLAN
A2 SCALE: 1/4" = 1'-0"



1 PROPOSED FIRST FLOOR PLAN
A2 SCALE: 1/4" = 1'-0"

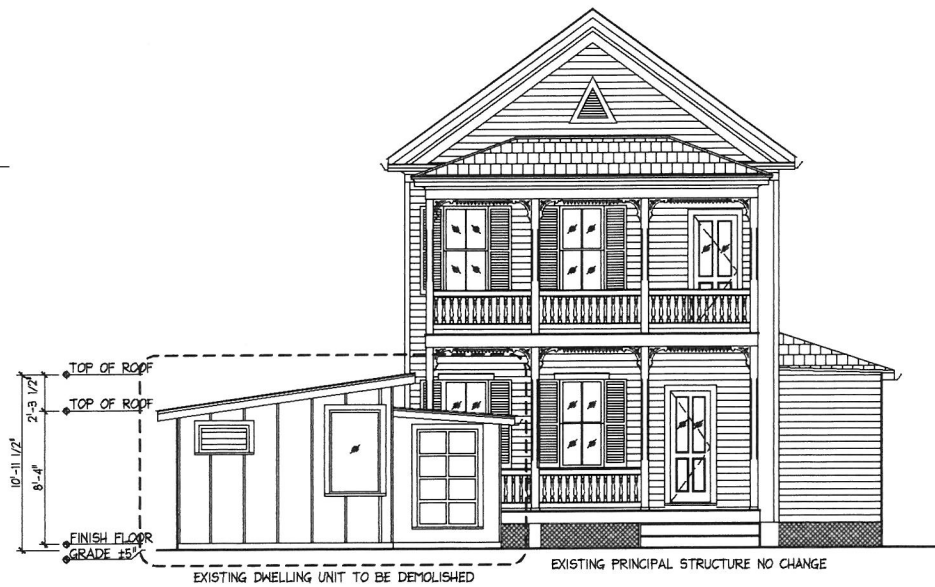
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KEY WEST, FLORIDA

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Florida License ALC002022

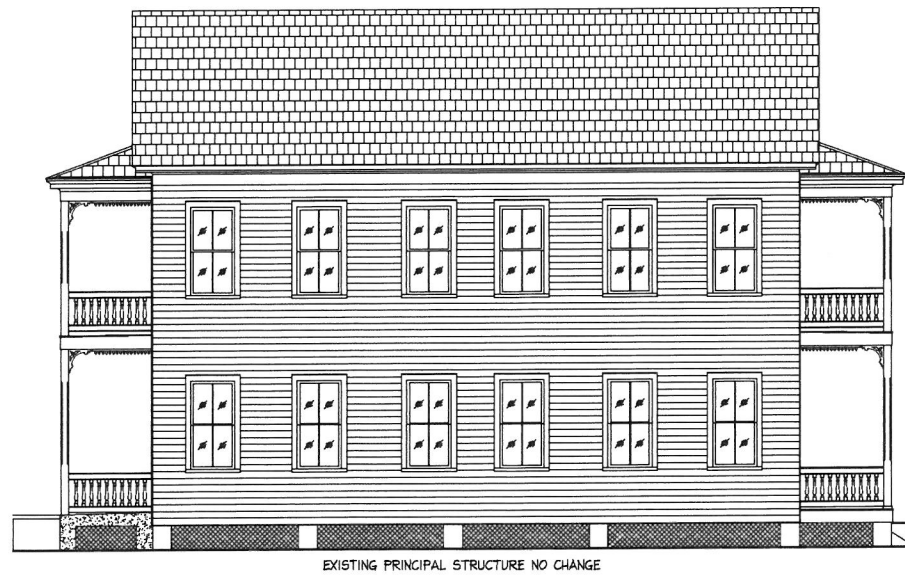
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ARCHITECTS
p.c.

Project No: 202
Date: 08/05/2025

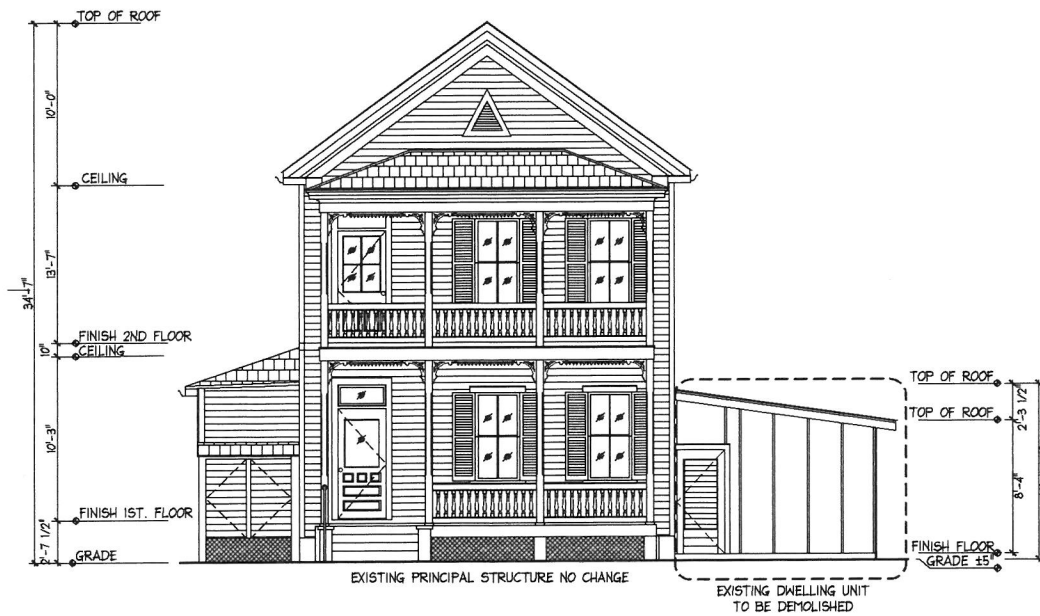
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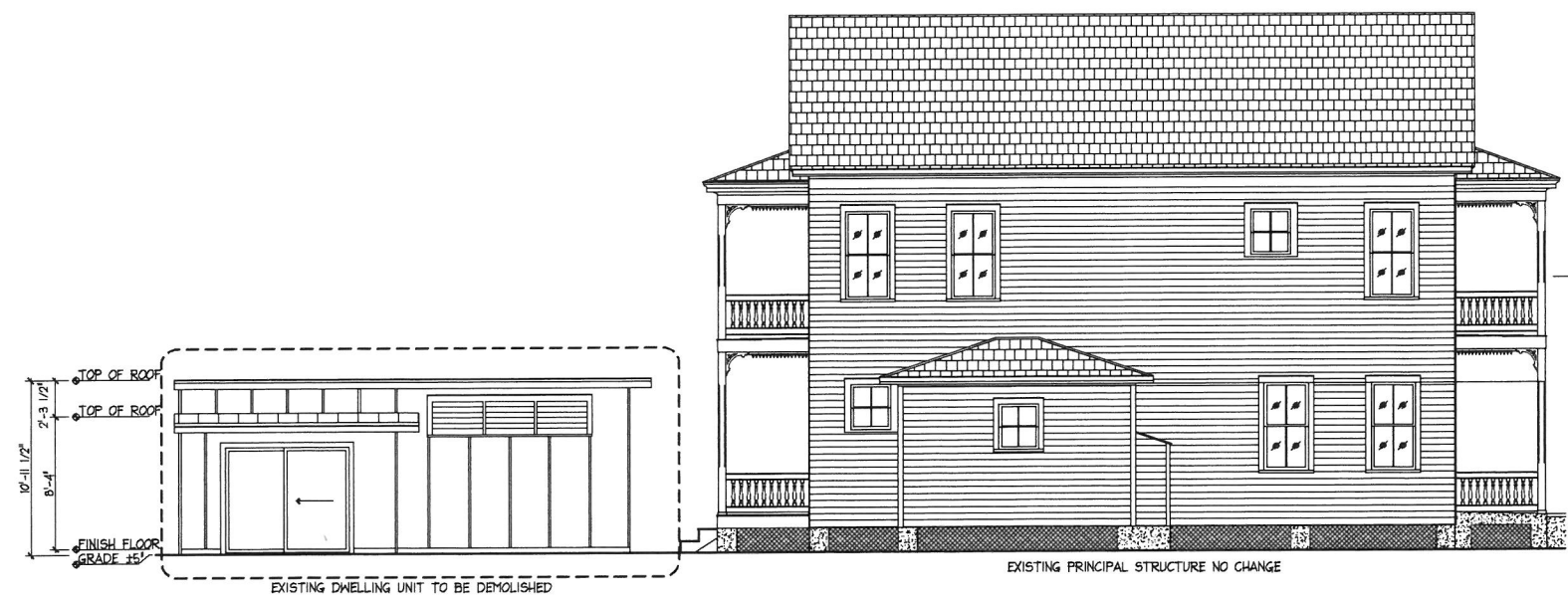
4 EXISTING SITE EAST ELEVATION
A3 SCALE: 3/16" = 1'-0"



3 EXISTING SITE SOUTH ELEVATION
A3 SCALE: 3/16" = 1'-0"



2 EXISTING SITE WEST ELEVATION
A3 SCALE: 3/16" = 1'-0"



1 EXISTING SITE NORTH ELEVATION
A3 SCALE: 3/16" = 1'-0"

417 SIMONTON ST.
KEY WEST, FLORIDA

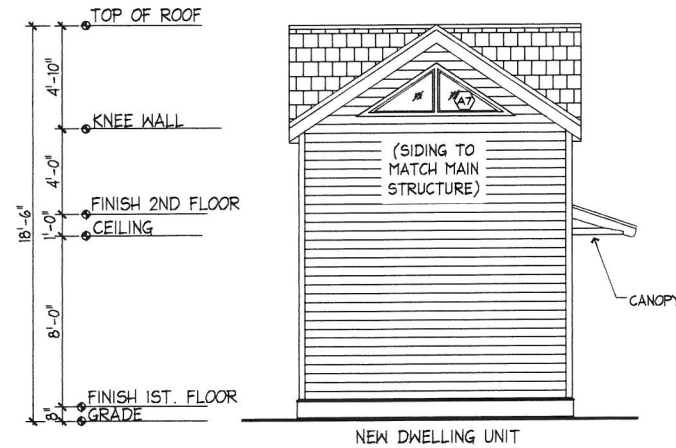
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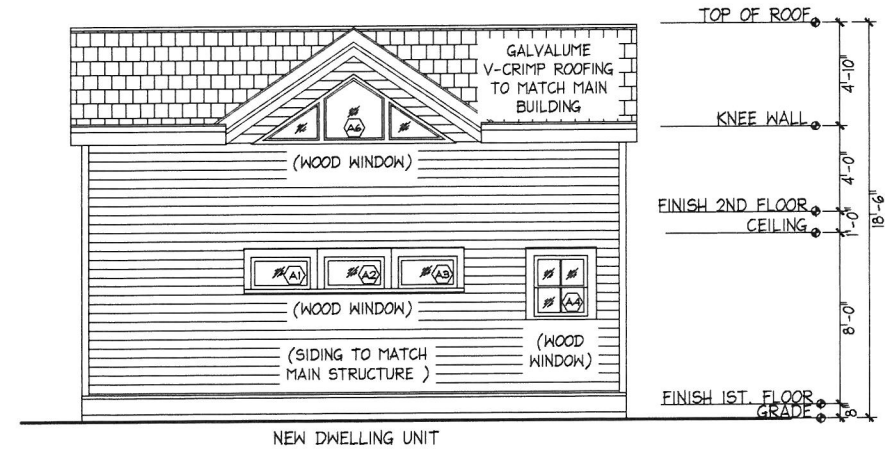
Project No. 2022
Date: 06/16/2025

A3

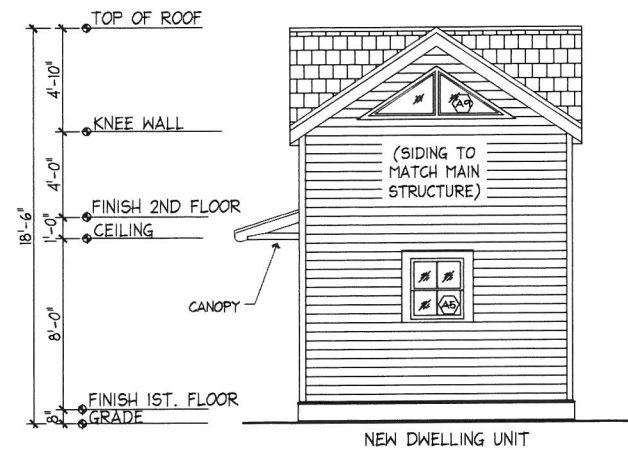
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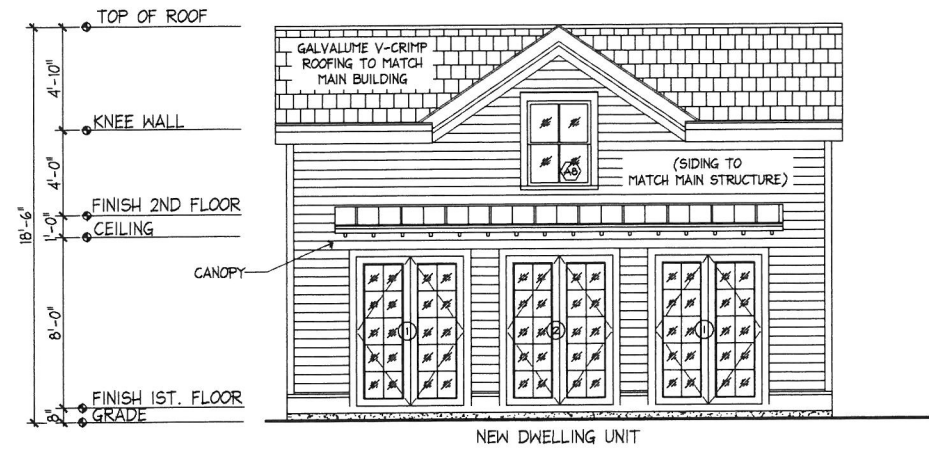
4 PROPOSED CROSS SECTION
A-A SCALE: 3/8" = 1'-0"



3 PROPOSED SOUTH ELEVATION
A-A SCALE: 3/8" = 1'-0"



2 PROPOSED CROSS SECTION
A-A SCALE: 3/8" = 1'-0"



1 PROPOSED NORTH ELEVATION
A-A SCALE: 3/8" = 1'-0"

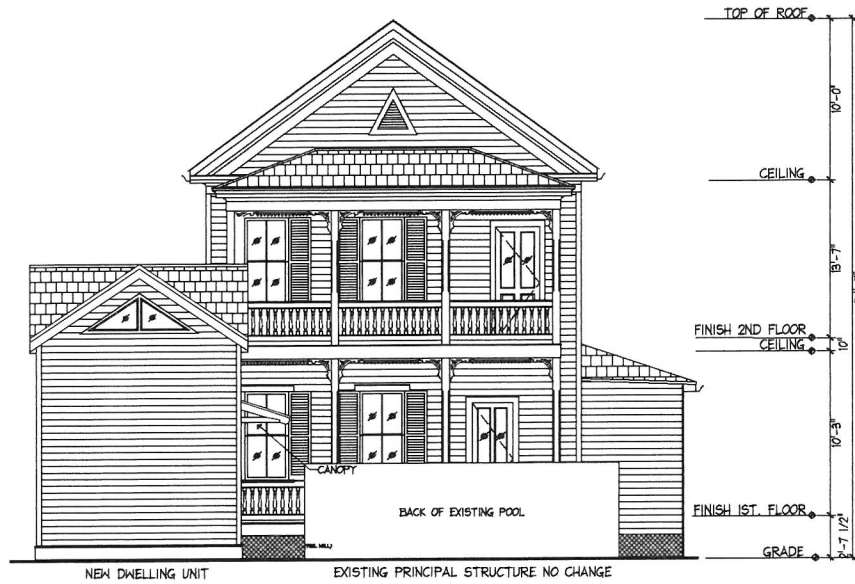
417 SIMONTON ST.
KEY WEST, FLORIDA

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Telephone (305) 296-1347
Facsimile (305) 296-2727
Florida License A40002022

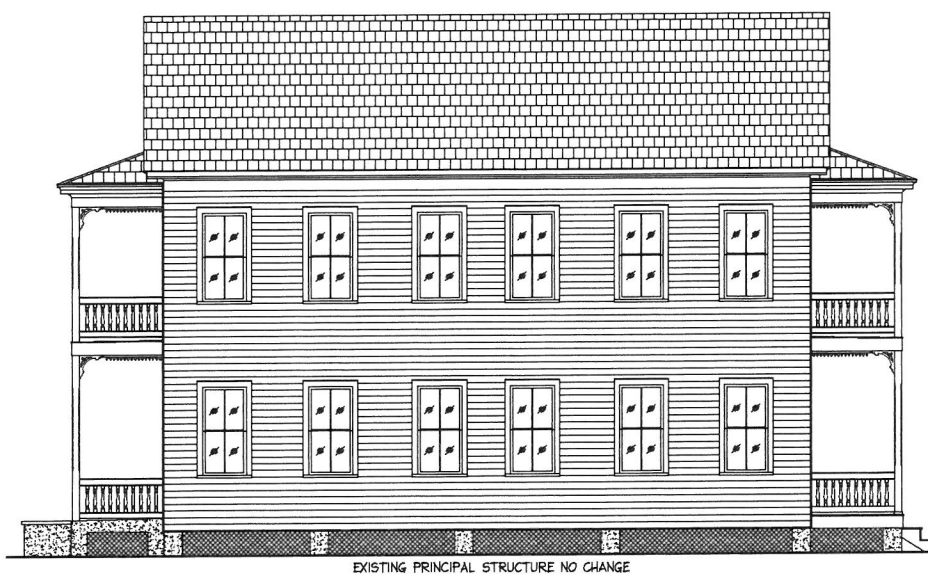
Bender & Associates
ARCHITECTS
p.a.

Project No: 202
Date: 06/15/2025

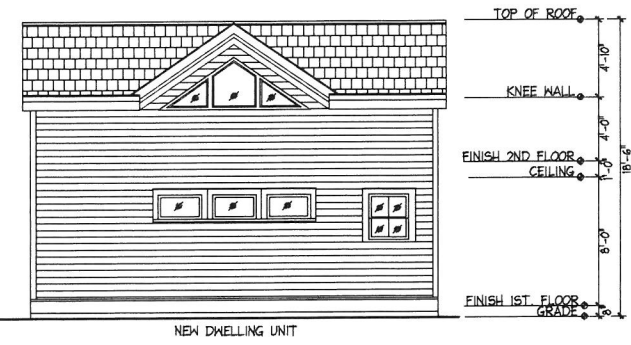
A4
OF



4 PROPOSED EAST ELEVATION
A5 SCALE: 3/16" = 1'-0"

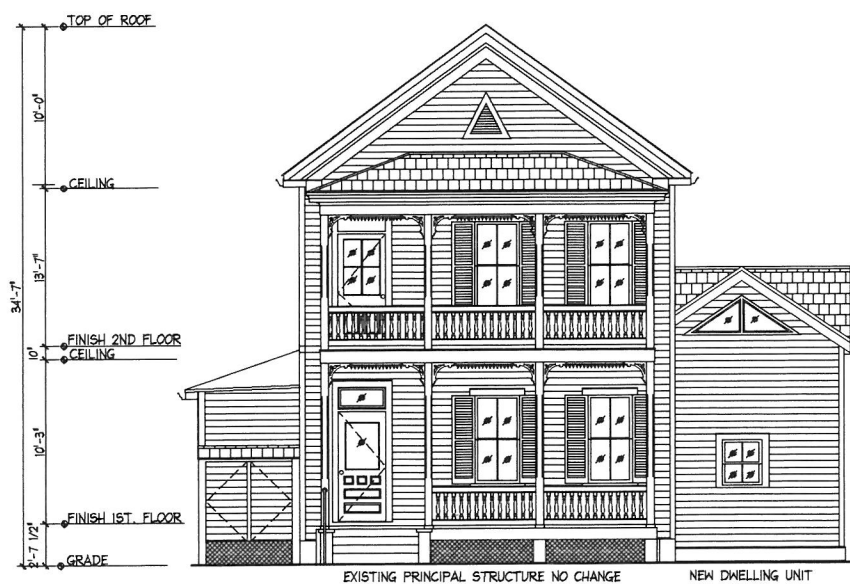


3 PROPOSED SOUTH ELEVATION
A5 SCALE: 3/16" = 1'-0"

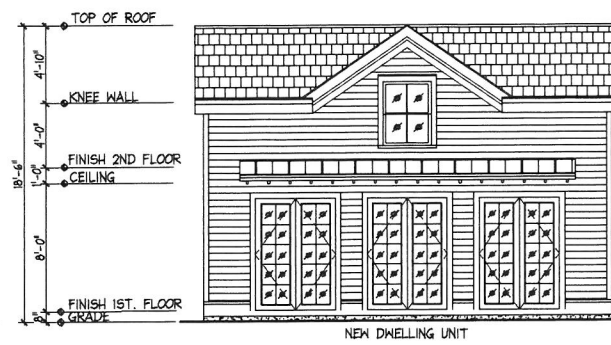


GENERAL ELEVATION NOTES

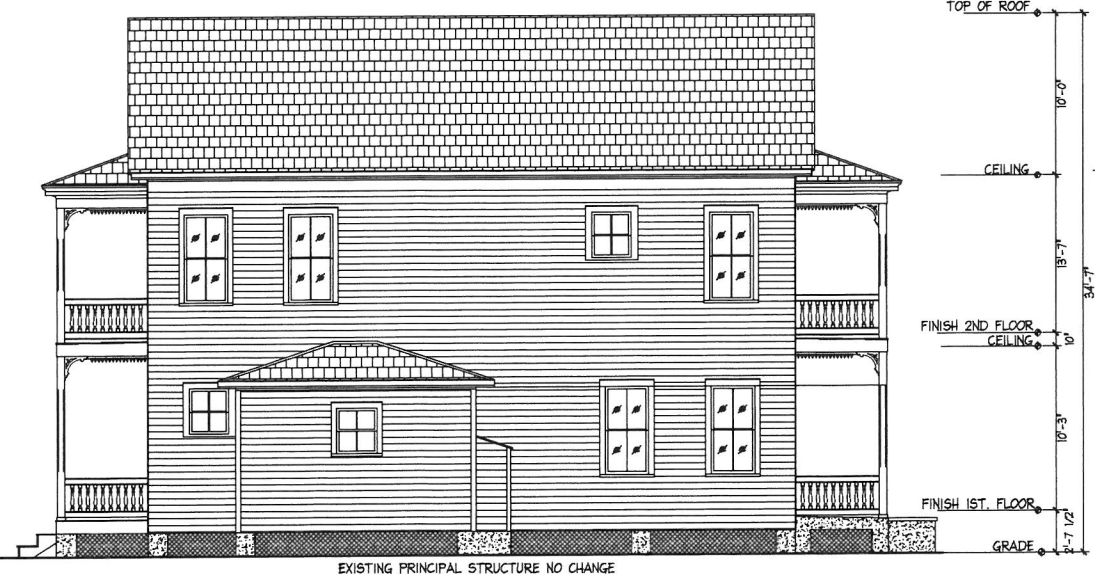
1. AT NEW DWELLING UNIT ALL EXTERIOR SIDING, CORNER TRIM, FASCIA, BASE TRIM, DOOR TRIM AND WINDOW TRIM IS TO MATCH MAIN HISTORIC STRUCTURE (PAINTED WHITE).
6. AT NEW DWELLING UNIT ALL ROOFING IS TO BE METAL 5V CRIMP GALVALUME.
7. AT NEW DWELLING UNIT ALL WINDOWS ARE TO BE WOOD IMPACT RESISTANT PAINTED WHITE.
8. AT NEW DWELLING UNIT ALL DOORS ARE TO BE ALUMINUM PAINTED WHITE.



2 PROPOSED EAST ELEVATION
A5 SCALE: 3/16" = 1'-0"



1 PROPOSED NORTH ELEVATION
A5 SCALE: 3/16" = 1'-0"



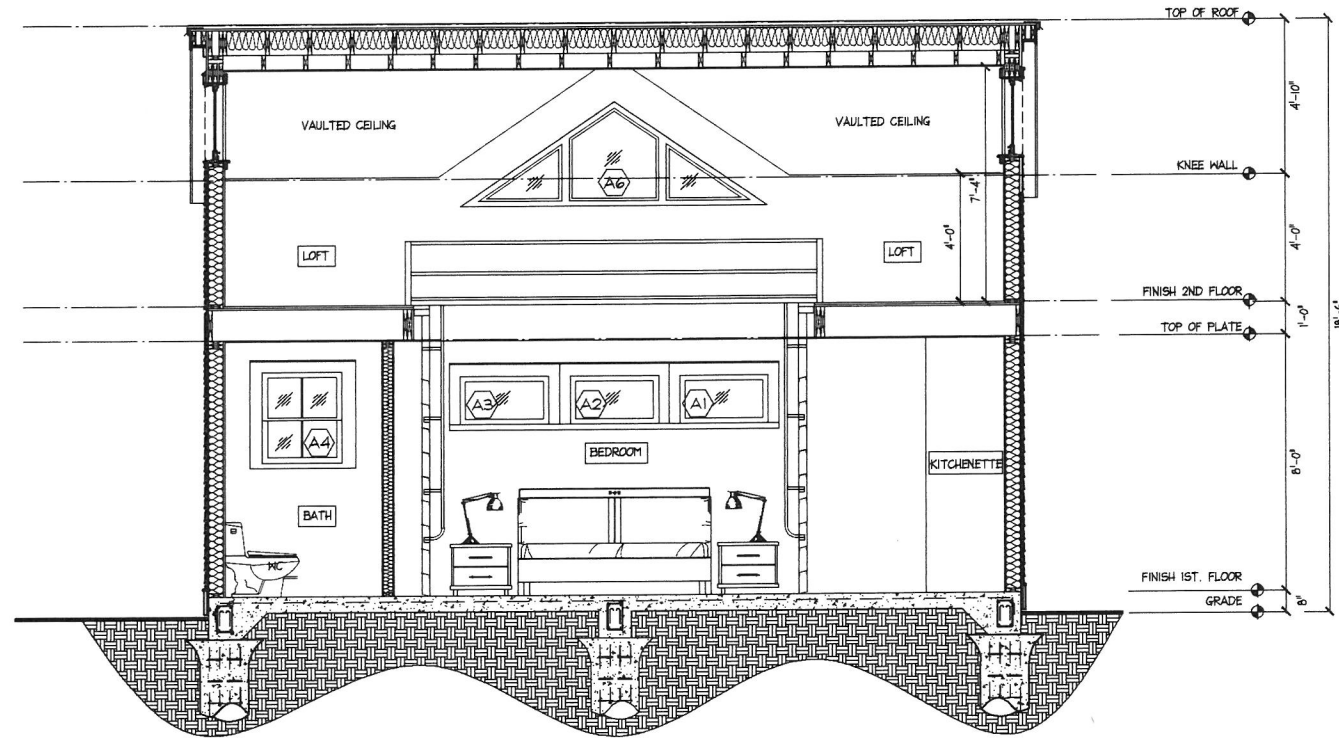
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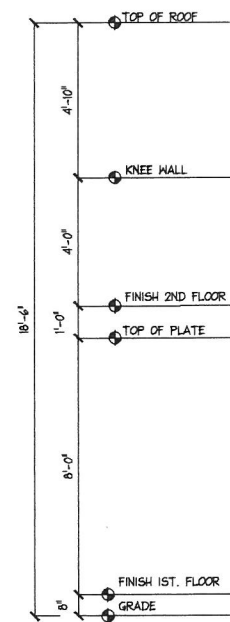
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ARCHITECTS
p.a.

Project No. 2022
Date: 06/05/2025

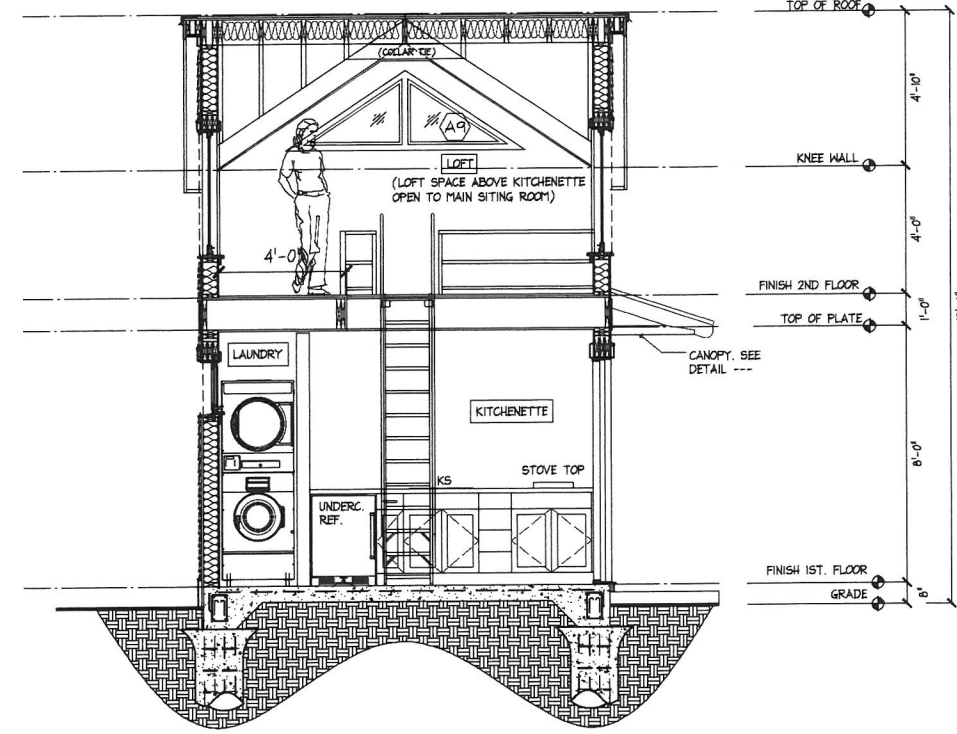
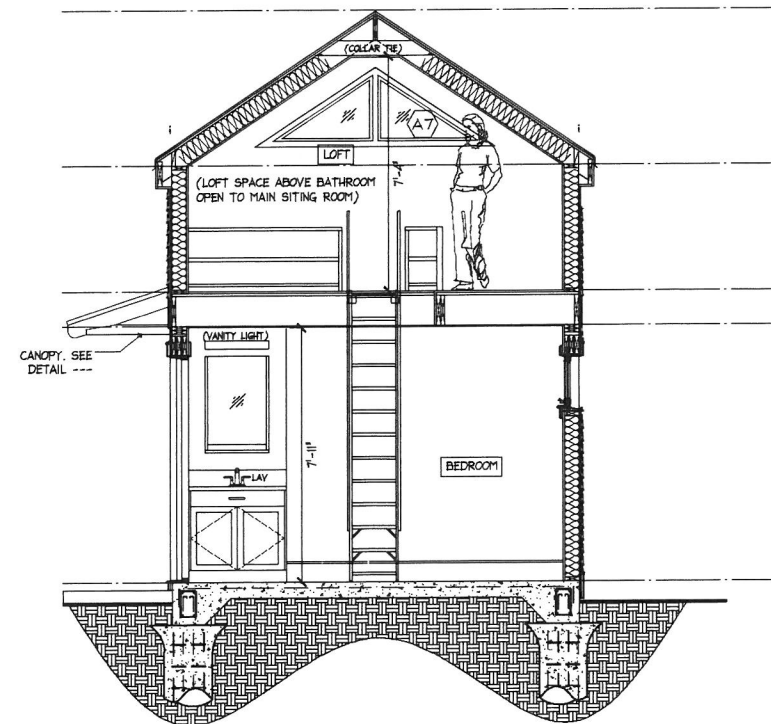
A5
OF



3 PROPOSED LONGITUDINAL SECTION
A6 SCALE: 3/8" = 1'-0"



2 PROPOSED CROSS SECTION
A6 SCALE: 3/8" = 1'-0"



1 PROPOSED CROSS SECTION
A6 SCALE: 3/8" = 1'-0"

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A6



6 VIEW FROM STREET (EXISTING WEST ELEVATION)
A7 SCALE: N.T.S.



5 VIEW FROM NEIGHBORING PROPERTY (EXISTING NORTH ELEVATION)
A7 SCALE: N.T.S.



4 VIEW FROM INSIDE OF PROPERTY (EXISTING NORTH ELEVATION)
A7 SCALE: N.T.S.



3 VIEW FROM SIMONTON STREET (CONTEXT)
A7 SCALE: N.T.S.



2 VIEW FROM INSIDE OF PROPERTY (EXISTING WEST ELEVATION)
A7 SCALE: N.T.S.



1 VIEW OF REAR PROPERTY LINE & POOL WALL
A7 SCALE: N.T.S.

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A7
OF