

 **Habitat for Humanity**[®]
of Key West and Lower Florida Keys



Affordable Housing Project Proposal
Monroe County Land Authority
Advisory Committee

Mortgage Settlement Trust Fund Project
1012 Fleming Street, Key West
August 20, 2014



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1. Project Narrative

Mortgage Settlement Trust Fund; Florida State Senate Bill 1852

Florida received \$300 million as its share of a settlement made between lenders and the Federal government. Through Senate Bill 1852 the Legislature awarded \$20 million to Florida Habitat for Humanity. The Legislature chose to specify that the funds could be used for acquisition and renovation only, in order to create affordable home ownership for families at 80% of Area Median Income (AMI). 48 of the 58 Habitat affiliates in Florida chose to participate.

The Key West and Lower FL Keys Habitat affiliate was awarded a contract for five units at \$60,000 a unit. This funding is reimbursement only and must be spent by June of 2015. Homeowners must close within 180 days of the Certificate of Occupancy being issued. No other state funding may be used. Federal or local funding can be leveraged. Habitat has the funds to make the renovation while awaiting reimbursement.

The only leverage Habitat (HFH) has been able to locate is the Monroe County Land Authority (MCLA) fund designated for Key West. The proposed acquisition of 1012 Fleming Street is under contract to Habitat for \$925,000, with no real estate agent commission fees for the buyer. The contract is subject to Habitat acquiring funding from the MCLA.

In summation, Habitat is asking the MCLA to spend \$925,000 to acquire the property which will be leveraged against Habitat's \$300,000 Mortgage Settlement Trust Fund (MSTF) grant funding. If any portion of the \$300,000 is not spent on the renovations, the balance will be given over to the MCLA for the acquisition.

City of Key West Commission Resolves to acquire the property

Concern has been expressed as to the high cost of acquisition per unit. \$925,000 divided by 5 units is \$185,000 per unit. They are one bedroom and efficiency units, around 400 sq. ft. in size. It can be argued that acquiring market rate units in Old Town Key West may not be the most effective use of affordable housing funds. The MSTF formula of \$60,000 per unit, for acquisition and repair, is also not very effective in the Lower Keys, given our high land costs. In perspective, the requested amount is one years' worth of the funding generated for the Key West fund of the MCLA. The last project to use any of this money was in 2010. The acquisition of these 5 units (along with their renovation) will provide affordable homes for 5 families in perpetuity.

The proposed acquisition is a five unit historic wooden structure in Old Town Key West in relatively good condition. All of the units are occupied or rented. Habitat is sensitive to the displacement of these tenants and will do its best to communicate and cooperate with them. Habitat will approach all of them to apply for the home ownership program.

This process of acquisition informally began with a presentation to the MCLA Advisory Committee at their June meeting. Although the presentation was not an agenda action item, the Advisors were attentive, asked hard questions and then indicated that if the City Commission were to support the project that they would look favorably upon it. The Key West City Commission has passed a Resolution on August 5, 2014, asking the Land Authority to add 1012 Fleming Street. to its acquisition list in order to create additional workforce affordable housing.

Governmental Partner – protections in perpetuity

The MCLA requires a governmental partner to own the land. This requirement conveys the real estate asset to the Key West Housing Authority (KWA). The KWA's Board of Directors must agree to receive the property. Their decision will hinge on their comfort level with the legal structure of the 99 year lease and its implications for any liability or other risk factors for them that might arise from the sale and operation of the affordable condominium ownership project.

Habitat has demonstrated its ability to partner to the KWA with its renovation and management of the 716 Eisenhower Drive affordable rental complex in the Historic District. Habitat has partnered with the MCLA on another rental project on Stock Island. It has also worked with the MCLA to acquire the land for the 35 homes Habitat has built and sold to family partners.

There are good examples of the 99 year lease, vetted and approved by the City and the County. Perhaps the most relevant lease example is the Railway section (workforce housing) of the Steam Plant project, where the leasehold was granted by the Utility Board of Key West to the for-profit developer, who then sold affordable condominiums in accordance with the terms of the Workforce Housing Ordinance (WFHO). This lease example has the potential to provide the structure and detail to allow the governmental partner to perform their role without risk. The KWA has been provided a copy for review and discussion.

In addition, the 99 year lease contains layers of restrictions to protect the public subsidies in perpetuity. The condominium declarations will reinforce those terms and those of the Workforce Housing Ordinance. The condo docs and by-laws will include limits on the allowable rate of appreciation, resale limits, the financial profile of future purchasers and a right of first refusal by Habitat. Habitat will act as the agent/bookkeeper for the condo association. The subsidy of the MCLA and MSTF funds to acquire and renovate these units allow us as a community to offer to qualified purchasers, decent and safe housing, that is affordable to low income individuals and families, now and into the long term future. Finally, the governmental partner maintains ownership of the real estate, so the primary asset is controlled.

Construction and Habitat model

The construction phase will begin in earnest once site control is achieved in order to comply with the timelines of Senate Bill 1852. Habitat appreciates every effort made by the MCLA and its staff to expedite the acquisition process. The expenditure of funds for inspectors, an architect, and surveyor is a risk between the need for detailed information and cost projections and the wait to achieve site control.

The goal of the renovation is to produce a historic structure that is as energy efficient as possible, with new roofs, insulation, energy star appliances, new windows and doors, and well designed, versatile small spaces that are safe, decent and affordable. The newer unit in the rear, #3, is a model for the potential renovated other four units. Habitat's planning assumes that site control can be achieved by November, 2015 in order to meet the June, 2015 completion date.

For this small condominium project to be affordable in the long term, its major systems need to be newer, with a maximum useful life built to code in order to reduce insurance, maintenance and upkeep costs.

Habitat maintains a right of first refusal to purchase any condo unit while the resale value of the condo units will be controlled by a formula similar to those in place on other developments acquired with Land Authority funds. The practical intent of these terms is to protect the public subsidy invested in creating this affordable housing in perpetuity. Home ownership equity is not vested until the partner family has resided for 5 years. A sale or transfer before 5 years of ownership may mean no equity is realized by the condo unit owner.

Family Selection

Habitat will be the mortgage holder following the Habitat model of home ownership, with a zero per cent mortgage. As a developer, Habitat will create a condominium conveying a leasehold interest to the partner families. A modest leasehold fee will be charged to each family and to the common area. This fee provides minor revenue to Habitat to pay for its administrative costs associated with being the developer and agent.

In order to find qualified partner families Habitat will generate media regarding open Application/Orientation meetings to be held in the community. The volunteer Family Selection Committee, under the guidance of Habitat's full-time Family Services Coordinator, will lead the meetings and process applications as has been done on the 35 other Habitat homes in the Lower Keys.

The selling price, income limits and family size are to be calculated in conformance with the Key West Work Force Housing Ordinance, Sec.122-1466 and Resolution 14-053. Successful family partners will meet Habitat's three criteria of need for housing, ability to pay and willingness to partner. In addition, they will meet the requirements of the Workforce Ordinance; earning 70 % of their income in Monroe County, for example.

Habitat family partners have a high rate of success as homeowners for many good reasons. All homeowner partners contribute "sweat equity." Sweat equity is a core tenet of Habitat's ministry. It is Habitat's most valuable tool in building the partnership between families, affiliate staff and volunteers. The term refers to the hands-on involvement of prospective homeowners in the construction of their homes, as well as in other Habitat and community activities. Homeowner partners are also required to take classes such as budgeting, homeowner maintenance, dispute resolution and other relevant topics which provide tools for working through the challenges of home ownership. The governance of a small condominium and its financial stability involve individuals in cooperating as a group while exercising individual fiscal responsibility with adequate reserves.

Summary

Time is of the essence. This is the opportunity to create 5 affordable work force housing units in Key West. The development team and funding include proven partners, affordable housing operating experience and vetted models.

2. Potential scope of work based on Property Inspection Report

Habitat for Humanity provides simple, decent homes for families in need. Habitat will renovate the common and individual unit areas to meet current building and safety codes; all work will be to HARC standards.

General exterior notes

- Structure has good bones, very little termite damage to structural members.
- Original wood shake roofing present under the 24 gauge metal v crimp roof. A new roof system will be applied with 5/8" plywood sheathing and a radiant barrier, with new metal roofing.
- Exterior paint is in decent shape; a lead paint test is needed.
- Gutters, fascia, soffit and high trim are in decent condition or will be done with the new roof.
- Some exterior siding will be replaced through window work and other remodeling.
- Piers under Unit 1 will need work to correct the drop to the west and front.
- There are separate water and electrical meters for each of the 5 units.
- Unit 3, the current owner's unit, was renovated in 2010 with all new utilities, new finishes, ductless A/C unit, bath and kitchen, laundry and entry porch.

Interior notes

Units 1, 2, 4 and 5 will be gutted in order to:

- Upgrade wiring.
- Insulate and add fire code separation and sound proofing materials.
- Install side wall insulation.
- All old windows will be replaced and will be impact or have a code approved storm shutter system. All new doors will be installed with shutters.
- Side porch and second story stairs will be evaluated for replacement
- The electrical service will be upgraded to 100 amps for each unit; Unit 3 is already upgraded. Four of the units will be completely rewired. On demand water heaters and ductless air conditioners, Energy star refrigerators and stoves will be featured. Hardwired smoke detectors will be installed.
- 4 of the 5 baths have been remodeled (Unit 5 unit has an old claw foot tub) with new tile and fixtures. These baths will need new wiring and some have safety clearance concerns.
- Kitchens will feature all wood cabinets to FHA standards, plywood and laminate counter tops with microwaves. It is too early to decide if dishwashers will be used. Gas appliances will be eliminated.
- These are small spaces so designing them for maximal storage and utility of use is critical.
- The loft areas have not been included in the unit square footage for Unit 4 and Unit 5 as their head room probably does not meet current code. Once an architect is retained, it may be possible to redesign the lofts as part of the roof rebuild. If that becomes possible, the loft space will be included in the unit's square footage. The best use of that space would be to create a bedroom or free up other space in the unit to become a bedroom.

3. Family Selection, Sales Prices, Homeowner Monthly Expenses

In creating the individual unit sales prices Habitat will adhere to the Key West Workforce Housing maximum pricing and maximum income guidelines.

Calculating the unit sales price

The Workforce Housing Ordinance provides a maximum sales price based on the targeted demographic (low income or 80% AMI). In this presentation, we have used the 2014 numbers for an efficiency unit (\$115,400) and a one bedroom unit (\$132,000), from the City's table. These are the maximum sales price. Habitat reserves the right to lower the price. An alternative pricing model, at \$91,000 and \$75,000 is included for discussion purposes. The total sales price is divided by 360 payments (30 years x 12 months) to give the monthly mortgage payment, or principal payment. There is no interest charged in the Habitat mortgage model.

Estimating the individual unit owner's expenses

- The total monthly payment includes HOA dues, fire/liability insurance, windstorm insurance and real estate taxes. There is no flood insurance for individuals in a condo. This is covered by the HOA policy.
- This property is in an AE flood zone near the X zone. The building is elevated. The flood insurance quote is based on a nearby and similar structure.
- The figures in this presentation are as accurate as they can be, based on the limited access to the property and other resources expended to date. When creating the condominium unit documentation, each unit will have an individual survey.
- Habitat does not represent these figures to be final and accurate. They are a best guess based on the available information at this time. They do demonstrate that within the constraints of the applicable affordable housing regulations, these condo units can meet the criteria. They can be truly affordable and sustainable into the future.

Homeowner's Association Budget

- Taxes and insurance are estimated from current amounts and projected quotes.
- Reserves are based on a similar small condominium which Habitat developed at 1830 Fogarty Avenue. The HOA may decide to adjust the budgeted reserves after the initial 5 years, depending on what has occurred.
- The other projected costs are derived from Habitat's operating experience.
- Habitat will provide administration and accounting for a small fee to cover our operating expense in providing those services.
- The land lease fee, payable to Habitat, is modeled on our other multi-family projects, and is a direct income stream to Habitat.
- The annual budget is estimated to be \$27,420. This annual fee is then divided across the five condo units, based on their percentage of the total square footage (2,026).

Selecting the Family

Habitat for Humanity affiliates build, renovate and repair decent and affordable housing with people who are living in inadequate housing and who are unable to secure adequate housing by conventional means.

Each Habitat for Humanity affiliate selects homeowner partners based on three criteria; their NEED for adequate shelter; their ABILITY TO PAY; and their WILLINGNESS TO PARTNER with Habitat for Humanity. Habitat does not discriminate in the selection of homeowner partners on the basis of race, creed, gender, disability, ethnic background or any other characteristic protected by law. Successful candidates will meet all WFHO criteria such as 70% of their income must come from working in Monroe County.

Habitat's volunteer Family Selection Committee, advised by our full-time paid Family Services Coordinator, holds Public Orientation/Application meetings at various times and places to provide information so that families can evaluate their eligibility and relative strength of their application. An application for housing can only be obtained after attending one of these meetings; private orientation meetings are sometimes held in special circumstances.

The completed application and required documentation is as extensive as applying for a conventional mortgage. The Family Selection Committee reviews and vetts all applications for completeness and adherence to the guidelines. A final potential homeowner is brought to the Board of Directors for final approval. This difficult yet rewarding task culminates in choosing the best qualified families for this opportunity.

1012 Fleming St. Unit Sales Prices and Mortgage Payments

	Unit 1	Unit 2	Unit 3	Unit 4	Unit 5
Unit Sales Price *	\$115,400	\$115,400	\$132,000	\$115,400	\$132,000
Description	Efficiency	Efficiency	1 Bedroom	Efficiency	1 Bedroom
Square Footage	480	320	446	384	396
Sq Ft Percentage of Bldg.	24%	16%	22%	19%	20%

Based on the maximum allowable price per Key West Work Force Housing Ordinance for Low Income (80% AMI) for these unit types.

Monthly Payment Breakdown (PITI)

Mortgage Principal Payment	\$321	\$321	\$367	\$321	\$367
HOA Dues	\$541	\$361	\$503	\$433	\$447
Real Estate Tax Escrow	\$118	\$79	\$110	\$95	\$98
Insurance Escrow	\$125	\$125	\$125	\$125	\$125
Total Monthly Payment	\$1,105	\$885	\$1,105	\$973	\$1,036

Mortgage Principal Payment Borrower's mortgage will be paid back to Habitat for Humanity over a term of 30 years. Monthly principal payment is total amount borrowed divided by 360.

HOA Dues The first year's total estimated annual budget for the HOA is \$27,420.00. Homeowner's responsibility is based on their unit's square footage percentage of the building. Please see the following page for full description of the estimated HOA budget.

Real Estate Tax Escrow The Real Estate Tax for the entire building is estimated to be \$5,000, based on the Monroe County Property Appraiser. Homeowner's responsibility is based on their unit's square footage percentage of the building. The tax includes solid waste.

Insurance Escrow Homeowners must insure interior of their unit for fire and wind. The Homeowner's Association insurance covers exterior of the building, all common walls, etc. Estimated annual insurance: Fire/Homeowner's \$800; Wind \$700.

**1012 Fleming St.
Homeowner's Association (HOA)
First Year Budget
and Individual Homeowner's Monthly Dues**

	Budget Combined	Unit 1 Dues	Unit 2 Dues	Unit 3 Dues	Unit 4 Dues	Unit 5 Dues
<i>Square Footage</i>	2,026	480	320	446	384	396
<i>Sq. Ft. Percentage of Bldg.</i>	100%	24%	16%	22%	19%	20%

Note: Homeowner's responsibility is based on their unit's square footage percentage of the building.

Admin/Accounting Fee	\$900	\$18	\$12	\$17	\$14	\$15
Miscellaneous	\$1,000	\$20	\$13	\$18	\$16	\$16
Landscape Maintenance	\$300	\$6	\$4	\$6	\$5	\$5
Pest Control	\$500	\$10	\$7	\$9	\$8	\$8
Land Lease Fee to HFH	\$1,320	\$26	\$17	\$24	\$21	\$22
Common Area Utilities	\$600	\$12	\$8	\$11	\$9	\$10
Wind Insurance	\$10,000	\$197	\$132	\$183	\$158	\$163
Flood Insurance	\$3,800	\$75	\$50	\$70	\$60	\$62
Fire/Liability Insurance	\$5,000	\$99	\$66	\$92	\$79	\$81
Reserve Account	\$4,000	\$79	\$53	\$73	\$63	\$65
	\$27,420	\$541	\$361	\$503	\$433	\$447

Admin/Accounting Fee	Habitat will offer to provide accounting and administrative oversight of the HOA for the first year; \$75/month.
Miscellaneous (labor, supplies, etc.)	Estimated amount to cover the annual expense of miscellaneous repairs or maintenance to common areas.
Landscape Maintenance	Estimated amount to cover the annual expense of landscape and grounds maintenance of common areas.
Pest Control	Estimated amount to cover the annual expense of pest control for entire building.
Land Lease Fee to HFH	Represents revenue stream to HFH.
Common Area Utilities:	Estimated amount to cover the common electric and exterior water spigot
Insurance (Wind , Flood, Fire/Liability)	The Homeowner's Association insurance covers the exterior of the building and all common walls, etc. as well as liability. (Individual Homeowners must insure the interior of their unit for fire and wind.)
Reserve Account	A Reserve should be built up to cover future maintenance costs such as painting the exterior of the building, roof replacement and insurance deductibles. The HOA will set its own budget every year. It is recommended that this be done for at least the first 5 years; the monthly payment amount may be reduced in subsequent years.

1012 Fleming St.
Maximum Allowable Sales Price
 Income Guidelines/Ability to Pay Calculations

1. Maximum Allowable Sales Price is in accordance with Key West Affordable Housing Ordinance for Low Income (80% AMI)

2. Minimum Household Income guidelines specify that the monthly payment (PITI) be equal to or less than 30% of household's gross income.

3. Maximum Household Income is in accordance with Key West Affordable Housing Ordinance for Low Income (80% AMI)

1 Bedroom Sales Price

\$132,000 (1)

	Minimum Annual Income (2)	Maximum Annual Income (3)
Single Person	\$46,059	\$46,160
Married/Domestic Partner (2 people)	\$46,059	\$52,800

Efficiency Sales Price

\$115,400 (1)

	Minimum Annual Income (2)	Maximum Annual Income (3)
Single Person	\$35,417	\$46,160
Married/Domestic Partner (2 people)	\$35,417	\$52,800

Monthly Payment Breakdown	1 Bedroom	Efficiency
Mortgage Principal Payment*	\$367	\$321
HOA Dues	\$541	\$361
Real Estate Tax Escrow	\$118	\$79
Insurance Escrow	\$125	\$125
Total Monthly Payment	\$1,151	\$885
Yearly Total Payment	\$13,812	\$10,620

* Habitat mortgages are no interest loans, paid back over 30 years (360 months).

1012 Fleming St.
Alternative Sales Price
 Income Guidelines/Ability to Pay Calculations

1. Alternative Sales Price is *below the maximum* for Key West Affordable Housing Ordinance for Low Income (80% AMI). This price was chosen for discussion purposes.

2. Minimum Household Income guidelines specify that the monthly payment be equal to or less than 30% of household's gross income.

3. Maximum Household Income is in accordance with Key West Affordable Housing Ordinance for Low Income (80% AMI)

1 Bedroom Sales Price

\$91,000 (1)

	Minimum Annual Income (2)	Maximum Annual Income (3)
Single Person	\$41,504	\$46,160
Married/Domestic Partner (2 people)	\$41,504	\$52,800

Efficiency Sales Price

\$75,000 (1)

	Minimum Annual Income (2)	Maximum Annual Income (3)
Single Person	\$30,929	\$46,160
Married/Domestic Partner (2 people)	\$30,929	\$52,800

Monthly Payment Breakdown	1 Bedroom	Efficiency
Mortgage Principal Payment*	\$253	\$208
HOA Dues	\$541	\$361
Real Estate Tax Escrow	\$118	\$79
Insurance Escrow	\$125	\$125
Total Monthly Payment	\$1,037	\$773
Yearly Total Payment	\$12,444	\$9,276

* Habitat mortgages are no interest loans, paid back over 30 years (360 months).

5. Habitat's Finances

Habitat for Humanity of Key West and Lower FL Keys, Inc. is a Florida Licensed 501(c) nonprofit corporation. We have 7 full time employees, 3 of which are devoted to the ReStore operation. Our current annual operating budget is \$870,000. The primary income sources for the affiliate are the Habitat ReStore, (\$315,000); 2 affordable rental properties (\$289,160). The administrative and ground lease fees from our 35 homes provide about \$52,000 a year. The balance (\$213,840) is made up by fundraising and donations. A copy of our Annual Financial Report (990) prepared annually by an outside auditor is available upon request.

Habitat has 35 home owners who pay zero per cent mortgages, in accordance with Habitat's home ownership model. These mortgage principal payments are not used for operating expenses. They are kept separate and restricted to building affordable housing or to exercise Habitat's right of first refusal to buy back a home.

This Habitat affiliate has a sustainable operating fund formula. It is moderate in the costs of the salaries and benefits provided. None of the \$300,000 grant from the Mortgage Settlement Trust Fund is to be used for staff, except for those directly involved in the construction supervision of this project.

Habitat has leases on 2 parcels in the Lower Keys acquired by the MCLA in 2010 for affordable home ownership. These parcels are permitted for 10 and 12 units each. The construction cost of our last project on Big Coppitt, which has 18 homes, was almost \$4.2 million. That project was funded through CCTCP program and a loan/grant from the Florida Housing Finance Corporation for \$1.75 million. The source of that funding was the Sadowski Trust Fund. It has been 6 years since the Legislature has not swept these affordable housing funds into the general fund.

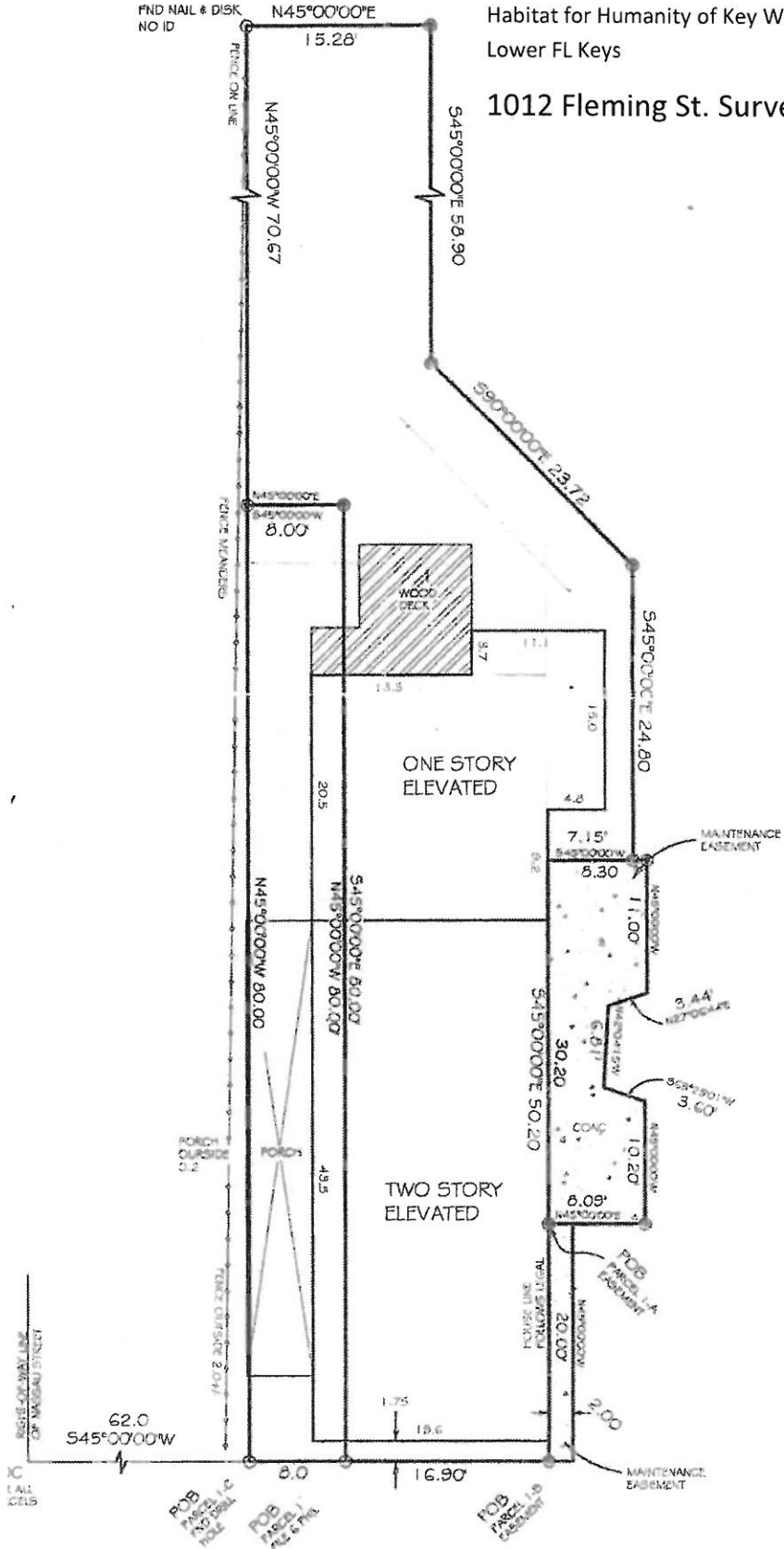
With Habitat's own funding sources and the CCTCP program covering half the cost, we could build on the 2 parcels if the Sadowski Trust Fund were available to carry the other half of the cost.

6. Appendices

- I. City of Key West Resolution No. 14-214 (Aug 6, 2014) Nominating Property located at 1012 Fleming Street for Acquisition by the Monroe County Land Authority for Affordable Housing Condominium Units
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Habitat for Humanity of Key West & Lower FL Keys

1012 Fleming St. Survey



CERTIFICATIONS:

LINDA KRUMEL

REVISIONS:

03-16-07 - CORRECT SCRIBENERS ERROR IN LEGAL - JW

SCALE: 1"=10'
 TITLE: 07/28/00
 DATE: 07/28/00
 PROJECT: C/31/607
 DATE: 07/28/00
 DRAWN BY: J.M.
 CHECKED BY: R.R.
 REVISION NO.: 0022202

I HEREBY CERTIFY THAT THIS SURVEY WAS MADE UNDER MY PERSONAL SUPERVISION AND TO THE BEST OF MY KNOWLEDGE AND BELIEF IT ACCURATELY REPRESENTS THE ACTUAL BOUNDARIES AND INTERESTS OF THE PARTIES NAMED HEREIN. I AM A LICENSED SURVEYOR IN THE STATE OF FLORIDA, LICENSE NO. 11878. I HAVE BEEN PROVIDED WITH ALL NECESSARY RECORDS AND INFORMATION FOR THE PREPARATION OF THIS SURVEY. I HAVE BEEN ADVISED THAT ALL INTERESTS HAVE BEEN PROPERLY IDENTIFIED AND REPRESENTED BY THIS SURVEY. I HAVE BEEN ADVISED THAT ALL NECESSARY RECORDS AND INFORMATION HAVE BEEN PROVIDED TO ME FOR THE PREPARATION OF THIS SURVEY. I HAVE BEEN ADVISED THAT ALL NECESSARY RECORDS AND INFORMATION HAVE BEEN PROVIDED TO ME FOR THE PREPARATION OF THIS SURVEY.

[Signature]
 R.E. REECE, P.A.
 PROFESSIONAL SURVEYOR AND MAPPER
 30354 QUAIL ROOST TRAIL, BIG PINE KEY, FL 33043
 OFFICE (305) 872-1348
 FAX (305) 872-5622

MAP OF BOUNDARY SURVEY
 PARCEL LOCATED IN HOWE S
 SUBDIVISION, LOTS 1 & 2,
 SQUARE 45

