



Council Communication

To: Mayor and Village Council
From: Jennifer DeBoisbriand , Planning Director
Date: September 11, 2025
SUBJECT: **Administrative Relief for 172 Iroquois Drive**

Background:

Jose A. Docampo and Vivian M. Fernandez (the “Applicant”) have applied for Administrative Relief (the “Application”) pursuant to Section 30-477 of the Code of Ordinances (the “Code”) of Islamorada, Village of Islands, Florida (the “Village”). Village Code Section 30-477 requires that a public hearing be held, during which the Village Council of Islamorada, Village of Islands (the “Village Council”) shall consider all evidence presented regarding the Application, and shall follow the procedures, standards and criteria found within Code Sections 30-552 and 30-553, “Beneficial Use.” The burden of proof shall be on the Applicant.

The subject property (the “Property”) is located at 172 Iroquois Drive and legally described in Exhibit “A” of the proposed Resolution (Attachment A). The Application was entered into the Building Permit Allocation System (the “BPAS”) on May 13, 2021. The Application has been considered in four (4) consecutive annual allocation periods and has failed to receive an allocation award. At the close of Quarter 2 of 2025, the Application was ranked 14 with eighteen (18) points. Pursuant to the requirements set forth in Code Section 30-477(a), the Applicant was eligible to apply for Administrative Relief between 12:01 PM on July 1, 2025, and 12:00 PM on October 29, 2025. The Applicant submitted the Application for Administrative Relief on July 2, 2025.

The proposed development is one single-family, three-bedroom, three-and one-half bathroom home, approximately 2,611 square feet.

The site is approximately 6,475 square feet with allowed clearing and mitigation based on habitat.

Analysis:

Pursuant to Code Section 30-553, when considering an application for relief, the Village Council shall consider the following factors, in addition to those guidelines, within the comprehensive plan.

(1) Whether the comprehensive plan or land development regulations in effect at the time of the filing of the beneficial use application are rationally related to a legitimate government interest.

The Comprehensive Plan of Islamorada, Village of Islands (the “Village”) dictates through

Comprehensive Plan Policy 1-2.3.3 Residential Medium (RM) that:

“Policy 1-2.3.3: Residential Medium (RM). This designation is intended to provide stable, single-family neighborhoods and allow for uses which further the peaceful enjoyment and high-quality residential character valued by Village residents. Areas designated Residential Medium (RM) on the Future Land Use Map shall include one (1) single family unit on one lot of record, and duplexes. Duplexes shall only be permitted in Zoning Districts where legally permitted duplexes currently exist. Notwithstanding the density limitations, duplexes, triplexes and fourplexes shall be permitted on RM lots fronting U.S. 1, pursuant to the Building Permit Allocation System, if approved as affordable housing. The RM Future Land Use Map designation shall allow home occupations. Supportive community facilities ancillary to the residential uses may be located within areas designated RM. The Land Development Regulations shall provide regulatory procedures for considering the above-noted uses.”

Code Section 30-684 “Residential Single-Family (R1) Zoning District” dictates that the Land Development Regulations (LDRs) affecting the property, including the purpose and intent of the R1 Zoning District: “...is to accommodate homes, homeowners' parks, and open space in single-family residential neighborhoods located in subdivisions and on streets where the primary land use is single-family residential.”

The Applicant has not asserted that either the Comprehensive Plan or Land Development Regulations in effect at this time are not rationally related to a legitimate government interest. Both the Comprehensive Plan and Land Development Regulations in effect are rationally related to a number of legitimate government interests, as outlined in the Village's Comprehensive Plan and Principles for Guiding Development within the Florida Keys Area of Critical State Concern [F.S. 380.0552(7)]. The State Land Planning Agency (the Florida Department of Economic Opportunity (“DEO”)) has confirmed this through the approval of the Village's Comprehensive Plan and Land Development Regulations.

(2) Whether the comprehensive plan or land development regulations in effect at the time of the filing of the beneficial use application deny all reasonable economic use of the parcel of real property.

At the time of the filing, the Application currently had a score of eighteen (18) points. Staff estimates that if the Application were to remain in the BPAS, the Property Owner may never receive an allocation based on the number of available allocations remaining within the Village.

(3) Relevant parcel.

a. Platted lots: If an applicant owns more than one platted lot, a question may exist as to whether more than one of the applicant's platted lots should be considered together as one parcel for the beneficial use determination. In determining the relevant parcel, the Village Council should focus on “the parcel as a whole” and not on particular segments or portions of the parcel. The village council shall consider three factors to determine whether individual platted lots should be combined and considered as one parcel for the purpose of the beneficial use determination:

1. The “physical contiguity” of the lots;
2. The “unity of ownership” of the lots (i.e., does the applicant own all of the lots in question);

3. The "unity of use" between the lots, i.e., platted urban lots should generally be considered as separate uses, but can be combined for purposes of a beneficial use determination if the lots are part of a larger property, based on an analysis of the following factors, which must be applied to the particular facts and circumstances on a case-by-case basis:

- i. Was it the intent of the landowner to use the lots for a single use?
- ii. What is the suitability of the lots for a single or separate use versus a combined use?
- iii. Are the lots dependent on each other for the ability to have a single use?
- iv. Is there a reasonable economic use of the lots if unified?
- v. What is the current zoning of each lot?
- vi. What is the physical size and appearance of the lots and how are adjacent properties used or developed?
- vii. What is the actual current use of the lots?
- viii. What is the possibility of the lots being used together in the next ten years?

Factor 3a. is not applicable to the Property.

b. The village council shall not consider anything less than a platted lot to be the parcel of real property.

The Property is a platted lot which meets the density of the Residential Single Family (R1/R1M) Zoning District.

(4) Once the relevant parcel is determined, the village council must analyze the following factors for that parcel:

- a. The economic impact of the regulation on the parcel; and

Due to the scoring and ranking system implemented in the BPAS, the Code has effectively rendered the construction of a single-family home on the Property not possible for the previous four (4) years.

b. The extent to which the regulation has interfered with the applicant's investment-backed expectations for the parcel, including any relevant factors such as:

1. The history of the parcel (i.e., When was it purchased? How much land was purchased? Where was the parcel located? What was the nature of title? What was the natural character of the land and how was it initially used?);

The Property was purchased for \$100,000.00 via Warranty Deed on September 29, 2015 and is currently developed with a fence, a wood dock and boat lift. The Property is 6,475 square feet and has no habitat map.

2. The history of the development of the parcel (i.e., What was built on the parcel and by whom? How was it subdivided and to whom, when and at what price was it sold? What plats were applied for or approved? What infrastructure is in place?);

The Property is in a legally platted subdivision recorded in Plat Book 3, Page 34. The Property is minimally developed, and infrastructure is available to serve the Property; both electricity and potable water are available.

3. The history of zoning and regulation (i.e., How, and when was the parcel classified? How was the use proscribed? What changes in classifications occurred?);

Between 1963 and 1986, the Property was zoned RU-1 (Single-Family Residential). After the effective date of the 1986 Monroe County Comprehensive Plan, the Property was zoned "Improved Subdivision" (IS) which established areas of low to medium density residential uses characterized principally by single-family detached dwellings.; the referenced zoning district permitted detached residential dwellings, along with accessory structures. Since 2002, the Property has been zoned Residential Single Family (R1), which permits the development of one (1) single-family dwelling unit.

4. How development changed when title was passed;

In November 2015, a wood fence was placed on the property.

In March 2018, a boat lift and wood dock were added to the property.

5. What is the present nature and extent of the use of the parcel;

Presently, the Property has accessory uses and meets the minimum lot size and density for the Residential Single Family (R1) zoning district in which it is located.

6. What were the reasonable expectations of the landowner under Florida common law;

The reasonable expectation of the landowner is based on the development of the land, as it was acquired, when it was acquired. The owner must show the elimination of all or substantially all economic use of the property. Whether an owner has been deprived of all or substantially all economic use of his property must be determined on an individual basis and includes consideration of factors which may include:

1. Whether there is a physical invasion of the property.
2. The degree to which there is a diminution in value of the property. Or stated another way, whether the regulation precludes all economically reasonable use of the property.
3. Whether the regulation confers a public benefit or prevents a public harm.
4. Whether the regulation promotes the health, safety, welfare, or morals of the public.
5. Whether the regulation is arbitrarily and capriciously applied.
6. The extent to which the regulation curtails investment-backed expectations.

There is no set value assigned to any individual factor. In the instant case, the Property Owner originally purchased the Property, which has remained unchanged. Under common law, evaluation of the factors should be made as they apply to the Property.

Here, there has been no physical invasion of the Property. The total value (per Monroe County Property Appraiser) of the Property is as follows:

TAX YEAR	Total Assessed Value (Before & After Date of Purchase)
2014 (Before Purchase)	\$78,648
2015 (After Purchase)	\$81,925
2016	\$109,779
2017	\$111,968
2018	\$123,164

2019	\$135,480
2020	\$149,028
2021 (Entered BPAS)	\$163,931
2022 (In BPAS)	\$180,324
2023 (In BPAS)	\$198,356
2024 (In BPAS)	\$218,192

The Comprehensive Plan regulations confer public benefit by maintaining the character of the area and preserving the density of the area. The regulations promote the health, safety, and welfare of the public by providing stability and preserving the natural conditions found in these areas. The regulations have been uniformly applied and there has been no arbitrary or capricious government action.

Given that the Property has been minimally developed since its purchase by the Property Owner, there is nothing to indicate the owner had any investment-backed expectations when the Property was purchased other than the submission of an application into the BPAS.

7. What were the reasonable expectations of the neighboring landowners under Florida common law;

Neighboring landowners have the reasonable expectation that the land surrounding them will be developed in character with the existing development and land use and zoning regulations. The Property is currently undeveloped. It is reasonable to assume that the neighboring landowners could expect the development of a single-family dwelling unit but only after demonstration of compliance with the applicable regulations and the receipt of a required allocation through the BPAS.

8. What was the diminution in the investment-backed expectations of the landowner, if any, after passage of the regulation; and

The total assessed value of the Property in 2015 was \$81,925 when the current property owner purchased the property.

The Village's BPAS regulations were in effect at the time the Previous Property Owner submitted the application into the BPAS and therefore do not result in a diminution in the investment-backed expectation of the Property Owner. Furthermore, prior to the adoption of the BPAS regulation, the Property was within the jurisdictional boundaries of Monroe County and was subject to the County's Rate of Growth Ordinance (ROGO).

9. What was the appraised fair market value of the parcel immediately before and immediately after the effective date of the regulation?

The total assessed value of the Property in 1997 was \$39,900. In 2024, the just market value of the Property, according to the Monroe County Property Appraiser's Office, is \$457,231.

Additional Information provided by the Applicant:

- The Property Owner has complied with all requirements of the Building Permit Allocation System (BPAS).
- The BPAS application has not been withdrawn at any time.
- The Property Owner has not applied for a deferral.
- The Applicant, is seeking an allocation award or the purchase of the property at its fair

market value.

Remedies offered under Code Section 30-477(f): At the conclusion of the public hearing, the Village Council may take any or a combination of the following actions:

(1) Grant the applicant an allocation award for all or part of the allocation requested in the next succeeding allocation period or extended pro rata over several succeeding allocation periods.

(2) Offer to purchase the property at its fair market value. The applicant has provided an appraisal in the amount of \$965,000.00 as a possible form of administrative relief.

(3) Suggest such other relief as may be necessary and appropriate.

The Village currently has eighteen allocations available for administrative relief.

Budget Impact:

Budget impact will be determined by the council's decision.

Staff Impact:

Staff impact will be determined by the council's decision.

Recommendation:

Staff recommends awarding the administrative relief allocation.

- Attachments:**
1. Reso 172 Iroquois Dr. (2)
 2. Appraisal Report of 172 Iroquois Drive
 3. Administrative Relief File 172 Iroquois DR

RESOLUTION NO. 25-

A RESOLUTION OF THE VILLAGE COUNCIL OF ISLAMORADA, VILLAGE OF ISLANDS, FLORIDA, CONSIDERING THE REQUEST BY JOSE A. DOCAMPO AND VIVIAN A. FERNANDEZ FOR ADMINISTRATIVE RELIEF FROM THE VILLAGE BUILDING PERMIT ALLOCATION SYSTEM (BPAS) FOR PROPERTY LOCATED AT 172 IROQUOIS DRIVE, LOWER MATECUMBE, AS LEGALLY DESCRIBED IN EXHIBIT "A"; PROVIDING FOR TRANSMITTAL TO THE DEPARTMENT OF COMMERCE; AND PROVIDING FOR AN EFFECTIVE DATE

WHEREAS, pursuant to Chapter 30, Article IV, Division 11 "Building Permit Allocation System," Section 30-477 "Administrative Relief," of the Code of Ordinances (the "Code") of Islamorada, Village of Islands (the "Village"), Jose A. Docampo and Vivian M. Fernandez (the "Property Owner") has applied to the Village Council of Islamorada, Village of Islands, Florida (the "Village Council") for administrative relief from the Village Building Permit Allocation System (the "BPAS") for property located at 172 Iroquois Drive, having parcel ID number 00388710-000000 located in the Lower Matecumbe Beach subdivision on Lower Matecumbe Key, as legally described in Exhibit "A", and

WHEREAS, on September 11, 2025, a duly noticed public hearing was held by the Village Council to consider the application for administrative relief; and

WHEREAS, following the public hearing, upon review and examination of the record, the Village Council finds that pursuant to the requirements of the Village Code and existing case law, the Application demonstrates a beneficial use providing economic benefit to the Property Owner.

NOW THEREFORE, BE IT RESOLVED BY THE VILLAGE COUNCIL OF ISLAMORADA, VILLAGE OF ISLANDS, FLORIDA, AS FOLLOWS:

Section 1. **Findings.** The Village Council, having considered the testimony and evidence presented by all parties, including the Applicant, does hereby find and determine that:

- (1) The hearing was properly noticed, the Application and the supporting documents and

materials were properly before the Village Council for consideration, and all interested parties concerned in the matter were given the opportunity to be heard.

- (2) The Application, based on the evaluation meets the standards set forth in Sections 30-477 and 30-533 of the Village code to require remedial action to provide for administrative relief in the form of a building permit allocation.

Section 2. Conclusions of Law.

- (1) That granting of the Application is consistent with the Village Code and will not be detrimental to the community as a whole.
- (2) That in rendering its decision as reflected in this Resolution, the Village Council has:
 - a. Accorded procedural due process;
 - b. Observed the essential requirements of the law; and
 - c. Supported its decision by competent substantial evidence of record.
- (3) Approval of administrative relief is hereby granted.

Section 3. Effective Date. This Resolution shall not take effect until after both thirty (30) days following the date it is filed with the Village Clerk, during which time the Request herein shall be subject to appeal as provided in the Code; and following the thirty (30) days, this Resolution shall not be effective or acted upon by the Owner until forty-five (45) days following the rendition to the Florida Department of Commerce ("DOC"), pursuant to Chapter 73C-44.002 of the Florida Administrative Code. During those forty-five (45) days, the DOC may appeal this Ordinance to the Florida Land and Water Adjudicatory Commission, and that such an appeal stays the effectiveness of this Resolution until the appeal is resolved by agreement or order.

Motion to adopt by _____, seconded by _____.

FINAL VOTE AT ADOPTION

Mayor Sharon Mahoney _____

Vice Mayor Don Horton _____

Councilwoman Deb Gillis _____

Councilman Steve Friedman _____

PASSED AND ADOPTED THIS 11th DAY OF SEPTEMBER 2025.

SHARON MAHONEY, MAYOR

ATTEST:

MARNE MCGRATH, VILLAGE CLERK

APPROVED AS TO FORM AND LEGALITY
FOR THE USE AND BENEFIT OF
ISLAMORADA, VILLAGE OF ISLANDS:

JOHN QUICK, INTERIM VILLAGE ATTORNEY

This Resolution was filed in the Office of the Village Clerk of this ____ day of _____, 2025.

EXHIBIT "A"
(LEGAL DESCRIPTION)

Parcel ID: 00388710-000000

BK 1 LOT 4 LOWER MATECUMBE BEACH LOWER MATECMBE KEY PB3-34 , of the Public Records of
Monroe County, Florida.

**APPRAISAL REPORT
OF**



172 Iroquois Dr
Islamorada, FL 33036

PREPARED FOR

Jose Docampo
11825 SW 112th Avenue Cir
Miami, FL 33176

AS OF

07/25/2025

PREPARED BY

Brandvold Appraisal of the FL Keys
P. O. Box 501524
Marathon, FL 33050

Brandvold Appraisal of the FL Keys
LAND APPRAISAL REPORT

File No. K11928
Case No.

IDENTIFICATION	Borrower	N/A		Census Tract	9709.00		Map Reference	64 36 20																																																																																																																																														
	Property Address	172 Iroquois Dr																																																																																																																																																				
	City	Islamorada		County	Monroe		State	FL																																																																																																																																														
	Zip Code	33036																																																																																																																																																				
NEIGHBORHOOD	Legal Description	BK 1 LOT 4 LOWER MATECUMBE BEACH LOWER MATECUMBE KEY PB3-34																																																																																																																																																				
	Sale Price \$	n/a		Date of Sale	n/a		Loan Term	n/a yrs.																																																																																																																																														
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	Actual Real Estate Taxes \$	2,515		(yr)	Loan Charges to be paid by seller \$		n/a		Other Sales Concessions	n/a																																																																																																																																												
	Lender/Client	Jose Docampo		Address		11825 SW 112th Avenue Cir, Miami, FL 33176																																																																																																																																																
	Occupant	Vacant Land		Appraiser	Maria Brandvold		Instructions to Appraiser				Determine Market Value																																																																																																																																											
	Current Owner: DOCAMPO JOSE A and FERNANDEZ VIVIAN M																																																																																																																																																					
	Location	<input type="checkbox"/> Urban		<input checked="" type="checkbox"/> Suburban		<input type="checkbox"/> Rural		Good Avg. Fair Poor																																																																																																																																														
	Built Up	<input type="checkbox"/> Over 75%		<input checked="" type="checkbox"/> 25% to 75%		<input type="checkbox"/> Under 25%		Employment Stability				<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>																																																																																																																																										
	Growth Rate	<input type="checkbox"/> Fully Dev.		<input checked="" type="checkbox"/> Rapid		<input type="checkbox"/> Steady		<input type="checkbox"/> Slow		Convenience to Employment				<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>																																																																																																																																								
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Demand/Supply	<input type="checkbox"/> Shortage		<input checked="" type="checkbox"/> In Balance		<input type="checkbox"/> Oversupply		Convenience to Schools				<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>																																																																																																																																											
Marketing Time	<input type="checkbox"/> Under 3 Mos.		<input checked="" type="checkbox"/> 3-6 Mos.		<input type="checkbox"/> Over 6 Mos.		Adequacy of Public Transportation				<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>																																																																																																																																											
SITE	Present Land Use	<input checked="" type="checkbox"/> 100% 1 Family		<input type="checkbox"/> 2-4 Family		<input type="checkbox"/> Apts		<input type="checkbox"/> Condo		<input type="checkbox"/> Commercial		Recreational Facilities		<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>																																																																																																																																								
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	Single Family Price Range	\$ 250		to \$ 1 million		Predominant Value \$ 650		Police and Fire Protection				<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>																																																																																																																																										
	Single Family Age	new		yrs to 40		yrs. Predominant Age 10		General Appearance of Properties				<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>																																																																																																																																										
	Appeal to Market										<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>																																																																																																																																											
	Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise): The subject property is located in the Lower Matecumbe area of the Florida Keys at MM 74.5. Lower Matecumbe is part of an area called Islamorada (the incorporated Village of Islands) that stretches from Lower Matecumbe to Plantation Key. This area experiences adequate marketability for both first and second home buyers as well as investors.																																																																																																																																																					
	Dimensions	see map		=		6,475 sf		<input type="checkbox"/> Corner Lot																																																																																																																																														
	Zoning Classification	IS - Improved Subdivision		Present Improvements		<input checked="" type="checkbox"/> do		<input type="checkbox"/> do not conform to zoning regulations																																																																																																																																														
Highest and best use	<input type="checkbox"/> Present use		<input checked="" type="checkbox"/> Other (specify) to be improved with a single-family home																																																																																																																																																			
MARKET DATA ANALYSIS	Elec.	<input checked="" type="checkbox"/> Public		Other (Describe)		OFF SITE IMPROVEMENTS		Topo		Level to Canal																																																																																																																																												
	Gas	<input checked="" type="checkbox"/>				Street Access		<input checked="" type="checkbox"/> Public <input type="checkbox"/> Private		Size		Typical																																																																																																																																										
	Water	<input checked="" type="checkbox"/>				Surface		asphalt		Shape		Rectangular																																																																																																																																										
	San. Sewer	<input checked="" type="checkbox"/>				Maintenance		<input checked="" type="checkbox"/> Public <input type="checkbox"/> Private		View		Good Canal																																																																																																																																										
		<input type="checkbox"/> Underground Elect. & Tel.				Storm Sewer		<input checked="" type="checkbox"/>		Drainage		Appears Adequate (FEMA #12087C1201 K Zone AE)																																																																																																																																										
						Sidewalk		<input checked="" type="checkbox"/>		Is the property located in a HUD identified Special Flood Hazard Area?		No <input checked="" type="checkbox"/> Yes																																																																																																																																										
	Comments (favorable or unfavorable including any apparent adverse easements, encroachments or other adverse conditions): Based on a review of the county plat map available, no adverse easements or encroachments were noted. The lot is level, cleared, has a wood dock and boat lift that was installed in 2018.																																																																																																																																																					
	The undersigned has recited three recent sales of properties most similar and proximate to subject and has considered these in the market analysis. The description includes a dollar adjustment reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to or more favorable than the subject property, a minus (-) adjustment is made thus reducing the indicated value of subject; if a significant item in the comparable is inferior to or less favorable than the subject property, a plus (+) adjustment is made thus increasing the indicated value of the subject.																																																																																																																																																					
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Comments on Market Data Few vacant lots exists, therefore, few sell. However, three vacant lot sales were found on canals with building rights in the Middle and Upper Keys with one in Islamorada. The subject is cleared, with a wood dock and separate boat lift. The subject has been on the BPAS/ROGO system for years and is being given a building right through the Administrative Relief Program through the Village of Islands.																																																																																																																																																						
This appraisal is being completed with the Extraordinary Assumption that a Building Right has been issued.																																																																																																																																																						
Comments and Conditions of Appraisal: The subject and all three of the comparable sales have building permits included. Sale #1 just closed last week, it is larger with superior concrete dock but no lift. Sale #2 is also larger in size, has a superior conc dock but no lift. Sale #3 is similar in size has 70' of concrete dock and two lifts.																																																																																																																																																						
No current sales were found on the island of Lower Mate. None are exactly similar, so I will give all of them equal weight.																																																																																																																																																						
Final Reconciliation: The Sales Comparison Approach is the only viable approach in this analysis. Three sales in the past year, two in 2025, all on similar ocean access canal within typical neighborhoods in the FL Keys. Seaview and Palermo appear to have had homes on those lots before, giving them an automatic building right. Shaw appears to have gone through the BPAS/ROGO system or purchased a building right. Adjustments were made at \$50/sf for difference in lot size, \$1000 per linear foot for difference in dock length and \$25,000 for difference in boat lift.																																																																																																																																																						
I ESTIMATE THE MARKET VALUE, AS DEFINED, OF SUBJECT PROPERTY AS OF 07/25/2025 to be \$ 965,000																																																																																																																																																						
RECONCILIATION	Appraiser(s)	Maria Brandvold		Review Appraiser (if applicable)		<input type="checkbox"/> Did <input type="checkbox"/> Did Not Physically																																																																																																																																																
	Date Report Signed	07/29/2025		Inspect Property																																																																																																																																																		
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Brandvold Appraisal of the FL Keys
COMMENT ADDENDUM

File No. K11928
Case No.

Borrower N/A

Property Address 172 Iroquois Dr

City Islamorada County Monroe State FL Zip Code 33036

Lender/Client Jose Docampo Address 11825 SW 112th Avenue Cir, Miami, FL 33176

Neighborhood Description - The subject property is located in the Lower Matecumbe area of the Florida Keys at MM 74. The Lower Matecumbe area is part of an area called Islamorada that stretches from Lower Matecumbe to Plantation Key. This area experiences good marketability for both first and second home buyers as well as investors. The subject is located in White Marlin Beach where most homes are situated on good boat access canals and a few homes on direct open water.

Market Conditions - General market conditions and availability of financing appear to be average. It appears that there are few if any sales concessions in the immediate neighborhood at this time. Cash buyers, conventional and private financing appears to be the norm.

The market parameters covered the island of Lower Matecumbe and the search was expanded throughout the FL Keys for vacant canal front lots with Building Rights. This market segment of the waterfront market is showing stabilization, no adjustments were made for time to older sales.

Conditions of Appraisal - This opinion of value may change if conditions, or problems, not disclosed or discovered by the appraiser using due diligence, in the normal course of the inspection are discovered or if information furnished the appraiser is found to be inaccurate.

The Intended User of this appraisal report is the Client, **Jose Docampo**. The Intended Use is to evaluate the property that is the subject of this appraisal for a personal decision making transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional intended Users are identified by the appraiser.

No services regarding the subject property were performed by the appraiser within the prior three years of this report and as appraiser or in any other capacity.

EXPOSURE TIME: estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal. Comment: Exposure time is a retrospective opinion based on an analysis of past events assuming a competitive and open market. Estimated exposure time is 3-6 months.

COMMENT ON DISTANCE OF THE COMPARABLES

The FL Keys are composed of islands connected by bridges, our geography is linear. If you take a compass and place it at the subject, one mile in every direction would be about 90% under water. This is a very limited market and none of the three comps are within the immediate neighborhood. In order to find the more similar comparables, the search was extended beyond the immediate neighborhood. There are neighborhoods throughout the island that compete with each other with similar land values and utility. US1 runs through the center of the island in an east/west fashion. There are neighborhoods on both sides that are similar. This highway does not pose a market division in such a small community. All three of the comparables are located over one mile distance, this is typical of such a limited market.

ANTI-DISCRIMINATION POLICY: The Appraiser is committed to supporting fair practices in the appraisal process. We strictly prohibit discrimination or discriminatory references in any form. By accepting this assignment, we acknowledge and agree that we are fully aware of and ascribe to the current Federal and State anti-discrimination statutes and regulations that prohibit discrimination on any prohibited basis, including race, color, national origin, sex, marital status, age, familial status and/or handicap. We further agree not to use any prohibited basis to discriminate in our valuation of the property or our preparation of the appraisal report.

LISTED: The subject is not listed for sale.

Brandvold Appraisal of the FL Keys
SUBJECT PHOTO ADDENDUM

File No. K11928
Case No.

Borrower N/A

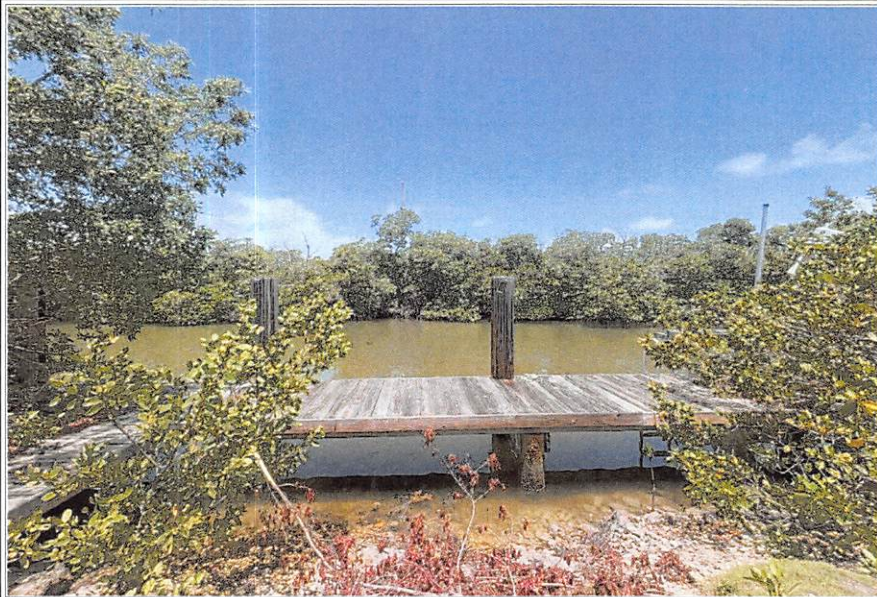
Property Address 172 Iroquois Dr

City Islamorada County Monroe State FL Zip Code 33036

Lender/Client Jose Docampo Address 11825 SW 112th Avenue Cir, Miami, FL 33176



**FRONT OF
SUBJECT PROPERTY**
172 Iroquois Dr
Islamorada, FL 33036



**REAR OF
SUBJECT PROPERTY**
canal



STREET SCENE

Brandvold Appraisal of the FL Keys
SUBJECT PHOTO ADDENDUM

File No. K11928
Case No.

Borrower	N/A						
Property Address	172 Iroquois Dr						
City	Islamorada	County	Monroe	State	FL	Zip Code	33036
Lender/Client	Jose Docampo	Address		11825 SW 112th Avenue Cir, Miami, FL 33176			



Interior side view

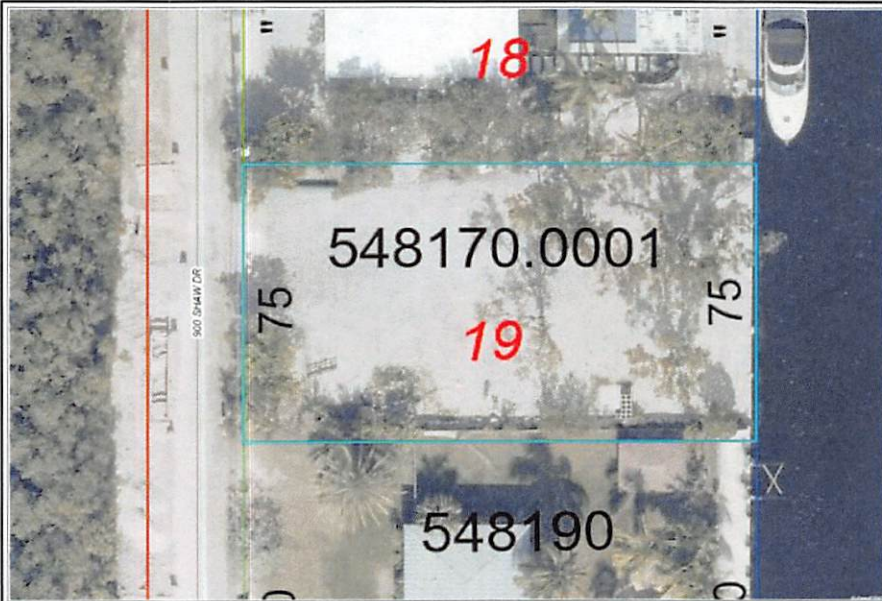


View from rear



Canal view and boat lift

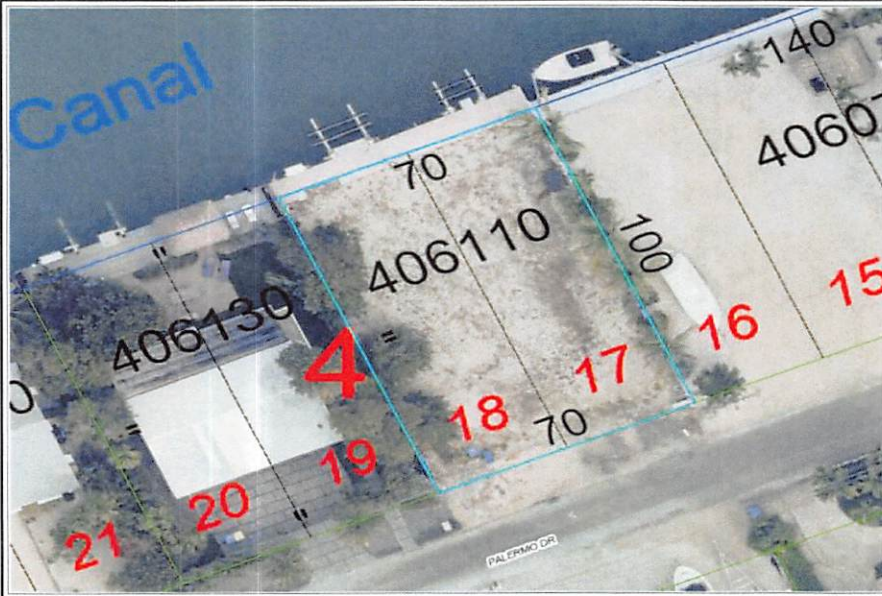
Borrower	N/A						
Property Address	172 Iroquois Dr						
City	Islamorada	County	Monroe	State	FL	Zip Code	33036
Lender/Client	Jose Docampo	Address		11825 SW 112th Avenue Cir, Miami, FL 33176			



COMPARABLE # 1
972 Shaw Dr
Key Largo, FL 33037



COMPARABLE # 2
322 E Seaview Dr
Marathon, FL 33050



COMPARABLE # 3
130 Palermo Dr
Islamorada, FL 33036

Brandvold Appraisal of the FL Keys
PLAT MAP

File No. K11928
Case No.

Borrower N/A

Property Address 172 Iroquois Dr

City Islamorada County Monroe State FL Zip Code 33036

Lender/Client Jose Docampo Address 11825 SW 112th Avenue Cir, Miami, FL 33176



Brandvold Appraisal of the FL Keys
Aerial Map

File No. K11928
Case No.

Borrower	N/A						
Property Address	172 Iroquois Dr						
City	Islamorada	County	Monroe	State	FL	Zip Code	33036
Lender/Client	Jose Docampo	Address	11825 SW 112th Avenue Cir, Miami, FL 33176				



Brandvold Appraisal of the FL Keys
FLOOD MAP ADDENDUM

File No. K11928
Case No.

Borrower N/A
Property Address 172 Iroquois Dr
City Islamorada County Monroe State FL Zip Code 33036
Lender/Client Jose Docampo Address 11825 SW 112th Avenue Cir, Miami, FL 33176



Flood Map Legends	
Flood Zones	
	Areas inundated by 100-year flooding
	Areas inundated by 500-year flooding
	Areas of undetermined but possible flood hazards
	Floodway areas with velocity hazard
	Floodway areas
	COBRA zone

Flood Zone Determination			
In Special Flood Hazard Area (Flood Zone):		In	
Within 250 ft. of multiple flood zones?		Within 250 feet	
Community:	120424		
Community Name:	ISLAMORADA, VILLAGE OF		
Map Number:	12087C1201K		
Zone:	AE	Panel: 12087C 1201K	Panel Date: 02/18/2005
FIPS Code:	12087	Census Tract:	9709.00
<p>This Report is for the sole benefit of the Customer that ordered and paid for the Report and is based on the property information provided by that Customer. That Customer's use of this Report is subject to the terms agreed to by that Customer when accessing this product. THE SELLER OF THIS REPORT MAKES NO REPRESENTATIONS OR WARRANTIES TO ANY PARTY CONCERNING THE CONTENT, ACCURACY, OR COMPLETENESS OF THIS REPORT INCLUDING ANY WARRANTY OR MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. The seller of this Report shall not have any liability to any third party for any use or misuse of this Report.</p>			

Brandvold Appraisal of the FL Keys
LOCATION MAP ADDENDUM

File No. K11928
Case No.

Borrower N/A

Property Address 172 Iroquois Dr

City Islamorada

County

Monroe

State

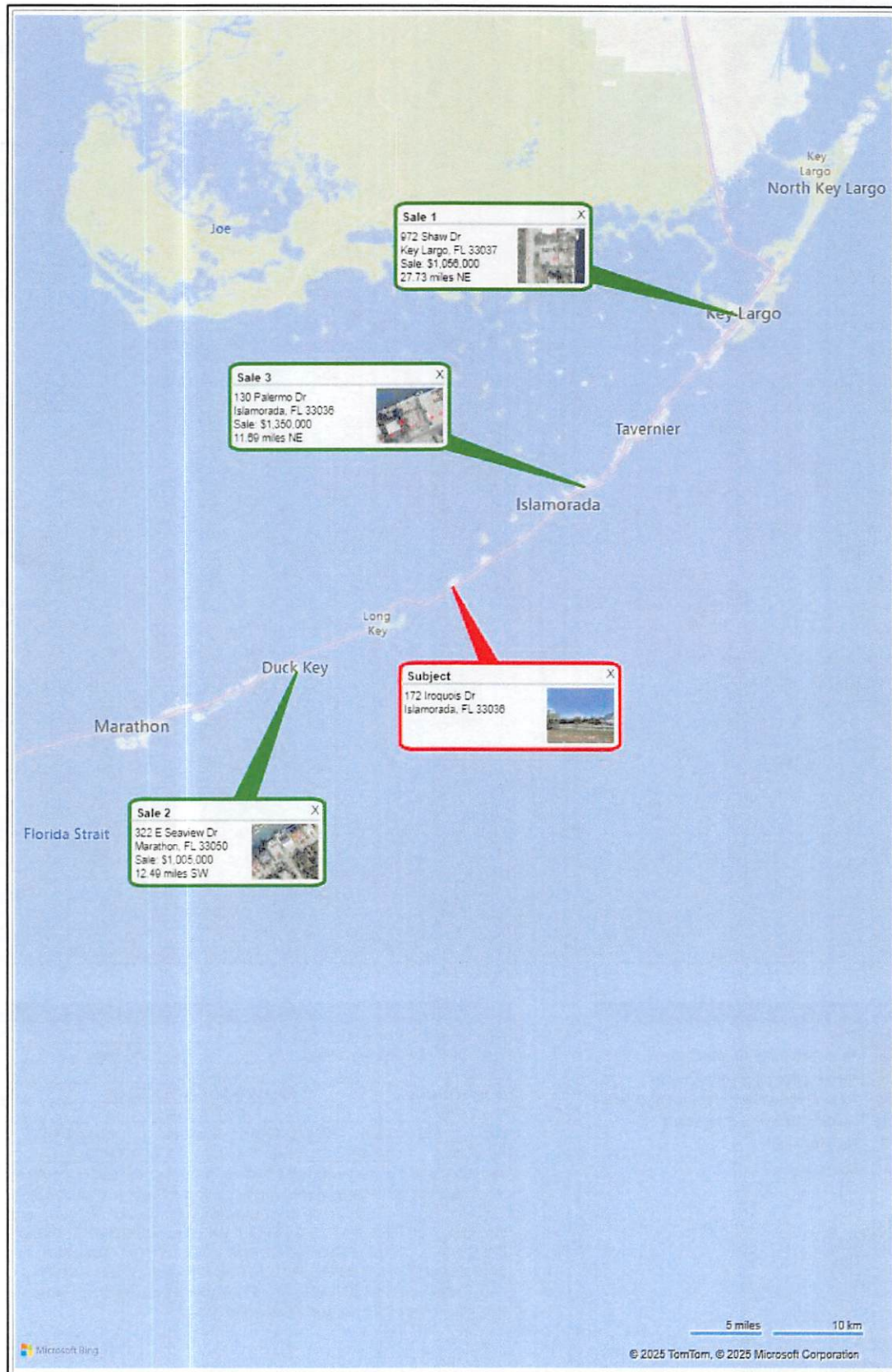
FL

Zip Code

33036

Lender/Client Jose Docampo

Address 11825 SW 112th Avenue Cir, Miami, FL 33176



Appraiser License Certificate

File No. K11928
Case No.



Ron DeSantis, Governor

Melanie S. Griffin, Secretary



STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION
FLORIDA REAL ESTATE APPRAISAL BD

THE CERTIFIED GENERAL APPRAISER HEREIN IS CERTIFIED UNDER THE
PROVISIONS OF CHAPTER 475, FLORIDA STATUTES


BRANDVOLD, MARIA A
1 MAN O WAR DRIVE
MARATHON FL 33050

LICENSE NUMBER: RZ2054
EXPIRATION DATE: NOVEMBER 30, 2026
Always verify licenses online at [MyFloridaLicense.com](https://myfloridalicense.com)

ISSUED: 10/04/2024

Do not alter this document in any form.

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This appraisal report is subject to the scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
4. The appraiser has noted in this appraisal report any adverse conditions (such as the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent deficiencies or adverse conditions of the property (such as, but not limited to, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
5. If the appraiser has based his or her appraisal report and valuation conclusion for an appraisal subject to certain conditions, it is assumed that the conditions will be met in a satisfactory manner.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the subject property. I reported the site characteristics in factual, specific terms.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
9. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
10. I have knowledge and experience in appraising this type of property in this market area.
11. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
12. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
13. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
14. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
15. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
16. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
17. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
18. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
19. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
20. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

21. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

22. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

I certify that the digital signature that appears below is my signature and it has not been altered in any way.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature Maria Brandvold
 Name Maria Brandvold
 Company Name Brandvold Appraisal of the FL Keys
 Company Address P. O. Box 501524
Marathon, FL 33050
 Telephone Number 305-289-7220
 Email Address keysappr@gmail.com
 Date of Signature and Report 07/29/2025
 Effective Date of Appraisal 07/25/2025
 State Certification # RZ2054
 or State License # _____
 or Other (describe) _____ State # _____
 State FL
 Expiration Date of Certification or License 11/30/2026

ADDRESS OF PROPERTY APPRAISED

172 Iroquois Dr
Islamorada, FL 33036

APPRAISED VALUE OF SUBJECT PROPERTY \$ 965,000

LENDER/CLIENT

Name _____
 Company Name Jose Docampo
 Company Address 11825 SW 112th Avenue Cir
Miami, FL 33176
 Email Address tony_docampo@hotmail.com

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

SUBJECT PROPERTY

- ☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
 Date of Inspection _____
☐ Did inspect interior and exterior of subject property
 Date of Inspection _____

COMPARABLE SALES

- ☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
 Date of Inspection _____



Islamorada, Village of Islands Planning & Development Services

86800 Overseas Highway, Islamorada, FL 33036
T: 305-664-6400, F: 305-664-6467

APPLICATION FOR ADMINISTRATIVE RELIEF

Pursuant to Code Section 30-477

Application Fee: \$1,500.00

An application for administrative relief shall be filed with the Planning and Development Services Department **no earlier than the conclusion of the fourth annual allocation period and no later than 120 days following the close of the fourth annual allocation period.**

An application must be deemed complete and in compliance with the Village Code by Staff prior to the items being scheduled for review. **See list of required submittals and documents below.**

APPLICANT / AGENT (if applicable): Property owner must submit a notarized letter authorizing the applicant/agent to act on their behalf including the agent's name, address and phone number.

Name: N/A

Mailing Address: _____

Primary Phone: _____

Fax: _____

Email: _____

PROPERTY OWNER:

Name: Jose A Docampo / Vivian M Fernandez

Mailing Address: 11825 SW 112 Ave Cirlce, Miami, FL 33176

Primary Phone: (305) 310 2972

Fax: _____

Email: tony_docampo@hotmail.com

LEGAL DESCRIPTION OF PROPERTY: If in metes and bounds, attach legal description on separate sheet.

Physical Address: 172 IROQUOIS DR

Mile Marker: 74

Lot: 4

Block: 1

Subdivision: LOWER MATECUMBE BEACH

☐ Plantation Key

☐ Windley Key

☐ Upper Matecumbe Key

☒ Lower Matecumbe Key

Real Estate (RE) Number: _____

Alternate Key: _____

CRITERIA FOR ADMINISTRATIVE RELIEF: Has the applicant complied with all requirements of the building permit allocation system (BPAS)? ☒ Yes ☐ No

Comments: BPAS allocation #30 (Q1-2025) REF 00388710-000000

Has the subject application been withdrawn at any time? ☐ Yes ☒ No

Comments: _____

Has the subject application been considered in at least four (4) consecutive annual allocation periods and failed to receive an allocation award? Please provide appropriate information below.

Date of most recent BPAS application: 5/13/2021

Permit Number: PRSFC202001406

Application for Administrative Relief

What type of administrative relief are you seeking? Please check a box.

☒ Allocation award

☐ Purchase of property at fair market value

☐ Other (please specify): _____

Please provide responses to the following:

Pursuant to Code Sections 30-552 and 30-553, in making the proposed beneficial use determination, the Village Council will consider, in addition to those guidelines in the comprehensive plan, the following:

1. Whether the comprehensive plan or land development regulations in effect at the time of the filing of the beneficial use application are rationally related to a legitimate government interest. _____

No, they are not. _____

2. Whether the comprehensive plan or land development regulations in effect at the time of the filing of the beneficial use application deny all reasonable economic use of the parcel of real property. _____

No, they are not. _____

3. Relevant parcel. (IF APPLICABLE)

- a. Platted lots: If an applicant owns more than one platted lot, a question may exist as to whether more than one of the applicant's platted lots should be considered together as one parcel for the beneficial use determination. In determining the relevant parcel, the Village Council should focus on "the parcel as a whole" and not on particular segments or portions of the parcel. The Village Council shall consider three factors to determine whether individual platted lots should be combined and considered as one parcel for the purpose of the beneficial use determination:

1. The "physical contiguity" of the lots: N/A _____

2. The "unity of ownership" of the lots (i.e., does the applicant own all of the lots in question): _____

N/A _____

3. The "unity of use" between the lots, i.e., platted urban lots should generally be considered as separate uses, but can be combined for purposes of a beneficial use determination if the lots are part of a larger property, based on an analysis of the following factors, which must be applied to the particular facts and circumstances on a case-by-case basis:

- i. Was it the intent of the landowner to use the lots for a single use? _____

N/A _____

- ii. What is the suitability of the lots for a single or separate use versus a combined use? _____

N/A _____

Application for Administrative Relief

iii. Are the lots dependent on each other for the ability to have a single use? _____
N/A

iv. Is there a reasonable economic use of the lots if unified? _____
N/A

v. What is the current zoning of each lot? _____
N/A

vi. What is the physical size and appearance of the lots and how are adjacent properties used or developed? _____
N/A

vii. What is the actual current use of the lots? _____
N/A

viii. What is the possibility of the lots being used together in the next ten years? _____
N/A

b. The Village Council shall not consider anything less than a platted lot to be the parcel of real property.

4. Once the relevant parcel is determined, the Village Council must analyze the following factors for that parcel:

a. The economic impact of the regulation on the parcel; and

b. The extent to which the regulation has interfered with the applicant's investment-backed expectations for the parcel, including any relevant factors such as:

1. The history of the parcel (i.e., When was it purchased? How much land was purchased? Where was the parcel located? What was the nature of title? What was the natural character of the land and how was it initially used?): The lot was purchased in September of 2015 for \$100,000. Located in 172 Iroquois Drive, Lower Matecumbe Key.

Classified as Vacant Res (0000) and always use for RESIDENTIAL CANAL UNPERMITTED (01CM).

it was purchased to be developed as a personal retirement home.

2. The history of the development of the parcel (i.e., What was built on the parcel and by whom? How was it subdivided and to whom, when and at what price was it sold? What plats were applied for or approved? What infrastructure is in place?): In November 2015, a wooden fence was installed by the current owner under permit PRBLD201502061. In March 2018, a wooden dock with a boat lift was constructed under permit PRBLD201701662

Application for Administrative Relief

also by the current owner.

3. The history of zoning and regulation (i.e., How and when was the parcel classified? How was the use proscribed? What changes in classifications occurred?):
Initially classified as Vacant Res (0000) and always use for RESIDENTIAL CANAL UNPERMITTED (01CM).
Never change its classifications.
4. How development changed when title was passed:
Never changed.
5. What is the present nature and extent of the use of the parcel:
They are not in use at the moment due to the lack of utilities such as water and electricity.
6. What were the reasonable expectations of the landowner under Florida common law:
Develop it as a personal residence for retirement.
7. What were the reasonable expectations of the neighboring landowners under Florida common law:
Develop it as a personal residence.
8. What was the diminution in the investment-backed expectations of the landowner, if any, after passage of the regulation:
There was never a diminution.
9. What was the appraised fair market value of the parcel immediately before and immediately after the effective date of the regulation:
after: \$600,000, before: \$650,000, actual: \$950,000, after house is built over \$3,000,000.00

Please submit the following with all applications:

- ☐ Correct fee (check or money order to "Islamorada, Village of Islands")
- ☐ Current property record card from the Monroe County Property Appraiser
- ☐ Proof of ownership (i.e. warranty deed)

If deemed necessary to complete a full review of the application, the Planning and Development Services Department reserves the right to request additional information.

I certify that I am familiar with the information contained in this application, and that to the best of my knowledge such information is true, complete and accurate. I certify that all information required has been provided.

Application for Administrative Relief

Digital signatures do not require notarization when they can be verified by a Trusted Certificate issued by a third-party Certificate Authority. If you are not using a "verifiable digital signature", print this document and have it notarized.

Joe S. Domingo
Signature of Applicant

July, 2nd / 2025
Date

Print Name: _____

STATE OF _____

COUNTY OF _____

Sworn to and subscribed before me by means of X physical appearance or _____ online notarization, this 2nd day of July 20 25, by Jose A. Doramayo (name of person signing the application) as Owner (type of authority e.g. officer, manager / member, trustee, attorney in fact) for _____ (name of entity or party on behalf of whom application was executed).

[Signature]
Signature of Notary Public

SEAL:

☒ Personally Known ☐ Produced Identification

Type of ID _____



Jessica Estopinan
Comm.: HH 646444
Expires: Mar. 9, 2029
Notary Public - State of Florida

Prepared by and return to:
Magda Marcelo-Robaina
Attorney at Law
Marquez & Marcelo-Robaina, P.A.
6505 Blue Lagoon Drive Suite 130
Miami, FL 33126
305-262-2206
File Number: 6111.04
Will Call No.:

[Space Above This Line For Recording Data]

Warranty Deed

This Warranty Deed made this 29th day of September, 2015 between SAC Investments LLC, a Florida limited liability company whose post office address is 6415 West 18th Avenue, Hialeah, FL 33012, grantor, and Jose A. Docampo and Vivian M. Fernandez, husband and wife whose post office address is 11825 SW 112th Avenue Circle, Miami, FL 33176, grantee:

(Whenever used herein the terms "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representatives, and assigns of individuals, and the successors and assigns of corporations, trusts and trustees)

Witnesseth, that said grantor, for and in consideration of the sum of TEN AND NO/100 DOLLARS (\$10.00) and other good and valuable considerations to said grantor in hand paid by said grantee, the receipt whereof is hereby acknowledged, has granted, bargained, and sold to the said grantee, and grantee's heirs and assigns forever, the following described land, situate, lying and being in Monroe County, Florida to-wit:

Lot 4, Block 1, Lower Matecumbe Beach, a subdivision of Lower Matecumbe Key, according to the plat record in Plat Book 3, Page 34, of the Public Records of Monroe County, Florida.

Parcel Identification Number: 00388710000000206436

Together with all the tenements, hereditaments and appurtenances thereto belonging or in anywise 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 whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to December 31, 2014

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

Signed, sealed and delivered in our presence:

Michelle Armstrong
Witness Name: *Michelle Armstrong*
Beth Caldwell
Witness Name: *Beth Caldwell*

SAC Investments LLC, a Florida limited liability company

By *Sara A Cuellar*
Sara A Cuellar, Managing Member

(Corporate Seal)

State of Florida
County of Miami-Dade

The foregoing instrument was acknowledged before me this 29th day of September, 2015 by Sara A Cuellar of SAC Investments LLC, a Florida limited liability company, on behalf of the corporation. He/she [] is personally known to me or [X] has produced a driver's license as identification

[Notary Seal]



Michelle Armstrong
Notary Public

Printed Name: *Michelle Armstrong*

My Commission Expires: *4/16/2017*

Monroe County, FL

PROPERTY RECORD CARD

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 00388710-000000
Account# 1477028
Property ID 1477028
Millage Group 50VI
Location 172 IROQUOIS Dr, LOWER MATECUMBE KEY
Address
Legal BK 1 LOT 4 LOWER MATECUMBE BEACH LOWER MATECUMBE KEY PB3-34 OR421-68
Description OR765-466 OR952-2346 OR1133-1611/12 OR2641-398 OR2763-1780
(Note: Not to be used on legal documents.)
Neighborhood 1459
Property Class VACANT RES (0000)
Subdivision LOWER MATECUMBE BEACH
Sec/Twp/Rng 20/64/36
Affordable No
Housing



Owner

DOCAMPO JOSE A
11825 SW 112th Avenue Cir
Miami FL 33176

FERNANDEZ VIVIAN M
11825 SW 112th Avenue Cir
Miami FL 33176

Valuation

	2024 Certified Values	2023 Certified Values	2022 Certified Values	2021 Certified Values
+ Market Improvement Value	\$0	\$0	\$0	\$0
+ Market Misc Value	\$30,839	\$32,351	\$33,864	\$35,375
+ Market Land Value	\$426,392	\$418,544	\$444,703	\$295,924
= Just Market Value	\$457,231	\$450,895	\$478,567	\$331,299
= Total Assessed Value	\$218,192	\$198,356	\$180,324	\$163,931
- School Exempt Value	\$0	\$0	\$0	\$0
= School Taxable Value	\$457,231	\$450,895	\$478,567	\$331,299

Historical Assessments

Year	Land Value	Building Value	Yard Item Value	Just (Market) Value	Assessed Value	Exempt Value	Taxable Value	Maximum Portability
2024	\$426,392	\$0	\$30,839	\$457,231	\$218,192	\$0	\$457,231	\$0
2023	\$418,544	\$0	\$32,351	\$450,895	\$198,356	\$0	\$450,895	\$0
2022	\$444,703	\$0	\$33,864	\$478,567	\$180,324	\$0	\$478,567	\$0
2021	\$295,924	\$0	\$35,375	\$331,299	\$163,931	\$0	\$331,299	\$0
2020	\$323,718	\$0	\$32,388	\$356,106	\$149,028	\$0	\$356,106	\$0
2019	\$199,462	\$0	\$2,260	\$201,722	\$135,480	\$0	\$201,722	\$0
2018	\$137,335	\$0	\$2,344	\$139,679	\$123,164	\$0	\$139,679	\$0

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
RESIDENTIAL CANAL UNPERMITTED (01CM)	6,475.00	Square Foot	0	0

Yard Items

Description	Year Built	Roll Year	Size	Quantity	Units	Grade
FENCES	2016	2017	4 x 142	0	568 SF	2
BOAT LIFT	2018	2020	0 x 0	1	1 UT	4
WOOD DOCKS	2019	2020	5 x 72	1	360 SF	3

Sales

Sale Date	Sale Price	Instrument	Instrument Number	Deed Book	Deed Page	Sale Qualification	Vacant or Improved	Grantor	Grantee
9/29/2015	\$100,000	Warranty Deed		2763	1780	30 - Unqualified	Vacant		
4/17/2013	\$45,000	Quit Claim Deed		2641	398	11 - Unqualified	Vacant		
5/1/1990	\$50,000	Warranty Deed		1133	1611	Q - Qualified	Vacant		
9/1/1985	\$10,000	Warranty Deed		952	2346	U - Unqualified	Vacant		
6/1/1978	\$11,500	Conversion Code		765	466	Q - Qualified	Vacant		

Permits

Number	Date Issued	Status	Amount	Permit Type	Notes
PRBLD201701662	03/01/2018	Completed	\$25,000	Residential	DOCK 5' X 60' W/ 14 PILES, 2 USED BOAT LIFTS
PRBLD201502061	11/18/2015	Completed	\$1,500	Residential	WOOD FENCE

View Tax Info

[View Taxes for this Parcel](#)

Photos



Map



TRIM Notice

[2024 TRIM Notice \(PDF\)](#)

No data available for the following modules: Buildings, Sketches (click to enlarge).

The Monroe County Property Appraiser's office maintains data on property within the County solely for the purpose of fulfilling its responsibility to assess 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 our fair year may not be applicable in prior or subsequent years. By requesting such data, you hereby understand and agree that the:

[User Privacy Policy](#) | [GDPR Privacy Notice](#)
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Developed by
 SCHNEIDER
GEOSPATIAL