

New Construction Rental Homes at Seahorse Cottages FAQ

Below are answers to frequently asked questions about the new rental homes being constructed as Seahorse Cottages and The Avenues at Big Pine Key. Leasing information is included.

How do I apply for a unit?

Your application may be emailed, mailed, or delivered to our property management office in Florida City. The following addresses are applicable, and receipt must occur prior to the deadline. Seahorse Cottages is not responsible for late receipt regardless of delayed mail or other cause.

Email:

info@rentseahorse.org

Postal Mail:

Florida Keys Community Land Trust
Post Office Box 343529
Florida City, FL 33034

Overnight Mail or Hand-Delivery:

(In person delivery must be made weekdays between 9:00 AM and 4:30 PM excluding 12:00 Noon to 1:00 PM)

Florida Keys Community Land Trust
c/o Rural Neighborhoods
19308 SW 380th Street
Florida City, FL 33034

Is there an application fee?

Yes, there is an application fee of \$75.00 per household. It covers processing the application, background and credit checks. It will be required within ten (10) calendar days after notice of an applicant's placement on the Waiting List. Money orders shall be made payable to "Seahorse Cottages Big Pine Key" and mailed to the Postal Mail address above.

Who do I call if I have questions?

If you have questions, please contact 305-242-2188. Leave a voice message if there is no answer. Depending upon the number of calls, telephone or online appointments may be required.

What is the expected completion date of the Seahorse Cottage rental homes?

Construction is subject to building supply issues and the impact of hurricane season, so an exact date is uncertain. However, Seahorse Cottages will begin interviewing prospective tenants in November 2022 and expects the first units to be ready for occupancy in late-December 2022/early January 2023.

Are all the rental units located at the former Seahorse RV Park lots?

There are 26 rental units located at the former Seahorse RV Park lots. Five (5) additional units are scattered throughout the Avenues neighborhood on Big Pine Key.

How many bedrooms and bathrooms do the units have?

Rental units consist of two models. Each rental unit has 2 bedrooms; some with 1 and others with 2 baths due to lot size.

What are the projected rents?

Rent is estimated to be \$1,650.00 per month for a two bedroom/two bath (2BR/2BA) model. Exact rents are subject to updated utility allowances, e.g., a calculated estimate attributable to the cost of electric and water bills. Two bedroom/one bath models will be marginally lower. Note that 4 of the planned 31 units will be set-aside for persons characterized as Extremely Low Income, e.g., 25% of the adjusted median income, and will be leased at a substantially lower rent. (See Income Set-Asides below.)

What is the income-restriction for Seahorse Cottages?

Florida Housing Finance Corporation and the US HUD establish maximum incomes for rental units constructed under the Community Development Block Grant program. The maximum income for rental units at Seahorse Cottages is 80% of the Monroe County Adjusted Median Income. Limits change on an annual basis (typically in Spring). The current maximum 80% income limit is \$65,600 for a 2-person household, \$73,800 for a 3-person household and \$82,000 for a 4-person household. This includes income from all sources ranging from, but not limited to, wages or salaries, interest income, social security or retirement income, child support or other regular sources of income. Management has established a minimum annual income of \$39,600 per household to qualify for a rental unit targeted to households at 80% AMI.

Certain rental units are set-aside for households considered Extremely Low-Income or those earning below 25% of Monroe County Adjusted Median Income. These limits are \$20,500 for a 2-person household, \$23,075 for a 3-person household, and \$25,625 for a 4-person household. Households for these units will include third-party referrals by an outside FHFC-approved special needs provider not controlled by Florida Keys Community Land Trust. Accordingly, assignment of such rental units may not be determined by the Application Period and Lottery.

Percentage of AMI		Maximum Income by Number of Persons in Household			
		1	2	3	4
Monroe County	25%	\$17,950	\$20,500	\$23,075	\$25,625
	80%	\$57,400	\$65,600	\$73,800	\$82,000

Are accessible handicap units available?

Yes, three (3) units have lift devices and other accessible features to better enable occupancy for residents in need of these features. Reasonable accommodations are available to enable a person with a disability an equal opportunity to use and enjoy a rental unit.

Is there a maximum or minimum number of people allowed per rental unit?

Given the size of bedrooms and configuration of the rental units, the minimum number of people is two (2) per rental unit and the maximum is four (4) persons. Fewer than two people may be considered in the handicap-accessible units.

Are pets allowed?

Pets are allowed subject to strict limitations. Pets are limited to one per household and must weigh no more than 35 pounds at maturity. Pet fees (non-refundable) and deposits (refundable) will be charged, and evidence of all vaccinations, e.g., rabies and distemper, are required at time of lease-up and lease renewal. Pets must be leashed when outdoors; cats are required to be kept strictly indoors. No tethering of dogs nor outside caging is permitted on the rental property. Please see our full pet policy for further details.

Will I be rejected if I have a criminal record?

It depends. FKCLT will review and consider criminal history for each member of the applicant household over 18 years, and applicants may have an opportunity to demonstrate inaccuracies or mitigating factors

Property management maintains a tenant selection policy that prohibits certain criminal convictions that indicate a demonstrable risk to resident safety and/or property. We distinguish between arrests and conviction, the nature and severity of the conviction, and the amount of time that has passed since the criminal conduct.

It is our policy not to lease to applicants with felony convictions, felony deferred adjudications and certain misdemeanors concerning violence and drug related charges dependent upon the time that has elapsed from case conclusion, release, or parole date. If the criminal background search and the information provided by the applicant reveals past criminal convictions, which are a violation of our policy, your application may be denied.

Detailed Criminal Background Criteria

If a member of an applicant household has been convicted of a felony offense involving the sale or manufacture of a controlled substance, management:

- will deny admission if the conviction occurred within 5 years of application;
- may deny admission if the conviction occurred more than 5 years but within 10 years of application;
- will not deny admission if the conviction occurred more than 10 years before application.

If a member of an applicant household has been convicted of a violent felony offense, management:

- will deny admission if the conviction occurred within 5 years of application; and
- may deny admission if the conviction occurred more than 5 years before application.

If a member of an applicant household has been convicted of a nonviolent felony offense, management:

- may deny admission if the conviction occurred within 7 years of application;
- will not deny admission if the conviction occurred more than 7 years before application.

If a member of an applicant household has been convicted of a violent misdemeanor, management:

- will deny admission if the conviction occurred within 2 years of application;
- may deny admission if the conviction occurred more than 2 years before application.

If a member of an applicant household has been convicted of a nonviolent misdemeanor offense, management:

- may deny admission if the conviction occurred within 5 years of application; and
- will not deny admission if the conviction occurred more than 5 years before application.

Individualized Assessment

Individualized assessment for criminal backgrounds outside these parameters will include consideration of the following factors: (1) the seriousness of the criminal offense; (2) the relationship between the criminal offense and the safety and security of residents, staff, or property; (3) the length of time since the offense; (4) the age of the household; (5) the number and nature of any other criminal convictions; (6) evidence of rehabilitation, such as employment, participation in a job training program, education, participation in a drug or alcohol treatment program, or recommendations from a parole or probation officer or employer; and (7) tenancy supports or other risk mitigation services the applicant will be receiving or have access to during tenancy.

Pending Charges

If a person has an arrest with pending charges, management will consider this as part of an individualized assessment. If FKCLT is not able to determine the specifics of the pending charges, the housing provider may deny admission until the charges are resolved. If FKCLT can identify the specifics of the pending charges, Management shall house the person if a resulting conviction would not change the decision to house. Because a pending charge once adjudicated could be dismissed, reduced, or the accused found not guilty, FKCLT shall delay the determination until the charge is resolved if a resulting conviction of the initial charge would be grounds for denying the application for housing. If the person has a disability and requests a reasonable accommodation, management shall determine whether the request is appropriate while criminal charges are pending.

Will FKCLT review current Landlord references?

FKCLT will not reject an applicant for lack of rental history, but an applicant may be rejected for unsatisfactory rental history. Any applicant who has been evicted for nonpayment of rent, damages, or material noncompliance will not be accepted. Any applicant who owes past due funds to a previous landlord will be rejected until all funds that are past due have been paid in full. Should an applicant be rejected based on a negative landlord reference, the applicant may appeal the rejection and if disabled, may request a reasonable accommodation.

Management will waive a rejection based solely on landlord reference if the negative information is due to unpaid rent or money owed and can be mitigated to the satisfaction of the Landlord by substantially reducing the financial risk to FKCLT. Such examples of mitigation of risk include an applicant providing an acceptable third-party guarantor of the lease or paying an increased security deposit.

Applicants who participate in a rent subsidy program that includes risk mitigation for management such as the Housing Choice Voucher program will not be rejected based solely on negative landlord reference based on unpaid rent or money owed. Such programs provide risk mitigation tools which substantially reduce the likelihood that FKCLT will be financially damaged because of waiving the landlord reference requirement.