

## HA What is HARC? RC

Many people who live in and around Old Town, and around the Key West area want to know what HARC is and what the initials stand for.

HARC stands for Historic Architectural Review Commission. Seven (7) residents of the City of Key West are nominated by the mayor and appointed by the City Commission to serve as HARC Commissioners. Appointments are made for a term of two years. Members have experience, expertise or demonstrated interest in one of the following areas: architecture, history, architectural history, archaeology, urban planning, historic preservation, real estate, law, cultural anthropology, or building construction.

As of February, 2012, there are 96 pages of guidelines regarding HARC. You can view them at [http://www.keywestcity.com/egov/docs/1313612191\\_669891.pdf](http://www.keywestcity.com/egov/docs/1313612191_669891.pdf).

This is what a home owner in Key West needs to know about HARC:

- In the mid - 1900s, there was a general feeling that preservation of the buildings in Key West was important, but community leaders needed an impetus; a significant event, to jar the system into action. That impetus was created by the destruction of the Caroline Lowe House in 1959, and the decay of the Geiger House, now restored as the Audubon House. Stimulated by these and other events, in 1963 the Florida Legislature granted Key West the authority to create an architectural review board. That 'architectural review board' authorization evolved through the years to become, in 1986, what is now called the Historic Architectural Review Commission, or HARC.

HARC consists of volunteers: five members and two alternates nominated by the Mayor of Key West and appointed by the City Commission. A preservation planner and coordinator aid these members. All changes to all buildings in the Historic District are submitted to HARC for approval. The majority of these requests is of a routine nature and is quickly approved by the preservation planner. Those of a non routine nature are presented to HARC at its bi-weekly public meetings. Property owners may attend or may be represented by someone such as an architect or builder. The public is invited to attend,

and all comments are welcomed.

HARC follows 'Historic Architectural Guidelines of Key West,' which are available to property owners and contractors upon request at HARC's offices on Simonton Street. These Key West guidelines are based on the U.S. Secretary of the Interior for Rehabilitation and comply with state and national preservation criteria. The guidelines cover in detail such subjects as building exteriors, roofs, windows, shutters, awnings, entrances, porches doors, paint, demolitions, relocation, site excavations, decks, patios, hot tubs, pools, outbuildings, fences, walls, air conditioning, parking areas and landscaping, including recommended plants. The guidelines also cover commercial buildings, flags, signage, and lighting.

Some architectural and land use principles are also addressed: siting and massing (the design of a structure should be appropriate for its location, and compatible with existing massing patterns of neighboring buildings); scale and proportions (project should not exceed the established size and scale of the buildings in the vicinity); as well as types of materials and roof forms, rhythm and texture, detailing and color.

Any applicant may appeal a HARC decision by filing a written request, after which, a date will be set for an appeal hearing before a special magistrate.

Because the citizens of Key West are legally bound to comply with the Historic Architectural Guidelines of Key West, the cultural charm of our City and its Historic District will endure for future generations.

Information supplied by:

[www.keywestcity.com/department/board.asp?fDD=11-148](http://www.keywestcity.com/department/board.asp?fDD=11-148)

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## What's a 1099-C?

If you are like the small, but growing army of folks who have dumped their homes back on the banks in a [short sale](#)—and are feeling pretty good that you managed to get the bank to forgive all that debt you owed—stand-by! The IRS is about to dump an even bigger one on YOU!

Ever hear of a 1099-C? Not sure? Well, most people probably haven't. But some of you will. Soon.

The 1099-C ([pdf](#)) is the form you should get for the total amount your lender lost on the deal for your house. And, guess what? The IRS has its own view on this: It considers this "loan forgiveness" as a source of taxable income for you. That's right. If you short sold on your house, you are more than likely to get a bill from the IRS to pay up taxes on the amount of the forgiven debt or else!

Come on, you didn't really think it would be THAT easy? Did you? Now, while I am not an accountant (I don't even play one on TV)—and, **DISCLAIMER ALERT!!! DISCLAIMER ALERT!!!**, you SHOULD consult with one! I can tell you there are some handy but painful ways to avoid coughing up the money to the feds you saved on your short sale.

If you are bankrupt...like really...as in court discharged...you will probably get a pass from the IRS on this one. Also, if you were legally broke (insolvent) BEFORE any agreement was actually reached on the value of the short sale you may not have to pony up a dime.

Like they say...the only sure things are death and taxes. So, what the hell did you expect?



## Dog-friendly Restaurants

### The Schooner Wharf Bar:

Located at 202 William Street (at the food of William Street on the Historic Harbor Walk), they call themselves "A last little piece of Old Key West". This bar was originally located on the Schooner Diamante and then moved ashore. It expanded into a building next door and then added a second floor deck with beautiful views of the historic seaport. A variety seafood is on the menu in addition to burgers and wings. The Schooner Wharf has a nice area with tables for those who bring their pets with them.

### The Blue Heaven Restaurant:

Located at 729 Thomas Street (In Bahama Village), the Blue Heaven is open for breakfast, lunch and dinner 7 days a week, though on Sundays, brunch is lunch, they say. They have indoor and outdoor seating and a wide variety of menu choices. There are three tables especially assigned for you to enjoy your meal with your pet.

### B.O.'s Fish Wagon:

Located on the corner of William and Caroline streets at 801 Caroline, B.O.'s is a great place for the "perfect fish sandwich". It's an open air "shack" and the definition of eclectic/funky. The name comes from when the owner started this business out of a wagon down on Duval Street. Pets are definitely welcome.

## Key West Fishing Seasons

*Sailfish:* September-June

*Marlin:* May-August

*Tuna:* September-May in the Atlantic

*Tuna:* May-August in the Gulf of Mexico

*Kingfish:* November-March in the Atlantic and Gulf

*Dolphin:* May-August

*Cobia:* November-June in the Gulf

*Mackerel & Jacks:* September-June

*Barracuda:* Year Round

*Reef Action:* Year Round/Mackerel in the winter

A lot of Key West fish are migratory, so certain fish bite at different times of the year.

The wintertime fishing includes sailfish, wahoo, mackerel (king, cero, spanish), jacks (rainbow, crevalle, amber). Sailfish migrate down the east coast from the middle of March to the middle of May, then again in late October through December. Dolphin (also called Mahi Mahi) show up in May through August; when they are here, there is a chance of catching a marlin (blues or the rare whites). You'll always find plenty biting on the reef; Key West is known for great reef fishing year round. There is a lot of action with mackerel and barracuda.

For more information:

[www.fishtriptime.com/key\\_west/fishing/calendar.html](http://www.fishtriptime.com/key_west/fishing/calendar.html)

**The Closing Department, Inc.**

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## Bicycle Rules In Key West

### Bicycle Regulations (see Section 316.2065, F.S.)

A bicyclist must obey all traffic controls and signals. A bicyclist must use a fixed, regular seat for riding. No bicycle may be used to carry more persons at one time than the number for which it is designed or equipped.

At least one hand must be kept on the handlebars while riding.

Parents and guardians must not knowingly allow a child or minor ward to violate any provisions of this section.

Every bicycle must be equipped with a brake or brakes which allow the rider to stop within 25 feet from a speed of 10 miles per hour on dry, level, clean pavement.

### Sidewalk Riding (see Section 316.2065, F.S.)

When riding on sidewalks or in crosswalks, a bicyclist has the same rights and duties as a pedestrian. A bicyclist riding on sidewalks or in crosswalks must yield the right-of-way to pedestrians and must give an audible signal before passing.

### Lighting (see Section 316.2065, F.S.)

A bicycle operated between sunset and sunrise must be equipped with a lamp on the front exhibiting a white light visible from 500 feet to the front and both a red reflector and a lamp on the rear exhibiting a red light visible from 600 feet to the rear. Additional lighting is permitted and recommended.

### Roadway Position (see Section 316.2065, F.S.)

A bicyclist who is not traveling at the same speed of other traffic must ride in a designated bike lane or as close as practicable to the right-hand curb or edge of the roadway. A bicyclist may leave the right-most portion of the road in the following situations: when passing, making a left turn, to avoid road hazards, or when a lane is too narrow for a bicycle and a car to share safely. A bicyclist operating on a one-way street with two or more traffic lanes may ride as close to the left-hand edge of the roadway as practicable. Persons riding bicycles upon a roadway shall not ride more than two abreast except on paths or parts of roadways set aside for the exclusive use of bicycles. Persons riding two abreast shall not im-

pede traffic when traveling at less than the normal speed of traffic at the time and place and under the conditions existing, and shall ride in a single lane.

### Left Turns (see Section 316.151 (1)(b)(c), F.S.)

A bicyclist intending to make a vehicle left turn is entitled to full use of the lane from which the turn is made. After scanning, signaling, and moving to the center of that lane, the bicyclist must check the signal, then proceed when it is green and safe to do so. In addition to the normal vehicle left turn, a bicyclist may proceed through the right-most portion of the intersection and turn as close to the curb or edge as possible at the far side. After complying with any official traffic control device, the bicyclist may proceed in the new direction.

### Signaling Turns (see Sub-section 316.155(2) and 316.157(2), F.S.)

A signal of intention to turn must be given during the last 100 feet traveled by the vehicle before turning. If a bicyclist needs both hands for control, the signal need not be given continuously. A bicyclist may signal intent to turn right either by extending the left hand and arm upward or by extending the right hand and arm horizontally to the right side of the bicycle.

### Headsets (see Section 316.304, F.S.)

A bicyclist may not wear a headset, headphone, or other listening device other than a hearing aid when riding. Wearing a headset blocks out important audio clues needed to detect the presence of other traffic.

### Civil Penalties (see Sub-section 318.18(1),(2), & (3), F.S.)

Non-moving violations, such as failure to use required lighting equipment when riding at night, failure to have working brakes. Moving violations, such as running a stop sign or signal, riding against traffic. Violations of Chapter 316, F.S. by a bicyclist 14 years of age or younger



mecimages was formed in 2009 after photographer Meghan Capozzi Rowe discovered a need for quality photography in the town of Key West.

Meghan has lived in Key West, Florida for over 7 years but grew up in Connecticut. She considers herself fortunate to have lived and studied at premiere art schools throughout the Northeast and Europe. She studied photography at Central St. Martin's in London and SACI in Florence, Italy. She earned a Bachelor of Fine Arts from the University of Vermont. In 2008, she achieved professional accreditation in Photojournalism & Photography from Spéos, Paris Photographic Institute in Paris, France. Meghan distinguishes herself as a lifestyle photographer capturing weddings and families. Her background in photojournalism is evident in all of her work and her goal is to create candid images that tell the story of the day as it happened, not as the photographer directed it. That approach, along with a fine art style, gained her membership into the exclusive Artist Guild of The Wedding Photojournalist Association.

**FYI:** New Years Eve Resolutions

I think in terms of the day's resolutions, not the year's.

~Henry Moore



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## Wind Insurance in the Keys

Wind insurance in Florida for homes on or near the coast is the most expensive part of homeowners insurance. Many people call Key West (and the Florida Keys) home because of its proximity to the Atlantic Ocean and the Gulf of Mexico, in addition to its beaches and warm weather. Its location also exposes Key West to hurricanes from the tropical waters. Unfortunately, the exposure to hurricanes is one of the main reasons homeowners insurance rates in these areas are higher than the average.

Usually, the closer a home is to the Atlantic Ocean or Gulf of Mexico the more the wind insurance will cost. In the Keys, the wind portion of your homeowners policy is priced separately from the rest of your policy. This is because there are many things you can change about your home to reduce the wind portion of your homeowners insurance.

You can lower your wind insurance by as much as 50%, however, by adding hurricane shutters, improving your roof, and by making other upgrades.

The cost of wind insurance in Florida is based on the wind zone that your house is in. The Florida Keys (Monroe County) are in the highest wind zone where houses should be built to withstand 150 MPH winds.



Florida building codes are among the strictest in the US. After Hurricane Andrew in 1992 the State of Florida evaluated the homes that were damaged and what could be done to avoid the \$30 billion dollars in damage done by Andrew in South Florida. As a result the Florida Building Codes were revised in 2002.

In a story published on News Barometer.com by Steve Estes in February, 2011, Estes states that Florida Keys residents “could be in line for the argest single increase in windstorm insurance ates in recent history.”

Citizens Insurance, the state-backed insurer of last resort for windstorm, and the only company that writes windstorm for nearly 22,000 Keys’ properties, has placed a proposal in front of the insurance commission for a 285 percent increase in windstorm insurance rates here, writes Estes.

Estes quoted Commissioner George Neugent, “The proposed increase would be devastating to the Keys’ residents.” Neugent also said that residents throughout the Lower Keys are concerned about the potential financial hit coming for development of centralized waste-water systems, but windstorm could be worse. Anyone with a mortgage and anyone who otherwise must carry windstorm insurance would be affected by this proposal.



If you are thinking about getting hurricane shutters you should know that you have several options.

First, understand that to fully protect your house from flying debris you must protect every window and door in your home. That includes your front door, garage door, and skylights, as well as all your windows and other doors.

### Shutters versus Impact Windows

You have two basic options for opening protection - install shutters over standard windows and doors or replace those windows and doors with impact rated windows and doors. If you have older windows that need to be replaced then installing impact windows may be your best choice.

(Information provided by [www.insuranceflorida.org/health](http://www.insuranceflorida.org/health))

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