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Next General Meeting

Our next General Member meeting will be January 22, 2008 at 12:00 noon, at the Sombrero Country Club in Marathon. Lunch will be available.

Jim Reynolds the executive director of FKAA is scheduled to be a guest speaker. He will ad-

dress issues regarding wastewater management.

We have also confirmed with Drew Trivette, Director of Growth Management to speak at this meeting. He will speak regarding wastewater management, the increases to permit fees and the Tier system.

New Tier System

As many of you may already know the Tier System became effective November 1, 2007. Anyone with an application in ROGO should have already received a letter regarding vesting provisions and rescoring.

A draft scoring has been placed on the Monroe County web site <http://monroecofl.virtualltownhall.net/Pages/>

MonroeCoFL_Planning/ROGO look for Tier rescore. The last day to submit a complete revision without penalty is December 8, 2007.

If you have any questions concerning the Tier system or rescoring you should contact the Monroe County Planning Department at 289-2500.

The Conception of Keys Hydro Power

Phase I

The dream was to find moving water in the Florida Keys that was strong enough to generate electricity from turbines and not produce carbon emissions into the atmosphere that are causing global warming. Douglas Bedgood found a lot of moving water in the Bahia Honda Channel under the old railroad bridge in July, 2007. The first research was to explore flow acceleration methods, venturi and negative venturi foils, boundary layer diffusers, ways to increase water velocity through a turbine. Hydrokinetics was his passion as was his conception of wind farms in California in the 1970's when it was far ahead of it's time. Using tidal currents is behind the times today. It is past due. The idea evolved quickly into a conceptual plan for a turbine farm farther south in the channel. He incorporated Florida Keys Hydropower Research Corporation as a non-profit on August 22 and soon registered the dba Keys Hydro Power. He felt that the production of power should not be for profit. This would be the first not-for-profit power plant anywhere and become a test model.

Florida Keys Hydropower Research Corporation was established to be operated exclusively for scientific, charitable and educational purposes through research to advance the science of converting hydro tidal currents into electricity and development of efficient, economically feasible tidal hydropower farms which generate electricity of sufficient amount to sell to electric utility distribution organizations, to sell the electricity generated, and to dedicate any surplus revenue to grants for government, charitable and educational organizations to lessen the burdens of government and provide education to promote environmental responsibility.

Within days of incorporation the application for permits to use sovereign submerged Florida land for a turbine experiment were filed with the Florida Department of Environmental Protection and the US Army Corps of Engineers. A permanent board of directors was soon appointed. Within two weeks of filing these applications there were manufacturers, engineers, and consultants on board. Project development was exponential. In September there was an informal meeting in his home where government regulatory agencies, State and local utility distributors, County and City government, and environmental groups were invited to exchange ideas about the plan.

The permit applications were distributed to all agencies associated with the DEP and USACOE. This required the contracting of environmental consultants to perform studies and develop installation methods. Other consultants developed plans for cabling and substation components. Product engineering is continuing in preparation for a feasibility study and turbine experiment at Bahia Honda Channel for 60 days when the permits are approved. Locally, there is ongoing turbine design, channel velocity studies, and materials research.

Media coverage began to expose the tidal turbine project to the public. In November the story hit the wire service and has spread nationwide. It was broadcast on NPR throughout the day on November 14th. Reuters News Service, ABC Miami Bureau, NBC, and a Miami Spanish speaking TV station have all requested interviews. Keys TV did a news interview on November 17th.

Preliminary Permit Applications have been filed with the Federal Energy Regulatory Commission for 14 proposed sites in the Florida Keys to study the feasibility of producing power from tidal currents.

Conceptual resolutions in support of proceeding with the Keys Hydro Power project have unanimously passed at the Monroe County Board of Commissioners, the Key West board of Commissioners, and the Key West Utility Board, Keys Energy Services.

Florida Keys Hydropower Research Corporation was established as a non-profit to be operated exclusively for scientific, charitable and educational purposes through research to advance the science of converting hydro tidal currents into electricity and development of efficient, economically feasible tidal hydropower farms which generate electricity of sufficient amount to sell to electric utility distribution organizations, to sell the electricity generated, and to dedicate any surplus revenue to grants for government, charitable and educational organizations to lessen the burdens of government and provide education to promote environmental responsibility.

The activities of Keys Hydro Power are producing emission-free, clean electricity from tidal currents between the islands of the Florida Keys and improving the (cont'd on p. 3)

Keys Hydro Power (cont'd)

global environment by making this electricity available to power providers at a contractual cost basis. Since there is no fuel cost, the cost of the electricity – after all infrastructure is in – is expected to be significantly less than electricity produced with fossil fuel.

The Florida Municipal Power Agency has indicated an interest in purchasing the power. This Agency, made up of over 30 municipal public utility systems in the state, is in need of renewable energy for its portfolio to meet the Florida mandate of 20% renewable energy by the year 2020.

So far the feasibility study indicates that this project is welcome to move forward. One of the turbines under consideration will be tested in early 2008 for efficiency and impacts to and from the environment. The data will

be collected for sixty days. The test results will give engineers the information needed for fine tuning the designs of the equipment.

For more information, please contact:

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 Keys Hydro Power
 733 Love Lane
 Key West, FL 33040
douglas@floridakeyshydropower.com
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Contractors Examining Board Agenda

The Contractors Examining Board is the construction related disciplinary board that handles code enforcement charges brought against contractors and individuals in Monroe County. The next meeting will be held on Dec. 12, 2007 at 9:30 AM in the Marathon Government Building.

The Board will take up the following cases:

Bartolomeo, Frederic CE07050022, installing pavers without benefit of a permit.
 Beaty, Cris E. CE07070034, aiding and abetting unlicensed contractor.

Belitz, Jeffrey Nicholas, CE07080002, unlicensed contracting
 Hilton, David, CE07080008, aiding and abetting unlicensed contractor.
 Peltier, Thomas J. CE07070031, unlicensed contracting
 Joel B. Cadbury, Windswept A/C & Appliances vs Anthony E. Cimaglia, Construction Consultants and Designers, Inc.
 Joel B. Cadbury, Windswept A/C & Appliances vs James Joseph Lytton, Lytton Construction, Inc.
 Thomas S. Hartness, property owner vs. Victor D. Harris, Victor's Roofing Co. Inc. of the Florida Keys

My Safe Florida Home Inspection Info

My Safe Florida Home Program Increases Inspection Standards

Nearly six months after expanding statewide, the My Safe Florida Home (MSFH) program announced it is increasing standards for participating wind inspection firms to improve the quality of inspections provided for Florida homeowners.

"Floridians interested in hardening their homes deserve the best customer service from the highest-quality wind inspectors available," said Chief Financial Officer Alex Sink.

After undergoing a quality assurance review of more than 3,000 randomly-selected inspections and performing an independently conducted compliance audit, the MSFH program has renewed contracts with six of the eleven wind inspection firms to provide free wind inspections. Contracts for Alltech, ARA, Don Meyler Inspections, JVI, Skye Tec and WE Sanders Inspections will be renewed for three additional months, effective Oct. 31, 2007.

Inspectors performing free wind inspections through the MSFH program under the new contracts will be required to meet a number of new requirements, including:

- Complete the uniform mitigation form required by insurance companies for homeowners to be eligible for discounts on their insurance premiums
- Have a minimum of two years experience in residential construction and/or residential inspection experience or shall be licensed in good standing as a professional engineer, architect or building contractor
- Provide actual measurement (not an estimate) of window and door openings

Additionally, the MSFH program is required to perform a number of re-inspections for homeowners who have received matching grants for improvements to their homes. Inspectors will be required to have a minimum of 10 years experience and participate in additional training classes before performing these re-inspections.

Since April 2007, the MSFH program has performed over 111,200 free wind inspections. More than 13,500 home-

owners have been approved for matching grants and are working with the MSFH program to harden their homes. Statewide, the program has issued a grand total of more than 1,876 grants to homeowners for more than \$6 million.

Many homeowners who have received free wind inspections from the MSFH program are eligible for discounts on their wind insurance premiums without making a single improvement to their homes. To date, a good percentage of participating homeowners are eligible for an average discount of \$192.55 on their wind insurance premiums, based on the current structure of the home during the free MSFH wind inspection.

Any Floridian who lives in a single-family, site-built home is eligible for a free wind inspection through the program. Floridians can apply online at: [www. MySafeFlorida-Home.com](http://www.MySafeFlorida-Home.com) or by calling the program toll-free at 1-866-513-6734.

Homeowners who receive free wind inspections through the MSFH program will get detailed inspection reports, complete with additional eligibility information on matching grants and estimated insurance premium discounts, if the homeowner is eligible.

In order to be eligible for the program's matching grant reimbursements of up to \$5,000, the Legislature requires that homeowners meet the following requirements: have received a completed wind inspection after May 1, 2007; live in a single-family, site-built home built before March 1, 2002; have a valid homestead exemption; have an insured value of \$300,000 or less; and be located in the wind-borne debris region.

While the free wind inspections will still cover seven potential wind-resistance improvements, matching grants may only be applied to opening protections, including windows, exterior doors and garage doors, as well as the bracing of gable ends.

If you live in the lower keys, FIRM has provided phone numbers for home inspectors as follows:

Call Keysinspector, Inc. and ask for Byron at 305-923-4626. Another MSFH inspector is Steve Allerton at 305 294-4524.

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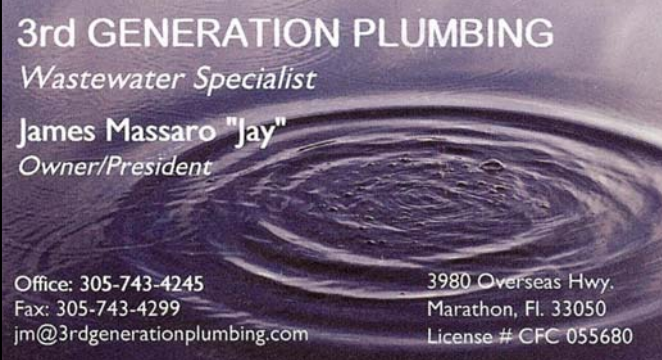
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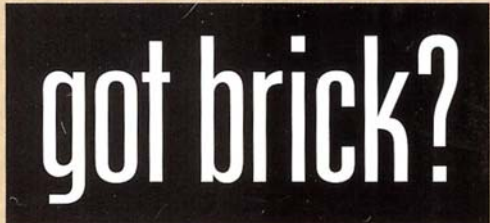
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NAR: Mortgage Conditions Bode Well for Housing

Conditions in the mortgage market are improving for consumers, which should help to release some pent-up demand in early 2008, according to the latest forecast by the NATIONAL ASSOCIATION OF REALTORS®.

Lawrence Yun, NAR vice president of research, notes that widening credit availability will help turn around home sales. "Conforming loans are abundantly available at historically favorable mortgage rates. Pricing has steadily improved on jumbo mortgages since the August credit crunch, and FHA loans are replacing subprime mortgages," he says.

Yun says it's important to place the current housing market in perspective, and that 2007 will be the fifth highest year on record for existing-home sales. "Although sales are off from an unsustainable peak in 2005, there is a historically high level of home sales taking place this year - a lot of people are, in fact, buying homes," he says. "One out of 16 American households is buying a home this year. The speculative excesses have been removed from the market and home sales are returning to fundamentally healthy levels, while prices remain near record highs, reflecting favorable mortgage rates and positive job gains."

Yun emphasizes that all real estate is local with naturally large variations within a given area. For example, markets such as Austin, Salt Lake City, and Raleigh have been outperforming recently and will continue to do well next year, Yun predicts. Also, other areas like Denver and Wichita, Kansas, will likely move up in the price growth rankings due to very positive local economic developments, he notes.

Housing Outlook

"Housing is still a good long-term investment, and we'll be seeing a broad, modest improvement in home prices in 2008," NAR President Pat V. Combs says. Here's what NAR predicts:

Existing-home sales: expected to total 5.78 million in 2007 and then rise to 6.12 million next year, in contrast with 6.48 million in 2006.

New-home sales: forecast at 804,000 this year and 752,000 in 2008, down from 1.05 million in 2006. A recovery for new homes will be delayed until next spring.

Home prices: existing-home prices will probably slip 1.3 percent to a median of \$219,000 in 2007 before rising 1.3 percent next year to \$221,800. The median new-home price should drop 2.1 percent to \$241,400 this year, and then increase 1 percent in 2008 to \$243,900.

"A cutback in housing construction is a positive sign for the market because it will help lower inventory and firm up home prices," Yun says. Housing starts, including multi-family units, are likely to total 1.37 million in 2007 and 1.24 million next year, down from 1.8 million in 2006. Meanwhile, the 30-year fixed-rate mortgage is expected to average 6.4 percent for the next two quarters and then edge up to the 6.6 percent range in the second half 2008. Additional cuts expected in the Fed funds rate will help to keep mortgage interest rates historically favorable, according to NAR.

Also, growth in the U.S. gross domestic product is estimated at 2 percent this year, below the 2.9 percent growth rate in 2006; GDP is likely to grow 2.7 percent next year. The unemployment rate is forecast to average 4.6 percent this year, unchanged from 2006. Inflation, as measured by the Consumer Price Index, is expected to be 2.8 percent in 2007, compared with 3.2 percent last year. Inflation-adjusted disposable personal income will probably increase 3.6 percent in 2007, up from 3.1 percent last year.

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New Optimism in Housing Market

There is a new optimism in the housing market due to the theory that foreign cash could boost our housing market. A Chief economist of Wachovia Corp recently stated that European investment is likely to pick up, now is the time to come over and take advantage.

The theory is that foreign investors step in and replace first time home buyers who have been squeezed out of the housing market during the recent down turn. These new investors will allow current homeowners to sell and trade up to larger homes.

This will help restart owners moving up the housing ladder, a process that had been key to economic growth in recent years.

Some mortgage brokers are already seeing a boost in inquiries about buying property from overseas. Dan Green, a certified mortgage planning specialist has said that the number of inquiries he's received from outside the U.S. is probably five to ten times larger than it was a year ago. A boost in the number of homebuyers would provide needed relief for the housing market.

Home sale prices fell every month in 2007 through August, according to the S&P/ Case-Shiller index. Existing home sales have declined for eight straight months through September, according to the National Association of Realtors. As the housing market has plummeted, the dollar has also sunk to record lows compared to other currencies, such as the Euro, meaning more spendable cash in the U.S. Today a foreign buyer would need only 34,100 euros to make a \$50,000 down payment on a house. At the beginning of the year, the same buyer would have needed 37,920 euros

to make the same down payment.

The influx of foreign investors can help set a floor for the real estate market, Green also said.

Because lending guidelines have been so restricted in recent months due to rising delinquencies and defaults it is more difficult for U.S. customers to get a home loan. First time home buyers are especially being squeezed right now, Green said, and that is where the foreigners can provide support.

For investors in countries like Ireland, the exchange rate is providing a boost to spending power, said Phil Hegarty, the sales director for Castleroc Estates, a Dublin, Ireland based firm that works with Irish investors to buy residential and commercial real estate in the U.S.

Hegarty said there is plenty of demand for investment in locations like Chicago and New York, and often the demand exceeds supply.

But New York and Chicago are not the only locations likely to provide popular options for foreign investors. Places like Florida and California are likely to see a surge in foreign investment.

"In markets with great turmoil, (weak dollar) is one factor supporting some key markets," Susan Wachter, a professor of Real estate stated on the weakening dollar. She also said markets like Miami and San Francisco, which are under pressure from the U.S. slow down, are increasingly being supported by foreign investors.

New Members Welcome



We welcome all new members into our organization by acknowledging them in our newsletter with a brief description of what services and products they offer. This month we welcome Homes by Warren, Inc.

Lifetime and full-time residents of the Lower Keys, Warren Werling, Jr. and Sylvia Werling formed Homes by Warren, Inc. in 2003. It is a full service residential and commercial construction company offering construction services throughout the Florida Keys. Warren and Sylvia come from a family of builders and Warren has been building homes in the Keys for 25 years.

Contact Information:
 Homes by Warren, Inc.
 P.O. Box 420152
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 Phone: 305-745-8311
www.floridakeysbuilder.com

Advertising in the FKCA Hotline is available to all members

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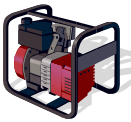


Florida Keys Contractor's Association, Inc.

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MEMBERSHIP APPLICATION



P ... () Corporation
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t Applicant: _____ Contact/Representative: _____

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Membership Dues: Dues for Membership Application are ...\$300.00

Application is hereby made for membership in the Florida Keys Contractor's Association, Inc. If approved, applicant will abide by the Association's Charter and Bylaws, will support its objectives and pay all established dues and assessments.

Date: _____ Signed: _____

Applicant sponsored by: _____

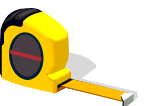
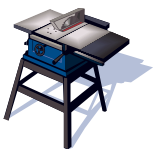
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The above application is hereby approved by the Board of Directors for membership.

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Date: _____ Florida Keys Contractor's Association, Inc.

By: _____
Name & Title



**Florida Keys Contractor's
Association**

For information, please contact the FKCA at:

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