

SALE

81900 OVERSEAS HWY

81900 Overseas Hwy Islamorada, FL 33036



SALE PRICE

\$2,950,000

Elizabeth Jolin
(305) 393-0994

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This offering has been prepared solely for informational purposes. It is designed to assist a potential investor in determining whether it wishes to proceed with an in-depth investigation of the subject property.

The projections and pro forma budget contained herein represent best estimates on assumptions considered reasonable under the circumstances. No representations or warranties, expressed or implied, are made that actual results will conform to such projections.

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Interested buyers should be aware that the Seller is selling the Property "AS IS" CONDITION WITH ALL FAULTS, WITHOUT REPRESENTATIONS OR WARRANTIES OF ANY KIND OR NATURE. Prior to and/or after contracting to purchase, as appropriate, buyer will be given a reasonable opportunity to inspect and investigate the Property and all improvements thereon, either independently or through agents of the buyer's choosing.

The Seller reserves the right to withdraw the Property being marketed at any time without notice, to reject all offers, and to accept any offer without regard to the relative price and terms of any other offer. Any offer to buy must be: (i) presented in the form of a non-binding letter of intent; (ii) incorporated in a formal written contract of purchase and sale to be prepared by the Seller and executed by both parties; and (iii) approved by Seller and such other parties who may have an interest in the Property. Neither the prospective buyer nor Seller shall be bound until execution of the contract of purchase and sale, which contract shall supersede prior discussions and writings and shall constitute the sole agreement of the parties.

Prospective buyers shall be responsible for their costs and expenses of investigating the Property and all other expenses, professional or otherwise, incurred by them.

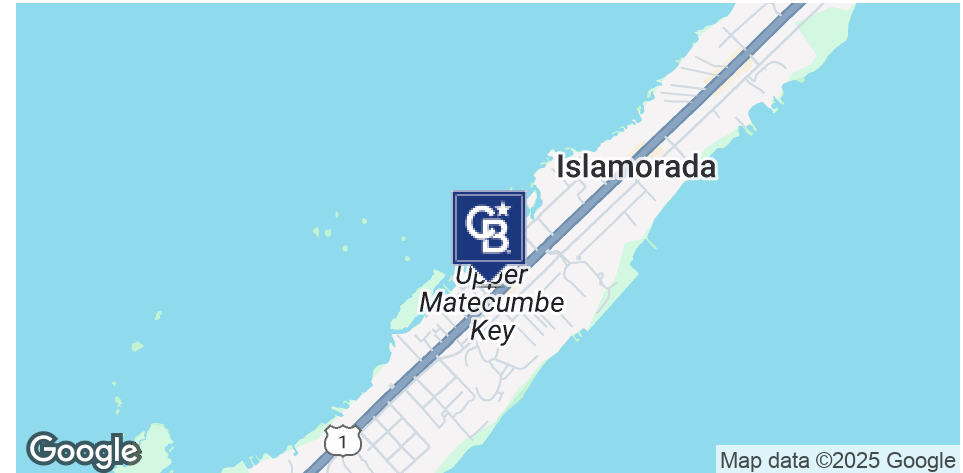
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OVERVIEW

81900 Overseas Hwy Islamorada, FL 33036



OFFERING SUMMARY

| | |
|----------------------|----------------|
| Sale Price: | \$2,950,000 |
| Lot Size: | 15,000 SF |
| Building Size SF: | 5,232 SF |
| Number of Buildings: | 1 |
| Year Built: | 1975 |
| Renovated: | 2000 |
| Zoning: | Village Center |
| Flood Zone: | X |
| Location: | US Highway 1 |

PROPERTY OVERVIEW

Located in the heart of downtown Islamorada, 81900 Overseas Highway offers a rare chance to acquire a proven retail asset with more than 50 years of continuous commercial tenancy. Positioned on a large corner parcel with exceptional US-1 frontage, the property benefits from both strong vehicular exposure and walkable access within Islamorada's core commercial district — an area poised for continued growth and redevelopment.

The 15,000 SF parcel offers 5,232 SF of leasable space configured into four retail bays, supporting diversified tenancy and income stability. Longstanding retail occupancy demonstrates enduring demand for quality space in this market, underscoring the property's role as a recognizable fixture within the community.

Village Center (VC) zoning further enhances long-term value by permitting opportunities such as second-story expansion, mixed-use enhancement, or workforce housing components, subject to approvals — unlocking potential for increased revenue and future repositioning.

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LOCATION DESCRIPTION

81900 Overseas Hwy Islamorada, FL 33036



LOCATION DESCRIPTION

Strategically positioned in the heart of Islamorada's premier commercial corridor, this property sits along the highly traveled US-1/Overseas Highway on a prominent corner with excellent visibility and access. The location benefits from constant drive-by exposure from both local residents and millions of visitors who pass through the Keys each year.

Just moments from Cheeca Lodge & Spa, one of the most recognized luxury resorts in the Florida Keys, and within walking distance to the Islamorada Arts & Cultural District, the property is surrounded by high-end retail, dining, galleries, and tourism-driven businesses. This vibrant commercial downtown is known for upscale consumer traffic and consistent year-round activity fueled by Islamorada's global reputation as a top fishing and resort destination.

Village Center (VC) zoning further enhances long-term value by permitting opportunities such as second-story expansion, mixed-use enhancement, or workforce housing components, subject to approvals — unlocking potential for increased revenue and future repositioning. This is a core-location asset — centrally located, heavily trafficked, and positioned in one of the most desirable and supply-limited markets in the Keys

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HIGHLIGHTS

81900 Overseas Hwy Islamorada, FL 33036



PROPERTY HIGHLIGHTS

- Prime downtown Islamorada location with excellent visibility
- Large 15,000 SF corner lot with US-1 frontage
- 5,232 SF of leasable commercial space
- Four retail bays supporting diversified tenancy
- Parking for 15 vehicles with easy access and circulation
- More than 50 years of continuous retail use — long-established consumer destination
- High drive-by traffic and pedestrian-friendly area within core commercial district
- Village Center zoning allows for second-story expansion or mixed-use concepts, including potential workforce housing (subject to approvals)
- Stable income and redevelopment upside in a supply-constrained market

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Financial Overview – 81900 Overseas Highway, Islamorada, FL

Property Summary

Address: 81900 Overseas Highway, Islamorada, FL

Lot Size: 15,000 SF

Building Size: 5,232 SF leasable area

Asking Price: \$2,950,000 (below recent appraisal)

Zoning: Village Center (VC)

Building & Space Flexibility

The building offers approximately **5,232 square feet of leasable area** currently divided into multiple bays that have been reconfigured over time to suit prior tenants. The interior layout can be **readily modified**—walls and storage areas can be adjusted to create new configurations, combine bays, or accommodate owner use. This flexibility allows a buyer to optimize the property for **retail, service, or office uses**, depending on market demand and tenant mix.

Income Potential

At stabilization, Islamorada commercial lease rates typically range **\$22–\$25 per SF (NNN)** for properties with similar visibility, frontage, and access. Applying those rates to the 5,232 SF of leasable space yields:

- **At \$22/SF:** \$115,104 annual gross income
- **At \$25/SF:** \$130,800 annual gross income

Assuming NNN leases with modest landlord expenses, the stabilized **NOI is projected between \$115,000 and \$125,000 annually.**

At the offered price of \$2,950,000, this represents a **cap rate between 3.9% and 4.3%**, reflecting the premium associated with Islamorada's limited-inventory, high-visibility commercial corridor.

As existing leases renew and vacant spaces are brought to market rates, the projected stabilized cap rate will improve, reflecting stronger income performance over time.

Investment Rationale

- **Below Appraisal:** Priced under recent valuation, providing immediate equity position.
- **Flexible Configuration:** Interior partitions can be modified to suit multiple tenant types or owner use.
- **Upside Rent Opportunity:** Current rents are below market; renewals or new leases can be brought to prevailing Islamorada double-net rates.
- **Prime Overseas Highway Frontage:** Excellent visibility, parking, and access for retail, service, or professional tenants.
- **Village Center Zoning:** Allows for a broad range of commercial and mixed-use applications.
- **Limited Supply Market:** Keys-wide commercial inventory remains tight, supporting long-term value stability.

PHOTOS

81900 Overseas Hwy Islamorada, FL 33036



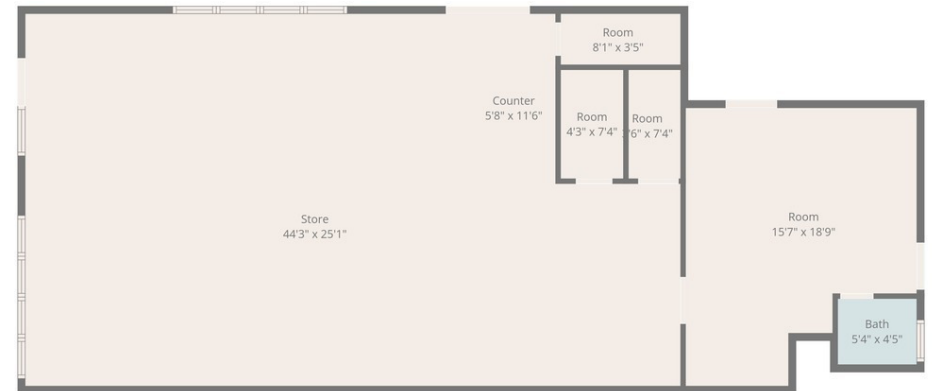
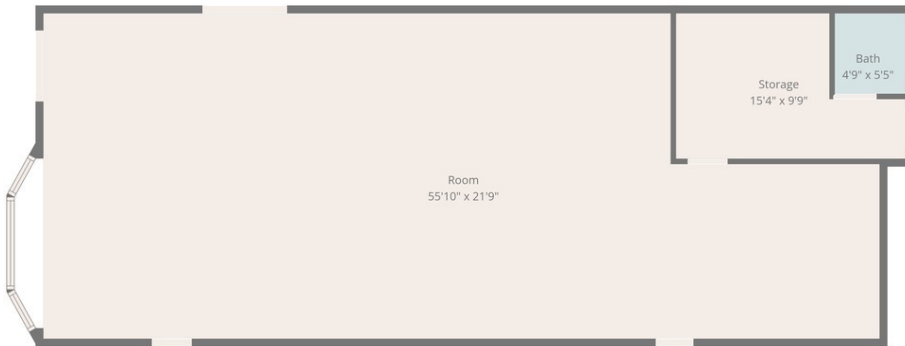
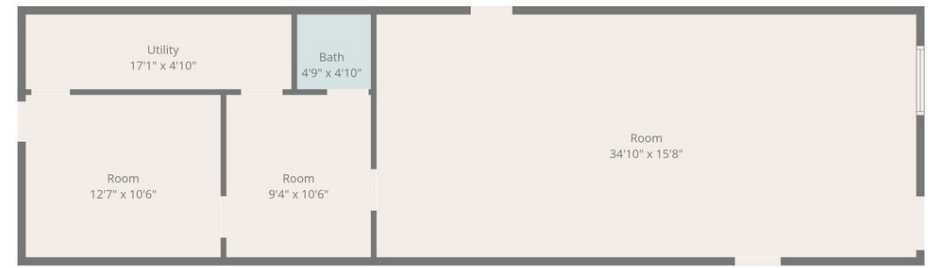
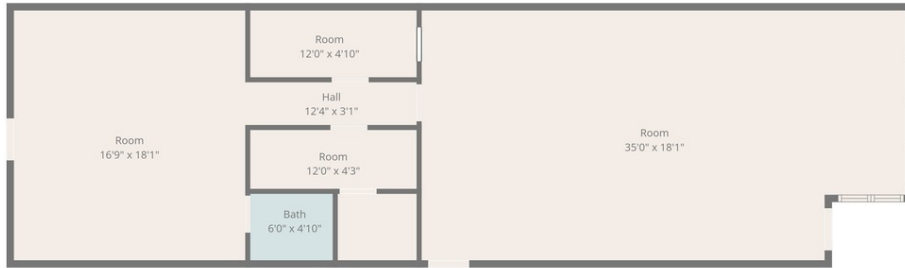
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FLOOR PLAN

81900 Overseas Hwy Islamorada, FL 33036



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Monroe County, FL

PROPERTY RECORD CARD

Disclaimer

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By continuing into this site you assert that you have read and agree to the above statement.

Summary

Parcel ID 00399260-000100
Account# 1491659
Property ID 1491659
Millage Group 50VI
Location 81900 OVERSEAS Hwy, UPPER MATECUMBE KEY
Address
Legal Description STRATTONS SUBD PB2-38 UPPER MATECUMBE SE'LY 150' OF LOT 1 SQR 3 G24-94 G36-507 OR552-947 OR983-102 OR1383-2098 OR1419-451 OR1437-1593 OR1491-625
(Note: Not to be used on legal documents.)
Neighborhood 10024
Property Class RETAIL-MULTI TENANT (1101)
Subdivision STRATTON'S SUBD
Sec/Twp/Rng 28/63/37
Affordable Housing No



Owner

MCLELLAN MARGARET J REV LIV TR 6/1/1984
C/O MCLELLAN RICHARD
44110 ASHBURN SHOPPING PLZ UNIT 205
Ashburn VA 20147

Valuation

| | 2025 Certified Values | 2024 Certified Values | 2023 Certified Values | 2022 Certified Values |
|----------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| + Market Improvement Value | \$433,378 | \$443,363 | \$433,332 | \$458,093 |
| + Market Misc Value | \$21,608 | \$21,608 | \$21,608 | \$21,608 |
| + Market Land Value | \$840,420 | \$562,275 | \$562,275 | \$562,275 |
| = Just Market Value | \$1,295,406 | \$1,027,246 | \$1,017,215 | \$1,041,976 |
| = Total Assessed Value | \$1,129,970 | \$1,027,246 | \$1,017,215 | \$1,025,664 |
| - School Exempt Value | \$0 | \$0 | \$0 | \$0 |
| = School Taxable Value | \$1,295,406 | \$1,027,246 | \$1,017,215 | \$1,041,976 |

Historical Assessments

| Year | Land Value | Building Value | Yard Item Value | Just (Market) Value | Assessed Value | Exempt Value | Taxable Value | Maximum Portability |
|------|------------|----------------|-----------------|---------------------|----------------|--------------|---------------|---------------------|
| 2024 | \$562,275 | \$443,363 | \$21,608 | \$1,027,246 | \$1,027,246 | \$0 | \$1,027,246 | \$0 |
| 2023 | \$562,275 | \$433,332 | \$21,608 | \$1,017,215 | \$1,017,215 | \$0 | \$1,017,215 | \$0 |
| 2022 | \$562,275 | \$458,093 | \$21,608 | \$1,041,976 | \$1,025,664 | \$0 | \$1,041,976 | \$0 |
| 2021 | \$562,275 | \$549,712 | \$21,608 | \$1,133,595 | \$932,422 | \$0 | \$1,133,595 | \$0 |
| 2020 | \$562,275 | \$571,998 | \$21,608 | \$1,155,881 | \$847,657 | \$0 | \$1,155,881 | \$0 |
| 2019 | \$481,950 | \$476,665 | \$21,608 | \$980,223 | \$770,598 | \$0 | \$980,223 | \$0 |
| 2018 | \$450,000 | \$439,852 | \$10,257 | \$900,109 | \$700,544 | \$0 | \$900,109 | \$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 |
|----------|-----------------|-------------|----------|-------|
| (1100) | 15,000.00 | Square Foot | 100 | 150 |

Buildings

| | | | | |
|----------------|---------------------|--------------------|---------------|-----------|
| Building ID | 42874 | Exterior Walls | C.B.S. | |
| Style | | Year Built | 1975 | |
| Building Type | 1 STY STORE-C / 11C | EffectiveYearBuilt | 2000 | |
| Building Name | | Foundation | CONCRETE SLAB | |
| Gross Sq Ft | 5634 | Roof Type | FLAT OR SHED | |
| Finished Sq Ft | 5232 | Roof Coverage | MEMBRANE | |
| Stories | 2 Floor | Flooring Type | | |
| Condition | AVERAGE | Heating Type | | |
| Perimeter | 336 | Bedrooms | 0 | |
| Functional Obs | 0 | Full Bathrooms | 0 | |
| Economic Obs | 0 | Half Bathrooms | 0 | |
| Depreciation % | 33 | Grade | 350 | |
| Interior Walls | | Number of Fire PI | 0 | |
| Code | Description | Sketch Area | Finished Area | Perimeter |
| FLA | FLOOR LIV AREA | 5,232 | 5,232 | 336 |
| PTO | PATIO | 402 | 0 | 166 |
| TOTAL | | 5,634 | 5,232 | 502 |

Yard Items

| Description | Year Built | Roll Year | Size | Quantity | Units | Grade |
|----------------|------------|-----------|-------|----------|----------|-------|
| ASPHALT PAVING | 1975 | 1976 | 0 x 0 | 1 | 10135 SF | 2 |

Sales

| Sale Date | Sale Price | Instrument | Instrument Number | Deed Book | Deed Page | Sale Qualification | Vacant or Improved | Grantor | Grantee |
|-----------|------------|-----------------|-------------------|-----------|-----------|--------------------|--------------------|---------|---------|
| 2/14/2024 | \$100 | Quit Claim Deed | 2490048 | 3312 | 0550 | 98 - Unqualified | Improved | | |
| 2/1/1973 | \$45,000 | Conversion Code | | 552 | 947 | Q - Qualified | Improved | | |

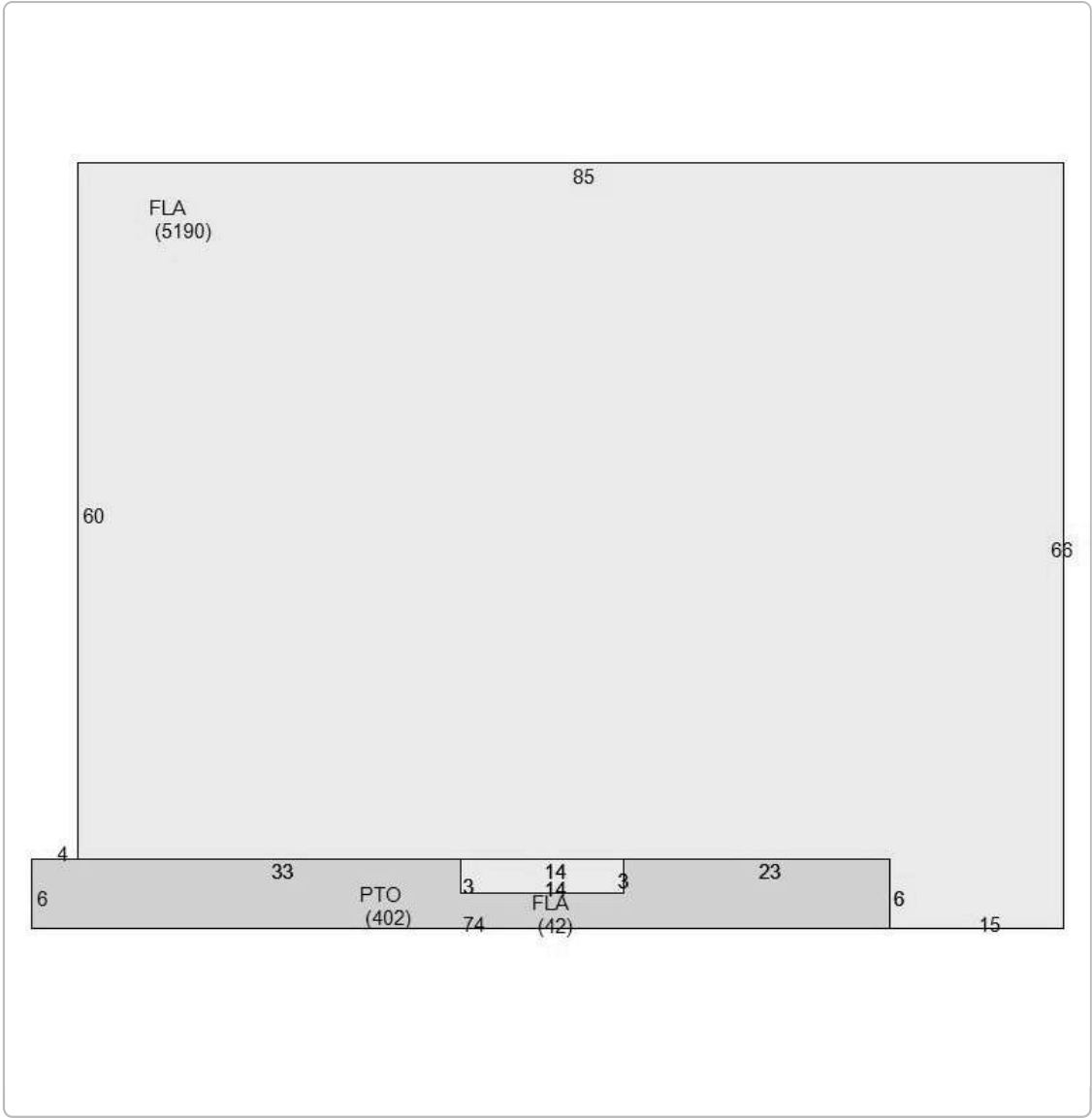
Permits

| Number | Date Issued | Status | Amount | Permit Type | Notes |
|----------------|-------------|-----------|---------|-------------|--|
| PRBLD202301187 | 01/03/2024 | Completed | \$4,000 | Commercial | REMOVING 40 IN BY 70 FT OF CONCRETE OVERHANG DUE TO SEVERE SPALLING RESULTING IN OVERHEAD HAZARDS IN AN AREA THAT SERVES THE PUBLIC. |
| PRRFG202000674 | 06/29/2020 | Completed | \$4,000 | Commercial | FRONT OVERHANG - WE WILL TEAR OFF EXISTING ROOF,WE WILL INSTALL POLYGLASS PEEL & STICK BASE SHEET AND WE WILL INSTALL GRANULATED MODIFIED BITUMEN. |
| PRBLD201701742 | 11/20/2017 | Expired | \$4,500 | Residential | STUCCO REPAIR |
| RFG201200690 | 09/05/2012 | Completed | \$1 | | ROOF |
| 0006319 | 11/07/2000 | Completed | \$1 | | REPLACE 2T C/U & A/H |

View Tax Info

[View Taxes for this Parcel](#)

Sketches (click to enlarge)



Photos



Map



TRIM Notice

2025 TRIM Notice (PDF)

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[Last Data Upload: 10/25/2025, 1:23:25 AM](#)

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Sec 30-692 Village Center (VC) Zoning District

(a) Purpose and intent.

- (1) The purpose of the village center (VC) zoning district is to recognize and enhance the vitality of the core, mixed use business centers. In this zoning district, integrated business and residential uses shall be permitted, while requiring bufferyards and other mitigation techniques to ensure a smooth transition where these parcels interface with residential land uses. Businesses in this district promote walk-up traffic and are conducive to enhancing pedestrian-related facilities.
- (2) This zoning district is established within the Mixed Use (MU) FLUM category.

(b) Permitted uses. The following uses are permitted uses if they do not contain a drive-in or drive-through component.

- (1) Single-family dwelling units of 25 dwelling units or less, except the conversion of existing hotels or motels to single-family dwelling units is not permitted;
- (2) Multifamily attached dwelling units of 25 dwelling units or less, except the conversion of existing hotels or motels to multifamily attached dwelling units is not permitted;
- (3) Deed restricted affordable dwelling units of 25 dwelling units or less, except the conversion of existing hotels or motels to dwelling units is not permitted;
- (4) Accessory uses and structures, excluding guesthouses;
- (5) Brewpub less than 1,500 square feet;
- (6) Community center;
- (7) Fire station;
- (8) Library;
- (9) Municipal parking;
- (10) Police station;
- (11) Restaurants less than 1,500 square feet;
- (12) Hotels or motels of 25 rooms or less;
- (13) Collocation on existing wireless facility;
- (14) Outdoor storage and display areas on vacant lots fronting US1 pursuant to article VI, division 8 of this chapter.
- (15) Low/medium intensity office, retail, and service use 3,000 square feet or less, limited to:
 - a. Professional services including accountant, administrative and management services, architect, engineer, counselor, interior designer, investment agent, lawyer, and other similar professions;
 - b. Antique shop;
 - c. Art gallery;
 - d. Auditorium or public assembly hall;
 - e. Bakery;
 - f. Bait and tackle shop;

- g. Bicycle shop;
- h. Boat rental and sales;
 - i. Bonding company;
 - j. Bookstore;
 - k. Brokerage office;
 - l. Camera shop;
- m. Clothing store;
- n. Conference center;
- o. Courier service;
- p. Delicatessen (no tables);
- q. Government office;
- r. Day care center;
- s. Department store;
- t. Drugstore;
- u. Electronics store;
- v. Employment service;
- w. Fishing, diving and sailing shops/instruction;
- x. Florist;
- y. Food store, including retail sales of fresh and frozen fish, crustaceans and mollusks;
- z. Gift shop;
- aa. Gym;
- ab. Hardware store;
- ac. Hobby shop;
- ad. Interior decorator;
- ae. Jewelry store;
- af. Laundry;
- ag. Liquor store;
- ah. Locksmith;
- ai. Medical office;
- aj. Movie theater (indoors);
- ak. Museum;
- al. Office supplies and service;
- am. Recording/broadcasting studio;
- an. Salon;

- ao. Spa;
- ap. Studio school including art, sculpture, dance, drama and like instruction;
- aq. Veterinary office / animal hospital;
- ar. Video/ DVD rental;
- as. Visitor center; and
- at. Walk-up bank.

(c) *Uses reviewed as a minor conditional use.* The following uses are reviewed as minor conditional uses provided that they do not contain a drive-in or drive-through component.

- (1) Any permitted use of 3,001 to 5,000 square feet, except restaurants;
- (2) Hotels or motels having more than 25 rooms and less than 50 rooms;
- (3) Any permitted residential use greater than 25 dwelling units, except that hotels and motels shall not be considered a residential use;
- (4) Brewpubs of 1,500 to 3,000 square feet;
- (5) Community pier or public dock;
- (6) Docking facility;
- (7) Homeowners' park and associated facilities;
- (8) Infrastructure and municipal utility facilities;
- (9) Restaurants of 1,500 to 5,000 square feet;
- (10) Attached wireless facility; and
- (11) Replacement of existing wireless facility.
- (12) Manufacture, assembly, repair, maintenance and storage of commercial fishing traps and nets.
- (13) Private membership club.
- (14) Parking as an accessory use to a private membership club pursuant to Sec. 30-852 (a) (1).

(d) *Uses reviewed as a major conditional use.*

- (1) Any permitted use of 5,001 to 10,000 square feet, including restaurants;
- (2) Bars, taverns, and drinking places 10,000 square feet or less;
- (3) Brewpubs of 3,001 to 5,000 square feet;
- (4) Convenience store with or without fuel sales;
- (5) Marina redevelopment;
- (6) Redevelopment of existing outdoor storage and display areas;
- (7) Stealth wireless facility; and
- (8) Any use listed above as a permitted or minor conditional use, or a major conditional use listed herein, provided that the use contains a drive-in or drive-through component.

(e) *Site development standards.*

- (1) Minimum lot area: Not applicable.
- (2) Maximum building height: 35 feet.
- (3) Maximum developable lot coverage: Not applicable.
- (4) Setbacks:
 - a. Front yard: Minimum 15 feet. Front yard setback may be reduced to the minimum required bufferyard width pursuant to division 6 of this article only for covered unenclosed areas, outdoor seating areas, balconies, roof overhangs, walkways, stairways and entryways.
 - b. Street side yard: Minimum ten feet, or the required bufferyard width pursuant to division 6 of this article, whichever is less.
 - c. Interior side yard: Minimum five feet.
 - d. Rear yard: Minimum ten feet.
 - e. Rear yard on shoreline: See article VII, division 2 of this chapter.
- (5) Floor area: Maximum floor area for principal structures: 0.35 FAR.
- (6) Density: Up to six dwelling units per acre, or up to 12 dwelling units per acre with TDRs or up to 15 deed restricted affordable housing dwelling units per acre; however, on commercially developed parcels of land, the density requirements for affordable housing provided herein shall not exceed 15 deed restricted affordable housing dwelling units per acre, regardless of any nonresidential floor area or FAR, or market rate residential dwelling units.
- (7) Open space: See article VII, division 4 of this chapter.
- (8) Landscape requirements: See division 6 of this article.
- (9) Parking requirements: See division 7 of this article.
- (10) Maximum principal building size: The maximum nonresidential floor area for a principal structure shall be 10,000 square feet or the maximum intensity (floor area ratio) allowable pursuant to this section, whichever is less.

(Ord. No. 02-22, § 1(5.1.12), 1-31-2002; Ord. No. 02-29, § 7, 11-21-2002; Ord. No. 05-13, § 1, 7-28-2005; Ord. No. 06-25, § 1, 12-14-2006; Ord. No. 07-10, § 1, 5-10-2007; Ord. No. 09-01, § 6, 1-22-2009; Ord. No. 09-03, § 2, 3-12-2009; Ord. No. 10-01, § 3, 1-14-2010)

HISTORY

Amended by Ord. [15-07](#) § 3 on 5/28/2015

Amended by Ord. [15-13](#) § 2 on 8/20/2015

Amended by Ord. [16-09](#) § 3 on 4/28/2016

Amended by Ord. [17-10](#) § 2 on 8/24/2017

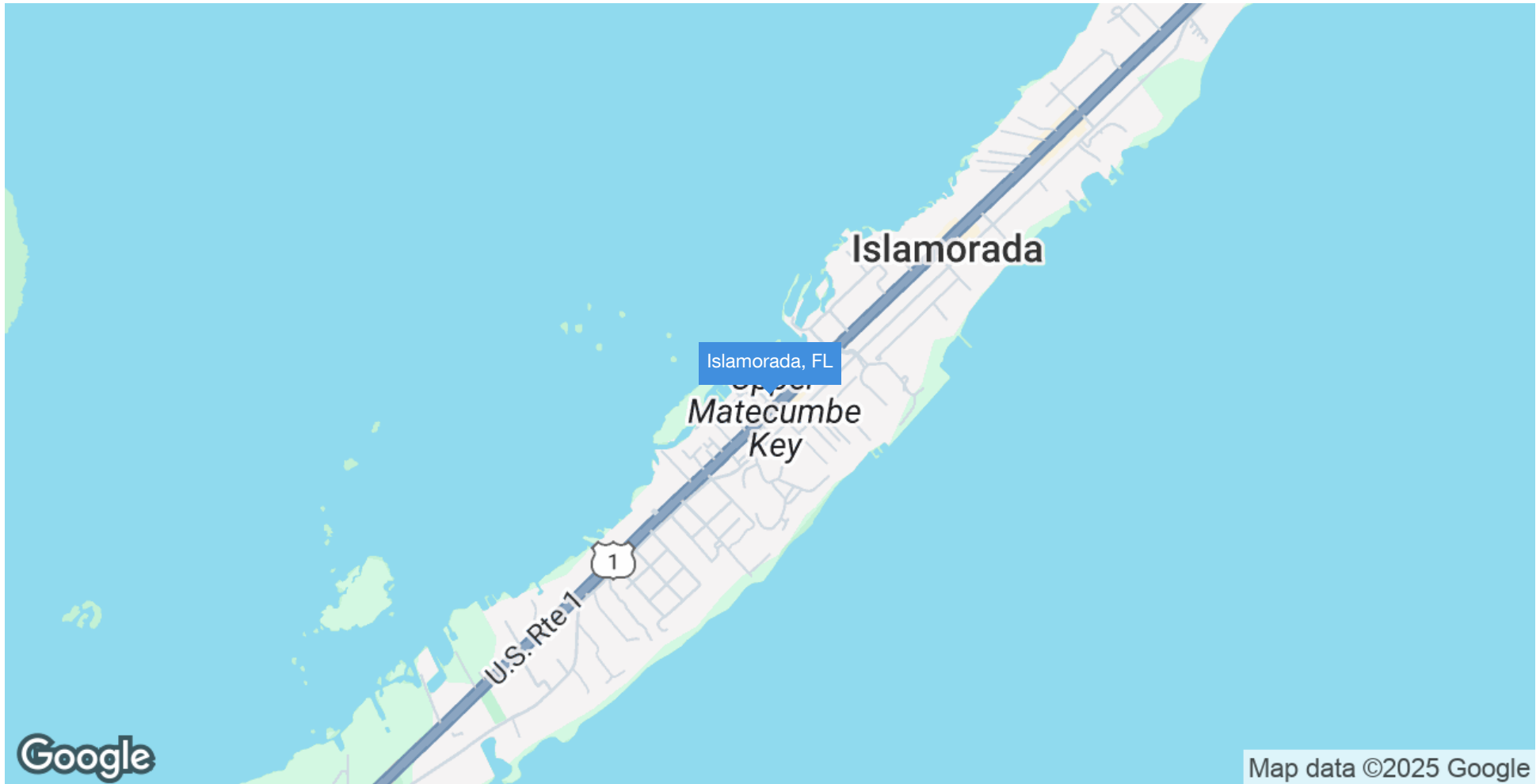
Amended by Ord. [19-07](#) § 2 on 4/4/2019

Amended by Ord. [19-20](#) § 2 on 9/29/2019

Amended by Ord. [22-01](#) on 5/12/2022

REGIONAL MAP

81900 Overseas Hwy Islamorada, FL 33036



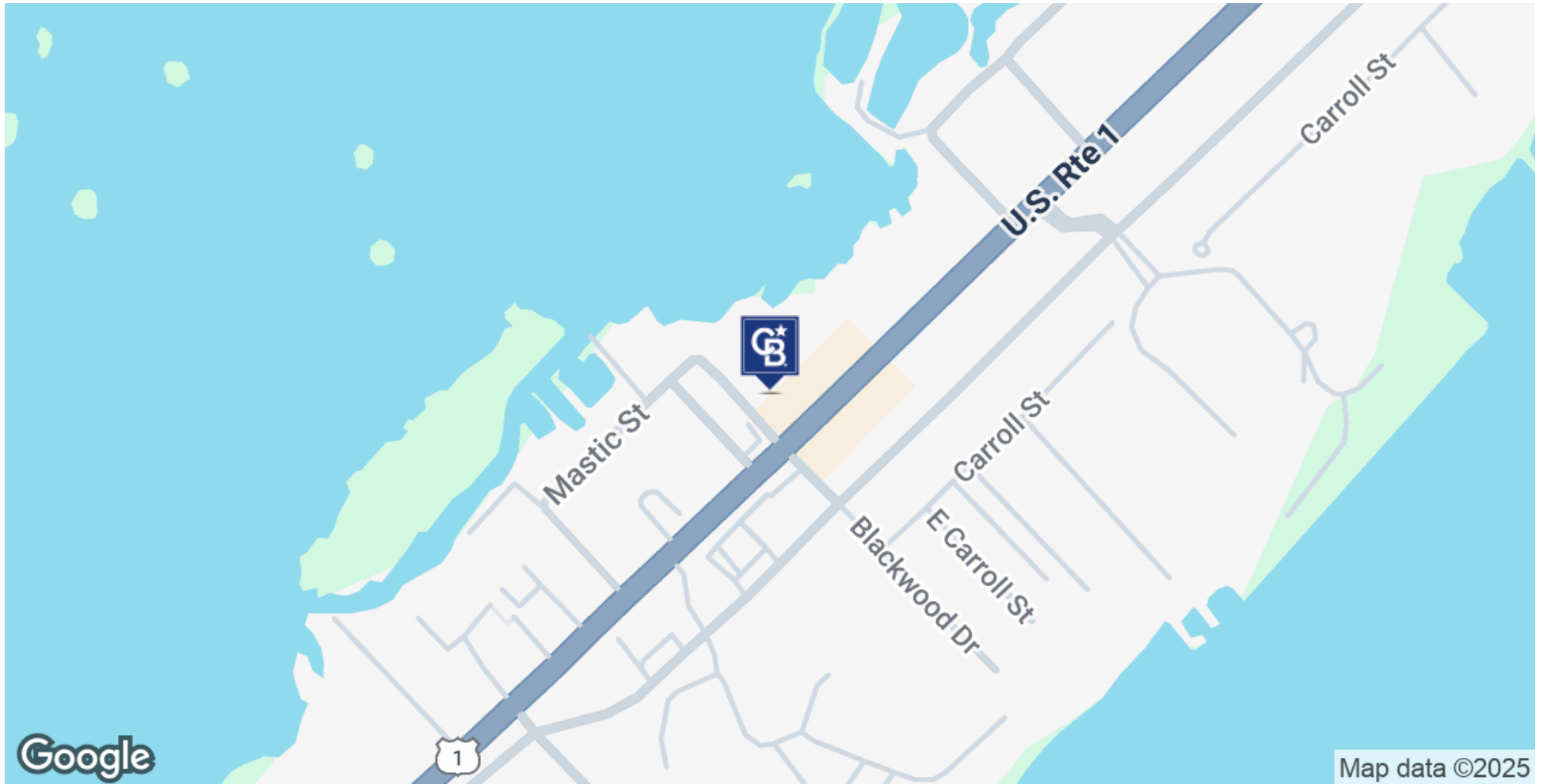
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LOCATION MAP

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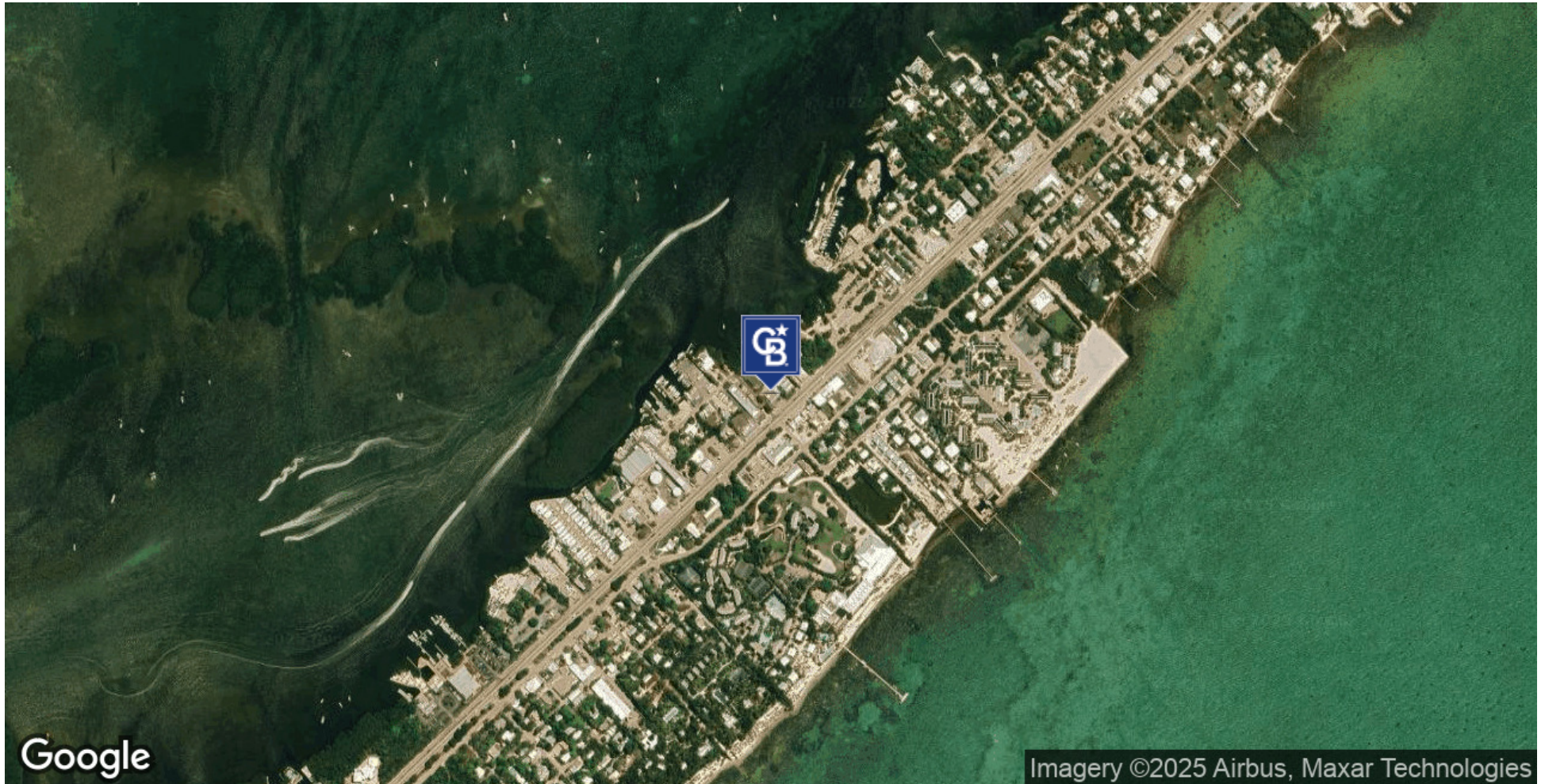
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AERIAL MAP

81900 Overseas Hwy Islamorada, FL 33036



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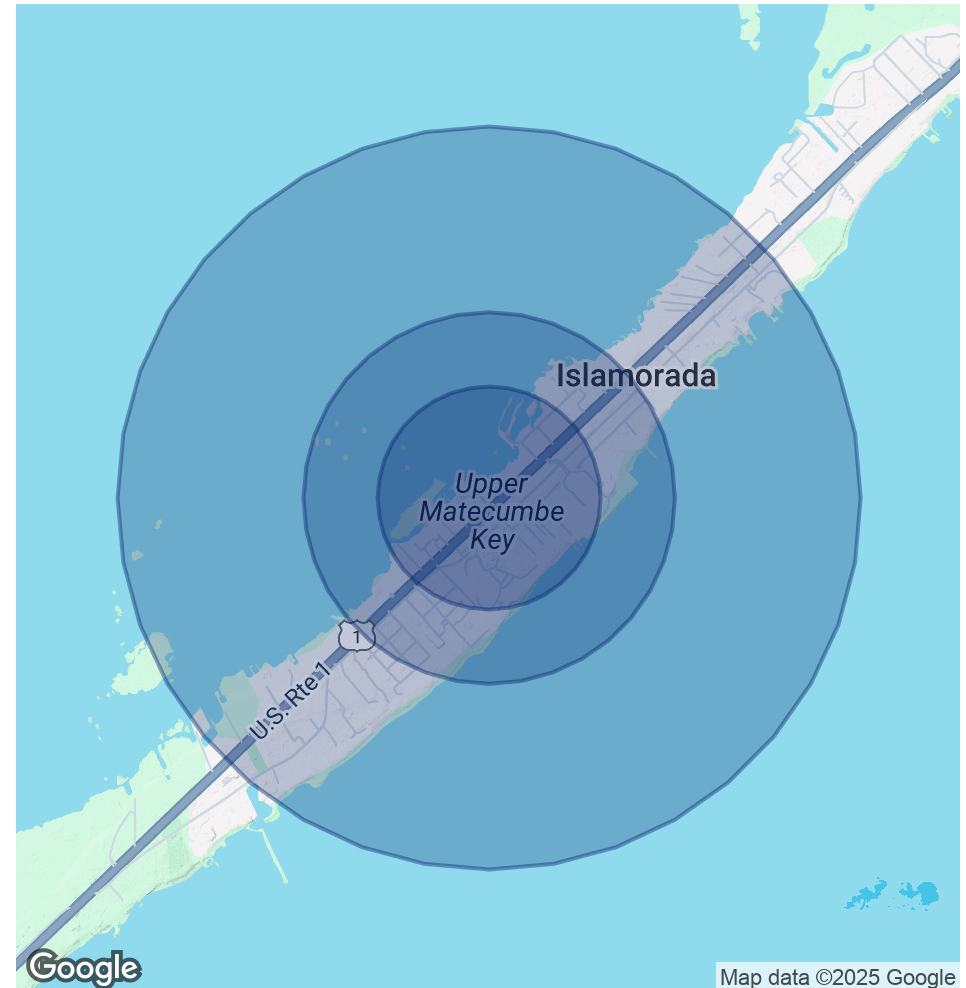
DEMOGRAPHICS

81900 Overseas Hwy Islamorada, FL 33036

| POPULATION | 0.3 MILES | 0.5 MILES | 1 MILE |
|----------------------|-----------|-----------|--------|
| Total Population | 139 | 321 | 653 |
| Average Age | 47 | 48 | 48 |
| Average Age (Male) | 47 | 48 | 49 |
| Average Age (Female) | 47 | 47 | 48 |

| HOUSEHOLDS & INCOME | 0.3 MILES | 0.5 MILES | 1 MILE |
|---------------------|-----------|-----------|-------------|
| Total Households | 66 | 152 | 312 |
| # of Persons per HH | 2.1 | 2.1 | 2.1 |
| Average HH Income | \$123,014 | \$120,605 | \$118,187 |
| Average House Value | \$931,192 | \$969,734 | \$1,008,419 |

Demographics data derived from AlphaMap



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ELIZABETH JOLIN

Realtor

ejolin@elizabethjolin.com

Direct: (305) 393-0994 | Cell: (305) 393-0994

FL #3502927

PROFESSIONAL BACKGROUND

Elizabeth Jolin - Advocate, Business Expert, and Community Leader

Captain Elizabeth Jolin's journey to the Florida Keys began over 25 years ago when she made the bold decision to trade in her business suits from Washington D.C. for a life on the water. In her first decade in the Keys, she found her passion for both the environment and local culture, chartering environmental and fishing tours that allowed her to connect people to the beauty and fragility of the area.

Elizabeth's deep love for the environment evolved into a dedicated advocacy role, where she became an active voice in both national and local environmental and political campaigns. Her dedication to preserving the unique ecosystems of the Keys has made her a respected figure in conservation circles.

Her knowledge of the Florida Keys is vast, and she excels at sharing this with others. Her ability to pair her environmental passion with a practical business approach has made her an invaluable asset to those looking to make informed real estate decisions.

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