

**AGENDA
TOWN OF JUPITER ISLAND
TOWN COMMISSION MEETING
FRIDAY, MARCH 21, 2025, 9:00 AM
ISLAND ROOM – TOWN HALL – 2 BRIDGE ROAD**

PLEDGE OF ALLEGIANCE

ROLL CALL

COMMENTS*

Mayor/Commissioner Comments

- a. Town Coffee Update
- b. Commissioner Comments
- c. Agenda Approval
- d. Other Comments

Public Comment (Non-Agenda Related)

Public Comment is an opportunity for the Mayor and Town Commissioners to listen to any issue(s) of importance to you. Public Comment is offered at the beginning of our meetings, in the event attendees cannot stay in chamber for the agenda item or meeting duration. If you elect to address an item on today's agenda during opening Public Comment, we ask that you please refrain from re-addressing the item during Public Comment at the agenda item. Residents also may submit comments, at any time, to the Mayor and Commissioners into the public record: THMail@tji.martin.fl.us. (Please email Public Comment at least one business day prior to the meeting to ensure timely distribution to the Mayor and Commissioners.)

CONSENT ITEMS

1. Consent Agenda

Category A- To be reviewed and approved (as is or as edited) by the Town Commission

- a. Minutes of the February 19, 2025, Town Commission meeting
- b. Minutes of the February 18, 2025, Vulnerability Assessment Workshop
- c. Minutes of the February 14, 2025, Special Town Commission Meeting

Category B- Other Informational Materials (No Action Required)

- a. Minutes of the January 30, 2025, Board of Adjustment Minutes
- b. Minutes of the February 6, 2025, Impact Review Committee Meeting
- c. Minutes of the March 18, 2024, Finance Advisory Meeting
- d. Beautification Committee Update
- e. Scholarship Committee Update

PRIORITY MATTERS & PRESENTATIONS

2. Municipal Election 2025
 - a. Resolution No. 927 - Announcing General Election Results
 - b. Oath of Office/Swearing in of Newly Elected Commissioners - Honorable Judge Steven Levin*
 - c. Appointment of Mayor*
 - d. Appointment of Vice Mayor*
3. Mid-Session Report - 2025 Florida Legislature - Kelly Layman*

COMMISSION ACTION ITEMS

4. Ordinance No. 405 - Amending Appendix A of the Town's Code of Ordinances - 1st Reading
5. Ordinance No. 404 - Board of Adjustment Authority - 1st Reading
6. Ordinance No. 403 - Leaf Blowers - 1st Reading
7. Resolution No. 928 - Creation of Building Code Restricted Reserve Account
8. Resolution No. 929 - Amending Building Department Fee Schedule
9. Request for Waiver of Zoning in Progress
10. Resolution No. 930 - Opposing the "Lawsuits Against Local Governments" aka Sovereign Immunity Bills - Kelly Layman

OTHER ACTION ITEMS

11. Waterfront Setback Line Discussion*
12. Fiscal Year 2024 Annual Financial Audit Review

STANDING REPORTS

13. Town Manager's Report
 - a. Correspondence Regarding Bamboo Cottage Approval
 - b. Traffic Calming - Adam Kerr, Kimley Horn
 - c. Other Items*
14. Town Attorney Report*
15. Financial Report

16. Building Department Report

17. Public Safety

- a. Bicycle Safety*
- b. Public Safety Activity Report
- c. Other Items*

OTHER ITEMS

18. Meeting Dates

REMINDER - April 7, 2025 Ethics Training for Elected Officials - Town Hall Island Room, 9-1

- March 20, 2025 – Town Coffee with Mayor Townsend – 9AM

- March 20, 2025 – Beach Protection District Meetings – 10AM

- March 21, 2025 – Town Commission Meeting and Swearing in of newly elected officials – 9AM

- April 15, 2025 – Town Coffee w/ ??? – 9AM

- April 15, 2025 – SMRU Board and Beach Protection District Meetings – 10AM

- April 16, 2025 – Town Commission Meeting – 9AM

- a. Other Items*

** No advanced materials provided*

TOWN COMMISSION

Penny Townsend, Mayor
Marshall Field VI, Vice Mayor
Anne Scott, Commissioner
Patricia Warner, Commissioner
Joseph Taddeo, Commissioner

ADMINISTRATIVE STAFF

Town Manager, Robert Garlo
Town Attorney, Thomas J. Baird
Town Clerk, Kimberly Kogos

TOWN VISION

The Town of Jupiter Island is a barrier island community, between the Indian River Lagoon and the Atlantic Ocean, where the beauty of nature will always dominate the presence of man. Our vision for the future is illustrated by the traditions of the past, formed by a community of caring individuals who, with imagination and heart, have combined the island's beautiful gifts of nature with those of tradition and family. Inherent in the character of the Town are tranquility, seclusion and safety. The residents of Jupiter Island will faithfully endeavor to preserve and nurture their unique community for all future generations

STATE MANDATED STATEMENT

If a person decides to appeal any decision made by the board, agency, or commission with respect to any matter considered at such meeting or hearing, he will need a record of the proceedings, and that, for such purpose, he may need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based. Any person requiring a special accommodation at this meeting because of a disability or physical impairment should contact the Town prior to the meeting. Please contact the Town Hall, 2 Bridge Road, Hobe Sound, FL 33455, telephone (772) 545-0103.

**MINUTES
TOWN OF JUPITER ISLAND
TOWN COMMISSION MEETING
WEDNESDAY, FEBRUARY 19, 2025**

TIME: Wednesday, February 19, 2025 – 9:00 AM
PLACE: Town Hall Island Room – 2 Bridge Rd., Hobe Sound, FL
PRESENT: Present were Mayor Penny Townsend, Vice Mayor Marshall Field VI, and Commissioners Anne Scott, Patricia Warner and Joseph Taddeo. Also present were Town Manager Robert Garlo, Town Clerk Kimberly Kogos, Town Attorney Thomas Baird and IT Director Bill Sutton.

PLEDGE OF ALLEGIANCE

ROLL CALL AND COMMENTS*

Mayor Townsend called the meeting to order at 9:01a.m. She read the Town Vision Statement.

Mayor/Commissioner Comments

a. Town Coffee Update

Commissioner Taddeo reviewed the Town Coffee hour and announced 8 people in person and 10 online. He noted topics discussed included septic systems, SMRU challenges, beach renourishment, comprehensive plan review, and public beach closing at night.

b. Commissioner Comments and Agenda Approval

Mayor Townsend suggested moving agenda item 6 Waterfront Setback Line (WFSBL) Maps to immediately follow the shade meeting.

MOTION: *Field/Taddeo moved to approve the amended agenda.*

ACTION: *Motion passed 5-0.*

c. Other Comments

Public Comment (Non-Agenda Related)

There was none.

CONSENT ITEMS

1. Consent Agenda

Commissioner Scott commented on the Public Comment regarding the Waterfront Setback Line (WFSBL). A resident had asked whether a current WFSBL exists, but this question was not answered. She also noted that she had previously suggested using the toe of the dune as a measuring point. She requested clarification, as her question regarding the use of the toe of the dune as a measuring point had not been addressed. These changes will be reflected in the January 9, 2025 Town Commission minutes.

MOTION: *Field/Warner moved to approve as amended.*

ACTION: *Motion passed 5-0.*

Category A- To be reviewed and approved (as is or as edited) by the Town Commission

- a. Minutes of the January 9, 2025, Town Commission Meeting
- b. Minutes of the January 23, 2025, Comprehensive Plan Public Workshop
- c. Minutes of the January 29, 2025, Waterfront Setback Line Study Workshop

Category B- Other Informational Materials (No Action Required)

- a. Board of Adjustment Minutes, June 25, 2024
- b. Impact Review Committee Minutes, November 7, 2024
- c. Pension Board Minutes, November 14, 2024
- d. Joint Town/SMRU 401a DCP Committee Minutes, November 14, 2024

COMMISSION ACTION ITEMS

2. Comprehensive Plan Study - Ron Kagawa, Kimley Horn

Discussion began regarding a density analysis of the Town. This discussion was tabled until after the presentation.

Director Harding introduced Ron Kagawa and Adam Kerr of Kimley Horn. Mr. Kagawa provided a review of the Comprehensive Plan workshop and the timeline of the project, explaining the current phase of community connection and data analysis. He explained the workshop included 5 stations: Crafting the Vision; Coastal Management; Conservation and Recreation and Open Space: Future Land Use and Housing; and Transportation and Infrastructure and Capital Improvements.

Mr. Kerr reviewed each station in detail. He stated that most residents supported maintaining the Town's vision, emphasizing the natural environment and community character. There was strong support for preserving green spaces and addressing traffic and bike use concerns. The majority favored maintaining current beach access and preferred natural coastal management methods, such as beach nourishment and vegetative barriers, over man-made solutions. Residents also prioritized invasive plant removal and limiting fertilizer use during the wet season.

Mr. Kagawa reviewed next steps which include continuing to draft the Comprehensive Plan, presentation and workshop on the Comprehensive Plan and transmitting the Comprehensive Plan to the State of Florida by May.

Commissioner Scott asked if the traffic element is the right area to include the Town purchasing South Beach Road. Mr. Kerr confirmed that if that is a goal of the Commission, the traffic element would be the correct area to include that goal. Commissioner Scott stated that the road as well as the right of way are in question and have a great impact on the Town. This item will be added to a future Town Commission agenda for discussion.

Commissioner Scott acknowledged that there was consternation at the workshop regarding the format of the workshop and the recent change in technology that eliminates remote participation. She expressed concern that residents were not aware that their physical presence is needed at these workshops. She also expressed appreciation of the interactive format of the meeting.

Commissioner Taddeo stated that it was noted in the Town Coffee meeting that an Executive Summary of the Comprehensive Plan would be beneficial for the residents. Mayor Townsend stated there is a summary under each element, but additional education is always a good idea.

Commissioner Taddeo brought up the density of the Island and suggested an analysis in coordination with the Comprehensive Plan review. Town Manager Garlo noted there was resident input to confirm the wish to conduct a density analysis, so staff will move forward with that.

Commissioner Warner asked about a public safety element in the comprehensive plan. Currently it is included but is not a separate element.

Public Comment:

Resident Jay Wilson stated that the description at the workshop did not include a generous crowd. He noted that only seven (7) residents remained during the charette portion of the workshop, thus resident engagement was low. He suggested another method or better mechanism to engage the residents.

Mayor Townsend noted that JIRA and the Commission made every attempt to impress upon the residents to participate in the workshop.

Commissioner Scott stated that she is becoming more enthusiastic regarding surveys.

Resident Dede Brooks expressed concerns about low participation in the Comprehensive Plan workshop. She recommended using clear, bullet-pointed messaging in an email blast to engage residents, emphasizing the importance of preserving the Island's vision and encouraging survey responses to gauge community support. She highlighted safety issues on Beach Road, noting dangerous traffic conditions, speeding by non-residents, and oversized trucks creating hazards for pedestrians and cyclists. She urged the Town to explore making South Beach Road private as part of the Comprehensive Plan, even if the feasibility is uncertain. Ms. Brooks also questioned the approval of a large building without adequate parking, citing existing parking challenges on the Island. She emphasized that parking and traffic are critical issues and expressed hope these concerns would be addressed under Agenda Item 8.

Vice Mayor Field stated that the Club needs to be a better neighbor. The procedure of appeal and Board/Commission authority was briefly discussed.

Commissioner Warner stated that parking was discussed during the committee meeting.

Resident Karen Testa asked how a density study is done and what is involved. Commissioner Taddeo stated that we will find out more when staff engages with the consultant. Mr. Kerr explained that the team needed direction from the Commission on the desired Town density, suggesting they evaluate the current infrastructure's carrying capacity.

Vice Mayor Field asked how many coastal waterfront communities in Florida Mr. Kerr had worked with on compliance, and he estimated around two dozen. In response to questions about fertilizer, water quality, and leaf blower ordinances, Mr. Kerr noted that such regulations are typically addressed in local ordinances or land development codes rather than in comprehensive plans.

Commissioner Taddeo suggested getting a sampling of other municipalities and how they utilize their density analysis.

Mayor Townsend spoke about examining the Town's infrastructure by analyzing the current and maximum allowable density under the code, assessing road capacity and level of service, and considering

resident feedback. She noted that public roads cannot restrict access unless part of a gated community and highlighted ongoing challenges in engaging residents to participate in the Comprehensive Plan process. She emphasized the need to evaluate what the Town currently has, what is possible, and what the infrastructure can support.

Town Manager Garlo stated a way of simplifying the approach is by determining how many rooftops are desired on the Island.

Vice Mayor Field referred to what he calls "sleeper properties" that could be subdivided.

Resident Christina Boothe questioned the consultants' assumption that the Island's population would decline from 788 to 732, asking for clarification on the underlying assumptions for this projection. She suggested creating more opportunities for informal feedback from residents outside of formal Commission meetings, noting that the current method of using sticky notes to capture comments oversimplified complex issues. She recommended surveys or informal discussions where consultants could engage directly with residents to gain deeper insights, expressing concern that valuable resident input was not fully conveyed to the Commission.

Commissioner Scott stated that the Comprehensive Plan review is required by law. Residents want a Commission that looks at the long range and engages residents in the reality of the Comprehensive Plan on a regular basis.

Commissioner Warner agreed with Ms. Booth and Commissioner Scott and also supported the suggestion of a survey.

Vice Mayor Field suggested Ms. Boothe, Dede Brooks and Jay Wilson be a part of the process going forward. He also commented that adding Beach Road to Town property may not be the answer we are looking for.

3. Leaf Blowers Presentation (Erin Banas) and Draft Ordinance

Town Manager Garlo referred to the draft ordinance that reflects the wishes of the Commission as previously discussed. He introduced Director Duchock who informed the Commission of a few alternative views to provide more information including zoning or a blanket ban of gas-powered leaf blowers. Discussion ensued regarding a blanket ban and making the law as simple as possible, treating everyone the same.

Director Trent stated that landscape providers could adapt to upgraded equipment despite increased costs. He requested an exemption in the proposed ordinance for towable leaf blowers used by the Town and golf course, noting that no electric alternatives exist for large-scale tasks like hurricane cleanup or regular maintenance.

MOTION: *Field/Taddeo moved to revise the leaf blower ordinance to reflect a complete ban of gas-powered leaf blowers and allow electric leaf blowers to include a 65-decibel limit with a grace period of 12 months and an exemption for Town and Club Golf Course equipment.*

ACTION: *Motion passed 5-0.*

Public Comment:

Resident Ken McBrayer asked why the ban on gas-powered when it is really a noise ordinance matter. Vice Mayor Field noted that noise is more difficult to enforce so this ban is easier to enforce.

4. Resolution No. 926 Extending Waterfront Setback Line Zoning in Progress

Mayor Townsend reviewed resolution No. 926 to extend the Waterfront Setback Line.

MOTION: *Field/Warner moved to approve Resolution No. 926 to extend the Waterfront Setback Line Zoning in Progress through June 30, 2025.*

ACTION: *Motion passed 5-0.*

5. Acceptance of Group Retirement Plan Actuarial Valuation Report

Director Pazanski explained the Group Retirement Plan Actuarial Valuation Report and the process. He noted that in 2024, the market value increased by approximately 13%, while the annual funding requirement for the plan decreased by about 15%. He explained that GASB reports provide decision-useful information, enhance accounting and financial reporting, and increase transparency with around 10 years of historical data to assess plan viability. He noted no red flags in the reports, confirming that the plan is being administered correctly. The plan's funded status improved from 75% last year to approximately 86.5% this year, reflecting a strong market performance.

MOTION: *Taddeo/Field moved to accept the Group Retirement Plan Actuarial Valuation Report dated October 1, 2024, as presented.*

ACTION: *Motion passed 5-0.*

ADDITIONAL COMMISSION MATTERS

6. Waterfront Setback Line Maps

Mayor Townsend suggested deferring Item 6, Waterfront Setback Line Maps, until the next meeting, based on on-going litigation matters.

MOTION: *Scott/Field moved to defer Agenda Item 6, Waterfront Setback Line Maps, until the next meeting.*

ACTION: *Motion passed 5-0.*

7. Vulnerability Study Workshop Review*

Director Duchock stated participation was similar to that of the Comprehensive Plan Workshop. He stated that the team would share takeaways from the recent vulnerability assessment workshop and encourage public feedback via the email address VAstudy@tji.martin.fl.us. He noted that another public workshop is planned, with Cummins Cederberg presenting future phases, including a density analysis to identify and prioritize exposed Town assets. He emphasized helping residents understand how the findings apply to their properties

Vice Mayor Field stated most workshops have been woefully attended. He asked Director Duchock to reach out to the consultants to find out if they have better ways to increase participant input. He suggested

offering some sort of online availability to obtain participant input.

Public Comment:

Resident Dena Testa suggested using multimedia to advertise meetings and information.

8. Commission and Board/Committee Vacancies

Mayor Townsend announced Cynthia Keegan and Laurie Gaylord submitted resignations regarding the Local Planning Agency (LPA) and appointed Erin Charlton as Alternate to LPA.

MOTION: *Field/Warner moved to approve appointment of Erin Charlton as Alternate Member of the Local Planning Agency.*

ACTION: *Motion passed 5-0.*

Commissioner Warner explained what occurred at the January 30, 2025 Board of Adjustment (BOA) and February 6, 2025 Impact Review Committee (IRC) meetings pertaining to granting a variance for the demolition of a non-conforming 1,500 square foot building and for the construction of a new non-conforming building of 9,000 square foot. Commissioner Scott expressed much concern regarding delegating authority to an unelected board. She stated that there was much confusion during the BOA meeting

Vice Mayor Field agreed, although reluctantly, that the BOA made a huge error and suggested an ordinance to give the Town Commission the right of review of any application brought before the BOA and IRC and make it retroactive.

Commissioner Scott stated there are time limits of review. She maintained that the BOA and IRC cannot have full authority.

Vice Mayor Field noted he prefers a review process first but would agree to making the BOA and IRC advisory only.

Commissioner Scott asked about the review period. Town Attorney Baird stated the 30-day period begins once the written orders are delivered to the applicant.

Commissioner Taddeo asked if Director Harding provided staff recommendations to the Board/Committee. Director Harding stated that the building was non-conforming, replacing with something three times the size and are not permitted to approve unless the Board finds a reason to approve.

Town Attorney Baird explained that there is only the appeal process in place per Town Code. He stated the applicant could ask for a rehearing. Vice Mayor Field suggested sending the Club a letter to inform them that the Commission is disappointed that they would apply for something so out of line. He also stated that he would be in favor of voting to take away authority of the BOA and IRC. Commissioner Taddeo expressed strong disagreement. Vice Mayor Field stated that when the Chair retired, the BOA was left without leadership. Commissioner Scott noted that this is not one mistake, rather multiple mistakes, and the Commission should not delegate authority to a lesser board.

Mayor Townsend agreed that the Boards and Committees need to understand the seriousness of their responsibilities and authority.

Public Comment:

Resident Roger Griffin stated his disagreement with the BOA as they "go along with the applicant." He expressed historically it was very difficult to obtain a variance. He expressed that staff has let the Town down in recent years. He stated the Building Director should provide recommendation and Town Manager should sit on the dais to observe the process. He stated that now the alternates don't need to go to the meeting. He stated that Attorney Skip Randolph provided meetings annually to explain the importance of the Board/Committee but that does not occur anymore. He stated that previously, issues were corrected before they ever came before the board since the staff was more involved. The BOA must be educated without expecting them to know everything without guidance and assistance.

Discussion continued.

MOTION: *Scott/Field moved to authorize staff to draft an Ordinance to make the Board of Adjustment advisory only.*

ACTION: *Motion passed 4-1; Commissioner Taddeo dissenting.*

Commissioner Scott asked Town Attorney Baird whether the 1,320-foot appeal radius is measured from the proposed structure or from the Club property line. Town Attorney Baird responded that, while he would need to review the ordinance to confirm, it is likely measured from the parcel property line. He noted that measuring from the property line makes the most logical sense, as otherwise, an additional measurement from the property line to the structure would be required. He agreed to provide clarification once he reviewed the ordinance.

MOTION: *Field/Scott moved to send a letter to the Jupiter Island Club regarding resubmitting their application due to the non-conformity.*

ACTION: *Motion passed 5-0.*

Mayor Townsend stated that staff must provide a recommendation to BOA and IRC and not just findings and facts but their opinion as well which is why the Building Department was upgraded to provide this type of guidance.

STANDING REPORTS

9. Town Manager's Report

- a. Legislative Request to Re-issue the Town's 2024 Resolution Expressing Opposition to Sovereign Immunity Bill(s) for the 2025 Session (Kelly Layman)

External Affairs Consultant Kelly Layman recommended amending the leaf blower ordinance quickly, requiring two readings to secure the Town's position before potential state-level changes.

Ms. Layman also discussed proposed legislation to increase sovereign immunity caps from \$200,000 per person and \$300,000 per incident to \$1 million per person and \$3 million per incident, with future increases tied to the Consumer Price Index. The bill affects municipalities, sheriff's departments, public hospitals, and local taxing districts.

She noted support and opposition from major lobbying groups, including the Florida League of Cities and the Florida Justice Association. She recommended updating last year's resolution opposing the bill and forwarding it to Tallahassee. The Commission agreed to draft a new resolution for Town Attorney Baird's

review.

MOTION: *Field/Taddeo moved to approve amending Resolution 911 to current standards, as discussed.*

ACTION: *Motion passed 5-0.*

b. Other Items*

Coffee Hour vs. office hours

Commissioner Scott recommended to table the item until the new Commission is elected. She also suggested considering joint meetings with the County Commission in the future in the Island Room to explore matters of mutual interest. Town Manager Garlo agreed to pursue with the County Commission.

10. Town Attorney Report

a. Litigation Update*

b. Other Items

The Town Commission discussed how Alternate Board members participate at meetings.

Town Attorney Baird explained that while Alternates previously helped meet quorums when Boards had vacancies, most Boards are now fully staffed except for the LPA. He noted that in other municipalities, Alternates typically participate only if a Regular Member is absent, or they may participate in discussions without voting. He highlighted confusion at a recent BOA meeting where Alternates participated from the audience and recommended the Commission decide if Alternates should participate fully (without voting) and ensure a designated space for them to avoid confusion.

Commissioner Scott emphasized the need for clarity regarding the role of Alternate Members. She asked where it is specified that the BOA and IRC are limited to considering only the information presented and noted that the ex-parte rules and overall process need clearer guidance.

Town Attorney Baird explained that the ex-parte communication statute allows Board Members to disclose relevant information obtained outside of meetings, ensuring all facts are considered during deliberations. He emphasized that disclosures should be specific, not just general statements. He suggested holding a workshop to educate Board Members on ethics, public records, Sunshine Law, and quasi-judicial processes to improve clarity and compliance.

Discussion continued regarding the number of Board Members and appropriate seating arrangements at the dais.

Town Attorney Baird clarified that, as a matter of practice, the Board Chair selects Alternates based on seniority, with the longest-serving Alternate moving into a decision-making role when needed. He noted that vacancies are typically filled by promoting Alternates to permanent members based on longevity.

The Town Commission recessed at 11:52 a.m.

The Town Commission reconvened at 1:50 p.m.

11. Financial Report

Director Pazanski provided an overview of the budget to date noting Year to Date (YTD) revenues at

\$9.4M and expenditures at \$4.2M. He addressed a question from Commissioner Taddeo about a line item on the balance sheet regarding utilities.

12. Building Department

Director Harding reviewed the Building Department and Code Enforcement reports. Director Harding also stated that the Town is preparing to notify rental property owners of the requirement to register and obtain a permit from the Town of Jupiter Island. She noted that no owners have requested a permit yet and that the Town is reviewing vacation rental advertisements to identify affected properties. Copies of the ordinance and applications are available in the Building Department.

13. Public Safety

a. Administrative Vehicle Purchase

Chief Ewing reviewed the purchase of an administrative vehicle purchase, noting no action is required at this time. The purpose of the vehicle is for travel to and from training for administrative matters. He provided brief details.

Mayor Townsend asked logistical questions. Chief Ewing confirmed the vehicle would remain at Public Safety and confirmed that personal vehicle usage is reimbursed.

b. Public Safety Department Activity Report

Chief Ewing briefly reviewed the Activity Report. He provided an explanation of a lengthy medical call, noting that current protocol includes remaining on scene to stabilize the patient before transport. He also noted a bicycle/vehicle crash occurred, and the cyclist was cited. He added that weekends at the public beach have been extremely busy although calls have decreased. Discussion ensued regarding portable message boards to notice full parking lots.

Mayor Townsend asked Chief Ewing to bring forth traffic-calming mitigation methods on North Beach Road for next month.

Commissioner Taddeo asked for the response times for heart and stroke patients.

Commissioner Warner referred to flashing signs regarding current speed of vehicles. Chief Ewing stated there are two in use on the Island at this time.

OTHER ITEMS

14. Meeting Dates

- February 14 – 28, 2025 – Qualification for Municipal Election – 8AM – 4PM
- February 18, 2025 – Town Coffee with Commissioner Taddeo – 9AM
- February 18, 2025 – Vulnerability Assessment Workshop – 10AM
- February 18, 2025 – SMRU / Beach Protection District Meetings – Directly following Workshop at 10AM
- February 19, 2025 – Town Commission Meeting – 9AM
- March 18, 2025 – Municipal Election (3 seats)
- March 20, 2025 – Town Coffee with Mayor Townsend – 9AM
- March 20, 2025 – Beach Protection District Meeting – 10AM
- March 21, 2025 – Town Commission Meeting and Swearing in of Newly Elected Officials – 9AM
- April 7, 2025 – Ethics Training for Elected Officials – 9AM
- April 15, 2025 – Town Coffee w/ ??? – 9AM

- April 15, 2025 – SMRU Board / Beach Protection District Meetings – 10AM

- April 16, 2025 – Town Commission Meeting – 9AM

Election dates were reviewed.

15. Other Items*

Town Attorney Baird requested a private attorney-client session at the next meeting or earlier if needed to discuss *Testa vs. Town of Jupiter Island et al* and potentially other pending cases.

MOTION: *Scott/Warner moved to allow an attorney client session.*

ACTION: *Motion passed 5-0.*

Meeting adjourned at 2:10 p.m.

Respectfully submitted,

Kimberly Kogos, Town Clerk

**MINUTES
TOWN OF JUPITER ISLAND
TOWN COMMISSION MEETING
TUESDAY, FEBRUARY 18, 2025**

WHAT: Vulnerability Study Workshop
TIME: Tuesday, February 18, 2025 – 10:00 AM
PLACE: Town Hall Island Room – 2 Bridge Rd., Hobe Sound, FL
PRESENT: Present were Mayor Penny Townsend, Vice Mayor Marshall Field VI, and Commissioners Anne Scott, Patricia Warner and Joseph Taddeo. Also present were Town Manager Robert Garlo, Town Clerk Kimberly Kogos, Town Attorney Thomas Baird and IT Director Bill Sutton.

PLEDGE OF ALLEGIANCE

AGENDA

1. Welcome and Introductions

Mayor Townsend called the meeting to order at 10:04am. She read the Town Vision Statement.

Director Duchock greeted the Commission and provided a brief introduction and explained the meeting format.

2. Project Background Presentation

Jennifer Bistyga of Cummins Cederberg introduced herself and her team. She explained the purpose of a vulnerability Assessment and how the Resilient Florida Grant Program is involved. She explained what the assessment includes:

- Evaluate the vulnerabilities of critical assets
- Create a list of these assets, prioritized by flood risk
- Flood risk: sea level rise, king tides, storm surge and precipitation

She explained that the Town will use this information to be better equipped to plan adaptation and resiliency measures in the near and long-term. She noted that the Town can also submit proposed projects to the Statewide Flooding and Sea Level Rise Resilience Plan for the potential award of legislative funding.

Ms. Bistyga announced two public outreach sessions during this study. She explained that today's outreach is focused on allowing the public to provide input during the initial data collection stages. The Scope of Work for the Assessment Project includes 9 steps (tasks), which Ms. Bistyga reviewed, with completion by March 2026.

Vice Mayor Field asked how the environmental changes are accounted for, since data is updated every 5 years. He suggested using visual aids to explain what the data and information means to residents and how it may impact them personally (ie stake in the ground to demonstrate storm surge/king tide impacts).

Ms. Bistyga continued with her presentation. Commissioner Taddeo asked if other municipalities had

received funding yet. Ms. Bistyga informed him that Bal Harbor had received funding as they had completed their assessment. Martin County is currently in the process as well.

The presentation ended at 10:53am and the floor was opened for the breakout sessions. Ms. Bistyga announced the email address for residents to submit comments during/after the workshop.

3. Breakout Session

Participants visited the stations for approximately 10-15 minutes.

The Commission called the breakout sessions to an end once everyone had visited each station.

4. Question and Discussion

Vice Mayor Field asked the consultant to provide more personal information for the residents, so the data is meaningful.

Commissioner Warner noted that the Jupiter Island Club has worked with Cummins Cederberg as well pertaining to their vulnerability assessment.

5. Closing Remarks

Ms. Bistyga provided closing comments, noting again the email address for resident comments.

Mayor Townsend adjourned the meeting at 11:05am.

Respectfully submitted,

Kimberly Kogos, Town Clerk

**MINUTES
TOWN OF JUPITER ISLAND
TOWN COMMISSION MEETING
FRIDAY, FEBRUARY 14, 2025**

WHAT: Special Town Commission Meeting re. Current Litigation
TIME: Friday, February 14, 2025 – 9:00 AM
PLACE: Town Hall Island Room – 2 Bridge Rd., Hobe Sound, FL
PRESENT: Present were Mayor Penny Townsend, Vice Mayor Marshall Field VI, and Commissioners Anne Scott, Patricia Warner and Joseph Taddeo. Also present were Town Manager Robert Garlo, Town Clerk Kimberly Kogos, Town Attorney Thomas Baird and IT Director Bill Sutton.

PLEDGE OF ALLEGIANCE

1. Mayor/Commissioner Comments*

Commissioner Scott commented in appreciation of the residents in attendance to show interest in important Town matters, even knowing that the Commission will recess to a private meeting.

Mayor Townsend noted the format of today's meeting.

2. Public Comment*

Public Comment is an opportunity for the Mayor and Town Commissioners to listen to any issue(s) of importance to you. Public Comment is offered at the beginning of our meetings, in the event attendees cannot stay in chamber for the agenda item or meeting duration. If you elect to address an item on today's agenda during opening Public Comment, we ask that you please refrain from re-addressing the item during Public Comment at the agenda item. Residents also may submit comments, at any time, to the Mayor and Commissioners into the public record: THMail@tji.martin.fl.us. (Please email Public Comment at least one business day prior to the meeting to ensure timely distribution to the Mayor and Commissioners.)

Resident Karen Testa greeted the Commission and expressed appreciation of when the Mayor reads the Town Vision Statement at the beginning of each Town Commission meeting.

Mayor Townsend read the Town Vision Statement.

*The Commission recessed at 9:04am to convene a closed-door Attorney-Client session.
The Commission reconvened at 11:15 am.*

Mayor Townsend announced that the closed-door session had adjourned and the attorneys received the information they needed to proceed with litigation matters.

3. Attorney Comments for Consideration*

Town Attorney Baird requested an Attorney Client Session during the regular Town Commission meeting scheduled for February 19, 2025.

MOTION: *Vice Mayor Field/Commissioner Taddeo moved to authorize the Town Manager to notice an Attorney-Client Session for February 19, 2025*

ACTION: *Motion Passed 5-0*

4. Other Items*

No other items were discussed.

Meeting adjourned at 11:16 am.

Respectfully submitted,

Kimberly Kogos, Town Clerk

MINUTES
TOWN OF JUPITER ISLAND
BOARD OF ADJUSTMENT MEETING
Thursday, January 30, 2025 – 9:00 a.m.



TIME: Thursday, January 30, 2025- 9:00 a.m.

PLACE: Town Hall - Island Room

PRESENT: Present in person were: Vice Chair Mark Newman, Members Hugh O’Kane, Jodi Dines, Nancy Auth, and Alternate Members Truman Hobbs, Deane Blazie, and Walter McCormick. Also present were Building Department Director Catherine Harding, Town Attorney Thomas Baird, and Administrative Assistant Deb Sperco.

Vice Chair Mark Newman called the meeting to order at 9:00 a.m. He determined there was a quorum present. Board members introduced themselves and Town Attorney Baird clarified which were voting members.

1. Minutes of the meetings of June 25, 2024

MOTION: *O’Kane/Auth moved to approve the minutes of the June 25, 2024, Board of Adjustment meeting.*

ACTION: *The motion passed 5-0.*

All those intending to speak were sworn in including: Kevin Asbacher of Asbacher Architecture; Richard Rutledge of Innocenti & Webel; Michael Feil, General Manager and Chief Operating Officer Jupiter Island Club; and Building Director Catherine Harding.

2. 1 SE Estrada Road

This is the of application of Jupiter Island Holdings, Inc, represented by Kevin Asbacher, AIA, of Asbacher Architecture requesting the following:

Request for relief from Article III, Division 9, Section 9.02C. Required yards. The required front yard setback on Gomez Road is 50 feet. The applicant is requesting a 30.4- foot front yard setback that matches the front yard setback of the existing building to be demolished on Gomez Road and;

Request to replace a nonconforming building under Article IX, Division 2. Nonconforming structures. Section 2.02. Nonconforming buildings. C. Replacement. To demolish and replace the Bamboo Dormitory.

Ex-Parte Communication:

- *Vice Chair Newman stated he had met with Building Director Harding and visited the property.*
- *Member O’Kane had no ex-parte communication.*
- *Member Auth stated she had met with Building Director Harding and visited the property.*
- *Member Dines stated she had met with Building Director Harding.*
- *Alternate Member Blazie had no ex-parte communication.*

Building Director Harding introduced the application and provided background information.

Kevin Asbacher, representing the applicant, greeted the Board and provided a brief history of the project. He provided the existing property survey, site plan and proposed facility, followed by site data. He displayed partial floor plans and elevations.

Member Dines asked if the club had considered less prominent areas for expansion and inquired about the possibility of adding to the existing dorms behind the club. She also asked how many residents there were in total for all dorms. Mr. Asbacher explained the club had considered campus-wide options, including near the golf house, but determined the area was too small and would displace parking. He emphasized that the chosen location was the least impactful.

Mr. Feil stated that around 90 employees are currently housed on campus, with 30 off-campus. After the expansion, approximately 120 employees would be housed on campus, reducing traffic and daily commutes. The club hoped this would positively impact the town.

Member Dines expressed concern about the impact on residents, especially regarding traffic. Mr. Feil explained the expansion would reduce car and golf cart traffic but may increase foot traffic. Additional walkways have been added for safety. He also clarified that expanding the existing dorms was not feasible due to space limitations, and the Bamboo Cottage, needing replacement, would be removed to align with club and town standards.

Richard Rutledge of Innocenti & Webel reviewed the landscape plans, noting the relocation of approximately 70 trees to increase buffering. He further explained the two-phase construction staging and buffering along the south and Gomez Road. He displayed two landscape elevation renderings.

Member O'Kane inquired about the construction schedule, noting the intersection is busy. Mr. Rutledge confirmed they have developed a schedule, aiming to start and finish the project by May 1 or November 1 respectively of this year. The construction will involve walls built off-site and brought in and set with a crane for rapid progress. The goal is to complete it before the season to minimize disruption.

Member Auth expressed concerns about the project increasing the nonconformity of the structure, as the addition of a back portion would make it a larger nonconforming structure. Mr. Rutledge clarified that the new construction would not extend closer to the road than the existing bamboo structure and would align with other nearby structures. The back portion would be conforming, and the setback would meet the required line, with the closest structure being 50 feet from the road center.

Discussion continued about a nonconforming structure and setbacks.

Building Director Harding explained that if a nonconforming structure is demolished, it can only be replaced within the same footprint. Since this project expands the footprint, it is more nonconforming. She clarified that repairs could be made within the existing footprint, but rebuilding outside of it would require a variance, which the Board is considering.

Acting Chair Newman asked about the entrance, and Mr. Asbacher clarified there would be no access off Gomez; all entrances would be at the backside, near the existing dorms. He explained the design aims to conceal the building, making it blend with the club property while having a more refined look compared to the existing dorms. The goal is to screen the structure as much as possible.

Member Dines commented on exceeding the footprint, and Mr. Ausbacher explained they explored other locations but found none better. He reiterated the project would reduce cars and traffic, benefiting both residents and club members, and justifying the variance.

Discussion continued about Gomez Road.

Town Attorney Baird explained that variances are specific to the property being considered, and precedent cannot be discussed. He noted that while applicants may reference other boards, variances are not determined based on previous cases, but solely on the request for the specific property.

Alternate Member McCormick asked about the setback, and Mr. Ausbacher clarified that it would align with the entire line of club buildings, with no building closer to Gomez Road than the existing structures, including the one furthest north.

Public Comment:

There was no public comment.

MOTION: O’Kane/Blazie moved to approve the application and grant the variance as presented.

ACTION: The motion passed 3-2. Members Dines and Auth voted in opposition.

3. Other Items

A. Next Meeting – February 27, 2025 (If Required)

Building Director Harding stated that there may be one application to consider and will send correspondence to the Board.

B. Other Items

No other items were discussed.

The meeting was adjourned at 9:48 a.m.

Respectfully submitted,

Kimberly Kogos, Town Clerk

**MINUTES
TOWN OF JUPITER ISLAND
IMPACT REVIEW COMMITTEE MEETING
THURSDAY, FEBRUARY 6, 2025**

TIME: Thursday, February 6, 2025 – 9:00 AM
PLACE: Town Hall Island Room – 2 Bridge Rd., Hobe Sound, FL
PRESENT: Present were Chair Bonnie Schiralli, Vice Chair Judy Holden, Members Valerie McNeely, and Eleanor Seaman, and Alternate Members Marshall Field V, Maria Bayazid and Christina Whitney. Also present were Town Manager Robert Garlo, Town Clerk Kimberly Kogos, Town Attorney Thomas Baird and IT Director Bill Sutton.

CALL TO ORDER AND COMMENTS*

Chair Schiralli called the meeting to order at 9:00 AM and read the purpose of the Impact Review Committee. into the record. She announced a quorum and introduced sitting/voting committee members which included all Regular Members and Alternate Member Field. She noted that Alternate Members Christina Whitney and Maria Bayazid were in attendance but not voting.

Town Clerk Kogos swore in those intending to speak including Kevin Ausbacher, Ausbacher Architecture; Richard Rutledge, Innocenti & Webel; and Ken Botsford who attended for Michael Feil of the Jupiter Island Club; and Building Director Catherine Harding.

ACTION ITEMS

1. Minutes of the November 7, 2024, Impact Review Meeting

MOTION: *Field/Holden moved to approve the minutes as presented.*

ACTION: *Motion passed 5-0.*

2. 1 Estrada Road - Bamboo Dorm - Jupiter Island Club

This is an application from Jupiter Island Holdings, Inc., represented by Kevin Asbacher, AIA, of Asbacher Architecture, requesting the following:

Demolish an existing two-story wood frame cottage, and construct a new, two-story 9,200 s.f. dormitory facility consisting of 31 small rooms, group bathrooms, lounge and a small laundry facility with new and enhanced landscaping. Relocate an existing drive south of the existing dorm that accesses Gomez Road, further to the south.

Ex-Parte Communication:

- Chair Schiralli stated that she visited the property with Building Director Harding, read all materials, discussed parking with staff and Sergeant Lasaga, and had no additional ex-parte communication.
- Vice Chair Holden stated that she visited the property, read all materials, and had no ex-parte communication.
- Member McNeely stated that she was familiar with the property, read all materials, and had no ex-parte communication.
- Member Seaman stated that she visited the property, read all materials, and had no ex-parte communication.

communication.

- Alternate Member Field stated that he visited the property with Building Director Harding, read all materials, and had no ex-parte communication.

Catherine Harding introduced the application and provided background information.

Kevin Ausbacher provided a presentation beginning with the request and a visual display of the site plan and survey. He explained the parking area, foot paths, the demolition areas and new structure. He reviewed the floor plan of the new dormitory, including sleeping rooms, lounge, bathrooms, laundry and kitchen. He provided elevations to show the aesthetic of the two-story building. Mr. Ausbacher outlined potential impacts, noting reduced traffic as employees would be housed on-site. The site plan includes a hidden employee parking path and a relocated access drive to minimize visibility of back-of-house operations. The building will use a precast concrete system, with components made off-site. Demolition of the cottage is scheduled for May 1, with construction completed by October 31, ensuring no disruption to the next season.

Member McNeely asked about the color of the building materials. Mr. Ausbacher noted that the building and windows would be white with soft gray metal roof. He also answered Alternate Member Field's question that the structure will be built to current hurricane code and will include emergency generators.

Chair Schiralli asked about the new access road location and width for safety purposes. Mr. Ausbacher explained the location. Chair Schiralli commented concern regarding replacing a small cottage with a large 9,200 sq. ft. building. She noted the parking and asked where the staff currently park vs. where they will park in the future. Mr. Ausbacher explained the parking and noted that the staff will now live on campus and may not require a car. Additionally, as they will reside on campus, they will not drive on and off island during peak hours.

Vice Chair Holden referred to "hardship" in the code and asked the Town Attorney to elaborate on this point. Town Attorney Baird explained that there are seven standards that need to be met for a hardship. He noted that the BOA felt the standards had been met and granted a variance.

Vice Chair Holden expressed concern regarding the access road location and traffic flow. She expressed interest in making this a condition of approval.

Member McNeely asked about a hurricane event and asked about club liability regarding mandatory evacuation while club staff is in residence. Discussion ensued regarding this matter.

Chair Schiralli mentioned construction matters of concern and it was clarified that those matters had been reviewed and approved by the Board of Adjustment last week. She also asked about construction truck traffic.

Alternate Member Bayazid referred to the parking spaces and noted the entrance to the loading dock. She expressed concern regarding losing automobile parking and safety to the loading dock. Mr. Ausbacher explained the parking situation and the size of the space to accommodate large trucks and safety vehicles.

Alternate Member Whitney asked about parking and traffic, noting that employees come on and off the island on bikes and motorbikes. She expressed concern regarding the new parking area. Mr. Ausbacher noted that Mr. Rutledge will better explain the parking area and traffic direction.

Alternate Member Field suggested installing a mirror for better visibility.

Richard Rutledge reviewed the landscape plan, noting tree and planting relocation plans. He explained the staging plans for demolition as well as for the construction phase of the project. He noted the location of the dumpster and port-o-let. He reviewed new walking paths and additional vegetation around the structure and campus for staff mobility and privacy. Mr. Rutledge displayed and reviewed buffer elevations as well as the site triangle of the access road for safety purposes.

Chair Schiralli expressed concern regarding the buffering and asked for a denser landscape. Mr. Rutledge further explained the density of the proposed buffer and stated that he can better utilize the proposed trees to further shield the visibility of the building and roof.

Vice Chair Holden expressed concern regarding the traffic mirror suggested by Alternate Member Field regarding aesthetics and the actual need for the mirror.

Public Comment:

There was no public comment.

Town Attorney Baird reviewed the following conditions:

- Require directional one-way signs at exit and entrance locations as determined by public safety
- Require two-way mirror at exit of club if determined
- Revise landscape plan to include additional screening
- Construction trucks will go up Estrada and not onto South Beach Road (exiting on South Gomez to east on Estrada then north on South Beach Road)

MOTION: *Holden/McNeely moved to approve the application with recommended conditions.*

ACTION: *Motion passed 5-0.*

3. **Other Items***

a. Next Meeting - To be determined*

Building Director Harding indicated that there are applications for March. The next meeting will be March 6, 2025.

b. Other Matters*

There were no other matters discussed.

Chair Schiralli adjourned the meeting at 9:58 AM.

Respectfully Submitted,

Kimberly Kogos, Town Clerk

**MINUTES
TOWN OF JUPITER ISLAND
FINANCE ADVISORY COMMITTEE MEETING
March 18, 2024**

TIME: Monday, March 18, 2024 – 10:30 a.m.

PLACE: Town Hall Conference Room

PRESENT: Committee Member/Acting Chair Stephen Timbers, Committee Member Jay Wilson, Committee Member Bill Brown, Committee Member/Town Manager Bob Garlo, and Committee Member/Finance Director and Human Resources Director Matthew Pazanski, and Town Clerk Kimberly Kogos.

REMOTELY: Committee Chair Charles Brennan

Committee Member/Acting Chair Timbers called the meeting to order at 10:30 a.m.

1. Approval of the March 7, 2022, Meeting Minutes

Chair Brennan polled the committee for any changes in the meeting minutes of January 30, 2023, and none were noted. Member Brown requested affirmation of the Committee’s purpose, which Town Manager Garlo confirmed to be adhering to best practices as an advisory committee. Mr. Garlo introduced Director Pazanski, noting his dual responsibility of Finance Director and Human Resources Director. Member Wilson recalled that previously Mr. Michael Ventura had functioned in a dual role as Town Manager and Chief Financial Officer, opining that employing a full-time Chief Financial Officer would result in overstaffing since staff included an Assistant Financial Officer and two Accountants. Town Manager Garlo noted that the Town has historically employed a CFO, however Town Manager Ventura served dual roles during his tenure. Director Pazanski advised he also holds a dual role as Finance/Human Resources Director. Mr. Pazanski affirmed the Finance Department consists of two senior accountants, an accounting clerk, and a Finance Manager who is located full-time at South Martin Regional Utility (SMRU). Mr. Pazanski also advised that new auditors had performed the audit this year as a result of an RFP advertised by the Town last year. The selection committee consisted of two neighboring Utility’s CFOs as well as one of their Town Commissioners. The Committee selected Mauldin & Jenkins as the new Auditors for the Town of Jupiter Island for a five-year period, with the Town Commission and Audit Committee were in agreement. Moving forward, the Town will present a new RFP approximately every five years. Member Brown shared some history of the Town’s audit process and noted that during his tenure, Mr. Ventura would consistently present the Audit within a four-month timeframe and was prudent in providing a balanced financial statement monthly - which he found to be comforting. Director Pazanski assured the committee that each department will continue to perform in a timely manner, adding that the Town Commission reviews the financial report on a monthly basis.

MOTION: *Timbers/Wilson moved to approve the minutes of the January 30, 2023, Finance Advisory Committee.*

ACTION: *Motion passed 5-0.*

2. Review of the Draft Audited Financial Statement as of September 30, 2023

Mr. Daniel Anderson, Partner at Mauldin & Jenkins, LLC, introduced himself to the committee and noted that the firm had been appointed in July 2023 and recently completed the Town’s 22-23 Fiscal Year Audit. Mr. Anderson gave a brief narrative of the firm, its governmental partners, achievements, and what is required by the Town’s Financial Statement. Member Timbers noted that there was a failure on the part of the Town regarding up-to-date controls which appear to be remedied at this time, and would not reflect negatively on the Financial Statement, which Mr. Anderson confirmed to be correct. The Town has a single employer defined benefit pension plan, a few defined contribution plans, and originally included in its report a private purpose trust and an agency bond. Effective as of FY20-21, GASB issued a new pronouncement on fiduciary activities and redefined fiduciary activity. Based on the updated definition, the defined contribution plans, private purpose trust and the agency plan operations were designated as not meeting the definition of

fiduciary activities under the new standards. Until recently GASB was silent on whether they could be included or not, so many entities (including the Town) originally included DC Plans in this year's financial statements. Therefore, last year's totals were overstated in the total net position (although not incorrect), and they are no longer able to be included in the report. Mr. Anderson stated that the revised standards have now been implemented for this year. Director Pazanski further stated that the Defined Contribution Plan is basically an expense to the Town every year, so the contribution made to the employee is transferred as an expense to the Town, but the benefit of the asset sits with the employees. Even if the employee left before vesting (3 years) the money remains part of the plan and will be utilized as future contributions. Mr. Anderson continued that a Single Audit is a compliance-based audit if the Town spends more than \$750 K of Federal or State awards; since the Town does not qualify there was no report generated. Additionally, the Town's policies and procedures were examined, tested, and were found to be complying with and in accordance with other authorities.

There are accounting estimates that are significant piece of the Town's financial statements, the most significant estimates are the net pension liability, the depreciable lives of the Capital Assets and selecting what is the depreciable period and having it depreciating over the term. Mr. Anderson expressed appreciation for Finance Director Pazinski and the staff providing all information requested and found no disagreement concerning policies or accounting procedures. Mr. Anderson stated that they are unaware of any consultation with other accountants by management, nor were any significant business issues discussed with management regarding and plans or strategies that might impact the risk and material misstatement on the Financial Statements. All proposed audited adjustments have been posted to the Town's records, and there were no uncorrected misstatements proposed and unaccepted by the Town.

The firm is not aware that the Financial Statements are included in any other documentation at this point; and lastly Mauldin & Jenkins is independent with respect to the Town. The last slide provides some additional information that would be included in the Auditor's Discussion and Analysis, it has those required communications that were talked about in written format talks about the detailed audit findings that also included in the Financial Statements.

Chair Timbers asked if the same auditor would be assigned to the Town for the length of the Agreement. Mr. Anderson noted that the firm's largest niche is government so there is the potential to rotate partners should the Town elect to do so. Additionally, at the end of the audit a quality assurance partner, independent from the audit process, will review everything from a quality assurance standpoint.

Mr. Timbers asked if it is common for a municipality to have an enterprise entity similar to SMRU (the utility). Mr. Anderson noted that a lot of municipalities have enterprise funds built in but opined that the Town's is unique in treating it separately, although not separate on the books. It is not uncommon to have municipalities with water and sewer funds, stormwater funds, or sanitation funds. Member Timbers asked what the Town wants to get out of the Utility. Member Brown cautioned that the topic can be political and provided some historical data.

Mr. Timbers expressed concerns over new development outside the urban services boundary which could potentially require water for golf courses, etc. from SMRU. Town Manager Garlo noted that Martin County's Utility will serve the proposed development in the West, which is very low density. An agreement with Martin County Utility has been proposed that they will not serve anything east of the turnpike. [At this point Member Brennan stated he needed to leave the meeting but opined that the Financial Statements are presented in a fair way and supports recommendation for the Commission to accept as presented.] Additionally, Town Manager Garlo noted that SMRU is in the process of having a Master Plan produced to define the best course of action. In response to Mr. Timber's inquiry, Director Pazanski noted that the Town will be satisfying some debt during the next three years. Town Manager Garlo noted that the Designed Benefit Plan is frozen, and Mr. Pazanski noted that there are currently 70 employees participating, and 7 active employees. Director Pazanski also commented that Town employees are very appreciative of the Town's unique plan and its benefits.

Member Timbers requested comments from the Committee on the Financial Statements compared to last year. Mr. Anderson noted that Utility's performance this year produced positive cash flows putting the Utility in a strong position; the Town's General Fund remains in a positive and strong position; and required contributions from the Town are being applied to Defined Benefit Plan and General Fund so it also remains robust. Mr. Timbers opined that there is no need for the Utility to subsidize the General Fund.

Member Timbers questioned what the amount under Licenses and Permits represents. Mr. Pazanski responded that the funds represent building permit fees received from construction activity and are difficult to forecast, so revenue is generally projected conservatively. Building permit fees are restricted and can only be used for building activity, code enforcement, and are itemized under Government Activity. In the future, it may be discussed with the Commission to reduce building permit fees, creating reserve funds for leaner years. Discussion arose around the Town's involvement in various litigation cases and if Reserves were adequate in relation to exposure, which Mr. Anderson opined to be so. Director Pazanski noted that unassigned reserve is approximately \$7.5 MM.

Member Wilson requested the auditor's opinion regarding the Town's cyber security policies, to which Mr. Anderson advised internal controls and best practices had been evaluated to have strong controls in place. Town Manager Garlo noted that the Town's IT Director utilizes an outside cyber security auditor, and discussion ensued regarding various towns that had been targeted. Mr. Garlo also noted that cyber security training is assigned to staff on a regular basis.

MOTION: *Timbers/Wilson moved to recommend the Town Commission's approval of the audited 2023 Financial Statements*

ACTION: *5-0, motion passed.*

Committee Requests:

- Earlier Audit review next year.
- Highlighting areas that require closer examination.

Mr. Anderson provided a summary of the highlights from the 2023 Town of Jupiter Island Financial Statements. The meeting was adjourned at 11:36 am.

Respectfully submitted,

Kimberly Kogos, Town Clerk

TOWN OF JUPITER ISLAND
BEAUTIFICATION COMMITTEE UPDATE
MARCH 2025

Thus far in 2025, the Town of Jupiter Island Beautification Committee has continued its efforts to sustain the beauty and heritage of the Bridge Road Ficus Allée, as well as making recommendations toward beautification of other landscapes on Town properties. Presently, the Committee consists of Chair Ken McBrayer representing the Jupiter Island Residents Association, Judy Light representing the Jupiter Island Garden Club, Nivin MacMillan representing Jupiter Island Holdings, Joyce Vicenzi representing the Jupiter Island Historical Society, and at Large Members Stephanie Flinn, Rick Redmond, Nancy Rowden, and Debbie Textor. Up until recently, Public Services Director Stuart Trent has been the Town's advisor to the Committee and its program. John Duchock, the Town's Assistant Town Manager and Beach District Director was recently appointed by Town Manager Garlo to have oversight of the Beautification Committee, as Director Trent has assumed other responsibilities related to the South Martin Regional Utility and Town engineering projects.

The Committee's main focus continues to be the Ficus Allée, especially in light of the recent degradation resulting from last year's tornado. Director Trent recently reported to the Committee that Martin County has agreed to participate financially in the Ficus Allée project. However, at the Committee's recent meeting, Director Trent advised the members that the Ficus Allée Program has been put in abeyance in order to focus on a more urgent threat – preserving and/or replacing as necessary the Ficus trees along the north drive to Town Hall. At the meeting, Director Trent escorted the Committee members to the area of concern and pointed out to them the degraded and dying conditions among these trees. He and the Town's vegetation consultants have recommended implanting Strangler Fig trees interspersed among the existing trees. One sample tree was planted a year ago and is doing well. Director Trent will be bringing this proposed project to the Town Commission for their review and recommendation.

The Town maintains a Beautification Fund, which is operated under the purview of the Town Commission. The Fund was established years ago through the efforts of Permelia Reed and the Reed family. The Fund balance is currently \$165,554, and upon request from the Town the Town Commission can appropriate fund withdrawals as necessary for Beautification Committee recommended projects.

TOWN OF JUPITER ISLAND
SCHOLARSHIP COMMITTEE UPDATE
MARCH 2025

The Town of Jupiter Island Scholarship Program has just opened its 2025 scholarship funding program for children of Town employees. The program is administered by the Town's Scholarship Committee. Current members are Chair Barbara Carr, Missy Crisp, Kirsten Devlin, Laurie Gaylord, Sally Zunino and Ann Jackson.

Following the Committee's review and approvals, 2025 Scholarships will be awarded in April to qualified applicants. Scholarships to children of employees who work on Jupiter Island are funded by the Town's Scholarship Fund; scholarships to children of employees who work for SMRU are funded from a separate SMRU account.

The program was founded in 1984 by Jupiter Island residents interested in providing the children of Town employees financial assistance to encourage them to pursue post-secondary education and the achievement of a college degree in their chosen field. In the ensuing years, the program has provided financial assistance to more than 60 students who meet and maintain the Committee's designated requirements and qualifications. To qualify for the program, the children must meet strict academic performance levels (B grade or 3.0 minimum), provide recommendations from qualified instructors, provide an essay of their aspirations, as well as other factors.

In 2024, \$2500 scholarships from the Town Fund were awarded to Jack Ungerland, son of Bonnie Ungerland in the Accounting Department, and Aubrey Williams, daughter of Jill Hart in the Building Department. There were no qualified candidates from SMRU in 2024.

The Scholarship Committee is currently conducting a fundraising effort for Jupiter Island residents' donations to augment the Scholarship Fund for future candidates' scholarship awards.

RESOLUTION NO. 927

A RESOLUTION OF THE TOWN COMMISSION OF THE TOWN OF JUPITER ISLAND, MARTIN COUNTY, FLORIDA, DECLARING THE RESULTS OF THE ELECTION SCHEDULED FOR THE 18TH DAY OF MARCH 2025, FOR THE PURPOSE OF ELECTING TWO TOWN COMMISSIONERS EACH FOR A FOUR-YEAR TERM, AND ONE TOWN COMMISSIONER FOR A TWO YEAR TERM.

WHEREAS, on the 18th day of March, 2025, a General Municipal Election was scheduled, for the purpose of electing two (2) Town Commissioners each for a term of four (4) years, and one (1) Town Commissioner for a term of two (2) years, and

WHEREAS, Joseph Taddeo and Patricia Warner, both of whom are qualified electors of the Town of Jupiter Island, were the only duly qualified candidates seeking election for a four (4) year term of office for the Town Commission, and

WHEREAS, Penelope Townsend, a qualified elector of the Town of Jupiter Island, was the only duly qualified candidates seeking election for a two (2) year term of office for the Town Commission, and

WHEREAS, due and legal notice of the General Municipal Election was given by the Town Clerk that the election was duly published and posted as required by law.

NOW THEREFORE, BE IT RESOLVED BY THE TOWN COMMISSION OF THE TOWN OF JUPITER ISLAND, MARTIN COUNTY, FLORIDA, AS FOLLOWS:

SECTION 1. The foregoing recitals are hereby ratified and confirmed.

SECTION 2. Joseph Taddeo and Patricia Warner having been the only duly qualified candidates for election to a four year term are hereby declared to be elected to the office of Town Commissioner for the Town of Jupiter Island each for a term of four years.

Penelope Townsend having been the only duly qualified candidate for election to a two year term is hereby declared to be elected to the office of Town Commissioner for the Town of Jupiter Island for a term of two years.

PASSED AND ADOPTED by the Town Commission of the Town of Jupiter Island assembled this 21st day of March, 2025.

Mayor

Vice Mayor

Commissioner

ATTEST:

Commissioner

Town Clerk

Commissioner

ORDINANCE 405

AN ORDINANCE OF THE TOWN COMMISSION OF THE TOWN OF JUPITER ISLAND, MARTIN COUNTY, FLORIDA, AMENDING APPENDIX A OF THE TOWN'S CODE OF ORDINANCES WHICH CONTAINS THE TOWN'S LAND DEVELOPMENT REGULATIONS REGARDING FLOOR AREA AND LIVING SPACE; PROVIDING FOR THE AMENDMENT OF ARTICLE II, SECTION 1.00 TO AMEND DEFINITION OF LIVING SPACE; PROVIDING FOR AMENDMENTS TO ARTICLE III REGARDING THE MAXIMUM FLOOR AREA OF A PRINCIPLE DWELLING IN THE TOWN'S RESIDENTIAL ZONING DISTRICTS; PROVIDING FOR THE AMENDMENT OF DIVISION 2 SECTION 2.02G; PROVIDING FOR THE AMENDMENT OF DIVISION 3, SECTION 3.02G; PROVIDING FOR THE AMENDMENT OF DIVISION 4 SECTION 4.02G; PROVIDING FOR THE AMENDMENT OF DIVISION 5 SECTION 5.02G; PROVIDING FOR THE AMENDMENT OF DIVISION 6 SECTION 6.02G; PROVIDING FOR THE AMENDMENT OF DIVISION 7 SECTION 7.02G; PROVIDING FOR THE AMENDMENT OF DIVISION 8 SECTION 8.02G; PROVIDING FOR THE AMENDMENT OF ARTICLE IV DIVISION 2 SECTION 2.01D REGARDING FLOOR AREA; PROVIDING FOR SEVERABILITY; PROVIDING FOR THE REPEAL OF ORDINANCES IN CONFLICT; PROVIDING FOR CODIFICATION; PROVIDING AN EFFECTIVE DATE.

WHEREAS, the Town Commission of the Town of Jupiter Island, Martin County, Florida (Town) has such powers and authority as conferred upon it by the Florida Constitution and Chapter 166, Florida Statutes; and,

WHEREAS, the Town Commission has previously created Land Development Regulations (LDR) codified in Appendix A of the Town's Code of Ordinances (Code); and,

WHEREAS, as part of the review of the Town's LDR, the Town's Administrative Official has concluded that amendments to certain Articles of the LDR are necessary and appropriate; and,

WHEREAS, the Town Commission has reviewed the proposed revisions to the Town's LDR and has determined that it is appropriate to incorporate them into the LDR

contained in Appendix A of the Code.

**NOW, THEREFORE, BE IT ORDAINED BY THE TOWN COMMISSION OF THE
TOWN OF JUPITER ISLAND, MARTIN COUNTY, FLORIDA, AS FOLLOWS:**

Section 1: The whereas clauses are incorporated herein as the legislative finding of the Town Commission.

Section 2. Article II, Section 1.00 “Definitions” is hereby amended to add the following definitions.

Sec. 1.00 Definitions.

Throughout these regulations, the following terms or words shall have the meanings indicated:

Accessway: The means of ingress and egress to property from a publicly dedicated right-of-way.

Accessory building (also, accessory structure): A detached, obviously subordinate building or structure that contains an accessory use, and which is located on the same lot as that of the principal building.

Accessory use: A use that is customarily and typically incidental to and subordinate to the principal use.

Administrative official: The Town manager or the member of the Town professional staff authorized by the Town Commission to enforce, interpret or administer these regulations.

Apparent mass: The perceived mass of an object when it is viewed from a particular vantage point and is placed in a particular context. The apparent mass of a building or structure is affected by such factors as size, configuration, design, orientation, topography, landscaping, distance, articulation, fenestration, color, the horizon, and other nearby buildings or structures.

Basement: A part of a building which:

1. Has a ceiling which is no higher than three feet above the adjacent ground level if located within the footprint of the first floor, or
2. Has a ceiling which is completely below ground level if located outside the footprint of the first floor.

(See Illustration 1: Basement, Exhibit A)

Bedroom: A bedroom is a room that can be used for sleeping and that:

1. Has a minimum of 70 square feet of conditioned space.

2. Is located along an exterior wall.
3. Has a closet and a door.
4. Has an emergency means of escape and rescue opening to the outside.

A room may not be considered a bedroom if it is used to access another room.

A bedroom does not include a hallway, bathroom, kitchen, living room, family room, dining room, den, breakfast nook, pantry, laundry room, sunroom, recreation room, media/video room, or exercise room.

Brush bin: A bin that is intended for the orderly collection of cut limbs, vegetation, and the like on a temporary basis until such debris can be removed from the property.

Building envelope: The three-dimensional area within a lot which is enclosed its sides by vertical planes extending from applicable setback lines and on the top by the applicable height limitation. (See Illustration 2: Building Envelope, Exhibit A)

Building: A permanent structure that has a roof and walls. Such term shall be construed as if followed by the phrase "or part thereof."

Building height: The height of a building, measured as provided in article IV, section 2.00.

Building, one-story: A building or portion of a building is one-story if it appears to contain one story, in that the outside walls of the building are no taller than 14 feet in height and:

1. If the roof is flat, the building is no taller than 16 feet in height. (See Illustration 3: Building Stories, Flat Roof, Exhibit A)
2. If the roof is sloped at an angle of less than or equal to three feet of height for every 12 feet in roof length or is sloped at an angle of greater than or equal to two feet of height for every 12 feet in roof length but does not terminate at a peak or ridge, the building is no taller than 27 feet in height. (See Illustration 4: Building Stories, Pitched Roof 3:12 or Less, Exhibit A)
3. If the roof terminates at a peak or ridge and is sloped roof at an angle of greater than three feet of height for every 12 feet of roof length, the building is no taller than 30 feet in height. (See Illustration 5: Building Stores, Pitched Roof Greater than 3:12, Exhibit A)

Center line: The line midway between the side lines of a road right-of-way or the surveyed and prescribed center line established by Martin County, the State of Florida, or the Town Commission for a road right-of-way, which may or may not be the line midway between the existing or proposed side lines.

Certificate of appropriateness: A document evidencing the approval of the Town Commission for alterations to a designated historic building or landmark.

Certificate of occupancy: A statement signed by the administrative official setting forth that a building legally complies with the provisions of these regulations and that the same may be used for the purposes stated therein.

Coastal high hazard area: Is the area below the elevation of the category 1 storm surge line as established by a Sea, Lake, and Overland Surges from the Hurricanes (SLOSH) computerized storm surge model.

Common property line: A property boundary shared by more than one lot.

Completely enclosed: A building space bounded on all sides by a roof, the ground or floor, and exterior walls.

Comprehensive plan: The official public documents adopted by the Town Commission pursuant to Chapter 163, Part II, Florida Statutes, and Florida Administrative Code § 9J-5.

Contiguous: Contiguous means sharing a common property line.

Crown level, street: Center line elevation of the contiguous street.

Development, or to develop: The construction, alteration, demolition, or relocation of any building or structure on a lot, or a change in the use of a lot, or the modification of the physical characteristics of a lot. To develop is the act of creating development.

Development permit: Any order or permit granting, or granting with conditions, the right to develop.

Dwelling: A building used for human habitation.

Entrance feature: Any combination of decorative structures, hardscape elements, landscape elements, or combination thereof, located at the entrance to a property or along the right-of-way boundaries, created with the express purpose of identifying or drawing attention to the property and/or exercising control of ingress and egress to the property. An entrance feature may include, although not necessarily be limited to, statues, decorative structures, earthworks, water bodies, fountains, ornamental light structures, flagpoles and landscape elements, either singly or in any combination thereof.

Executive/employee/group vacation retreat: Simultaneous use or occupancy of a dwelling unit by a group of individuals other than a family.

Family: One or more persons occupying a single dwelling; however, no more than five unrelated persons who are not gainfully employed on the premises shall constitute a family.

Floor area: The sum of all of the areas of building floors and areas under certain other structures, measured as provided in article IV, section 2.01.

Floor area ratio (FAR): A measure of intensity of development, determined by dividing the total floor area on a lot by the lot area. (See Illustration 8: Floor Area Ratio, Exhibit A)

Front building line: The line of the exterior wall of the building nearest to the front line of the lot. (See Illustration 9: Front Building Line, Exhibit A)

Frontage, street: The portion of a lot that abuts a street. (See Illustration 10: Lot Width, Lot Depth, and Frontage, Exhibit A)

Garage: A building or portion of a building used for the parking or storage of motor vehicles.

Guest house or cottage: A building used as a temporary residence by non-paying guests.

Habitable Space: a space in a building for living, sleeping, eating or cooking.

Bathrooms, toilet rooms, closets, halls, screen enclosures or utility spaces and similar areas are not considered habitable spaces.

Land clearing: The felling or removal of any tree or removal of 15 percent or more of underbrush on unimproved land, or the placement or excavation of more than 50 cubic yards of soil.

Landscaped area: Land which is planted with and supports native or landscape plants.

Living Space: A space within a dwelling unit utilized for living, sleeping, eating, cooking bathing, washing and sanitation purposes. ~~For this definition, living space and floor area are the same.~~

Living Space within a basement that was developed prior to the adoption of this ordinance, shall not be included in non-conforming uses providing the property is not redeveloped over 50%.

Lot: A parcel of land platted as a lot pursuant to the laws of the State of Florida, or described by metes and bounds.

Lot of record: A platted lot which complied with each and every requirement of the Code of Ordinances and Land Development Regulations of the Town of Jupiter Island when the lot was recorded in the Office of the Clerk of the Circuit Court of Palm Beach or Martin County.

Lot area: The total land area of a lot. Lot area does not include submerged land for purposes of calculating floor area.

Lot, corner: A lot which is contiguous to two or more intersecting streets. (See Illustration 10: Lot Width, Lot Depth, and Frontage, Exhibit A)

Lot coverage: The percentage of the lot area that occupied by the footprint of floor area.

Lot depth: The shortest distance from the front lot line to the rear lot line measured in the general direction of the side lot lines. (See Illustration 10: Lot Width, Lot Depth, and Frontage, Exhibit A)

Lot line: The boundary of a lot.

Lot line, front: The lot line nearest to the principal street from which a lot takes access.

Lot line, rear: The lot line opposite the front lot line.

Lot line, side: Any lot line other than the front lot line or the rear lot line.

Lot width: The horizontal distance between the side lot lines, measured at right angles to the lot depth at a point midway between the front and rear lines of the lot's building envelope. (See Illustration 10: Lot Width, Lot Depth, and Frontage, Exhibit A)

Manufactured housing: Housing that is manufactured in accordance with Florida Statutes defining manufactured housing.

NAVD. North American Vertical Datum 1988. The North American Vertical Datum of 1988 is a survey leveling measurement for elevation that is tied to a single point of origin designated for survey use in the United States and Canada. This vertical reference datum supersedes and should replace the use of the National Geodetic Vertical Datum of 1929.

One-story porch or portico: An attached part of the main residence which is characterized by at least two open sides and a roof which is not taller than 14 feet in height. Open sides include those which are screened. (See Illustration 11: One-Story Porch or Portico, Exhibit A)

Owner of record: The owner of a lot as listed on the current Martin County tax roll.

Parking area: An area which is used for the parking of motor vehicles, including paved open areas, garages, and carports.

Plat: A map depicting the division or subdivision of land into lots, blocks, parcels, tracts, or portions thereof, however the same may be designated, prepared in accordance with the provisions of these land development regulations and F.S. § 177.

Plat of record: A plat recorded in the official records of Palm Beach or Martin County, Florida.

Public park: Any publicly owned park, playground, beach, parkway or other recreation area or open space, as well as areas designed as such in the public or recreational districts.

Reverse osmosis plant: An onsite facility to extract ground water or saline surface water and process the water for use through membranes as potable or irrigation quality water in excess of 250 gallons per day and dispose of residue wastewater or concentrate discharge. A reverse osmosis (RO) plant is prohibited in all zoning districts except as an accessory use approved by the board of adjustment using alternative development standards set forth in article X, section 3.13.

Roof, flat: A roof sloped at an angle of less than two feet of height for every 12 feet in roof length. If 50 percent or more of the area under roof is covered by a flat roof, the entire roof is a flat roof for the purposes of these land development regulations.

Sign: Any display of characters, letters, illustrations, or the complete structure on which any characters, letters, illustrations are stated, printed or applied (except buildings to which same may be attached).

Sign area: The background area upon which the message of a sign is placed, not including supporting structures of two inches in width or less that are without lettering or identification markings. If a sign does not have an obvious background area, the sign

area is the area of the smallest rectangle which can enclose all of the letters and symbols of the sign. (See Illustration 12: Sign Area, Exhibit A)

Significant tree: A tree that has a significant impact on the visual character of a lot when viewed from adjoining properties or public rights-of-way; or a tree of 20 inches or greater in diameter at breast height located anywhere on a lot.

Single building: A single building is one which is separated by a linear distance of at least 25 feet from other buildings, measured from the closest points of the buildings, and which is landscaped in a manner that makes it appear to be a distinct and separate building from all vantage points. (See Illustration 13: Single Buildings, Exhibit A)

Single-family dwelling: As used in these regulations, shall mean a building or buildings on a property zoned for the single-family use and used for habitation of a single "family" as defined herein.

Street: A strip of land, owned privately or publicly, which affords the principal means of access to abutting property.

Staff quarters: A living area occupied by persons who are employed to provide maintenance or domestic services on the premises.

Streetscape plan: Text and drawings showing the planting of vegetation on private property between the front lot line and the front line of the building or on the public rights-of-way, with approval of the Town and, in appropriate instances, Martin County and plantings which minimize the visual effect of structures from adjoining properties.

Subdivision: Subdivision means:

1. The division of any lot, lot of record, or parcel of land into two or more lots, parcels, tracts, tiers, blocks or units; or
2. The establishment or dedication of a new street or alley through a lot, lot of record, or parcel of land; or
3. Any combination or joinder of a lot, lot of record, or parcel of land (or portions thereof) with one or more other lots, lots of record, or parcels of land (or portions thereof); or
4. A subdivision shall not include joinder by unity of title of contiguous or abutting lots in the event said unity of title is approved by the Town's administrative official, is recorded, and contains restrictions which shall run with the land providing that the unity of title shall not be used for purposes of increasing or intensifying building size, setbacks or other related standards otherwise applicable on the lot or lots standing alone prior to joinder by unity of title; providing further that said unity of title shall not be severed or released without approval of the Town Commission; neither shall a subdivision include a joinder of lots with the Martin County Property Appraiser's office for purposes of obtaining homestead status on the joined lots; providing that said joinder shall not be used for purposes of increasing or intensifying building size, setbacks or other related standards otherwise applicable on the lot or lots standing alone prior to said joinder.

Subdivision, minor: A minor subdivision is any subdivision that:

1. Contains less than three lots before or after the subdivision; and
2. Contains a total of less than five acres of land; and
3. Does not create any additional developable lots than previously existed; and
4. Does not include new public infrastructure demands or modifications to public infrastructure.

Submerged land: Land which is submerged beneath the waters of the Intracoastal Waterway, the Indian River, or the Atlantic Ocean at mean high tide.

Substantially improved or reconstructed/substantial improvements or reconstruction: Construction or installation which either increases the floor area of a building by more than 50 percent or costs more than 50 percent more than the fair market value of the improvements on the lot, or both.

Terrace: An unoccupied open space, which is bounded on at least one, but not more than three sides, by the walls of a building. It may be bounded on one or more of the other sides by a wall or similar enclosure having a height of three feet or less.

Tree: Any plant having a trunk diameter of more than six inches or a height of more than ten feet.

Underbrush: Any plant other than a tree.

Undesirable plant: Any uncultivated vine or any plant or tree of the following species:

1. *Melaleuca Quinquenervia*, commonly known as punk tree, cajeput, or paper bark; and
2. *Schinus Terebinthifolius*, commonly known as Brazilian pepper or Florida holly.

Unity of title: An agreement for the benefit of the Town evidenced by a document recorded in the Office of the Clerk of the Circuit Court of Martin County stipulating that specified parcels of land shall be held under single ownership and not divided or transferred, except in their entirety, unless first approved by the Town Commission after review of, and recommendation from, the board of adjustment.

Use: Any purpose for which a building or a tract of land may be designed, arranged, intended, maintained or occupied; or any activity, occupation, business or operation carried on, or intended to be carried on, in a building or on a tract of land.

Use, principal: The primary purpose for which land or a building is used as permitted in the applicable zoning district.

Wireless communications antenna: Any exterior device used in communications that radiates or captures electromagnetic waves, digital signals, analog signals, radio frequencies (excluding radar signals), wireless telecommunications signals or other communications signals. This term does not include over-the-air reception devices which deliver or receive broadcast signals, direct broadcast signals, direct broadcast satellite services or multichannel multipoint distribution services, as defined and regulated by 47 C.F.R. § 1.4000, as amended.

Yard: A required open space clear from the ground upward, unoccupied and unobstructed by any building. (See Illustration 6: Yards, Exhibit A)

Yard, front: A yard extending across the front of a lot, being at least the required minimum distance between the front lot line and the front of any building. (See Illustration 6: Yards, Exhibit A)

Yard, rear: A yard extending across the rear of a lot, being at least the required minimum distance between the rear property line and the rear of any building. (See Illustration 6: Yards, Exhibit A)

Yard, side: A yard between any building and the side lot line, extending from the required front yard to the required rear yard and being at least the minimum horizontal distance between a side lot line and the side of any building. (See Illustration 6: Yards, Exhibit A)

Section 3. Article III, Divisions 1 through 8 are hereby amended as follows:

DIVISION 1. ZONING DISTRICTS: BOUNDARIES; APPLICABILITY

Sec. 1.00. Zoning districts established.

A. The Town is divided into the following districts:

1. 2-Acre Estate Residential District "A-80".
2. 1-Acre Estate Residential District "B-40".
3. Central Riverfront Residential District "C-35".
4. Island Residential District "D-25".
5. Island Core Residential District "E-12".
6. Island Core Residential District "F-15".
7. South Island Core Residential District "G-35".
8. Recreation Club District "RCD".
9. Public Lands District "PLD".
10. Conservation/Preservation District "CPD".

B. These districts shall apply to all land in the Town in the manner shown on a map entitled the Official Zoning Map of the Town of Jupiter Island ("official zoning map"), which is provided in Exhibit "B" to these land development regulations.

Sec. 1.01. Interpretation of district boundaries

Where uncertainty exists with respect to the location of any district boundaries as shown on the official zoning map, the following rules shall govern:

- A. Where district boundaries follow the outside lines of plats which have been recorded in the public records of Martin or Palm Beach County, Florida, such outside lines of plats shall be the boundaries of the district.
- B. Where district boundaries follow recorded lot lines, such lot lines shall be the boundaries of the district.
- C. Where district boundaries follow the ocean, a stream, a lake or any other body of water, the boundary line shall be the limit of the jurisdiction of the Town unless otherwise indicated on the official zoning map.
- D. If, for any reason, it is determined that any land is not located within a zoning district on the official zoning map, the property shall be deemed to be located within the B-40 District determined to be otherwise by the Town Commission.

Sec. 1.02. Applicability.

Except as hereinafter provided, no building, structure, or land shall be used or occupied, and no building, structure, or part thereof shall be erected, moved, or altered, except in conformity with the regulations of this article for the zoning district in which the building or land is located.

DIVISION 2. "A-80 DISTRICT": 2-ACRE ESTATE RESIDENTIAL DISTRICT

Sec. 2.00. Permitted uses.

The following uses are permitted in the A-80 District:

- A. Single-family dwelling.
- B. Accessory uses which are customarily and typically incidental to a single family detached dwelling and do not involve any business activity, including staff quarters, garages and surface parking, guest houses, beach houses, greenhouses, garden storage structures, tennis courts, swimming pools, docks and dune crossovers. No more than two accessory buildings for living quarters shall be permitted. Pickleball courts shall be prohibited. Accessory uses not listed herein are prohibited, unless approved as an alternative accessory use by the board of adjustment.

Sec. 2.01. Prohibited uses.

The following uses are prohibited in the A-80 District:

- A. The rental of any portion of a lot or building which does not include the use and occupancy of the single-family dwelling which is the principal building on the lot.

- B. Storage of manure or odor – or dust-producing substances or uses within 50 feet of any lot line.
- C. Reverse osmosis plants, except if the reverse osmosis plant is approved by the board of adjustment as an accessory use pursuant to the provisions of article X, section 3.13 of the Land Development Regulations.
- D. Executive/employee/group vacation/retreats are prohibited in this zoning district.
- E. Any other use not specifically permitted in these regulations.

Sec. 2.02. Development standards.

Development within the A-80 District shall comply with the following standards:

- A. *Density*. Density shall not exceed one dwelling unit per two acres of lot area.
- B. *Building limit*. No lot shall be developed with more than one single-family dwelling unit.
- C. *Building height*. The height of any building shall not exceed two stories.
- D. *Minimum lot area*. The minimum lot area is two acres.
- E. *Minimum lot width*. The minimum lot width is 200 feet.
- F. *Permitted floor area*. The maximum floor area permitted on any lot within this district shall not exceed a floor area of:
 - 1. Seventeen and one-quarter percent of the lot area that is less than or equal to one acre; plus
 - 2. Seven percent of the lot area that is greater than one acre, but less than or equal to four acres; plus
 - 3. Three and one-half percent of the lot area that is greater than four acres.
- G. *Maximum floor area of single building*. The maximum floor area of a principal dwelling shall not exceed 10,000 square feet.
 - 1. The maximum floor area of an accessory building or an accessory building used for Living Quarters shall not exceed one third of the square footage of the principal dwelling.
 - ~~2. For this section, floor area and living space are the same.~~
- H. *Required yards*. Each lot shall have front, side and rear yards that are equal to or greater than the following:
 - 1. *Front yard*: 50 feet.
 - 2. *Side yard*:

- a. Twenty-five feet for one-store buildings.
- b. Thirty feet for two-story building. (See Illustration 7: One- and Two-Story Setback Lines, Exhibit A)
- 3. *Rear yard*: 50 feet except for waterfront lots, which shall comply with article IV, section 3.02
- I. *Permitted encroachments*. Eaves and overhangs of 30 inches in depth may encroach into any required yard.
- J. *Required landscaping*. Minimum landscaped area shall be 50 percent of the lot area.

DIVISION 3. "B-40 DISTRICT": 1-ACREA ESTATE RESIDENTIAL DISTRICT

Sec. 3.00. Permitted uses.

The following uses are permitted in the B-40 District:

- A. Single-family dwelling.
- B. Accessory uses which are customarily and typically incidental to a single family detached dwelling and do not involve any business activity, including staff quarters, garages and surface parking, guest houses, beach houses, greenhouses, garden storage structures, tennis courts, swimming pools, docks and dune crossovers. No more than two accessory buildings for living quarters shall be permitted. Pickleball courts shall be prohibited. Accessory uses not listed herein are prohibited, unless approved as an alternative accessory use by the board of adjustment.

Sec. 3.02. Development standards.

Development within the B-40 District shall comply with the following standards:

- A. *Density*. Density shall not exceed one dwelling unit per acre of lot area.
- B. *Building limit*. No lot shall be developed with more than one single-family dwelling unit.
- C. *Building height*. The height of any building shall not exceed two stories.
- D. *Minimum lot area*. The minimum lot area is one acre.
- E. *Minimum lot width*. The minimum lot width is 140 feet.
- F. *Permitted floor area*.
 - 1. The maximum floor area permitted on any lot within this district shall not exceed a floor area of:

- a. Seventeen and one-quarter percent of the lot area that is less than or equal to one acre; plus
 - b. Seven percent of the lot area that is greater than one acre, but less than or equal to four acres; plus
 - c. Three and one-half percent of the lot area that is greater than four acres.
- 2. For the purpose of calculating maximum floor area, the lot area of two lots which are separated by a roadway may be combined, if:
 - a. The lot from which the floor area is transferred lies between the Intracoastal Waterway and a public road, and due to the location of the waterfront setback line and the setback requirements of the B-40 district, cannot reasonably be developed with a building; and
 - b. The lots which are the subject of the transfer of floor area:
 - (1) Are legally described as a single lot; or
 - (2) Are subject to a unity of title; or
 - (3) Are held under common ownership and a unity of title in recordable form is provided by the applicant and approved by the Town in conjunction with the transfer of floor area; and
 - c. A "no build" easement over the property from which the floor area has been transferred is provided by the applicant in recordable form and approved by the Town in conjunction with the transfer of floor area.
- G. *Maximum floor area of single building.* The maximum floor area of a principal dwelling shall not exceed 10,000 square feet.
 - 1. The maximum floor area of an accessory building or an accessory building used for Living Quarters shall not exceed one third of the square footage of the principal dwelling.
 - ~~2. For this section, floor area and living space are the same.~~
- H. *Required yards.* Each lot shall have front, side and rear yards that are equal to or greater than the following:
 - 1. *Front yard:* 50 feet.
 - 2. *Side yard:*
 - a. Twenty feet for one-story buildings.

- b. Twenty-five feet for two-story buildings. (See Illustration 7: One- and Two-Story Setback Lines, Exhibit A)
- 3. *Rear yard*: 50 feet except for waterfront lots, which shall comply with article IV, section 3.02.

DIVISION 4. "C-35 DISTRICT": CENTRAL RIVERFRONT RESIDENTIAL DISTRICT

Sec. 4.00. Permitted uses.

The following uses are permitted in the C-35 District:

- A. Single-family dwelling.
- B. Accessory uses which are customarily and typically incidental to a single family detached dwelling and do not involve any business activity, including staff quarters, garages and surface parking, guest houses, beach houses, greenhouses, garden storage structures, tennis courts, swimming pools, docks and dune crossovers. No more than two accessory buildings for living quarters shall be permitted. Pickleball courts shall be prohibited. Accessory uses not listed herein are prohibited, unless approved as an alternative accessory use by the board of adjustment.

Sec. 4.01. Prohibited uses.

The following uses are prohibited in the C-35 District:

- A. The rental of any portion of a lot or building which does not include the use and occupancy of the single-family dwelling which is the principal building on the lot.
- B. Storage of manure or odor- or dust- producing substances or uses within 50 feet of any lot line.
- C. Reverse osmosis plants, except if the reverse osmosis plant is approved by the board of adjustment as an accessory use pursuant to the provisions of article X, section 3.13 of the Land Development Regulations.
- D. Executive/employee/group vacation/retreats are prohibited in this zoning district.
- E. Any other use not specifically permitted in these regulations.

Sec. 4.02. Development standards.

Development within the C-35 District shall comply with the following standards:

- A. *Density*. Density shall not exceed one dwelling unit per 35,000 square feet of lot area.
- B. *Building limit*. No lot shall be developed with more than one single family dwelling unit.

- C. *Building height.* The height of any building shall not exceed two stories.
- D. *Minimum lot area.* The minimum lot area is 35,000 square feet.
- E. *Minimum width of lot.* The minimum width of a lot shall be 125 feet, measured at the front yard setback line and along the shore of the riverfront.
- F. *Percentage of lot coverage.*
1. The maximum floor area permitted on any lot within this district shall not exceed a floor area of:
 - a. Twenty percent of the lot area that is less than or equal to one acre; plus
 - b. Ten percent of the lot area that is greater than one acre, but less than or equal to four acres;
 - c. Three and one-half percent of the lot area that is greater than four acres.
 2. Second story portions of a single building shall not exceed 50 percent of the first-floor footprint.
 3. The maximum floor area of a single building including second story shall not exceed 10,000 square feet.
 4. The following are excluded from the calculation of lot coverage in the C-35 District
 - a. Eaves and overhangs not wider than 30 inches.
 - b. One-story porches and/or porticos and or pergolas which do not exceed ten percent of the total lot cover.
- G. *Maximum floor area of single building.* The maximum floor area of a principal dwelling shall not exceed 10,000 square feet.
1. The maximum floor area of an accessory building or an accessory building used for Living Quarters shall not exceed one third of the square footage of the principal dwelling.
- ~~2. For this section, floor area and living space are the same.~~
- H. *Required yards.* Each lot shall have front, side and rear yards that are equal to or greater than the following:
1. *Front yard:* 30 feet.
 2. *Side yard:*
 - a. Twenty feet for one-story buildings.

- b. Twenty-five feet for two-story buildings.
- 3. *Rear yard*: 35 feet, except for waterfront lots, which shall comply with article IV, section 3.02.
- H. *Permitted encroachments*. Eaves and overhangs of 30 inches in depth may encroach into any required yard.
- I. *Required landscaping*. Minimum landscaped area shall be 30 percent of the lot area.

DIVISION 5. "D-25 DISTRICT": ISAND CORE RESIDENTIAL DISTRICT

Sec. 5.00. Permitted uses.

The following uses are permitted in the D-25 District:

- A. Single-family dwelling.
- B. Accessory uses which are customarily and typically incidental to a single family detached dwelling and do not involve any business activity, including staff quarters, garages and surface parking, guest houses, beach houses, greenhouses, garden storage structures, tennis courts, swimming pools, docks and dune crossovers. No more than two accessory buildings for living quarters shall be permitted. Pickleball courts shall be prohibited. Accessory uses not listed herein are prohibited, unless approved as an alternative accessory use by the board of adjustment.

Sec. 5.01. Prohibited uses.

The following uses are prohibited in the D-25 District:

- A. The rental of any portion of a lot or building which does not include the use and occupancy of the single-family dwelling which is the principal building on the lot.
- B. Storage of manure or odor- or dust- producing substances or uses within 50 feet of any lot line.
- C. Reverse osmosis plants, except if the reverse osmosis plant is approved by the board of adjustment as an accessory use pursuant to the provisions of article X, section 3.13 of the Land Development Regulations.
- D. Executive/employee/group vacation/retreats are prohibited in this zoning district.
- E. Any other use not specifically permitted in these regulations.

Sec. 5.02. Development standards.

Development within the D-25 District shall comply with the following standards:

- A. *Density*. Density shall not exceed one dwelling unit per 25,000 square feet of lot area.
- B. *Building limit*. No lot shall be developed with more than one single-family dwelling unit.
- C. *Building height*. The height of any building shall not exceed two stories.
- D. *Minimum lot area*. The minimum lot area is 25,000 square feet.
- E. *Minimum lot width*. The minimum lot width is 100 feet.
- F. *Permitted floor area*. The maximum floor area permitted on any lot within this district shall not exceed:
 - 1. If the lot area is less than 37,500 square feet: 3,750 square feet or 20 percent of lot area, whichever is greater.
 - 2. If the lot area is greater than 37,500 square feet but less than or equal to one acre: 7,500 square feet.
 - 3. If the lot area is greater than one acre but less than or equal to four acres: 7,500 square feet plus seven percent of the lot area that is greater than one acre.
 - 4. If the lot area is greater than four acres: 16,650 square feet plus three and one-half percent of the lot area that is greater than four acres.
- G. *Maximum floor area of single building*. The maximum floor area of a principal dwelling shall not exceed 10,000 square feet.
 - 1. The maximum floor area of an accessory building or an accessory building used for Living Quarters shall not exceed one third of the square footage of the principal dwelling.
 - ~~2. For this section, floor area and living space are the same.~~
- H. *Required yards*. Each lot shall have front, side and rear yards that are equal to or greater than the following:
 - 1. *Front yard*: 30 feet.
 - 2. *Side yard*:
 - a. If the lot width is 125 feet or less:
 - (1) Twenty feet for one-story buildings.
 - (2) Twenty-five feet for two-story buildings. (See Illustration 7: One- and Two-Story Setback Lines, Exhibit A)
 - b. If the lot width is greater than 125 feet:

- (1) Twenty-five feet for one-story buildings.
- (2) Thirty feet for two-story buildings. (See Illustration 7: One- and Two-Story Setback Lines, Exhibit A)
3. *Rear yard*: 35 feet except for waterfront lots, which shall comply with article IV, section 3.02.
 - I. *Permitted encroachments*. Eaves and overhangs of thirty (30) inches in depth may encroach into any required yard.
 - J. *Required landscaping*. Minimum landscaped open space shall be equal to 30 percent of the lot area that is less than or equal to 25,000 square feet and 50 percent of the lot area that is greater than 25,000 square feet.

DIVISION 6. "E-12 DISTRICT": ISLAND CORE RESIDENTIAL DISTRICT

Sec. 6.00. Permitted uses.

The following uses are permitted in the E-12 District:

- A. Single-family dwelling.
- B. Accessory uses which are customarily and typically incidental to a single family detached dwelling and do not involve any business activity, including staff quarters, garages and surface parking, guest houses, beach houses, greenhouses, garden storage structures, tennis courts, swimming pools, docks and dune crossovers. No more than two accessory buildings for living quarters shall be permitted. Pickleball courts shall be prohibited. Accessory uses not listed herein are prohibited, unless approved as an alternative accessory use by the board of adjustment.

Sec. 6.01. Prohibited uses.

The following uses are prohibited in the E-12 District:

- A. The rental of any portion of a lot or building which does not include the use and occupancy of the single-family dwelling which is the principal building on the lot.
- B. Storage of manure or odor- or dust- producing substances or uses within 50 feet of any lot line.
- C. Reverse osmosis plants, except if the reverse osmosis plant is approved by the board of adjustment as an accessory use pursuant to the provisions of article X, section 3.13 of the Land Development Regulations.
- D. Executive/employee/group vacation/retreats are prohibited in this zoning district.
- E. Any other use not specifically permitted in these regulations.

Sec. 6.02. Development standards.

Development within the E-12 District shall comply with the following standards:

- A. *Density*. Density shall not exceed one dwelling unit per 12,500 square feet of lot area.

- B. *Building limit.* No lot shall be developed with more than one single-family dwelling unit.
- C. *Building height.* The height of any building shall not exceed two stories.
- D. *Minimum lot area.* The minimum lot area is 12,500 square feet.
- E. *Minimum lot width.* The minimum lot width is 100 feet.
- F. *Permitted floor area.* The maximum floor area permitted on any lot within this district shall not exceed:
1. If the lot area is less than 37,500 square feet: 3,750 square feet or 20 percent of lot area, whichever is greater.
 2. If the lot area is greater than 37,500 square feet but less than or equal to one acre: 7,500 square feet.
 3. If the lot area is greater than one acre but less than or equal to four acres: 7,500 square feet plus seven percent of the lot area that is greater than one acre.
 4. If the lot area is greater than four acres: 16,650 square feet plus three and one-half percent of the lot area that is greater than four acres.
- G. *Maximum floor area of single building.* The maximum floor area of a ~~single building~~ principal dwelling shall not exceed 10,000 square feet.
- ~~1.~~ The maximum floor area of an accessory building or an accessory building used for Living Quarters shall not exceed one third of the square footage of the principal dwelling.
- ~~2. For this section, floor area and living space are the same.~~
- H. *Required yards.* Each lot shall have front, side and rear yards that are equal to or greater than the following:
1. *Front yard:* 30 feet.
 2. *Side yard:*
 - a. If the lot width is 125 feet or less:
 - (1) Twenty feet for one-story buildings.
 - (2) Twenty-five feet for two-story buildings. (See Illustration 7: One- and Two-Story Setback Lines, Exhibit A)
 - b. If the lot width is greater than 125 feet:

- (1) Twenty-five feet for one-story buildings.
- (2) Thirty feet for two-story buildings. (See Illustration 7: One- and Two-Story Setback Lines, Exhibit A)
- 3. *Rear yard*: 35 feet except for waterfront lots, which shall comply with article IV, section 3.02.
 - I. *Permitted encroachments*. Eaves and overhangs of 30 inches in depth may encroach into any required yard.
 - J. *Required landscaping*. Minimum landscaped open space shall be equal to 30 percent of the lot area that is less than or equal to 25,000 square feet and 50 percent of the lot area that is greater than 25,000 square feet.

DIVISION 7. "F-15 DISTRICT": ISLAND CORE RESIDENTIAL DISTRICT

Sec. 7.00 Permitted uses.

The following uses are permitted in the F-15 District:

- A. Single family dwelling.
- B. Accessory uses which are customarily and typically incidental to a single family detached dwelling and do not involve any business activity, including staff quarters, garages and surface parking, guest houses, beach houses, greenhouses, garden storage structures, tennis courts, swimming pools, docks and dune crossovers. No more than two accessory buildings for living quarters shall be permitted. Pickleball courts shall be prohibited. Accessory uses not listed herein are prohibited, unless approved as an alternative accessory use by the board of adjustment.

Sec. 7.01. Prohibited uses.

The following uses are prohibited in the F-15 District:

- A. The rental of any portion of a lot or building which does not include the use and occupancy of the single-family dwelling which is the principal building on the lot.
- B. Storage of manure or odor- or dust- producing substances or uses within 50 feet of any lot line.
- C. Reverse osmosis plants, except if the reverse osmosis plant is approved by the board of adjustment as an accessory use pursuant to the provisions of article X, section 3.13 of the Land Development Regulations.
- D. Executive/employee/group vacation/retreats are prohibited in this zoning district.
- E. Any other use not specifically permitted in these regulations.

Sec. 7.02. Development standards.

Development within the F-15 District shall comply with the following standards:

- A. *Density*. Density shall not exceed one dwelling unit per 15,000 square feet of lot area.
- B. *Building limit*. No lot shall be developed with more than one single family dwelling unit.
- C. *Building height*. The height of any building shall not exceed two stories.
- D. *Minimum lot area*. The minimum lot area is 15,000 square feet.
- E. *Minimum lot width*. The minimum lot width is 100 feet.
- F. *Permitted floor area*. The maximum floor area permitted on any lot within this district shall not exceed:
 - 1. If the lot area is less than 37,500 square feet: 3,750 square feet or 20% of lot area, whichever is greater.
 - 2. If the lot area is greater than 37,500 square feet but less than or equal to one acre: 7,500 square feet.
 - 3. If the lot area is greater than one acre but less than or equal to four acres: 7,500 square feet plus seven percent of the lot area that is greater than one acre.
 - 4. If the lot area is greater than four acres: 16,650 square feet plus three and one-half percent of the lot area that is greater than four acres.
- G. *Maximum floor area of single building*. The maximum floor area of a principal dwelling shall not exceed 10,000 square feet.
 - ~~1. The maximum floor area of an accessory building or an accessory building used for Living Quarters shall not exceed one third of the square footage of the principal dwelling.~~
 - ~~2. For this section, floor area and living space are the same.~~
- H. *Required yards*. Each lot shall have front, side and rear yards that are equal to or greater than the following:
 - 1. *Front yard*: 30 feet.
 - 2. *Side yard*:
 - a. If the lot width is 125 feet or less:
 - (1) Twenty feet for one-story buildings.

(2) Twenty-five feet for two-story buildings. (See Illustration 7: One- and Two-Story Setback Lines)

b. If the lot width is greater than 125 feet:

(1) Twenty-five feet for one-story buildings.

(2) Thirty feet for two-story buildings. (See Illustration 7: One- and Two-Story Setback Lines)

3. *Rear yard*: 35 feet except for waterfront lots, which shall comply with Article IV, Section 3.02.

I. *Permitted encroachments*. Eaves and overhangs of 30 inches in depth may encroach into any required yard.

J. *Required landscaping*. Minimum landscaped open space shall be equal to 30 percent of the lot area that is less than or equal to 25,000 square feet and 50 percent of the lot area that is greater than 25,000 square feet.

DIVISION 8. "G-35 DISTRICT": SOUTH ISLAND RESIDENTIAL DISTRICT

Sec. 8.00. Permitted uses.

The following uses are permitted in the G-35 District:

A. Single family dwelling.

B. Accessory uses which are customarily and typically incidental to a single family detached dwelling and do not involve any business activity, including staff quarters, garages and surface parking, guest houses, beach houses, greenhouses, garden storage structures, tennis courts, swimming pools, docks and dune crossovers. No more than two accessory buildings for living quarters shall be permitted. Pickleball courts shall be prohibited. Accessory uses not listed herein are prohibited, unless approved as an alternative accessory use by the board of adjustment.

Sec. 8.01. Prohibited uses.

The following uses are prohibited in the G-35 District:

A. The rental of any portion of a lot or building which does not include the use and occupancy of the single-family dwelling which is the principal building on the lot.

B. Storage of manure or odor- or dust-producing substances or uses within 50 feet of any lot line.

C. Reverse Osmosis plants, except if the Reverse Osmosis plant is approved by the board of adjustment as an accessory use pursuant to the provisions of article X, section 3.13 of the Land Development Regulations.

D. Executive/employee/group vacation/retreats are prohibited in this zoning district.

E. Any other use not specifically permitted in these regulations

Sec. 8.02. Development standards.

Development within the G-35 District shall comply with the following standards:

- A. *Density.* Density shall not exceed one dwelling unit per acre of lot area.
- B. *Building limit.* No lot shall be developed with more than one single family dwelling unit.
- C. *Building height.* The height of any building shall not exceed two stories.
- D. *Minimum lot area.* The minimum lot area is one acre.
- E. *Minimum lot width.* The minimum lot width is 100 feet.
- F. *Permitted floor area.*
 - 1. The maximum floor area permitted on any lot within this district shall not exceed a floor area of:
 - a. Nineteen percent of the lot area that is less than or equal to one acre; plus
 - b. Seven percent of the lot area that is greater than one acre, but less than or equal to four acres; plus
 - c. Three and one-half percent of the lot area that is greater than four acres.
 - 2. For the purpose of calculating maximum floor area, the lot area of two lots which are separated by a roadway may be combined, if:
 - a. The lot from which the floor area is transferred lies between the Intracoastal Waterway and a public road, and due to the location of the waterfront setback line and the setback requirements of the G-35 district, cannot reasonably be developed with a building; and
 - b. The lots which are the subject of the transfer of floor area:
 - (1) Are legally described as a single lot; or
 - (2) Are subject to a unity of title; or
 - (3) Are held under common ownership and a unity of title in recordable form is provided by the applicant and approved by the Town in conjunction with the transfer of floor area; and
 - c. A "no build" easement over the property from which the floor area has been transferred is provided by the applicant in recordable form and approved by the Town in conjunction with the transfer of floor area.
- G. *Maximum floor area of single building.* The maximum floor area of a ~~single~~

~~building~~ principle dwelling shall not exceed 10,000 square feet.

~~1. The maximum floor area of an accessory building or an accessory building used for Living Quarters shall not exceed one third of the square footage of the principal dwelling.~~

~~2. For this section, floor area and living space are the same.~~

H. *Required yards.* Each lot shall have front, side and rear yards that are equal to or greater than the following:

1. *Front yard:* 50 feet.

2. *Side yard:*

a. If the lot width is 125 feet or less:

(1) Fifteen feet for one-story buildings.

(2) Twenty feet for two-story buildings.

b. If the lot width is greater than 125 feet:

(1) Twenty feet for one-story buildings.

(2) Twenty-five feet for two-story buildings.

3. *Rear yard:* Waterfront lots shall comply with article IV, section 3.02.

I. *Permitted encroachments.* Eaves and overhangs of 30 inches in depth may encroach into any required yard.

J. *Required landscaping.* Minimum landscaped area shall be 50 percent of the lot area.

Section 4. Article IV, Division 2, Section 2.01 Floor Area is hereby amended as follows:

Sec. 2.01. Floor area.

Floor area is measured as follows:

A. All areas on all floors of all buildings which are included within the outside faces of their exterior walls, including floor penetration areas for circulation and shaft areas that connect one floor to another, except basements and other floors below the first floor, which are counted as provided in paragraphs D and E of this section (See Illustration 14: Floor Area Measurement, Buildings, Exhibit A), plus

- B. If any portion of a building is taller than one-story, a second floor will be assumed for that portion of the building, regardless of whether the floor is in place (See Illustration 14: Floor Area Measurement, Buildings, Exhibit A), plus
- C. Fifty percent of all areas described in paragraphs 1, 2, 3, 4 and 5, below, with no specific area counted more than once:
 - 1. Areas which are covered, but not completely enclosed by walls (including but not limited to gazebos, trellises, porticos, pergolas, patios, balconies, carports, and porches) (See Illustration 15: Floor Area Measurement, Balconies, Exhibit A), except that with regard to these structures or buildings any area which is enclosed by walls which are less than three feet in height and are directly underneath a building or structure which is constructed on pilings pursuant to the requirements of state or federal law.
 - 2. Areas which are covered by a roof overhang or balcony that extends more than 30 inches in horizontal distance from a building wall (See Illustration 15: Floor Area Measurement, Balconies and Illustration 16: Floor Area Measurement, Overhangs, Exhibit A).
 - 3. Areas which are open to the air, but completely surrounded by walls that are seven feet in height or taller, unless the walls have substantial penetrations that mitigate the appearance of mass (See Illustration 17: Floor Area Measurement, Walled-in Areas, Exhibit A).
 - 4. Areas of freestanding, uncovered decks, and uncovered porches which are attached to the first floor of a building, that are greater than seven feet in height to the top of the railing as measured from adjacent ground level (See Illustration 18: Floor Area Measurement, Decks, Exhibit A).
 - 5. Areas which are within screened enclosures.
- D. Basement areas designated as living space are included in floor area calculations. Basement areas not designated as living space do not count as floor area, and no floor or part of a floor which would otherwise qualify as a basement shall be disqualified as a basement due to access to ground level which is provided by light wells that:
 - 1. Extend no more than four feet from the outside wall of the building and cumulatively occupy no more than 25 percent of the length of the first-floor wall to which they are adjacent; and
 - 2. Are configured such that they are not visible from:
 - a. The building envelopes of neighboring properties; and
 - b. Public rights-of-way.

Section 9. Severability. If any section, subsection, sentence, clause, phrase or portion of this ordinance is for any reason held invalid or unconstitutional by any court of competent jurisdiction, such portion shall be deemed a separate, distinct and independent provision and such holding shall not affect the validity of the remaining portions thereof.

Section 10. Repeal of laws in conflict. All ordinances or parts of ordinances in conflict herewith are hereby repealed to the extent of such conflict.

Section 11. Effective Date. This ordinance shall take effect upon its execution.

(Continued on next page)

**PASSED UPON FIRST READING ON THE 21st DAY OF MARCH 2025. PASSED AND
ADOPTED UPON SECOND READING ON THE ____ DAY OF _____ 2025.**

(SEAL)

**TOWN OF JUPITER ISLAND,
FLORIDA**

Mayor

Vice Mayor

Commissioner

Commissioner

ATTEST:

Commissioner

Town Clerk, Kimberly Kogos

Memorandum

To: Robert Garlo, Town of Jupiter Island, Manager
From: Catherine Harding, Building, Planning and Zoning Director
Date: March 11, 2025

Reference:

Establishing one comprehensive Planning and Zoning Board.

If established, this Board will issue variances and consider applications for development in a one-step process.

Establishing one Board would eliminate applicants need to appear before the Board of Adjustment for a variance, if required, and subsequently before the Impact Review Committee for approval of the development plan. The Planning and Zoning Board would hear all the applications now heard by the Board of Adjustment and the Impact Review Committee in one hearing. It would be an efficient use of staff time and place the decision-making process for development with one Board. It offers the opportunity of a single Board to make a comprehensive review and address all issues that may arrive in a cohesive fashion.

Currently, an applicant pays a fee of \$1,000. for each application or \$2,000. if there is a need to go before the BOA and the IRC. This change would reduce the fee to \$1,000. to appear before one Board.

The Planning and Zoning Board could be made up of 5 members with 3 alternates, chosen from the existing BOA and the IRC members.

Appeals from a decision of the Planning and Zoning Board will be made to the Town Commission. The Town Commission could itself, upon a majority vote, file an appeal. The Commission will then send the appealed decision back to the Planning and Zoning Board for further consideration.

ORDINANCE NO. 404

AN ORDINANCE OF THE TOWN COMMISSION OF THE TOWN OF JUPITER ISLAND, MARTIN COUNTY, FLORIDA, AMENDING THE LAND DEVELOPMENT REGULATIONS CONTAINED IN APPENDIX “A” OF THE TOWN CODE AT ARTICLE I, SECTION 3.01, PERTAINING TO THE AUTHORITY OF THE BOARD OF ADJUSTMENT REGARDING APPLICATIONS FOR VARIANCES AND THE USE OF ALTERNATIVE DEVELOPMENT STANDARDS; PROVIDING FOR THE AMENDMENT OF ARTICLE I, DIVISION 3, SECTION 3.03, PERTAINING TO THE AUTHORITY OF THE TOWN COMMISSION REGARDING APPLICATIONS FOR VARIANCES AND THE USE OF ALTERNATIVE DEVELOPMENT STANDARDS; PROVIDING FOR THE AMENDMENT OF ARTICLE X, DIVISION 8, SECTION 8.00, TO PROVIDE THAT THE TOWN COMMISSION IS AUTHORIZED TO CONSIDER RECOMMENDATIONS MADE BY THE BOARD OF ADJUSTMENT AND TO RENDER THE FINAL DECISION ON THE SAME; PROVIDING FOR SEVERABILITY; PROVIDING FOR REPEAL OF ORDINANCES IN CONFLICT; PROVIDING FOR CODIFICATION; PROVIDING AN EFFECTIVE DATE.

WHEREAS, the Town Commission of the Town of Jupiter Island, Martin County, Florida (Town Commission) recognizes its responsibility to the elected and appointed officials serving the Town; and

WHEREAS, the Town Commission has previously created Article 1, Section 3.01, which vested a Board of Adjustment with the responsibility of making decisions on applications for variances and the use of alternative development regulations pertaining to the development of properties within the Town; and

WHEREAS, as part of its review of the Town’s Land Development Regulations, the Commission has concluded that the final authority for the determination of applications for variances and the use of alternative development regulations should rest with the Commission and that the Board of Adjustment should only act in an advisory capacity; and

WHEREAS, the Town Commission has directed the Town Manager to make such changes to the Town’s Land Development Regulations as are necessary to accomplish its

directive.

**NOW, THEREFORE, BE IT ORDAINED BY THE TOWN COMMISSION OF THE
TOWN OF JUPITER ISLAND, MARTIN COUNTY, FLORIDA, AS FOLLOWS:**

Section 1: The whereas clauses are incorporated herein as the legislative findings of the Town Commission.

Section 2. The Town Commission hereby amends Article 1, Section 3.01 of Appendix A of the Town of Jupiter Island's Code, which contains the Town's Land Development Regulations, entitled "Board of Adjustment" as follows:

ARTICLE 1. GENERAL PROVISIONS

Sec. 3.01. – Board of Adjustment

A. *Establishment.* A board of adjustment for the town is created and established.

B. *Authority; functions; powers and duties in general.*

1. The board of adjustment shall have the authority, function and duty to review applications and render recommendations to the Town Commission regarding ~~the has the following powers and duties:~~

- a. *Alternative development standards, increases in floor area, and variances.* ~~The board of adjustment shall hear and decide applications for approval using alternative development standards, increases in floor area, pursuant to article X, division 4, and variances.~~

- b. *Other powers and duties.* The board of adjustment has the authority to carry out any other advisory powers and duties ~~provided in these land development regulations, or which have been~~ delegated to it by the town commission.

- c. Appeals from any requirement, decision or determination made by the administrative official, including interpretations, approval or denial of applications, conditions of development approval, and decisions made with regard to the enforcement of these regulations.

2. The chair, or in his or her absence the acting chair, may administer oaths and compel the attendance of witnesses.

3. No member shall abstain from voting unless he or she has a conflict of interest pursuant to the provisions of F.S. ch. 112.
- C. *Composition.* The board of adjustment shall consist of five members appointed by the mayor, subject to ~~with~~ the consent of the town commission. Each member of the board of adjustment must have a place of residence within the incorporated limits of the town. Members of the board of adjustment shall not hold any elected public office.
- D. *Alternate members.* The board of adjustment shall also have three alternate members to be appointed by the mayor subject to the approval and ~~with the~~ consent of the town commission. Alternate members may act in the temporary absence or disability of any regular member or when a regular member has a conflict of interest pursuant to F.S. ch. 112 is disqualified in a particular case. Alternate members of the board of adjustment may participate in the discussion of the items that are presented to it, but may only vote on an item if the member is participating in lieu of a regular member of the board of adjustment.
- E. *Terms of office.*
 1. The ~~basic~~ term of office for members of the board of adjustment shall be three years; provided that each member serving at the time of adoption of these land development regulations section ~~shall~~ may complete his or her term as originally established.
 2. The members of the board of adjustment shall hold office as indicated above until the town commission's April meeting date of the year each member's term expires. As the initial term of each member expires, the new term of each member shall be three years.
 3. Each member shall hold office until his or her successor is duly appointed and qualified.
 4. Any member appointed to serve in lieu of any member on account of death, resignation, removal or disability of such member, shall serve only for the unexpired term of such member, but shall be eligible for reappointment thereafter.
- F. *Removal from office.* Should any member of the board of adjustment no longer maintain a residence within the incorporated limits of the town, the member shall become disqualified and a new member, who maintains a residence within the incorporated limits of the town, shall be appointed.
- G. *Reappointment.* Any member is eligible for reappointment.
- H. *Vacancies.* Any vacancy occurring shall be filled by the town commission within 60 days after the vacancy occurs.
- I. *Officers.* The mayor shall appoint, ~~with~~ subject to the approval and consent of the town commission, a chair and vice-chair from among the members of the board of

Ordinance No. 404

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adjustment. The town clerk or his or her designee shall take all minutes and perform clerical duties necessary to the functioning of the board.

J. *Meetings and rules of procedure.*

1. The board of adjustment shall meet at regular intervals to be determined by it and at such other times as the chair or commission may determine.
2. The board of adjustment shall may adopt rules for the transaction of its business, ~~and The Town's Building, Planning and Zoning Department shall maintain keep a properly indexed written records of its resolutions, transactions, findings and recommendations pertaining to applications determinations,~~ which record shall be maintained as a public record.
3. The administrative official or his or her designee shall attend all meetings and evaluate applications ~~make such be permitted to answer questions, give evidence and make written recommendations to the board of adjustment and town commission on the applications.~~
4. The town clerk or his or her designee may administer oaths, ~~and the chair or acting chair may compel the attendance of witnesses in the same manner as prescribed in the circuit court.~~
5. No action shall be taken on any application unless a quorum of three members is present, and only upon a majority vote of all members present and voting
6. The board of adjustment or any of its members may inspect the premises, site or area under consideration.
7. All decisions of the board of adjustment shall be by motion, second and an affirmative vote of a quorum of the members present and voting.
8. All meetings of the board of adjustment shall be open to the public, as provided by law.

~~K. *Employees and salaries.*~~

1. ~~The board of adjustment may, subject to the approval of the town commission and within the financial limitations set by appropriations made or other funds available, employ such experts, technicians and staff as may be deemed proper and pay their salaries, contractual charges and fees, and such other expenses as are necessary to conduct the work of the commission.~~
2. ~~The administrative official shall furnish from the town such staff as may be necessary to assist and advise the board in fulfillment of its duties and is authorized to retain a qualified reporter or clerk to record and transcribe the public proceedings of the board of adjustment.~~

~~K. *Minutes*~~ public record. The clerk of the board of adjustment shall keep minutes of its proceedings, showing the vote of each member on each question or if absent or

abstaining, indicating such fact. The records of the board of adjustment shall be filed maintained in the office of the town clerk and shall be public record.

Section 3. The Town Commission hereby amends Article X, Division 5, Section 5.00 of Appendix A, of the Code of Ordinances as follows:

Sec. 5.00. Standards for approval of variances.

~~Except as provided in Article V, section 5.09 (variances related to subdivision standards),~~ Following a recommendation of the board of adjustment, the town commission board of adjustment shall may grant a variance from the terms of these land development regulations if it finds the applicant has demonstrated ~~demonstrates~~ that:

- A. Special conditions and circumstances exist which are peculiar to the land, structure or building involved and which are not applicable to other lands, structures or buildings in the same zoning district; and
- B. The special conditions and circumstances do not result from the actions of the applicant; and
- C. The variance requested will not confer on the applicant any special privilege that is denied by those land development regulations to other lands, buildings or structures in the same zoning district; and
- D. Literal interpretation of the provisions of these land development regulations would deprive the applicant of rights commonly enjoyed by other properties in the same zoning district under the terms of these land development regulations and would work unnecessary and undue hardship on the applicant; and
- E. The variance is the minimum variance that will make possible the reasonable use of the land, building or structure; and
- F. The variance will be in harmony with the general intent and purpose of these land development regulations, and that such variance will not be injurious to the area involved or otherwise detrimental to the public welfare; and
- G. The variance does not authorize a use of land that is prohibited in the underlying zoning district.

Ordinance No. 404
Page 5 of 7

Section 5. The Town Commission hereby amends Article X, Division 8, Section 8.00 of Appendix A of the Code of Ordinances, as follows:

Sec. 8.00. Authority and purpose.

- A. The board of adjustment is authorized to make recommendations to the town commission regarding ~~hear~~ appeals from any requirement, decision or determination made by the administrative official, regarding any requirement, decision, or determination made by the administrative official, including interpretations, approval or denial of applications, conditions of development approval, and decisions made with regard to the enforcement of these-regulations.
- B. The town commission is authorized to:
 - 1. ~~Hear appeals from decisions~~ Consider the recommendations of the board of adjustment regarding any requirement, decision, or determination; and
 - 2. Hear appeals from decisions of the impact review committee.
 - 3. Make final determinations on the use and approval of alternative development standards, variances, and appeals of any requirement, decision or determination made by the administrative official.

Section 6. Severability.

If any provision of this ordinance or the application thereof is held invalid, such invalidity shall not affect the other provisions or applications of this ordinance which can be given effect without the invalid provisions or applications, and to this end the provisions of this ordinance are hereby declared severable.

Section 7. Repeal of ordinances in conflict.

All other ordinances of the Town of Jupiter Island, Florida, or parts thereof which conflict with this or any part of this Ordinance are hereby repealed.

Section 8. Codification.

This ordinance shall be codified and made a part of the official Code of Ordinances of the Town of Jupiter Island, Florida.

Section 9. Effective Date.

This ordinance shall take effect immediately upon its passage and approval, as provided by law.

ORDINANCE NO. 404 PASSED UPON FIRST READING THE 21st DAY OF MARCH 2025.

PASSED AND ADOPTED UPON THE SECOND READING FOLLOWING PUBLIC HEARING THE ____ DAY OF April 2025.

(SEAL)

TOWN OF JUPITER ISLAND, FLORIDA

Mayor

Vice Mayor

Commissioner

Commissioner

Commissioner

ATTEST:

TOWN CLERK

ORDINANCE NO. 403

AN ORDINANCE OF THE TOWN COMMISSION OF THE TOWN OF JUPITER ISLAND, MARTIN COUNTY, FLORIDA, AMENDING ARTICLE III OF CHAPTER 9 OF THE JUPITER ISLAND CODE OF ENTITLED “NOISE”; PROVIDING FOR REGULATIONS PERTAINING TO LEAF BLOWERS OPERATING WITHIN THE TOWN; PROVIDING FOR SEVERABILITY; PROVIDING FOR THE REPEAL OF ORDINANCES IN CONFLICT; PROVIDING FOR CODIFICATION; PROVIDING FOR AN EFFECTIVE DATE.

WHEREAS, the Town Commission desires to reduce noise pollution resulting from gas-powered leaf blowers; and,

WHEREAS, excessive sound is among the nuisances identified in Article III of the Town’s Code of Ordinances (Code); and,

WHEREAS, the sound emitted from the operation of lawn maintenance equipment can constitute a nuisance; and,

WHEREAS, the sound created by gas-powered leaf blowers exceeds the permitted sound level limitations of the Code; and,

WHEREAS, the sound created by the operation of electric leaf blowers is substantially less than the sound created by the operation of gas-powered leaf blowers; and,

WHEREAS, the Town Commission finds that banning the use of gas-powered leaf blowers and the adoption of a requirement to use electric leaf blowers will minimize sound and the nuisance created by sound which exceed the sound standards of the Code; and,

WHEREAS, the Town commission finds that it is appropriate to establish a grace period of 12 months wherein the Town will not enforce the provisions of the Code which bans the use of gas-powered leaf blowers and requires the use of electric leaf blowers on all residential properties and public lands of the Town.

NOW, THEREFORE, BE IT ORDAINED BY THE TOWN COMMISSION OF THE TOWN OF JUPITER ISLAND, MARTIN COUNTY, FLORIDA, THAT:

Section 1: Chapter 9. Nuisances, Article III. Noise, Section 9-62 of the Code of Ordinances of the Town of Jupiter Island is hereby amended to read as follows:

ARTICLE III. - NOISE

Sec. 9-62. - Construction related activities; lawn maintenance activities.

(a) Definitions.

(1) "*Winter season*" means the period between November 1 and April 30.

(2) "*Summer season*" means the period between May 1 and October 31.

(3) "*Legal holidays*" means the following holidays: New Year's Day (January 1), Memorial Day (Last Monday in May), Independence Day (July 4), Labor Day (1st Monday in September), Thanksgiving Day (4th Thursday in November) and the Friday immediately following Thanksgiving Day, Christmas Day (December 25) and the day immediately following Christmas Day and when Christmas Day falls on a Saturday or Sunday, the Friday immediately preceding Christmas weekend and the Monday following Christmas weekend.

(4) "*Lawn maintenance equipment*" means motorized or powered equipment which is used to maintain lawns, trees, and landscaping, including but not limited to lawn mowers/yard tractors, chainsaws, lawn aerators, sod cutters, edgers, stump grinders, hedge trimmers, leaf blowers, lawn vacuum machines and monofilament line grass trimmers.

(5) "*Leaf blowers*" means any air blowing machine powered by gas or electricity to create a concentrated stream of air to push, or blow dirt, dust, leaves, grass clippings, trimmings, or debris.

(b) Use of restricted equipment.

(1) Applicability. Use of the following "restricted equipment" or engagement in the following activities during construction is restricted as provided in this section:

- a. Compressors, gas- or diesel-engine driven for operating jack hammers, riveting or drilling devices.
- b. Cranes of all weights and types and other related construction equipment such as, but not limited to, concrete pumps, pile driving, excavation and demolition.
- c. Dredges, of all types.
- d. Dry sandblasting machines and jackhammers.
- e. Gasoline, diesel and/or steam engines that are operated in such a manner as to:1. Emit offensive odors which are materially perceptible from

any property line; or, 2. Produce noise in excess of 60 decibels (dbs), measured at any property line.

f. Hammer-driven piledrivers, of all types.

g. Hammers, of all types, when used for metal-to-metal work that is not hammer-to-nail.

h. Power saws, band, cut-off and table, unless housed in a "dried-in" structure.

i. Radio, audio equipment or loudspeakers used in a manner that produces noise which is unreasonably loud.

j. Tractors, over two tons, which are rigged for earth moving or land clearing operations.

k. Any construction equipment, device or activity, which though otherwise permitted, produces noise in excess of 72 decibels (dbs), measured:

1. Fifty feet from the construction activity, or,

2. From the property line nearest to where the construction activity is taking place, whichever is greater.

(2) Restrictions. The use of "restricted equipment" is restricted as follows:

a. Use of restricted equipment is prohibited during the winter season.

b. Use of restricted equipment during the summer season is permitted only during the hours of 7:30 a.m. to 6:00 p.m., Monday through Friday.

c. Use of restricted equipment is prohibited on legal holidays.

(3) Exceptions. The following are exempt from the restrictions of this section:

a. Operation of restricted equipment relating to essential services of the Town;

b. Operation of restricted equipment to protect the public health, safety, and welfare during emergency conditions; and

c. Operation of restricted equipment for repairs, improvements or landscape work on permitted projects for a period of less than one week upon prior written approval of the Town's building official. A written request defining the specific nature of the work, its duration and the equipment involved shall

be submitted to the Town's building official at least five working days prior to commencement of the work.

The building official may approve such work only upon being assured that the proposed use of equipment will not exceed established noise level restrictions nor excessively impact the inhabitants of adjoining properties and public roadways. The building official may establish terms and conditions relating to the work, if approved.

(c) Working hours for construction.

(1) During the winter season, construction work is restricted to the following hours: a. 8:30 a.m. to 5:30 p.m., Monday through Friday; and, b. 8:30 a.m. to 1:00 p.m. on Saturday.

(2) During the summer season, construction work is restricted to the following hours:

a. 7:30 a.m. to 6:00 p.m., Monday through Friday; and,
b. 8:30 a.m. to 5:00 p.m. on Saturday, upon prior written approval of the administrative official, which shall be granted if the applicant demonstrates that the construction work will not excessively impact inhabitants of adjoining properties.

(3) Construction work is prohibited on legal holidays.

(d) Working hours for lawn maintenance.

(1) During the winter season, operation of lawn maintenance equipment is restricted to the hours of 8:30 a.m. to 5:30 p.m., Monday through Friday, and from 8:30 a.m. to 1:00 p.m. on Saturday.

(2) During the summer season, operation of lawn maintenance equipment is restricted to the hours of 7:30 a.m. to 6:00 p.m., Monday through Friday, and from 8:30 a.m. to 5:00 p.m. on Saturday.

(3) Operation of lawn maintenance equipment is prohibited on legal holidays.

(e) Use of leaf blowers on residential properties and Town-owned public lands.

(1) Effective April 1, 2026, the use of gas-powered leaf blowers is prohibited on properties zoned for residential and public lands uses according to the Town's Zoning Map.

(2) Continued use of gas-powered leaf blowers may be permitted on properties zoned for recreation and conservation uses according to the Town's current Zoning

Map and only in accordance with the noise and sound requirements of this section.

(3) Continued use of gas-powered leaf blowers is also permitted for use by the Town to clear roads, parking lots, and other paved surfaces within the Town.

~~(f)-(e)~~ [Decibel levels.] The sound produced by lawn maintenance equipment shall not exceed 69 decibels (dbs), measured:

(1) Fifty feet from the point of operation of the equipment, or

(2) From the nearest property line to where the equipment is operated, whichever is greater.

(3) Leaf blowers, backpack sprayers and hand-held blowers shall be limited to a maximum decibel level that shall not exceed 65 (dbs) at a distance of 30 feet from the point of operation of the equipment or from the nearest property line to where the equipment is operated, whichever is greater. ~~This section relating to leaf blowers shall become effective October 1, 2007.~~

~~(g)(f)~~ Maintenance of construction sites. It is the responsibility of the person, firm or corporation indicated on the development permit to maintain the site in a neat and orderly manner, including broom-cleaning the site each day, and preventing unsightly piles of trash and debris from gathering during the course of construction.

~~(h)(g)~~ Avoidance of nuisance. When land has been cleared pursuant to a land clearing permit, the permittee shall either resod or replant the cleared area or periodically sprinkle the area ground to prevent windblown dust or dirt from creating a nuisance to other properties.

~~(i)(h)~~ [Violations.] Each separate violation and each day of a continuing violation shall be considered a separate offense.

~~(j)(i)~~ [Shutdown order.] In case of three or more violations of section 9-62(b) or (c) (Use of restricted equipment, Working hours for construction) the administrative official shall order the project to be shut down for the remainder of the winter season. If a shutdown order is issued, the site must be rendered safe and secure to the satisfaction of the administrative official within five working days.

Section 2. Repeal of Ordinances in Conflict. All ordinances or parts of ordinances in conflict herewith are hereby repealed.

Section 3. Severability. If any court of competent jurisdiction holds any word, part, section, paragraph or provision hereof to be unlawful or unconstitutional, such ruling or finding shall not affect the remaining portions of this ordinance, which shall remain in full force and effect.

Section 4. Codification. This ordinance may be codified and made a part of the official Code of Ordinances of the Town of Jupiter Island.

Section 5. Effective Date. This ordinance shall become effective immediately upon execution.

ORDINANCE NO. 403 PASSED UPON FIRST READING THE ____th DAY OF _____, 2025.

PASSED AND ADOPTED UPON THE SECOND READING FOLLOWING PUBLIC HEARING THE ____th DAY OF _____, 2025.

(SEAL)

TOWN OF JUPITER ISLAND, FLORIDA

Mayor

Vice Mayor

Commissioner

Commissioner

Commissioner

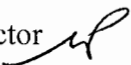
ATTEST:

TOWN CLERK

#6008233 v1 18270-00002



MEMORANDUM

TO: The Mayor and Town Commissioners
THRU: Robert Garlo, Town Manager
FROM: Matthew Pazanski, Finance/HR Director 
DATE: March 4, 2025
SUBJECT: Resolution No. 928 – Creation of Building Code Restricted Reserve Account

Background

Staff has found that fluctuations in building permits have caused highs and lows in the revenue collection to fund the expenses related to the Town's building permitting, plan review, and building official functions. Section 553.80(7)(a), Florida Statutes restricts the use of such revenue to the Town's responsibilities in enforcing the Building Code and provides that any unexpended balances must be carried forward to future years for allowable activities or refunded. It further prohibits the Town from carrying forward any amount exceeding the average of its operating budget for enforcement of the Florida Building Code for the previous four years, excluding any reserve amounts.

Discussion

Currently, the Town has a reserve fund dedicated to the Town's Building Code enforcement function, however it was not approved by formal resolution. The creation of a formal reserve account will ensure compliance with Florida law, and both provide for the future capital needs of the Building Department and assist with rate stabilization throughout the years. With the creation of the Building Code Restricted Reserve Account, the undedicated balance of revenue collections during the fiscal year will be placed in reserve as of September 30. At year-end for each subsequent year, excess revenue will be added to Reserve Account or taken from the Reserve Account to fund Town Council approved expenses if there is a shortfall in revenue.

Discussion

Staff recommends the Town Commission consider a motion to approve Resolution No. 928 -- Creation of Building Code Restricted Reserve Account.

RESOLUTION NO. 928

A RESOLUTION OF THE TOWN COMMISSION OF THE TOWN OF JUPITER ISLAND, MARTIN COUNTY, FLORIDA, CREATING A BUILDING CODE RESTRICTED RESERVE ACCOUNT; PROVIDING FOR CONFLICTS; PROVIDING FOR SEVERABILITY; AND PROVIDING FOR AN EFFECTIVE DATE.

WHEREAS, Section 166.222(1), Florida Statutes, authorizes the municipalities to create a schedule of reasonable inspection fees pertaining to costs associated with the inspection and enforcement of the activities that fall under the Florida Building Code; and

WHEREAS, Section 553.80(7)(a), Florida Statutes, requires that such fees be used by the Town Building Official's only for the Town's responsibilities regarding building code activities, including enforcement of code provisions, pursuant to the Florida Building Code; and

WHEREAS, pursuant to the statute, the revenues derived from the fees collected may not exceed the total estimated annual costs of such building code activities and enforcement; and

WHEREAS, Section 553.80(7)(a), Florida Statutes, further provides that any unexpended balances must be carried forward to future years for allowable activities or refunded, and prohibits the Town from carrying forward an amount exceeding the average of its operating budget for enforcing the Florida Building Code for the previous four years, excluding any reserve amounts; and

WHEREAS, in order to ensure compliance with all statutory requirements, the Town Commission has determined that it is appropriate to transfer all unexpended building permit fees restricted for Florida Building Code activities, including the enforcement of the Florida Building Code into a "Building Reserve Account" at the end of the current fiscal year; and

WHEREAS, the Town Commission determines that the adoption of this resolution serves a valid public purpose and is in the interests of the public health, safety, and welfare.

NOW, THEREFORE, BE IT RESOLVED by the Town Commission of the Town of Jupiter Island, Florida, that:

Section 1. The foregoing recitals are ratified and incorporated herein.

Section 2. The Town Commission hereby directs the Town Manager to transfer all unexpended building permit fees and other funds restricted for the administration and enforcement of the Florida Building Code as of September 30th into a Building Code Restricted Reserve Account. Such funds may only be expended as authorized by law,

including, but not limited to, offsetting expenses relating to the administration of the Florida Building Code, including, but not limited to, inspections, the continued training of individuals, the administration and enforcement of the Florida Building Code enforcement, defraying the future capital needs of the Town's Building Department, and providing rate stabilization in future years.

Section 3. All resolutions or parts of resolutions in conflict with this resolution are hereby repealed to the extent of such conflict.

Section 4. If any section, paragraph, sentence, clause, phrase, or word of this Resolution is for any reason held by a court of competent jurisdiction to be unconstitutional, inoperative or void, such holding shall not affect the remainder of the Resolution.

Section 5. This resolution shall take effect immediately upon its adoption.

RESOLVED AND ADOPTED this 21st day of March, 2025.

Mayor

ATTEST:

Kimberly Kogos, CMC
Town Clerk

**APPROVED AS TO FORM AND
LEGAL SUFFICIENCY:**

Thomas J. Baird
Town Attorney

RESOLUTION NO. 929

A RESOLUTION OF THE TOWN COMMISSION OF THE TOWN OF JUPITER ISLAND, MARTIN COUNTY, FLORIDA, MODIFYING RESOLUTION NO. 821 RELATING TO THE BUILDING PERMIT FEES; PROVIDING AN EFFECTIVE DATE.

WHEREAS, due to regulatory requirements, there is a need to revise the schedule of Building Permit Fees charged to applicants seeking permits from the Town; and

WHEREAS, the Town Manager and Staff, after careful review, have recommended a revision of the Building Permit Fees, which the Town Commission finds to be in the best interest of the Town to adopt.

NOW, THEREFORE, BE IT RESOLVED BY THE TOWN COMMISSION OF THE TOWN OF JUPITER ISLAND, MARTIN COUNTY, FLORIDA, AS FOLLOWS:

Section 1. Resolution No. 821 is hereby amended at Section 1 to read as follows:

Section 1. The Town shall charge the following fees for the applications indicated:

<u>Application</u>	<u>Fee</u>
Building Permit	1.50 % of cost of the Improvements
Private Provider Plan Review	Less 25% of permit fee
Private Provider Inspection	Less 25% of permit fee
Short Term Rental/ Vacation Rental	\$500.00
Board of Adjustment Application	\$ 1,000.00
Impact Review Application	\$ 1,000.00
Subdivision Application	\$ 2,000.00
Appeal to Board of Adjustment or Town Commission	\$ 1,000.00
Letter of No Objection	\$ 100.00
Rezoning of Land	\$ 3,000.00
Zoning Code Text Amendment	\$ 3,000.00
Comprehensive Plan Text Amendment	\$ 4,000.00

Comprehensive Plan amendment/

Land Use Change: Basic Fee Plus

additional fees as may be determined

to complete the process.

\$ 5,000.00

The fees above do not include any additional fees required for all costs associated with consultants and legal fees for analysis, study and report of any application determined by the Director of Building, Planning, and Zoning to require such review, which fees will be the responsibility of the applicant.

Section 2. This Resolution shall take effect immediately upon its adoption.

PASSED AND ADOPTED in a regular session of the Commission this ____ day of _____, 2025.

TOWN OF JUPITER ISLAND

MAYOR

VICE MAYOR

COMMISSIONER

ATTEST: _____

TOWN CLERK

COMMISSIONER

Commissioner

Letter of Transmittal

To: Town of Jupiter Island, Town Commission

From: Catherine Harding, Building Director



Ref: Wavier from Zoning in Progress

Date: February 26, 2025

Our office has reviewed the request for a waiver from the Zoning in Progress and finds that the proposed construction is landward of the Waterfront Set Back Line and attached to an existing principal structure that is also landward of the Waterfront Set Back Line. If the line were to move landward the existing principal structure could become nonconforming and the addition would not increase the nonconformity.

Stephen A. Fintak
D. Stanley Dixon, Architect
2300 Peachtree Road, Ste C-101
Atlanta, GA 30309

The Town of Jupiter Island
Building Department / Town Commissioners
Jupiter Island Town Hall
2 Bridge Road
Hobe Sound, FL 33455

To Whom it May Concern,

My name is Stephen Fintak and I am writing on behalf of my client Christina Whitney at 81 South Beach Road. Our client has recently turned her home on Jupiter Island into a full-time residence, which has placed strain on the existing storage and bedroom capacity for her growing family. Our firm was charged with designing a renovation and addition project for this property to include a small addition to the main house along with a new 3-bedroom guest house connected to the main house by a breezeway.

I am writing to you today asking for a waiver to release this property from the Zoning In Progress (ZIP) review that is currently underway for the town of Jupiter Island. Our design was complete and ready to proceed with permitting last year, however we were not able to turn those drawings in for review due to the ZIP process. With this review extending into June and understanding our limitations for noise outside of the summer months, it appears that we may not be able to start construction until next year. We are asking the Town Commissioners to review the attached site plan (which illustrates our proposed additions located West of the Eastern facade of the existing house) and allow us to proceed through the DRC and IRC process with the goal of receiving a building permit early this summer. Our understanding is that one of the major items the ZIP is concerned with the waterfront setback line. Our proposed additions should not interfere with this new placement as these additions are all further away from the water than the existing house. Releasing our property from the construction permit hold would allow our client to move back into her permanent residence a year earlier which would be monumental for her family.

We appreciate your consideration and look forward to your response.

Sincerely,

A handwritten signature in black ink, appearing to read 'Stephen Fintak', with a stylized, cursive script.

Stephen A. Fintak
sfintak@dsdixonarchitect.com
404-574-1430

RESOLUTION NO. 930

A RESOLUTION OF THE TOWN COMMISSION OF THE TOWN OF JUPITER ISLAND, MARTIN COUNTY, FLORIDA, OPPOSING HOUSE BILL 301, AND SENATE BILL 1570, WHICH WOULD, IF ADOPTED, EXPONENTIALLY INCREASE THE STATUTORY LIMITS ON LIABILITY FOR TORT CLAIMS AGAINST PUBLIC ENTITIES; DIRECTING THE TOWN CLERK TO DISTRIBUTE COPIES OF THIS EXECUTED RESOLUTION TO THE FLORIDA LEAGUE OF CITIES FOR THE 2025 REGULAR SESSION; AND PROVIDING FOR AN EFFECTIVE DATE.

WHEREAS, during the 2024 Regular Session of the Florida Legislature, bills increasing the statutory caps for claims failed in the amendatory process that, if enacted, would have created higher risk exposure for tort claims against public entities such as municipalities, counties, local law enforcement agencies, local tax districts and other entities; and

WHEREAS, currently, Section 768. 28, Florida Statutes, waives sovereign immunity for public entities with respect to liability for torts, but caps this liability at \$200,000 per person and \$300,000 per incident; and

WHEREAS, the Florida League of Cities has conducted considerable negotiations with all parties involved to increase the caps at a reasonable level since last set in 2011, and has the support of the Town in continuing this good-faith work in the 2025 Session; and

WHEREAS, the Town Commission strongly opposes unreasonable increases in statutory caps due to the fact that the Town may be unable to secure predictable and appropriate coverage for risk management and/or budget planning purposes, presenting unknown payouts, and presenting an unreasonable challenge for underwriters and carriers as they assess exposure for policyholders statewide; and

WHEREAS, the Town Commission hereby supports the Florida League of Cities in its efforts to negotiate a reasonable resolution to this issue that provides stability, fairness, and predictability.

NOW, THEREFORE, BE IT RESOLVED BY THE TOWN COMMISSION OF THE TOWN OF JUPITER ISLAND, MARTIN COUNTY, FLORIDA, AS FOLLOWS:

Section 1. The Town Commission opposes the 400% and higher increases as proposed in February and March of 2025, prior to the amendatory process.

Section 2. The Town Commission supports the position on this legislation as expressed by the Florida League of Cities.

Section 3. This Resolution shall become effective upon execution.

RESOLUTION NO. 930 PASSED AND ADOPTED by the Town Commission of the Town of Jupiter Island this 21st day of March 2025.

TOWN OF JUPITER ISLAND

Attest:

Mayor

Kimberly Kogos, Town Clerk

Approved as to Form and Legal Sufficiency:

Thomas J. Baird, Town Attorney

Vote:

Penelope Townsend	_____ Yes	_____ No
Marshall Field VI	_____ Yes	_____ No
Anne Scott	_____ Yes	_____ No
Patricia Warner	_____ Yes	_____ No
Joseph Taddeo	_____ Yes	_____ No



MEMORANDUM

TO: The Mayor and Town Commissioners
THRU: Robert Garlo, Town Manager *RG*
FROM: Matthew Pazanski, Finance/HR Director *MP*
DATE: March 4, 2025
SUBJECT: Review of Fiscal Year 2024 Annual Financial Audit

Background

The Town has engaged the firm of Mauldin & Jenkins, LLC to conduct our annual financial audit as required by Section 218.39, Florida Statutes.

In July 2023, after the Town's Auditor Selection Committee solicitation, evaluation, and recommendation, the Town Commission approved a three-year contract with Mauldin & Jenkins to complete the required annual financial audit for Fiscal Years 2023, 2024, and 2025 with the option to continue their services for FY 2026 and 2027.

Discussion

Daniel Anderson, CPA of Mauldin & Jenkins, reviewed the Fiscal Year 2024 Annual Financial Statements with the Finance Advisory Committee on February 27, 2025. The Committee asked questions and discussed various topics with Mr. Anderson and staff and recommended approval of the Audited FY 2024 Financial Statements.

At the March 21, 2025 Town Commission meeting, Mr. Anderson will present an overview of the Fiscal Year 2024 Annual Financial Audit Report and its requirements and review any findings, observations, and recommendations from the audit.



Town of Jupiter Island, Florida

Auditor's Discussion and Analysis
Financial and Compliance Audit Summary
September 30, 2024

Presented by:
Daniel Anderson, CPA
www.mjcpa.com
941-747-4483



TOWN OF
JUPITER ISLAND
FLORIDA

TOWN OF JUPITER ISLAND, FLORIDA

AUDITOR'S DISCUSSION AND ANALYSIS

SEPTEMBER 30, 2024

PURPOSE OF ANNUAL AUDITOR'S DISCUSSION AND ANALYSIS

- ◆ Engagement Team and Firm Information:
 - The Governmental Practice.
 - Additional Information regarding Other Industries and Services.
- ◆ Overview of:
 - Independent Auditor's Report.
 - Financial Statements, Footnotes and Supplementary Information.
 - Compliance Reports (Internal Controls and Laws and Regulations).
 - Audit Scopes and Procedures.
- ◆ Required Communications under *Government Auditing Standards*.
- ◆ Accounting Recommendations and Related Matters:
 - Recommendations for Improvement.
 - Other Matters for Communication.
- ◆ Free Continuing Education and Newsletters.
- ◆ Answer Questions.

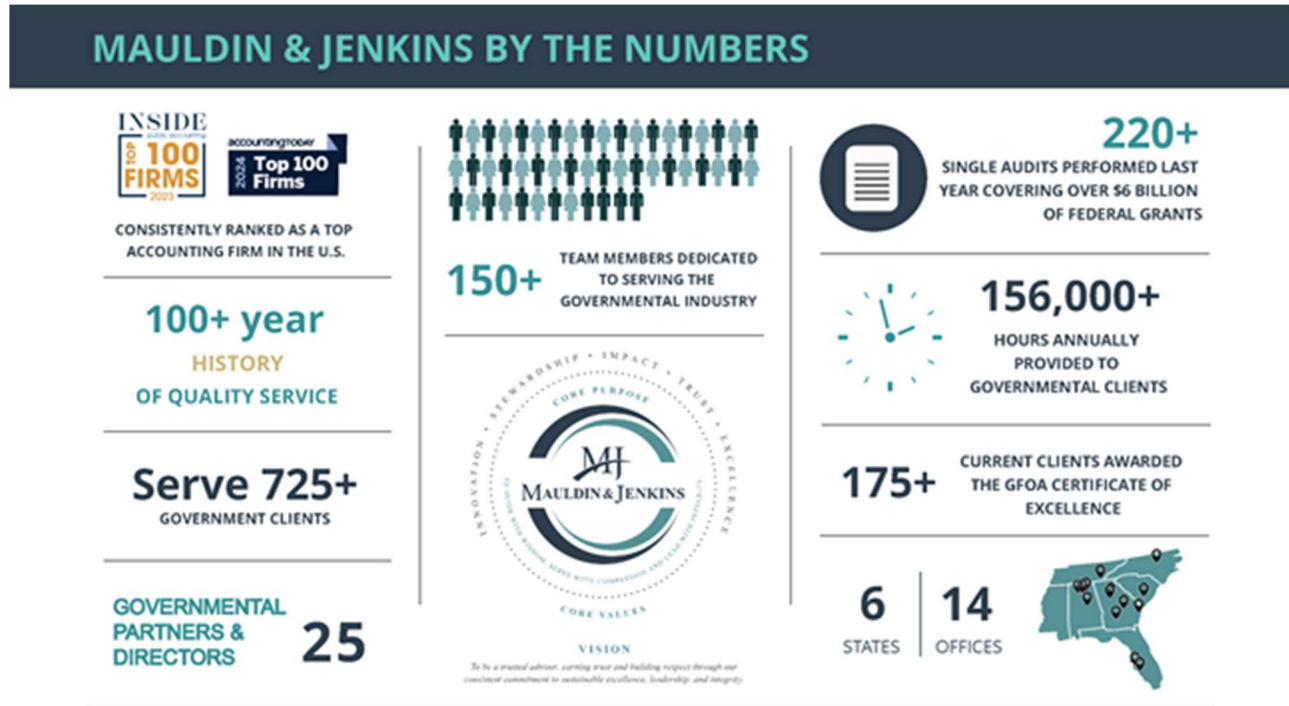


VISION

To be a trusted advisor, earning trust and building respect through our consistent commitment to sustainable excellence, leadership, and integrity.

TOWN OF JUPITER ISLAND, FLORIDA
AUDITOR'S DISCUSSION AND ANALYSIS
SEPTEMBER 30, 2024

MAULDIN & JENKINS – BY THE NUMBERS



Engagement Team Leaders for the Town Include:

- Daniel Anderson, Engagement Lead Partner: 17 years of experience, 100% governmental
- Wade Sansbury, Quality Assurance Partner: 29 years of experience, 100% governmental

TOWN OF JUPITER ISLAND, FLORIDA

AUDITOR'S DISCUSSION AND ANALYSIS

SEPTEMBER 30, 2024

MAULDIN & JENKINS – ADDITIONAL INFORMATION

Other Industries and Services by Mauldin & Jenkins:

Each of Mauldin & Jenkins' offices provides a wide variety of services to a broad range of clientele. We have partners and managers who are responsible for specialized practice areas of auditing and accounting, taxes and management advisory services. Their purpose, as leaders in the particular practice area, is to establish policies with respect to technical matters in these specific areas and ensure that the quality of the Firm's practice is maintained.

Industries Served: Over the years, our partners have developed expertise in certain industries representative of a cross section of the Florida economy, including:

- Governmental Entities (state entities, cities, counties, school systems, business type operations, libraries, and other special purpose entities)
- SEC Registrants
- Wholesale Distribution
- Agri-Businesses
- Manufacturing
- Professional Services
- Employee Benefit Plans
- Financial Institutions (community banks, savings and loans, thrifts, credit unions, mortgage companies, and finance companies)
- Non-Profit Organizations
- Retail Businesses
- Long-Term Healthcare
- Construction and Development
- Individuals, Estates and Trusts
- Real Estate Management

Services Provided: This diversity of practice enables our personnel to experience a wide variety of business, accounting and tax situations. We provide the traditional and non-traditional services such as:

- Financial Audit/Review/Compilation
- Compliance Audits and Single Audits
- Agreed-Upon Procedures
- Forensic Audits
- Bond Issuance Services
- Performance Audits
- State Sales Tax Matters
- International Tax Matters
- Business and Strategic Planning
- Profitability Consulting
- Budgeting
- Buy-Sell Agreements and Business Valuation Issues
- Income Tax Planning and Preparation
- Multi-State Income Tax Issues
- Information Systems Consulting
- Cost Accounting Analysis
- Healthcare Cost Reimbursement
- Outsourced Billing Services
- Fixed Asset Inventories
- Succession and Exit Strategy Consulting
- Estate Planning
- Management Information Systems
- Employee Benefit Plan Administration
- Merger/Acquisition and Expansion Financing

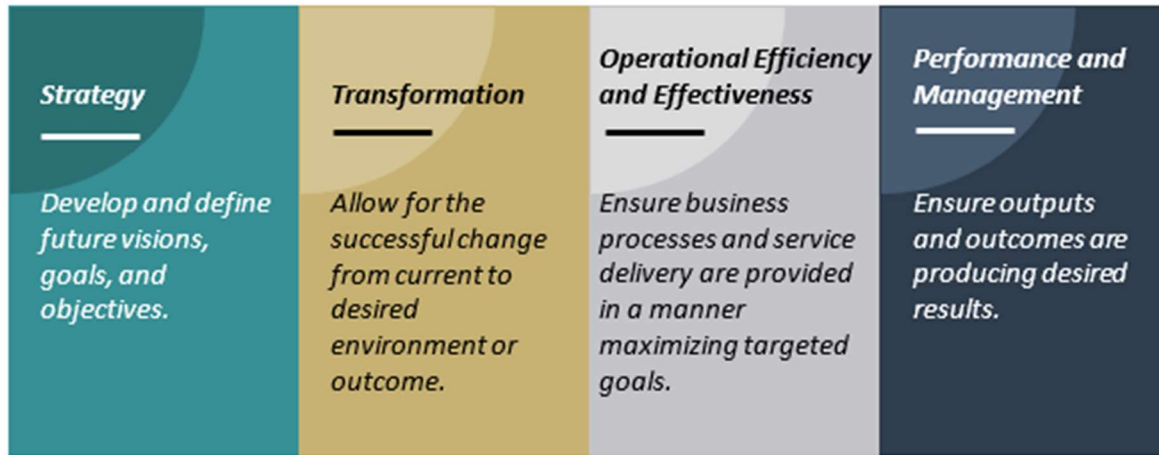
TOWN OF JUPITER ISLAND, FLORIDA

AUDITOR'S DISCUSSION AND ANALYSIS

SEPTEMBER 30, 2024

GOVERNMENTAL ADVISORY SERVICES

Beyond traditional audit and accounting services and IT services, we provide advisory services that are wide-ranging in nature. Our experienced government advisory team helps governments, governmental agencies and special purpose governmental organizations balance fiscal responsibility with the latest business strategies to achieve targeted and overarching objectives. Our advisory services can be summarized via the following:



David Roberts
Partner, Governmental Advisory Services

David Roberts has more than 22 years of experience as a consultant and trusted advisor providing operational/organizational assessments and similar transformational projects for federal, state, and local governments across the country. David's experience includes leading numerous enterprise-wide/departmental/functional assessments and transformations over his career measuring the efficiency and effectiveness of organizational structures and culture, performance management, technology systems and strategies, staffing models, service delivery models, and customer satisfaction.

David helps his clients turn visions and goals into reality. He has helped multiple clients win national government industry awards for innovation, transformation, and cost savings.

David leads our Government Advisory practice, where he focuses on helping governments and individual agencies fulfill and exceed their financial, operational, and regulatory obligations to the public. David has completed hundreds of projects over his career. On the following page are sample management consulting projects demonstrating David's depth and breadth completed within the past 12 months.

TOWN OF JUPITER ISLAND, FLORIDA

AUDITOR'S DISCUSSION AND ANALYSIS

SEPTEMBER 30, 2024

Operational and Performance Assessment – Walton County, Georgia

David led a multi-department Operational and Performance Assessment for Walton County. The scope included assessing organizational structure, operational efficiency, staffing levels and resource utilization, comparison to leading practices, and observations and recommendations to assist the County in achieving the desired future state. The final report included numerous observations with associated recommendations and a detailed Roadmap/Implementation Plan.

Outsourcing Feasibility Study – City of Rocky Mount, North Carolina

David led a feasibility study for the City of Rocky Mount to assess its current service delivery model for providing parks maintenance and landscaping services. City operations used of a hybrid model of both internal resources and third-party contractors to provide parks maintenance and landscaping. The project evaluated the pros and cons (both financial and non-financial) of: (1) maintaining the hybrid model, (2) performing all services in-house, and (3) performing all services externally.

Finance Functional Assessment – Richland County Library, South Carolina

David led a functional assessment of the Library's finance department. The project consisted of understanding the current state – current service provision, performance, workflow, business processes, internal controls, organizational structure, reporting, and communications. The current state was compared to leading practices and gaps were identified. An implementation roadmap was created that aligned recommendations to leaderships' vision to help the organization achieve its desired future state.

Grant Compliance Audit – Decide DeKalb (Georgia)

David led a Grant Compliance Assessment of various development projects for Decide DeKalb. The project reviewed the established grant and contractual criteria to be maintained by developers and compared with tenant information related to low-income occupants. The project identified areas of compliance, non-compliance, and recommendations for remediation.

Forensic Audit – Confidential City

David led a forensic investigation into questionable cash management activity for a City Parks and Recreation department. The project reviewed bank account activity, cancelled checks, cash withdrawals, and purchased item documentation as well as conducted interviews with account cardholders to determine the collection, handling, and use of several hundred thousand dollars collected in fees, sponsorships, and contributions made to the City. Numerous observations and corresponding recommendations were developed to enhance internal controls, written policies, and procedures to correct conflicts of interest, mishandling of funds, and misappropriation of funds.

TOWN OF JUPITER ISLAND, FLORIDA
AUDITOR'S DISCUSSION AND ANALYSIS
SEPTEMBER 30, 2024

INDEPENDENT AUDITOR'S REPORT

The independent auditor's report has specific significance to readers of the financial report.

Opinion

We have issued an unmodified audit report, which is the highest form of assurance we can render with regard to the fairness of financial information on which we are opining. The financial statements are considered to present fairly the financial position and results of operations as of, and for the year ended September 30, 2024.

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. We are required to be independent of the Commission and to meet our ethical responsibilities.

Management's Responsibility for the Financial Statements

The financial statements are the responsibility of management. Management is also required to evaluate the Commission's ability to continue as a going concern.

Auditor's Responsibility

Our responsibility, as external auditors, is to express opinions on these financial statements based on our audit. We planned and performed our audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

Other Reporting

Government Auditing Standards require auditors to issue a report on our consideration of internal control over financial reporting and on our tests of compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. We have issued such a report and reference to this report is included in the independent auditor's report.

TOWN OF JUPITER ISLAND, FLORIDA

AUDITOR'S DISCUSSION AND ANALYSIS

SEPTEMBER 30, 2024

OVERVIEW OF FINANCIAL STATEMENTS

The financial statements as presented to you today include the basic financial statements as well as Management's Discussion and Analysis as prepared by Town management. The Town's basic financial statements include three components: (1) government-wide financial statements; (2) fund financial statements; and (3) notes to the financial statements.

The **government-wide financial statements** provide a broad overview of all of the Town's activities. The *Statement of Net Position* presents information on all assets and liabilities of the Town, with the difference between the two reported as net position. The *Statement of Activities* presents information showing how the Town's net position changed during the most recent fiscal year. Revenues are categorized as program revenues or general revenues. Expenses are categorized by function.

The **fund financial statements** more closely resemble the financial statements as presented prior to the adoption of GASB Statement No. 34. All of the funds of the Town can be divided into three categories: governmental funds, proprietary funds, and fiduciary funds.

COMPLIANCE REPORTS

The Financial Report Package Contains Three Compliance Reports:

Yellow Book Report: The first compliance report is a report on our tests of the Town's internal controls and compliance with laws, regulations, etc. The tests of internal controls were those we determined to be required as a basis for designing our financial statement auditing procedures. Such tests also considered the Town's compliance with certain provisions of laws, regulations, contracts and grant agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. In accordance with the respective standards, the report is not intended to provide an opinion, but to provide a form of negative assurance as to the Town's internal controls and compliance with applicable rules and regulations.

Independent Auditor's Management Letter: The Independent Auditor's Management Letter is required to document the Town's Compliance with the requirements of the Rules of the Auditor General. In accordance with the respective rules, the report is not intended to provide an opinion, but to provide a form of negative assurance as to the Town's internal controls and compliance with applicable rules and regulations.

Independent Accountant's Report: The Independent Accountant's Report is required to provide the results of our examination procedures performed concerning the Town's investment of public funds in accordance with Florida Statutes.

TOWN OF JUPITER ISLAND, FLORIDA
AUDITOR'S DISCUSSION AND ANALYSIS
SEPTEMBER 30, 2024

REQUIRED COMMUNICATIONS

**The Auditor's Responsibility Under Government Auditing Standards
and Auditing Standards Generally Accepted in the United States of America**

Our audit of the financial statements of the Town of Jupiter Island, Florida (the "Town") for the year ended September 30, 2024, was conducted in accordance with auditing standards generally accepted in the United States of America and *Government Auditing Standards* issued by the Comptroller General of the United States. Those standards require we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement, whether caused by error, fraudulent financial reporting or misappropriation of assets. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. Accordingly, the audit was designed to obtain reasonable, rather than absolute, assurance about the financial statements. We believe our audit accomplishes that objective.

In accordance with *Government Auditing Standards*, we have also performed tests of controls and compliance with laws and regulations that contribute to the evidence supporting our opinion on the financial statements. However, they do not provide a basis for opining on the Town's internal control or compliance with laws and regulations.

Accounting Policies

Management has the ultimate responsibility for the appropriateness of the accounting policies used by the Town. During the current year, the Town implemented Governmental Accounting Standards Board (GASB) Statement No. 96. In addition, there are several new accounting standards which will be required to be implemented in the coming years. These are discussed later in this document.

In considering the qualitative aspects of the Town's accounting policies, we did not identify any significant or unusual transactions or significant accounting policies in controversial or emerging areas for which there is a lack of authoritative guidance or consensus. The Town's policies relative to the timing of recording of transactions are consistent with GAAP and typical government organizations.

Management Judgments and Accounting Estimates

Accounting estimates are an integral part of the preparation of financial statements and are based upon management's current judgment. The process used by management encompasses their knowledge and experience about past and current events and certain assumptions about future events. Management has informed us they used all the relevant facts available to them at the time to make the best judgments about accounting estimates and we considered this information in the scope of our audit. We considered this information and the qualitative aspects of management's calculations in evaluating the Town's significant accounting policies. Estimates significant to the financial statements include valuations of investments.

Financial Statement Disclosures

The footnote disclosures to the financial statements are also an integral part of the financial statements. The process used by management to accumulate the information included in the disclosures was the same process used in accumulating the financial statements, and the accounting policies described above are included in those disclosures. The overall neutrality, consistency and clarity of the disclosures was considered as part our audit and in forming our opinion on the financial statements.

TOWN OF JUPITER ISLAND, FLORIDA
AUDITOR'S DISCUSSION AND ANALYSIS
SEPTEMBER 30, 2024

Significant Difficulties Encountered in Performing the Audit

We encountered no difficulties in dealing with management relating to the performance of the audit.

Audit Adjustments

During our audit of the Town's basic financial statements as of and for the year ended September 30, 2024, there were auditor adjustments proposed and posted to the Town's records.

Uncorrected Misstatements

We had no passed adjustments.

Disagreements with Management

We encountered no disagreements with management over the application of significant accounting principles, the basis for management's judgments on significant matters, the scope of the audit or significant disclosures to be included in the financial statements.

Representation from Management

We requested written representations from management relating to the accuracy of information included in the financial statements and the completeness and accuracy of various information requested by us, during the audit. Management provided those written representations without delay and in an organized manner.

Management's Consultations with Other Accountants

We are not aware of any consultations management had with other accountants about accounting or auditing matters.

Significant Issues Discussed with Management

There were no significant issues discussed with management related to business conditions, plans or strategies that may have affected the risk of material misstatement of the financial statements. We are not aware of any consultations management had with us or other accountants about accounting or auditing matters. No major issues were discussed with management prior to our retention to perform the aforementioned audit.

Independence

We are independent of the Town and all related organizations, in accordance with auditing standards promulgated by the American Institute of Public Accountants and *Government Auditing Standards*, issued by the Comptroller General of the United States.

Other Information in Documents Containing Audited Financial Statements

We are not aware of any other documents that contain the audited basic financial statements. If such documents were to be published, we would have a responsibility to determine that such financial information was not materially inconsistent with the audited statements of the Town.

TOWN OF JUPITER ISLAND, FLORIDA

AUDITOR'S DISCUSSION AND ANALYSIS

SEPTEMBER 30, 2024

Required Supplementary Information

We applied certain limited procedures to the Town's RSI as identified in the table of contents, which are required supplementary information (RSI) that supplements the basic financial statements. Our procedures consisted of inquiries of management regarding the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We did not audit the RSI and do not express an opinion or provide any assurance on the RSI.

ADDITIONAL MATTERS

New Governmental Accounting Standard Board (GASB) Standards and Pronouncements



As has been the case for the past ten years, GASB has issued several other new pronouncements which will be effective in future years. The following is a brief summary of the new standards:

- a) **Statement No. 101, *Compensated Absences*** was issued in June 2022 and is effective for fiscal years beginning after December 15, 2023, and all reporting periods thereafter.

This statement requires that liabilities for compensated absences be recognized for: (1) leave that has not been used, and (2) leave that has been used but not yet paid in cash or settled through noncash means. A liability should be recognized for leave that has not been used if: (a) the leave is attributable to services already rendered, (b) the leave accumulates, and (c) the leave is more likely than not to be used for time-off or otherwise paid in cash or settled through noncash means. Leave is attributable to services already rendered when an employee has performed the services required to earn the leave. Leave that accumulates is carried forward from the reporting period in which it is earned to a future reporting period during which it may be used for time-off or otherwise paid or settled. In estimating the leave that is more likely than not to be used or otherwise paid or settled, a government should consider relevant factors such as employment policies related to compensated absences and historical information about the use or payment of compensated absences. However, leave that is more likely than not to be settled through conversion to defined benefit post-employment benefits should not be included in a liability for compensated absences.

This statement requires that a liability for certain types of compensated absences—including parental leave, military leave, and jury duty leave—not be recognized until the leave commences. This statement also requires that a liability for specific types of compensated absences not be recognized until the leave is used.

This statement also establishes guidance for measuring a liability for leave that has not been used, generally using an employee's pay rate as of the date of the financial statements. A liability for leave that has been used but not yet paid or settled should be measured at the amount of the cash payment or noncash settlement to be made. Certain salary-related payments that are directly and incrementally associated with payments for leave also should be included in the measurement of the liabilities.

TOWN OF JUPITER ISLAND, FLORIDA
AUDITOR'S DISCUSSION AND ANALYSIS
SEPTEMBER 30, 2024

- b) **Statement No. 102, *Certain Risk Disclosures*** was issued in December 2023 and is effective for fiscal years beginning after June 15, 2024 and all reporting periods thereafter.

State and local governments face a variety of risks that could negatively affect the level of service they provide or their ability to meet obligations as they come due. Although governments are required to disclose information about their exposure to some of those risks, essential information about other risks that are prevalent among state and local governments is not routinely disclosed because it is not explicitly required. The objective of this statement is to provide users of government financial statements with essential information about risks related to a government's vulnerabilities due to certain concentrations or constraints.

This statement defines a concentration as a lack of diversity related to an aspect of a significant inflow of resources or outflow of resources. A constraint is a limitation imposed on a government by an external party or by formal action of the government's highest level of decision-making authority. Concentrations and constraints may limit a government's ability to acquire resources or control spending.

This statement requires a government to assess whether a concentration or constraint makes the primary government reporting unit or other reporting units that report a liability for revenue debt vulnerable to the risk of a substantial impact. Additionally, this statement requires a government to assess whether an event or events associated with a concentration or constraint that could cause the substantial impact have occurred, have begun to occur, or are more likely than not to begin to occur within 12 months of the date the financial statements are issued.

If a government determines that those criteria for disclosure have been met for a concentration or constraint, it should disclose information in notes to financial statements in sufficient detail to enable users of financial statements to understand the nature of the circumstances disclosed and the government's vulnerability to the risk of a substantial impact. The disclosure should include descriptions of the following:

- The concentration or constraint.
- Each event associated with the concentration or constraint that could cause a substantial impact if the event had occurred or had begun to occur prior to the issuance of the financial statements.
- Actions taken by the government prior to the issuance of the financial statements to mitigate the risk.

- c) **Statement No. 103, *Financial Reporting Model Improvements*** was issued in April 2024 and is effective for fiscal years beginning after June 15, 2025 and all reporting periods thereafter.

The objective of this statement is to improve key components of the financial reporting model to enhance its effectiveness in providing information that is essential for decision making and assessing a government's accountability. This statement also addresses certain application issues.

TOWN OF JUPITER ISLAND, FLORIDA

AUDITOR'S DISCUSSION AND ANALYSIS

SEPTEMBER 30, 2024

Management's Discussion and Analysis

This statement continues the requirement that the basic financial statements be preceded by management's discussion and analysis (MD&A), which is presented as required supplementary information (RSI). MD&A provides an objective and easily readable analysis of the government's financial activities based on currently known facts, decisions, or conditions and presents comparisons between the current year and the prior year. This statement requires that the information presented in MD&A be limited to the related topics discussed in five sections: (1) Overview of the Financial Statements, (2) Financial Summary, (3) Detailed Analyses, (4) Significant Capital Asset and Long-Term Financing Activity, and (5) Currently Known Facts, Decisions, or Conditions. Furthermore, this statement stresses that the detailed analyses should explain why balances and results of operations changed rather than simply presenting the amounts or percentages by which they changed. This statement emphasizes that the analysis provided in MD&A should avoid unnecessary duplication by not repeating explanations that may be relevant to multiple sections and that "boilerplate" discussions should be avoided by presenting only the most relevant information, focused on the primary government. In addition, this statement continues the requirement that information included in MD&A distinguish between that of the primary government and its discretely presented component units.

Unusual or Infrequent Items

This statement describes unusual or infrequent items as transactions and other events that are either unusual in nature or infrequent in occurrence. Furthermore, governments are required to display the inflows and outflows related to each unusual or infrequent item separately as the last presented flow(s) of resources prior to the net change in resource flows in the government-wide, governmental fund, and proprietary fund statements of resource flows.

Presentation of the Proprietary Fund Statement of Revenues, Expenses, and Changes in Net Position

This statement requires that the proprietary fund statement of revenues, expenses, and changes in fund net position continue to distinguish between operating and nonoperating revenues and expenses. Operating revenues and expenses are defined as revenues and expenses other than nonoperating revenues and expenses. Nonoperating revenues and expenses are defined as: (1) subsidies received and provided, (2) contributions to permanent and term endowments, (3) revenues and expenses related to financing, (4) resources from the disposal of capital assets and inventory, and (5) investment income and expenses.

In addition to the subtotals currently required in a proprietary fund statement of revenues, expenses, and changes in fund net position, this statement requires that a subtotal for *operating income (loss) and noncapital subsidies* be presented before reporting other nonoperating revenues and expenses. Subsidies are defined as: (1) resources received from another party or fund: (a) for which the proprietary fund does not provide goods and services to the other party or fund, and (b) that directly or indirectly keep the proprietary fund's current or future fees and charges lower than they would be otherwise, (2) resources provided to another party or fund: (a) for which the other party or fund does not provide goods and services to the proprietary fund, and (b) that are recoverable through the proprietary fund's current or future pricing policies, and (3) all other transfers.

Major Component Unit Information

This statement requires governments to present each major component unit separately in the reporting entity's statement of net position and statement of activities if it does not reduce the readability of the statements. If the readability of those statements would be reduced, combining statements of major component units should be presented after the fund financial statements.

Budgetary Comparison Schedule

This statement requires governments to present budgetary comparison information using a single method of communication—RSI. Governments also are required to present: (1) variances between original and final budget amounts, and (2) variances between final budget and actual amounts. An explanation of significant variances is required to be presented in notes to RSI.

TOWN OF JUPITER ISLAND, FLORIDA
AUDITOR'S DISCUSSION AND ANALYSIS
SEPTEMBER 30, 2024

- d) **Statement No. 104, *Disclosure of Certain Capital Assets*** was issued in September 2024 and is effective for fiscal years beginning after June 15, 2025 and all reporting periods thereafter.

State and local governments are required to provide detailed information about capital assets in notes to financial statements. Statement No. 34, *Basic Financial Statements—and Management's Discussion and Analysis—for State and Local Governments*, requires certain information regarding capital assets to be presented by major class. The objective of this statement is to provide users of government financial statements with essential information about certain types of capital assets.

This statement requires certain types of capital assets to be disclosed separately in the capital assets note disclosures required by Statement 34. Lease assets recognized in accordance with Statement No. 87, *Leases*, and intangible right-to-use assets recognized in accordance with Statement No. 94, *Public-Private and Public-Public Partnerships and Availability Payment Arrangements*, should be disclosed separately by major class of underlying asset in the capital as-sets note disclosures. Subscription assets recognized in accordance with Statement No. 96, *Subscription-Based Information Technology Arrangements*, also should be separately disclosed. In addition, this statement requires intangible assets other than those three types to be disclosed separately by major class.

This statement also requires additional disclosures for capital assets held for sale. A capital asset is a capital asset held for sale if: (a) the government has decided to pursue the sale of the capital asset, and (b) it is probable that the sale will be finalized within one year of the financial statement date. Governments should consider relevant factors to evaluate the likelihood of the capital asset being sold within the established time frame. This statement requires that capital assets held for sale be evaluated each reporting period. Governments should disclose: (1) the ending balance of capital assets held for sale, with separate disclosure for historical cost and accumulated depreciation by major class of asset, and (2) the carrying amount of debt for which the capital assets held for sale are pledged as collateral for each major class of asset.

- e) **Other Pending or Current GASB Projects.** As noted by the numerous pronouncements issued by GASB over the past decade, the GASB continues to research various projects of interest to governmental units. Subjects of note include:
- **Revenue and Expense Recognition** is another long-term project where the GASB is working to develop a comprehensive application model for recognition of revenues and expenses from non-exchange, exchange, and exchange-like transactions. The final standard is expected in mid-2027.
 - **Classification of Nonfinancial Assets.** The objective of this project would be to reconsider the existing classification of nonfinancial assets and other related sub-classifications (for example, capital assets or intangible assets) to ensure that: (1) assets are classified in a way that provides the most relevant financial information, and (2) the definitions of the classifications are understandable and appropriate to meeting financial reporting objectives. The project also will consider how any classification changes would affect financial statement presentation and disclosure of nonfinancial assets. The project will not, however, reexamine recognition or measurement of nonfinancial assets.
 - **Going Concern Uncertainties and Severe Financial Stress** is a major project where the goal is to address issues related to disclosures regarding going concern uncertainties and severe financial stress. The project will consider: (1) improvements to existing guidance for going concern considerations to address diversity in practice and clarify the circumstances under which disclosure is appropriate, (2) developing a definition of severe financial stress and criteria for identifying when governments should disclose their exposure to severe financial stress, and (3) what information about a commission's exposure to severe financial stress is necessary to disclose. This technical topic is being examined by the GASB due to a wide diversity in practice regarding required presentation on the face of the financial statements, disclosures, etc. An exposure draft on this topic is expected by mid-2025.

TOWN OF JUPITER ISLAND, FLORIDA
AUDITOR'S DISCUSSION AND ANALYSIS
SEPTEMBER 30, 2024

**COMPLIMENTARY CONTINUING EDUCATION
AND NEWSLETTERS FOR GOVERNMENTAL CLIENTS**

Complimentary Continuing Education. We provide complimentary continuing education for all of our governmental clients. Each quarter, we pick a couple of significant topics tailored to be of interest to governmental entities. We have been providing these complimentary services virtually to allow for a wider array of clients to attend. We obtain the input and services of experienced outside speakers along with providing the instruction utilizing our in-house professionals. We hope the Town staff and officials can participate in this opportunity, and that it will be beneficial to them. Examples of subjects addressed in the past include:

- Accounting for Debt Issuances
- ACFR Preparation (several times including a two-day hands-on course)
- Achieving Excellence in Financial Reporting
- Best Budgeting Practices, Policies and Processes
- Capital Asset Accounting Processes and Controls
- Component Units
- Cybersecurity Risk Management
- Evaluating Financial and Non-Financial Health of a Local Government
- Financial Report Card – Where Does Your Government Stand?
- Financial Reporting Model Improvements
- GASB No. 84, Fiduciary Activities
- GASB No. 87, Leases
- GASB Projects & Updates (ongoing and several sessions)
- Grants (Accounting and Auditing)
- Human Capital Management
- Information Technology (IT) Risk Management
- Internal Controls Over Accounts Payable, Payroll and Cash Disbursements
- Internal Controls Over Receivables & the Revenue Cycle
- Internal Revenue Service (IRS) Compliance Issues, Primarily Payroll Matters
- Legal Considerations for Debt Issuances & Disclosure Requirements
- Policies and Procedures Manuals
- Presenting Financial Information to Non-Financial People
- Procurement Card Red Flags
- Risk, Efficiency, & Effectiveness in Governments
- Segregation of Duties
- Single Audits for Auditees
- Uniform Grant Guidance

TOWN OF JUPITER ISLAND, FLORIDA

AUDITOR'S DISCUSSION AND ANALYSIS

SEPTEMBER 30, 2024

Governmental Newsletters. We periodically produce newsletters tailored to meet the needs of governments. The newsletters have addressed a variety of subjects and are intended to be timely in their subject matter. The newsletters are authored by Mauldin & Jenkins employees and are not purchased from an outside party. The newsletters are intended to keep you informed of current developments in the government finance environment.

In the past several years, the following topics have been addressed in our monthly newsletters:

- Are Your Government's Funds Secure?
- COVID-19 Updates (several)
- Cybersecurity Awareness
- Employee vs Independent Contractor
- Federal Funding and Accountability Transparency Act
- Forensic Audit or Financial Audit?
- GASB Invitation to Comment – the New Financial Reporting Model
- Grants Management
- OMB Compliance Supplements
- Property Tax Assessments
- Remote Auditing Best Practices
- Refunding Debt
- Rotating or Not Rotating Auditors
- Sales Tax Collections and Remittances by the State
- SAS Clarity Standards and Group Audits
- Single Audit, including Uniform Guidance (several)
- Various GASB statements

Communication. In an effort to better communicate our complimentary continuing education plans and newsletters, please email Paige Vercoe at pvercoe@mjcpa.com and provide to her individual names, mailing addresses, email addresses, and phone numbers of anyone you wish to participate and be included in our database.

CLOSING

If you have any questions regarding any items set forth in this memorandum, we will be pleased to discuss it with you at your convenience. This information is intended solely for the use of the Town of Jupiter Island's management, and others within the Town's organization and is not intended to be and should not be used by anyone other than these specified parties.

We appreciate the opportunity to serve the Town of Jupiter Island and look forward to serving the Town in the future. Thank you.

TOWN OF JUPITER ISLAND, FLORIDA
FINANCIAL STATEMENTS AND
SUPPLEMENTARY FINANCIAL INFORMATION
FOR THE YEAR ENDED
SEPTEMBER 30, 2024

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**TOWN OF JUPITER ISLAND, FLORIDA
FINANCIAL STATEMENTS AND
SUPPLEMENTARY FINANCIAL INFORMATION
FOR THE YEAR ENDED SEPTEMBER 30, 2024**

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**TOWN OF JUPITER ISLAND, FLORIDA
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FINANCIAL SECTION

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INDEPENDENT AUDITOR'S REPORT

To the Honorable Mayor and
Members of the Town Commission
Town of Jupiter Island, Florida

Report on the Audit of the Financial Statements

Opinions

We have audited the accompanying financial statements of the governmental activities, the business-type activities, each major fund, and the aggregate remaining fund information of the Town of Jupiter Island, Florida (the "Town"), as of and for the year ended September 30, 2024, and the related notes to the financial statements, which collectively comprise the Town's basic financial statements as listed in the table of contents.

In our opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities, the business-type activities, and each major fund, and the aggregate remaining fund information of the Town as of September 30, 2024, and the respective changes in financial position, and, where applicable, cash flows, for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinions

We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Town and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Town's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards and *Government Auditing Standards*, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Town's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Town's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis and budgetary comparison information for the General Fund and Beach Protection Fund, schedule of changes in the net pension liability and related ratios – defined benefit pension plan, schedule of employer contributions and investment returns – defined benefit pension plan, schedule of changes in total pension liability, defined benefit pension plan, schedule of changes in the total OPEB liability and related ratios, and notes to required supplementary information on pages 4 through 12 and 64 through 71 be presented to supplement the basic financial statements. Such information is the responsibility of management and, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Supplementary Information

Our audit was conducted for the purpose of forming opinions on the financial statements that collectively comprise the Town's basic financial statements. The accompanying combining financial statements – nonmajor governmental funds, and schedule of water and wastewater revenue refunding bond coverage – enterprise fund, are presented for purposes of additional analysis and are not a required part of the basic financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the basic financial statements. The information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the combining financial statements-nonmajor governmental funds and the schedule of water and wastewater revenue refunding bond coverage – enterprise fund are fairly stated, in all material respects, in relation to the basic financial statements as a whole.

Other Reporting Required by Government Auditing Standards

In accordance with *Government Auditing Standards*, we have also issued our report dated March 3, 2025, on our consideration of the Town's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Town's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Town's internal control over financial reporting and compliance.



Bradenton, Florida
March 3, 2025

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MANAGEMENT'S DISCUSSION AND ANALYSIS

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TOWN OF JUPITER ISLAND, FLORIDA

MANAGEMENT'S DISCUSSION AND ANALYSIS SEPTEMBER 30, 2024 (UNAUDITED)

INTRODUCTION

The Town of Jupiter Island, Florida's (the "Town") management discussion and analysis (MD&A) is designed to offer readers of the Town's financial statements an objective and easy-to-read analysis of the Town's financial activities based on currently available information. This narrative overview is only a component of the entire financial statement report. Readers should review and evaluate all sections of the report, including the footnotes and the other required supplementary information that is provided in addition to this MD&A for the fiscal year ended September 30, 2024.

FINANCIAL HIGHLIGHTS

- The assets and deferred outflows of the Town exceeded its liabilities and deferred inflows at the close of the most recent fiscal year by \$119,820,044. Of this amount, \$37,344,874 (unrestricted net position) may be used to meet the government's ongoing obligations to citizens and creditors.
 - Governmental net position was \$51,485,280.
 - Business-type net position was \$68,334,764.
- The total revenue from all sources was \$35,723,255 and the total cost of all Town programs was \$28,897,457.
- As of the close of the current fiscal year, the Town's governmental funds reported combined ending fund balances of \$35,883,652 which was an increase of \$4,630,981 from the prior year balance of \$31,252,671. Approximately 78.6% of this fund balance is restricted or assigned for specific purposes; the remaining 21.4% is available for spending at the Town's discretion from the General Fund.
- At the end of the current fiscal year, the unassigned fund balance for the General Fund was \$7,661,322 or 58% of the total General Fund expenditures for the year ended September 30, 2024.
- The Town's outstanding long-term debt (excluding compensated absences, other post-employment benefits, and net pension liability) decreased from \$42,131,074 to \$40,843,745 during the current fiscal year, representing a net decrease of \$1,287,329 (3.1%).

OVERVIEW OF THE FINANCIAL STATEMENTS

This discussion and analysis is intended to serve as an introduction to the Town's basic financial statements. The basic financial statements of the Town comprise three components: (1) government-wide financial statements, (2) fund financial statements, and (3) notes to the financial statements. This report also contains other supplementary information in addition to the basic financial statements themselves.

Government-Wide Financial Statements: The government-wide financial statements, which consist of the following two statements, are designed to provide readers with a broad overview of the Town's finances, in a manner similar to a private-sector business. The statement of net position and the statement of activities report information about the Town as a whole, and about its activities, in a way that helps determine if the year's activities contributed positively to its overall financial well-being. Both statements represent an overview of the Town as a whole, separating its operations between governmental activities and business-type activity.

TOWN OF JUPITER ISLAND, FLORIDA

MANAGEMENT'S DISCUSSION AND ANALYSIS SEPTEMBER 30, 2024 (UNAUDITED)

The *statement of net position* presents information on all of the Town's assets and liabilities, with the difference between the two reported as net position. Over time, increases or decreases in net position may serve as a useful indicator of whether the financial position of the Town is improving or deteriorating. Other factors should be considered, however, such as the condition of the Town's capital assets, to assess the overall health of the Town.

The *statement of activities* presents information showing how the government's net position changed during the most recent fiscal year. All changes in net position are reported as soon as the underlying event giving rise to the change occurs, regardless of the timing of related cash flow. Thus, revenues and expenses are reported in this statement for some items that will only result in cash flows in future fiscal periods (e.g., uncollected revenues and earned but unused vacation leave).

Both of the government-wide financial statements distinguish functions of the Town that are principally supported by taxes and intergovernmental revenues (governmental activities) from other functions that are intended to recover all or a significant portion of their costs through user fees and charges (business-type activity). The governmental activities of the Town include general government, public safety, roads, sanitation, and building and land development. The business-type activity of the Town includes the water and wastewater utility.

The government-wide financial statements include only the Town itself (known as the primary government). The Jupiter Island Beach Protection District, although a legally separate entity, functions for all practical purposes as a department of the Town and, therefore, has been included as an integral part of the primary government. The government-wide financial statements can be found on pages 13 and 14 of this report.

Fund Financial Statements: Conventional users of governmental financial statements will find the fund financial statements presentation more familiar. A fund is a grouping of related accounts that is used to maintain control over resources that have been segregated for specific activities or objectives. The Town, like other state and local governments, uses fund accounting to ensure and demonstrate compliance with finance-related legal requirements. All of the funds of the Town can be divided into three categories: governmental funds, enterprise funds, and fiduciary funds.

Governmental Funds: Governmental funds are used to account for essentially the same functions reported as governmental activities in the government-wide financial statements. However, unlike the government-wide financial statements, governmental fund financial statements focus on near-term inflows and outflows of spendable resources, as well as on balances of spendable resources available at the end of the fiscal year. Such information may be useful in evaluating a government's near-term financing requirements.

Because the focus of governmental funds is narrower than that of the government-wide financial statements, it is useful to compare the information presented for governmental funds with similar information presented for governmental activities in the government-wide financial statements. By doing so, readers may better understand the long-term impact of the Town's near-term financing decisions. Both the governmental fund balance sheet and the governmental fund statement of revenue, expenditures, and changes in fund balances provide a reconciliation to facilitate this comparison between governmental funds and governmental activities.

TOWN OF JUPITER ISLAND, FLORIDA

MANAGEMENT'S DISCUSSION AND ANALYSIS SEPTEMBER 30, 2024 (UNAUDITED)

The Town maintains four individual governmental funds. Information is presented separately in the governmental fund balance sheet and statement of revenue, expenditures, and changes in fund balances for the General Fund, Beach Protection Fund (Jupiter Island Beach Protection District) and in total for the nonmajor governmental funds which include the Electric Underground Fund and the Special Law Enforcement Fund. The basic governmental fund financial statements can be found on pages 15 through 18 of this report.

Enterprise Funds: The Town maintains one enterprise fund, which is used to report the same functions presented as the business-type activity in the government-wide financial statements. The Town's enterprise fund accounts for the South Martin Regional Utility (SMRU) water, wastewater, and irrigation quality water utility operations. The basic enterprise fund financial statements can be found on pages 19 through 23 of this report. The schedule of water and wastewater revenue refunding bond coverage for the enterprise fund can be found on page 74 of this report.

Fiduciary Funds: Fiduciary funds, including the Town's defined benefit pension trust fund. Fiduciary funds are not reported in the government-wide financial statements because the resources of those funds are not available to support the Town's own programs. The accounting basis used for fiduciary funds is accrual, much like that used for enterprise funds. The basic fiduciary fund financial statements can be found on pages 24 and 25 of this report.

Notes to the Financial Statements: The notes to the financial statements provide additional information that is essential to a full understanding of the data provided in the government-wide and fund financial statements. The notes to the financial statements can be found on pages 26 through 63 of this report.

Other Information: In addition to the basic financial statements and accompanying notes, this report also presents certain required supplementary information. A budgetary comparison schedule has been provided as required supplementary information for the General Fund and the Beach Protection Fund on pages 64 through 65 to demonstrate compliance with the adopted budget for these major governmental funds. Information concerning the Town's progress in funding its obligation to provide pension benefits and other post-employment benefits to its employees can be found on pages 66 through 71 of this report.

The combining and individual fund financial statements and schedules are presented as other supplementary information on pages 72 through 74 of this report immediately following the required supplementary information.

GOVERNMENT-WIDE FINANCIAL ANALYSIS

As noted earlier, net position may serve over time as a useful indicator of a government's financial position. In the case of the Town, governmental activity assets and deferred outflows of resources exceeded liabilities and deferred inflows of resources by \$51,485,280. Business-type activity assets and deferred outflows of resources exceeded liabilities and deferred inflows of resources by \$68,334,764. The Town-wide total net position was \$119,820,044 at the close of the fiscal year ended September 30, 2024. The statement of net position is on page 13 of this report. At the end of the current fiscal year, the Town reported positive balances in net position for the government as a whole, as well as for its separate business-type activity. The governmental activities reported a balance in unrestricted net position at September 30, 2024 of \$6,254,921, compared to \$6,076,213 as of September 30, 2023.

TOWN OF JUPITER ISLAND, FLORIDA

MANAGEMENT'S DISCUSSION AND ANALYSIS SEPTEMBER 30, 2024 (UNAUDITED)

The largest portion of the Town's net position is reflected in the net investment in capital assets (e.g., land, buildings, machinery and equipment; less any related debt used to acquire those assets that is still outstanding). Capital assets total \$88,211,678 or 52% of all assets, which total \$171,223,214. The Town uses these capital assets to provide services to citizens; consequently, these assets are not available for future spending. Although the Town's investment in its capital assets is reported net of related debt, it should be noted that the resources needed to repay this debt must be provided from other sources, since the capital assets themselves cannot be used to liquidate these liabilities.

A portion of the Town's net position (\$34,881,782 or 29%) represents resources that are subject to restrictions on how they may be used.

The following table reflects the condensed statement of net position as of the current year-end as compared to the prior year-end:

	Net Position					
	Governmental Activities		Business-Type Activities		Totals	
	2024	2023	2024	2023	2024	2023
Assets						
Current and other assets	\$ 37,185,029	\$ 31,835,560	\$ 45,826,507	\$ 43,470,402	\$ 83,011,536	\$ 75,305,962
Capital assets	22,424,910	24,796,551	65,786,768	65,009,779	88,211,678	89,806,330
Total assets	59,609,939	56,632,111	111,613,275	108,480,181	171,223,214	165,112,292
Total deferred outflows of resources	156,865	429,384	322,004	440,773	478,869	870,157
Liabilities						
Long-term liabilities	5,735,443	7,426,776	37,041,325	37,858,616	42,776,768	45,285,392
Other liabilities	1,408,208	710,496	2,333,018	1,610,791	3,741,226	2,321,287
Total liabilities	7,143,651	8,137,272	39,374,343	39,469,407	46,517,994	47,606,679
Total deferred inflows of resources	1,137,873	240,424	4,226,172	5,141,100	5,364,045	5,381,524
Net position						
Net investment on capital assets	18,839,088	20,783,965	28,754,300	27,248,573	47,593,388	48,032,538
Restricted	26,391,271	21,823,621	8,490,511	6,166,678	34,881,782	27,990,299
Unrestricted	6,254,921	6,076,213	31,089,953	30,895,196	37,344,874	36,971,409
Total net position	\$ 51,485,280	\$ 48,683,799	\$ 68,334,764	\$ 64,310,447	\$ 119,820,044	\$ 112,994,246

TOWN OF JUPITER ISLAND, FLORIDA

MANAGEMENT'S DISCUSSION AND ANALYSIS SEPTEMBER 30, 2024 (UNAUDITED)

The following table reflects the condensed statement of changes in net position for the current year as compared to the prior year:

	Changes in Net Position					
	Governmental Activities		Business-Type Activities		Totals	
	2024	2023	2024	2023	2024	2023
Revenues						
Program revenues						
Charges for services	\$ 2,526,376	\$ 2,976,595	\$ 14,316,074	\$ 16,322,620	\$ 16,842,450	\$ 19,299,215
Operating contributions and grants	320,261	192,697	-	-	320,261	192,697
Capital contributions and grants	1,376,174	-	259,020	5,396,839	1,635,194	5,396,839
General revenues						
Taxes	13,295,588	12,178,385	-	-	13,295,588	12,178,385
Intergovernmental	174,416	193,734	-	-	174,416	193,734
Investment earnings	1,807,324	1,412,786	1,648,022	946,547	3,455,346	2,359,333
Total revenues	\$ 19,500,139	\$ 16,954,197	\$ 16,223,116	\$ 22,666,006	\$ 35,723,255	\$ 39,620,203
Expenses						
General government	\$ 4,059,744	\$ 3,327,641	\$ -	\$ -	\$ 4,059,744	\$ 3,327,641
Public safety	5,632,086	4,768,955	-	-	5,632,086	4,768,955
Building	1,932,441	909,010	-	-	1,932,441	909,010
Public works	1,863,693	1,605,366	-	-	1,863,693	1,605,366
Environmental	3,078,261	7,397,830	-	-	3,078,261	7,397,830
Interest on long-term debt	132,433	157,226	1,097,090	1,109,481	1,229,523	1,266,707
Water and wastewater	-	-	11,101,709	10,097,252	11,101,709	10,097,252
Total expenses	16,698,658	18,166,028	12,198,799	11,206,733	28,897,457	29,372,761
Change in net position	2,801,481	(1,211,831)	4,024,317	11,459,273	6,825,798	10,247,442
Beginning net position	48,683,799	49,895,630	64,310,447	52,851,174	112,994,246	102,392,473
Ending net position	\$ 51,485,280	\$ 48,683,799	\$ 68,334,764	\$ 64,310,447	\$ 119,820,044	\$ 112,639,915

Governmental Activities: Governmental activities increased the Town's net position by \$2,801,481. The largest sources of governmental revenue received for 2024 was \$13,295,588 from taxes, representing 68% of total governmental revenue.

Expenses in the governmental activities decreased by approximately \$1,467,370 from the prior year.

Business-Type Activity: The Town's business-type activity increased net position by \$4,024,317 for 2024. Charges for services for the business-type activity decreased from the previous fiscal year by approximately \$2,006,546 or 12%. This was primarily a result of a decrease in accrued guaranteed revenue fees collected in previous year. Developer capital contributions in 2024 decreased approximately \$5,396,839.

FINANCIAL ANALYSIS OF THE TOWN'S FUNDS

As noted earlier, the Town uses fund accounting to ensure and demonstrate compliance with finance-related legal requirements.

Governmental Funds: The governmental funds report on the same functions as the governmental activities in the government-wide statements but the focus of the Town's governmental funds is to provide information on near-term inflows, outflows and balances of spendable resources. Such information is useful in evaluating the Town's financing requirements. In particular, unassigned fund balance may serve as a useful measure of a government's net resources available for spending at the end of the fiscal year.

TOWN OF JUPITER ISLAND, FLORIDA

MANAGEMENT'S DISCUSSION AND ANALYSIS SEPTEMBER 30, 2024 (UNAUDITED)

As of the end of the current fiscal year, the Town's governmental funds reported combined ending fund balances of \$35,883,652, an increase of \$4,630,981 from the prior year balance of \$31,252,671. Of this amount, \$28,189,397 is restricted or assigned for specific purposes as follows:

- \$22,579,912 restricted for beach protection district.
- \$3,672,568 restricted for building code enforcement.
- \$1,000,000 assigned for emergencies.
- \$431,981 assigned for conservation projects.
- \$163,572 assigned for beautification and maintenance projects.
- \$136,068 restricted for debt repayment.
- \$115,000 assigned for compensated absences.
- \$80,000 assigned for uninsured losses.
- \$7,480 assigned for scholarships.
- \$2,723 restricted for public safety equipment and training.
- \$93 assigned for public safety education and training.

The General Fund is the chief operating fund of the Town. At the end of the current fiscal year, in accordance with GASB Statement No. 54, the unassigned fund balance of the General Fund was \$7,661,322, while the total General Fund balance was \$13,164,949. As a measure of the General Fund's liquidity, it may be useful to compare both the unassigned fund balance and total fund balance to total fund expenditures of \$13,244,533. Unassigned fund balance represents 58% of total General Fund expenditures, while total fund balance represents 99% of that same amount.

The fund balance of the Town's General Fund decreased by approximately \$126,424 during the current fiscal year compared to an increase of \$2,280,548 in the prior fiscal year.

Enterprise Fund: Enterprise funds present the same functions as presented for business-type activity in the government-wide financial statements. The Town uses an enterprise fund to account for its water and wastewater operations, doing business as South Martin Regional Utility (SMRU). The enterprise fund provides the same type of information found in the government-wide financial statements, but in more detail.

Unrestricted net position of the water and wastewater utility at the end of the year amounted to \$31,089,953, representing an increase of \$194,757 from the prior year balance of \$30,895,196.

TOWN OF JUPITER ISLAND, FLORIDA

MANAGEMENT'S DISCUSSION AND ANALYSIS SEPTEMBER 30, 2024 (UNAUDITED)

Budgetary Highlights

General Fund

Overall, actual revenues were more than the anticipated amounts by \$1,211,559 and expenditures were \$617,417 less than the appropriated budget. However, the Town had a deficiency in revenues under expenses for 2024 of \$126,424. The largest budget variance for revenue was building permits revenue, which exceeded the budgeted amount by \$791,345 and contributions of \$306,212. Expenditures were under budget, with the largest variances of \$393,990 in the Public Works department.

Beach Protection Fund

Actual revenues were more than the anticipated amounts by \$1,097,525, and expenditures were \$29,063,871 less than the appropriated budget. An additional \$4,756,983 was added to reserves for future beach renourishment projects.

CAPITAL ASSETS AND DEBT ADMINISTRATION

Capital Assets

The Town's investment in capital assets for its governmental and business-type activity at September 30, 2024 amounted to \$88,211,678 (net of accumulated depreciation). Depreciation on capital assets is recognized in the government-wide financial statements. This investment in capital assets includes land, buildings and improvements, water distribution system, wastewater collection system, wells, machinery and equipment, beach renourishment, roads and construction in progress.

The Town's investment in capital assets is summarized as follows:

	Capital Assets (Net of Accumulated Depreciation)					
	Governmental Activities		Business-Type Activities		Totals	
	2024	2023	2024	2023	2024	2023
Land	\$ 12,001,009	\$ 12,001,009	\$ 14,390,177	\$ 14,390,177	\$ 26,391,186	\$ 26,391,186
Building and improvements	2,327,391	2,394,740	6,273,460	6,382,854	8,600,851	8,777,594
Water distribution system	-	-	21,780,950	22,233,426	21,780,950	22,233,426
Wastewater collection system	-	-	13,846,830	14,310,887	13,846,830	14,310,887
Wells	-	-	3,537,182	3,618,312	3,537,182	3,618,312
Equipment	1,756,596	1,214,059	2,625,750	2,909,131	4,382,346	4,123,190
Beach re-nourishment	4,392,661	7,222,362	-	-	4,392,661	7,222,362
Roads	1,944,802	1,919,819	-	-	1,944,802	1,919,819
Construction in progress	2,451	44,562	3,332,419	1,164,992	3,334,870	1,209,554
Total capital assets	\$ 22,424,910	\$ 24,796,551	\$ 65,786,768	\$ 65,009,779	\$ 88,211,678	\$ 89,806,330

The Town's total investment in capital assets decreased for the current fiscal year by approximately \$1,594,652. The decrease was mainly due to depreciation.

Additional information on the Town's capital assets can be found in Note 6 on pages 43 and 44 of this report.

TOWN OF JUPITER ISLAND, FLORIDA

MANAGEMENT'S DISCUSSION AND ANALYSIS SEPTEMBER 30, 2024 (UNAUDITED)

Long-Term Debt: The Town's total outstanding debt (excluding compensated absences, other post-employment benefits, and net pension liability with no fixed maturity dates) decreased by approximately \$1,287,329 (3.1%) during the current fiscal year. The Town's outstanding debt is summarized as follows:

	Outstanding Debt					
	Governmental Activities		Business-Type Activities		Totals	
	2024	2023	2024	2023	2024	2023
Note payable	\$ 3,291,565	\$ 3,940,867	\$ 10,525,169	\$ 10,844,485	\$ 13,816,734	\$ 14,785,352
Financed purchase	294,257	71,720	-	-	294,257	71,720
Revenue bonds	-	-	26,732,754	27,274,002	26,732,754	27,274,002
Total outstanding debt	\$ 3,585,822	\$ 4,012,587	\$ 37,257,923	\$ 38,118,487	\$ 40,843,745	\$ 42,131,074

The revenue bonds of the utility system have been rated "AA" by S&P and "Aa2" by Moody's Investor Services. The remaining debt has not been rated.

Governmental Activities Debt: In 2008, the Town issued two promissory notes to a financial institution with a total principal amount of \$11.0 million to finance the electric underground project. A portion of the new borrowing was used to repay an outstanding balance of \$400,000 on the note obtained in 2006 to finance the pilot project for the electric underground project. The notes issued in 2008 were approved by the Town's voters in November 2007.

Business-Type Activity Debt: In July 2020, the Town, on behalf of South Martin Regional Utility (SMRU) issued \$27,515,000 Utility System Refunding Bonds, Series 2020 for the principal purpose of refunding all of the outstanding Series 2010 Bonds. Net proceeds of \$27,515,000 from the Series 2020 Bonds plus \$3,075,364 of sinking fund monies from the Series 2010 Bonds were deposited in an irrevocable trust with an escrow agent and all of the Series 2010 Bonds (\$29,725,000) were called on October 1, 2020.

At the end of the current fiscal year, the SMRU had bonded debt outstanding of \$26,732,754 and notes payable outstanding of \$10,525,169 in the utility system for a total of \$37,257,923. The notes payable are secured by all non-ad valorem revenues of the governmental activities. The remaining outstanding debt of the utility system is secured solely by specified revenue sources of the water and wastewater utility system.

Additional information on the Town's long-term debt can be found in Note 9 on pages 46 through 52 of this report.

TOWN OF JUPITER ISLAND, FLORIDA

MANAGEMENT'S DISCUSSION AND ANALYSIS SEPTEMBER 30, 2024 (UNAUDITED)

ECONOMIC FACTORS AND NEXT YEAR'S BUDGETS AND RATES

The following economic factors were considered in establishing the Town's budgets and charges for services for the 2024-2025 fiscal year:

- Ad valorem taxes (property taxes) are the single most significant governmental revenue source for the Town. These revenues are generated by a millage rate set annually by the Town Commission. When creating the budget, the primary objective was to provide Town services while at the same time keeping the projected tax levy the same. The General Fund millage rate adopted for 2024-2025 is 2.8086 mills. This millage rate results in a total projected tax levy of \$9,927,402.
- General Fund revenues and expenditures for the 2024-2025 budget year increased \$1,299,231 from the 2023-2024 budget.
- The Beach Protection District millage rate adopted for 2024-2025 is .9593 mills. This millage rate results in a total projected tax levy of \$3,380,769.
- The Town will continue the voted debt millage in 2024-2025 in order to pay the promissory notes issued for the electric undergrounding project. The millage rate adopted for 2024-2025 decreased from 0.2427 mills to 0.2273 mills. This millage rate results in a total projected tax levy of \$802,512.
- Many other factors, with less significant impacts, other than those above, were also considered in preparing the Town's budget for the 2024-2025 fiscal year.

South Martin Regional Utility operations are primarily supported by user fees. In 2024-2025, an increase of 3.24% (\$408,142) in utility operating revenue was budgeted based on increases in the utility price index and customer usage. An increase of 10.3% (\$935,021) in personnel and operating expenses was budgeted.

REQUESTS FOR INFORMATION

This financial report is designed to provide a general overview of the Town's finances for all those with an interest. Questions concerning any of the information provided in this report or requests for additional financial information should be addressed to the Finance Director, 2 Bridge Road, Hobe Sound, Florida 33455.

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BASIC FINANCIAL STATEMENTS

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TOWN OF JUPITER ISLAND, FLORIDA

**STATEMENT OF NET POSITION
SEPTEMBER 30, 2024**

	Governmental Activities	Business-Type Activities	Total
Assets			
Cash and cash equivalents	\$ 17,806,887	\$ 15,363,182	\$ 33,170,069
Investments	19,265,034	14,239,418	33,504,452
Accounts receivable, net	16,933	1,357,600	1,374,533
Interest receivable	-	3,966	3,966
Prepaid items	32,933	13,539	46,472
Due from other governments	60,511	-	60,511
Interfund balances, net	2,731	(2,731)	-
Restricted assets			
Cash and cash equivalents	-	10,178,329	10,178,329
Notes receivable	-	317,918	317,918
Inventory	-	277,328	277,328
Derivative instruments - interest rate swap	-	4,077,958	4,077,958
Capital assets			
Non-depreciable	12,003,460	17,722,596	29,726,056
Depreciable, net	10,421,450	48,064,172	58,485,622
Total assets	59,609,939	111,613,275	171,223,214
Deferred outflows of resources			
Deferred amounts on refunding	-	225,455	225,455
Deferred outflows - pensions	25,748	-	25,748
Deferred outflows - OPEB	131,117	96,549	227,666
Total deferred outflows of resources	156,865	322,004	478,869
Liabilities			
Accounts payable	1,006,667	515,850	1,522,517
Accrued liabilities	289,681	129,350	419,031
Accrued interest payable	106,831	-	106,831
Due to other governments	5,029	-	5,029
Liabilities payable from restricted assets	-	1,687,818	1,687,818
Noncurrent liabilities			
Due within one year	883,836	369,974	1,253,810
Due in more than one year	4,851,607	36,671,351	41,522,958
Total liabilities	7,143,651	39,374,343	46,517,994
Deferred inflows of resources			
Accumulated increase in fair value of derivative instruments	-	4,077,958	4,077,958
Deferred inflows - pensions	928,595	-	928,595
Deferred inflows - OPEB	209,278	148,214	357,492
Total deferred inflows of resources	1,137,873	4,226,172	5,364,045
Net position			
Net investment in capital assets	18,839,088	28,754,300	47,593,388
Restricted	26,391,271	8,490,511	34,881,782
Unrestricted	6,254,921	31,089,953	37,344,874
Total net position	\$ 51,485,280	\$ 68,334,764	\$ 119,820,044

The accompanying notes to financial statements are an integral part of this statement.

TOWN OF JUPITER ISLAND, FLORIDA

STATEMENT OF ACTIVITIES

FOR THE YEAR ENDED SEPTEMBER 30, 2024

		Program Revenues			Net Revenue (Expense) and Changes in Net Position		
	Expenses	Charges for Services	Operating Grants and Contributions	Capital Grants and Contributions	Governmental Activities	Business-Type Activities	Total
Functions/programs							
Governmental activities							
General government	\$ 4,059,744	\$ 792,714	\$ 320,261	\$ 1,376,174	\$ (1,570,595)	\$ -	\$ (1,570,595)
Public safety	5,632,086	10,978	-	-	(5,621,108)	-	(5,621,108)
Building	1,932,441	1,642,184	-	-	(290,257)	-	(290,257)
Public works	1,863,693	80,500	-	-	(1,783,193)	-	(1,783,193)
Physical environment	3,078,261	-	-	-	(3,078,261)	-	(3,078,261)
Interest on long-term debt	132,433	-	-	-	(132,433)	-	(132,433)
Total governmental activities	16,698,658	2,526,376	320,261	1,376,174	(12,475,847)	-	(12,475,847)
Business-type activities							
Water and wastewater	12,198,799	14,316,074	-	259,020	-	2,376,295	2,376,295
Total business-type activities	12,198,799	14,316,074	-	259,020	-	2,376,295	2,376,295
Total primary government	\$ 28,897,457	\$ 16,842,450	\$ 320,261	\$ 1,635,194	(12,475,847)	2,376,295	(10,099,552)
General revenues							
Taxes:							
Property taxes, levied for general purposes					9,056,011	-	9,056,011
Property taxes, levied for beach protection					3,105,307	-	3,105,307
Property taxes, levied for electric underground					802,757	-	802,757
Local option gas tax					206,467	-	206,467
Communications tax					125,046	-	125,046
Intergovernmental not restricted to specific programs					174,416	-	174,416
Unrestricted investment income					1,807,324	1,648,022	3,455,346
Total general revenues and transfers					15,277,328	1,648,022	16,925,350
Change in net position					2,801,481	4,024,317	6,825,798
Net position, beginning of year					48,683,799	64,310,447	112,994,246
Net position, end of year					\$ 51,485,280	\$ 68,334,764	\$ 119,820,044

The accompanying notes to financial statements are an integral part of this statement

TOWN OF JUPITER ISLAND, FLORIDA

**BALANCE SHEET –
GOVERNMENTAL FUNDS
SEPTEMBER 30, 2024**

	Major Governmental Funds			
	General	Beach	Nonmajor	Total
	Fund	Protection	Governmental	Governmental
	Fund	Fund	Funds	Funds
Assets				
Cash and cash equivalents	\$ 6,392,139	\$ 11,275,969	\$ 138,779	\$ 17,806,887
Investments	7,815,394	11,449,640	-	19,265,034
Accounts receivable	16,933	-	-	16,933
Due from other governments	60,499	-	12	60,511
Due from other funds	2,731	-	-	2,731
Prepaid items	32,933	-	-	32,933
Total assets	<u>\$ 14,320,629</u>	<u>\$ 22,725,609</u>	<u>\$ 138,791</u>	<u>\$ 37,185,029</u>
Liabilities and fund balances				
Liabilities				
Accounts payable	\$ 874,681	\$ 131,986	\$ -	\$ 1,006,667
Accrued liabilities	275,970	13,711	-	289,681
Due to other governments	5,029	-	-	5,029
Total liabilities	<u>1,155,680</u>	<u>145,697</u>	<u>-</u>	<u>1,301,377</u>
Fund balances				
Nonspendable	32,933	-	-	32,933
Restricted	3,672,568	22,579,912	138,791	26,391,271
Assigned	1,798,126	-	-	1,798,126
Unassigned	7,661,322	-	-	7,661,322
Total fund balances	<u>13,164,949</u>	<u>22,579,912</u>	<u>138,791</u>	<u>35,883,652</u>
Total liabilities and fund balances	<u>\$ 14,320,629</u>	<u>\$ 22,725,609</u>	<u>\$ 138,791</u>	<u>\$ 37,185,029</u>

The accompanying notes to financial statements are an integral part of this statement.

TOWN OF JUPITER ISLAND, FLORIDA

RECONCILIATION OF THE BALANCE SHEET OF GOVERNMENTAL FUNDS TO THE STATEMENT OF NET POSITION SEPTEMBER 30, 2024

Total fund balances for governmental funds	\$	35,883,652
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Amounts reported for governmental activities in the statement of net position are different because:

Capital assets used in governmental activities are not financial resources and, therefore, are not reported in the governmental funds.

Cost of assets	\$ 89,521,225	
Accumulated depreciation	<u>(67,096,315)</u>	22,424,910

Deferred outflows and inflows of resources related to pension expenses are not recognized in the governmental funds; however, they are recorded in the statement of net position under full accrual accounting.

Deferred outflows - pension	25,748	
Deferred inflows - pension	<u>131,117</u>	156,865

Deferred outflows and inflows of resources related to other post-employment benefits are not recognized in the governmental funds; however, they are recorded in the statement of net position under full accrual accounting.

Deferred outflows - OPEB	(928,595)	
Deferred inflows - OPEB	<u>(209,278)</u>	(1,137,873)

Net pension liabilities are not due and payable in the current period, and therefore, are not reported in the funds.

(1,520,598)

Accrued interest on long-term debt is not due and payable in the current period and is not reported in the governmental funds.

(106,831)

Long-term liabilities, including notes, other post-employment benefits and compensated absences payable are not due and payable in the current period and therefore are not reported in governmental funds. Long-term liabilities at year-end consist of:

Notes payable	(3,291,565)	
Financed purchase payable	(294,257)	
Other post-employment benefits	(259,099)	
Compensated absence	<u>(369,924)</u>	<u>(4,214,845)</u>

Net position of governmental activities

\$ 51,485,280

The accompanying notes to financial statements are an integral part of this statement.

TOWN OF JUPITER ISLAND, FLORIDA

**STATEMENT OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCES –
GOVERNMENTAL FUNDS
FOR THE YEAR ENDED SEPTEMBER 30, 2024**

	Major Governmental Funds		Nonmajor	Total
	General	Beach	Governmental	Governmental
	Fund	Protection	Funds	Funds
		Fund		
Revenues				
Taxes	\$ 9,056,011	\$ 3,105,307	\$ 802,757	\$ 12,964,075
Other taxes	331,513	-	-	331,513
Licenses and permits	1,643,345	-	-	1,643,345
Intergovernmental revenues	186,590	1,376,174	-	1,562,764
Charges for services	124,305	-	-	124,305
Fines and forfeitures	2,861	-	173	3,034
Investment earnings	711,580	1,095,741	3	1,807,324
Donations	306,212	-	-	306,212
Miscellaneous revenues	755,692	1,875	-	757,567
Total revenues	<u>13,118,109</u>	<u>5,579,097</u>	<u>802,933</u>	<u>19,500,139</u>
Expenditures				
Current				
General government	3,497,799	584,474	-	4,082,273
Public safety	5,263,610	-	-	5,263,610
Building	1,905,536	-	-	1,905,536
Public works	1,581,249	-	-	1,581,249
Physical environment	191,287	48,253	-	239,540
Debt service				
Principal retirement	108,657	-	649,302	757,959
Interest	-	-	153,209	153,209
Capital outlay	1,027,589	189,387	-	1,216,976
Total expenditures	<u>13,575,727</u>	<u>822,114</u>	<u>802,511</u>	<u>15,200,352</u>
Excess (deficiency) of revenues over (under) expenditures	(457,618)	4,756,983	422	4,299,787
Other financing sources				
Issuance of financed purchase	331,194	-	-	331,194
Total other financing sources	<u>331,194</u>	<u>-</u>	<u>-</u>	<u>331,194</u>
Change in fund balance	(126,424)	4,756,983	422	4,630,981
Fund balances, beginning of year	<u>13,291,373</u>	<u>17,822,929</u>	<u>138,369</u>	<u>31,252,671</u>
Fund balances, end of year	<u>\$ 13,164,949</u>	<u>\$ 22,579,912</u>	<u>\$ 138,791</u>	<u>\$ 35,883,652</u>

The accompanying notes to financial statements are an integral part of this statement.

TOWN OF JUPITER ISLAND, FLORIDA

**RECONCILIATION OF THE STATEMENT OF REVENUES, EXPENDITURES AND CHANGES
IN FUND BALANCES OF GOVERNMENTAL FUNDS TO THE STATEMENT OF ACTIVITIES
FOR THE YEAR ENDED SEPTEMBER 30, 2024**

Net change in fund balances – total governmental funds	\$	4,630,981
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Amounts reported for governmental activities in the statement of activities are different because:

Governmental funds report capital outlays as expenditures. However, in the statement of activities, the cost of these assets is allocated over their estimated useful lives as depreciation expense. This is the amount by which capital outlays way less than depreciable expense in the current period.

Expenditures for capital assets	\$ 1,196,112		
Less current year depreciation	<u>(3,553,760)</u>		(2,357,648)

In the statement of activities, the gain or loss on disposal of capital assets is reported, whereas in governmental funds, the proceeds from the disposal increases financial resources. The difference is the depreciated cost of the capital asset dispositions.

(13,993)

Repayment of debt principal is an expenditure in governmental funds, but the repayment reduces the long-term liabilities in the statement of net assets.

Issuance of financed purchase	(331,194)		
Principal retirement on notes payable	649,302		
Principal retirement on financed purchases	<u>108,657</u>		426,765

In the statement of activities, interest is accrued on outstanding debt, whereas in governmental funds, an interest expenditure is reported when the payment is due. This is the change in accrued interest payable.

20,776

Some revenues, expenses and gains reported in the statement of activities do not require the use of current financial resources and, therefore, are not reported as expenditures in governmental funds.

Change in compensated absences	(82,305)		
Other post-employment benefit expense	199,590		
Pension expense	<u>(22,685)</u>		<u>94,600</u>

Change in net position of governmental activities	\$	<u>2,801,481</u>
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The accompanying notes to financial statements are an integral part of this statement.

TOWN OF JUPITER ISLAND, FLORIDA

**STATEMENT OF NET POSITION –
ENTERPRISE FUND (SOUTH MARTIN REGIONAL UTILITY)
SEPTEMBER 30, 2024**

ASSETS AND DEFERRED OUTFLOWS OF RESOURCES

Current assets

Cash and cash equivalents	\$ 15,363,182
Investments	14,239,418
Accounts receivable, net of allowance for doubtful accounts of \$80,949	1,357,600
Notes receivable - current	20,084
Interest receivable	3,966
Inventory	277,328
Prepaid items	13,539
Total current assets	31,275,117

Noncurrent assets

Restricted assets	
Cash and cash equivalents	10,178,329
Total restricted assets	10,178,329

Other assets

Notes receivable, long-term	297,834
Derivative instruments, interest rate swap	4,077,958
Total other assets	4,375,792

Capital assets

Land and improvements	14,390,177
Buildings and improvements	12,481,459
Water distribution systems	36,920,000
Wastewater distribution systems	27,380,229
Wells	6,691,477
Equipment	10,374,904
Construction in progress	3,332,419
Total capital assets	111,570,665
Less accumulated depreciation	45,783,897
Total capital assets, net	65,786,768

Total assets	\$ 111,616,006
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Deferred outflows of resources

Deferred amounts on refunding	\$ 225,455
Deferred outflows - OPEB	96,549
Total deferred outflows of resources	\$ 322,004

The accompanying notes to financial statements are an integral part of this statement.

(Continued)

TOWN OF JUPITER ISLAND, FLORIDA

STATEMENT OF NET POSITION – ENTERPRISE FUND (SOUTH MARTIN REGIONAL UTILITY) SEPTEMBER 30, 2024

LIABILITIES, DEFERRED INFLOWS OF RESOURCES, AND NET POSITION

Current liabilities

Accounts payable	\$ 515,850
Accrued liabilities	129,350
Due to other funds	2,731
Current portion of compensated absences payable	56,534
Current portion of notes payable	313,440
Total current liabilities	<u>1,017,905</u>

Current liabilities payable from restricted assets

Accounts payable	598,829
Accrued interest payable	482,159
Current portion of revenue bonds payable	590,000
Current portion of notes payable	16,830
Total current liabilities payable from restricted assets	<u>1,687,818</u>

Noncurrent liabilities

Compensated absences payable	134,918
Other post-employment benefits payable	198,780
Notes payable	10,194,899
Revenue bonds payable, net of unamortized premium	26,142,754
Total noncurrent liabilities	<u>36,671,351</u>

Total liabilities	\$ 39,377,074
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Deferred inflows of resources

Accumulated decrease in fair value of derivative instruments	\$ 4,077,958
Deferred inflows - OPEB	148,214
Total deferred inflows of resources	<u>4,226,172</u>

Net position

Net investment in capital assets	28,754,300
Restricted	8,490,511
Unrestricted	31,089,953

Total net position	\$ 68,334,764
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The accompanying notes to financial statements are an integral part of this statement.

TOWN OF JUPITER ISLAND, FLORIDA

**STATEMENT OF REVENUES, EXPENSES AND CHANGES IN FUND NET POSITION –
ENTERPRISE FUND (SOUTH MARTIN REGIONAL UTILITY)
FOR THE YEAR ENDED SEPTEMBER 30, 2024**

Operating revenues

Water	\$ 9,562,985
Wastewater	4,000,226
Irrigation quality water	446,147
Accrued guaranteed revenue fees	152,822
Other	103,861
Total operating revenues	<u>14,266,041</u>

Operating expenses

Personnel services	4,124,327
Operating expenses	4,726,455
Depreciation	2,232,781
Total operating expenses	<u>11,083,563</u>

Operating income

3,182,478

Nonoperating revenues (expenses)

Interest income	1,648,022
Other revenues	50,033
Loss on disposal of assets	(18,146)
Interest expense	(1,097,090)
Total nonoperating revenues (expenses)	<u>582,819</u>

Income before capital contributions

3,765,297

Capital contributions

259,020

Change in net position

4,024,317

Net position, beginning of year

64,310,447

Net position, end of year

\$ 68,334,764

The accompanying notes to financial statements are an integral part of this statement.

TOWN OF JUPITER ISLAND, FLORIDA

STATEMENT OF CASH FLOWS – ENTERPRISE FUND (SOUTH MARTIN REGIONAL UTILITY) FOR THE YEAR ENDED SEPTEMBER 30, 2024

Cash flows from operating activities

Cash received from customers	\$ 14,323,249
Cash received from others	57,734
Cash paid to suppliers and contractors	(3,943,409)
Cash paid to employees	(3,891,547)
Cash paid for interfund services	48,444
Net cash provided by operating activities	<u>6,594,471</u>

Cash flows from capital and related financing activities

Capital contributions	259,020
Principal paid on revenue bonds payable	(540,000)
Principal paid on notes payable	(319,316)
Acquisition and construction of capital assets	(3,027,916)
Payment of interest	(1,107,580)
Net cash provided by capital and related financing activities	<u>(4,735,792)</u>

Cash flows from investing activities

Interest received	1,647,120
Purchase of investments	(750,832)
Net cash used in investing activities	<u>896,288</u>

Net change in cash and cash equivalents	2,754,967
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Cash and cash equivalents, beginning of year	<u>22,786,543</u>
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Cash and cash equivalents, end of year	<u><u>\$ 25,541,510</u></u>
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Reconciliation cash and cash equivalents to the statement of net position

Unrestricted cash and cash equivalents	\$ 15,363,182
Restricted cash and cash equivalents	<u>10,178,329</u>
Total cash and cash equivalents	<u><u>\$ 25,541,511</u></u>

The accompanying notes to financial statements are an integral part of this statement.

(Continued)

TOWN OF JUPITER ISLAND, FLORIDA

**STATEMENT OF CASH FLOWS –
ENTERPRISE FUND (SOUTH MARTIN REGIONAL UTILITY)
FOR THE YEAR ENDED SEPTEMBER 30, 2024**

Reconciliation of operating income to net

cash provided by operating activities

Operating income	\$ 3,182,478
Adjustment to reconcile operating income to net cash provided by operating activities:	
Depreciation	2,232,781
Amortization	122,876
Other income	57,734
Change in operating assets and liabilities:	
Accounts receivable	57,208
Due from other funds	45,713
Inventory	72,433
Prepaid items	73,555
Accounts payable	646,008
Accrued liabilities	37,076
Due to other funds	2,731
Compensated absences payable	48,652
Other post-employment benefits	15,226
Net cash provided by operating activities	<u>\$ 6,594,471</u>

The accompanying notes to financial statements are an integral part of this statement.

TOWN OF JUPITER ISLAND, FLORIDA

**STATEMENT OF FIDUCIARY NET POSITION–
FIDUCIARY FUND
SEPTEMBER 30, 2024**

	Pension Trust Fund
ASSETS	
Cash and cash equivalents	\$ 190,996
Investments	<u>10,823,527</u>
Total assets	<u><u>\$ 11,014,523</u></u>
LIABILITIES	
Accrued benefits and other liabilities	\$ <u>-</u>
Total liabilities	<u>-</u>
NET POSITION	
Net position restricted for pension	<u><u>\$ 11,014,523</u></u>

The accompanying notes to financial statements are an integral part of this statement.

TOWN OF JUPITER ISLAND, FLORIDA

**STATEMENT OF CHANGES IN FIDUCIARY NET POSITION–
FIDUCIARY FUND
FOR THE YEAR ENDED SEPTEMBER 30, 2024**

	<u>Pension Trust Fund</u>
ADDITIONS	
Contributions	
Employer	\$ 475,000
Investment income	
Interest and dividends	355,078
Net appreciation in fair value of investments	<u>1,548,502</u>
Total investment earnings	1,903,580
Less investment expense	<u>(14,807)</u>
Net investment earnings	1,888,773
Total additions	<u>2,363,773</u>
DEDUCTIONS	
Payments to retirees and employees	<u>1,096,909</u>
Total deductions	<u>1,096,909</u>
Change in net position	1,266,864
Net position, beginning of year	<u>9,747,659</u>
Net position, end of year	<u><u>\$ 11,014,523</u></u>

The accompanying notes to financial statements are an integral part of this statement.

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TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2024

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The Town of Jupiter Island, Florida, (the "Town") is a political subdivision incorporated under the authority of Chapter 165, Florida Statutes, and was established by House Bill 582, Laws of Florida, 1953. The Town is governed by five Commissioners elected by residents of the Town. The Town's major governmental activities include general government, public safety, roads, sanitation, and building and land development. The business-type activity of the Town includes the water and wastewater utility.

The financial statements of the Town have been prepared in conformity with accounting principles generally accepted in the United States of America as applied to governmental units, hereinafter referred to as GAAP. The accepted standard-setting body for establishing governmental accounting and financial reporting principles is the Governmental Accounting Standards Board ("GASB").

The more significant of the Town's accounting policies are described below.

Financial Reporting Entity

As defined by U.S. generally accepted accounting principles, the financial reporting entity consists of: (a) the primary government, (b) organizations for which the primary government is financially accountable, and (c) other organizations for which the primary government is not accountable, but for which the nature and significance of their relationship with the primary government are such that exclusion would cause the reporting entity's financial statements to be misleading or incomplete. Component units are legally separate organizations for which the elected officials of the primary government are financially accountable. In addition, component units can be other organizations for which the nature and significance of their relationship with the primary government are such that exclusion would cause the reporting entity's financial statements to be misleading or incomplete.

Based on the application of the criteria set forth by GASB, Jupiter Island Beach Protection District (the "District") is included in the Town's financial reporting entity as a blended component unit reported in a governmental (special revenue) fund, the Beach Protection Fund. The District is a special taxing district created on April 9, 1982, by the Laws of Florida, Chapter 82-331, to protect and maintain the Town's beaches. The governing body of the District is the Town Commission and the Town handles the management and administration of the District's financial matters. Separate financial statements of the District are not prepared.

The Town contributes to a defined benefit pension plan for employees of the Town of Jupiter Island (the "Plan"). The Plan is administered by the Committee for the Plan that act as the administrator of the Plan. The Committee consists of five individuals appointed by the Town Commission. The Plan is reported as a fiduciary component unit in accordance with Governmental Accounting Standards Board Statement Number 84.

Furthermore, the Town is not aware of any entity that would consider the Town to be a component unit.

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2024

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Jointly Governed Organization

The Town participates in the Treasure Coast Regional Utilities Organization ("TCRU") which includes seven local governments in Martin and St. Lucie counties. TCRU was formed to develop joint plans for the treatment and disposal of wastewater biosolids and additional utility plans or projects as needed and agreed upon by the members. The Town has no ongoing financial interest or obligation.

Government-Wide Financial Statements

The government-wide financial statements consist of the statement of net position and the statement of activities and report information on all non-fiduciary activities of the Town and its component unit. These statements include separate columns for the governmental activities, which are normally supported by taxes and intergovernmental revenue, and the business-type activity which relies primarily on fees and charges for support.

As a general rule, the effect of interfund activity has been eliminated from the government-wide financial statements. Exceptions to this general rule are charges between the Town's enterprise fund operations and various other functions of the Town. Elimination of these charges would distort the direct costs and program revenues reported for the various functions concerned. All internal balances in the statement of net position have been eliminated except those representing balances between the governmental activities and business-type activity, which are presented as internal balances and eliminated in the total column. In the statement of activities, all interfund transactions have been eliminated except for the charges between the Town's governmental activities and business-type activity.

The statement of activities demonstrates the degree to which the direct expenses of a given function or identifiable activity is offset by program revenues. Direct expenses are those that are clearly identifiable with a specific function or identifiable activity. Program revenue includes three categories of transactions: (1) charges to customers or applicants who purchase, use or directly benefit from goods, services or privileges provided by a given function or segment; (2) operating grants and contributions; and (3) capital grants and contributions. Taxes and other items not meeting the definition of program revenue are reported as general revenue. The Town does not allocate indirect costs, however, an administrative service fee is charged by the General Fund to other operating funds that is eliminated like a reimbursement (reducing revenue and expense in the General Fund) to recover the direct costs of general fund services provided (such as finance, legal, human resources, information systems, etc.).

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2024

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Fund Financial Statements

The underlying accounting system of the Town is organized and operated on the basis of separate funds, each of which is considered to be a separate accounting entity. The operations of each fund are accounted for with a separate set of self-balancing accounts that comprise its assets, liabilities, fund equity, revenues and expenditures or expenses, as appropriate.

Governmental resources are allocated to and accounted for in individual funds based upon the purposes for which they are to be spent and the means by which spending activities are controlled. The funds used by the Town are classified into three categories: governmental, enterprise and fiduciary. Separate financial statements are provided for governmental funds, enterprise funds and fiduciary funds, even though the latter are excluded from the government-wide financial statements. The Town's major governmental funds and enterprise fund are reported as separate columns in the fund financial statements.

Governmental Fund Financial Statements – Governmental fund financial statements include a balance sheet and a statement of revenue, expenditures and changes in fund balance for all major governmental funds and nonmajor funds in the aggregate. An accompanying schedule is presented to reconcile and explain the differences in fund balance and changes in fund balance as presented in these statements, to the net position and changes in net position presented in the government-wide financial statements. The Town's major governmental funds are:

The *General Fund* is the Town's primary operating fund. It accounts for all financial resources of the general government, except those required to be accounted for in another fund.

The *Beach Protection Fund* accounts for the operations of the Jupiter Island Beach Protection District, which is included as a blended component unit within the Town's financial statements.

Additionally, the Town reports the following nonmajor funds:

The *Electric Underground Fund* accounts for the proceeds of property tax revenue designated for the repayment of principal and interest on general obligation debt reported in governmental activities in the statement of net position.

The *Special Law Enforcement Fund* accounts for the proceeds from law enforcement forfeitures. Expenditures from this fund are made only for public safety purposes.

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2024

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Fund Financial Statements (Continued)

Enterprise Fund Financial Statements – Enterprise fund reporting focuses on the determination of operating income, changes in net position, and cash flows. The Town's sole enterprise fund is described below:

The *Water and Wastewater Fund* is used to account for operations of South Martin Regional Utilities (SMRU), the Town's water, wastewater, and irrigation quality water utility system.

Fiduciary Fund Financial Statements – Fiduciary fund financial statements include a statement of fiduciary net position and a statement of changes in fiduciary net position. Since, by definition, these assets are being held for the benefit of third parties (pension participants and Town employees) and cannot be used to finance activities or obligations of the government, these funds are not included in the government-wide financial statements.

The *Pension Trust Funds* are used to account for assets held in a trustee capacity for the retirement pensions of Town employees.

Measurement Focus and Basis of Accounting

The government-wide financial statements are reported using the economic resources measurement focus and the accrual basis of accounting, as are the enterprise fund and fiduciary fund financial statements. Revenue is recognized when earned and expenses are recognized when incurred, regardless of the timing of related cash flows. Property taxes are recognized as revenue in the year for which they are levied. Grants and similar items are recognized as revenue as soon as all eligibility requirements imposed by the provider have been met. The agency fund does not have a measurement focus.

Governmental fund financial statements are reported using the current financial resources measurement focus and the modified accrual basis of accounting. Under the modified accrual basis of accounting, revenue is recognized in the period in which it becomes both measurable and available. Revenue is considered to be available when it is collectible within the current period or soon enough thereafter to pay liabilities of the current period. The Town considers revenue to be available if it is collected within 60-days of the end of the current fiscal year. Expenditures are generally recognized in the accounting period in which the fund liability is incurred, except for principal and interest on general long-term debt, which is recognized when due. Property taxes, intergovernmental revenue, charges for services and investment income are all considered susceptible to accrual and have been recognized as revenue of the current fiscal year. All other revenue items are considered to be measurable and available only when received in cash by the Town.

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2024

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Measurement Focus and Basis of Accounting (Continued)

Enterprise fund financial statements distinguish operating revenue and expenses from nonoperating items. Operating revenue and expenses generally result from providing services and producing and delivering goods in connection with the enterprise fund's principal ongoing operations. The principal operating revenue of the water and wastewater enterprise fund is charges to customers for sales and services. The enterprise fund also recognizes as operating revenue the portion of connection fees intended to recover the cost of connecting new customers to the system. Operating expenses for the water and wastewater enterprise fund include the cost of sales and services, administrative expenses and depreciation on capital assets. All revenue and expenses not meeting this definition are reported as nonoperating revenue and expenses.

Cash and Cash Equivalents

The Town's cash and cash equivalents are considered to be cash on hand, demand deposits and short-term investments with original maturities of three months or less from the date of acquisition.

Investments

The Town's investments include Florida Prime (an investment pool administered by the Florida State Board of Administration). Florida Prime currently meets all of the necessary criteria to measure all of the investments in Florida Prime at amortized cost. The amortized cost account balance should also be considered the fair value of the investment. The principal, and any part thereof, is subject to payment at any time from the moneys in the trust fund. However, on the occurrence of an event that has a material impact on liquidity or operations of the trust fund, a maximum 15-day limit may be imposed on contributions and withdrawals. The State Board of Administration administers the Florida Prime investments pursuant to Chapter 19-7 of the Florida Administrative Code. These rules provide guidance and establish the general operating procedures for the administration of Florida Prime.

Investments with Florida Cooperative Liquid Assets Securities System ("FLCLASS") (2a7-like external investment pools) are measure at net asset value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Investments are measured at fair value on a recurring basis.

Investments in the Town's pension funds consist of mutual funds. All investments are reported at fair value using quoted market prices or the best estimate available. The difference between cost and fair value of investments held is recorded as net unrealized gains or losses and is included in net investment earnings.

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2024

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Accounts Receivable

General government accounts receivable include amounts due from other governments and charges for miscellaneous services. Accounts receivable reported in the enterprise fund represent amounts due for water and wastewater services to utility customers, who are local businesses and residents. The Town does not require collateral for accounts receivable. Accounts receivable are reported net of an allowance for doubtful accounts determined based on the age of the individual receivable, with age categories ranging from 30-days past due to several years past due. Generally, the allowance includes accounts over 90-days past due. Accounts receivable are written off on an individual basis in the year the Town deems them uncollectible.

Unbilled Accounts Receivable

The enterprise fund recognizes revenue on the basis of monthly cycle billings to customers for services provided. As a result of this cycle billing method, there are unbilled receivables at the end of each fiscal year with respect to services provided, but not billed at such date. The estimated value of services provided but unbilled at year-end has been included in the accompanying financial statements.

Prepaid Items

Certain payments to vendors reflect costs applicable to future accounting periods and are recorded as prepaid items.

Restricted Assets

Certain assets of the enterprise fund are restricted by bond and loan covenants for construction, and other amounts legally required to be set aside for debt service, operations renewal and replacement and capital improvements. Restricted resources are used first to fund expenses incurred for restricted purposes.

Inventory

Inventory consists of materials and supplies which are carried at cost in the governmental funds and at the lower of cost (first-in, first-out) or market in the enterprise fund. The Town uses the consumption method, wherein all inventories are maintained by perpetual records, expensed when used, and adjusted by an annual physical count.

Capital Assets

The Town has reported all capital assets, including infrastructure assets (roads, sidewalks and similar items), in the government-wide statement of net position. Capital assets are defined by the Town as assets with an initial, individual cost of more than \$5,000 and an estimated useful life in excess of two years. Capital assets are recorded at cost or, if donated, at fair value at the date of donation. Expenses which materially extend the useful life of existing assets are capitalized. Certain costs for professional services and interest associated with the acquisition and construction of enterprise fund capital assets have been capitalized. The cost of capital assets sold or retired is removed from the appropriate accounts and any resulting gain or loss is included in the change in net position.

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2024

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Capital Assets (Continued)

Depreciation is computed using the straight-line method over the estimated useful lives of all reported capital assets, except land. Estimated useful lives assigned to the various categories of assets are as follows:

Buildings and improvements	15-65 years
Water distribution system	40-75 years
Wastewater collection systems	40-75 years
Wells	50-75 years
Equipment	2-15 years
Roads	10-20 years
Beach renourishment	5 years

Debt Premiums, Discounts and Issuance Costs

On the government-wide statement of net position and the enterprise fund type statement of net position, debt premiums and discounts are netted against debt payable and debt issuance costs are recognized as an outflow of resources in the period incurred.

At the governmental fund reporting level, debt premiums and discounts are reported as other financing sources and uses, separately from the face amount of the debt issued. Debt issuance costs are reported as debt service expenditures.

Internal Balances

Amounts reported in the fund financial statements as interfund receivables and payables are eliminated in the government-wide governmental and business-type activity columns of the statement of net position.

Compensated Absences

The Town records vacation pay as an expenditure in the year it is earned, including accruals for related payroll taxes. Employees may accumulate up to two years of vacation leave beyond the end of the fiscal year in which it is earned. Employees accrue sick leave at the rate of eight hours per month until retirement or termination, at which time they are paid for a percentage of the unused sick leave, which are subject to certain maximums and years of service requirements. Accordingly, the Town accrues 50% of eligible, unused employee sick leave and related payroll taxes and benefits in the year it is earned. The liability for compensated absences attributable to the Town's governmental fund is recorded in the government-wide financial statements and is generally liquidated by the General Fund. The amount attributable to the business-type activity is charged to expense with a corresponding liability established in the government-wide financial statements as well as the enterprise fund.

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2024

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Other Post-Employment Benefits

The Town is required by Florida Statute 112.0801 to allow retirees to buy healthcare coverage at the same group insurance rates that current employees are charged. Retirees pay the full cost of the insurance. The Town provides no other post-employment benefits to employees.

Deferred Outflows and Inflows of Resources

In addition to assets and liabilities, the government-wide statement of net position, the governmental funds balance sheet, and the enterprise fund statement of net position will sometimes report a separate section for deferred outflows or deferred inflows of resources. The separate financial statement element, deferred inflows of resources, represents an acquisition of net assets that applies to a future period(s) and so will not be recognized as an inflow of resources (revenues) until that time. The separate financial statement element, deferred outflows of resources, represents a consumption of net assets that applies to a future period(s) and so will not be recognized as an outflow of resources (expense/expenditure) until that time.

The Town has a refunding loss on bonds payable, pension resources, and other post-employment benefits which qualify for reporting as deferred outflow of resources. The Town also has an accumulated increase in fair value of derivative instruments, pension resources, and other post-employment benefits as deferred inflows on the government-wide statement of net position and enterprise fund statement of net position. The accumulated increase in fair value of derivative instruments was the fair value of the Town's interest rate swap agreements at September 30, 2024. The refunding loss on bonds payable was a loss resulting from the difference in the carrying value of refunded debt and its reacquisition price. This amount is deferred and amortized over the shorter of the life of the refunded or refunding debt. The deferred outflow and deferred inflow of pension resources is reported for governmental activities. See Note 14 for more information on this line item. See Note 16 for more information on the deferred outflow and deferred inflow of other post-employment benefits.

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2024

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Fund Balances

GASB issued Statement No. 54, *Fund Balance Reporting and Governmental Fund Type Definitions*, which establishes accounting and financial reporting requirements for all governmental funds and establishes criteria for classifying fund balances. Generally, governmental fund balances represent the difference between the current assets and deferred outflows of resources, and current liabilities and deferred inflows of resources. Governmental funds report fund balance classifications that comprise a hierarchy based primarily on the extent to which the Town is bound to honor constraints on the specific purposes for which amounts in those resources can be spent. Fund balances are classified as follows:

Nonspendable – Nonspendable fund balances are amounts that cannot be spent because they are either: (a) not in spendable form – such as inventory or prepaid insurance, or (b) legally or contractually required to be maintained intact – such as a trust that must be retained in perpetuity.

Restricted Fund Balance – Restricted fund balances are restricted when constraints placed on the use of the resources are: (a) externally imposed by creditors, grantors, contributors, or laws or regulations of other governments, or (b) imposed by law through constitutional provisions or enabling legislation.

Restrictions are placed on fund balances when legally enforceable legislation establishes the Town's right to assess, levy, or charge fees to be used for a specific purpose. Legal enforceability means that the Town can be compelled by an external party (e.g., citizens, public interest groups, the judiciary) to use resources created by enabling legislation only for the purposes specified by the legislation.

Committed Fund Balance – Committed fund balances are amounts that can be used for specific purposes as a result of constraints imposed by the Commission of the Town. Committed amounts cannot be used for any other purpose unless the Commission removes those constraints by taking the same type of action (e.g., legislation, resolution, and ordinance). Amounts in the committed fund balance classification may be used for other purposes with appropriate due process by the Commission.

Committed fund balances differ from restricted balances because the constraints on their use do not come from outside parties, constitutional provisions, or enabling legislation.

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2024

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Fund Balances (Continued)

Assigned Fund Balance – Assigned fund balances are amounts that are constrained by the Town's intent to be used for specific purposes, but are neither restricted nor committed.

Assigned fund balance includes: (a) all remaining amounts that are reported in governmental funds (other than the General Fund) that are not classified as nonspendable, restricted, or committed, and (b) amounts in the General Fund that are intended to be used for a specific purpose. Specific amounts that are not restricted or committed in a special revenue, capital projects, debt service, or permanent fund, are assigned for purposes in accordance with the nature of their fund type. Assignment within the General Fund conveys that the intended use of those amounts is for a specific purpose that is narrower than the general purposes of the Town itself.

Unassigned Fund Balance – Unassigned fund balance is the residual classification of the General Fund. This classification represents the General Fund balance that has not been assigned to other funds, and that has not been restricted, committed, or assigned to specific purposes within the General Fund.

When an expenditure is incurred for purposes for which both the restricted and unrestricted fund balance is available, the Town considers restricted funds to have been spent first. When an expenditure is incurred for which committed, assigned, or unassigned fund balances are available, the Town considers amounts to have been spent first out of committed funds, then assigned funds, and finally unassigned funds, as needed, unless the Town Commission has provided otherwise.

Net Position

Net position represents the difference between assets and deferred outflows of resources, and liabilities and deferred inflows of resources. The categories of net position are as follows:

Net Investment in Capital Assets – This component of net position consists of the cost of capital assets, net of accumulated depreciation, reduced by the outstanding balances of any borrowing used for the acquisition, construction or improvement of those assets.

Restricted – This component of net position consists of constraints placed on the use of net position by external restrictions imposed by creditors (such as through debt covenants), grantors, contributors, or laws or regulations of other governments or constraints imposed by law through constitutional provisions or enabling legislation.

Unrestricted – This component of net position consists of net position that does not meet the definition of net investment in capital assets or restricted.

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2024

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Risk Management

The Town is exposed to various risks of loss related to torts; theft of, damage to, and destruction of assets; errors and omissions; injuries to employees; and natural disasters. The Town purchases commercial insurance for the risks of losses to which it is exposed. Policy limits and deductibles are reviewed annually by management and established at amounts to provide reasonable protection from significant financial loss. The Town is also covered by Florida Statutes under the Doctrine of Sovereign Immunity which effectively limits the amount of liability of municipalities to individual claims of \$200,000/\$300,000 for all claims relating to the same accident. There have been no significant reductions in insurance coverage from the prior year. In addition, there have been no settlements that exceeded insurance coverage for any of the prior three fiscal years.

Interfund Transactions

Transactions between funds during the year consisted of loans, services provided, reimbursements or transfers. Loans are reported as Due from Other Funds and Due to Other Funds as appropriate and are subject to elimination in the government-wide financial statements. Services, deemed to be reasonably equivalent in value, are treated as revenue and expenditures/expenses. Reimbursements are when one fund incurs a cost, charges the appropriate benefiting fund and reduces its related cost as a reimbursement.

All other interfund transactions are presented as transfers. Transfers within the governmental and business-type activity are eliminated in the government-wide financial statements.

Property Tax Revenue

Ad valorem property taxes are assessed on property valuations as of January 1st and levied the following October 1st. Taxes are due by March 31st and become delinquent on April 1st when liens are filed against the subject property. Ad valorem taxes are assessed by the Martin County Property Appraiser and collected by the Martin County Tax Collector, which remits the taxes to the Town.

For the fiscal year ended September 30, 2024, the maximum tax levy allowed by a majority vote of the governing body was generally based on a percentage reduction applied to the prior year (2022/2023) property tax revenue. The percentage reduction is calculated based on the compound annual growth rate in the per capita property taxes levied for five preceding fiscal years. State law allows local governments to adopt a higher millage rate based on the following approval of the governing body: (1) a two-thirds vote to adopt a rate equal to the adjusted current year rolled-back millage rate plus an adjustment for growth in per capita Florida personal income; (2) a two-thirds vote to adopt a rate equal to the adjusted current year rolled-back millage rate plus 10%; or (3) any millage rate approved by unanimous vote or referendum. For the fiscal year ended September 30, 2024, the Town adopted a millage rate permitted by a majority vote of the Town Commission under this formula, which was 2.8086 for the General Fund, 0.9593 for the Jupiter Island Beach Protection District (the "District"), and 0.2273 for the electric underground fund debt service.

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2024

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Grant Revenue

Federal, state and local reimbursement-type grants are recorded as intergovernmental receivables and revenue when the related expenditures/expenses are incurred.

Other Governmental Revenue

Revenue that is susceptible to accrual includes state shared revenues, charges for Town services and interest income. Revenue which is not both available and measurable, and thus not susceptible to accrual, includes licenses and permits and fines and forfeitures.

Use of Estimates

Management uses estimates and assumptions in preparing financial statements in accordance with U.S. generally accepted accounting principles. Those estimates and assumptions affect the reported amounts of assets and liabilities, the disclosure of contingent assets and liabilities, and the reported revenues and expenditures. Actual results could vary from the estimates that were used.

NOTE 2. CASH, CASH EQUIVALENTS AND INVESTMENTS

At September 30, 2024, the fair value of the Town's cash, cash equivalents and investments, excluding fiduciary funds, included the following:

	Unrestricted	Restricted	Total
Cash and cash equivalents			
Deposits with financial institutions	\$ 4,110,339	\$ 10,178,329	\$ 14,288,668
Florida Prime Fund	29,059,730	-	29,059,730
	33,170,069	10,178,329	43,348,398
Investments			
FL Class	33,504,452	-	33,504,452
Total cash, cash equivalents and investments	\$ 66,674,521	\$ 10,178,329	\$ 76,852,850

Cash and Cash Equivalents

At September 30, 2024, the bank balances of the Town's cash and cash equivalents included \$14,910,081 of deposits on demand that were held by financial institutions that comply with the requirements of Florida Statutes and have been designated as a qualified public depository by the State Treasurer of Florida. Qualified public depositories are required to pledge collateral to the State Treasurer with a fair value equal to a percentage of the average daily balance of all government deposits in excess of any federal deposit insurance. In the event of a default by a qualified public depository, all claims for government deposits would be satisfied by the state treasurer from the proceeds of federal deposit insurance, pledged collateral of the public depository in default and, if necessary, a pro rata assessment to the other qualified public depositories in the collateral pool. Accordingly, the Town's deposits at year-end are considered to be fully insured.

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2024

NOTE 2. CASH, CASH EQUIVALENTS AND INVESTMENTS (CONTINUED)

Investments

The Town's investment policy allows funds to be invested pursuant to the "Alternative Investment Guidelines" of Florida Statutes Section 218.415 (16), which permits the following investments: The Local Government Surplus Funds Trust Fund (SBA), or any intergovernmental investment pool authorized pursuant to the Florida Interlocal Cooperation Act, as provided in Florida Statutes Section 163.01; Securities and Exchange Commission registered money market funds with investments in the highest credit quality ratings from a nationally recognized rating agency; Savings accounts in state-certified qualified public depositories, as defined in Florida Statutes Section 280.02; Certificates of deposit in state-certified qualified public depositories, as defined in Florida Statutes Section 280.02; Direct obligations of the U. S. Treasury. Pension trust funds are authorized by Town resolution to also invest in insurance company group annuity contracts and self-directed participant accounts holding investments in money market funds, mutual funds, stocks and debt securities of U.S. corporations.

At September 30, 2024, the fair value of cash, cash equivalents and investments of the Town's fiduciary funds included the following:

Pension trust funds	
Cash and cash equivalents	\$ 190,996
Investments - mutual funds	<u>10,823,527</u>
 Total cash, cash equivalents and investments	 <u>\$ 11,014,523</u>

Interest Rate Risk

Interest rate risk is the risk that changes in interest rates will adversely affect the fair value of an investment. Generally, the longer the time to maturity, the greater the exposure to interest rate risk. Cash equivalents and U.S. Treasury Bills have a weighted average maturity of less than one year, resulting in minimal interest rate risk. The Town's investment policy prohibits the purchase of securities maturing more than three years from the date of purchase.

The Florida Prime Investment Pool had a weighted-average days to maturity of 39-days, and the weighted average life was 74-days at September 30, 2024. The FL Class Investment Pool had a weighted-average days to maturity of 30-days, and the weighted-average life was 83-days at September 30, 2024.

Credit Risk

Credit risk is the risk that an issuer will not fulfill its obligations. The Town's investment policy addresses credit risk by limiting allowable investments to the Florida Prime Investment Pool deposits with a financial institution meeting the requirements of a Florida qualified public depository, securities guaranteed by the U.S. government, or investments that are otherwise fully collateralized or secured. The security rating by a Nationally Recognized Statistical Rating Organization (NRSRO) is also an indication of credit risk.

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2024

NOTE 2. CASH, CASH EQUIVALENTS AND INVESTMENTS (CONTINUED)

The NRSRO ratings for the Town's rated investments at September 30, 2024, are summarized as follows:

Investment Type	NRSRO Rating	Fair Value	
Florida Prime Investment Pool	AAAam	\$	29,059,730
FL Class Investment Pool	AAAam	\$	33,504,452

Custodial Credit Risk

Custodial credit risk is defined as the risk that the Town may not recover the securities held by another party in the event of a financial failure. The Town's investment policy for custodial credit risk requires all investment securities to be held in the Town's name by a third-party safekeeping institution. The pension fund investments in mutual funds are considered unclassified pursuant to the custodial credit risk categories of GASB Statement No. 3. All deposits with financial institutions are with qualified public depositories and are considered fully insured or collateralized pursuant to the custodial credit risk categories of GASB Statement No. 3.

Concentration of Credit Risk

Concentration of credit risk is defined as the risk of loss attributed to the magnitude of an investment in a single issuer. The Town's investment policy does not address the concentration of credit risk. Pension mutual fund investments generally limit the securities of a single issuer to no more than 5% of the portfolio fair value.

Foreign Currency Risk

Foreign currency risk is the risk that changes in exchange rates will adversely affect the fair value of an investment. There was no exposure to foreign currency risk in the Town's investments at September 30, 2024.

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2024

NOTE 2. CASH, CASH EQUIVALENTS AND INVESTMENTS (CONTINUED)

Limitations or Restrictions on Withdrawals

Florida Prime Investment Pool – With regard to redemption gates, Chapter 218.409(8)(a), Florida Statutes, states that "The principal, and any part thereof, of each account constituting the trust fund is subject to payment at any time from the moneys in the trust fund. However, the Executive Director may, in good faith, on the occurrence of an event that has a material impact on liquidity or operations of the trust fund, for 48-hours limit contributions to or withdrawals from the trust fund to ensure that the Board can invest moneys entrusted to it in exercising its fiduciary responsibility. Such action must be immediately disclosed to all participants, the Trustees, the Joint Legislative Auditing Committee, the Investment Advisory Council, and the Participant Local Advisory Council. The Trustees shall convene an emergency meeting as soon as practicable from the time the Executive Director has instituted such measures and review the necessity of those measures. If the Trustees are unable to convene an emergency meeting before the expiration of the 48-hour moratorium on contributions and withdrawals, the moratorium may be extended by the Executive Director until the Trustees are able to meet to review the necessity for the moratorium. If the Trustees agree with such measures, the Trustees shall vote to continue the measures for up to an additional 15-days. The Trustees must convene and vote to continue any such measures before the expiration of the time limit set, but in no case may the time limit set by the Trustees exceed 15-days."

With regard to liquidity fees, Florida Statute 218.409(4) provides authority for the State Board of Administration to impose penalties for early withdrawal, subject to disclosure in the enrollment materials of the amount and purpose of such fees.

As of September 30, 2024, there were no redemption fees or maximum transaction amounts, or any other requirements that serve to limit a participant's daily access to 100% of their account value.

Risks and Uncertainties

The Town's investments include securities and mutual funds which are exposed to various risks, as outlined above. Due to the level of risk associated with certain investments, it is at least reasonably possible that changes in the values of investments will occur in the near-term and that such changes could materially affect the amounts reported in the accompanying financial statements.

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2024

NOTE 3. FAIR VALUE MEASUREMENT

Investments are measured at fair value on a recurring basis. Recurring fair value measurements are those that Governmental Accounting Standards Board (GASB) statements require or permit in the statement of net position at the end of each reporting period. Fair value measurements are categorized based on the valuation inputs used to measure an asset's fair value: Level 1 inputs are quoted prices in active markets for identical assets; Level 2 inputs are significant other observable inputs; Level 3 inputs are significant unobservable inputs. The fair value measurements of the Town's investments are as follows at September 30, 2024:

Investments by fair value level	September 30, 2024	Fair Value Measurements Using		
		Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Pension trust fund investment				
Mutual funds	\$ 10,823,527	\$ 10,823,527	\$ -	\$ -
Total investments at fair value	\$ 10,823,527	\$ 10,823,527	\$ -	\$ -

Debt and equity securities classified in Level 1 of the fair value hierarchy are valued using prices quoted in active markets for those securities.

The investment in FL Class Investment Pool is reported at amortized cost.

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2024

NOTE 4. ACCOUNTS RECEIVABLE

Accounts receivable and the related allowance for doubtful accounts at September 30, 2024 are summarized as follows:

	Gross Accounts Receivable	Allowance for Doubtful Accounts	Net Accounts Receivable
Governmental activities			
Due from other governments	\$ 60,511	\$ -	\$ 60,511
Other accounts receivables	16,933	-	16,933
Total accounts receivables	<u>77,444</u>	<u>-</u>	<u>77,444</u>
Business-type activities			
Customer receivables	1,433,378	(75,778)	1,357,600
Other accounts receivable	-	-	-
Accrued interest receivable	3,966	-	3,966
Total business-type activities	<u>1,437,344</u>	<u>(75,778)</u>	<u>1,361,566</u>
Total accounts receivable	<u>\$ 1,514,788</u>	<u>\$ (75,778)</u>	<u>\$ 1,439,010</u>

NOTE 5. NOTES RECEIVABLE

The Town has established a program to finance water, wastewater, and irrigation quality water connection charges and administrative costs for customers connecting to the utility system. The Town has financed approximately \$1.1 million of connection charges and related expenses that are payable to the utility system in monthly installments over terms of 20 to 30 years, with interest at rates ranging from 5.25% to 10.50%. The notes receivable are secured by a lien on the benefited properties. At September 30, 2024, the notes receivable totaled \$317,918, of which \$20,084 was current.

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2024

NOTE 6. CAPITAL ASSETS

Capital assets activity for the year ended September 30, 2024 is summarized as follows:

	Balance at Beginning of Year	Increases	Decreases	Balance at End of Year
Governmental activities				
Capital assets, non-depreciable:				
Land and improvements	\$ 12,001,009	\$ -	\$ -	\$ 12,001,009
Construction in progress	44,562	3,845	(45,956)	2,451
Total capital assets, non-depreciable	12,045,571	3,845	(45,956)	12,003,460
Capital assets, depreciable:				
Buildings and improvements	4,739,545	26,055	(10,662)	4,754,938
Equipment	4,121,163	1,036,518	(394,419)	4,763,262
Beach renourishment	64,827,740	-	-	64,827,740
Roads	2,996,175	175,650	-	3,171,825
Total capital assets, depreciable	76,684,623	1,238,223	(405,081)	77,517,765
Less accumulated depreciation for:				
Buildings and improvements	(2,344,805)	(92,714)	9,972	(2,427,547)
Equipment	(2,907,104)	(480,678)	381,116	(3,006,666)
Beach renourishment	(57,605,378)	(2,829,701)	-	(60,435,079)
Roads	(1,076,356)	(150,667)	-	(1,227,023)
Total accumulated depreciation	(63,933,643)	(3,553,760)	391,088	(67,096,315)
Total capital assets, depreciable, net	12,750,980	(2,315,537)	(13,993)	10,421,450
Governmental activities capital assets, net	\$ 24,796,551	\$ (2,311,692)	\$ (59,949)	\$ 22,424,910
Business-type activities				
Capital assets, non-depreciable:				
Land and improvements	\$ 14,390,177	\$ -	\$ -	\$ 14,390,177
Construction in progress	1,164,992	2,484,355	(316,928)	3,332,419
Total capital assets, non-depreciable	15,555,169	2,484,355	(316,928)	17,722,596
Capital assets, depreciable:				
Buildings and improvements	12,345,382	136,077	-	12,481,459
Water distribution system	36,644,627	275,373	-	36,920,000
Wastewater collection systems	27,229,280	154,754	(3,805)	27,380,229
Wells	6,615,480	75,997	-	6,691,477
Equipment	10,332,248	218,288	(175,632)	10,374,904
Total capital assets, depreciable	93,167,017	860,489	(179,437)	93,848,069
Less accumulated depreciation for:				
Buildings and improvements	(5,962,528)	(245,471)	-	(6,207,999)
Water distribution system	(14,411,201)	(727,849)	-	(15,139,050)
Wastewater collection systems	(12,918,393)	(615,196)	190	(13,533,399)
Wells	(2,997,168)	(157,127)	-	(3,154,295)
Equipment	(7,423,117)	(487,138)	161,101	(7,749,154)
Total accumulated depreciation	(43,712,407)	(2,232,781)	161,291	(45,783,897)
Total capital assets, depreciable, net	49,454,610	(1,372,292)	(18,146)	48,064,172
Business-type activities capital assets, net	\$ 65,009,779	\$ 1,112,063	\$ (335,074)	\$ 65,786,768

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2024

NOTE 6. CAPITAL ASSETS (CONTINUED)

Depreciation expense was charged to governmental activities functions as follows:

General government	\$	102,722
Public safety		328,163
Building		18,506
Public works		267,327
Environmental		<u>2,837,042</u>
Total governmental activities depreciation expense	\$	<u>3,553,760</u>

NOTE 7. DERIVATIVE INSTRUMENTS

The Town (on behalf of SMRU) has interest rate swap agreements in effect at September 30, 2024, for the \$9,600,000 Utility System Note Payable, Series 2006 and the Utility System Revenue Refunding Bonds, Series 2020. The fair value balance and notional amount of the derivative instruments outstanding at September 30, 2024, classified by type, and the changes in fair value of such derivative instruments for the year then ended as reported in the 2024 financial statements are as follows:

	Changes in Fair Value		Fair Value at September 30, 2024		
	Classification	Amount	Classification	Amount	Notional Amount
Business-type activities					
Cash flow hedge					
Pay fixed interest rate swap - series 2006	Deferred Inflow	\$ (123,431)	Debt	\$ (344,193)	\$ 9,378,298
Pay fixed interest rate swap - series 2020	Deferred Inflow	\$ (775,526)	Debt	\$ 4,422,151	\$ 26,030,000

Objectives

As a means to lower their borrowing costs and increase savings, when compared against fixed rate refunding bonds at the time of issuance in December 2006 and July 2020, the Town entered into interest rate swaps in connection with the Series 2006 Note and Series 2020 Bonds. The intention of the swap agreements was to effectively change the variable interest rate on the Series 2006 Note to a synthetic rate of 4.26% and the variable interest rate on the Series 2020 Bonds to a synthetic rate of 1.98%.

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2024

NOTE 7. DERIVATIVE INSTRUMENTS (CONTINUED)

Terms, Fair Values and Credit Risk

The following table displays the terms, fair values and credit ratings of the swap as of September 30, 2024:

Series 2006 Note

Type:	Receive-variable/pay-fixed interest rate swap.
Objective:	Hedge of changes in cash flows on the Utility System Note Payable, Series 2006.
Notional amount:	Equivalent to the outstanding principal balance of the Series 2006 Note.
Effective date:	January 12, 2007
Maturity date:	October 1, 2028
Terms:	Pay 4.26%; receive 63.702% of London Interbank Offered Rate (LIBOR) plus 0.75%.
Fair value:	\$ (344,193)
Counterparty credit rating:	Aa2 by Moody's Investors Services, A- by Standard and Poor's, and AA- by Fitch Ratings.

Series 2020 Bonds

Type:	Receive-variable/pay-fixed interest rate swap.
Objective:	Hedge of changes in cash flows on the Utility System Refunding Bonds, Series 2020.
Notional amount:	Equivalent to the outstanding principal balance of the Series 2020 Bonds.
Effective date:	July 7, 2020
Maturity date:	October 1, 2040
Terms:	Pay 1.98%; receive 79% of one month LIBOR plus 1.10%.
Fair value:	\$ 4,422,151
Counterparty credit rating:	Baa3 by Moody's Investors Services and BBB+ by Kroll Bond Rating Agency.

The Town is exposed to credit risk on hedging derivative instruments that are in asset positions. A potential net asset position for the rate swap agreements will be unsecured and uncollateralized.

Interest Rate Risk

The Town is exposed to interest rate risk on its receive-variable/pay-fixed interest rate swaps. As LIBOR decreases, the Town's net payment on the swaps increases, and conversely, as LIBOR increases, the net payment on the swaps decreases.

Termination Risk

The Town or its counterparty may terminate the derivative instruments if the other party fails to perform under the terms of the contract. If at the time of termination, a derivative instrument is in a liability position, the Town would be liable to the counterparty for a payment equal to the liability.

Rollover Risk

The Town is not exposed to rollover risk on its hedging derivative instruments. The hedging derivative instruments' term extends to the maturity of the hedgeable debt.

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2024

NOTE 8. LIABILITIES PAYABLE FROM RESTRICTED ASSETS

Liabilities payable from restricted assets in the Water and Wastewater Enterprise Fund (SMRU) at September 30, 2024 are summarized as follows:

Accounts payable	
Renewal and replacement account	\$ 598,829
Accrued interest payable and current principal maturities	
Debt service account	1,088,989
Total liabilities payable from restricted assets	<u>\$ 1,687,818</u>

NOTE 9. LONG-TERM DEBT

Governmental Activities Debt

On March 20, 2007, the residents of the Town approved a referendum authorizing the issuance of up to \$15 million of general obligation debt to finance the costs of undergrounding the electric distribution system serving the Town. The debt service for the outstanding Series 2007 and 2008 Notes were authorized by the referendum and are payable from ad valorem taxes. Compensated absences are generally liquidated by the General Fund.

Changes in governmental activities long-term debt for the year ended September 30, 2024 are summarized as follows:

	Balance at Beginning of Year	Additions	Retirements	Balance at End of Year	Amounts Due Within One Year
Compensated absences	\$ 287,619	\$ 508,212	\$ (425,907)	\$ 369,924	\$ 121,337
Note payable, Series 2007	1,592,828	-	(296,665)	1,296,163	307,183
Note payable, Series 2008	2,348,039	-	(352,637)	1,995,402	367,130
Financed purchases	71,720	331,194	(108,657)	294,257	108,657
Total OPEB liability	196,288	87,192	(24,381)	259,099	-
Net pension liability	2,930,282	966,934	(2,376,618)	1,520,598	-
Governmental activity long-term liabilities	<u>\$ 7,426,776</u>	<u>\$ 1,893,532</u>	<u>\$ (3,584,865)</u>	<u>\$ 5,735,443</u>	<u>\$ 904,307</u>

Note Payable, Series 2007

On December 12, 2007, the Town issued a \$5.0 million promissory note payable to a financial institution to finance the electric underground project within the Town and to currently refund the outstanding balance of the Series 2006 Note. Principal and interest at 3.56% are payable in annual installments of \$353,450, commencing December 1, 2008, and due on each December 1st through maturity on December 1, 2027. The Series 2007 Note is payable from, and secured by, a pledge of voter approved property taxes, sufficient to pay all principal and interest on the promissory note.

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2024

NOTE 9. LONG-TERM DEBT (CONTINUED)

Note Payable, Series 2007 (Continued)

The principal and interest requirements to maturity for the Note Payable, Series 2007, are as follows:

Year Ending September 30	Principal	Interest	Total
2025	\$ 307,183	\$ 46,267	\$ 353,450
2026	318,246	35,204	353,450
2027	329,575	23,875	353,450
2028	341,159	12,142	353,301
	<u>\$ 1,296,163</u>	<u>\$ 117,488</u>	<u>\$ 1,413,651</u>

Note Payable, Series 2008

On September 24, 2008, the Town issued a \$6.0 million promissory note payable to a financial institution to finance the electric underground project within the Town. Principal and interest at 4.11% are payable in annual installments of \$449,061, commencing December 1, 2009, and due on each December 1st through maturity on December 1, 2028. The Series 2008 Note is payable from, and secured by, a pledge of voter approved property taxes, sufficient to pay all principal and interest on the promissory note.

The principal and interest requirements to maturity for the Note Payable, Series 2008, are as follows:

Year Ending September 30	Principal	Interest	Total
2025	\$ 367,130	\$ 81,931	\$ 449,061
2026	382,219	66,842	449,061
2027	397,928	51,133	449,061
2028	414,284	34,777	449,061
2029	433,841	17,751	451,592
	<u>\$ 1,995,402</u>	<u>\$ 252,434</u>	<u>\$ 2,247,836</u>

Pledged Tax Revenues

The Town has pledged its future ad valorem tax revenues to repay the outstanding Series 2007 and 2008 Notes issued to finance the electric underground project in the Town. The Series 2007 and 2008 Notes are payable solely from the ad valorem tax revenues received by the Town and are payable through December 1, 2028. Annual principal and interest payments on the notes are expected to require less than 9% of ad valorem tax revenues. Total principal and interest remaining to be paid on the Series 2007 and 2008 Notes at September 30, 2024 is \$3,661,487. Principal and interest paid, and ad valorem tax revenues received for the current year were \$802,511 and \$9,858,768, respectively.

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2024

NOTE 9. LONG-TERM DEBT (CONTINUED)

Financed Purchases

The Town has entered into agreements for equipment that are considered financed purchases in accordance with GASB 87. Annual principal payments are required until the end of the respective agreements, where the Town takes over ownership of the equipment.

The principal requirements to maturity for the Financed Purchases are as follows:

Year Ending September 30	Principal
2025	\$ 88,186
2026	75,395
2027	64,059
2028	66,617
	<u>\$ 294,257</u>

Business-Type Activity Debt

	Balance at Beginning of Year	Additions	Retirements	Balance at End of Year	Amounts Due Within One Year
Bonds payable					
Revenue refunding bonds					
Series 2020	\$ 26,570,000	\$ -	\$ (540,000)	\$ 26,030,000	\$ 590,000
Unamortized premium	704,002	-	(1,248)	702,754	-
Total bonds payable	<u>27,274,002</u>	<u>-</u>	<u>(541,248)</u>	<u>26,732,754</u>	<u>590,000</u>
Notes payable					
Note payable, Series 2006	9,395,495	-	(17,197)	9,378,298	16,830
Note payable, Series 2007	1,448,990	-	(302,119)	1,146,871	313,440
Total notes payable	<u>10,844,485</u>	<u>-</u>	<u>(319,316)</u>	<u>10,525,169</u>	<u>330,270</u>
Compensated absences	142,800	254,160	(205,508)	191,452	56,534
Total OPEB liability	<u>154,526</u>	<u>66,893</u>	<u>(22,639)</u>	<u>198,780</u>	<u>-</u>
Business-type activity long-term liabilities	<u>\$ 38,415,813</u>	<u>\$ 321,053</u>	<u>\$ (1,088,711)</u>	<u>\$ 37,648,155</u>	<u>\$ 976,804</u>

Utility System Revenue Refunding Bonds Payable, Series 2020

In July 2020, the Town (on behalf of SMRU) issued \$27,515,000 Utility System Revenue Refunding Bonds, Series 2020 (the Series 2020 bonds) for the principal purpose of refunding all of the Town's Series 2010 Bonds. The Series 2020 bonds were dated July 7, 2020, with a variable interest rate of 79% of the 1-month LIBOR plus 110 basis points until maturity on October 1, 2040.

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2024

NOTE 9. LONG-TERM DEBT (CONTINUED)

Utility System Revenue Refunding Bonds Payable, Series 2020 (Continued)

Net proceeds of \$27,515,000 from the Series 2020 Bonds plus \$3,075,364 of sinking fund monies from the Series 2010 Bonds were deposited in an irrevocable trust with an escrow agent on July 7, 2020, and used to purchase U.S. government securities. Those securities and the interest earnings thereon provided sufficient funds to call and retire \$29,725,000 Series 2010 Bonds on October 1, 2020. As a result, these bonds were considered to be defeased and the liability was removed from the statement of net position.

In connection with the Series 2020 Bonds, the Town entered into a rate conversion agreement with a commercial bank which has the effect of synthetically converting the variable rate borne by the bonds to a fixed rate of 1.98% for the entire term of the bonds.

The future principal and interest requirements for the Series 2020 bonds to maturity are as follows:

Year Ending September 30	Principal	Interest	Total
2025	\$ 590,000	\$ 515,394	\$ 1,105,394
2026	-	503,712	503,712
2027	165,000	503,712	668,712
2028	210,000	500,445	710,445
2029	610,000	496,287	1,106,287
2030 - 2034	8,715,000	2,091,276	10,806,276
2035 - 2039	10,780,000	1,148,994	11,928,994
2040 - 2041	4,960,000	148,302	5,108,302
	<u>\$ 26,030,000</u>	<u>\$ 5,908,122</u>	<u>\$ 31,938,122</u>

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2024

NOTE 9. LONG-TERM DEBT (CONTINUED)

Utility System Note Payable, Series 2006

On December 29, 2006, the Town (on behalf of SMRU) issued a \$9.6 million Utility System Note Payable, Series 2006 (the "Series 2006 Note"), to a local financial institution for the purpose of advance refunding \$9,355,000 of the Utility System Revenue Bonds, Series 1998, and to pay certain costs of issuance with respect to the Series 2006 Note and certain costs of issuance with respect to the refunding on January 12, 2007. Principal on the Series 2006 Note is due annually on October 1 and interest is payable monthly at a rate equivalent to 63.7% of the one-month London Interbank Offered Rate (LIBOR) plus .75% (3.67% at September 30, 2024). The Series 2006 Note is secured by a pledge of the Town to budget non-ad valorem revenues for repayment of the Series 2006 Note.

The future principal and interest requirements for the Series 2006 Note to maturity assume that current interest rates on the variable rate note and the current reference rate of the hedging derivative instrument will remain the same for their term.

Variable-Rate Note				
Year Ending September 30	Principal	Interest	Interest Rate Swap, Net	Total
2025	\$ 16,830	\$ 72,249	\$ 332,453	\$ 421,532
2026	723,667	52,990	335,762	1,112,419
2027	2,759,674	33,221	280,426	3,073,321
2028	2,876,619	15,008	177,281	3,068,908
2029	3,001,508	13,076	51,922	3,066,506
	<u>\$ 9,378,298</u>	<u>\$ 186,544</u>	<u>\$ 1,177,844</u>	<u>\$ 10,742,686</u>

Utility System Note Payable, Series 2007

On December 12, 2007, the Town (on behalf of SMRU) issued a \$5.0 million Utility System Promissory Note, Series 2007 (the "Series 2007 Note"), to a local financial institution to finance the cost of improvements to the utility system. Principal and interest at 3.67% are payable in semi-annual installments of \$176,345 on April 1 and October 1 through maturity on October 1, 2027. The Series 2007 Note is secured by a pledge of the Town's non-ad valorem revenue and a pledge of the Town to budget non-ad valorem revenues for repayment of the Series 2007 Note. The future principal and interest requirements for the Series 2007 Note to maturity are as follows:

Year Ending September 30	Principal	Interest	Total
2025	\$ 313,440	\$ 39,250	\$ 352,690
2026	325,049	27,641	352,690
2027	337,087	15,603	352,690
2028	171,295	3,152	174,447
	<u>\$ 1,146,871</u>	<u>\$ 85,646</u>	<u>\$ 1,232,517</u>

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2024

NOTE 9. LONG-TERM DEBT (CONTINUED)

Legal Requirements

The Utility System Revenue Refunding Bonds, Series 2020 were authorized by Town Resolution No. 843, adopted on March 20, 2020, and generally provide for the following covenants:

1. Annual debt service funding by monthly transfers of cash to a debt service account.
2. Maintain a renewal and replacement cash reserve set at 5% of the previous year's gross revenue, or such amount as determined by a certified engineer.
3. Investing of cash reserves in time deposits, direct obligations of the U.S. government or other authorized investments with varying maturity restrictions.
4. Establishment of rates and charges sufficient to provide net revenues of at least 120% of the annual debt service on the outstanding bonds and any subordinated indebtedness.
5. The use of cash and investments are generally restricted to the following priority: operation and maintenance, debt service, reserves, renewal and replacement, and any other lawful purpose.

Pledged Utility Revenues

The Town has pledged the future net revenues (generally customer revenues, net of specific operating expenses) of the utility system to repay the outstanding Series 2020 Bonds issued to finance the acquisition and subsequent improvements to the utility system. The Series 2020 Bonds are payable solely from the utility net revenues and are payable through 2041. Annual principal and interest payments on the Series 2020 Bonds are expected to require approximately 18% of utility net revenues. Total principal and interest remaining to be paid on the Series 2020 Bonds at September 30, 2024 is \$31,938,122.

Pledged Non-ad Valorem Revenues

The Town has pledged the future non-ad valorem revenues of its governmental funds to repay the outstanding Series 2006 and Series 2007 Utility System Notes Payable issued to finance improvements to the utility system. The Town intends to pay the Series 2006 and Series 2007 Notes from the net revenues of the utility system through maturity on October 1, 2029.

Annual principal and interest payments on the Notes constitute a pledge of approximately 15% of the Town's non-ad valorem revenues until 2025 and approximately 55% thereafter until maturity. Total principal and interest remaining to be paid on the Series 2006 and Series 2007 Notes at September 30, 2024 is \$11,975,203. Principal and interest paid by the utility system and non-ad valorem revenues pledged for the current year were \$775,549 and \$6,536,064, respectively.

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2024

NOTE 9. LONG-TERM DEBT (CONTINUED)

Annual Maturities

As of September 30, 2024, aggregate debt service requirements of the Town's debt (fixed-rate and variable-rate) and net receipts/payments on the associated hedging derivative instrument are as follows. These amounts assume that current interest rates and the current reference rates of the hedging derivative instrument will remain the same for their term. As these rates vary, interest payments on variable-rate bonds and net receipts/payments on the hedging derivative instrument will vary. Refer to Note 7 for information on derivative instruments.

Year Ending September 30	Principal	Interest	Interest Rate Swap, Net	Total
2025	\$ 1,682,769	\$ 755,091	\$ 332,453	\$ 2,770,313
2026	1,824,576	686,389	335,762	2,846,727
2027	4,053,323	627,544	280,426	4,961,293
2028	4,079,974	565,524	177,281	4,822,779
2029	4,045,349	527,114	51,922	4,624,385
2030 - 2034	8,715,000	2,091,276	-	10,806,276
2035 - 2039	10,780,000	1,148,994	-	11,928,994
2040 - 2041	4,960,000	148,302	-	5,108,302
	<u>\$ 40,140,991</u>	<u>\$ 6,550,234</u>	<u>\$ 1,177,844</u>	<u>\$ 47,869,069</u>

For the year ended September 30, 2024, the Town incurred and expensed total interest charges of \$132,353 in the governmental activities. Interest charges incurred for the business-type activity totaled \$1,097,090 which was expensed.

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2024

NOTE 10. FUND BALANCE

In the fund financial statements, governmental funds report fund equity classifications that comprise a hierarchy based primarily on the extent to which the Town is bound to honor constraints on the specific purpose for which amounts in the funds may be spent. The classifications are as follows:

	General Fund	Beach Protection Fund	Nonmajor Governmental Funds
Nonspendable			
Prepaid items	\$ 32,933	\$ -	\$ -
Restricted			
Beach protection	-	22,579,912	-
Debt repayment	-	-	136,068
Public safety	-	-	2,723
Building code enforcement	3,672,568	-	-
Total restricted	<u>3,672,568</u>	<u>22,579,912</u>	<u>138,791</u>
Assigned			
Emergencies	1,000,000	-	-
Compensated absences	115,000	-	-
Uninsured losses and other payments	80,000	-	-
Conservation	431,981	-	-
Beautification and maintenance	163,572	-	-
Private - purpose	7,480	-	-
Criminal justice education and training	93	-	-
Total assigned	<u>1,798,126</u>	<u>-</u>	<u>-</u>
Unassigned	7,661,322	-	-
Total fund balance	<u>\$ 13,164,949</u>	<u>\$ 22,579,912</u>	<u>\$ 138,791</u>

NOTE 11. RESTRICTED NET POSITION

Assets of the Enterprise Fund were restricted for the following purposes as required by the Town's outstanding revenue refunding bonds at September 30, 2024:

	Restricted Assets	Liabilities Payable from Restricted Assets	Restricted Net Position
Debt service account	\$ 9,440,717	\$ 1,088,989	\$ 8,351,728
Renewal and replacement account	737,612	598,829	138,783
	<u>\$ 10,178,329</u>	<u>\$ 1,687,818</u>	<u>\$ 8,490,511</u>

Net position is restricted for the debt service account, debt service reserve account, renewal and replacement account and capital improvement account to the extent that restricted assets exceed the respective liabilities payable from restricted assets.

TOWN OF JUPITER ISLAND, FLORIDA

**NOTES TO FINANCIAL STATEMENTS
SEPTEMBER 30, 2024**

NOTE 12. INTERFUND TRANSACTIONS

Interfund receivables and payables at September 30, 2024 are summarized as follows:

Receivable Fund	Payable Fund	Amount
Utility Enterprise Fund	General Fund	\$ 2,731

The interfund receivables and payables are attributable to reimbursements due to various funds for the disbursement of monies initially made from it that are properly applicable to another fund.

NOTE 13. CAPITAL CONTRIBUTIONS

The capital contributions to the Water and Wastewater Enterprise Fund (SMRU) for the year ended September 30, 2024 consisted of connection and other fees of \$259,020. This amount represented \$123,300 for water connections and \$135,720 for wastewater connections.

NOTE 14. DEFINED BENEFIT PENSION PLAN

Description of the Plan

The Town contributes to a Defined Benefit Pension Plan for Employees of the Town of Jupiter Island (the "Plan"), a single employer plan covering substantially all Town employees not covered by the Town's defined contribution pension plans. The plan is administered by the Town and accounted for as a separate fund. The fiduciaries of the plan consist of the Town Commission and the Committee for the Plan. The Committee for the Plan consists of five individuals appointed by the Town Commission.

The Plan was frozen as of October 1, 2009. Credited service, eligibility service, and average final compensation was frozen for all members except the 14 employees who were within five and one half years of age 65 or age 55 with 25 years of service as of that date. Those 14 employees will continue to earn credit toward eligibility for an unreduced early retirement pension benefit. Freezing the Plan decreased the unfunded actuarial liability from \$416,793 to \$95,580.

On April 7, 2016, the Town approved a one-time Early Retirement Incentive Program for eligible employees. To be eligible, employees were required, as of January 31, 2016, to: (1) meet the age and service conditions for normal retirement under the frozen Group Retirement Plan, (2) meet the age and service conditions for early retirement under the Retirement Plan, or (3) have completed at least 20-years of employment with the Town, and (4) agree to permanently retire from employment from the Town effective no later than September 30, 2016. The Plan Amendment resulted in an increase in the Town's unfunded actuarially accrued liability in the amount of \$536,779.

At September 30, 2024, the actuarial value of plan assets was less than the market value of plan assets by \$820,892.

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS
SEPTEMBER 30, 2024

NOTE 14. DEFINED BENEFIT PENSION PLAN (CONTINUED)

Description of the Plan (Continued)

The benefit provisions and all other requirements of the Defined Benefit Pension Plan are established by Town ordinance and are summarized as follows:

Plan Eligibility – Full-time employees who are at least age 21 with one year of continuous service.

Vesting – Benefits vest after five years of credited service.

Eligibility Requirements and Annual Retirement Benefit:

Normal Retirement – later of age 65 and completion of five years of service. 3% of final average compensation times years of credited service.

Reduced Early Retirement – later of age 55 with ten years of credited service. Normal retirement benefit reduced by 1/15th per year for the first five years and 1/30th per year for the next five years that the early retirement date precedes the normal retirement date.

Unreduced Early Retirement – later of age 55 with 25 years of credited service. Normal retirement benefit unreduced for early retirement.

Other Benefits – The Plan also provides for disability and death benefits.

Plan Membership

Participant data as of October 1, 2024, the date of the most recent actuarial valuation, is as follows:

Retirees and beneficiaries receiving benefits	46
Terminated plan members vested but not yet receiving benefits	13
Active plan members	6
Total	<u>65</u>

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2024

NOTE 14. DEFINED BENEFIT PENSION PLAN (CONTINUED)

Investments

The Pension Committee develops and recommends the plan's investment policy statement which is adopted by the Town Commission. The Town's long-term investment objective is to achieve and maintain a fully funded status with regard to current pension liabilities. The following was the asset allocation strategy as of September 30, 2024:

<u>Asset Class</u>	<u>Target Allocation</u>
Growth	35%
Absolute return	10%
Real return	10%
Income	25%
Reserves	20%
Total	<u>100%</u>

The following investments represent 5% or more of the defined benefit plan's fiduciary net position at September 30, 2024:

<u>Mutual Fund</u>	<u>Amount</u>
Baird Ultra Short Bond Institutional	\$ 1,869,306
BlackRock Strategic Income Opps	1,051,612
Dodge and Cox Income Fund	1,039,443
Vanguard Total Stock Market	1,262,679

For the year ended September 30, 2024, the annual money-weighted rate of return on pension plan investments, net of pension plan investment expense, was 13.90%. The money-weighted rate of return expresses investment performance, net of investment expense, adjusted for the changing amounts actually invested.

Net Pension Liability

The components of the net pension liability of the Town as of September 30, 2024, were as follows:

Total pension liability	\$ 12,535,121
Plan fiduciary net position	11,014,523
Town's net pension liability	<u>\$ 1,520,598</u>
Plan fiduciary net position as a percentage of the total pension liability	87.87%

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2024

NOTE 14. DEFINED BENEFIT PENSION PLAN (CONTINUED)

Actuarial Methods and Assumptions

The total pension liability was determined by an actuarial valuation using the following actuarial assumptions, applied to all periods included in the measurement:

Actuarial Valuation Date	September 30, 2024
Discount rate	5.5%
Investment rate of return	5.5%
Projected salary increases, including inflation	7.0%

Discount Rate

The discount rate used to measure the total pension liability was 5.5%. The projection of cash flows used to determine the discount rate assumed that Town contributions will be made at rates equal to actuarially determined contribution rates. Based on these assumptions, the pension plan's fiduciary net position was projected to be available to make all projected future benefit payments of plan members. Therefore, the long-term expected rate of return on pension plan investments was applied to all periods of projected benefit payments to determine the total pension liability.

Mortality Rates

The mortality rates were based on the Pub-2010 General Headcount-Weighted Male and Female, projected generationally with MP-2021 table projected to the valuation date by Scale BB.

Changes in Assumptions

Mortality changed to match that used for the Florida Retirement System actuarial valuation for the plan year beginning July 1, 2024.

Changes in Methods

There were no changes in methods.

Sensitivity of the Net Pension Liability to Changes in the Discount Rate

The following presents the net pension liability of the Town, calculated using the discount rate of 5.5%, as well as what the Town's net pension liability would be if it were calculated using a discount rate that is 1% lower (4.5%) or 1 % higher (6.5%) than the current rate:

Total Pension Liability (1% Decrease) 4.5%	Total Pension Liability (Current Rate) 5.5%	Total Pension Liability (1% Increase) 6.5%
\$ 2,678,968	\$ 1,520,598	\$ 527,276

TOWN OF JUPITER ISLAND, FLORIDA

**NOTES TO FINANCIAL STATEMENTS
SEPTEMBER 30, 2024**

NOTE 14. DEFINED BENEFIT PENSION PLAN (CONTINUED)

Changes in Net Pension Liability

	Increase/(Decrease)		
	Total Pension Liability	Plan Fiduciary Net Position	Net Pension Liability
Balances at October 1, 2023	\$ 12,677,941	\$ 9,747,659	\$ 2,930,282
Changes for the year			
Service cost	18,487	-	18,487
Interest on total pension liability	675,126	-	675,126
Actuarial gains/(losses), net	(12,845)	-	(12,845)
Change in assumptions	273,321	-	273,321
Contributions - employer	-	475,000	(475,000)
Net investment income	-	1,888,773	(1,888,773)
Benefit payments	(1,096,909)	(1,096,909)	-
Administrative expenses	-	-	-
Net changes	(142,820)	1,266,864	(1,409,684)
Balances at September 30, 2024	\$ 12,535,121	\$ 11,014,523	\$ 1,520,598

Pension Expense and Deferred Inflows/Outflows of Resources Related to Pensions

For the year ended September 30, 2024, the Town recognized pension expense of \$618,789. On September 30, 2024, the Town reported deferred outflows of resources related to pensions from the following sources:

	Deferred Outflows of Resources	Deferred Inflows of Resources
Differences between actual and expected experience	\$ -	\$ 1,210
Net difference between projected and actual investment earnings	-	927,385
Changes of assumptions	25,748	-
Total	\$ 25,748	\$ 928,595

Amounts reported as deferred outflows of resources related to pensions will be recognized in pension expense as follows:

Year Ending September 30	Amount
2025	\$ (234,737)
2026	35,225
2027	(425,545)
2028	(277,788)
2029	(2)
Thereafter	-
Total	\$ (902,847)

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2024

NOTE 15. DEFINED CONTRIBUTION PENSION PLAN

The Town of Jupiter Island Retirement Plan for SMRU Operations Employees

This plan is a voluntary 401(a) defined contribution pension plan established for the employees of the Town's Utility System (SMRU). The Plan was effective October 1, 2007. The Town employees cannot contribute to the Plan. The Town contributes 10.0% of the employees' annual compensation. Effective October 1, 2018, the Town also contributes a matching contribution, on a dollar-for-dollar basis, of the participant's contributions to the Town of Jupiter Island 457 Plan (the "457 Plan") up to 5% of eligible compensation.

The contributions vest 100% in year three. Employer contributions to the Plan for the year ended September 30, 2024 were \$351,260. Plan investments are fully participant directed. Plan provisions and contribution requirements are established by the Town Commission and may be amended by future Commission action.

The Town of Jupiter Island 401(a) Plan

This plan is a voluntary 401(a) defined contribution pension plan established for the employees of the Town, except SMRU employees. The Plan was effective October 1, 2009. The Town employees cannot contribute to the Plan. The Town contributes 10.0% of the employees' annual compensation. The Town also contributes a matching contribution, on a dollar-for-dollar basis, of the participant's contributions to the Town of Jupiter Island 457 Plan (the "457 Plan") up to 5% of eligible compensation. In the initial plan year beginning October 1, 2009, the Town matched the amount contributed by the participants to the 457 Plan at the rate of two dollars for each dollar up to a maximum match of 2.5% of compensation. The contributions vest 100% in year three. Employer contributions to the Plan for the year ended September 30, 2024, were \$612,301. Plan investments are fully participant directed. Plan provisions and contribution requirements are established by the Town Commission and may be amended by future Commission action.

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2024

NOTE 16. OTHER POST-EMPLOYMENT BENEFITS

The Town is required by Florida Statute 112.0801 to allow retirees to buy healthcare coverage at the same group insurance rates that current employees are charged resulting in an implicit healthcare benefit. The State of Florida prohibits the Plan from separately rating retirees and active employees. The Plan therefore charges both groups an equal, blended rate premium. The Town does not provide retirees with any subsidy for this benefit.

Plan Description

The Town administers a single-employer defined benefit health care plan (the "Plan") that provides health care benefits to eligible retired employees and their beneficiaries. The Town Commission has the authority to establish and amend the premiums for and the benefit provisions of the Plan. The Plan is financed on a "pay-as-you-go" basis and is not administered as a formal qualifying trust. The Plan does not issue a publicly available financial report.

Benefits Provided

The Town provides healthcare coverage for retirees and their dependents. Benefits are provided through a third-party insurer, and the full cost of the benefits are covered by the retiree.

As of September 30, 2024, the following employees were covered by benefit terms:

Inactive employees currently receiving benefits	1
Active employees	81
Total	<u>82</u>

Actuarial Methods and Assumptions

Projections of benefits for financial reporting purposes are based on the substantive plan (the plan as understood by the employer and the plan members) and include the types of benefits provided at the time of each valuation and the historical pattern of sharing of benefit costs between the employer and plan members to that point. The methods and assumptions used include techniques that are designed to reduce the effects of short-term volatility in actuarial accrued liabilities and the actuarial value of assets, consistent with the long-term perspective of the calculations.

Contributions

The retiree contributes the premium cost each month. Spouses and other dependents are also eligible for coverage, although the retiree pays the full cost of the premium. The Town does not subsidize member premiums. Plan members receiving benefits contribute 100% of the monthly premium ranging from a minimum of \$924 to a maximum of \$2,956.

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2024

NOTE 16. OTHER POST-EMPLOYMENT BENEFITS (CONTINUED)

Actuarial Assumptions

The total OPEB liability was determined by an actuarial valuation as of October 1, 2023 rolled forward to September 30, 2024, the measurement date. The following actuarial assumptions applied to all periods in the measurement, unless otherwise noted:

Actuarial cost method:	Entry age normal.
Discount rate:	4.06%
Inflation:	3.00%
Salary rate increase:	5.00%
Healthcare cost trend rates:	8.00% initial, decreasing to 4.50% for fiscal years 2039 and later.
Mortality:	PubG, H-2010 Mortality Table - general with mortality improvement using scale MP-2020.

Discount Rate

The Town does not have a dedicated Trust to pay retiree healthcare benefits. Per GASB 75, the discount rate should be a yield or index rate for 20-year, tax-exempt general obligation municipal bonds with an average rating of AA/Aa or higher (or equivalent quality on another rating scale). A rate of 4.06% is used, which is the S&P Municipal Bond 20-Year High-Grade Rate Index as of September 30, 2024.

Changes in Total OPEB Liability

	Total OPEB Liability
Balances at October 1, 2023	\$ 350,814
Changes for the year	
Service cost	55,715
Interest on total OPEB liability	16,503
Difference between expected and actual experience	(23,151)
Change of assumptions and other inputs	81,867
Benefit payments	(23,869)
Net changes	107,065
Balances at September 30, 2024	\$ 457,879

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2024

NOTE 16. OTHER POST-EMPLOYMENT BENEFITS (CONTINUED)

Sensitivity of the Net OPEB Liability to Changes in the Discount Rates

The following presents the net OPEB liability of the Town, as well as what the Town's net OPEB liability would be if it were calculated using a discount rate that is 1% lower or 1% higher than the current discount rate:

OPEB Liability (1% Decrease)	OPEB Liability (Current Rate)	OPEB Liability (1% Increase)
3.06%	4.06%	5.06%
\$ 430,456	\$ 457,879	\$ 487,395

Sensitivity of the Net OPEB Liability to Changes in the Healthcare Cost Trend Rates

The following presents the net OPEB liability of the Town, as well as what the Town's net OPEB liability would be if it were calculated using a healthcare cost trend rate that is 1% lower or 1% higher than the current healthcare cost rate:

OPEB Liability (1% Decrease)	OPEB Liability (Current Rate)	OPEB Liability (1% Increase)
\$ 384,990	\$ 457,879	\$ 321,507

OPEB Expense and Deferred Inflows/Outflows of Resources Related to OPEB

For the year ended September 30, 2024, the Town recognized OPEB expense of \$30,338. On September 30, 2024, the Town reported deferred outflows of resources related to OPEB from the following sources:

	Deferred Outflows of Resources	Deferred Inflows of Resources
Differences between actual and expected experience	\$ 58,154	\$ 270,130
Changes of assumptions	169,512	87,362
Total	<u>\$ 227,666</u>	<u>\$ 357,492</u>

Amounts reported as deferred outflows and deferred inflows of resources related to OPEB will be recognized in OPEB expense as follows:

Year Ending September 30	Amount
2025	\$ (10,439)
2026	(10,439)
2027	(10,439)
2028	(28,726)
2029	(34,804)
Thereafter	(34,979)
Total	<u>\$ (129,826)</u>

TOWN OF JUPITER ISLAND, FLORIDA

**NOTES TO FINANCIAL STATEMENTS
SEPTEMBER 30, 2024**

NOTE 17. COMMITMENTS AND CONTINGENCIES

Fire Rescue Services

The Town receives fire rescue services from Martin County, Florida, through an interlocal agreement. The original term of the agreement was five years from October 1, 2010 to September 30, 2015, and the agreement was extended through September 30, 2027. The cost of the services provided by Martin County totaled \$1,042,000 for the year ended September 30, 2024.

The future minimum required payments for fire rescue services are as follows:

Year Ended September 30	
2025	\$ 1,060,900
2026	1,092,727
2027	1,125,509
Total	<u>\$ 3,279,136</u>

Grants

Amounts received or receivable from grantor agencies are subject to audit and adjustment by those agencies. Any disallowed claims, including amounts already received, might constitute a liability of the Town for the return of those funds.

NOTE 18. SUBSEQUENT EVENTS

The Town has evaluated subsequent events through March 3, 2025 the date the audit reports were issued.

REQUIRED SUPPLEMENTARY INFORMATION

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TOWN OF JUPITER ISLAND, FLORIDA
REQUIRED SUPPLEMENTARY INFORMATION
BUDGETARY COMPARISON SCHEDULE –
GENERAL FUND
FOR THE YEAR ENDED SEPTEMBER 30, 2024

	Budgeted Amounts		Actual	Variance with
	Original	Final	Amounts	Final Budget
				Positive
				(Negative)
Revenues				
Taxes	\$ 9,375,372	\$ 9,375,372	\$ 9,387,524	\$ 12,152
Licenses and permits	852,000	852,000	1,643,345	791,345
Intergovernmental revenue	164,700	164,700	186,590	21,890
Charges for services	136,000	136,000	124,305	(11,695)
Fines and forfeitures	2,000	2,000	2,861	861
Investment income	150,000	650,000	711,580	61,580
Contributions	-	-	306,212	306,212
Miscellaneous revenues	726,478	726,478	755,692	29,214
Total revenue	11,406,550	11,906,550	13,118,109	1,211,559
Expenditures				
General government				
Administration	2,896,087	3,564,917	3,497,799	67,118
Public safety				
Police department	5,293,553	5,303,553	5,263,610	39,943
Building				
Building and zoning	753,490	1,922,425	1,905,536	16,889
Public works				
Public works	1,216,144	1,216,144	1,029,439	186,705
Grounds	486,095	486,095	305,821	180,274
Roads	273,000	273,000	245,989	27,011
Total public works	1,975,239	1,975,239	1,581,249	393,990
Physical environment				
Lethal yellowing	165,000	165,000	162,488	2,512
Beautification and maintenance	40,000	40,000	10	39,990
Conservation	50,000	50,000	28,789	21,211
Total physical environment	255,000	255,000	191,287	63,713
Debt service	-	-	108,657	(108,657)
Capital outlay	638,181	840,816	1,027,589	(186,773)
Total expenditures	11,811,550	13,861,950	13,575,727	286,223
Deficiency of revenues under expenditures	(405,000)	(1,955,400)	(457,618)	925,336
Other financing sources				
Issuance of financed purchase	-	-	331,194	331,194
Use of fund balance	405,000	1,955,400	-	1,955,400
Total other financing sources	405,000	1,955,400	331,194	2,286,594
Net change in fund balance	-	-	(126,424)	3,211,930
Fund balance, beginning of year	13,291,373	13,291,373	13,291,373	-
Fund balance, end of year	\$ 13,291,373	\$ 13,291,373	\$ 13,164,949	\$ 3,211,930

TOWN OF JUPITER ISLAND, FLORIDA

REQUIRED SUPPLEMENTARY INFORMATION

BUDGETARY COMPARISON SCHEDULE –

BEACH PROTECTION FUND

FOR THE YEAR ENDED SEPTEMBER 30, 2024

	Budgeted Amounts		Actual	Variance with
	Original	Final	Amounts	Final Budget
				Positive
				(Negative)
Revenue				
Taxes				
Ad valorem property taxes	\$ 3,105,398	\$ 3,105,398	\$ 3,105,307	\$ (91)
Intergovernmental revenues	-	513,477	1,376,174	862,697
Investment income	-	-	1,095,741	1,095,741
Miscellaneous revenue	-	-	1,875	1,875
Total revenue	<u>3,105,398</u>	<u>3,105,398</u>	<u>5,579,097</u>	<u>1,960,222</u>
Expenditures				
General government				
Beach protection administration	513,477	513,477	584,474	(70,997)
Physical environment				
Beach protection and monitoring	166,000	166,000	48,253	117,747
Capital outlay	29,206,508	29,206,508	189,387	29,017,121
Total expenditures	<u>29,885,985</u>	<u>29,885,985</u>	<u>822,114</u>	<u>29,063,871</u>
Excess (deficiency) of revenues over (under) expenditures	<u>(26,780,587)</u>	<u>(26,780,587)</u>	<u>4,756,983</u>	<u>(27,103,649)</u>
Other financing sources				
Transfer from reserves	26,780,587	26,780,587		26,780,587
Total other financing sources	<u>26,780,587</u>	<u>26,780,587</u>	<u>-</u>	<u>26,780,587</u>
Net change in fund balance	-	-	4,756,983	(323,062)
Fund balance, beginning of year	17,822,929	17,822,929	17,822,929	-
Fund balance, end of year	<u>\$ 17,822,929</u>	<u>\$ 17,822,929</u>	<u>\$ 22,579,912</u>	<u>\$ (323,062)</u>

TOWN OF JUPITER ISLAND, FLORIDA

**REQUIRED SUPPLEMENTARY INFORMATION
SCHEDULE OF CHANGES IN NET PENSION LIABILITY
AND RELATED RATIOS - DEFINED BENEFIT PENSION PLAN**

Reporting period ending	9/30/2024	9/30/2023	9/30/2022	9/30/2021	9/30/2020	9/30/2019	9/30/2018	9/30/2017	9/30/2016	9/30/2015
Total pension liability										
Service cost	\$ 18,487	\$ 12,680	\$ 10,668	\$ 15,117	\$ 25,308	\$ 24,603	\$ 31,976	\$ 38,814	\$ 90,976	\$ 149,385
Interest on total pension liability	668,326	683,622	728,231	736,678	761,859	769,461	774,744	773,506	708,105	696,066
Change in benefit terms	-	-	-	-	-	-	-	-	536,779	-
Change in assumptions	273,321	(62,266)	553,073	24,327	(201,472)	(25,936)	-	138,141	209,885	-
Experience gains/(losses)	(12,845)	169,578	83,298	140,993	34,175	135,365	122,551	84,157	562,872	294,499
Benefit payments	(1,090,109)	(1,084,953)	(1,084,995)	(1,043,961)	(1,015,073)	(1,017,594)	(1,007,810)	(1,007,889)	(945,772)	(855,198)
Net change in total pension liability	(142,820)	(281,339)	290,275	(126,846)	(395,203)	(114,101)	(78,539)	26,729	1,162,845	284,752
Total pension liability - beginning	12,677,941	12,959,280	12,669,005	12,795,851	13,191,054	13,305,155	13,383,694	13,356,965	12,194,120	11,909,368
Total pension liability - ending (a)	\$ 12,535,121	\$ 12,677,941	\$ 12,959,280	\$ 12,669,005	\$ 12,795,851	\$ 13,191,054	\$ 13,305,155	\$ 13,383,694	\$ 13,356,965	\$ 12,194,120
Plan fiduciary net position										
Contributions	\$ 475,000	\$ 462,500	\$ 425,000	\$ 318,750	\$ 425,000	\$ 531,250	\$ 318,750	\$ 425,000	\$ 331,161	\$ 331,161
Net investment income	1,888,773	1,333,491	(1,645,507)	2,101,315	556,551	161,648	622,037	1,278,521	941,766	(729,843)
Benefit payments	(1,096,909)	(1,084,953)	(1,084,995)	(1,043,961)	(1,015,073)	(1,017,594)	(1,007,810)	(1,007,889)	(945,772)	(855,198)
Administrative expenses	-	(16,700)	(13,300)	(13,700)	(12,500)	(11,820)	(11,310)	(4,453)	(3,551)	(19,520)
Net change in plan fiduciary net position	1,266,864	694,338	(2,318,802)	1,362,404	(46,022)	(336,516)	(78,333)	691,179	323,604	(1,273,400)
Plan fiduciary net position - beginning	9,747,659	9,053,321	11,372,123	10,009,719	10,055,741	10,392,257	10,470,590	9,779,411	9,455,807	10,729,207
Plan fiduciary net position - ending (b)	\$ 11,014,523	\$ 9,747,659	\$ 9,053,321	\$ 11,372,123	\$ 10,009,719	\$ 10,055,741	\$ 10,392,257	\$ 10,470,590	\$ 9,779,411	\$ 9,455,807
Net pension liability - ending (a) - (b)	\$ 1,520,598	\$ 2,930,282	\$ 3,905,959	\$ 1,296,882	\$ 2,786,132	\$ 3,135,313	\$ 2,912,898	\$ 2,913,104	\$ 3,577,554	\$ 2,738,313
Plan fiduciary net position as a percentage of the total pension liability	87.87%	76.89%	69.86%	89.76%	78.23%	76.23%	78.11%	78.23%	73.22%	77.54%
Covered payroll	\$ 674,396	\$ 616,527	\$ 572,306	\$ 623,567	\$ 934,044	\$ 870,822	\$ 1,021,979	\$ 1,123,300	\$ 1,123,300	\$ 1,389,114
Net pension liability as a percentage of covered payroll	225.48%	475.29%	682.49%	207.98%	298.29%	360.04%	285.03%	259.33%	318.49%	197.13%

Notes to the schedule:

See notes to required supplementary information.

TOWN OF JUPITER ISLAND, FLORIDA

REQUIRED SUPPLEMENTARY INFORMATION SCHEDULE OF EMPLOYER CONTRIBUTIONS AND INVESTMENT RETURNS – DEFINED BENEFIT PENSION PLAN

Year Ended	Actuarially Determined Contribution	Actual Contribution	Contribution (Excess)/ Deficiency	Covered Payroll	Contribution Percentage of Covered Payroll	Annual Money Weighted Rate of Return, Net of Investment Expense
September 30, 2024	\$ 523,680	\$ 475,000	\$ 48,680	\$ 674,396	70.43%	20.41%
September 30, 2023	495,824	462,500	33,324	616,527	75.02%	13.90%
September 30, 2022	375,194	425,000	(49,806)	572,306	74.26%	-14.99%
September 30, 2021	438,436	318,750	119,686	623,567	51.12%	21.94%
September 30, 2020	434,885	425,000	9,885	934,044	45.50%	5.79%
September 30, 2019	379,173	531,250	(152,077)	870,822	61.01%	1.60%
September 30, 2018	353,918	318,750	35,168	1,021,979	31.19%	6.20%
September 30, 2017	367,286	425,000	(57,714)	1,123,300	37.83%	13.66%
September 30, 2016	312,434	331,161	(18,727)	1,123,300	29.48%	10.31%
September 30, 2015	316,624	331,161	(14,537)	1,389,114	23.84%	-7.05%

Notes to the schedule:

See notes to required supplementary information.

TOWN OF JUPITER ISLAND, FLORIDA

REQUIRED SUPPLEMENTARY INFORMATION SCHEDULE OF CHANGES IN TOTAL PENSION LIABILITY – DEFINED BENEFIT PENSION PLAN

Year Ended	Amount of Collective Pension Liability	Percentage of Collective Pension Liability	Covered Payroll	Pension Liability Percentage of Covered Payroll
September 30, 2024	\$ 1,520,598	87.87%	\$ 674,396	225.48%
September 30, 2023	3,049,032	75.95%	616,527	494.55%
September 30, 2022	3,905,959	69.86%	572,306	682.49%
September 30, 2021	1,296,882	89.76%	623,567	207.98%
September 30, 2020	2,786,132	78.23%	934,044	298.29%
September 30, 2019	3,135,313	76.23%	870,822	360.04%
September 30, 2018	2,912,898	78.11%	1,021,979	285.03%
September 30, 2017	2,913,104	78.23%	1,123,300	259.33%
September 30, 2016	3,577,554	73.22%	1,123,300	318.49%
September 30, 2015	2,738,313	77.54%	1,389,114	197.13%

Notes to the schedule:

See notes to required supplementary information.

TOWN OF JUPITER ISLAND, FLORIDA

**REQUIRED SUPPLEMENTARY INFORMATION
SCHEDULE OF CHANGES IN THE TOTAL OPEB LIABILITY AND RELATED RATIOS –
OTHER POST-EMPLOYMENT BENEFIT (OPEB) PLAN**

Reporting period ending	9/30/2024	9/30/2023	9/30/2022	9/30/2021	9/30/2020	9/30/2019	9/30/2018
Total OPEB liability							
Service cost	\$ 55,715	\$ 31,118	\$ 40,305	\$ 45,338	\$ 38,451	\$ 27,545	\$ 28,905
Interest on total OPEB liability	16,503	15,526	16,291	14,095	23,120	23,738	14,442
Difference between expected and actual experience	(23,151)	-	(331,918)	-	(44,719)	-	183,732
Change of assumptions and other inputs	81,867	(2,159)	(40,870)	(11,482)	47,870	2,350	(6,622)
Benefit payments	(23,869)	(38,297)	(19,220)	(53,081)	(49,683)	(70,048)	(67,803)
Other changes	-	-	-	-	(1,112)	478	69,511
Net change in total OPEB liability	107,065	6,188	(335,412)	(5,130)	13,927	(15,937)	222,165
Total OPEB liability - beginning	350,814	344,626	680,038	685,168	671,241	687,178	465,013
Total OPEB liability - ending	<u>\$ 457,879</u>	<u>\$ 350,814</u>	<u>\$ 344,626</u>	<u>\$ 680,038</u>	<u>\$ 685,168</u>	<u>\$ 671,241</u>	<u>\$ 687,178</u>
Covered payroll	\$ 6,975,019	\$ 5,004,341	\$ 5,004,341	\$ 5,072,725	\$ 5,072,725	\$ 4,762,886	\$ 4,762,886
Total OPEB liability as a percentage of covered employee payroll	6.56%	7.01%	6.89%	13.41%	13.51%	14.09%	14.43%

Notes to the schedule:

The schedule will present 10 years of information once it is accumulated.
See notes to required supplementary information.

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO REQUIRED SUPPLEMENTARY INFORMATION SEPTEMBER 30, 2024

NOTE 1. BUDGETARY ACCOUNTING

State of Florida statutes require that all municipal governments establish budgetary systems and approve annual operating budgets. The Commission annually adopts an operating budget and appropriates funds for the General Fund and Beach Protection Fund on the same modified accrual basis used to record revenue and expenditures, except that for budgetary purposes, capital outlays are reflected as current expenditures within each governmental function. The procedures for establishing budgetary data are as follows:

- The Town Manager submits to the Commission a proposed operating budget prepared for the fiscal year commencing the following October 1. The operating budget includes proposed expenditures and the means of financing them.
- Public hearings are conducted to obtain taxpayer comments.
- The Town advises the County Property Appraiser of the proposed millage rate and the date, time and place of the public hearing for budget acceptance.
- The budget and related millage rate are legally enacted by Town resolution.
- Changes or amendments to the adopted budget of the fund or a department must be approved by the Commission; however, the Town Manager may approve changes within a department which do not affect the total departmental expenditures. The Town Manager is also authorized to supplement budgeted line items to and from contingency amounts provided that there is no overall increase in the budget. Accordingly, the legal level of control is at the department level.

The reported budgetary data represents the final appropriated budgets after any amendments adopted by the Town Commission. The budgetary comparison schedules for the General Fund and Beach Protection Fund are prepared under the basis of accounting used in preparing the appropriated budget. Unexpended appropriations lapse at year-end.

TOWN OF JUPITER ISLAND, FLORIDA

NOTES TO REQUIRED SUPPLEMENTARY INFORMATION SEPTEMBER 30, 2024

NOTE 2. DEFINED BENEFIT PLAN

The information presented in the required supplementary schedules was determined as part of the actuarial valuations at the dates indicated. Additional information as of the latest actuarial valuation data was as follows:

Actuarial valuation date:	September 30, 2024
Actuarial cost method:	Frozen entry age normal.
Actuarial assumptions:	
Discount rate:	5.5%
Investment rate of return:	5.5%
Projected salary increases, including inflation at 3%:	7.0%
Mortality:	
Non-disables (pre- and post-retirement):	
Male:	Pub-2010 general headcount-weighted male, below median, set back one year, projected generationally with MP-2021.
Female:	Pub-2010 general headcount-weighted female, below median, projected generationally with MP-2021.
Disables:	
Male:	Pub-2010 general headcount-weighted male, below median, disabled retiree set forward three years, projected generationally with MP-2011.
Female:	Pub-2010 general headcount-weighted female, below median, disabled retiree set forward three years, projected generationally with MP-2011.

NOTE 3. OTHER POST-EMPLOYMENT BENEFIT PLAN

The information presented in the required supplementary schedules was determined as part of the actuarial valuations at the dates indicated. Additional information as of the latest actuarial valuation was as follows:

Actuarial valuation date:	October 1, 2023
Measurement date:	September 30, 2024
Actuarial cost method:	Entry age normal.
Actuarial assumptions:	
Discount rate:	4.06%
Inflation:	3.00%
Salary rate increase:	5.00%

OTHER SUPPLEMENTARY INFORMATION

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TOWN OF JUPITER ISLAND, FLORIDA

**COMBINING BALANCE SHEET –
NONMAJOR GOVERNMENTAL FUNDS
SEPTEMBER 30, 2024**

	<u>Debt Service Fund</u>	<u>Special Revenue Fund</u>	<u>Total Nonmajor Governmental Funds</u>
	<u>Electric Underground</u>	<u>Special Law Enforcement</u>	
Assets			
Cash and cash equivalents	\$ 136,068	\$ 2,711	\$ 138,779
Due from other governments	-	12	12
Total assets	<u>\$ 136,068</u>	<u>\$ 2,723</u>	<u>\$ 138,791</u>
Liabilities and fund balances			
Liabilities	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
Fund balances			
Restricted	<u>136,068</u>	<u>2,723</u>	<u>138,791</u>
Total fund balances	<u>136,068</u>	<u>2,723</u>	<u>138,791</u>
Total liabilities and fund balances	<u>\$ 136,068</u>	<u>\$ 2,723</u>	<u>\$ 138,791</u>

TOWN OF JUPITER ISLAND, FLORIDA

**COMBINING STATEMENT OF REVENUES, EXPENDITURES AND
CHANGES IN FUND BALANCES –
NONMAJOR GOVERNMENTAL FUNDS
FOR THE YEAR ENDED SEPTEMBER 30, 2024**

	<u>Debt Service Fund</u>	<u>Special Revenue Fund</u>	<u>Total Nonmajor Governmental Funds</u>
	<u>Electric Underground</u>	<u>Special Law Enforcement</u>	
Revenues			
Taxes	\$ 802,757	\$ -	\$ 802,757
Fines and forfeitures	-	173	173
Investment earnings	3	-	3
Total revenues	<u>802,760</u>	<u>173</u>	<u>802,933</u>
Expenditures			
Debt service			
Principal	649,302	-	649,302
Interest	153,209	-	153,209
Total expenditures	<u>802,511</u>	<u>-</u>	<u>802,511</u>
Net change in fund balance	249	173	422
Fund balances, beginning	<u>135,819</u>	<u>2,550</u>	<u>138,369</u>
Fund balances, ending	<u><u>\$ 136,068</u></u>	<u><u>\$ 2,723</u></u>	<u><u>\$ 138,791</u></u>

TOWN OF JUPITER ISLAND, FLORIDA

**SCHEDULE OF WATER AND WASTEWATER REVENUE REFUNDING BOND
COVERAGE – ENTERPRISE FUND (SOUTH MARTIN REGIONAL UTILITY)
FOR THE YEAR ENDED SEPTEMBER 30, 2024**

Gross revenue	
Water	\$ 9,562,985
Wastewater	4,000,226
Irrigation quality water	446,147
Accrued guaranteed revenue fees	152,822
Interest income	1,648,022
Other	153,894
Total gross revenue	<u>15,964,096</u>
Operating expenses	
Personal services	4,124,327
Operating expenses	4,726,455
Total operating expenses	<u>8,850,782</u>
Net revenue available for debt service before connections fees	7,113,314
Capital contributions	<u>259,020</u>
Net revenue available for debt service including connection fees	<u><u>\$ 7,372,334</u></u>
Scheduled debt service	<u><u>\$ 1,879,616</u></u>
Debt service coverage before connection fees	
(Minimum required coverage is 1.10)	3.78
Debt service coverage including connection fees	
(Minimum required coverage is 1.20)	3.92

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OTHER AUDITOR REPORTS

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**INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROL OVER FINANCIAL
REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF
FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH
GOVERNMENT AUDITING STANDARDS**

To the Honorable Mayor and
Members of the Town Commission
Town of Jupiter Island, Florida

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of the governmental activities, the business-type activities, each major fund, and the aggregate remaining fund information of the Town of Jupiter Island, Florida (the "Town"), as of and for the year ended September 30, 2024, and the related notes to the financial statements, which collectively comprise the Town's basic financial statements and have issued our report thereon dated March 3, 2025.

Report on Internal Control Over Financial Reporting

In planning and performing our audit of the financial statements, we considered the Town's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Town's internal control. Accordingly, we do not express an opinion on the effectiveness of the Town's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or, significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses or significant deficiencies may exist that were not identified.

Report on Compliance and Other Matters

As part of obtaining reasonable assurance about whether the Town's financial statements are free of material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the entity's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the entity's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Mauldin & Jenkins, LLC

Bradenton, Florida
March 3, 2025

TOWN OF JUPITER ISLAND, FLORIDA
SCHEDULE OF FINDINGS AND RESPONSES
FOR THE YEAR ENDED SEPTEMBER 30, 2024

SECTION I
SUMMARY OF AUDIT RESULTS

Financial Statements

Type of report the auditor issued on whether the financial statements
audited were presented in accordance with GAAP:

Unmodified

Internal control over financial reporting:
Material weaknesses identified?

____ yes X no

Significant deficiencies identified not considered
to be material weaknesses?

____ yes X none reported

Federal Programs and State Financial Assistance Projects

There was not an audit of major federal programs or state financial assistance projects as of September 30, 2024 due to the total amount expended being less than \$750,000.

TOWN OF JUPITER ISLAND, FLORIDA
SCHEDULE OF FINDINGS AND RESPONSES
FOR THE YEAR ENDED SEPTEMBER 30, 2024

SECTION II
FINANCIAL STATEMENT FINDINGS AND RESPONSES

None noted.

SECTION III
FEDERAL/STATE AWARDS FINDINGS AND QUESTIONED COSTS

Not applicable.

SECTION IV
PRIOR YEAR FINDINGS AND RECOMMENDATIONS

Criteria: Internal controls should be in place to provide reasonable assurance that all Governmental Accounting Standards Board (GASB) pronouncements are properly implemented to ensure the financial statements are reported in accordance with accounting principles generally accepted in the United States of America. Through the audit process, it was determined that the Town did not properly implement GASB Statement No. 84, *Fiduciary Activities*, and the applicable requirements of GASB Statement No. 97, *Certain Component Unit Criteria, and Accounting and Financial Reporting for Internal Revenue Code Section 457 Deferred Compensation Plans* – an amendment of GASB Statements No. 14 and No. 84, and a supersession of GASB Statement No. 32 during the fiscal year ended September 30, 2022. Entries were required to be posted to the beginning net position of the Town's fiduciary activities to properly state the beginning fiduciary net position as of October 1, 2022.

Condition: Net position of fiduciary activities were not materially correct.

Context/Cause: The Town did not properly implement GASB Statement No. 84 in prior years.

Status: Resolved.

INDEPENDENT AUDITOR'S MANAGEMENT LETTER

To the Honorable Mayor and
Members of the Town Commission
Town of Jupiter Island, Florida

Report on the Financial Statements

We have audited the financial statements of the Town of Jupiter Island, Florida (the "Town"), as of and for the fiscal year ended September 30, 2024, and have issued our report thereon dated March 3, 2025.

Auditor's Responsibility

We conducted our audit in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States; and Chapter 10.550, Rules of the Auditor General.

Other Reporting Requirements

We have issued our Independent Auditor's Report on Internal Control over Financial Reporting and on Compliance and Other Matters Based on an Audit of Financial Statements Performed in Accordance with *Government Auditing Standards*; schedule of findings and responses; and independent accountant's report on an examination conducted in accordance with *AICPA Professional Standards*, AT-C Section 315, regarding compliance requirements in accordance with Chapter 10.550, Rules of the Auditor General. Disclosures in those reports and schedule, which are dated March 3, 2025, should be considered in conjunction with this management letter.

Prior Audit Findings

Section 10.554(1)(i)1., Rules of the Auditor General, requires that we determine whether or not corrective actions have been taken to address findings and recommendations made in the preceding annual financial audit report. There were no findings or recommendations in the preceding annual financial report requiring correction.

Official Title and Legal Authority

Section 10.554(1)(i)4., Rules of the Auditor General, requires that the name or official title and legal authority for the primary government and each component unit of the reporting entity be disclosed in this management letter, unless disclosed in the notes to the financial statements. The Town discloses this information in the notes to the financial statements.

Financial Condition and Management

Sections 10.554(1)(i)5.a. and 10.556(7), Rules of the Auditor General, requires us to apply appropriate procedures and communicate the results of our determination as to whether or not the Town has met one or more of the conditions described in Section 218.503(1), Florida Statutes, and to identify the specific condition(s) met. In connection with our audit, we determined that the Town did not meet any of the conditions described in Section 218.503(1), Florida Statutes.

Pursuant to Sections 10.554(1)(i)5.b. and 10.556(8), Rules of the Auditor General, we applied financial condition assessment procedures for the Town. It is management's responsibility to monitor the Town's financial condition, and our financial condition assessment was based in part on representations made by management and the review of financial information provided by same.

Section 10.554(1)(i)2., Rules of the Auditor General, requires that we communicate any recommendations to improve financial management. In connection with our audit, we did not have any such recommendations.

Special District Component Units

Section 10.554(1)(i)5.d, Rules of the Auditor General, requires, if appropriate, that we communicate the failure of a special district that is a component unit of a county, municipality, or special district, to provide the financial information necessary for proper reporting of the component unit, within the audited financial statements of the county, municipality, or special district in accordance with Section 218.39(3)(b), Florida Statutes. In connection with our audit, we determined that all special district component units provided the necessary information for proper reporting in accordance with Section 218.39(3)(b), Florida Statutes.

Specific Information

Section 218.39(3)(c), Florida Statutes, and Section 10.554(1)(i)6, Rules of the Auditor General, require the Town to report the following specific information:

- a) The total number of employees compensated in the last pay period of the Town's fiscal year is nine.
- b) The total number of independent contractors to whom nonemployee compensation was paid in the last month of the Town's fiscal year was zero.
- c) All compensation earned by or awarded to employees, whether paid or accrued, regardless of contingency was \$277,599.
- d) All compensation earned by or awarded to nonemployee independent contractors, whether paid or accrued, regardless of contingency as \$16,515.
- e) Each construction project with a total cost of at least \$65,000 approved by the Town, scheduled to begin on or after October 1 of the fiscal year being reported on together with the total expenditures for such project, are as follows: Beach Renourishment Projects - \$29,565,000.
- f) A budget variance report based on the budget adopted under Section 189.016(4), Florida Statutes, and the amended budget under Section 189.016(6), Florida Statutes, is reported on pages 64 and 65 of the financial statements.

Additional Matters

Section 10.554(1)(i)3., Rules of the Auditor General, requires us to communicate noncompliance with provisions of contracts or grant agreements, or abuse, that have occurred, or are likely to have occurred, that have an effect on the financial statements that is less than material but which warrants the attention of those charged with governance. In connection with our audit, we did not have any such findings.

Purpose of this Letter

Our management letter is intended solely for the information and use of the Legislative Auditing Committee, members of the Florida Senate and the Florida House of Representatives, the Florida Auditor General, federal and other granting agencies, the Mayor and Members of the Town Commission, and applicable management, and is not intended to be and should not be used by anyone other than these specified parties.

A handwritten signature in black ink that reads "Mauldin & Jenkins, LLC". The signature is written in a cursive, flowing style.

Bradenton, Florida
March 3, 2025

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INDEPENDENT ACCOUNTANT'S REPORT

To the Honorable Mayor and
Members of the Town Commission
Town of Jupiter Island, Florida

We have examined the Town of Jupiter Island, Florida's (the "Town") compliance with Section 218.415, Florida Statutes, regarding the investment of public funds during the year ended September 30, 2024. Management of the Town is responsible for the Town's compliance with those requirements. Our responsibility is to express an opinion on the Town's compliance based on our examination.

Our examination was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants. Those standards require that we plan and perform the examination to obtain reasonable assurance about whether the Town complied, in all material respects, with the specified requirements referenced above. An examination involves performing procedures to obtain evidence about whether the Town complied with the specified requirements. The nature, timing and extent of the procedures selected depend on our judgement, including an assessment of the risks of material noncompliance, whether due to fraud or error. We believe that the evidence we obtained is sufficient and appropriate to provide a reasonable basis for our opinion.

We are required to be independent and to meet our other ethical responsibilities in accordance with relevant ethical requirements relating to the examination engagement.

Our examination does not provide a legal determination on the Town's compliance with specified requirements.

In our opinion, the Town complied, in all material respects, with the aforementioned requirements during the year ended September 30, 2024.

This report is intended solely for the information and use of the Legislative Auditing Committee, members of the Florida Senate and Florida House of Representatives, the Florida Auditor General and the Town Commission and management of the Town, and is not intended to be and should not be used by anyone other than these specified parties.

Mauldin & Jenkins, LLC

Bradenton, Florida
March 3, 2025

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LAW OFFICES OF
MARC R. GAYLORD, P.A.

12000 S.E. OLD DIXIE HIGHWAY
HOBE SOUND, FL 33455
TEL: (772) 545-7740
FAX: (772) 545-7782

MARC R. GAYLORD, ESQ.
JARED E. GAYLORD, ESQ.

FORD T. DWYER, ESQ.
COLBY HEDDEN, ESQ.

March 6, 2025

VIA EMAIL & USPS

Robert Garlo
Town of Jupiter Island
P.O. Box 7
Hobe Sound, FL 33475

RE: Jupiter Island Holdings, Inc.
Land Development Approvals – Memorandum of Understanding
Property Address: 1 SE Estrada Road, Jupiter Island, FL 33455

Dear Mr. Garlo:

Thank you for meeting with Marc Gaylord and me the afternoon of March 3, 2025 to discuss the recent land development approvals for our clients, Jupiter Island Holdings, Inc., a Florida for profit corporation and the Jupiter Island Club, Inc., a Florida not-for-profit corporation (collectively and hereinafter, the “Jupiter Island Club” or “Club”). As you are aware, the Jupiter Island Club recently received development approvals from the Town’s Board of Adjustment and Impact Review Committee on January 30, 2025 and February 6, 2025. These development approvals were for the replacement of an existing non-conforming building.

The Jupiter Island Club was then, understandably, blindsided when the Town Commission debated to rescind or appeal these development approvals at the Commission’s February 19, 2025 meeting. This debate was without any specific agenda item or formal notice to the Jupiter Island Club. Recent communications between Club and Town staff indicate that the Town may be considering an appeal for one or both these development approvals.

My client questions the Town’s authority, by itself, to overturn an approved, final development order; however, in the interest of preserving the longstanding, cooperative relationship between the Town and the Club, we have been instructed to prepare a memorandum of understanding to resolve this matter in a mutually agreeable manner. These terms include:

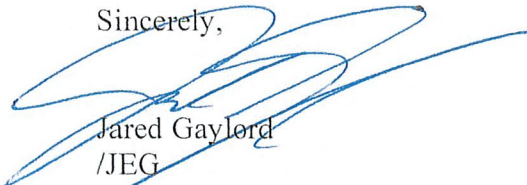
1. **Extension of Appellate Rights:** In an effort to postpone an appeal from the Town and create a solution to the existing Town concerns, my client agrees to extend the Town’s appellate rights for one year to March 7, 2026. Such an extension does not waive any rights to contest the Town’s ability to appeal this application or overturn the application by fiat that exist as of the date of this letter.

2. **Extension of Development Rights:** In exchange for the extension of appellate rights, my client's development rights, pursuant to Article X, Division II, Section 2.05 of the Town's Land Development Regulations, shall be extended by one year.
3. **Cooperation for Development Approval Process:** The Jupiter Island Club is one of, if not, the largest property owners in the Town. The Club and much of its development predates the Town and the existence of the Town's Land Development Regulations. This development pattern and the existing structures create unique challenges not present for most Island properties. The Town and Club agree to cooperate over the next year to discuss potential solutions to the existing development approvals and zoning regime for the Club. These potential solutions include, but are not limited to, the use of a planned unit development ("PUD"), conditional use permit, and/or modifying the Town's Land Development Regulations.

We appreciate the opportunity and willingness of the Town to rectify this matter. My client values its historic and symbiotic relationship with the Town. The approved development approvals should not change this. My clients will not waive any of its approved development rights during pendency of this cooperation, but look forward to future communication and collaboration to resolve the issues now facing the Town and Club. Please acknowledge receipt below and confirm your understanding of the foregoing terms.

If you have any questions or concerns regarding this matter, please do not hesitate contacting me.

Sincerely,



Jared Gaylord
/JEG
Encl.

Acknowledgement:

Town of Jupiter Island

Robert Garlo, Town Manager

Cc: Tom Baird, Town Attorney;
Catherine Harding, Director of Planning, Zoning, & Building

DIVISION 9. - "RCD DISTRICT": RECREATION CLUB DISTRICT

Footnotes:

--- (2) ---

Editor's note— Ord. No. 349, § 2, adopted Dec. 16, 2014, renumbered App. A, Art. III, Divs. 8—10 as Divs. 9—11.

Sec. 9.00. - Permitted uses.

The following uses are permitted in the RCD District:

- A. Private recreational clubs.
- B. Medical facilities open to the general public which do not exceed 1,000 square feet of floor area in the aggregate.
- C. Accessory uses to private recreational clubs which are available only to serve the members and guests of such clubs, including the following:
 - 1. Stores and shops;
 - 2. Personal service shops;
 - 3. Offices, restaurants and similar community services;
 - 4. Docks, dune crossovers, and accessory uses;
 - 5. Lodging houses for club members and guests;
 - 6. Dormitories for club employees;
 - 7. Such accessory buildings and uses as are normally incident to the uses permitted in the District; and
 - 8. Other uses, if approved by the town commission upon a showing by the applicant that the proposed use is of the same general character as one or more of the listed permitted uses.

(Ord. No. 312, § 4, 7-10-07; Ord. No. 349, § 2, 12-16-14)

Sec. 9.01. - Prohibited uses.

Any use not specifically permitted in these regulations is prohibited in the RCD District.

Reverse osmosis plants, except if the reverse osmosis plant is approved by the board of adjustment as an accessory use in accordance with article IV, division 6.

(Ord. No. 312, § 4, 7-10-07; Ord. No. 337, § 8, 12-13-11; Ord. No. 349, § 2, 12-16-14; Ord. No. 401, § 10, 12-6-24)

Sec. 9.02. - Development standards.

Development within the RCD District shall comply with the following standards:

- A. *Building height.* The height of any building shall not exceed two stories.
- B. *Maximum lot coverage.* The total amount of coverage for all buildings, including accessory buildings, shall not exceed 25 percent of the lot area on which the principal permitted use is located.
- C. *Required yards.* Each building shall have front, side and rear yard depths equal to or greater than the yards required in the A-80 District.
- D. *Permitted encroachments.*
 - 1. Eaves and overhangs of 30 inches in depth may encroach into any required yard.
 - 2. Any structure used for irrigation or used in connection with producing water from wells within the RCD District may be located within required front, side and rear yards provided that such structure is screened by landscape material.

(Ord. No. 312, § 4, 7-10-07; Ord. No. 349, § 2, 12-16-14)



March 11, 2025

Stuart R. Trent, P.E.
 Utilities Director
 Town of Jupiter Island
 2 Bridge Road
 Hobe Sound, Florida 33455

**RE: *North Beach Road Traffic Calming
 Preliminary Analysis
 Jupiter Island, Florida***

Dear Mr. Trent:

Kimley-Horn and Associates, Inc. was retained to prepare an evaluation to provide recommendations to reduce speed along North Beach Road in the Town of Jupiter Island, Florida. The roadway is a two-lane primarily residential roadway extending from the Bridge Road and Hobe Sound Beach to the Hobe Sound National Wildlife Refuge. Figure 1 shows the location of the study area.

At the request of the Town of Jupiter Island, Kimley-Horn has prepared this evaluation to determine potential measures to reduce the speeds on North Beach Road. As part of this evaluation, a qualitative review of the traffic characteristics, including speed and compliance with posted signs, was performed within the study area.

This evaluation provides our recommendations for the potential need for and general locations of traffic calming devices in accordance with nationally accepted traffic calming practices. No manufacturers or specific locations of the recommended devices are recommended as part of this report.

EXISTING CONDITIONS

North Beach Road is a residential, 2-lane street located north of Bridge Road and south of Hobe Sound National Wildlife Refuge. The road is 18 feet in width, accommodating two lanes, without curb and gutter for its length. The road is 1.7 miles in length and does not have sidewalks adjacent to it. Traffic volumes are generally low, serving the residents residing along the road, and serving the parking area at the Hobe South National Wildlife Refuge. The posted speed limit is 25 miles per hour for the length of the roadway.

Kimley-Horn qualitatively observed traffic operations in the study on Tuesday, March 11, 2024, which represents a typical peak season weekday. Vehicles were qualitatively observed to travel near the speed limit or higher. Few natural obstructions to higher speeds were observed; the roadway is straight, with low traffic volumes and few roadside distractions (such as parked cars, landscaping, etc.). As such, it was observed that the natural inclination is to travel higher than the posted speed limit. Few pedestrians were observed, but when observed, were located walking within the roadway.

POTENTIAL CAUSES

Potential Cause of Speeding

Based on the observations, the potential for speeding occurs primarily due to the long, straight, unobstructed view, low traffic volumes, and minimal obstructions near the road, such as parked cars or landscaping. Drivers instinctively drive more slowly when there are potential obstructions, such as movement from parked cars along the road. The minimal traffic volumes also result in higher speeds. When oncoming vehicles are observed, motorists instinctively slow down, especially on narrower roadways such as North Beach Road. This combination of unobstructed view, low traffic volumes, and few other obstructions leads to higher speeds for motorists.

POTENTIAL MITIGATION MEASURES

Potential Speed Reduction Measures

Some possible commonly implemented speed reduction measures in residential neighborhoods include:

- Roundabouts / neighborhood traffic circles
- Speed humps
- Lane width reduction
- Chicanes / Bulbouts

A discussion of each measure is included below.

Neighborhood Traffic Circles

The Institute of Transportation Engineers (ITE) provides guidance on the application and design of neighborhood traffic circles. In general, neighborhood traffic circles are raised islands placed within intersections, where vehicles entering the intersection yield right-of-way to vehicles already in the intersection, and stop control is removed from all approaches. Neighborhood traffic circles require all motorists to slow to a speed that allows them to judge conflicting traffic and maneuver the circle.

Neighborhood traffic circles are typically applied to two-lane neighborhood streets with low volumes; neighborhood traffic circles are appropriate for the intersections in the study area. It should be noted that there are few cross-streets along this portion of North Beach Road. Possible locations include Harmony Lane, Clearview Avenue, Brightview Avenue, Milkway Avenue, Sadler Trail, and Harbor Way.

Traffic circles typically reduce midblock speeds by approximately ten percent, with an influence area of several hundred feet upstream and downstream of each circle. If the circle is landscaped with eye-level or higher vegetation, the circle would further serve to restrict the long, unobstructed view on the streets, thus further serving to potentially reduce speed. Due to the locations of the potential neighborhood traffic circles. The speed on North Beach Road may be reduced along the northern portion of the road, but the circles would have limited impact on the southern portion of the road.

The location of traffic circles is not recommended as part of this study. However, it is expected that at least two circles would be required to effectively reduce traffic speeds in the northern portion of the roadway.

During the formal design of the neighborhood traffic circles, coordination with the Town's emergency responders will also be required, to ensure that emergency response vehicles can maneuver each circle. The picture below of an example neighborhood traffic circle is the intersection of Georgia Avenue and Palm Street in West Palm Beach, Florida. This intersection has 50 foot right of ways for every direction.



Example of Neighborhood Traffic Circle

Speed Humps

Speed humps and/or speed tables could also be implemented to slow traffic. Speed humps should be placed at mid-block locations spaced approximately 300 to 600 feet apart. Appropriately designed and placed humps could reduce speeds by 20 to 25 percent based on national studies. Speed humps should be placed at locations that do not interfere with normal driveway operations along each street.

Lane Width Reduction

Excessively wide streets can be a contributing factor to increased speeds. At 18 feet in width, North Beach Road is not a wide street, with just 9-foot lanes in each direction. Typically, lanes are 10 to 12 feet in width. However, due to the minimal traffic on the road, drivers perceive the roadway to be wider than 9-foot lanes, since oncoming traffic is not frequent. Motorists are more comfortable driving at higher speeds if the lateral offset to objects (such as signs, trees, and buildings), or distance to oncoming vehicles is increased. Based on the observations performed in the study area, reducing lane width consistently throughout the corridor would not likely significantly reduce speeds since the existing pavement is not particularly wide. Furthermore, decreasing lateral offset to landscaping and buildings is not feasible due to the residential nature and private ownership along the corridors.

Chicanes / Bulbouts / Chokers

Construction of bulbouts is an effective means to reduce speed near intersections. Chicanes can be implemented to effectively narrow the travel way mid-block. Both treatments can effectively reduce travel speed along corridors; national studies indicate that chicanes can reduce midblock speeds by as much as 15 percent.

Bulbouts could be placed at any intersection in the study area; to effectively reduce speed, bulbouts would not need to be implemented at every intersection, though. Bulbouts would be limited to intersections with side streets, as listed above in the neighborhood traffic circle section. Considering the narrow existing width of the roadway, bulbouts would have limited flexibility, though the addition of the curbing would serve as a method to slow vehicles.

Chicanes should be placed mid-block and along the long stretches of residential development along North Beach Road. Like speed humps, the chicanes should be placed consistently along North Beach Road so that excessive speed cannot be attained between the traffic calming measures.

Chokers also reduce lane width and provide similar speed reduction as chicanes and bulbouts. A choker reduces the width of the roadway to one lane for a short distance. This causes motorists to slow down and yield to oncoming traffic through the choker. Chokers are effective on low-volume residential streets where the lane reduction does not create traffic congestion; therefore, chokers would be effective along North Beach Road.

Chicanes, bulbouts and chokers may be the preferred alternative for emergency responders since there is not a vertical deflection as with speed humps, or restrictive movements as with traffic circles.



Example of Bulbout



Example of Chicane

Additional Signage

Typically, signage is not recommended as a means to reduce speed. Signage that indicates motorists' speed (by means of radar) may minimally increase compliance, but likely would have little effect without additional and consistent enforcement of the posted speed limit.

CONCLUSION AND RECOMMENDATIONS

An evaluation of potential speeding was performed along North Beach Road in the Town of Jupiter Island. Based on this analysis, our recommendations are ordered as follows:

- Chicanes / Bulbouts / Chokers – The addition of chicanes, bulbouts and chokers would provide physical lane width restriction that would reduce speed. Chicanes could also be designed to minimize impact on emergency response time. Bulbouts would have to be designed to allow for movement of emergency vehicles.
- Speed Humps – Speed humps would effectively reduce speed much like chicanes. The addition of speed humps could reduce speed. Speed humps could increase emergency response time, and should be placed to minimize noise to nearby residents.
- Neighborhood Traffic Circles – Neighborhood traffic circles could have significant impact on speed at intersections. Furthermore, they could potentially reduce the long views along the east-west streets that encourage higher speeds. However, the circles could increase emergency response time and could potentially require acquisition of right-of-way from adjacent residential properties. The cost of neighborhood traffic circles would also be higher than the above-mentioned treatments.
- Additional signage and lane width reduction – These measures are not anticipated to be effective and are not recommended.

It should be noted that a combination of the various alternatives could also be implemented. For example, adding speed humps along with the addition of chicanes would be expected to reduce speed.

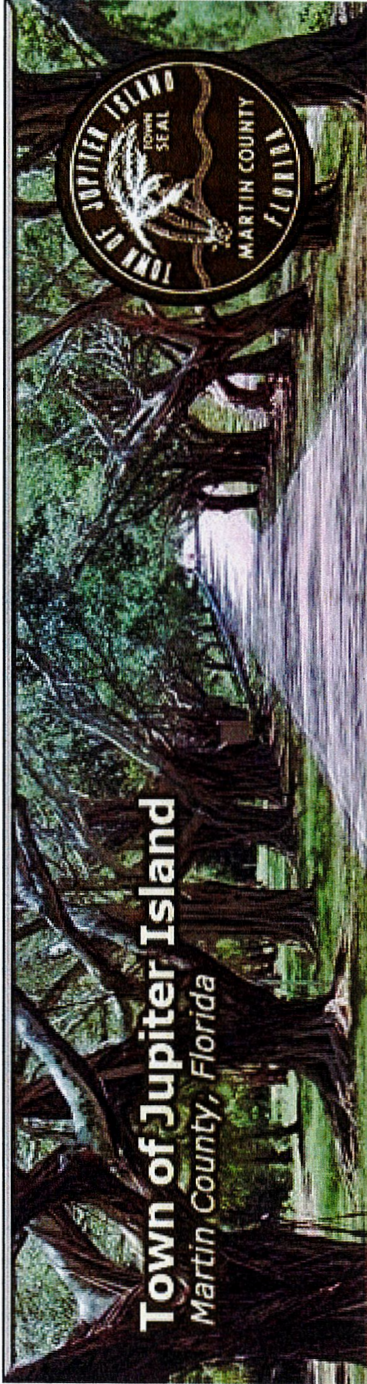
Should you have any questions, please contact me via e-mail at adam.kerr@kimley-horn.com or via phone at (561) 840-0874.

Sincerely,

KIMLEY-HORN AND ASSOCIATES, INC.

Adam B. Kerr, P.E.
Transportation Engineer

Florida Registration Number 64773



Town of Jupiter Island
Martin County, Florida

February 2025 General Fund Financial Report

Town Commission Meeting
March 21, 2025

Topics To Be Covered

General Fund

- 2024-2025 Revenues
- 2024-2025 Expenses
- Balance Sheet

**Town of Jupiter Island
FY 2024/2025 Budget**

Account Description	Adopted Budget 2024-2025	YTD Actual 2/28/2025	Target 41%
Total General Fund Revenues	\$12,530,781	\$10,080,915	80%
Transfers from Reserves	\$510,000	\$0	0%
Total Revenues	\$13,040,781	\$10,080,915	77%
Total Administration	\$3,480,425	\$1,332,199	38%
Total Public Safety	\$6,055,175	\$2,407,211	40%
Total Building Department	\$1,352,285	\$866,541	64%
Total Public Works	\$2,152,896	\$681,026	32%
Total General Fund Expenditures	\$13,040,781	\$5,286,977	41%
Year to Date Net Income		\$4,793,938	

2024-2025 Revenue

Town of Jupiter Island

Account Description	Adopted Budget 2024-2025	PYTD Actual 2/29/2024 2023-2024	YTD Actual 2/28/2025 2024-2025	Actual % of Budget (Target 41%) 2024-2025
Ad Valorem	\$9,927,402	\$8,351,799	\$9,221,060	93%
Total Other Taxes and Fees	\$333,000	\$109,145	\$96,876	29%
Total Licenses and Permits	\$850,500	\$195,412	\$280,653	33%
Total Intergovernmental Revenue	\$325,100	\$63,466	\$43,640	13%
Total Charges for Services	\$131,000	\$61,993	\$44,144	34%
Total Fines and Forfeits	\$2,000	\$779	\$1,305	65%
Total Miscellaneous Revenues	\$257,700	\$403,437	\$220,867	86%
Transfers from Interfunds	\$704,079	\$283,965	\$172,370	24%
Subtotal Revenues	\$12,530,781	\$9,469,993	\$10,080,915	80%
Transfer from Reserves	\$510,000	\$0	\$0	
Total General Fund Revenues	\$13,040,781	\$9,469,993	\$10,080,915	77%

2024-2025 Expenses by Department

Account Description	Adopted Budget 2024-2025	PYTD Actual 2/29/2024	YTD Actual 2/28/2025	Actual % of Budget (Target 41%)
Total Administration - Payroll	\$1,395,679	\$435,143	\$525,727	38%
Total Administration - Benefits	\$892,571	\$220,619	\$246,961	28%
Total Administration - Operating	\$1,160,175	\$521,732	\$540,889	47%
Subtotal	\$3,448,425	\$1,177,493	\$1,313,577	38%
Total Administration - Capital	\$32,000	\$7,431	\$18,621	58%
Total Administration	\$3,480,425	\$1,184,924	\$1,332,199	38%
Total Public Safety - Payroll	\$3,033,324	\$1,067,522	\$1,209,211	40%
Total Public Safety - Benefits	\$1,031,813	\$297,600	\$335,784	33%
Total Public Safety - Operating	\$1,433,908	\$443,387	\$443,390	31%
Subtotal	\$5,499,045	\$1,808,509	\$1,988,386	36%
Total Public Safety - Capital	\$556,130	\$372,184	\$418,825	75%
Total Public Safety	\$6,055,175	\$2,180,693	\$2,407,211	40%
Total Building - Payroll	\$524,794	\$159,319	\$228,823	44%
Total Building - Benefits	\$171,337	\$46,574	\$64,024	37%
Total Building - Operating	\$646,154	\$110,058	\$573,694	89%
Subtotal	\$1,342,285	\$315,951	\$866,541	65%
Total Building - Capital	\$10,000	\$0	\$0	0%
Total Building Department	\$1,352,285	\$315,951	\$866,541	64%
Total Public Works - Payroll	\$729,866	\$246,919	\$248,746	34%
Total Public Works-Benefits	\$457,028	\$136,880	\$140,572	31%
Total Public Works - Operating	\$780,002	\$200,861	\$279,845	36%
Subtotal	\$1,966,896	\$584,660	\$669,163	34%
Total Public Works - Capital	\$186,000	\$0	\$11,863	6%
Total Public Works	\$2,152,896	\$584,660	\$681,026	32%
Total General Fund Expenditures	\$13,040,781	\$4,266,228	\$5,286,977	41%

Balance Sheet as of 2/28/2025

Assets

CASH GENERAL ACCOUNT - SEACOAST	\$ 337,262
MONEY MARKET-SEACOAST	\$ 2,260,283
CASH PAYROLL - SEACOAST	\$ 50,000
CASH FLEX SPENDING - SEACOAST	\$ 43,400
INVESTMENT POOL	\$ 10,928,464
INVESTMENT - SBA	\$ 3,535,406
PETTY CASH	\$ 550
ACCOUNTS RECEIVABLE	\$ 6,476
ACCOUNTS REC. - RETIREE BENEFITS	\$ 1,190
DUE FROM BEACH PROTECTION	\$ 11,661
DUE FROM UTILITIES	\$ 193,427
<u>PREPAID ITEMS</u>	<u>\$ 3,058</u>
Total Assets	\$ 17,371,176

Liabilities

ACCOUNTS PAYABLE	(28)
DUE TO SPECIAL LAW ENFORCEMENT	73
DUE TO O&M	57
DUE TO OTHER GOV. UNITS	2,573
ACCRUED PAYROLL/BENEFITS	(17,286)
OVERPAYMENTS	902
<u>DONATIONS</u>	<u>24</u>
Total Liabilities	\$ (13,684)

Reserves/Fund Balances

NONSPENDABLE PREPAID	32,933
RESTRICT- ENFORCE FL BLDG CODE	3,672,568
ASSIGNED FOR EMERGENCIES	1,000,000
ASSIGNED FOR COMPENSATED AB	115,000
ASSIGNED FOR UNINSURED LOSS	80,000
FUND BALANCE	7,777,894
CHANGE IN FUND BALANCE - Current	4,793,938
CHANGE IN FUND BALANCE - PY	(87,472)
Total Reserves/Fund Balances	\$ 17,384,861

Total Liabilities and Fund Balance

\$ 17,371,176

General Fund Reserves

Account Description	Audited YE 2021	Audited YE 2022	Audited YE 2023	Audited YE 2024	Adopted Budget FY 2025*
Beginning Fund Balance (Reserves)	8,095,873	9,033,098	6,237,564	9,585,872	9,492,381
Transfer from / to General Fund Reserves	1,610,431	2,247,916	3,060,930	-	-
Amount Budgeted / Spent From Reserves	(548,206)	(793,404)	-	(126,424)	(510,000)
Budget Amendment From Reserves	(125,000)	(385,000)	-	-	-
Total Available Fund Balance	9,033,098	10,102,610	9,298,494	9,459,448	8,982,381
NonSpendable-PrePaid Expenses		71,269	127,833	32,933	32,933
Assigned to Uninsured Losses	80,000	80,000	80,000	80,000	80,000
Assigned to Compensated Absences	115,000	115,000	115,000	115,000	115,000
Assigned to Beautification, Scholarship, Public Safety		163,791	176,170	171,145	183,868
Assigned to Conservation Projects		431,990	431,989	431,981	403,192
Assigned to Emergencies	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
Assigned to ARPA		312,393			
Restricted-Enforcement of FL Building Code			3,865,046	3,672,568	3,672,568
Unassigned Fund Balance (Reserves)	7,838,098	8,836,382	7,495,335	7,661,322	7,200,321
Total Fund Balance (Reserves)	9,033,098	11,010,825	13,291,373	13,164,949	12,687,882

*Estimated/Unaudited at time of this Report

Memorandum



To: Mayor and Commission

From: Catherine Harding, Building, Planning and Zoning Director

Date: March 11, 2025

Re: Building Department Report, February 2025

This report covers February 6, 2025, through March 11, 2025. There were 15 Building Permits Issued with a construction value of \$4,372,225. with \$89,637. in permit fees collected. Our Building Inspectors made 94 inspections of those 4 were issued a C.O.

Year to date there were 30 permits issued with a total construction value of \$5,566,583. with \$114,131. fees collected.

Code Compliance responded to 29 complaints. They consisted of 5 construction site maintenance, 1 expired permit, 1 work without a permit, 4 illegal equipment, 3 landscape maintenance, 3 noise complaints, 1 property maintenance complaint, 10 vehicles in the right of way, and 1 violation of the LDR's. Frank continues to get full cooperation from the builders and homeowners.

We now have a Short Term/Vacation Rental application. Copies of the Ordinance and applications are available in the Building Department for anyone who needs further Information. No homeowner has come forward to request a permit.

We are working with Kimley Horn to revise our Comprehensive Plan. The goal is to maintain the character of the Town while updating the required regulations. The Future Land Use Maps were submitted for review. They are working on a Density Study.

There was one Board of Adjustment Meeting on February 27th, with one applicant and one Impact Review Committee Meeting on March 6th with 3 applications. Currently, we are processing 4 IRC applications for the April meeting. An application fee of \$1,000.00 was collected for both the BOA and the IRC meetings totaling \$4,000.00. Year to date we have collected \$9,000. for both Boards.

We have received and are processing a subdivision application for 404 South Beach Road to create 2 lots, a western, 3.39034-acre lot on the Intracoastal and an eastern, 1.04676-acre lot on the Ocean. A \$4,000. fee has been paid.

We continuously meet with owners and their representatives to discuss plans for construction during the month to determine their next steps towards development. We have updated our Development Applications with Ordinance changes and information.

Our office is open to suggestions and appreciates the cooperation of the public.

Enforcement List - Inspection Summary

03/11/25

Agenda Item 16

Enforcement Number	Address	Filed	Status	Closed
E2025-0020	243 S BEACH RD	02/05/25	CLOSED - VERBAL WARNING ISS	02/05/25
TRACTOR TRUCK BLOCKING ROADWAY I DIRECTED TRAFFIC FOR 5 MINUTES				

Inspection Type	Status	Result	Scheduled	Completed	Inspector
Initial	Complete	02	02/06/25	02/05/25	FRANK LOGALBO

Enforcement Number	Address	Filed	Status	Closed
E2025-0021	161 N BEACH RD	02/05/25	CLOSED - COMPLIED	02/05/25
I NOTICED THE SPRINKLERS WERE ON FOR OVER 24 HRS				

Inspection Type	Status	Result	Scheduled	Completed	Inspector
Initial	Complete	02	02/04/25	02/05/25	FRANK LOGALBO

Enforcement Number	Address	Filed	Status	Closed
E2025-0022	500 S BEACH RD	02/05/25	CLOSED - COMPLIED	02/05/25
LANDSCAPERS ON THE RIGHT OF WAY ON THE 4TH DID NOT GET A EMAIL UNTIL 3:40 PM WENT THE NEXT DAY AND LANDSCAPERS WERE NO THERE.SPOKE TO THE OWNER SHE WILL NOT LET THEM DO IT AGAIN				

Inspection Type	Status	Result	Scheduled	Completed	Inspector

Enforcement Number	Address	Filed	Status	Closed
E2025-0023	185 S BEACH RD	02/07/25		
RECIEVED A COMPLAINT REGARDING THE CNSTRUCTION SITE WAS USING A CRANE. THIS IS NOT ALLOWED TO BE USED DURING SEASON				

Inspection Type	Status	Result	Scheduled	Completed	Inspector
Follow-Up	Scheduled	00	02/14/25		FRANK LOGALBO

Enforcement Number	Address	Filed	Status	Closed
E2025-0024	41 N BEACH RD	02/11/25	CLOSED - COMPLIED	02/10/25

Enforcement List - Inspection Summary

03/11/25

VEHICLES PARKED ON RIGHT OF WAY

Inspection Type	Status	Result	Scheduled	Completed	Inspector
Initial	Complete	02	02/10/25	02/11/25	FRANK LOGALBO

Enforcement Number	Address	Filed	Status	Closed
E2025-0025	3 HARBOR WAY	02/12/25	CLOSED - COMPLIED	02/14/25
FURNITURE BOXES LEFT AT THE ROAD				

Inspection Type	Status	Result	Scheduled	Completed	Inspector
Follow-Up	Complete	02	02/11/25	02/14/25	FRANK LOGALBO

Enforcement Number	Address	Filed	Status	Closed
E2025-0026	214 S BEACH RD	02/13/25	CLOSED - VERBAL WARNING ISS	02/13/25
A PERSON WHO LIVE AT [REDACTED] WANTED TO MAKE A COMPLAINT ABOUT NOISE COMING FROM 214 CONSTRUCTION SITE				

Inspection Type	Status	Result	Scheduled	Completed	Inspector
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Enforcement Number	Address	Filed	Status	Closed	
E2025-0027	410 S BEACH RD	02/20/25			
RECIEVED A COMPLAINT ABOUT NOISE COMEING FROM THIS ADDRESS (LANDSCAPERS)					
Inspection Type	Status	Result	Scheduled	Completed	Inspector
Follow-Up	Scheduled	00	02/26/25		FRANK LOGALBO

Enforcement Number	Address	Filed	Status	Closed
E2025-0028	7 SOUTH BEACH RD	02/20/25		
I COULD HEAR A SAW OUTSIDE BEFORE 8AM				

Inspection Type	Status	Result	Scheduled	Completed	Inspector
Enforcement Number	Address	Filed	Status	Closed	

Enforcement List - Inspection Summary

03/11/25

E2025-0029 165 S BEACH RD 02/20/25 CLOSED - NO VIOLATION
 CATHERINE RECIEVED A COMPLAINT ABOUT THE BUFFER ON THIS PROPERTY. I DID NOT SEE A PROBLEM WITH THIS PROPERTY

Inspection Type	Status	Result	Scheduled	Completed	Inspector
Enforcement Number	Address	Filed	Status	Closed	
E2025-0030	236 S BEACH RD	02/20/25	CLOSED - COMPLIED	02/20/25	
TRUCK BLOCKING THE ROADWAY (DRIVEWAY)					
Inspection Type	Status	Result	Scheduled	Completed	Inspector

E2025-0031 202 S BEACH RD 02/20/25
 LANDSCAPE NEEDS TO BE TAKEN CARE OF. I STOPPED AND TALK TO THE SUPERVISOR AND ASKED HIM TO CLEAN IT UP

Inspection Type	Status	Result	Scheduled	Completed	Inspector
Follow-Up	Scheduled	00	02/21/25		FRANK LOGALBO
Enforcement Number	Address	Filed	Status	Closed	
E2025-0032	36 N BEACH RD	02/20/25	CLOSED - COMPLIED	02/20/25	
PICK UP TRUCK PARKED IN RIGHT OF WAY					
Inspection Type	Status	Result	Scheduled	Completed	Inspector
Initial	Complete	02	02/21/25	02/20/25	FRANK LOGALBO

E2025-0033 52 S BEACH RD 02/21/25
 PAVING THE CHURCH PARKING LOT WITH NO PERMIT

Inspection Type	Status	Result	Scheduled	Completed	Inspector
Follow-Up	Scheduled	00	02/24/25		FRANK LOGALBO

Enforcement List - Inspection Summary

03/11/25

Enforcement Number	Address	Filed	Status	Closed	
E2025-0034	36 RIVERVIEW RD	02/25/25			
I NOTICED A DUMP TRUCK FILLED WITH DIRT I FOLLOWED IT AND IT WENT TO THIS ADDRESS AND DUMPED THE FILL DIRT. CONSTRUCTION MGR AND HE ADVISED HE NEEDED 100 MORE DUMP TRUCKS . I TOLD HIM HE HADTO WAIT TILL MAY 1ST (NOT HAPPY)					
Inspection Type	Status	Result	Scheduled	Completed	Inspector
Follow-Up	Scheduled	00	02/26/25		FRANK LOGALBO
Enforcement Number	Address	Filed	Status	Closed	
E2025-0035	5 N BEACH RD	02/25/25			
ILLEGAL REAL ESTATE (TINA FANJUL ASSOCIATES) 561) 659-5113 CRISTA RYAN (561) 659-5113 WRONG COLORS AND SIZE & FOR RENT SIGN					
Inspection Type	Status	Result	Scheduled	Completed	Inspector
Follow-Up	Complete	02	03/04/25	03/04/25	FRANK LOGALBO
Enforcement Number	Address	Filed	Status	Closed	
E2025-0036	57 N BEACH RD	02/25/25	CLOSED - COMPLIED	02/25/25	
LANDSCAPERS PARKED ON RIGHT OF WAY					
Inspection Type	Status	Result	Scheduled	Completed	Inspector
Initial	Complete	02	02/25/25	02/26/25	FRANK LOGALBO
Enforcement Number	Address	Filed	Status	Closed	
E2025-0037	512 S BEACH RD	02/26/25	CLOSED - COMPLIED	03/28/25	
THE SCREENING ON THE BACK CONSTRUCTION FENCE WAS HANGING DOWN SPOKE TO THE CONSTRUCTION SITE MGR. HE ADVISED HE WOULD TAKE CARE OF IT TODAY					
Inspection Type	Status	Result	Scheduled	Completed	Inspector
Follow-Up	Complete	02	02/28/25	03/03/25	FRANK LOGALBO

Enforcement List - Inspection Summary

03/11/25

Enforcement Number	Address	Filed	Status	Closed
E2025-0038	36 RIVERVIEW RD	02/26/25	CLOSED - COMPLIED	02/26/25
THE DAY AFTER THEY WERE STOPPED FOR HAVING DUMP TRUCKS ON THEIR CONSTRUCTION SITE TODAY THEY HAD A CEMENT TRUCK POURING CONCRETE ON THE PROPERTY.THE OWNER WAS GOING TO TALK TO CATHERINE				
Inspection Type	Status	Result	Scheduled	Completed Inspector

Initial	Complete	02	02/25/25	02/26/25 FRANK LOGALBO
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Enforcement Number	Address	Filed	Status	Closed
E2025-0039	144 N BEACH RD	03/03/25	CLOSED - NO VIOLATION	02/28/25
RECIEVED A COMPLAINTREGARDING A FRENCH DRAIN THAT THE PVC PIPE WAS ABOVE THE DIRT				
Inspection Type	Status	Result	Scheduled	Completed Inspector

Enforcement Number	Address	Filed	Status	Closed
E2025-0040	214 S BEACH RD	03/04/25	CLOSED - VERBAL WARNING ISS	02/28/25
CALLER COMPLAINED ABOUT HER DRIVEWAY GETTING COVERED UP WITH PLASTICS BECAUSE THE CONSTRUCTION SITE WAS GOING TO HAVE DIRT DELIVERED. THEY WERE TOLD THEY CAN NOT HAVE DUMP TRUCKS DELIVERING DIRT. THEY STOPPED UNTIL MAY 1				
Inspection Type	Status	Result	Scheduled	Completed Inspector

Enforcement Number	Address	Filed	Status	Closed
E2025-0041	41 N BEACH RD	03/03/25	CLOSED - COMPLIED	03/03/25
THE [REDACTED] TEXTED ME ABOUT CARS IN THE RIGHT OF WAY				
Inspection Type	Status	Result	Scheduled	Completed Inspector

Enforcement Number	Address	Filed	Status	Closed
E2025-0042	508 S BEACH RD	03/04/25	CLOSED - VERBAL WARNING ISS	

Enforcement List - Inspection Summary

03/11/25

VACANT LOT PALM TREES GETING CUT DOWN NO APPROVAL OR PERMITS. MADE THEM STOP

Inspection Type	Status	Result	Scheduled	Completed	Inspector
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Enforcement Number	Address	Filed	Status	Closed
E2025-0043	488 S BEACH RD	03/04/25	CLOSED - VERBAL WARNING ISS	
CUTTING OR CHIPPING TILE OUTSIDE. WHEN I GOT THERE IT WAS QUITE.				

Inspection Type	Status	Result	Scheduled	Completed	Inspector
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Enforcement Number	Address	Filed	Status	Closed
E2025-0044	7 SADDLER TRL	03/05/25	CLOSED - COMPLIED	03/05/25
TRACTOR TRAILER BLOCKING N. BEACH IN FRONT OF, SADDLER TRAIL				

Inspection Type	Status	Result	Scheduled	Completed	Inspector
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Enforcement Number	Address	Filed	Status	Closed
E2025-0045	7 SADDLER TRL	03/06/25	EXPIRED PERMIT - CLOSED ADM	03/06/25
NO FLOATING DOCK THERE. FLOATING DOCK A PERMIT THEY PULLED FOR A DOCK AND LIFT PERMIT WAS ADDED AND FINAL				

Inspection Type	Status	Result	Scheduled	Completed	Inspector
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Enforcement Number	Address	Filed	Status	Closed
E2025-0046	483 S BEACH RD	03/07/25	CLOSED - NO VIOLATION	03/07/25
CALLER MADE A COMPLAINT REGARDING THE CONSTRUCTION ON THE DUNE CROSS OVER WAS TO HIGH				

Inspection Type	Status	Result	Scheduled	Completed	Inspector
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Enforcement List - Inspection Summary

03/11/25

Enforcement Number	Address	Filed	Status	Closed
E2025-0047	36 N BEACH RD	03/10/25	CLOSED - COMPLIED	03/10/25
WHITE PICK UP TRUCK VEHICLE PARKED IN RIGHT OF WAY				
Inspection Type	Status	Result	Scheduled	Completed Inspector

Enforcement Number	Address	Filed	Status	Closed
E2025-0048	41 N BEACH RD	03/10/25	CLOSED - NO VIOLATION	03/10/25
VEHICLES PARKED IN RIGHT OF WAY RECEIVED A PH CALL FROM [REDACTED]. THEY HAD TWO FLAGMEN AND MOVING VEHICLES				
Inspection Type	Status	Result	Scheduled	Completed Inspector

Population: All Records

Enforcement.DateFiled Between 2/5/2025 12:00:00 AM AND 3/11/2025 11:59:59 PM



**Jupiter Island Public Safety Department
February 2025
Activity Report**



Monthly Activity

	February 2024	February 2025	YTD - 2024	YTD - 2025
<i>Calls for Service</i>	130	134	280	265
<i>Arrests</i>	1	0	2	2

Traffic & Marine Activity

	February 2024	February 2025	YTD - 2024	YTD - 2025
<i>Traffic Stops</i>	61	79	121	159
<i>Vehicle Citations</i>	7	9	12	19
<i>Parking Citations</i>	13	12	21	12
<i>Vehicle Crashes</i>	1	6	3	12
<i>Marine Unit Activity</i>	-	48	-	57

Major Crimes

<i>Crime Type</i>	February 2024	February 2025	YTD - 2024	YTD - 2025
<i>Robbery</i>	0	0	0	0
<i>Burglary</i>	0	0	0	0
<i>Theft</i>	0	0	1	0
<i>Auto Theft</i>	0	0	0	0
<i>Assault</i>	0	0	0	0
Total	0	0	1	0

Other Crimes

<i>Type</i>	February 2024	February 2025	YTD - 2024	YTD - 2025
<i>Fraud</i>	0	0	0	0
<i>Drug Violations</i>	0	0	0	0
<i>Trespassing</i>	0	1	0	1
<i>Vandalism</i>	0	0	0	0
<i>Disorderly Conduct</i>	0	0	0	0
<i>Lewd & Lascivious</i>	0	0	0	0
Total	0	1	0	1



Jupiter Island Public Safety Department
February 2025
Activity Report



Code Compliance

Violation Type	February 2024	February 2025	YTD - 2024	YTD - 2025
<i>Parking in Right of Way</i>	9	23	18	35
<i>No Flag Persons Present</i>	0	0	3	5
<i>Working Outside Hours</i>	0	0	2	1
<i>Work with No Permit</i>	0	0	0	0
<i>All Other Violations</i>	5	1	6	1
Total Violations	14	24	29	42

ALS Fire Rescue Responses

Medical calls this month	8	Avg. response time	2.9 minutes
Fire calls this month	7	Avg. response time	2.8 minutes

Criminal Activity

Traffic Arrest / February 6, 2025; Subject was issued a criminal traffic citation with a mandatory court appearance for the offense of No Valid Driver License/ Never Had One. The vehicle was removed from the scene by a licensed driver.

Trespass / February 8, 2025, Case Number 25-00001574; Officers responded to the 100 block of Gomez Rd in reference to a juvenile trespassing in a residence. Upon arrival officers discovered a female juvenile sleeping in a bedroom of the resident's guest house. The juvenile was identified, and contact was made with the juvenile's parent who responded to the scene. It was determined from interviewing the parent that the child suffered from mental health issues and had received a ride from a neighbor and been dropped off at the wrong address. The victims did not wish to pursue charges at the time and the juvenile was turned over to her parent.



Jupiter Island Public Safety Department
February 2025
Activity Report



Hobe Sound Beach Statistics

	Current Month	YTD - 2025
<i>Calls for Service- Day</i>	5	8
<i>Calls for Service- Night</i>	3	3
<i>Patrols</i>	110	202
<i>Traffic Stops</i>	6	13

Hobe Sound Beach Activity

Medical Calls

February 0 **Year to Date** 0

DAYTIME 7am-7pm

Hit and Run Crash / February 6, 2025, 6:51 pm; Public Safety responded to a report of a hit and run crash in the parking lot of the public beach. A crash report was completed and there is no suspect information at this time.

County Ordinance Violation / February 9, 2025, 11:38 am; Officers responded to a report of a vehicle parked in the fire lane. The vehicle was removed by the owner and warning issued.

Disturbance / February 11, 2025, 12:35 pm; Officers responded to the Public Beach in reference to a female subject not following the lifeguard's directions. Order was restored upon their arrival.

Parking Problems / February 15, 2025, 1:05 pm; Officers responded to the beach parking lot in reference to a parking dispute. Order was restored upon arrival.

County Ordinance Violation / February 15, 2025, 1:29 pm; Officers responded to vehicles illegally parked in the grass at the public beach parking lot. Subjects were ordered to remove their vehicles.

NIGHTTIME 7pm-7am

Assist Other Agency / February 11, 2025, 11:15 pm; Officers responded to the public beach to assist MCSO in locating a subject threatening to commit suicide. No one was located at the beach.

Police Service Call / February 15, 2025, 7:13 pm; Officers responded to the public beach for a report of a broken shower head and water leaking. The water was shut off.



***Jupiter Island Public Safety Department
February 2025
Activity Report***



Police Service Call / February 23, 2025, 7:10 pm; A subject called public safety to report they had lost their car keys at the beach and was stranded. The subject was provided a courtesy ride home.

Upcoming Town Meetings and Events

2025

Date	Day	Time	Event/Meeting	Location
March 6	Thursday	9am	Impact Review Committee	Island Room (Required)
March 18	Tuesday	7am - 7pm	Municipal Election	Island Room
March 20	Thursday	9am	Town Coffee with Mayor	Conference Room
March 20	Thursday	10am	Beach Protection Meeting	Island Room
March 21	Friday	9am	Town Commission Meeting and Swearing in of Newly Elected Officials	Island Room
March 27	Thursday	9am	Board of Adjustment Meeting	Island Room (If Required)
April 3	Thursday	9am	Impact Review Committee	Island Room
April 7	Monday	9am	Ethics Training for Elected Officials/Boards/Committees	Island Room
April 15	Tuesday	9am	Town Coffee (TBD)	Conference Room
April 15	Tuesday	10am	SMRU Board/Beach Protection Meetings	Island Room
April 16	Wednesday	9am	Town Commission Meeting	Island Room
April 18	Friday	All Day	Holiday - Good Friday - Town Hall Closed	
April 24	Thursday	9am	Board of Adjustment	Island Room (If Required)

March 1, 2025

Key
Changes from Previous Schedule
Board of Adjustment
Impact Review Committee
Town Hall Closed
Municipal Election

Agendas posted on Town Website: www.townofjupiterisland.com prior to the meeting