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MILLIONAIRES ROW



LOOKOUT: Screened porches wrap around the second floor of the Kloski home nestled in the greenery of Plantation Key. A wooden path leads from the home to the water on the Atlantic side. Camille Kloski, a 17-year resident, said the area soon may be prized more for land than for home value.

AN INTRIGUING LITTLE ENCLAVE HIDES OFF KEYS' BEATEN PATH

By **TERRY SHERIDAN**
Special to The Herald

It looks like a jungle and smells faintly of raw oysters. Invisible from the road, it rates barely a mention in history books, though it could tell a tale or two.

Millionaires Row. Some residents wince at the name, saying it's a real estate agent's term; others say it's been called that forever. Old-timers call it the Gold Coast, because of the prominent families like the Kromes and Ferrines who once owned land here.

Regardless, it is a scant two-mile oceanfront stretch of assorted single-family homes and equally assorted residents who swear by the area's "Old Keys" ambience — laid-back, unpretentious, undeveloped.

Finding it feeds the mystique. Turn east off U.S. 1 just south of Coral Shores High School in Plantation Key. You come to what is called Old Highway, also known as Old State Road — what was U.S. 1 when U.S. 1 was Henry Flagler's railroad. Follow it south past High Street and you're there.

Where? you ask, gazing at trees and tropical vegetation. There isn't a house in sight.

Ah, then you've really found it. Look closer and you'll see them: driveways, barely discernible in most cases. Some have mailboxes and street numbers; others are found by landmarks — "Turn when you see the three telephone poles."

So you turn and wind down a mulch-cushioned roadway barely a car's width in places. You still can't see the house. Beware the Guard Goat, the sign says.

Suddenly, at the same time you catch a glimpse of the ocean's brilliant turquoise through the foliage, the house is before you — twin octagons with dormers joined by a breezeway — as offbeat as the rest of this strip of land.

This is Marion Moon's home, built in 1983. Next door are two ground-level houses (almost unheard of in the Keys) that survived the 1935 hurricane. They even have basements. And next door to them are two homes under construction; one will include tennis courts and a helicopter pad. In total, there are about 15 homes.

Some are small — one is two bedrooms, two baths, fewer than 2,000 square feet and made of cypress. Some are 4,500 square feet or more with pools, of concrete-block construction. Maryann Charlap estimated her house is about 6,000 square feet, including the pool house and porches.

But the key is that most homes sit on about two acres and some have on six acres or more. Some parcels also include the stretch between Old Highway and U.S. 1.

The mix of houses set amid purposefully overgrown hammock perhaps best illustrates the charm that is Mil-



JUAN LOPEZ / Miami Herald Staff



SURVIVOR: A hammock is hung invitingly on a tree in the yard of Brooks Clark's home, one of two ground-level houses that withstood the 1935 hurricane.



SANCTUARY: Marea Edynak, who has owned her house and six acres for 14 years, likes the buffer the community has from busy U.S. 1.

Laid-back life style flourishes at lush Plantation Key hideaway



CATCHING A BREEZE: Marion Moon's home, built in 1983, consists of twin octagons with dormers joined by a breezeway. Expansive sea grape reaches toward the Atlantic.

lionaires Row.

"There's been this myth here that you have these long drives where you can't see the house and that they must lead to these grandiose oceanfront estates," said Brooks Clark, co-owner of American Caribbean Realty and owner of one of the ground-level hurricane survivors. "And then you drive up to these houses."

It's just that the homes, generally, are not any better than in other areas of the Keys, said Jay Miller, co-owner of Miller & Miller Realty and former chairman of what was the Monroe County Zoning Board. But the parcels are large and many also include piers, some of which are concrete.

Valuable land

Some think the mix also helps predict the future of Millionaires Row. "This area will become like California, where people buy old homes and bulldoze them just for the property," said 17-year resident Camille Kloski.

Most residents interviewed for this article didn't balk at builder Mike Dooley's evaluation: The

majority of homes are of marginal quality; it's the land that counts.

Zoning is termed "sparsely settled," which permits one house per two acres. "That zoning will go a long way toward keeping a lot of big development out of here," said resident Ed Kloski, who is a member of the Monroe County Planning Commission.

Dooley, who is renovating, said he bought the house and land for \$380,000; he expects it to sell for \$1 million. Renovations include raising the roof to create 25-foot ceilings, and adding tennis courts and a helicopter pad.

"The market I'm targeting here is the Palm Beach, Boca Raton and Miami people who would make this a weekend getaway," he said.

"I think renovating might be the natural chain of events, but this is certainly not a 'ya-hoo' kind of place," Ed Kloski said.

Poised for takeoff

Indeed, while the area is widely known among locals, it's a sleeper on the real estate market, Clark said.

"Right now, prices here are about \$3,000 a foot, with most parcels at 100 feet wide," she said. "That makes a strong market here because this area will be untouchable in a while."

Clark said she purchased her



NEW LOOK: Builder Mike Dooley is raising the roof to create 25-foot ceilings. He's also adding tennis courts and a helicopter pad.

two-bedroom, two-bath house from William H. Krome about three years ago for \$265,000, furniture included. Krome said he bought it from his aunt in 1972 for \$55,000 to \$60,000, furniture included.

"That price [that Clark paid] is really an aberration," Miller said. "There is nobody selling property in Millionaires Row not trying to get top dollar for it.

"You aren't necessarily going to get any great bargain when you buy in there."

He said Clark's \$3,000 per foot cost estimate was too general, saying that the type of home on the land, size and shape of the lot combine to determine the price.

"People may be romanticizing the area a bit," Miller said.

But Dooley said the area is "making a comeback in popularity."

"If it's not Millionaires Row now, it will be when we're done with it," he said. But Dooley, who also is a Realtor, said he had no grand plan for developing Millionaires Row into a posh retreat. He owns another parcel and has his sights set on an eight-acre tract at the southern end.

A down-home crowd

Originally, most of the area was lime groves developed by Krome's uncle, Phil Wilson, in the 1920s. Gradually, the acreage was divided and sold.

"I never knew it as Millionaires Row," Krome said. "It was just a desolate piece of land that we went to to get away from everything."

Cliff Carpenter, 86, remembers it as the Gold Coast, when many of his charter fishing customers were early residents of the area.

"A nicer bunch of people you'd never find," Carpenter said. "Quiet but sociable people, nothing fancy."

It's a description that, despite the

area's other changes, has remained constant. Images of elegant lawn parties are as farfetched as the expectation of grandiose estates.

"Oh, we'll walk across to have a drink together but we're not running in and out of each other's houses," said Maryann Charlap.

Instead, everyone knows each other but socializing is casual and occasional. "We know we can go to each other if there's a need," Kloski said.

What they *do* share is a love of the ocean and the admittedly junglelike environs. Boating, diving, swimming and fishing are popular, as are forays to, as Charlap put it, "the honky-tonk of U.S. 1" for shopping or dinner.

Marea Edynak, who has owned

her house and six acres for 14 years, said the intrigue of Millionaires Row is a carefully cultivated seclusion and buffer from the development along U.S. 1.

"See this jungle around us? We're jealous of that. And we keep it that way on purpose."