

NATIONAL PERSPECTIVES

NATIONAL PERSPECTIVES; Key Biscayne Makes Way For Even More Affluence

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KEY BISCAYNE, Fla.— FRANK MACKLE IV, a 38-year-old builder, recently razed two modest one-story houses on this South Florida island to make room for a megamansion. The new home, built for a local orthodontist in an "Old World Mediterranean" style, will have 6,500 square feet of living space and a third-floor observation deck looking toward Biscayne Bay and the Miami skyline.

Since the mid-1990's, many of Key Biscayne's original homes have been knocked down because they were considered too small and too dated for the more affluent families moving in today. Just last month, President Richard M. Nixon's Winter White House, a ranch-style house at 500 Bay Lane, was demolished.

When Mr. Mackle clears a lot, he chips away at family history. His grandfather and great uncles -- Frank Jr., Elliott and Robert -- developed Key Biscayne as affordable housing for World War II veterans in the early 1950's, shortly after the Rickenbacker Causeway

linked the island to Miami. They built most of the homes in the 1.25-square-mile village as well as the Key Biscayne Hotel and Villas, now the site of a luxury condominium complex.

"We're recycling," Mr. Mackle explained.

Lifestyle changes, architectural taste, local ordinances and federal flood control concerns have accelerated this recycling on the nation's southernmost barrier reef. Only three feet above sea level, the residential section is sandwiched between state and county parks. "The value is not in the houses but in the dirt," said Jud Kurlancheek, director of the Building, Zoning and Planning Department for Key Biscayne.

Original "Mackles" -- the housing stock, not the family -- sold for less than \$10,000. They were bought with \$500 down, and financing was provided by the Veterans Administration. Now they fetch upward of \$700,000, none waterfront. Many of the 1,200-square-foot Mackles have been enlarged, improved, landscaped and otherwise disguised, but local ordinances bringing houses up to flood code now make it impractical to invest in more than cosmetic changes. If renovations exceed 50 percent of the market value of the house, excluding the lot's value, the whole structure has to be elevated to base flood levels.

A 1952 basic Mackle on the landside of Harbor Drive, ringing Biscayne Bay on the west, recently listed at \$1.5 million, but only an empty lot was found at the address.

"In the real world, a Mackle is worth zero," said Lilibet Warner, a Coldwell Banker real estate associate, who has lived in one for more than 30 years and loves it. "But if you want to live on Key Biscayne, you have to buy a lot with a house on it."

In truth, there's little to be said for the Mackle, apart from sentimental value. Even as a group, they don't qualify for historic status. Architecturally, they were poorly suited for the climate and are likely to flood after a hurricane hits.

They also don't fit today's lifestyle. Buyers shopping for his-and-her bathrooms, smart homes and media rooms find it hard to believe that bedrooms can be so minuscule and that washers and dryers are in an attached shed.

The Nixon home, which made Key Biscayne a dateline when the president wintered in his nondescript concrete home from 1969 to 1974, fell without protest. Edgardo Defortuna, 47, the Argentine-born president of Fortune International Realty in Miami, will build a five-bedroom home with 14,681 square feet of living space.

Nixon's neighbors were Bebe Rebozo, a local banker, and Robert H. Abplanalp, who made his fortune in aerosol cans. Mr. DeFortuna will probably share the stretch of rare private bayside beach with John Devaney, a 34-year-old bond trader who grew up on Key Biscayne.

Mr. Devaney, who has invested heavily in local real estate, recently paid \$15 million for a five-bedroom home, which had replaced the adjoining house where the Secret Service once stayed. It also comes with helicopter pad.

After the Mackles, the island had a golden age of airy island homes designed by top Miami architects, but few examples -- or architects -- survive. Wilfredo Borroto, a native of Cuba, still lives in Key Biscayne's first multiple-story home. The home, built in 1973, has a breezeway on the first floor and living space on the second and third floors. Charles Pawley, a Haitian-born, Miami-reared proponent of island architecture, recently designed a dramatic copper-roofed, wood-trimmed home that invites tropical breezes. Reinforced floor-to-ceiling glass windows don't require hurricane shutters.