

## I. HOUSING DATA INVENTORY AND ANALYSIS, 9J-5.010, F.A.C.

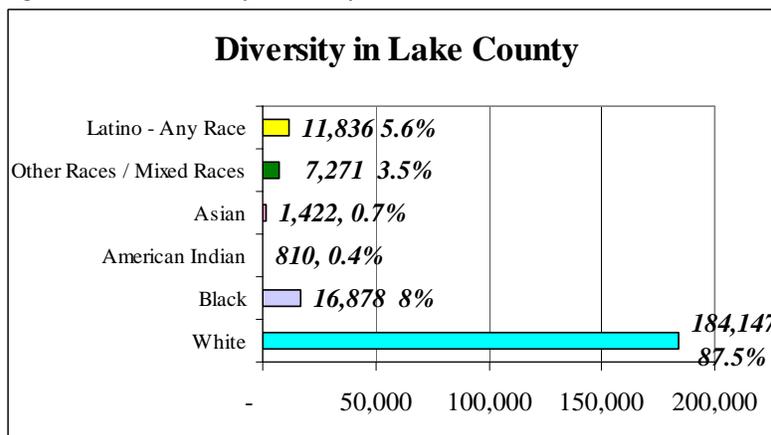
The purpose of the Housing Element is to identify where surpluses and deficits exist in the current and future County housing supply and to develop the appropriate plans and policies which will guide the production of the quantity and types of housing units necessary to meet the identified demand. The Housing Element consists of two sections: a Data Inventory and Analysis (DIA) section; and a Goals, Objectives and Policies (GOPs) section. Below is the DIA section. The GOPs (found under separate cover) will be developed from the data presented here and will provide the actual methods to implement the strategies to achieve the housing goals of Lake County.

## II. OVERVIEW OF LAKE COUNTY

### *Diversity & Population*

Census 2000 showed that of the 67 counties within the state of Florida, Lake County was now ranked 21<sup>st</sup> in total population with a total of 210,528 full time residents. Figure 5-1 provides a detailed breakdown by Race and Hispanic ethnicity of the population of the County.

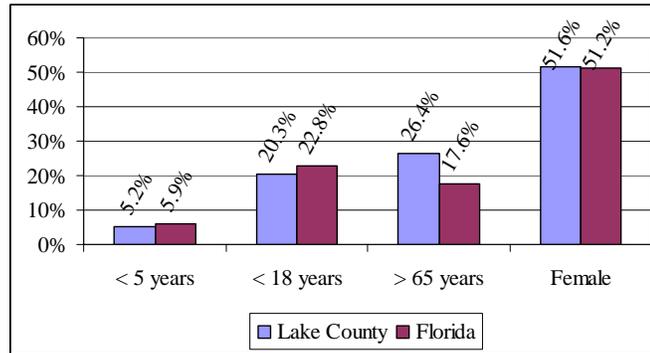
Figure 5-1 Lake County Diversity 2000



Of the 210,528 residents in the County, approximately 20% are under the age of 18 years and an additional 26% are over the age of 65, while women comprise 51.6% of the population at 108,632 (see Figure 5-2).

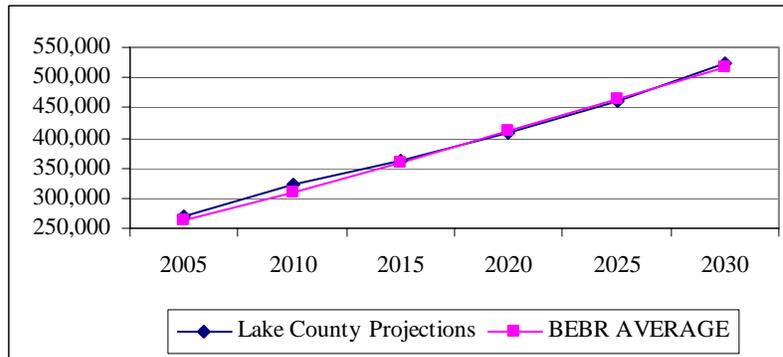
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Figure 5-2 Population age cohorts.



In the summer of 2004, a County Demographics Team was created with representatives from all departments and divisions of the County. The Demographics Team predicted that by July 2005 the Lake County population would be 269,932 and an astounding 460,103 by the year 2025. As shown in Figure 5-3, the County projections are nearly identical to the average of the BEBR (Bureau of Economic and Business Research) Medium and High projections over the same time period.

Figure 5-3 Lake County Population Trends, 2005-2025



The biggest change as a result of the current population growth is the shift in focus for the population centers within the County. Historically, the Northwest portions of the County (Leesburg, Lady Lake, and Fruitland Park) along with the Golden Triangle area (Eustis, Tavares, and Mount Dora) were the population centers and economic engines of the County. In the first part of the 21<sup>st</sup> century we anticipate huge population growth to be the driving factor that will make South Lake (Clermont, Minneola, Groveland, and Four Corners/Citrus Ridge) the population center of the County. Even though Table 5-1 appears to show the unincorporated areas of the County as dominating the population growth, we anticipate that a large portion of the population assigned to those areas will be transferred to the municipalities through both annexations and actual development within those communities. We're certain that as we continue to work with the various municipalities of the County, ever more accurate population assignments will be made.

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Table 5-1 Lake County Population Projections 2005-2025

Place	1990 Census	2000 Census	County 2005	County 2010	County 2015	County 2020	County 2025	% Increase 2000-2025
Astatula	981	1,298	1,688	2,049	2,269	2,511	2,780	114%
Clermont	6,910	9,333	18,106	22,696	28,448	35,658	44,696	379%
Eustis	12,856	15,106	17,239	18,604	19,341	20,108	20,904	38%
Fruitland Park	2,715	3,186	3,564	3,832	3,977	4,127	4,283	34%
Groveland	2,300	2,360	4,820	8,898	12,660	18,015	25,633	986%
Howey-In-The-Hills	724	956	1,182	1,394	1,518	1,655	1,803	89%
Lady Lake	8,071	11,828	13,790	15,246	16,051	16,899	17,791	50%
Leesburg	14,783	15,956	17,812	19,064	19,734	20,427	21,145	33%
Mascotte	1,761	2,687	4,214	6,221	7,701	9,535	11,804	339%
Minneola	1,515	5,435	8,252	10,746	12,370	14,239	16,390	202%
Montverde	890	882	1,169	1,355	1,463	1,579	1,705	93%
Mount Dora	7,316	9,418	11,028	12,357	13,101	13,890	14,727	56%
Tavares	7,383	9,700	11,634	13,356	14,343	15,404	16,544	71%
Umatilla	2,350	2,214	2,540	2,814	2,965	3,125	3,293	49%
Unincorporated	81,549	120,169	151,181	186,317	207,969	232,136	259,112	116%
Totals:	152,104	210,528	268,220	323,885	362,460	407,381	460,103	119%
BEBR Med/High Avg:	-	210,528	263,150	310,550	359,750	411,150	463,500	120%

***Diversity in the County and Where is it Prevalent***

Table 5-2 (below) denotes the racial diversity of Lake County. Other than the African American population of the County, which has chosen to reside primarily within the incorporated areas (78%), the other races are fairly evenly divided between the incorporated and unincorporated areas of the County. This holds true for the Latino population as well which can be of any race.

The top five locations chosen by the five largest groups (White, African Americans, Native Americans, Asians, and Hispanics) in Lake County can be seen in Table 5-2, below.

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Table 5-2. Ethnic Distribution in Occupied Dwelling Units

African Americans	DU's	White	DU's	Native American	DU's	Asian	DU's	Latinos	DU's
Leesburg	1,599	Unincorporated Lake County	41,316	Unincorporated Lake County	122	Unincorporated Lake County	237	Unincorporated Lake County	1,413
Unincorporated Lake County	1,252	Lady Lake	5,876	Eustis	19	Leesburg	64	Mascotte	299
Eustis	977	Eustis	5,062	Leesburg	14	Clermont	25	Eustis	249
Mount Dora	595	Leesburg	4,864	Clermont	14	Minneola	24	Leesburg	178
Clermont	378	Tavares	4,139	Tavares	11	Eustis	23	Mount Dora	171

The dwelling units shown in Table 5-17 account for approximately 80% of the total occupied units-- 68,921 of the 88,413 units. From this data it can be seen that both Leesburg and Eustis had the greatest diversity as of the 2000 Census as both of these municipalities appear in each of the top five list. It should be noted that even though the unincorporated areas were number one in four of the areas (and second in the fifth), these areas cover the entire County and the diversity would not be as evident as a concentration within a municipal area.

***A County – State Comparison***

Several characteristics of Lake County residents differed markedly from those at the state level.

Table 5-3 Lake County-State Comparisons

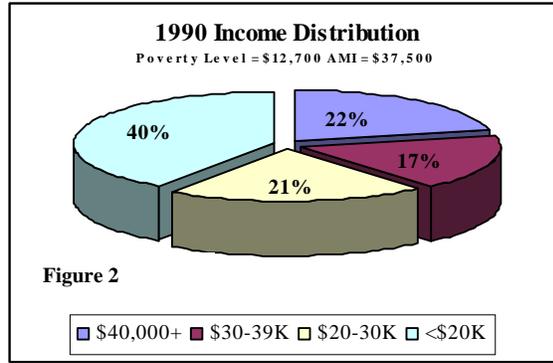
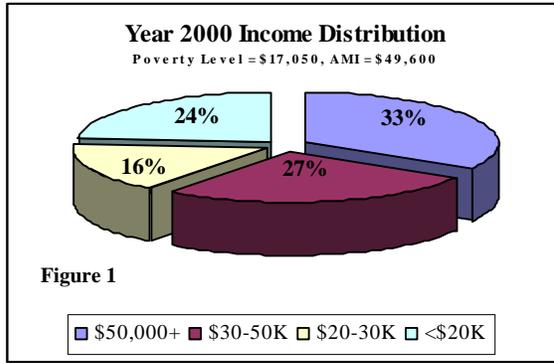
Description	Lake County	Florida
Foreign Born	5.6%	16.7%
Spoke Other Language at Home	8.4%	23.1%
Aged 25+ years w/Earned Bachelors degree	16.6%	22.3%
High School graduates	79.8%	79.9%
Home Ownership	81.5%	70.1%
Occurrence of Multi-unit Dwellings	9.8%	29.9%
Retail Sales per Capita	\$7,781	\$10,297
Minority-owned Businesses	7.5%	22%
Women-owned Businesses	27.2%	25.9%
Median Annual Income	\$36,903	\$38,845
% At or Below Poverty Level	9.6%	12.5%

***Income Distributions***

Figure 5-5 shows that in 1990 over 60% of Lake County residents earned less than \$30,000 per year, while in the year 2000, Figure 5-4, 60% of the resident earned more than \$30,000 per year. In 1990, over 22% of residents were earning above the \$37,500 AMI (Area Median Income, Orlando MSA) and in 2000 that percentage had increased to over 33% of area residents earning above the AMI of \$49,600. Clearly, the economic outlook of Lake County residents increased considerably in the 10 year period of 1990 to 2000.

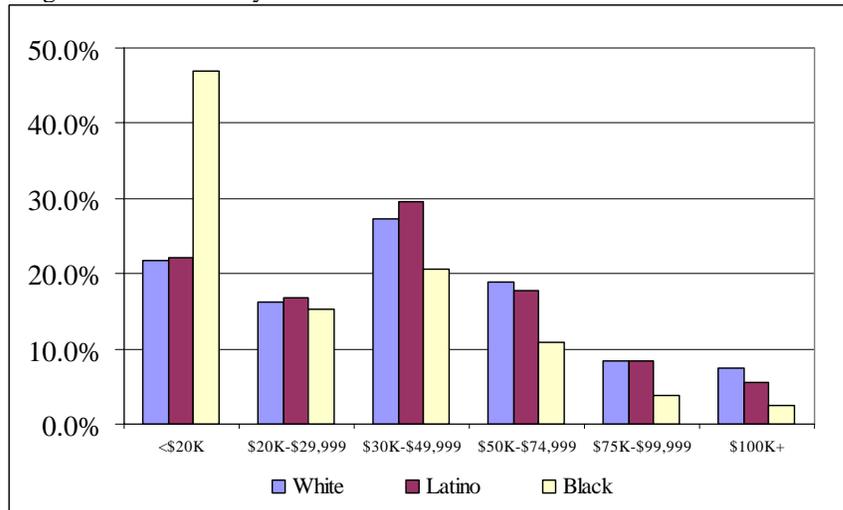
Figure 5-4 & 5-5, Lake County Cumulative Income Distribution Percentages, 2000 vs. 1990.

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Although the data presented in Figures 5-4 and 5-5 are optimistic from an overall County perspective, as shown in Figure 5-6 below, the African American community is still lagging behind considerably when it comes to income distribution. As of the Census 2000, 47% of the income earned by African American families was at or below \$20,000 per year which is below the Very Low Income levels used by HUD and just \$3,000 from the poverty line. At every income level reported, the African American community lags behind the Latino and White populations of Lake County. The Latino community within Lake County, overall, is performing comparably to the income figures reported for the White community of Lake County.

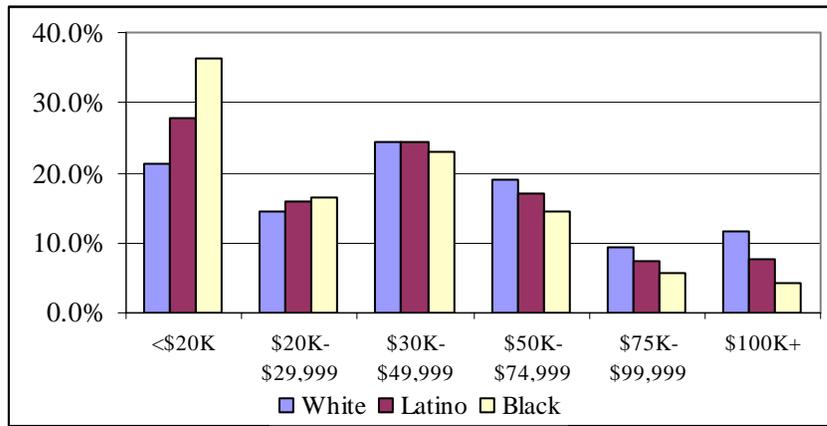
Figure 5-6: Income by Race in 1999.



At the State level, disparities in income distribution for the African American community were noticeably less than at the County level. Only 36% of the African American population had incomes below the \$20,000 mark and African Americans were the dominant group in the income range of \$20,000 - \$29,999 with 16.4%. At all income levels above \$30,000 the African American community, however, once again fell to third place behind the Latino and White communities as noted in Figure 5-7. A positive point shown in Figure 5-7 is that the differences between the groups were considerably reduced at the income levels of \$30,000 and above.

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Figure 5-7: State of Florida Income by Race in 1999.

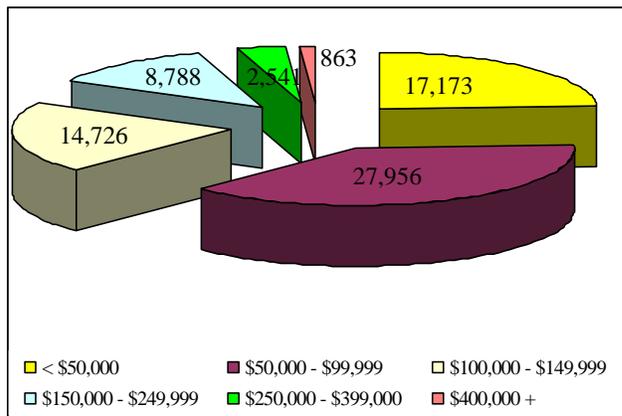


***Housing Stock***

As previously stated, there is tremendous growth occurring in Lake County which, if current trends and demands continue, will nearly double the population by 2030 (522,519). One of the biggest challenges going forward for the County will be its ability to provide adequate housing for all of its residents and especially for those struggling to maintain their families intact while earning wages which are considerably lower than the Orlando MSA Area Median Income (AMI) of \$49,600 for a family of four.

The Census 2000 provided us with a breakout of the 72,047 homes located within the county. As shown in Figure 5-8, homes valued at under \$100,000 accounted for 63% of all homes at 45,129.

Figure 5-8 Count of Dwelling units by Value, 2000.

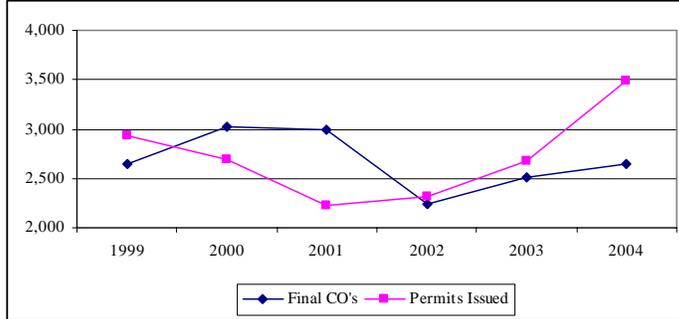


The count of building permits (dwelling units that can be built), along with final Certificates of Occupancy (completed dwelling units ready for habitation), issued by the Lake County Building Department, were used by the aforementioned Demographics

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Team in calculating and estimating future populations. The data is provided here to demonstrate the steady supply of housing which continues to be built within the Lake County borders.

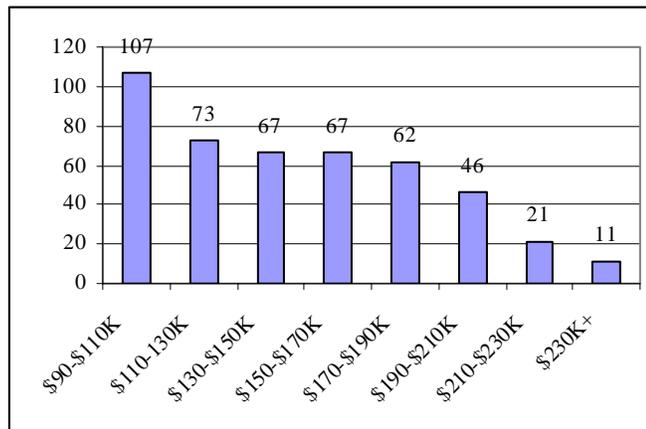
Figure 5-9 Count of Building Permits and Final COs, 1999-2004



Additionally, there is a backlog of approximately 28,357 outstanding building permits (just within the County jurisdiction which does not account for those pending within individual municipalities) that have been paid for and are eligible for construction throughout the entire County. As there are an average of 2,800 COs issued annually, the county alone has enough of a backlog to maintain current construction trends over the next 10 years without issuing another permit which is unlikely to happen given that January 2005 set the record for the largest amount of building permits issued in any previously recorded January with 317.

A recent query of the Property Appraisers database for a selective sampling of new homes built between 1/1/2002 and 12/31/2004 that were located within a planned unit development returned 454 properties which are detailed in figure 5-10.

Figure 5-10 Selling Price of a sample of homes built between 1/1/2002 and 12/31/2004.



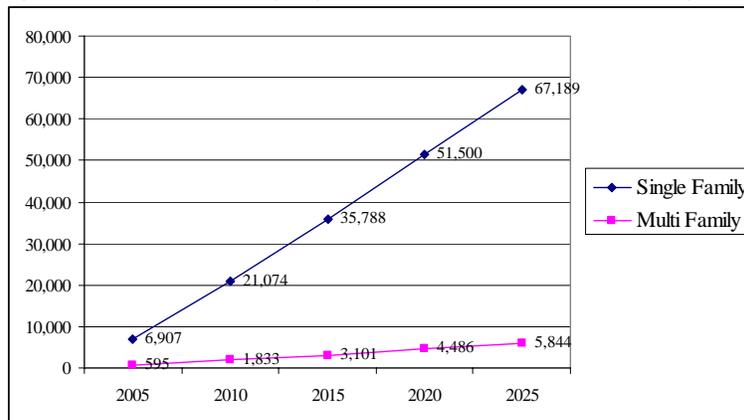
None of the homes returned were valued less than \$90,000 and the median value (middle most figure) was \$145,350 with a mean value (average) of \$150,687. If we discard two outliers in the sample of \$789,457 and \$433,017 we get a mean value of \$148,640.

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Using the example of a household earning \$46,000 per year, and the recommended 30% of gross monthly income which should be used to pay for a mortgage, would allow this family to take on a debt payment of approximately \$1,150/month. Depending on the interest rate at the time (7% was used in this example), this mortgage payment would be in keeping with the mean and median values noted above. The problem with this scenario is that it would disqualify about half of the residents of Lake County who according to the 2000 Census (Figure 4 above) earn less than \$46,000 per year. Although as previously noted, there is a pipeline of homes which appear to be ready to meet the projected population growth, the question the County and its residents will face in the immediate and long term future is, "Will the residents of Lake County be able to afford these homes?"

According to the Shimberg Center for Affordable Housing, by 2025 the County will need an additional 67,189 "affordable" single family homes and an additional 5,844 "affordable" multi-family units to meet the projected demands based on our current population growth trends (see Figure 5-11). Of the additional 73,033 "affordable" units identified by the researchers at the Shimberg Center that the County will need by 2025, and based on current County projections, nearly 68.5% of all future homes built in the County should meet the definition for affordable housing .

Figure 5-11 Affordable Housing Projected Construction Need (source: Shimberg Center)



### III. DATA INVENTORY & ANALYSIS

This section of the element presents an inventory of the housing trends and characteristics. Based primarily on datasets from the 2000 Decennial Census (available at [www.factfinder.census.gov](http://www.factfinder.census.gov)), our analysis will focus on both the incorporated and unincorporated areas of Lake County.

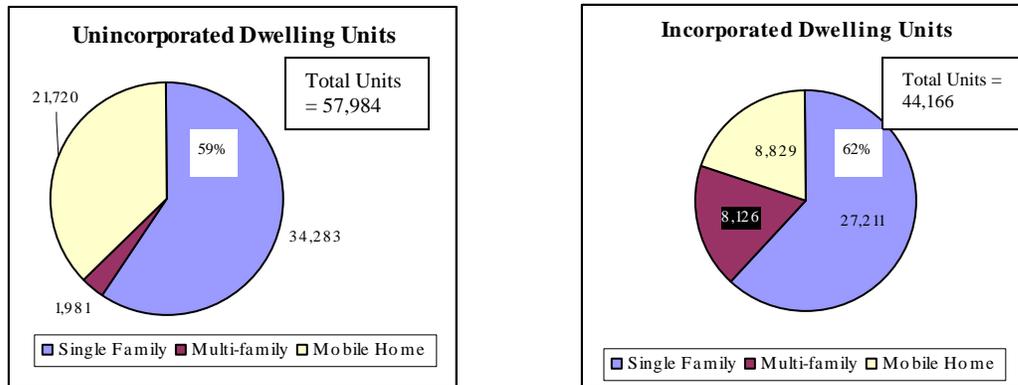
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***Comparison of Housing Characteristics:***

Figures 5-12 and 5-13 provide a countywide breakout of the three types of habitable (but not necessarily occupied) dwelling units found within Lake County. Single family residences continue to dominate the County where the incorporated areas have 27,211 units for 62% of their total and the unincorporated areas have 34,283 single family units for 59% of their total.

Mobile homes accounted for 21,720 units within the unincorporated areas (37% of their total) while in the incorporated areas there were 8,829 (20% of their total). Multi-family structures are more of an incorporated area occurrence as noted by their 18% prevalence (8,126 units) as compared to only 4% in the unincorporated areas (1,921 units). Figures 5-12 and 5-13 clearly demonstrate that 80% of the multi-family structures are within the incorporated areas of the County while 71% of the mobile homes can be found in the unincorporated parts of the County. Over half of the mobile homes in Lake County (approximately 16,166) are located within one of the 152 mobile home parks that are in the County. According to the State of Florida there are 55 mobile home parks in Lake County that are restricted to those citizens who are 55+ years young.

Figures 11 & 12. Lake County Dwelling Units by Type, 2000.



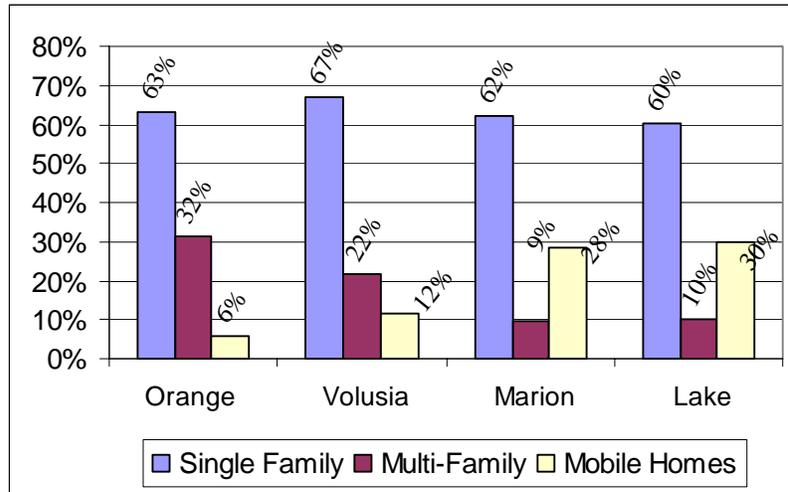
\*Does not include 680 boats, RV's, vans, etc., used as dwelling units.

***A Regional Perspective***

From a regional perspective, as noted below in Figure 5-13, Lake County dwelling units represent approximately 8% of the whole at 102,150. Orange County leads the region in both the number of single family units (227,164 for 28.49% of the total) and multi-family units (113,760 for 42.87% of the total).

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Figure 5-13. Lake County Share of Regional Dwelling Units by Types, 2000.



When compared to its seven neighbor counties (Marion, Orange, Osceola, Polk, Seminole, Sumter, and Volusia), Lake County ranks 6<sup>th</sup> in the total number of habitable dwellings (see Table 5-4).

Table 5-4. Ranking of Regional Counties by Count of Habitable Dwelling Units.

Rank	County	Dwelling Units	Percentage
1	Orange County	360,992	25.58%
2	Polk County	223,342	17.69%
3	Volusia County	211,029	16.71%
4	Seminole County	146,899	11.63%
5	Marion County	121,854	9.65%
6	Lake County	102,150	8.09%
7	Osceola County	71,806	5.69%
8	Sumter County	24,817	1.97%
Regional Totals:		1,262,889	100%

As shown in Figure 5-13 (above), all regional counties have single family homes as the dominant dwelling unit type. There is also an inverse relationship between the percentage of mobile homes and the percentage of multi-family units within the counties. Those counties with the highest number of multi-family units have the lowest count of mobile homes. A follow-up regional analysis should be performed to assess the socio-economic characteristics of the multi-family residents as compared to the residents in the mobile home communities. The investigation needs to address if these are alternative paths addressing affordable housing, whether they are self-directed or government induced, whether they are adequately addressing the needs of the respective residents or whether some other phenomenon is causing this observed relationship.

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For comparison purposes we obtained the dwelling unit figures from the 1980 Census which were used in the previous iteration of the Comprehensive Plan. As noted in Figure 5-14 the ranking of the five counties for which data was available are the same as noted above in Table 5-4 with Orange County at the top and Osceola County with the lowest count of dwelling units. Overall, however, Osceola County was the only local regional County that more than tripled their count of single family and multi-family units while also doubling their count of mobile homes (see Figure 5-14 below). Lake County nearly doubled both their single family and multi-family units while also more than doubling its count of mobile homes.

Figure 5-14. Dwelling Units by Type by County for Central Florida Region, Census 1980.

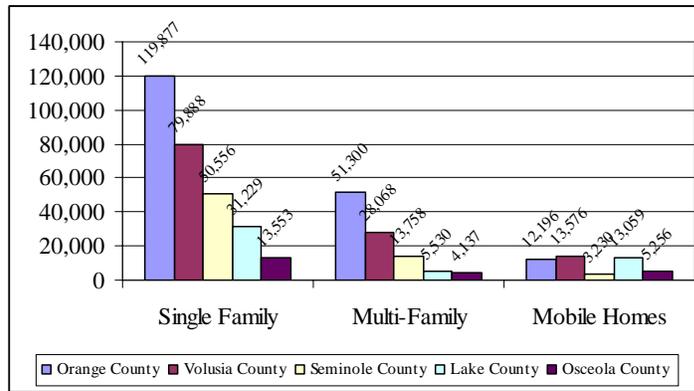
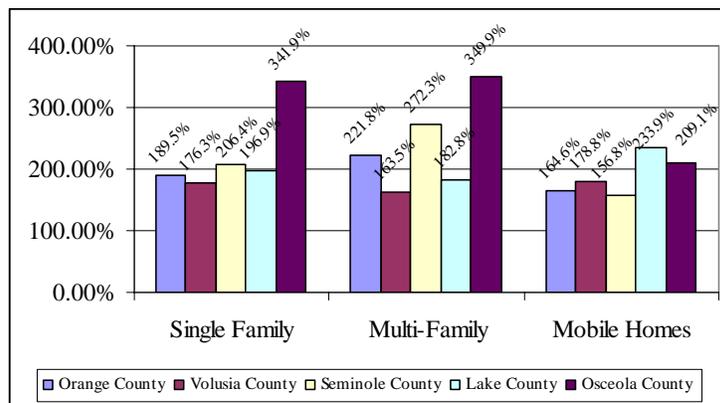


Figure 5-15. Increases in Dwelling Units by Type by County for Central Florida Region, from 1980 to 2000.



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*Tenure of Habitable Homes*

Tables 5-5 and 5-6 (below) provide a detailed count, by *Place*, of owner and renter occupied dwellings along with a count of vacant units. Overall, 70% (72,047) of the units are owner-occupied and 16% (16,636) are occupied by renters. The balance of the habitable homes, 14% (14,417), were vacant during the Census 2000 count.

The Top 10 Places with available and habitable homes in Lake County for the year 2000 were also the *only* 10 Places that had total counts in excess of 1,000:

- |                       |                           |
|-----------------------|---------------------------|
| 1. Leesburg (7,742)   | 6. Clermont (4,368)       |
| 2. Eustis (7,322)     | 7. Minneola (2,032)       |
| 3. Lady Lake (6,998)  | 8. Fruitland Park (1,288) |
| 4. Tavares (5,475)    | 9. Mount Plymouth (1,171) |
| 5. Mount Dora (4,630) | 10. Astor (1,027)         |

Table 5-5. Tenure for Dwelling Units All Places, Lake County, 2000.

Place	Owner Occupied	% Owner Occupied	Renter Occupied	% Renter Occupied	Vacant	% Vacant	Total
Astatula	410	75%	72	13%	64	12%	546
Astor	541	53%	100	10%	386	38%	1,027
Clermont	2,834	65%	1,161	27%	373	9%	4,368
Eustis	4,350	59%	2,021	28%	951	13%	7,322
Ferndale	71	78%	12	13%	8	9%	91
Fruitland Park	874	68%	318	25%	96	7%	1,288
Groveland	582	63%	263	29%	76	8%	921
Howey	327	73%	58	13%	65	14%	450
Lady Lake	5,616	80%	509	7%	873	12%	6,998
Lake Kathryn	293	64%	51	11%	112	25%	456
Lake Mack	323	67%	73	15%	89	18%	485
Leesburg	3,973	51%	2,802	36%	967	12%	7,742
Lisbon	83	56%	24	16%	40	27%	147
Mascotte	600	70%	203	24%	55	6%	858
Minneola	1,537	76%	392	19%	103	5%	2,032
Montverde	302	74%	49	12%	59	14%	410
Mount Dora	2,680	58%	1,443	31%	507	11%	4,630
Mount Plymouth	974	83%	106	9%	91	8%	1,171
Okahumpka	72	64%	36	32%	5	4%	113
Paisley	277	70%	40	10%	79	20%	396
Pine Lakes	227	66%	55	16%	63	18%	345
Pittman	58	68%	11	13%	16	19%	85
Silver Lake	622	71%	188	22%	62	7%	872
Sorrento	195	68%	74	26%	17	6%	286
Tavares	3,579	65%	892	16%	1,004	18%	5,475
Umatilla	600	61%	267	27%	120	12%	987
Yalaha	464	77%	57	9%	80	13%	601
Unincorporated LC	39,557	75%	5,076	10%	8,046	15%	52,679
Place Totals	32,490	65%	11,290	23%	6,371		50,151
<b>County Totals:</b>	<b>72,047</b>	<b>70%</b>	<b>16,366</b>	<b>16%</b>	<b>14,417</b>	<b>14%</b>	<b>102,830</b>

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Table 5-6. Tenure for Dwelling Units, Lake County, 2000.

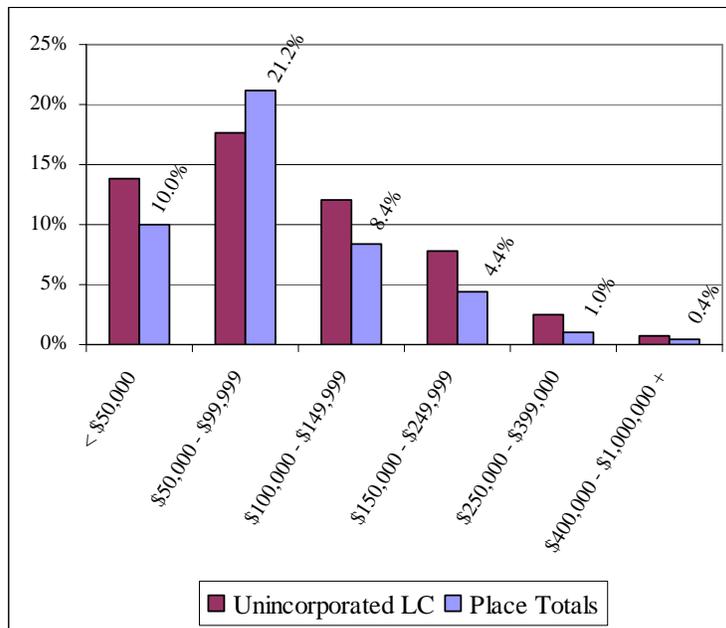
Tenure	Unincorporated #s	%	Place #s	%	Total County
Owner Occupied	39,557	75%	32,490	65%	72,047
Renter Occupied	5,076	10%	11,290	22%	16,366
Vacant	8,046	15%	6,371	13%	14,417
<b>TOTALS:</b>	<b>52,679</b>	<b>100%</b>	<b>50,151</b>	<b>100%</b>	<b>102,830</b>

The count of habitable homes was nearly evenly split with the unincorporated County holding 51% (52,679) and the remaining 49% (50,151) being found in the named Places of Lake County (Table 5-6).

*The Values of Homes in the County*

As shown in Figure 5-16, the sector with the largest percentage, 39%, of the Owner Occupied homes are those valued between \$50,000 and \$99,999. In second place with 24% of the owner occupied homes are those valued under \$50,000. The balance of Owner Occupied homes, 37%, are valued greater than \$100,000. Of these 26,918 homes valued more than \$100,000, 16,681 are located in unincorporated Lake County.

Figure 5-16 Value of Dwelling Units in Lake County, Owner-Occupied Distribution, 2000.



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Table 5-7 (below) provides detailed information of the value of homes throughout Lake County.

Table 5-7. Median Value of Dwelling Units in Lake County, 2000.

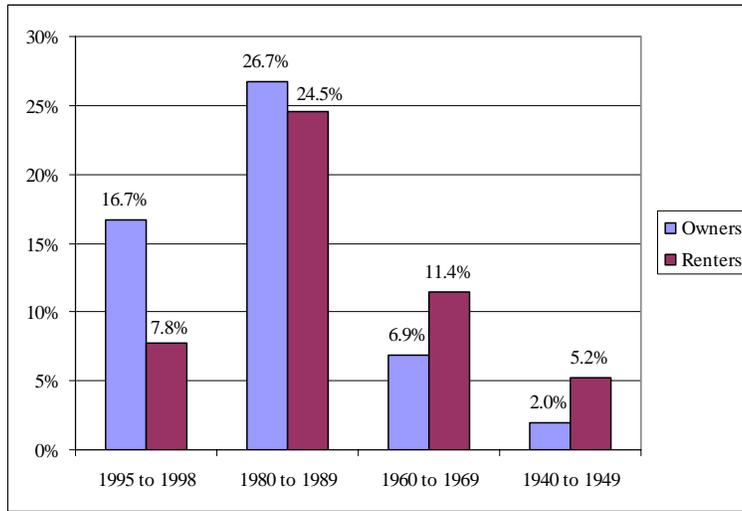
Place	Median Value in Dollars	Place	Median Value in Dollars
Altoona CDP	\$ 100,000	Mascotte	\$ 74,000
Astatula	\$ 68,400	Minneola	\$ 105,500
Astor CDP	\$ 90,800	Montverde	\$ 102,800
Citrus Ridge CDP	\$ 117,400	Mount Dora	\$ 110,700
Clermont	\$ 113,700	Mt Plymouth CDP	\$ 95,200
Eustis	\$ 81,400	Okahumpka CDP	\$ 55,000
Ferndale CDP	\$ 159,200	Paisley CDP	\$ 79,400
Fruitland Park	\$ 71,400	Pine Lakes CDP	\$ 44,500
Groveland	\$ 75,300	Pittman CDP	\$ 66,400
Howey-in-the-Hills	\$ 114,500	Silver Lake CDP	\$ 138,900
Lady Lake	\$ 92,400	Sorrento CDP	\$ 66,200
Lake Kathryn CDP	\$ 61,300	Tavares	\$ 78,300
Lake Mack CDP	\$ 61,200	Umatilla	\$ 69,800
Leesburg	\$ 70,400	Yalaha CDP	\$ 107,500
Lisbon CDP	\$ 88,300		

*Age of Housing Stock in the County*

Figure 5-17 details the age of the owner occupied housing stock. As of the year 2000, 41% (17,773) of the owner occupied housing stock in the unincorporated areas of the County are less than 10 years old. In the incorporated areas, 33% (9,414) of the housing stock is less than 10 years old. At the other end of the spectrum, in the unincorporated areas, the housing stock built prior to 1970 comprises only 13% (5,615) of the owner occupied units, and 27% (7,815) is found in the incorporated areas of the County.

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Figure 5-17 Age of Housing Stock, 2000.



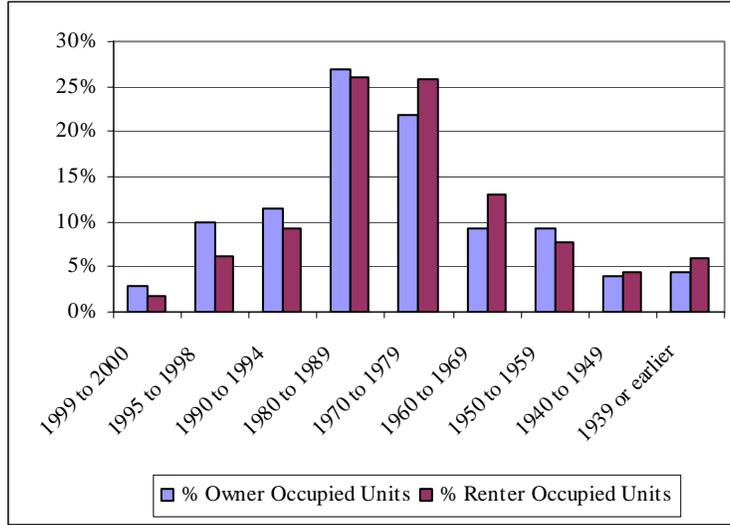
As of the year 2000, 31% (1,823) of the renter-occupied housing stock in the unincorporated areas and 16% (1,717) in the incorporated areas of the County are less than 10 years old. At the other end of the spectrum, in the unincorporated areas, the housing stock built prior to 1970 comprises only 28% (1,628) of the renter-occupied units and 32% (3,385) is found in the incorporated areas of the County. Rentals units built before 1970 in the unincorporated areas of the County accounted for more than double the percentage of owner-occupied units built before 1970 (27.52% vs. 12.91%). While in the incorporated areas of the county, owner-occupied units built after 1990 were nearly double the percentage of rental units built after 1990 (33.01% vs. 16.43%). It should be noted here that the actual count of units which are owner-occupied are nearly four times as many as the rental units (72,047 vs. 16,636) but percentage-wise it is evident that the usage of these units predisposes the newer ones for personal owner usage and as the housing stock ages, it is often times converted to rental units.

***Lead-based Paint Housing***

Of concern to all residents of Lake County should be the ever-present potential of homes with lead-based paint and the risks that are inherent with the consumption of lead-based paint chips. This concern is particular to those homes which were constructed prior to 1979 when use of lead-based paints was prohibited by law. There were a total of 13,768 owner occupied and 2,797 renter occupied dwelling units that fall under this category.

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Figure 5-18 Age of Housing Stock Occupied by Persons Below Poverty



*Rental Housing in the County*

Table 5-8 shows us that 21.8% (3,256) of rents being paid in the year 2000 were less than \$300 per month with another 34.3% (5,111) between \$300 and \$450. The range of \$450 through \$749 held 33.5% of the rents being paid and the remaining 10.4% (1,547) were paying in excess of \$750 per month.

Table 5-8. Distribution of Rental Rates in Lake County, 2000.

Range	Unincorporated Lake County		Incorporated Totals		Total	County Percentage
	Dwelling Units	%	Dwelling Units	%		
Rent Less Than \$300	782	18%	2,474	23.49%	3,256	21.8%
Rent \$300 - \$449	1,567	36%	3,544	33.66%	5,111	34.3%
Rent \$450 - \$749	1,592	36%	3,409	32.37%	5,001	33.5%
Rent \$750 - \$999	287	7%	546	5.19%	833	5.6%
Rent \$1,000 - \$1,499	103	2%	207	1.97%	310	2.1%
Rent \$1,500 - \$2,000 or more	54	1%	350	3.32%	404	2.7%
<b>Totals:</b>	<b>4,385</b>	<b>29%</b>	<b>10,530</b>	<b>71%</b>	<b>14,915</b>	<b>100%</b>

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Median Rent values for Lake County are shown in Table 5-9. The top 10 median rents being charged in the County as of the 2000 Census are highlighted in gray. Mount Plymouth's 85 rental units had the highest median rent at \$627/month. The overall County median was ranked 10<sup>th</sup> with a rent of \$424/month.

Table 5-9. Median Rent by Place. (Sorted by median rent high to low)

Geography	2000 Median Contract Rent	Geography	2000 Median Contract Rent
Mount Plymouth	\$627	Lake Kathryn	\$390
Howey-in-the-Hills	\$583	Sorrento	\$388
Minneola	\$581	Leesburg	\$380
Clermont	\$505	Okahumpka	\$375
Montverde	\$504	Groveland	\$351
Mount Dora	\$487	Lisbon	\$340
Silver Lake	\$457	Astor	\$335
Yalaha	\$450	Paisley	\$325
Lady Lake	\$431	Umatilla	\$323
<b>County Median</b>	<b>\$424</b>	Altoona	\$296
Mascotte	\$416	Lake Mack	\$288
Tavares	\$411	Pine Lakes	\$275
Eustis	\$401	Ferndale	NA
Astatula town	\$400	Pittman	NA
Fruitland Park	\$398		

The unincorporated areas of the County had the highest incidence of rentals (4,385) then Leesburg (2,687), Eustis (1,984), Mount Dora (1,406), Clermont (1,141), and Tavares (858).

As shown in Table 5-10, overall in Lake County 19.2% (2,810 out of 14,607) of the households renting were paying 50% or more of their monthly income for rent. The #1 spot was held by Pines Lakes where 15 of its 15 rentals were all at 50% or greater. Unincorporated Lake County did not make the top 10 list with regards to percent of households per area that were renting but was #1 in terms of sheer number of households paying 50% or greater of their monthly income in rent with 720 households.

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Table 5-10. Percentage of Total Household (H/H) Income Used to Pay Rent. (Sorted by >50%)

Place	Total # of H/H	% of H/H w/Rent < 25% of Income	% of H/H w/Rent 25% - 50% of Income	% of H/H w/Rent > 50% of Income	% H/H with No Data
Lake County	14,607	42%	30%	17%	10%
Pine Lakes CDP	15	0%	0%	50%	50%
Lake Kathryn CDP	71	42%	15%	27%	15%
Lisbon CDP	19	68%	0%	32%	0%
Silver Lake CDP	152	51%	13%	29%	7%
Mount Dora	1,360	39%	30%	25%	6%
Tavares	858	37%	35%	24%	4%
Lady Lake	439	33%	35%	20%	13%
Leesburg	2,594	41%	32%	19%	8%
Groveland	204	22%	48%	17%	12%
Clermont	1,102	51%	25%	17%	6%
Eustis	1,956	43%	34%	17%	5%
Astatula	62	49%	25%	16%	10%
Howey-in-the-Hills	46	62%	14%	16%	8%
Astor CDP	82	22%	37%	12%	29%
Lake Mack CDP	84	17%	54%	14%	15%
Yalaha CDP	55	39%	33%	14%	14%
Mascotte	185	55%	21%	15%	8%
Umatilla	246	37%	45%	14%	4%
Fruitland Park	241	49%	29%	12%	10%
Mt. Plymouth CDP	85	44%	22%	10%	24%
Montverde	30	30%	18%	5%	46%
Minneola	317	41%	41%	4%	15%
Altoona CDP	22	28%	33%	0%	39%
Ferndale CDP	-	0%	0%	0%	0%
Okahumpka CDP	10	0%	43%	0%	57%
Paisley CDP	12	0%	31%	0%	69%
Pittman CDP	-	0%	0%	0%	100%
Sorrento CDP	63	100%	0%	0%	0%
Unincorporated LC	4,297	45%	27%	15%	13%
Incorporated Totals:	10,310	41%	32%	19%	9%
<b>Total:</b>	<b>14,607</b>	<b>42%</b>	<b>30%</b>	<b>17%</b>	<b>10%</b>

Forty-two percent (6,801) of the renting households had incomes of less than \$20,000 and an overwhelming 71% of those (4,853/6,801) were experiencing rental costs of 30% or greater of their monthly household income. No other income bracket came

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close to these percentages. The income bracket of \$20,000-\$34,999 was next with 28% of their households (1,175/4,205) paying monthly rents in excess of 30% of their income.

Table 5-11. Renter Costs as Percentage of Household Income, 1999.

		Total # H/H w/Renter Costs < 20%		Total # H/H w/Renter Costs 20 - 29.9%		Total # H/H w/Renter Costs 30% & >		Unassigned H/H
# H/H w/ Income < \$19,999		Count	%	Count	%	Count	%	Count / %
Incorporated LC	4,702	213	5%	654	14%	3,455	73%	380 / 8%
Unincorporated LC	2,099	36	2%	282	13%	1,398	67%	383 / 18%
Subtotals:	6,801	249	4%	936	14%	4,853	71%	763 / 11%
<b># H/H w/ Income \$20,000 - \$34,999</b>								
Incorporated LC	2,605	684	26%	973	37%	754	29%	194 / 7%
Unincorporated LC	1,600	359	22%	650	41%	421	26%	170 / 11%
Subtotals:	4,205	1,043	25%	1,623	39%	1,175	28%	364 / 9%
<b># H/H w/ Income \$35,000 - \$49,999</b>								
Incorporated LC	1,509	867	57%	414	27%	116	8%	112 / 7%
Unincorporated LC	990	609	62%	175	18%	68	7%	138 / 14%
Subtotals:	2,499	1,476	59%	589	24%	184	7%	250 / 10%
<b># H/H w/ Income \$50,000 - \$74,999</b>								
Incorporated LC	1,117	945	85%	82	7%	46	4%	44 / 4%
Unincorporated LC	702	508	72%	71	10%	18	3%	105 / 15%
Subtotals:	1,819	1,453	80%	153	8%	64	4%	149 / 8%
<b># H/H w/ Income \$75,000 - \$99,999</b>								
Incorporated LC	298	238	80%	34	11%	10	3%	16 / 5%
Unincorporated LC	241	224	93%	0	0%	0	0%	17 / 7%
Subtotals:	539	462	86%	34	6%	10	2%	33 / 6%
<b># H/H w/ Income \$100,000 &gt;</b>								
Incorporated LC	187	137	73%	18	10%	0	0%	32 / 17%
Unincorporated LC	155	148	95%	0	0%	0	0%	7 / 5%
Subtotals:	342	285	83%	18	5%	0	0%	39 / 11%
<b>Incorporated Totals</b>	<b>10,418</b>	<b>3,084</b>	<b>30%</b>	<b>2,175</b>	<b>21%</b>	<b>4,381</b>	<b>42%</b>	<b>778 / 7%</b>
<b>Unincorporated Totals</b>	<b>5,787</b>	<b>1,884</b>	<b>33%</b>	<b>1,178</b>	<b>20%</b>	<b>1,905</b>	<b>33%</b>	<b>820 / 14%</b>
<b>County Totals:</b>	<b>16,205</b>	<b>4,968</b>	<b>31%</b>	<b>3,353</b>	<b>21%</b>	<b>6,286</b>	<b>39%</b>	<b>1,598 / 10%</b>

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***Owner Occupied Housing in the County***

As of the 2000 Census, 24% (17,173) of the owner-occupied dwelling units were valued under \$50,000. Homes from \$50,000 - \$99,999 accounted for 39% (27,956) of the total and 20% (14,726) were valued at \$100,000 - \$149,999. 12% (8,788) of the owner-occupied homes were valued between \$150,000 - \$250,000; 4% were between \$250,000 - \$400,000; and the final 1% of homes (863) was valued in excess of \$400,000.

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Table 5-17. Count of Owner-Occupied Dwelling Units by Value and Place, 2000.

Geography	Dwelling Units	< \$50,000	\$50,000 - \$99,999	\$100,000 - \$149,999	\$150,000 - \$249,999	\$250,000 - \$399,000	\$400,000 +
Altoona CDP	18	9	-	-	9	-	-
Astatula	404	141	210	43	4	1	5
Astor CDP	533	229	175	81	32	8	8
Clermont	3,003	254	1,116	902	609	78	44
Eustis	4,355	902	2,117	793	357	151	35
Ferndale CDP	86	13	34	10	29	-	-
Fruitland Park	910	185	565	119	26	-	15
Groveland	590	150	247	132	57	4	-
Howey-in-the-Hills	336	8	125	96	91	12	4
Lady Lake	5,634	996	3,437	894	290	17	-
Lake Kathryn CDP	230	173	43	14	-	-	-
Lake Mack CDP	356	229	116	11	-	-	-
Leesburg	3,974	1,426	1,921	308	243	49	27
Lisbon CDP	83	33	35	15	-	-	-
Mascotte	585	129	404	32	17	3	-
Minneola	1,497	35	583	640	183	45	11
Montverde	303	25	133	94	37	10	4
Mount Dora	2,667	245	1,018	593	539	201	71
Mt Plymouth CDP	1,028	239	425	259	68	29	8
Okahumpka CDP	76	46	30	-	-	-	-
Paisley CDP	271	112	118	31	10	-	-
Pine Lakes CDP	174	111	63	-	-	-	-
Pittman CDP	41	11	19	-	11	-	-
Silver Lake CDP	646	15	104	284	195	24	24
Sorrento CDP	218	76	111	21	10	-	-
Tavares	3,646	1,207	1,653	434	261	47	44
Umatilla	609	161	329	74	41	4	-
Yalaha CDP	442	40	147	167	63	25	-
Place Totals	32,715	7,200	15,278	6,047	3,182	708	300
Unincorporated LC	39,332	9,973	12,678	8,679	5,606	1,833	563
Totals:	72,047	17,173	27,956	14,726	8,788	2,541	863

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Table 5-18 provides the Top 5 cities within in each value category of owner-occupied dwelling units. Mount Dora placed 1<sup>st</sup> in the two highest categories and was second in the third category (\$150,000-\$249,999) and fifth in the fourth category. Clermont and Eustis had the next best two records for top home values. These cities were followed by Lady Lake which also had the largest count of moderately priced homes (4,433 under \$100,000).

Table 5-18. Count of Top 5 Owner-Occupied Dwelling Units by Value and Place

Geography	\$400,000 +	Geography	\$250,000 - \$399,000	Geography	\$150,000 - \$249,999
Mount Dora	71	Mount Dora	201	Clermont	609
Clermont	44	Eustis	151	Mount Dora	539
Tavares	44	Clermont	78	Eustis	357
Eustis	35	Leesburg	49	Lady Lake	290
Leesburg	27	Tavares	47	Tavares	261
Geography	\$100,000 - \$149,999	Geography	\$50,000 - \$99,999	Geography	< \$50,000
Clermont	902	Lady Lake	3,437	Leesburg	1,426
Lady Lake	894	Eustis	2,117	Tavares	1,207
Eustis	793	Leesburg	1,921	Lady Lake	996
Minneola	640	Tavares	1,653	Eustis	902
Mount Dora	593	Clermont	1,116	Clermont	254

Table 5-19 describes the actual monthly costs (inclusive of real estate taxes; fire, hazard, and flood insurance on the property; utilities-electricity, gas, and water and sewer, etc.) being incurred by home-owners throughout the County. 61% the home-owners have monthly costs under \$1,000 and 39% are paying over \$1,000 per month.

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Table 5-19. Count of Owner-Occupied Dwelling Units by Place and Monthly Costs, Lake County, 2000.

Place	Mortgaged Homes	Owner Costs < \$500	Owner Costs \$500 - \$699	Owner Costs \$700 - \$999	Owner Costs \$1,000 - \$1,249	Owner Costs \$1,250 - \$1,999	Owner Costs > \$2,000
Altoona CDP	9	-	9	-	-	-	-
Astatula	107	14	42	38	7	6	-
Astor CDP	97	-	43	22	24	8	-
Clermont	1,620	72	278	550	286	369	65
Eustis	2,383	207	582	887	347	339	21
Ferndale CDP	34	-	5	-	9	20	-
Fruitland Park	549	53	223	160	68	45	-
Groveland	325	49	56	104	61	45	10
Howey-in-the-Hills	217	7	24	69	44	67	6
Lady Lake	1,300	282	490	380	99	32	17
Lake Kathryn CDP	37	28	-	-	9	-	-
Lake Mack CDP	60	-	21	30	-	9	-
Leesburg	1,696	328	599	448	147	128	46
Lisbon CDP	16	-	-	9	7	-	-
Mascotte	408	49	143	155	33	22	6
Minneola	1,214	10	167	526	272	194	45
Montverde	196	5	25	96	33	37	-
Mount Dora	1,357	82	180	455	254	279	107
Mt Plymouth CDP	600	51	92	302	74	74	7
Okahumpka CDP	13	-	13	-	-	-	-
Paisley CDP	74	-	34	23	17	-	-
Pine Lakes CDP	53	10	32	11	-	-	-
Pittman CDP	8	-	-	8	-	-	-
Silver Lake CDP	434	7	29	98	94	146	60
Sorrento CDP	92	12	34	34	12	-	-
Tavares	1,211	141	422	302	190	142	14
Umatilla	333	53	104	102	35	34	5
Yalaha CDP	189	16	45	85	28	-	15
<b>Place Totals</b>	<b>14,632</b>	<b>1,476</b>	<b>3,692</b>	<b>4,894</b>	<b>2,150</b>	<b>1,996</b>	<b>424</b>
Unincorporated LC	15,798	1,110	2,165	5,145	3,144	3,467	767
<b>Totals:</b>	<b>30,430</b>	<b>2,586</b>	<b>5,857</b>	<b>10,039</b>	<b>5,294</b>	<b>5,463</b>	<b>1,191</b>

Table 5-20 shows us that the largest group of Owner Costs, the range of \$700-\$999, totals 10,039 units and is 32% of the units in the unincorporated areas and 33% (5,145) of the units in the incorporated areas (4,894). The remaining approximately 70% of the units have opposite directions as regards their course when looking at the municipal and County controlled areas. The unincorporated areas have a tendency towards higher owner-costs, 27% of the dwelling units (4,234) have costs greater than \$1,000. On the other hand, in the Incorporated areas, 35% of their units (5,168) have total monthly costs under \$1,000.

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Table 5-20. Distribution of Owner Costs in Lake County, 2000.

Range	Unincorporated Lake County		Incorporated Totals		Total
	Dwelling Units	%	Dwelling Units	%	
Owner Costs < \$500	1,110	7%	1,476	10%	2,586
Owner Costs \$500 - \$699	2,165	14%	3,692	25%	5,857
Owner Costs \$700 - \$999	5,145	32%	4,894	33%	10,039
Owner Costs \$1,000 - \$1,249	3,144	20%	2,150	15%	5,294
Owner Costs \$1,250 - \$1,999	3,467	22%	1,996	14%	5,463
Owner Costs > \$2,000	767	5%	424	3%	1,191
<b>Totals:</b>	<b>15,798</b>	<b>52%</b>	<b>14,632</b>	<b>48%</b>	<b>30,430</b>

Table 5-21 (below) shows that a trend first observed in renter-occupied housing is also occurring with owner-occupied housing. Like the lower income renters, lower income home-owners also used a greater share of their income to pay for housing expenses. In the income brackets of less than \$20,000 there are 6,776 persons (14.4%) and of those, 3,756, or 55%, were paying 30% or more of their monthly income for housing costs. The income bracket of \$20,000-\$34,999 which consisted of 9,476 (20%) home-owners had 33% of their ranks (3,151) paying over 30% of their monthly income towards their housing costs. The next five income brackets demonstrated that successively decreasing shares of their rank were paying 30% or more towards their monthly housing expenses. Specifically, the five income brackets over \$35,000 had shares of 16%, 6%, 4%, 1%, and 1%. Overall, the County had 20% (9,492) of its home-owners spending 30% or more of their income on housing costs while 58% (27,115 out of 47,132) were only spending 20% or less of their monthly income on housing costs.

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Table 5-21. Owner Costs as Percentage of Household Income, 1999.

		Total # H/H w/Owner Costs < 20%		Total # H/H w/Owner Costs 20% - 29.9%		Total # H/H w/Owner Costs 30% & >	
Owner Costs as % of Household Income	# H/H w/ Income < \$19,999	Count	%	Count	%	Count	%
Place	4,069	815	20%	758	19%	2,323	57%
Unincorporated LC	2,707	606	22%	522	19%	1,433	53%
Subtotals:	6,776	1,421	21%	1,280	19%	3,756	55%
# H/H w/ Income \$20,000 - \$34,999							
Place	5,063	2,217	44%	1,221	24%	1,625	32%
Unincorporated LC	4,413	2,232	51%	655	15%	1,526	35%
Subtotals:	9,476	4,449	47%	1,876	20%	3,151	33%
# H/H w/ Income \$35,000 - \$49,999							
Place	4,792	2,840	59%	1,320	28%	632	13%
Unincorporated LC	5,146	2,628	51%	1,534	30%	984	19%
Subtotals:	9,938	5,468	55%	2,854	29%	1,616	16%
# H/H w/ Income \$50,000 - \$74,999							
Place	5,045	3,578	71%	1,175	23%	292	6%
Unincorporated LC	5,886	3,728	63%	1,741	30%	417	7%
Subtotals:	10,931	7,306	67%	2,916	27%	709	6%
# H/H w/ Income \$75,000 - \$99,999							
Place	2,281	1,901	83%	342	15%	38	2%
Unincorporated LC	3,038	2,324	76%	533	18%	181	6%
Subtotals:	5,319	4,225	79%	875	16%	219	4%
# H/H w/ Income \$100,000 - \$149,999							
Place	1,261	1,125	89%	129	10%	7	1%
Unincorporated LC	1,808	1,616	89%	168	9%	24	1%
Subtotals:	3,069	2,741	89%	297	10%	31	1%
# H/H w/ Income \$150,000 & >							
Place	735	714	97%	21	3%	-	0%
Unincorporated LC	888	791	89%	64	7%	10	1%
Subtotals:	1,623	1,505	93%	85	5%	10	1%
<b>Place Totals</b>	<b>23,246</b>	<b>13,190</b>	<b>57%</b>	<b>4,966</b>	<b>21%</b>	<b>4,917</b>	<b>21%</b>
<b>Unincorporated Totals</b>	<b>23,886</b>	<b>13,925</b>	<b>58%</b>	<b>5,217</b>	<b>22%</b>	<b>4,575</b>	<b>19%</b>
<b>County Totals:</b>	<b>47,132</b>	<b>27,115</b>	<b>58%</b>	<b>10,183</b>	<b>22%</b>	<b>9,492</b>	<b>20%</b>

***Substandard Housing in the County***

Table 5-22 draws a comparison of 1980 vs. 2000 as regards housing units that lacked plumbing. There was a nearly 50% reduction in the number of units that lacked plumbing in 1980 (526) as compared to present day (279). The Census, however, does not tell us whether these units were improved or demolished. Even though we attempted

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to correlate the 1980 to 2000 figures, there was no method available to account for all the units. In some Census tracts there were actual increases to the number of units lacking facilities and not just reductions all around.

Table 5-22. Occupied housing units (Owner and Renter) Lacking Plumbing Facilities, 1980 vs. 2000.  
(Note: Logical disaggregation of split Tracts was not performed but rather an equal distribution of populations.) **TO BE MAPPED.**

2000 Census Tract	Occupied Units 1980	Occupied Units 2000	Lack Plumbing 2000	% Lacking Plumbing 2000	Lack Plumbing 1980	% Lacking Plumbing 1980
030101	2,203	3,385	14	0.41%	6	0.27%
030102	816	1,419	6	0.42%	0	0.00%
030103	1,521	3,529	12	0.34%	29	1.91%
030201	1,936	3,173	14	0.44%	36	1.86%
030203	437	2,112	-	0.00%	0	0.00%
030204 <sup>1</sup>	1,359	1,538	11	0.72%	13	0.96%
030205 <sup>1</sup>	1,359	2,291	-	0.00%	13	0.96%
030302	860	1,719	-	0.00%	35	4.07%
030303 <sup>2</sup>	1,394	3,409	9	0.26%	8	0.57%
030304 <sup>2</sup>	1,395	2,917	-	0.00%	8	0.57%
030402	1,801	3,389	15	0.44%	13	0.72%
030403 <sup>3</sup>	757	2,800	19	0.68%	7	0.92%
030404 <sup>3</sup>	757	5,675	25	0.44%	6	0.79%
030501	1,692	2,822	23	0.82%	79	4.67%
030502	1,594	2,072	-	0.00%	5	0.31%
030601	1,549	1,974	17	0.86%	0	0.00%
030602	1,523	1,138	-	0.00%	68	4.46%
030701	628	1,163	5	0.43%	0	0.00%
030702	655	891	6	0.67%	0	0.00%
030801	2,085	3,393	9	0.27%	24	1.15%
030802	1,064	2,516	-	0.00%	0	0.00%
030902	1,096	2,812	-	0.00%	0	0.00%
030911 <sup>4</sup>	2,019	3,339	-	0.00%	20	0.99%
030912 <sup>4</sup>	2,019	2,107	10	0.47%	21	1.04%
031000	899	1,543	2	0.13%	2	0.22%
031100	2,265	5,623	6	0.11%	47	2.08%
031201 <sup>5</sup>	1,131	3,538	41	1.16%	30	2.65%
031202 <sup>5</sup>	1,131	1,818	-	0.00%	31	2.74%
031301	517	1,448	11	0.76%	0	0.00%
031303	466	6,309	8	0.13%	6	1.29%
031304 <sup>6</sup>	1,361	4,254	16	0.38%	10	0.73%
031305 <sup>6</sup>	1,361	2,297	-	0.00%	9	0.66%
<b>TOTALS:</b>	<b>41,650</b>	<b>88,413</b>	<b>279</b>	<b>0.32%</b>	<b>526</b>	<b>0.51%</b>

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Table 5-23 brings to our attention the fact that along with those 279 units lacking plumbing there are also 230 units that have no kitchen facilities. Similar to the previous comparison attempted these units with no kitchen facilities do not always correspond, by census tract, to the units without plumbing.

Table 5-23. Occupied housing units (Owner and Renter) Lacking Plumbing & Kitchen Facilities, 2000. **TO BE MAPPED.**

2000 Census Tract	Total Dwelling Units	Total Occupied Units	Lack Plumbing 2000	% Lacking Plumbing	Lack Kitchen	% Lacking Kitchens
030101	3,835	3,385	14	0.41%	3	0.09%
030102	2,154	1,419	6	0.42%	6	0.42%
030103	4,058	3,529	12	0.34%	30	0.85%
030201	3,875	3,173	14	0.44%	-	0.00%
030203	2,301	2,112	-	0.00%	-	0.00%
030204	1,767	1,538	11	0.72%	-	0.00%
030205	2,457	2,291	-	0.00%	19	0.83%
030302	2,063	1,719	-	0.00%	-	0.00%
030303	3,943	3,409	9	0.26%	8	0.23%
030304	3,772	2,917	-	0.00%	-	0.00%
030402	3,862	3,389	15	0.44%	10	0.30%
030403	3,307	2,800	19	0.68%	10	0.36%
030404	6,454	5,675	25	0.44%	-	0.00%
030501	3,221	2,822	23	0.82%	11	0.39%
030502	2,353	2,072	-	0.00%	-	0.00%
030601	2,370	1,974	17	0.86%	8	0.41%
030602	1,350	1,138	-	0.00%	-	0.00%
030701	1,315	1,163	5	0.43%	27	2.32%
030702	1,045	891	6	0.67%	-	0.00%
030801	4,173	3,393	9	0.27%	-	0.00%
030802	3,281	2,516	-	0.00%	-	0.00%
030902	3,000	2,812	-	0.00%	12	0.43%
030911	3,837	3,339	-	0.00%	9	0.27%
030912	2,331	2,107	10	0.47%	16	0.76%
031000	1,747	1,543	2	0.13%	6	0.39%

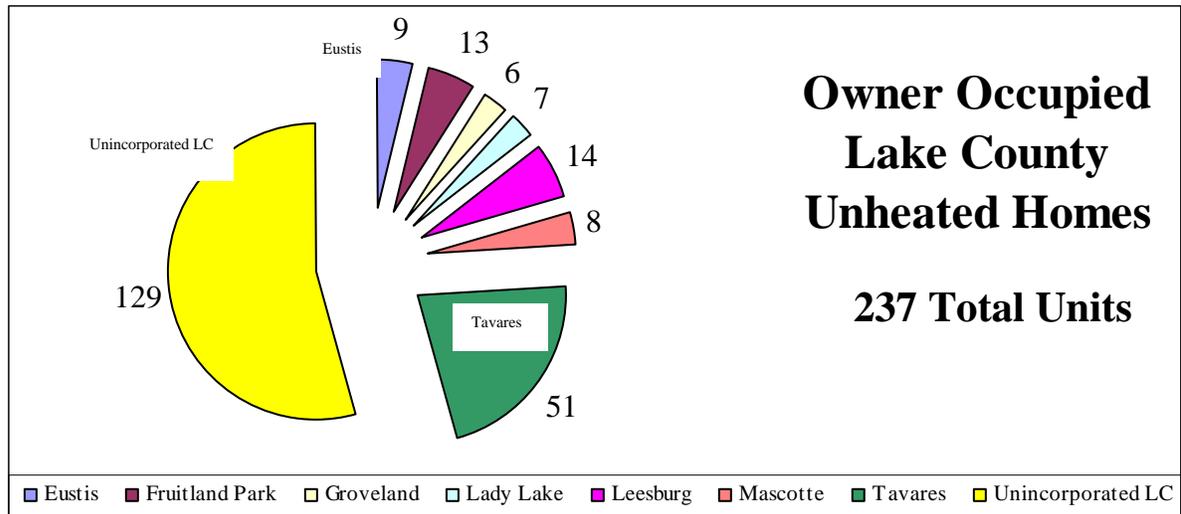
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Table 5-23...continued

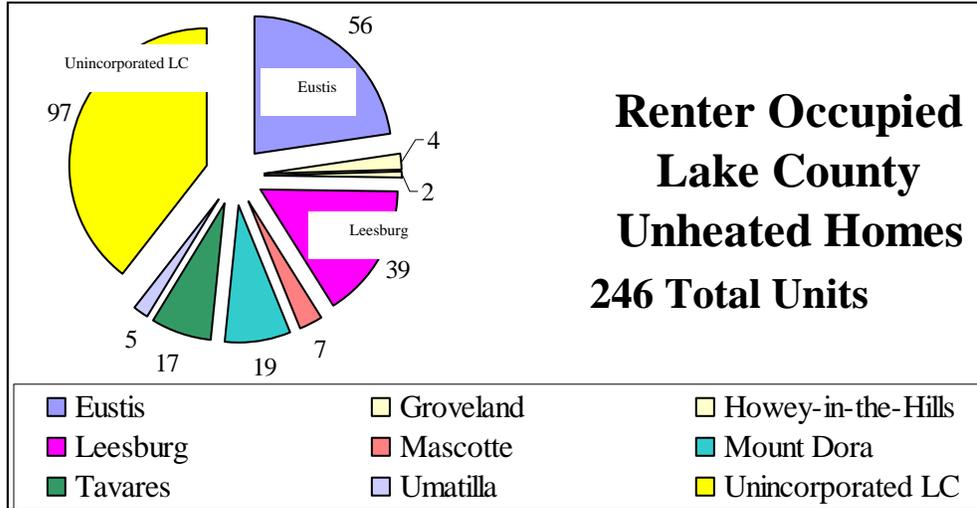
2000 Census Tract	Total Dwelling Units	Total Occupied Units	Lack Plumbing 2000	% Lacking Plumbing	Lack Kitchen	% Lacking Kitchens
31100	6,462	5,623	6	0.11%	9	0.16%
31201	4,605	3,538	41	1.16%	16	0.45%
31202	2,063	1,818	-	0.00%	5	0.28%
31301	1,571	1,448	11	0.76%	-	0.00%
31303	7,277	6,309	8	0.13%	-	0.00%
31304	4,478	4,254	16	0.38	25	0.59%
31305	2,503	2,297	-	0.00%	-	0.00%
<b>TOTALS:</b>	<b>102,830</b>	<b>88,413</b>	<b>279</b>	<b>0.32%</b>	<b>230</b>	<b>0.26%</b>

Figures 5-15 and 5-16, below, show the distribution throughout the County of the 483 dwelling units that have no provisions for heat.

Figure 3. Lake County Owner & Renter Occupied Unheated Homes as of 2000 Census.



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Overcrowding, typically defined as having more than one person per room, is more prevalent in four types of counties: (1) large multi-ethnic urban counties; (2) counties in the West and Upper Midwest with large populations of American Indians and Native Alaskans; (3) predominantly Latino communities; and (4) one which has historically described Lake County, namely agricultural counties. Lake County overall has a 2.73% overcrowding rate or 2,417 dwelling units out of the 88,413 in the County were overcrowded for the Census 2000 count. Mascotte, Groveland and Astatula have the largest concentration of overcrowded housing and also have larger Latino populations that supported the agricultural communities of Lake County. Table 5-24 details all occurrences of overcrowded housing in the County.

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Table 5-24. Overcrowded Owner and Renter Occupied Dwelling Units by Place.

Geography	Total Dwelling Units	Owner & Renter Occupied		Owner Occupied			Renter Occupied		
		Overcrowded Dwelling Units by Place	% Overcrowded Housing by Place	Dwelling Units	> 1 Person per Room	% Overcrowded Housing	Dwelling Units	> 1 Person per Room	% Overcrowded Housing
Lake County	88,413	2,417	2.73%	72,047	1,210	1.68%	16,366	1,207	7.38%
Astatula	479	28	5.85%	404	10	2.48%	75	18	24.00%
Clermont	4,180	141	3.37%	3,003	58	1.93%	1,177	83	7.05%
Eustis	6,419	252	3.93%	4,355	85	1.95%	2,064	167	8.09%
Fruitland Park	1,179	27	2.29%	910	16	1.76%	269	11	4.09%
Groveland	823	55	6.68%	590	31	5.25%	233	24	10.30%
Howey-in-the-Hills	390	10	2.56%	336	8	2.38%	54	2	3.70%
Lady Lake	6,136	22	0.36%	5,634	16	0.28%	502	6	1.20%
Leesburg	6,802	343	5.04%	3,974	102	2.57%	2,828	241	8.52%
Mascotte	787	127	16.14%	585	68	11.62%	202	59	29.21%
Minneola	1,869	60	3.21%	1,497	41	2.74%	372	19	5.11%
Montverde	359	6	1.67%	303	2	0.66%	56	4	7.14%
Mount Dora	4,129	147	3.56%	2,667	42	1.57%	1,462	105	7.18%
Tavares	4,544	120	2.64%	3,646	68	1.87%	898	52	5.79%
Umatilla	866	4	0.46%	609	4	0.66%	257	-	0.00%
Unincorporated LC	49,451	1,075	2.17%	43,534	659	1.51%	5,917	416	7.03%

***Affordable Rental and Home Ownership Programs in the County***

***Section 8 Housing Choice Voucher Program***

Landlords of privately owned rental units (which can be single family homes, apartment units, etc.) participating in the low-income rental assistance program, receive subsidies on behalf of qualified low-income tenants, allowing the tenants to pay a limited proportion (usually about 30%) of their income toward the rent. The Lake County Housing Agency presently assists 484 low-income families through the federally supported (U.S. Department of Housing & Urban Development) Section 8 program.

***SHIP***

SHIP is an acronym for the Florida *State Housing Initiatives Partnership* program. Florida Housing administers this program by providing the state's 67 counties state dollars that are used for both homeownership and rental housing programs on the

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local level. The Lake County Housing Agency and the Community Development division administer the program within the County. For the period 1999-2000, the Lake County SHIP Program expended \$1,399,504.63 helping 158 families.

Table 5-25 Allocation of SHIP Resources, 1999-2000

New Construction	\$598,944.20 = 73 homes
Financial Assistance (Existing homes)	\$295,137.90 = 53 homes
Home Repair Assistance	\$505,422.53 = 32 homes

The SHIP program is designed to help very low and low income households. Low income persons are defined as persons having income of 80% or less of the annual median income (AMI) adjusted for family size; very low income persons have 50% or less of the AMI; and extremely low income persons have incomes of 30% or less of the AMI.

Table 5-26. Income Levels for a Typical Family of Four, 2000.

2000 Lake County (Orlando MSA) AMI	\$49,600
Low Income (51-80% MFI)	Less than \$39,700
Very Low Income (31-50% MFI)	Less than \$24,800
Extremely Low Income (0-30% MFI)	Less than \$14,900

(Note: Orlando MSA consists of Lake, Orange, Osceola and Seminole Counties)

Table 5-27 Income Levels for a Typical Family of Four, 2004

2004 Lake County (Orlando MSA) AMI	\$54,700
Low Income, 80% or <	\$43,760
Very Low Income, 50% or <	\$27,350
Extremely Low Income, 30% or <	\$16,410

***Poverty Guidelines and Income Distribution in Lake County***

According to the 2000 Federal Poverty Guidelines, a family of four earning \$17,050 and below is considered to be in poverty. Table 5-28 shows us that for the year 2000, there were more than 13,809 (15.6%) families in Lake County that fell below the Federal poverty level, about 1 out of every 6 households. In 1990, when the poverty level was \$12,700, Lake County had over 14,289 (22%) families below the national poverty level. In 1990 this accounted for 1 out of every 5 households.

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Table 5-26a. Lake County Income Distributions, 1990 vs. 2000.

1990 (Poverty Level \$12,700; AMI \$37,500)			2000 (Poverty Level \$17,050; AMI \$49,600)		
Income Range	# of H/Hs	% of H/H	Income Range	# of H/Hs	% of H/H
Less than \$10,000	9998	15.4%	Less than \$10,000	7,414	8.4%
\$10,000 to \$14,999	7845	12.1%	\$10,000 to \$14,999	6,395	7.2%
\$15,000 to \$19,999	8292	12.8%	\$15,000 to \$19,999	6,922	7.8%
\$20,000 to \$24,999	7932	12.2%	\$20,000 to \$24,999	7,130	8.1%
\$25,000 to \$29,999	5924	9.1%	\$25,000 to \$29,999	7,095	8.0%
\$30,000 to \$34,999	5530	8.5%	\$30,000 to \$34,999	6,660	7.5%
\$35,000 to \$39,999	5530	8.5%	\$35,000 to \$39,999	6,210	7.0%
\$40,000 to \$44,999	3222	5.0%	\$40,000 to \$44,999	5,790	6.6%
\$45,000 to \$49,999	2410	3.7%	\$45,000 to \$49,999	5,205	5.9%
\$50,000 to \$59,999	3096	4.8%	\$50,000 to \$59,999	7,994	9.0%
\$60,000 to \$74,999	2504	3.9%	\$60,000 to \$74,999	8,173	9.2%
\$75,000 to \$99,999	1476	2.3%	\$75,000 to \$99,999	7,085	8.0%
\$100,000 to \$124,999	574	0.9%	\$100,000 to \$124,999	2,907	3.3%
\$125,000 to \$149,999	244	0.4%	\$125,000 to \$149,999	1,225	1.4%
\$150,000+	415	0.6%	\$150,000+	2,178	2.5%
<b>Total # of H/H:</b>	<b>64,992</b>	<b>100%</b>	<b>Total # of H/H:</b>	<b>88,383</b>	<b>100%</b>

Subtotal  
60.6%

***Impediments to Affordable Fair Housing Choice***

In a report entitled, *Public and Private Impediments*, staff of the Community Development division identified many impediments to fair housing choice. Below is a summary of their findings:

- All of the complaints received by the Department of Community Services since 2002 involved alleged violations of the familial status exemption.
- The Lake County Fair Housing Ordinance was updated in 2002 to reflect changes in the federal law about accommodating handicapped persons.
- Since the Fair Housing Ordinance was updated, most fair housing questions have been handled by the Department of Community Services and the few complaints received referred to the U. S. Department of Housing and Urban Development (HUD) and/or the Florida Commission on Human Relations. Also, all fair

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housing information disseminated by the County has come through Community Services.

- The number of developments now specifying an age limitation for occupancy in their advertising and prospectuses has increased significantly.
- The LDR's tend to segregate housing by density and separate residential districts from other land uses. Segregation by density and use artificially increases costs to develop and maintain housing, and thus reduces housing choices for lower income households. Land acquisition and site development costs are inflated because of the need to achieve minimum lot sizes, structure sizes, and right-of-way widths, and to observe required setbacks and frontages with resultant need to extend infrastructure
- Maximum allowable densities are seldom achieved due to the stringent requirements of the residential density point system.
- Segregation of land uses by density also tends to concentrate low income housing. This is contrary to the goals of fair housing legislation, which seeks to disperse low income housing.
- Segregation of land uses lowers accessibility and increases automobile dependency.
- In December of 2004, the Lake County Board of County Commissioners raised residential impact fees to over \$7,000 for a single family dwelling unit. The increase will in turn be passed on to new home buyers, thus raising new home prices and further restricting housing choices for lower income households.
- The County may need to amend its Code of Ordinances to require that the racial makeup of lay advisory boards reflects the racial composition of the general population. This needs to be accompanied by increased outreach to recruit minority members.
- The Lake County Housing Assistance Plan, prepared pursuant to the requirements of the State Housing Incentives Partnership (SHIP) program, outlines existing regulatory and administrative incentives to promote development of affordable housing. These include: 1) expedited permitting for affordable housing projects; 2) housing cost impact analyses of proposed ordinances, policies, regulations, and Comprehensive Plan amendments which could increase housing costs; 3) awarding of residential density points for affordable housing; and 4) allowance of cluster and zero lot line configurations.
- The County offers impact fee waivers of up to 75 percent to encourage development of housing affordable to very low and low income households.

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- Group homes for up to six residents are allowed by right in all residential districts; larger facilities housing 7 to 14 residents are permitted in high density residential and in commercial districts. There are no separation requirements for group homes.
- Lake County uses State Housing Initiatives Partnership (SHIP) funds to assist low income households to purchase homes. All applicants are required to complete six hours of homeownership training and credit counseling as part of the application process. The homeownership training includes a fair housing module informing them of their rights to obtain housing free from discrimination.
- There is no bias inherent in the Section 8 tenant selection process; however, the potential for discrimination exists when tenants attempt to select housing. Two such instances have been reported in recent years.
- Broadening of housing choice opportunities within Community Enhancement Areas should be an outcome of the CEA program.
- There continue to be inequities in the distribution of the County's infrastructure. Infrastructure deficits are most pronounced in the northern and most sparsely settled half of the County.
- Transportation and employment/housing linkages still pose housing choice impediments that disproportionately impact low/moderate income households including minorities. County residents are almost completely dependent upon automobiles to get around. There is no regularly scheduled or fixed route bus service.
- The fact that automobile dependency is so prevalent in Lake County led County government to now include linkages to employment and commercial centers as a factor in approvals of new residential developments.
- Many owners of low cost housing pay little or no property taxes. The homestead exemption was doubled in 1999 for property owners over 65 whose annual income is less than \$20,000. The second exemption does not apply to younger low income households who may be just as needy and have to struggle to pay property taxes.
- The Save Our Homes tax cap can impose a potentially insurmountable housing choice impediment to lower income prospective buyers, whose incomes are barely enough to qualify for a home purchase.
- Percentages of loans approved in the Orlando MSA increases with relative affluence of the borrower. However, approval rates for minorities (African-Americans and Hispanics) are lower than those for Whites in the same income categories. Approval rates for African-Americans are below those for Hispanics

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in all income categories but one; the difference narrows as household affluence increases.

- There appears to be very little difference in percentages of loans originated between males and females in the Orlando MSA.
- There appears to be no correlation between relative affluence and percentages of loans originated by census tract.
- The home maintenance classes required to participate in the SHIP Home Purchase Assistance program do not include a module on predatory lending. However, there has been enough predatory lending that the County does not subordinate unless the refinancing will result in a lower interest rate.

***Historic Housing***

Twenty sites have been identified within the borders of Lake County and are included in the National Registry of Historical Places.

Table 27 List of Historic Sites in Lake County

<u>Site Name</u>	<u>Address</u>	<u>City</u>	<u>Listed</u>
Bowers Bluff Middens Archeological District	Address Restricted	Astor	2/1/1980
Kimball Island Midden Archeological Site	Address Restricted	Astor	12/11/1979
Clermont Woman's Club	655 Broome St.	Clermont	1/7/1993
Clifford House	536 N. Bay St.	Eustis	4/4/1975
Ferran Park and the Alice McClelland Memorial Bandshell	Jct. of Ferran Park Rd. and Orange Ave.	Eustis	6/23/1994
Norton, Gould Hyde, House	1390 E. Lakeview Dr.	Eustis	5/16/1997
Pendleton, William Kimbrough, House	1208 Chesterfield Rd.	Eustis	1/13/1983
Taylor, Moses J., House	117 Diedrich St.	Eustis	8/1/1997
Woman's Club of Eustis	227 N. Center St.	Eustis	8/5/1991
Holy Trinity Episcopal Church	Spring Lake Rd.	Fruitland Park	12/27/1974
Howey House	Citrus St.	Howey in the Hills	1/27/1983
Lee School	207 N. Lee St.	Leesburg	2/17/1995
Mote--Morris House	1021 N. Main St.	Leesburg	12/27/1974
Donnelly House	Donnelly Ave.	Mount Dora	4/4/1975
Lakeside Inn	100 N. Alexander St.	Mount Dora	3/19/1987
Mount Dora A. C. L. Railroad Station, Old	341 Alexander St.	Mount Dora	3/5/1992
Campbell House	3147 Co. Rd. 470	Okahumpka	11/12/1999
Duncan, Harry C., House	426 Lake Dora Dr.	Tavares	8/8/1997
Lake County Courthouse	315 W. Main St.	Tavares	9/25/1998
Methodist Episcopal Church, South, at Umatilla	100 W. Guerrant St.	Umatilla	1/27/2000

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APPENDIX A

TERMS DEFINED

Below are definitions of commonly used terms included within this document.

1. *Dwelling Unit*: A house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters and for year-round housing. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall.
2. *Hispanic or Latino*: People who identify with the terms "Hispanic" or "Latino" are those who classify themselves in one of the specific Hispanic or Latino categories listed on the Census 2000 or ACS questionnaire—"Mexican," "Puerto Rican," or "Cuban"—as well as those who indicate that they are "other Spanish, Hispanic, or Latino." Origin can be viewed as the heritage, nationality group, lineage, or country of birth of the person or the person's parents or ancestors before their arrival in the United States. People who identify their origin as Spanish, Hispanic, or Latino may be of any race.
3. *Household*: A household includes all the people who occupy a dwelling unit as their usual place of residence.
4. *Household size*: The total number of people living in a dwelling unit.
5. *Incorporated Totals*: Refers to the total sum of items being referenced that lie within the municipal limits of the 14 cities and towns of Lake County.
6. *Median Rent*: The value at which half of the rents paid are higher and the other half is lower; also known as the middle-most value when they are sorted.
7. *Multi-Family Unit*: A building that contains more than one dwelling unit (for example, an apartment building).
8. *Place Totals*: Refers to the total sum of items being referenced that lie within all Incorporated areas as well as all Census Designated Places (CDPs) within Lake County. A Census Designated Place is a statistical entity, defined for each decennial census according to Census Bureau guidelines, comprising a densely settled concentration of population that is not within an incorporated place, but is locally identified by a name. CDPs are delineated cooperatively by state and local officials and the Census Bureau, following Census Bureau guidelines. Beginning with Census 2000 there are no size limits.
9. *Single Family Unit*: A structure containing one dwelling unit, designed for one family or household.
10. *Unincorporated Lake County*: Refers to all those areas of Lake County which have not previously been defined as being within the legal limits of the 14 incorporated municipalities of the County.