

Lake County's Comprehensive Plan EAR – Housing Element

Introduction

The purpose of this Evaluation and Appraisal Report is to assess the success or failure of the Housing Element of the Lake County Comprehensive Plan. This assessment must examine changes in the housing conditions within the County between 1990 and 1995, evaluate achievement of objectives, and identify changes in state requirements affecting the housing element. Based on this evaluation and appraisal, the housing element may need to be updated and revised. In performing this assessment, the County has taken the following steps:

Assembled Baseline Data.

Identified housing conditions at the time of plan adoption (1980 and 1990/91).

Identified existing housing conditions (1995/97).

Analyzed housing conditions within the County, compared data at the time of plan adoption with existing data, and identified problems related to development, physical deterioration, and location of land uses.

Evaluated the achievement of the objectives of the housing element, determined why certain objectives were not achieved, and assessed implementation of policies under each objective.

Identified future actions.

Identified anticipated amendments.

Baseline Data

The summary of housing conditions within the County is provided in the appendix. These baseline data will enable the County to compare changes in housing conditions within the County and make appropriate revisions to the housing element.

I. Housing Conditions at Time of Plan Adoption

When the housing element of the Lake County Comprehensive Plan was prepared in 1988/1991, most of the data in the housing element was derived from the 1980 census. Other more recent, non-census data was also used. These data and their citations from the housing element are shown in the Appendix. Some of the data is for the entire County, while other data relates only to the unincorporated County. These data must be compared to more recent data to assess changes in housing conditions within the County.

1980

According to the U.S. Census, the County's 1980 population was 104,870. In 1980, the County's housing units totaled 49,681, of which 27,116, or 54.6%, were located in the unincorporated County. In the unincorporated County, 61.4% of the housing units were single family units, 0.8% were multi-family units, and 37.8% were mobile homes. On a Countywide basis in 1980, 32,531 units (65.5%) were owner-occupied; 9,119 (18.4%) were renter occupied, and 8,031 (16.2%) were vacant and seasonal.

In 1980, the median household income was \$12,498. According to the 1980 census, the median monthly cost for owner occupied units was \$250.00, and median monthly rent was \$208.00. The breakdown of owner-occupied home values, owner-occupied monthly housing costs, and renter-occupied rents is provided in the Appendix.

According to the 1980 census of the 41,650 occupied housing units in the County, 524 were lacking complete plumbing facilities; 633 lacked complete kitchen facilities, 10,427 had no heating facilities, and 1,651 units had 1.01 or more persons per room.

1990

As indicated by census data, the County's 1990 population was 152,104. In 1990, the County's housing units totaled 75,707, of which 40,928, or 54.1%, were located in the unincorporated County. In the unincorporated County, 50.1% of the housing units were single family units, 2.5% were multi-family units, and 46.9% were mobile homes. On a Countywide basis in 1990, 49,839 units (65.8%) were owner-occupied; 13,777 (18.2%) were renter occupied, and 12,091 (16.0%) were vacant and seasonal.

By 1990, median household income had increased to \$23,395. According to the 1990 census, median housing value in the County in 1989 was \$67,300 and median monthly costs for owners was \$594 (with mortgages) and \$157 (without a mortgage) and median monthly rent was \$309. The breakdown of owner-occupied home values, owner-occupied monthly housing costs, and renter-occupied rents is provided in the Appendix.

According to the 1990 census of the 75,707 occupied housing units in the County, 357 were lacking complete plumbing facilities; 301 lacked complete kitchen facilities, 237 had no heating facilities, and 1,213 units had 1.01 or more persons per room.

In the Appendix, the 1990 population and housing estimates for the entire County and the unincorporated County are provided. Also, an estimate of future housing needs and land requirements to meet those needs is provided in the Appendix.

Historic Housing

In 1987, Lake County celebrated its 100th anniversary. The County is rich in history and contains many structures of historical significance. Many of the homes of historical significance are located within the corporate limits of the County's 14 municipalities. Mount Dora has 125 homes listed on the Florida Master Site File.

II. Current Housing Conditions (1995/97)

Current housing conditions information is provided in the Appendices. These data were derived from the 1990 census, the Affordable Housing Needs Assessment (AHNA) report prepared by the University of Florida for the Department of Community Affairs, and from local sources. The information for existing housing conditions will be compared to the data provided in the conditions at the time of plan adoption section to assess changes in housing conditions within the County.

According to the University of Florida, the 1995 Lake County population was estimated to be 176,931. The Appendix shows that there were 79,764 housing units existing in the County in 1995. Of these units, 44,184 (55.4%) were in the unincorporated County, and 35,580 units (44.6%) were in the municipalities. County wide in 1995, there were 47,100 (59.0%) single-family units; 8,462 (10.6%) multi-family units, and 24,202 (30.3%) mobile homes.

There are three (3) developments in Lake County constructed with HUD Section 202 funds. Eight-eight (88) out of 89 units are subsidized. Two of the complexes are in Leesburg and one in Eustis. There were 555 units developed through the LIHTC (Low-Income Rental Housing Tax Credit) and 434 units developed through the MRMF/SAIL (Mortgage Revenue Multifamily Bond/State Apartment Incentive Loan) program. As of April, 1997, the Lake County Housing Agency was funded for a total of 191 Certificates and 35 Vouchers through the Section 8 program. The City of Leesburg Housing Agency was funded for 95 Certificates and 105 Vouchers. USDA Rural Development (formerly Farmers Home Administration) has funded through the Section 515 Rental Housing program 1,559 units (711 family and 848 elderly units). There were also 136 Section 514 Farm Labor Housing Units.

The Department of Children and Family Services, through the Lake County Boys Ranch, licenses three shelter homes with a capacity of 28 children. There are eight group homes for children with a capacity of 41 children. In addition there are 149 families licensed to provide foster care for 1-5 children. There are 32 Assisted Living Facilities (formerly known as Adult Congregate Living Facilities). The licensed capacity of these facilities is shown in the accompanying inventory. The total capacity of these facilities is 1,294 persons. The State of Florida has registered the Florida Association of Christian Child Caring Agencies as an alternative licensing authority. In Lake County they have licensed two (2) facilities; the Green Isle Children's Ranch (capacity 18, plans for 40-60 children) and Harbor House - six (6) children. They also operate the Living Stone Foundation, a prison baby ministry. The foundation currently has 26 children in foster homes in central Florida, some of which are in Lake County. Demand far exceeds supply of facilities. These facilities grow slowly as they do not accept government funding.

Current population estimates and projections are provided in the Appendix under the existing conditions section.

Additional housing information is provided in the Appendix showing the relationship of household income and monthly housing costs. This is a useful tool in assessing affordable housing needs. According to the 1990 census, 9,201 households within the County were paying more than 30% of their income for housing costs.

Historic Housing

According to the FL Department of State, Division of Historical Resources, 1,355 historically significant housing sites are located in Lake County. Most of these structures (or recognized site for those torn down) are located within the 14 municipalities in Lake County. While all of these structures existed at the time of Plan adoption, a significant amount of new information has been added in the Eustis and Tavares areas. The County should hire a consultant(s) to document potential sites in the unincorporated portion of the County. The State is confident that with additional research more sites would be added to the Master Site File and be, potentially, eligible for the National Register of Historic Places.

III. Analysis

Housing analysis information is provided in the Appendix. This appendix includes population and housing unit estimates and projections for both the entire County and the unincorporated County; housing needs for the anticipated population; estimated housing demand; land requirements for the total estimated housing need; private sector housing delivery; and other information.

The County's population is growing at a relatively fast rate. Between 1980 and 1990, the County's population increased by 47,234 persons or 45%. Between 1990 and 1995, the County's population increased by 24,827 persons or 16.3%. The County's population increases for 1991, 1992, 1993, 1994, 1995, 1996, and 1997 were 3.3%, 3.5%, 3.1%, 2.4%, 3.4%, 3.0%, and 3.3%, respectively. An adequate supply and mix of housing for this growing population are important issues that the housing element must address.

Housing Production (Housing Delivery Process and Private Sector portion)

As indicated in the Appendix, the number of housing units in the County increased from 75,707 units in 1990 to 79,764 units in 1995, an increase of 5.4%. In the same period, the number of housing units in the unincorporated County increased from 40,853 units to 44,184 units, an increase of 8.2%.

As shown in the Appendix, the Affordable Housing Needs Assessment population and housing unit estimates and projections for the County are different than the 1991 comprehensive plan's population estimates and projections.

The County's housing delivery system consists of a public and private partnership. In the past, the County's role has been to provide lands with appropriate density, provide public facilities and services, and adopt regulations that will facilitate the provision of housing and especially affordable housing within the County. The private sector, on the other hand, provides the majority of financing as well as the actual construction of housing units. In this way, the public and private sectors work together to provide housing within Lake County.

As indicated in the Appendix, the private sector provides most of the needed housing units within the County without any direct government assistance. These represent a variety of housing units that accommodate households in various income categories. Between 1995 and 2010, it is estimated that an additional 102,411 single family and 10,654 multi-family housing units will be needed within the County. Of these, most units will be provided directly by the private sector without any government assistance, while the remaining units will need some sort of assistance.

Housing Affordability

To assess the availability of affordable housing units within the County, median housing value, median monthly rent, and median household income must be examined. Between 1980 and 1990, median monthly rent increased from \$208 per month to \$309 per month, an increase of 48.6%. At the same time, the median monthly cost for homeowners increased approximately 50%. From 1980 to 1990, median household income increased \$10,897 from \$12,498 to \$23,395, an increase of 87.2%. Also important is that the higher value of housing units and higher rents encourage developers to build more single-family and multi-family housing units.

According to the definition of affordable housing, a housing unit is affordable if a household's monthly housing expenses do not exceed 30% of the household's gross income. According to the 1990 census, 9,201 (18.2%) owner-occupied households within the County were paying more than 30% of their income for housing costs, for unincorporated Lake County, 5,545 (18.2%) owner-occupied households were paying more than 30% of their income for housing costs.

For renter-occupied housing units, 5,043 (38.9%) households within the County were paying more than 30% of their income for rent, for unincorporated Lake County 1,239 (30.2%) renter households were paying more than 30% of their income for rent. In some cases, this problem may be affordability, but in other cases this represents people choosing to spend a higher percentage of their income to obtain better housing. A further breakdown of housing costs as a percentage of household income is provided in the Appendix.

Generally, persons needing assistance are those in households having annual incomes of less than \$10,000, and those in which households have annual incomes of between \$10,000 to \$19,999. According to the 1990 census, 50.2% of owner-occupied households with incomes of less than \$10,000 and 82% of renter households in the same income bracket were paying more than 30% of their income for housing costs in 1989. In the same period 27.3% of owner-occupied households with incomes of between \$10,000 and \$19,999 and 50.2% of renter households in the same income bracket were paying more than 30% of their income for housing costs.

The County, through its Local Housing Assistance Program, is providing assistance to very low, low, and moderate income households. As of December 31, 1997, 575 households had received assistance from the County's program. The County's Local Housing Assistance Program works through a partnership of lenders, builders, contractors, real estate agents, non-profit organizations, and the County.

Even though funds are available through the County's Local Housing Assistance Program for assisting households, these funds are not sufficient to address all needs.

Housing Needs (Shortages and Surplus)

Affordable Housing

In preparing the Housing Element EAR, the County utilized the Shimberg Center's Affordable Housing Needs Assessment to determine current and anticipated housing needs. This needs assessment addressed all County residents, including households with special needs, rural residents, and farm workers.

According to the Shimberg Center, in 1995, Lake County had a deficit of affordable owner-occupied units for those with incomes of \$15,000 or less. There was also a deficit of affordable owner occupied units for those with incomes of \$55,000 or greater. Over all, for 1995, there was a surplus of affordable owner-occupied units. Lake County had a deficit of affordable renter-occupied units for those with incomes of \$10,000 or less. There is also a deficit of affordable renter-occupied units for those with incomes of \$25,000 or greater. Over all, for 1995, there was a deficit of affordable renter-occupied units. The housing shortage or surplus reflects the housing affordability factor (paying not more than 30% of household income for housing cost or rent) for owner occupied and renter occupied units.

Special Housing Needs

Utilizing information provided in the 1990 Census and the Shimberg Center's Affordable Housing Needs Assessment, the County estimated current and projected future housing needs for special populations such as the elderly, disabled and farm workers.

The County has a high percentage of elderly residents, 26,640 (25.4%) in 1980, 41,786 (27.5%) in 1990 and estimated at 50,747 (28.8%) for 1995. Many of these elderly residents, however, are affluent retirees who do not have housing affordability problems. The County is targeting SHIP funds to address those elderly residents with affordable housing needs.

The Census only reports disabilities of those persons aged 16 and above who are non-institutionalized. Disabilities can be either mobility or self-care limitations (or both). Each has the potential to affect housing needs. The 1990 Census reported disability information for all of Lake County and the Cities of Eustis and Leesburg. Less than 2.5% of the persons age 16 or older in Lake County are institutionalized. Of the remaining population, 8.2% of the total Lake County population, 8.7% of the Eustis population and 11.3% of the Leesburg population reported either a mobility or self-care limitation. Of those reporting a disability, 59.3% of the total Lake County population, 74.9% of the Eustis population and 60.1% of the Leesburg population were age 65 or older.

As structured, the Affordable Housing Need Assessment report does not provide separate estimates and projections for farm worker housing needs, instead including farm worker units with other seasonal units. For 1995, the Shimberg Center for

Affordable Housing estimated that Lake County had 1,051 migrant farm workers (almost all of whom were unaccompanied). The total number of persons in migrant worker households was 1,274. There is housing available for 1,434 farm workers. These projects can accommodate an additional 160 persons.

Substandard Housing Conditions

According to 1990 census data, a majority of the County's housing units, 61,110, (more than 80%) were built after 1960. With less than 20% of the County's housing stock having been built before 1960, there are few age related problems with the County's housing stock.

Between 1980 and 1990, the number of units lacking complete plumbing facilities declined 31.9% from 524 to 357, the number of units lacking complete kitchens declined 52.4% from 633 to 301, and the number of units with no heating facilities declined 97.7 % from 10,427 to 237. Using the lack of complete plumbing facilities and the lack of heating facilities as indicators of substandard condition, it can be seen that the number of substandard units has declined dramatically over time.

There is insufficient reliable information to determine the actual number of housing units having substandard conditions. The last housing conditions survey in Lake County took place in 1971. For that reason, there is a need for a more comprehensive survey of substandard housing units. These survey results can then be used to set more realistic targets as well as structuring more effective programs. Currently, the County is working with various community organizations to identify substandard housing units and to provide rehabilitation loans through the County's SHIP program. A more detailed survey would enhance those efforts.

Over-Crowded Conditions

Another housing condition that must be considered is over-crowding. Between 1980 and 1990, the number of units with over-crowded conditions decreased from 1,651 to 1,213 (a 26.5% decrease). Over-crowded conditions usually happen when families cannot afford to rent or buy a larger home that would accommodate their entire family. This segment of the population is usually facing housing affordability problems.

Infrastructure and Community Development Characteristics

Portions of the County do not have sufficient infrastructure in place for safe and sanitary living conditions. These areas lack paved roads, adequate drainage facilities, and centralized water and sewer. When these facilities are provided, the improvements are usually paid for through the assessment process. In this process, property owners who receive the benefit of the improvement pay some or most of the cost of the improvement. For some, however, this is not a viable solution since homeowners cannot afford to pay for assessments.

Besides assessments, there are other sources of funding for infrastructure improvements. Among these sources is the Community Development Block Grant (CDBG) Program. Recently, the County used a CDBG grant to make infrastructure improvements in the Hazard Homestead and Mount Plymouth areas. Although the CDBG program is a good funding source for infrastructure improvements, the program is competitive and has limited funds.

There is a need for a comprehensive survey to identify all areas needing infrastructure improvements. The County needs to identify all areas needing infrastructure improvements and, based on needs and the availability of resources, the County must identify ways to accomplish these improvements. Also, the County needs to prioritize improvements based on the severity of conditions existing in each area and the availability of resources.

Another important factor in improving neighborhoods is to increase the percentage of home ownership. Homeowners are more concerned about maintaining their property and their neighborhood. This is one advantage of the SHIP program.

County Regulations and Programs

Since adoption of the comprehensive plan, the County has established several new housing programs and regulations to address various housing problems. In addition, the County has reviewed its ordinances and regulations to determine if any caused unnecessary increases in housing costs. Where appropriate, the regulations and ordinances were revised to encourage the provision of affordable housing within the County.

The County's programs or regulations affecting affordable housing are as follows:

1. Expedited review of affordable housing projects.
2. Providing an affordable housing density bonus for projects.
3. Allowing for small lot subdivisions with reduced setbacks, lot size, and lot width requirements.
4. Allowing accessory residential units in all agricultural and residential zoning districts.
5. Permitting multi-family dwelling units in conjunction with commercial development.
6. Allowing zero lot line subdivisions.
7. Transfer of density provisions allowing density to be transferred from wetland properties to upland properties.

8. Establishment of a Local Housing Assistance Program, allowing the County to utilize State Housing Initiatives Partnership (SHIP) program funds for provision of affordable housing.

Some of these regulations, such as the affordable housing density bonus, the accessory dwelling unit provision, the allowance of multi-family dwelling units in conjunction with commercial development, and the provision for zero lot line subdivisions, have been used by developers throughout the unincorporated County.

Currently, the County's local housing assistance program is being fully implemented. As of December 31, 1997, 575 families had obtained downpayment/closing cost and rehabilitation loan assistance through the County's local housing assistance program.

IV. Unanticipated and Unforeseen Problems and Opportunities

Since the time of plan adoption, the County has encountered several problems and opportunities with respect to affordable housing. Following is a brief summary of these problems and opportunities.

Unforeseen Problems

In 1992, the state of Florida, was affected by a recession that gripped the nation. The recession had a negative impact on housing production, especially affordable housing production for very low and low income households. The lower (2.4%) increase in population in 1993 is a reflection of slower housing production. Having slowed the County's population growth, fewer housing units were needed.

Unanticipated Opportunities

Since the comprehensive plan was adopted in 1991, the County has experienced several unanticipated opportunities related to housing. In 1992, the legislature passed the Sadowski Act to provide funding for the provision of affordable housing. This legislation established the State Housing Initiatives Partnership Program (SHIP) which provides funds to local governments for affordable housing. Subsequent to passage of the Sadowski Act, the County approved its Local Housing Assistance Program (LHAP) and is now providing assistance to very low, low, and eligible moderate income households. The County provides assistance in the form of deferred payment, low interest loans for downpayment/closing costs, rehabilitation loans, impact fee loans or grants, and land acquisition loans to eligible applicants including non-profit organizations.

Consistent with its local housing assistance program, the County leverages its SHIP funds through a partnership program with private lenders. With this program, financial institutions provide first mortgage loans, while the County provides deferred payment, low interest downpayment/closing cost loans. As of December 31, 1997, the County had provided assistance to 575 eligible households.

Unlike the late 1980's, interest rates have recently been low enough to encourage housing production. Consequently, private developers and contractors have been actively involved in the housing provision.

V. Effect of Statutory and Rule Changes

Since the time of plan adoption, Chapter 163, F.S. and Chapter 9J.5, F.A.C. have been revised. As a result of these changes, several new policies are required. Following is a summary of the changes to Chapter 9J-5.010 which occurred between 1989 and 1994.

The purpose section has been expanded to indicate that local governments must develop appropriate plans and policies to meet identified or projected deficits in the supply of housing for:

1. moderate income households
2. low income households
3. very low income households
4. group homes
5. foster care facilities
6. households with special housing needs including rural and farm worker housing

The inventory section of the element has been revised to include an affordable housing needs assessment, when available. The state land planning agency (DCA) was required to prepare an affordable housing needs assessment, and local governments shall utilize data and analysis from that report. Local governments may conduct their own needs assessment, provided that it uses the methodology established by the DCA.

The following identifies changes to housing element requirements that must be addressed through the evaluation and appraisal process to ensure that the element is consistent with state rules and regulations:

Include a private sector housing delivery process within the existing housing delivery system.

1. Establish policy for provision of housing with particular emphasis on creation or preservation of affordable housing to minimize the need for additional local services and avoid the concentration of affordable housing units only in specific areas of the jurisdiction.
2. Establish a policy regarding specific programs and actions to streamline the permitting process and minimize costs and delays for housing, especially, affordable housing.
3. Establish a policy regarding the utilization of job training, job creation and economic solutions to address a portion of the local government affordable housing concerns is an optional policy encouraged by Chapter 163, F.S.
4. Establish a policy which confirms current arrangements with other local governments concerning affordable housing. If it is not economically feasible to meet affordable housing needs within its jurisdiction because of unusually high

property values within its jurisdiction, or if meeting that demand within its jurisdiction would require the direction of populations toward coastal high hazard areas, a local government may satisfy this criterion by having entered into an interlocal agreement with a nearby local government.

5. Establish a policy for designating within the local government jurisdiction sufficient sites at sufficient densities to accommodate the need for affordable housing over the planning timeframe.

Expedited Review

- 1) The processing of approvals of development orders or permits as defined in s. 163.3164(7) (*development order - any order granting, denying, or granting with conditions an application for a development permit*) and (8) (*development permit - any building permit, zoning permit, subdivision approval, rezoning, certification, special exception, variance, or any other official action of local government having the effect of permitting the development of land*), for affordable housing expedited to a greater degree than other projects.

The length of time required to process an application at any stage is in part a reflection of the quality of the application itself. Complete applications correctly filled out with all the necessary support material will always be easier and faster to process. These expedited review processes described below assume that all the information required was provided by the applicant at the time the application was requested. It also presumes that the Department of Growth Management remains fully staffed and that there are no extenuating circumstances which prevent the normal review processes from happening.

To qualify for an expedited review process as an “Affordable Housing” project; the application must be for the construction or renovation of dwelling units valued at or below 80% of the median price of a home in the Orlando Metropolitan Statistical Area (MSA) currently \$82,080. For residential subdivisions or Planned Unit Developments (PUD’s) outside the Wekiva River Protection Area, 30% of the dwelling units in each phase of the development must be affordable housing. This figure is drawn from the Lake County Land Development Regulations Section 3.03.03 as eligible for the maximum number of points under the Urban Area Residential Density Point System.

Residential subdivisions or Planned Unit Developments (PUD’s), in the Wekiva River Protection Area, must have 15% of the dwelling units in each phase of the development reserved for affordable housing. This figure is drawn from the Lake County Land Development Regulations Section 7.00.06 as eligible for the maximum number of affordable housing points under the Residential Development Point System.

“Sales price” or “value” means, in the case of acquisition of an existing or newly constructed unit, the amount on the executed sales contract. The sales price of any unit

must include the value of the land. In the case of rehabilitation or emergency repair of an existing unit, sales price or value must also include the cost of the improvements.

Building Permits

When the applicant files for a residential building permit, they are asked to provide the estimated value of the dwelling unit to the Building Services Division. If the value of the dwelling unit is less than \$82,020, it qualifies for an expedited plan review and data entry process. These applications are “jumped” to the front on the line. The normal processing time for a residential building permit is three working days. The expedited process reduces the turn around time to one working day. It must be noted however, that the review by Environmental Health (outside the jurisdiction of the County) can still take up to three days. The Building Services Division has an automated process for inspection requests. All calls for inspections, requested before 7:00 A.M., receive inspections the same day.

Zoning Permit

Applicants for zoning permits sign in at the counter upon their arrival and are assisted in order. With three full time staff processing zoning permits, the average waiting time is less than ten minutes. It takes 5 - 10 minutes to process a zoning permit for a residential structure.

Platting, Site Plan, Subdivision and other Residential Applications requiring DRS (Development Review Staff) Approval

Lake County has expanded the Fast Track “Lightning Team” Development Review process to include Affordable Housing projects. According to the Lake County Comprehensive Plan:

Policy 11-5.2: Fast Track Development Review. For those projects which meet established thresholds for job creation, etc. and are deemed to have a significant economic impact, a “Fast Track” status for development review will be assigned. Pursuant to a pre-application conference, a staff person will be assigned by the Senior Director of the Department of Planning and Development Services to shepherd the project through the review and permitting process. The assigned staff will monitor the progress of the project and report on its status at the weekly staff meeting. Fast Track status is determined by the Economic Development Coordinator, Senior Director of the Department of Planning and Development Services and the County Manager.

All residential applications requiring DRS approval that meet the definition of Affordable Housing shall be granted “Lightning Team” review. Development Review Staff (DRS) are the staff persons from County departments and State agencies who are responsible

for reviewing and making recommendations on development proposals prior to project approval.

Planning and Zoning Commission and Board of County Commissioners

Applications requiring review by the Planning and Zoning Commission and Board of County Commissioners include but are not limited to Rezoning, Conditional Uses, and Planned Unit Development (PUD) approvals. The normal processing schedule for these applications is three months. Applications are due by the first of each month and are heard during the third month following. Example: applications received by March 1st are heard by the Planning and Zoning Commission on the first Wednesday in May and by the Board of County Commissioners on the third Tuesday in May.

Beginning with the March 1998 application deadline, the Growth Management Department has reduced the processing schedule for affordable housing projects to 2 ½ months. Applicants are given an additional 15 days in which to file their applications.

Board of Adjustment

The Board of Adjustment is authorized to grant variances and waivers to requirements of the Land Development Regulations (LDR's) when it can be demonstrated that the purpose of the LDR's will be or has been achieved by other means, or when application of these Regulations would create a substantial hardship or violate principles of fairness.

The normal processing schedule for these applications is 1 ½ to 2 months. Applications are due by the first of each month and are heard during the following month. Example: applications received by March 1st are heard by the Board of Adjustment on the second Thursday in April.

Beginning with the March 1998 application deadline, the Department of Growth Management has reduced the processing schedule for affordable housing projects to 1 month. Applicants are given an additional 15 days in which to file their applications.

Other Official Action of Local Government

Lot of Record Determinations

The normal processing time for these applications is 2 weeks. Applications are received and processed in the order received.

Beginning March 1, 1998, the Department of Growth Management moved Affordable Housing projects to the front of the line and reduced the turn around time on Lot of Record Determinations for affordable housing projects to approximately 1 week.

Lot Line Deviations

The normal processing time for these applications is 2 weeks. Applications are received and processed in the order received.

Beginning March 1, 1998, the Department of Growth Management moved Affordable Housing projects to the front of the line and reduced the turn around time on Lot Line Deviations for affordable housing projects to 1 week.

Lot Splits

The normal processing time for these applications is 2 weeks. Applications are received and processed in the order received.

Beginning March 1, 1998, the Department of Growth Management moved Affordable Housing projects to the front of the line and reduced the turn around time on Lot Splits for affordable housing projects to one week.

Average Setbacks

Existing structures may be used to establish an average front setback in areas where existing structures do not conform to front setbacks established elsewhere in this section. Once established by the County Manager or designee, the average front setback shall be used as the minimum front setback on the side of the street from which existing structures were used to establish the average setback. Average front setbacks may also apply to corner lots. Existing principal structures may be used to establish an average shoreline and wetland setback in areas where existing structures do not conform to shoreline and wetland setbacks established elsewhere in this section. Once established by the County Manager or designee, the average shoreline and wetland setback shall be used as the minimum shoreline and wetland setback on the side of the wetland or water body from which existing structures were used to establish the average setback.

The normal processing time for these applications is one week. Applications are received and processed in the order received. Average Setbacks are measured on Thursdays.

Beginning March 1, 1998, the Department of Growth Management moved Affordable Housing projects to the front of the line and reduced the turn around time on Average Setbacks for affordable housing projects to 48 hours.

Mobile Home Counts

If a Lot of Record is located in:

1. Zoning districts A or RA which permit both Conventionally Built Homes and Mobile Homes and the Lot of Record is less than five (5) acres, then the following shall apply.
 - a. If within a one half ($\frac{1}{2}$) mile radius of the Lot of Record, the number of Conventionally Built Homes is equal to or greater than the number of Mobile Homes, then only a Conventionally Built Home shall be constructed on the Lot of Record.
 - b. If within a one half ($\frac{1}{2}$) mile radius of the Lot of Record, the number of Conventionally Built Homes is less than the number of Mobile Homes, then either a Conventionally Built Home or a Mobile Home may be constructed or placed on the Lot of Record.
 - c. The one half ($\frac{1}{2}$) mile radius shall include unincorporated and incorporated areas of Lake County, but shall exclude areas located in other counties.

The normal processing time for these applications is one week. Applications are received and processed in the order received. Mobile Home Counts are conducted on Thursdays.

Beginning March 1, 1998, the Department of Growth Management moved Affordable Housing projects to the front of the line and reduced the turn around time on Mobile Homes Counts for affordable housing projects to 48 hours.

Other Procedures and Applications

As other procedures and applications that affect affordable housing are identified, similar and appropriate measures will be taken to expedite the review process.

- 2) The establishment of a process by which a local government considers, before adoption; policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.

Lake County has added the following standard for review to the review and analysis of all policies, procedures, ordinances, regulations, or plan provisions before adoption to determine if implementation of said policies, procedures, ordinances, regulations, or plan provisions would increase the cost of housing:

Whether and the extent to which (estimated dollar amount and percent of increase) the proposed policies, procedures, ordinances, regulations, or plan provisions would result in the increased cost of housing. The potential to

increase the cost of housing shall not in itself be sufficient to recommend denial of any proposed changes to existing policies, procedures, ordinances, regulations, or plan provisions.

Consistency Determinations

Since the time of plan adoption, Chapter 163, F.S. and Chapter 9J.5, F.A.C. have been revised. As a result of these changes, however, several new policies are required.

Consistency with Rule 9J-5 F.A.C.

The Housing Element is consistent with Rule 9J-5, F.A.C.

Consistency with State Comprehensive Plan

The Housing Element remains consistent with the State Comprehensive Plan (Chapter 187, F.S.).

Consistency with Strategic Regional Policy Plan

The East Central Florida Regional Planning Council adopted its current strategic regional policy plan on June 24, 1998. The Housing Element is consistent with the East Central Florida Strategic Regional Policy Plan.

Consistency with Chapter 163. Part II. F.S.

The Housing Element remains consistent with Chapter 163.

VI. Objectives Report

| | |
|-------------------------------|---|
| Objective | OBJECTIVE 5-1: ASSURE THE AVAILABILITY OF AFFORDABLE AND ADEQUATE HOUSING. Manage Residential Growth Through Policies Herein That Foster Development Opportunities Supportive To A Diverse and Affordable Housing Market, and That Assist The Housing Delivery System To Provide For The Projected Need Of 25,365 Single Family, 2,066 Multiple Family and 20,709 Mobile Home Residential Dwelling Units By 1996, and To Provide An Additional 14,944 Units By 2005. |
| Conditions At Adoption | According to the US Census, in 1990, there were 20,452 single family, 1,014 multi-family and 19,147 mobile homes and 240 "other" residential units for a total of 40,853 dwelling units in unincorporated Lake County. These figures include all residential structures regardless of permanent or seasonal usage and does not consider vacancy. |
| Current Conditions | The adjusted 1995 estimate of housing units with permanent residents is 25,173 single family, 1,257 multi-family and 17,890 mobile homes (a total of 44,320 units). |
| Objective Measure | This objective has two (2) components to measure: 1. Has the housing delivery system provided for the projected need of 25,365 single family, 2,066 multi-family and 20,709 mobile homes by 1996; and 2. Will an additional 14,944 units become available by 2005? (1995 was substituted for 1996 as 1996 numbers are not readily available.) |
| Objective Achieved? | To estimate the number of permanent units in 1995, the 1990 Census data was added to the units permitted for the years 1990 through 1995. These numbers were then adjusted to subtract seasonal units. The adjusted 1995 estimate of housing units with permanent residents is 25,173 single family, 1,257 multi-family and 17,890 mobile homes (a total of 44,320 units). The estimate stated in the objective for single family units was extremely close but is a result of shifts in unit type constructed as noted below. When analyzing the difference, the discrepancy lies partially with multi-family units where the number of permits issued was 15% less than anticipated. These numbers are questionable as there is an ongoing problem of multi-family units being incorrectly coded by the number of structures rather than units permitted. Forty (40%) percent less mobile homes were permitted than anticipated. The housing unit projections were formulated |

using the growth patterns of the 1980's. Between 1980 and 1989, 14,208 mobile home permits were issued in Lake County averaging 1,421 units per year. Between 1990 and 1997, 5,305 mobile home permits were issued in Lake County averaging 758 units per year, approximately 1/2 the rate of the previous decade. These figures support a known shift in the market from mobile homes to conventional structures that explains some of the difference. The population projections of the County appear to be accurate so an additional portion of the discrepancy may be an increased number of persons per household. The shift from an agricultural/retirement community, to a commuter community, especially in South Lake County, and the overcrowded schools supports this argument.

Objective

OBJECTIVE 5-2: HOUSING OPPORTUNITIES FOR RURAL AND FARMWORKER HOUSEHOLDS. The Unincorporated County Shall Assure Availability Of Adequate Sites For Rural And Farmworker Households.

Conditions At Adoption

In 1980, Lake County had a population of 104,870 of which 63,715 (61%) was classified as Rural by the Census Bureau. By 1990, our population had increased to 152,104 of which 86,415 (57%) was classified as Rural. The 1980 Census identified 1,893 (2.97%) of the Rural population residing on farms. By 1990, only 1,582 (1.83%) of the Rural population was living on farms. Data remains unobtainable regarding calculations for farm worker populations. In 1980 there were 5,971 agricultural employees in Lake County. They represented 18.48% of the total employees in the County at that time. The agriculture industry in Lake County was severely impacted by freezes in 1983, 1985 and again in 1989. In 1990 there were 2,748 agricultural employees in Lake County. During the 1980's local employment opportunities increased greatly in Lake County, and agricultural employment fell to 6.19% of the total employees in the County.

Current Conditions

The results of the devastating freezes in the late 1980's are evident in the decline in the number of agricultural employees. It is not known what portion of this population remains in Lake County either with other employment or in skills retraining. Some portion of this population in all likelihood has sought employment elsewhere. The only data available is for migrant farm workers and agricultural employees. The migrant farm worker population is a segment of the population for which affordable housing is the greatest concern. For 1995, the Shimberg Center for Affordable Housing estimated Lake County had 1,051 migrant farm workers (almost all of whom are unaccompanied). The total number of persons in migrant worker households is 1,274. There is housing available for 1,434 persons resulting in the available capacity for an additional 160 persons. The most current data available on agricultural employees is for 1996. The total average annual agricultural employment in Lake County is up from the number reported in 1990 (3,358 persons). Agricultural employment as a percentage of total employment however, has dropped slightly to 6.07%. For more information on agricultural employment see the Economic Element.

Objective Measure Has the unincorporated County met the needs for rural and farm worker housing since Plan adoption?

Objective Achieved? Yes. Adequate rural land exists as more than 50% of Lake County's Land Use Map is designated as rural and adequate vacant agricultural zoned land exists for farm and non-farm related housing. For 1995 the Shimberg Center for Affordable Housing estimated that Lake County had 1,051 migrant farm workers (almost all of whom are unaccompanied). The total number of persons in migrant households is 1,274. There is housing available for 1,434 persons resulting in the available capacity for an additional 160 persons.

Objective OBJECTIVE 5-3: ADEQUATE SITES FOR VERY LOW, LOW AND MODERATE INCOME HOUSEHOLDS AND THOSE WITH SPECIAL HOUSING NEEDS. Establish Policies Herein Creating Adequate Housing Opportunities For Very Low, Low and Moderate Income Households, and Those Households With Special Housing Needs.

Conditions At Adoption At the time of plan adoption, it was calculated that there were more than 550,000 acres of undeveloped land in unincorporated Lake County. More than 250,000 acres (the majority of which was frozen over citrus grove) was available for residential development including housing opportunities for very low, low and moderate income households, and those households with special housing needs.

Current Conditions Today, 408,381 acres remain available for development. Sufficient land remains available for residential development even without considering redevelopment potential. It can assumed there has been adequate lands available for construction of housing for very low, low, and moderate income households. All land use categories, with the exception of Employment Centers, permit residential development. Permitted densities for residential development ranged from 1 dwelling unit per 40 acres in the Wekiva A-1-40 Sending Area to 7 dwelling units per acre in the Urban land use category.

Objective Measure Was adequate land available for the construction of new very low, low, and moderate income household units.

Objective Achieved? Objective has been partially achieved. As stated above, 408,381 acres remain available for development. Land use categories do not address availability of land by income level. All residential land use categories are designed to accommodate a variety of structure types. Minimum structure sizes range from 850 to 1,500 square feet.

Objective OBJECTIVE 5-4: ADEQUATE SITES FOR MOBILE HOMES. Assure That Adequate Sites Are Available For Mobile Homes.

Conditions At Adoption According to the US Census, in 1990, there were 26,877 mobile homes in Lake County. Seventy-one (71.2%) percent or 19,147 units were in unincorporated Lake County. These figures include all units regardless of permanent or seasonal usage and also does not consider vacancy. Approximately eighteen percent (17.6% County wide, 17.8% unincorporated Lake County) of these units were seasonal, recreational, and migrant housing units.

Current Conditions The Shimberg Center for Affordable Housing estimated that there were 24,202 mobile homes in Lake County (17,828 units in unincorporated Lake County) occupied on a permanent (non-seasonal) basis in 1995. There were approximately 5,166 mobile homes in Lake County used for seasonal, recreational, or migrant housing at the same time. At least 3,400 of these units are in the unincorporated portion of Lake County.

Objective Measure Are adequate sites available for mobile home in Lake County?

Objective Achieved? Yes. Sufficient land remains available for all types of residential development including mobile homes. Based on zoning classifications, all agricultural and ranchette zoned lands have the potential to be utilized for either conventional or mobile home construction. Additionally, the R-7 (mixed residential), RM (mobile home residential), and RMRP (residential mobile home rental park) zoning districts allow for the placement of mobile homes use.

Objective OBJECTIVE 5-5: ADEQUATE SITES FOR GROUP HOMES, COMMUNITY RESIDENTIAL CARE FACILITIES AND FOSTER CARE FACILITIES LICENSED OR FUNDED BY THE FLORIDA DEPARTMENT OF HEALTH AND REHABILITATIVE SERVICES (HRS). Assure That Adequate Sites Are Available For Group Homes, Community Residential Care Facilities, And Foster Care Facilities Licensed Or Funded By The Florida Department Of Health And Rehabilitative Services.

Conditions At Adoption At time of plan adoption, four (4) group homes were identified with a capacity of 92 residents. An additional 6 bed facility was in the process of being licensed. There were nineteen (19) adult congregate living facilities with a capacity of 1,037 residents.

Current Conditions The Department of Children and Family Services, through the Lake County Boys Ranch, licenses three shelter homes with a capacity of 28 children. There are eight group homes for children with a capacity of 41 children. In addition there are 149 families licensed to provide foster care for 1-5 children. There are 32 Assisted Living Facilities (formerly known as Adult Congregate Living Facilities). The licensed capacity of these facilities is shown in the accompanying inventory. The total capacity of these facilities is 1,294 persons. The State of Florida has registered the Florida Association of Christian Child Caring Agencies as an alternative licensing authority. In Lake County they have licensed two (2) facilities; the Green Isle Children's Ranch (capacity 18, plans for 40-60 children) and Harbor House - six (6) children. They also operate the Living Stone Foundation, a prison baby ministry. The foundation currently has 26 children in foster homes in central Florida some of which are in Lake County.

Objective Measure Were additional facilities provided to meet increased demands for group homes, community residential care facilities and foster care facilities?

Objective Achieved? Based upon analysis of current conditions, it appears that adequate sites were available for group homes, foster care facilities and community residential care facilities.

Objective OBJECTIVE 5-6: IDENTIFICATION AND CONSERVATION OF HISTORICALLY SIGNIFICANT HOUSING. Identify Historically Significant Housing and Promote Conservation and Restoration Of Such Structures.

Conditions At Adoption According to the July 9, 1991 Housing Element Data and Analysis inventory, most of the homes of historical significance are located within the 14 municipalities in Lake County. The majority (more than 125) are in the City of Mount Dora. The plan listed 12 homes of historical significance, five (5) of which were in unincorporated Lake County.

Current Conditions In 1987, Lake County celebrated its 100th anniversary. The County is rich in history and contains many structures of historical significance. Many of the homes of historical significance are located within the corporate limits of the County's 14 municipalities. Mount Dora has 125 homes listed on the Florida Master Site File (not listed below because they are within the city and are not listed on the National Register of Historic Places). Table 5-14 and Map 5-3 inventory 12 homes of historical significance located in Lake County. Of the 12 homes listed, five (5) are located within the unincorporated County.

Objective Measure The number of historically significant housing sites in Lake County that were identified and conserved/restored.

Objective Achieved? According to the FL Department of State, Division of Historical Resources, 1,355 historically significant housing sites are located in Lake County. Most of these structures (or recognized site for those torn down) are located with the 14 municipalities in Lake County. While all of these structures existed at the time of Plan adoption, a significant amount of new information has been added in the Eustis and Tavares areas. The County should hire a consultant(s) to document potential sites in the unincorporated portion of the County. The State is confident that with additional research more sites would be added to the Master Site File and, potentially, be eligible for the National Register of Historic Places.

| | |
|-------------------------------|---|
| Objective | OBJECTIVE 5-7: PROMOTE STABILIZATION OF RESIDENTIAL AREAS AND CONSERVATION OF THE HOUSING STOCK. Principles and Guidelines Shall Be Incorporated In The Land Development Regulations To Promote The Rehabilitation Of Housing, Regulate Demolition, Improve Housing Quality, Support Neighborhood Character, and Promote The Availability Of Affordable Housing. |
| Conditions At Adoption | The last Housing Conditions Survey was done in 1971. Permits were required in order to demolish any structures. |
| Current Conditions | Much has been done to implement the Policies under this Objective. Permits are required before demolishing structures. The Building Services Division succeeded in getting the Board of County Commissioners to support and adopt a Minimum Housing Code in December 1997. |
| Objective Measure | How many principles and or guidelines were incorporated in the LDRs to address rehabilitation of housing, regulate demolition, improve housing quality, support neighborhood character and promote availability of affordable housing? |
| Objective Achieved? | While not all these issues were addressed in the LDRs, there were several other programs that accomplished this objective: 1 Permits are required before demolishing structures; 2. The Building Services Division succeeded in getting the Board of County Commissioners to support and adopt a Minimum Housing Code in December 1997; and 3. Thirty-five (35%) percent of SHIP funds are available for rehabilitation of existing housing. The Lake County Land Development Regulations have been completely overhauled three (3) times and numerous other less significant revisions made in an effort to reduce conflicts and prevent the siting of incompatible land uses. The survey of housing conditions is the only significant component of the objective not yet accomplished. Once the number of substandard housing units below code are identified, funding sources will be needed to assist low and very low income to rehabilitate these units. |

Objective OBJECTIVE 5-8: RELOCATION HOUSING. Assist Households In the Relocation Of Housing.

Conditions At Adoption No actions by Lake County required the use of the governmental funds for housing relocation assistance.

Current Conditions No actions by Lake County have required the use of the governmental funds for housing relocation assistance.

Objective Measure Have any actions by Lake County required the use of the governmental funds for housing relocation assistance per F.S. 421.55 Relocation of displaced persons as stated below. (1) It is the intent of the Legislature to authorize the state and its departments, agencies, political subdivisions, and legislatively established port and airport authorities to comply with the provisions and requirements of the Surface Transportation and Uniform Relocation Assistance Act of 1987, Pub. L. No. 100-17, in those public projects or programs for which federal or federal-aid funds are available and are used. (2) As used in this section:(a) "State" means the State of Florida, any department, agency or political subdivision thereof, or any port or airport authority established by the Legislature.(b) "Public Law No. 100-17" means the Surface Transportation and Uniform Relocation Assistance Act of 1987 adopted by the United States Congress.(c) "Displaced person" means any individual, partnership, corporation, or association that is required to move from any real property on or after March 20, 1972, as a result of the acquisition of such real property for public purposes, or who, as the result of the acquisition for public purposes of real property on which such person is conducting a business or farm operation as defined in Pub. L. No. 100-17, is required to move said business or farm operation. (3) The state is authorized and empowered, in acquiring real property for use in any public project or program in which federal or federal-aid funds are used, to make all such relocation and other payments to or for displaced persons as are required under the provisions of Pub. L. No. 100-17, and to provide such displaced persons with relocation services and make available to them replacement dwellings, as required by Pub. L. No. 100-17. (4) The state is authorized and empowered, in acquiring real property for use in any public project or program in which federal or federal-aid funds are used, to follow and conform with the land acquisition policies set forth in Pub. L. No. 100-17, and to pay or reimburse owners of property so acquired in the manner

specified in Pub. L. No. 100-17. This authority shall include, as to federal-aid highways and airports, as a last resort, the use of eminent domain powers to acquire real property for replacement housing as required by Pub. L. No. 100-17.

Objective Achieved?

No actions by Lake County have required the use of the governmental funds for housing relocation assistance.

Objective OBJECTIVE 5-9: FORMULATION OF HOUSING IMPLEMENTATION PROGRAMS AND STRATEGIES. Establish Mechanisms To Improve the Implementation Of Housing Programs.

Conditions At Adoption Lake County managed a housing assistance program through participation in HUD 202 programs (elderly housing), Section 8 Housing programs (rental assistance) and Farmers Home Administration (now USDA Rural Development) subsidized long-term loans for housing construction.

Current Conditions Very little has been done to implement the Policies under this Objective. The Affordable Housing Advisory Committee (formerly Task Force) has been established and serves as an advisory body to the Community Services Department and the Board of County Commissioners on Affordable Housing issues. There are three (3) developments in Lake County constructed with HUD Section 202 funds. Eighty-eight (88) out of 89 units are subsidized. Two of the complexes are in Leesburg and one in Eustis. There were 555 units developed through the LIHTC (Low-Income Rental Housing Tax Credit) and 434 units developed through the MRMF/SAIL (Mortgage Revenue Multifamily Bond/State Apartment Incentive Loan) program. As of April, 1997, the Lake County Housing Agency was funded for a total of 191 Certificates and 35 Vouchers through the Section 8 program. The City of Leesburg Housing Agency was funded for 95 Certificates and 105 Vouchers. USDA Rural Development (formerly Farmers Home Administration) has funded through the Section 515 Rental Housing program, 1,559 units (711 family and 848 elderly units). There were also 136 Section 514 Farm Labor Housing Units.

Objective Measure Have mechanisms been established to improve the implementation of housing programs?

Objective Achieved? Yes. In 1992, the Florida legislature passed the Sadowski Act to provide funding for the provision of affordable housing. At the same time, the State Housing Initiatives Partnership Program (SHIP) was established to provide funds to local governments for affordable housing. Lake County has an approved Local Housing Assistance Program (LHAP) and is now providing assistance to very-low, low, and eligible moderate income households. The County can offer Finance Assistance, New Home Construction, Emergency

Repair and Rehabilitation. Through these programs 67 households were assisted with FY92/93 funds, 89 households with FY 93/94 funds, 70 households with FY 94/95, 168 households with FY 95/96 and 181 households with FY 96/97 funds. The County leverages its SHIP funds through a partnership program with private lenders and non-profit and for-profit agencies. With this program, the financial institutions provide first mortgage loans; while the County provides deferred payment, no interest downpayment/closing cost loans.

VI. Anticipated Amendments

The following are the anticipated amendments and future actions for this Element. Lake County anticipates being able to process three (3) amendment cycles during the designated time frame for EAR based amendments. The Schedule for Submittal identifies the anticipated cycle for the amendments: AC-1 - Amendment Cycle 1, AC-2 - Amendment Cycle 2, and Amendment Cycle 3 to be scheduled later.

| Objective/ Policy Number | Nature of Amendment | Schedule for Submittal |
|--------------------------------------|---|------------------------------|
| Objective 5-1 | Revise and update housing unit projections | AC-3 |
| Policy 5-1.1 | Add specific definitions | AC-1 |
| Policy 5-1.2 | Changes deferred to Future Land Use Committee | AC-3 |
| Policy 5-1.3 | Policy as written is cumbersome, should be rewritten to simplify. Also, the window for future demand should be advanced to 2010. | AC-3 |
| Policy 5-1.5 | Affordable Housing Task Force not the appropriate reviewers. Complete "one stop permitting" may not be realistic. Most offices are now within ½ block of each other. Some permits such as DOT and SJRWMD are the exceptions. | AC-3 |
| Policy 5-1.6 | Revise Title of Policy to read Provide Incentives for Affordable Housing. | AC-2 |
| Policy 5-1.7 | Change date to 1999. | AC-3 |
| Policy 5-1.8 | LDR reference is not appropriate, it takes education of the public. | AC-3 |
| New Policy Under Objective 5-1 | Financial incentives - write a new policy directing the County to find funding sources to offset the cost of impact fees etc. to allow the use of impact fee waivers already approved. | AC-3 |
| Objective 5-2 | Revise to clarify "rural" | AC-2 |
| Policy 5-2.1 | Delete references to (data and) analysis section. | AC-3 |
| Objective 5-3 | Revise to include specific measurable objectives using the Affordable Housing Needs Assessment prepared by the Shimberg Center for Affordable Housing and the Florida Department of Community Affairs. Delete unnecessary phrase "Establish policies herein". | AC-3 |
| Policy 5-3.1 | Revise to reflect that structural integrity and architectural design should not be sacrificed in the interests of cost savings. Minimum floor area and lot sizes are not incentives for affordable housing. | AC-2 |
| Policy 5-3.2 | Revise. The Land Development Regulations now include minimum square footage requirements for housing units. | AC-2 |
| Policy 5-3.3 | Social Security information is confidential. The analysis should be done before the Housing Incentives Plan is revised. | AC-3 |

| Objective/ Policy Number | Nature of Amendment | Schedule for Submittal |
|---|---|---------------------------------------|
| Policy 5-3.4 | Change name from Farmers' Home Administration to USDA Rural Development. | AC-1 |
| Objective 5-4 | Revise to include specific measurable objectives using the Affordable Housing Needs Assessment prepared by the Shimberg Center for Affordable Housing and the Florida Department of Community Affairs. | AC-3 |
| Policy 5-4.4 | Remove date, provisions for accessory units have been placed in the Land Development Regulations. Also remove restrictions on the number of occupants, as it is not enforceable. | AC-1 |
| Objective 5-5 | Change reference to Dept. Of Children and Family Services. There are also private agencies authorized to license and fund these services. | AC-2 |
| Policy 5-5.1 | Delete references to HRS license. There are also private agencies authorized to license and fund these services. | AC-2 |
| Policy 5-5.2 | Revise to include definitions and merge with Policy 5-5.3. Multi-family development is virtually non-existent in Lake County except as a conditional use requiring public hearings. There is a need to expand location possibilities for both group homes and multi-family development. | AC-3 |
| Policy 5-5.3 | Merge with Policy 5-5.2 and delete. | AC-2 |
| Objective 5-6 | Maintain and expand to include other related sites and facilities such as "Centennial Farms". | AC-3 |
| Policy 5-6.4 | Change date to 1999. | AC-3 |
| Objective 5-7 | Revise to include our other programs in the County. | AC-3 |
| Policy 5-7.2 | Revise to maintain, done in Dec. 1997 by Building Services. | AC-1 |
| Policy 5-7.4 | Revise to set a date for the first update of the Housing Conditions Survey since 1971 and then require updates every 5 years. | AC-3 |
| Policy 5-7.5 | Revise to reflect continued use of the existing comprehensive housing rehabilitation program. | AC-1 |
| Policy 5-7.7 | Revise to reflect continued encouragement of mixed use developments. | AC-1 |
| Objective 5-8 | Revise to clarify when assistance is to be offered. | AC-2 |
| Policy 5-8.2 | Revise to remove date. | AC-3 |
| Objective 5-9 | Revise to make measurable and include language that would establish, fund and implement specific actions. | AC-3 |
| Policy 5-9.2 | Revise to continue coordination. | AC-1 |
| Policy 5-9.3 | Change date. | AC-3 |
| Policy 5-9.4 | Revise to annually and specify residential land use allocations regardless of land use category. | AC-3 |

| Objective/ Policy Number | Nature of Amendment | Schedule for Submittal |
|---|---|---------------------------------------|
| Policy 5-9.5 | Revise to analyze annually. | AC-3 |
| Policy 5-9.6 | Revise date to coincide with the Yr. 2000 census. | AC-3 |
| New Policy | <ol style="list-style-type: none"> 1. Establish policy for provision of housing with particular emphasis on creation or preservation of affordable housing to minimize the need for additional local services and avoid the concentration of affordable housing unit only in specific areas of the jurisdiction. 2. Establish a policy regarding specific programs and actions to streamline the permitting process and minimize costs and delays for housing, especially, affordable housing. 3. Establish a policy regarding specific programs and actions to streamline the permitting process and minimize costs and delays for housing, especially, affordable housing. 4. Establish a policy regarding the utilization of job training, job creating and economic solutions to address a portion of the local government affordable housing concerns is an optional policy encouraged by Chapter 163, F.S. 5. Establish a policy, which confirms current arrangements with other local governments concerning affordable housing. If it is not economically feasible to meet affordable housing needs within its jurisdiction because of unusually high property values within its jurisdiction, or if meeting that demand within its jurisdiction would require the direction of population toward coastal high hazard areas, a local government may satisfy this criterion by having entered into an inter local agreement with a nearby local government. | AC-2 |
| New Policy | Add Policy to recommend a joint city/county private Utility comprehensive survey to identify areas needing infrastructure improvement. | AC-2 |
| Element Wide Amendment | Revise the Element to include all applicable changes to 9J-5 F.A.C. and all other applicable statutory and rule changes and amend Plan as necessary. | AC-1 |

Summary

Recommendations to Address planning Issues