



LAKE COUNTY
FLORIDA

HOUSING ELEMENT
Data, Inventory & Analysis
2030 Planning Horizon

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

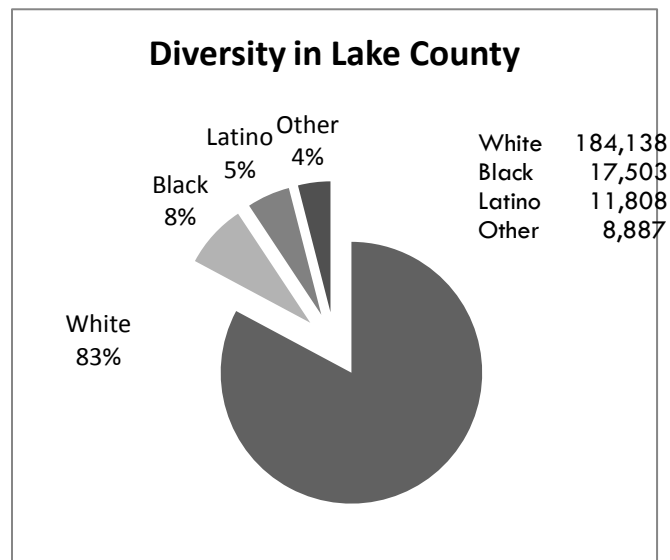
The purpose of the Housing Element is to identify where surpluses and deficits exist in the current and future County housing supply and to develop the appropriate plans and policies which will guide the production of the quantity and types of housing units necessary to meet the identified demand. The 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. Unless otherwise noted, all data discussed and described herein was obtained from the 2000 U.S. Census (www.factfinder.census.gov). All data, charts, and tables obtained from the U.S. Census will be updated when the 2010 data is available.

OVERVIEW OF LAKE COUNTY

DIVERSITY & POPULATION

Census 2000 showed that of the 67 counties within the state of Florida, Lake County was ranked 21st in total population with a total of 210,528 full time residents. Figure 1 provides a detailed breakdown by Race and Hispanic ethnicity of the population of the County. Please note that the sum of the various races in the figure below exceeds the total County population because Latinos are not a homogeneous racial group.

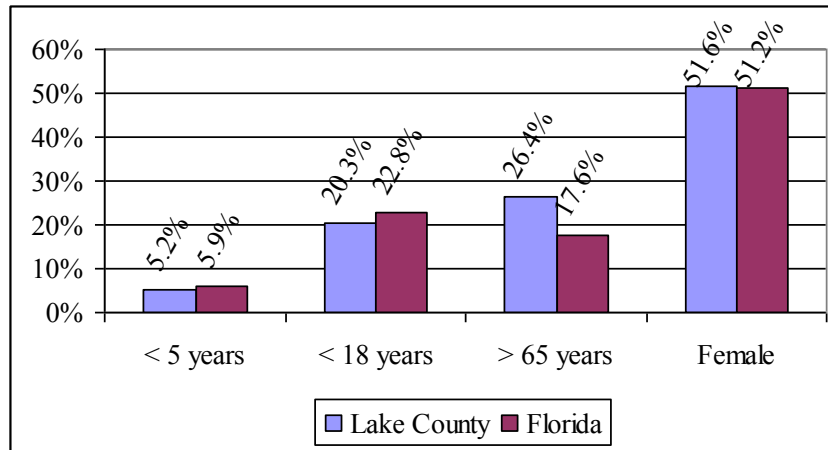
Figure 1 - Lake County Diversity 2000



Source: U. S. Bureau of the Census, Census 2000
Prepared by Lake County Planning and Community Design, 2008

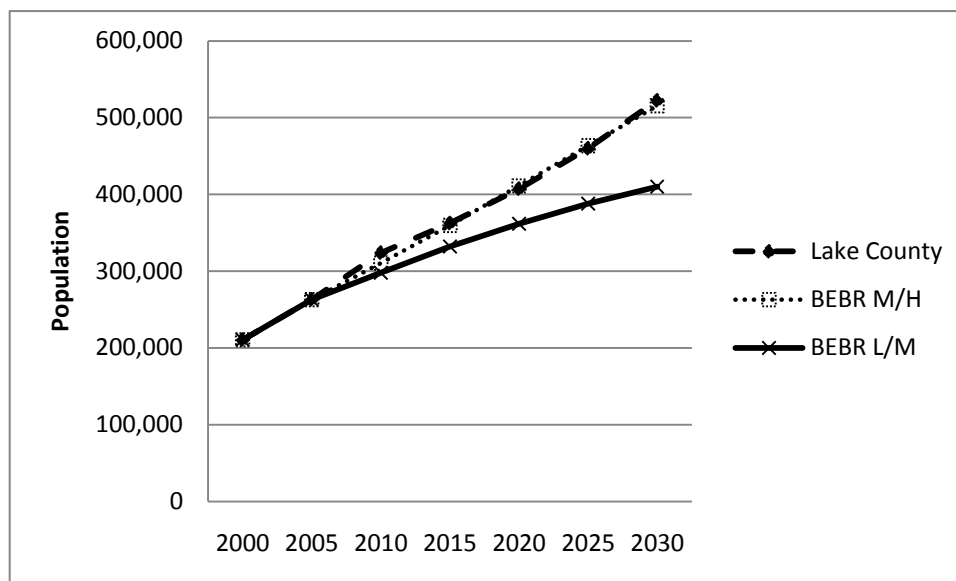
Of the 210,528 residents in the County, approximately 20% are under the age of 18 years and an additional 26% are over the age of 65, while women comprise 51.6% of the population at 108,632 (see Figure 2).

Figure 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 3, those projections are nearly identical to the average of the Bureau of Economic and Business Research (BEBR) Medium and High projections over the same time period. Due to recent economic conditions, however, including a severe decline in housing sales and construction, the County has determined that population growth will slow significantly and not recover to the historically high levels seen over the last decade. Therefore, the BEBR Low-Medium projections issued in March 2008 are more realistic for the planning period than either the Demographics Team or earlier BEBR projections. This projection puts County population at about 410,000 by the year 2030, a growth rate of about 6,650 persons per year for the period shown below.

Figure 3 - Lake County Population Trends, 2000-2030



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 21st 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 1 appears to show the unincorporated areas of the County as dominating the population growth initially, 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 are certain that as we continue to work with the various municipalities of the County, ever more accurate population assignments will be made.

Table 1 - Lake County Population Projections by Municipality 2000-2030

Place	2000	2005	2010	2015	2020	2025	2030	Projected % Change 2000-2030
Astatula	1,298	1,461	1,622	2,269	2,524	2,780	3,074	137%
Clermont	9,338	20,017	27,965	36,441	44,480	51,794	58,799	529%
Eustis	15,106	17,249	18,760	19,820	20,880	21,715	22,597	50%
Fruitland Park	3,186	3,463	5,776	7,827	9,878	11,929	14,620	359%
Groveland	2,394	4,550	8,898	12,660	18,015	25,633	38,468	1,507%
Howey-In-The-Hills	956	1,107	1,394	1,518	1,655	1,803	1,970	106%
Lady Lake	11,828	12,709	15,246	16,051	16,899	17,791	18,750	59%
Leesburg	15,956	17,467	21,675	29,525	38,252	46,752	55,979	250%
Mascotte	2,687	4,001	6,221	7,701	9,535	11,804	14,893	454%
Minneola	5,435	8,867	11,184	24,292	32,818	37,896	44,134	712%
Montverde	882	1,157	1,355	1,463	1,579	1,705	1,845	109%
Mount Dora	9,418	10,899	11,377	12,872	14,564	16,478	18,643	98%
Tavares	9,700	11,340	13,840	16,939	20,487	24,925	30,813	218%
Umatilla	2,214	2,509	3,174	3,552	3,992	4,509	5,559	151%
Unincorporated	120,129	146,221	149,363	139,120	126,042	110,386	79,906	-34%
Lake County Total	210,527	263,017	297,850	332,050	361,600	387,900	410,050	95%

NOTES:

- 1990 and 2000 figures are from the U. S. Bureau of the Census.
- All 2005 estimates are from the Bureau of Economic and Business Research (BEBR), *Florida Statistical Abstract 2006*, Table 1.25.

- Lake County total population is the Low-Medium ((L+M)/2) projection from BEBR, *Projections of Florida Population by County, 2007 – 2035*, Florida Population Studies Volume 41, Bulletin 150, March, 2008.
- Unincorporated County population equals Total minus the sum of the municipalities.
- Projections for Eustis were provided by the City of Eustis in 2009.
- Projections for Minneola were provided by the City of Minneola in 2008.
- Projections for Leesburg and Clermont were provided by the respective municipalities in 2009.
- Montverde 2030 projection was provided by the Town of Montverde in 2008.
- Umatilla 2030 projection was provided by the City of Umatilla in 2009.
- Lady Lake 2030 projection is based on a 1.8% annual growth rate after 2025, per the Town of Lady Lake.
- 2030 municipal projections were calculated to maintain the same annual average percentage growth rate as the period from 2020-2025, except as noted.
- All municipal projections not otherwise identified were provided by the respective municipalities in 2007 or earlier.
- **Prepared by:** Lake County Planning and Community Design, September 8, 2009.

DIVERSITY IN THE COUNTY AND WHERE IT IS PREVALENT

Table 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 2, below.

Table 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	Uninc.Lake County	41,316	Uninc. Lake County	122	Uninc. Lake County	237	Uninc. 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 2 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.

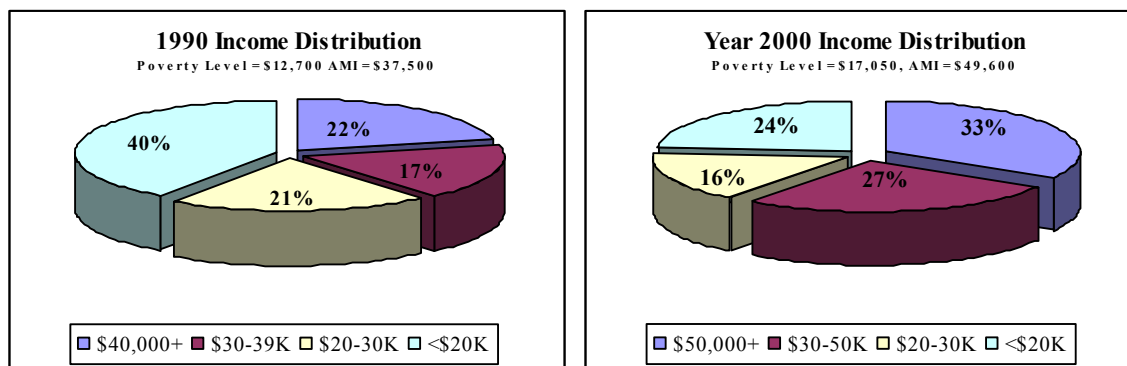
Table 3 - Lake County & State Comparisons

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

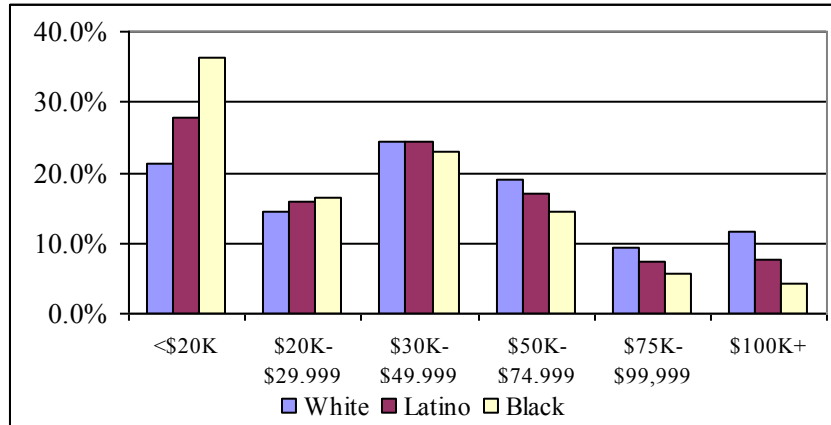
Figure 4 and Figure 5 - Lake County Cumulative Income Distribution Percentages, 1990 vs. 2000



Although the data presented in Figures 4 and 5 are optimistic from an overall County perspective, as shown in Figure 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

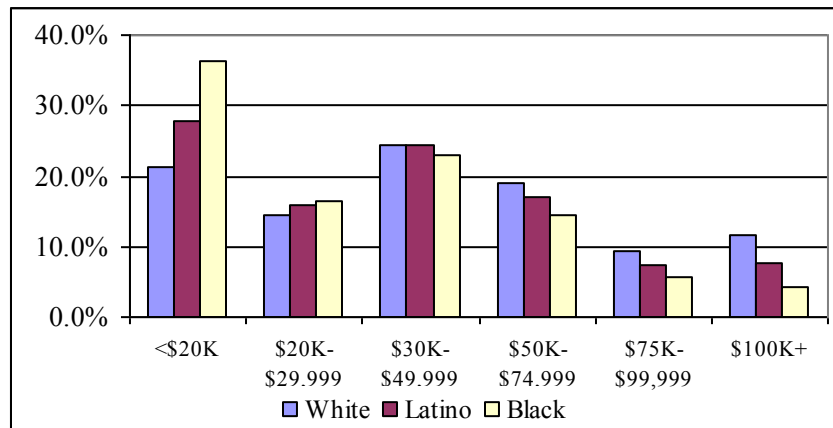
County. The Latino community within Lake County, overall, is performing comparably to the income figures reported for the White community of Lake County.

Figure 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 7. A positive point shown in Figure 7 is that the differences between the groups were considerably reduced at the income levels of \$30,000 and above.

Figure 7 - State of Florida Income by Race in 1999



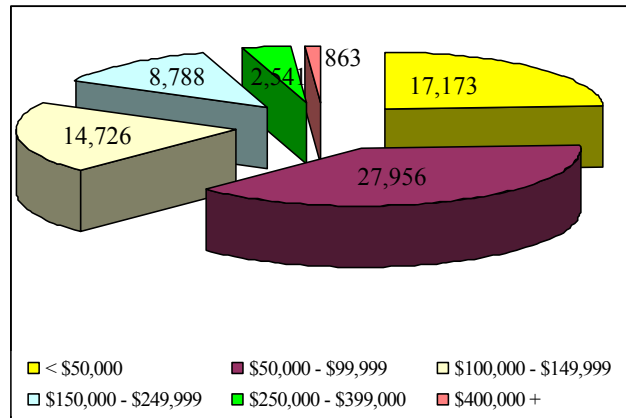
Housing Stock

As previously stated, there has been tremendous growth in Lake County which, if recent trends and demands continue, will see an increase of the 2000 population by 95 percent by 2030 (410,050). 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 8, homes valued at under \$100,000 accounted for 63% of all homes at 45,129.

Figure 8 - Count of dwelling units by Value, 2000



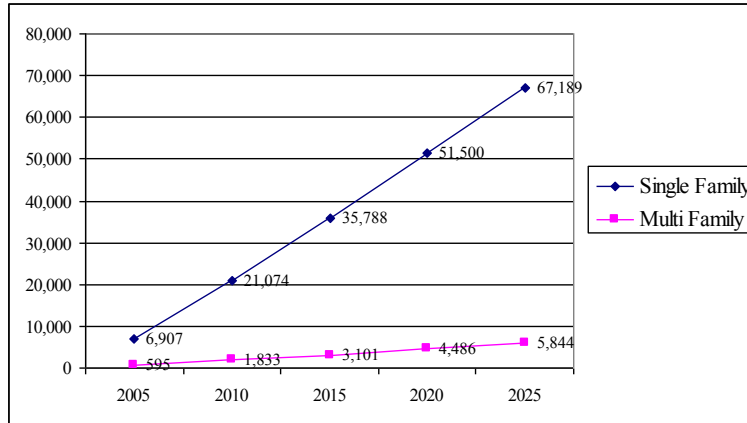
Over the past several years we have seen a significant decline in the construction of new homes due to the economic times. In 2007, in the unincorporated areas of Lake County 745 certificates of occupancies (CO's) were issued for site-built single-family residences, in 2008, 343 CO's were issued, and in 2009, 136 CO's were issued.

Along with the decline in new home starts, there has been a significant increase in home foreclosures within the last three years. In 2007 there were 2080 foreclosure cases filed in Lake County. 4,801 cases were filed in 2008, and 5,874 cases were filed in 2009.

Using the example of a household earning \$46,000 per year, 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. 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 9). 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 *if* they are to be made available for county residents. "Affordable housing," means housing for which monthly rents or monthly mortgage payments, including taxes, insurance, and utilities, do not exceed 30% of that amount which represents the percentage of the median adjusted gross income for the households or person indicated in Section 420.004, F.S. Affordable housing definitions that are prescribed by other affordable housing programs administered by either the US Department of Housing and Urban Development or the

State of Florida may be used by local governments if such programs are implemented by them to provide affordable housing. 9J-5.003(1), F.A.C.

Figure 9 - Affordable Housing Projected Construction Need (source: Shimberg Center)



DATA INVENTORY & ANALYSIS

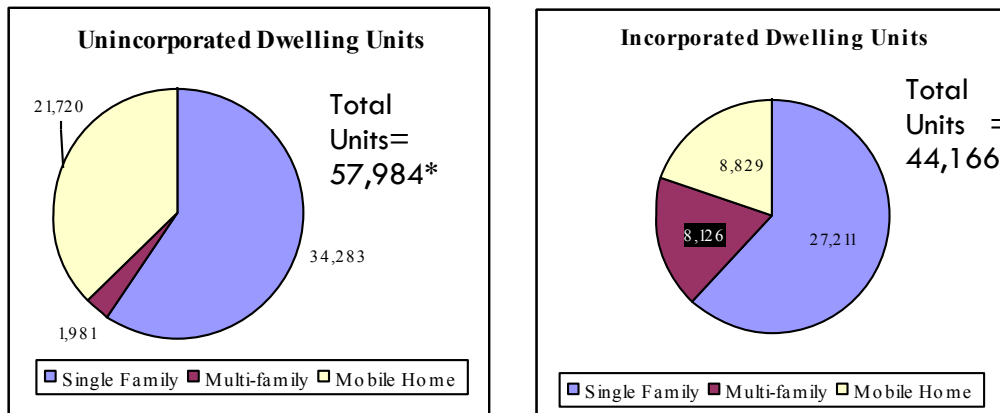
This section of the element presents an inventory of the housing trends and characteristics. Based primarily on datasets from the 2000 Decennial Census (available at www.factfinder.census.gov), our analysis will focus on both the incorporated and unincorporated areas of Lake County.

COMPARISON OF HOUSING CHARACTERISTICS:

Figures 10 and 11 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. Specific information for 116 mobile home parks was available and is attached as Appendix B.

Figure 10 and Figure 11 - Lake County Dwelling Units by Type, 2000

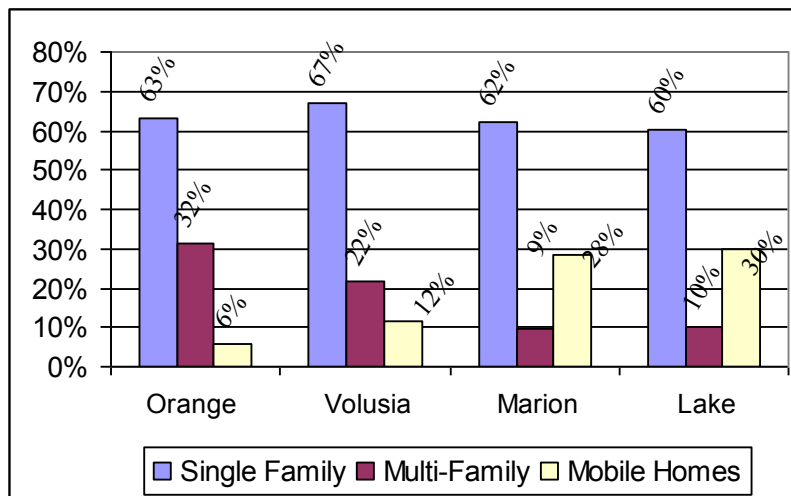


*Does not include 680 boats, RV's, vans, etc., used as dwelling units.

A Regional Perspective

From a regional perspective, as noted below in Figure 12, 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).

Figure 12 - 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 6th in the total number of habitable dwellings (see Table 4). As shown in Figure 12 (above), our regional counties have single-family homes as the dominant

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

RANK	COUNTY	DWELLING UNITS
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%

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.

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 13 (below) the ranking of the five counties for which data was available are the same as noted above in Table 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 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 13 - Dwelling Units by Type by County for Central Florida Region, Census 1980

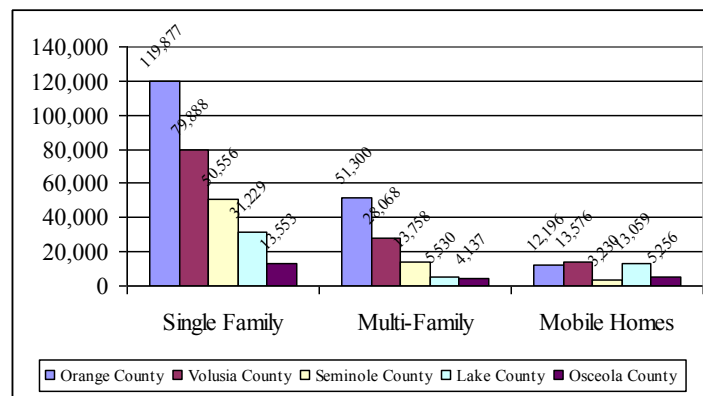
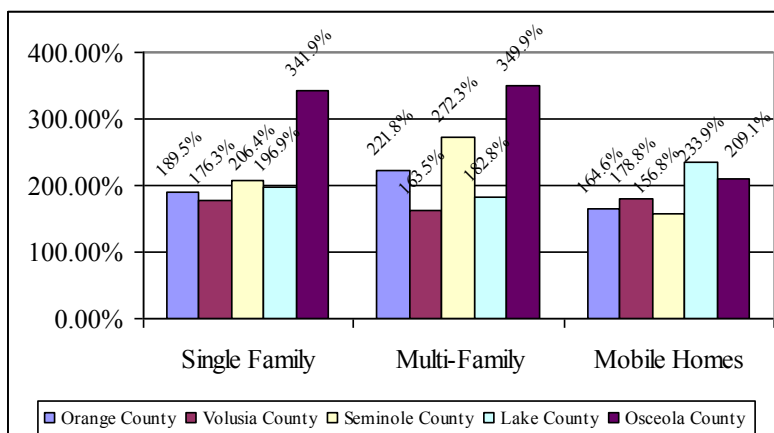


Figure 14 - Increases in Dwelling Units by Type by County for Central Florida Region, from 1980 to 2000



PROJECTION OF HOUSEHOLDS 2030

Based on the best available data of the count of households within Lake County, Table 5 (below) summarizes our forecasted growth in the number of households in single family homes, multi-family homes, and mobile homes. Based on this forecast we can anticipate that the total number of households within the county will nearly double by 2030.

Table 5 - Projection of Households based on Historic Trends 1980-2030

YEAR	POPULATION	H/H SIZE	H/H TOTAL	SINGLE FAMILY	MULTI-FAMILY	MOBILE HOMES	TOTAL UNITS
1980	104,900	2.47	41,650	31,229	5,530	13,059	49,818
1990	152,104	2.39	63,616	39,995	8,365	26,877	75,237
2000	210,528	2.34	88,413	61,494	10,107	30,549	102,150
2005	263,017	2.34	112,400	83,679	15,879	31,046	130,603
2010	297,850	2.34	127,286	99,345	18,091	31,796	149,232
2015	332,050	2.34	141,901	112,737	20,448	33,138	166,325
2020	361,600	2.34	154,530	124,771	22,552	33,761	181,083
2025	387,900	2.34	165,769	135,831	24,473	33,908	194,211
2030	410,050	2.34	175,235	143,587	25,870	35,844	205,301

TENURE OF HABITABLE HOMES

Tables 6 and 7 (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), was 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 6 - 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

PLACE	OWNER OCCUPIED	% OWNER OCCUPIED	RENTER OCCUPIED	% RENTER OCCUPIED	VACANT	% VACANT	TOTAL
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	13%	50,151
County Totals:	72,047	70%	16,366	16%	14,417	14%	102,830

Table 7 - 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
TOTALS:	52,679	100%	50,151	100%	102,830

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 6).

THE VALUES OF HOMES IN THE COUNTY

As shown in Figure 15, 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 15 - Value of Dwelling Units in Lake County, Owner-Occupied Distribution, 2000

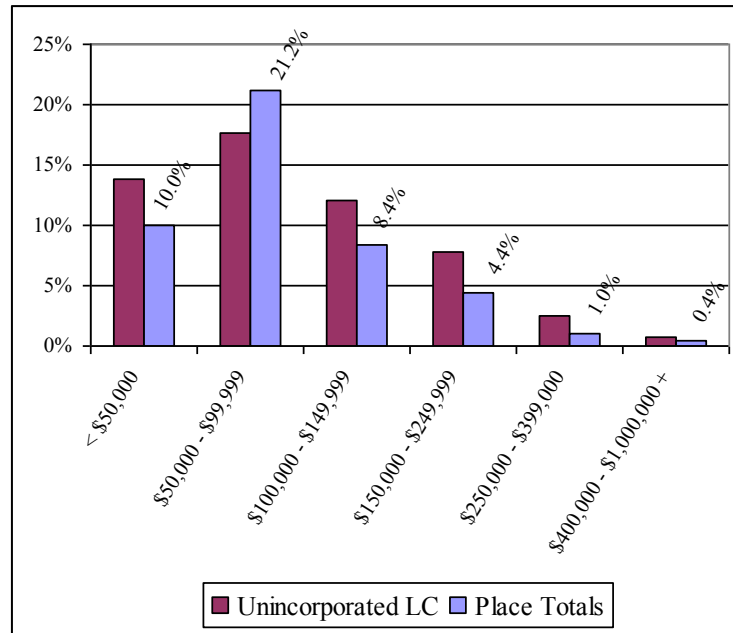


Table 8 (below) provides detailed information of the median value of homes throughout Lake County.

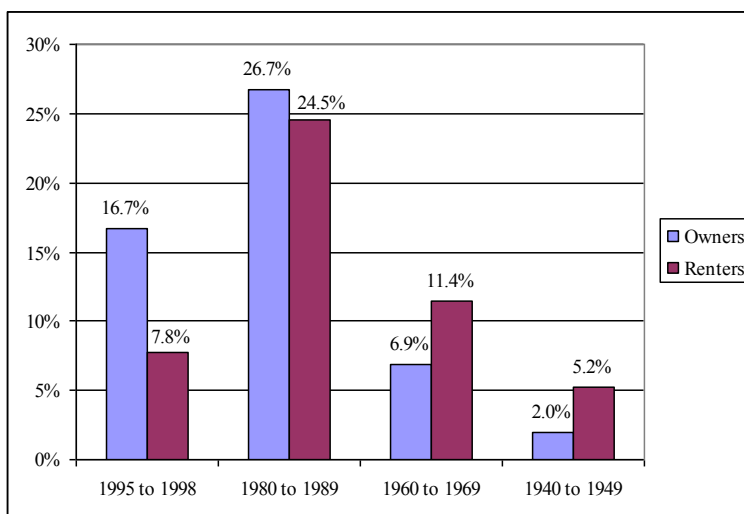
Table 8 - Median Value of Dwelling Units in Lake County, 2000

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

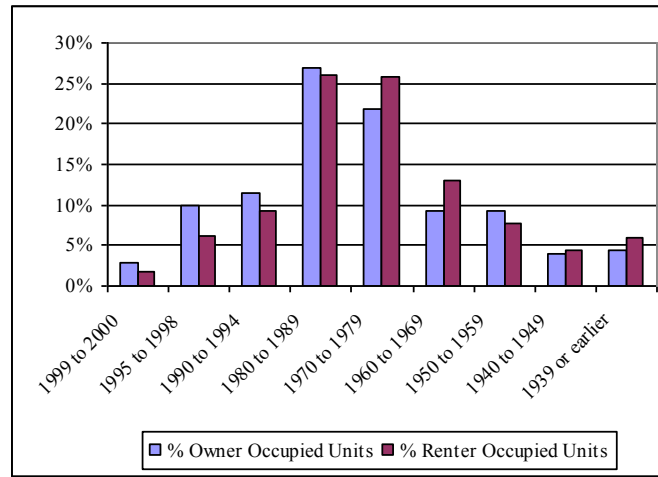
Figure 16 details the age of the owner and renter occupied housing stock. As of the year 2000, 41% (17,773) of the owner occupied housing stock in the unincorporated areas of the County are less than 10 years old. In the incorporated areas, 33% (9,414) of the housing stock is less than 10 years old. 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.

Figure 16 - 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.

Figure 17 - Age of Housing Stock Occupied by Persons Below Poverty



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.

RENTAL HOUSING IN THE COUNTY

Table 9 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 9 - 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%

Housing Element
Data, Inventory & Analysis

Rent \$1,500 - \$2,000 or more	54	1%	350	3.32%	404	2.7%
Totals:	4,385	29%	10,530	71%	14,915	100%

Median Rent values for Lake County are shown in Table 10. 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 10th with a rent of \$424/month.

Table 10 - Median Rent by Place. (Sorted by median rent high to low)

PLACE NAME	2000 MEDIAN CONTRACT RENT	PLACE NAME	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
County Median	\$424	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 11, 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.

Table 11 - 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%
Total:	14,607	42%	30%	17%	10%

Housing Element
Data, Inventory & Analysis

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 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 12 - 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
		Count	%	Count	%	Count	%	Count / %
# H/H w/ Income < \$19,999								
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%
# H/H w/ Income \$20,000 - \$34,999								
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%
# H/H w/ Income \$35,000 - \$49,999								
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%
# H/H w/ Income \$50,000 - \$74,999								
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%
# H/H w/ Income \$75,000 - \$99,999								
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%
# H/H w/ Income \$100,000 >								
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%
Incorporated Totals	10,418	3,084	30%	2,175	21%	4,381	42%	778 / 7%
Unincorporated Totals	5,787	1,884	33%	1,178	20%	1,905	33%	820 / 14%
County Totals:	16,205	4,968	31%	3,353	21%	6,286	39%	1,598 / 10%

OWNER OCCUPIED HOUSING IN THE COUNTY

Table 13, below, shows us that 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.

Table 13 - Count of Owner-Occupied Dwelling Units by Value and Place, 2000

PLACE NAME	MEDIAN VALUE	TOTAL UNITS	< \$50K	\$50K- \$99K	\$100K - \$149K	\$150K - \$249K	\$250K - \$399K	\$400K+
Altoona CDP	\$100K	18	9	-	-	9	-	-
Astatula	\$68K	404	141	210	43	4	1	5
Astor CDP	\$91K	533	229	175	81	32	8	8
Clermont	\$114K	3,003	254	1,116	902	609	78	44
Eustis	\$81K	4,355	902	2,117	793	357	151	35
Ferndale CDP	\$159K	86	13	34	10	29	-	-
Fruitland Park	\$71K	910	185	565	119	26	-	15
Groveland	\$75K	590	150	247	132	57	4	-
Howey-in-the-Hills	\$115K	336	8	125	96	91	12	4
Lady Lake	\$92K	5,634	996	3,437	894	290	17	-
Lake Kathryn CDP	\$61K	230	173	43	14	-	-	-
Lake Mack CDP	\$61K	356	229	116	11	-	-	-
Leesburg	\$70K	3,974	1,426	1,921	308	243	49	27
Lisbon CDP	\$88K	83	33	35	15	-	-	-
Mascotte	\$74K	585	129	404	32	17	3	-
Minneola	\$106K	1,497	35	583	640	183	45	11
Montverde	\$103K	303	25	133	94	37	10	4
Mount Dora	\$111K	2,667	245	1,018	593	539	201	71
Mt Plymouth CDP	\$95K	1,028	239	425	259	68	29	8
Okahumpka CDP	\$55K	76	46	30	-	-	-	-
Paisley CDP	\$79K	271	112	118	31	10	-	-
Pine Lakes CDP	\$45K	174	111	63	-	-	-	-
Pittman CDP	\$66K	41	11	19	-	11	-	-
Silver Lake CDP	\$139K	646	15	104	284	195	24	24
Sorrento CDP	\$66K	218	76	111	21	10	-	-
Tavares	\$78K	3,646	1,207	1,653	434	261	47	44
Umatilla	\$70K	609	161	329	74	41	4	-
Yalaha CDP	\$108K	442	40	147	167	63	25	-

Housing Element
Data, Inventory & Analysis

PLACE NAME	MEDIAN VALUE	TOTAL UNITS	< \$50K	\$50K- \$99K	\$100K - \$149K	\$150K - \$249K	\$250K - \$399K	\$400K+
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

Table 14 provides the Top 5 cities within in each value category of owner-occupied dwelling units. Mount Dora placed 1st 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 14 - Count of Top 5 Owner-Occupied Dwelling Units by Value and Place

PLACE NAME	\$400,000 +	PLACE NAME	\$250,000 - \$399,000	PLACE NAME	\$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
Place Name	\$100,000 - \$149,999	Place Name	\$50,000 - \$99,999	Place Name	< \$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 15 (below) details the monthly costs (inclusive of real estate taxes, fire, hazard, and flood insurance, utilities-electrical, gas, and water and sewer, etc.) of home-owners throughout the County with mortgaged homes. Of this group of home-owners, 61% of the home-owners have incurred costs under \$1,000 and 39% were paying over \$1,000 per month.

Table 15 - Monthly Costs of Owner-Occupied Dwelling Units by Place, Lake County, 2000

PLACE	MORTGAGED HOMES	< \$500	\$500 - \$699	\$700 - \$999	\$1,000 - \$1,249	\$1,250 - \$1,999	> \$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
PLACE	MORTGAGED HOMES	< \$500	\$500 - \$699	\$700 - \$999	\$1,000 - \$1,249	\$1,250 - \$1,999	> \$2,000
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
Place Totals	14,632	1,476	3,692	4,894	2,150	1,996	424
Unincorporated LC	15,798	1,110	2,165	5,145	3,144	3,467	767
Totals:	30,430	2,586	5,857	10,039	5,294	5,463	1,191

Table 16 shows us that the majority of owner costs were found in the range of \$700-\$999, with a total of 10,039 units representing 32% of the units in the unincorporated areas and 33% (5,145) of the units in the incorporated areas (4,894). The unincorporated areas were found to have a tendency towards higher owner-costs, 27% of the dwelling units (4,234) had costs greater than \$1,000. On the other end of the spectrum, in the incorporated areas, 35% of the units (5,168) have total monthly costs under \$1,000.

Table 16 - Distribution of Owner Costs in Lake County, 2000

RANGE OF OWNER COSTS	UNINCORPORATED LAKE COUNTY		INCORPORATED TOTALS		TOTAL
	DWELLING UNITS	%	DWELLING UNITS	%	
< \$500	1,110	7%	1,476	10%	2,586
\$500 - \$699	2,165	14%	3,692	25%	5,857
\$700 - \$999	5,145	32%	4,894	33%	10,039
\$1,000 - \$1,249	3,144	20%	2150	15%	5,294
\$1,250 - \$1,999	3,467	22%	1996	14%	5,463
> \$2,000	767	5%	424	3%	1,191
Totals:	15,798	52%	14,632	48%	30,430

Table 17 (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.

Table 17 - Owner Costs as Percentage of Household Income, 1999

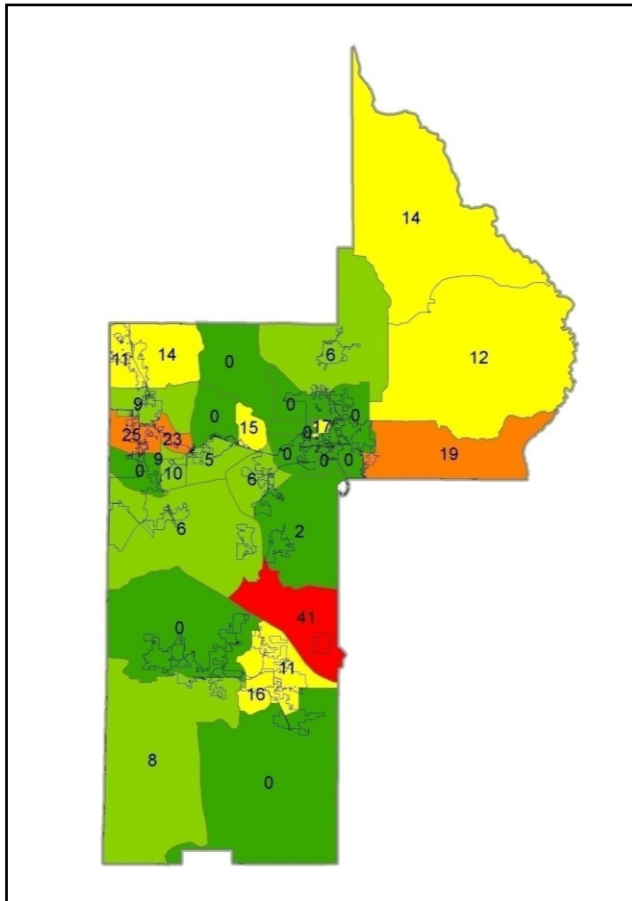
Owner Costs as % of Household Income	# H/H w/ Income < \$19,999	TOTAL # H/H W/OWNER COSTS < 20%		TOTAL # H/H W/OWNER COSTS 20% - 29.9%		TOTAL # H/H W/OWNER COSTS 30% & >	
		Count	%	Count	%	Count	%
Place	4,069	815	20%	758	19%	2,323	57%
Unincorporated LC	2,707	606	22%	522	19%	1,433	53%
Subtotals:	6,776	1,421	21%	1,280	19%	3,756	55%
# H/H w/ \$20,000 -							

	TOTAL # H/H W/OWNER COSTS < 20%			TOTAL # H/H W/OWNER COSTS 20% - 29.9%		TOTAL # H/H W/OWNER COSTS 30% & >	
Income	\$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%
Place Totals	23,246	13,190	57%	4,966	21%	4,917	21%
Unincorporated Totals	23,886	13,925	58%	5,217	22%	4,575	19%
County Totals:	47,132	27,115	58%	10,183	22%	9,492	20%

SUBSTANDARD HOUSING IN THE COUNTY

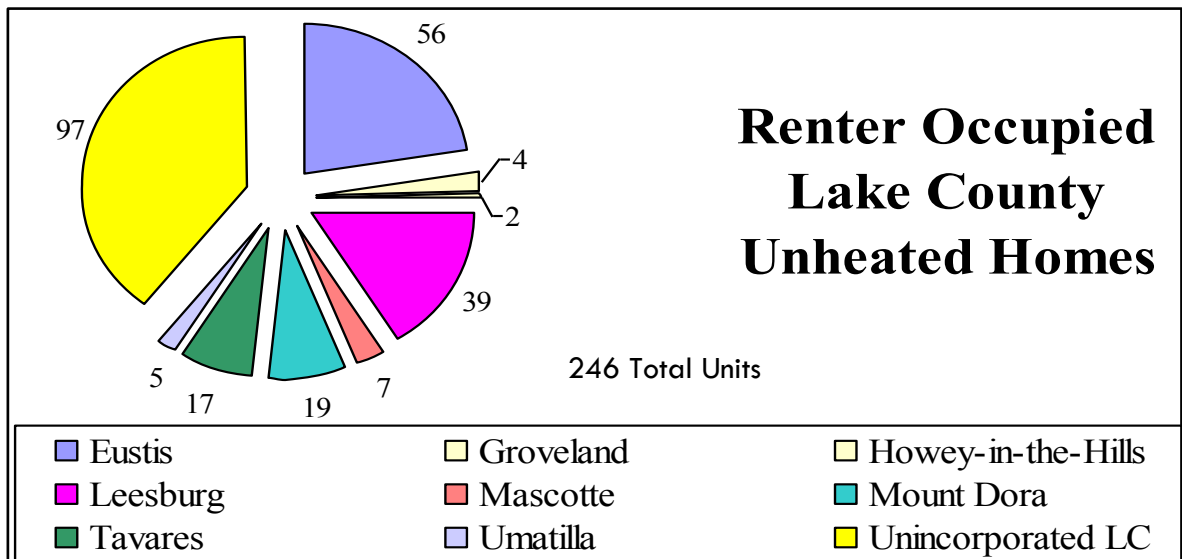
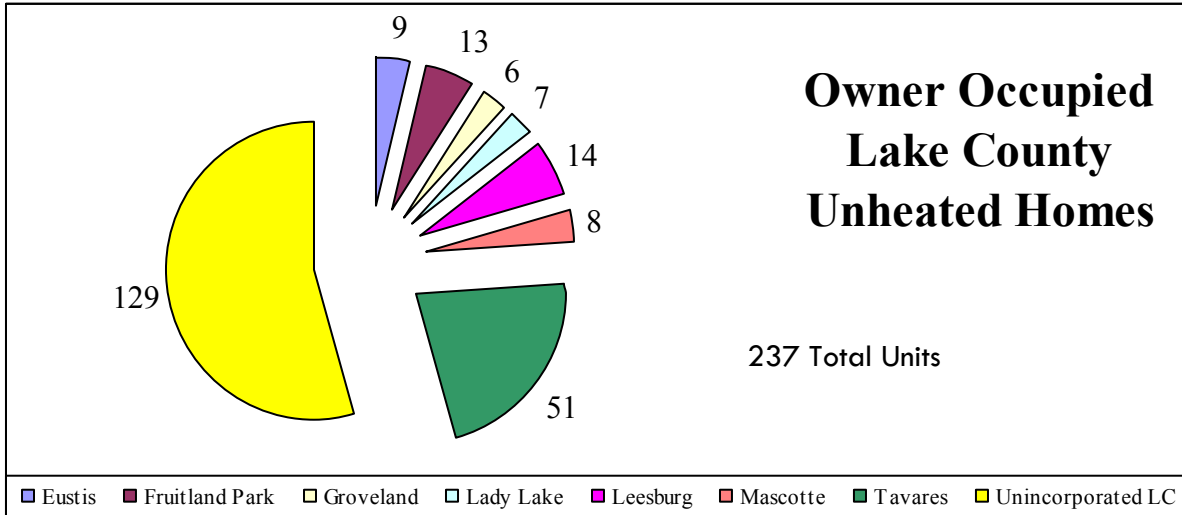
Figure 18 provides us with a graphic representation of where in the county the dwelling units lacking plumbing are located in comparing 1980 and 2000, there was a nearly 50% reduction in the number of units that lacked plumbing in 1980 (526) as compared to present day (279). The Census, however, does not tell us whether the reduction was a result of the units being improved or demolished.

Figure 18 - Occupied housing units (Owner and Renter) Lacking Plumbing Facilities. 2000



Figures 20 and 21, below, show the distribution throughout the County of the 483 dwelling units that have no provisions for heat.

Figure 20 and Figure 21 - Lake County Owner & Renter Occupied Unheated Homes as of 2000 Census



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 had 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 18 details all occurrences of overcrowded housing in the County.

Table 18 - Overcrowded Owner and Renter Occupied Dwelling Units by Municipality, 2000

Place Name	OWNER & RENTER OCCUPIED			OWNER OCCUPIED			RENTER OCCUPIED		
	Total Dwelling Units	Overcrowded Dwelling Units	% Overcrowded Housing	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 425 low-income families through the federally supported (U.S. Department of Housing & Urban Development) Section 8 Housing Choice Voucher program.

SHIP and Florida Homebuyer Opportunity Program (FL HOP)

SHIP is an acronym for the Florida *State Housing Initiatives Partnership* program. SHIP provides funds to local governments as an incentive to create partnerships that produce and preserve affordable homeownership and multifamily housing. The program was designed to provide very low, low and moderate income families with assistance to purchase a home, money to repair or replace a home, and many other types of housing assistance. The Florida Housing Finance Corporation administers this program. For the period 2008 - 2009, the Lake County SHIP Program expended \$55,712,880 helping 99 families with home purchase, home repair/replacement assistance, disaster and hurricane recovery repairs and replacement of homes.

Table 19 - Allocation of SHIP Resources, 2008-2009

Home Purchase	\$992,325 = 36 Closings
Home Repair/Replacement Assistance	\$597,911 = 8 Units
-Disaster and Hurricane Recovery	\$4,122,344 = 55 Families

The SHIP program is designed to help very low, low and moderate income households. Low income persons are defined as persons or a family having income of 80% or less of the annual median income (AMI) adjusted for family size; very low income persons or families have 50% or less of the AMI; and extremely low income persons or families have incomes of 30% or less of the AMI. Moderate-income persons are defined as persons or a family, the total annual adjusted gross household income of which is less than 120 percent of the median annual adjusted gross income for households.

The Florida Homebuyer Opportunity Program (FL HOP) was created during the 2009 regular legislative session and provides assistance to first time homebuyers eligible to receive the federal first time homebuyer tax credit established through the American Recovery and Reinvestment Act of 2009. The Legislature allocated \$30 million state-wide for this program.

Eligible FL HOP applicants can receive up to \$8,000 in purchase assistance, which is expected to be repaid by the applicant upon receipt of his/her federal tax refund.

Table 20 - Income Levels for a Typical Family of Four, 2000

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

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

Table 21 - Income Levels for a Typical Family of Four, 2009

2009 Lake County (Orlando MSA) AMI	\$60,700
------------------------------------	----------

Low Income, 80% or <	\$48,550
Very Low Income, 50% or <	\$30,350
Extremely Low Income, 30% or <	\$18,200

Poverty Guidelines and Income Distribution in Lake County

According to the 2010 Federal Poverty Guidelines, a family of four earning \$22,050 and below is considered to be in poverty.

Table 22 (below) 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.

Table 22 - 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%
Total # of H/H:	64,992	100%	Total # of H/H:	88,383	100%

IMPEDIMENTS TO FAIR HOUSING CHOICE

In a report entitled, *Impediments to Fair Housing Choice in Lake County*, staff of the Community Development Block Grant division of the Department of Community services identified

impediments to fair housing choice. Below is a summary, both positive and negative, 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 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 since 2002.

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 March 2008, the Lake County Board of County Commissioners raised residential impact fees, the fees range from \$11,769 to \$12,710 for a site built single-family dwelling unit. The impact fees for mobile, manufactured, or modular homes range from \$5,420 to \$6,361 on lots that are not within a mobile home park. The impact fees on lots within a mobile home park are \$4,637. 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 50 or 75 percent to encourage development of housing affordable to very low and low income households, if funds are available in the Impact Fee Interest Account.

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 ten (10) hours of homebuyer education and home care and maintenance classes 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. However, LakeXpress, a fixed route service was started in May, 2007. LakeXpress operates Monday – Friday from Lady Lake to Zellwood. The fixed route service currently provides over 800 trips per day.

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 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 23 – List of Historic Sites in Lake County

SITE NAME	ADDRESS	CITY	LISTED
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

SITE NAME	ADDRESS	CITY	LISTED
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

Group Homes

Forty facilities with 1302 beds are licensed within the county in various capacities that fall under the header of group homes and are listed below in Table 24.

Table 24 - Lake County Group Homes

FACILITY TYPE	FACILITY NAME	CITY, STATE	BEDS
Assisted Living Facility	Lakeview Terrace Assisted Living Facility	Altoona, FL	65
Adult Family Care Home	Gramma, Sharon Ruth	Astor, FL	2
Adult Family Care Home	Richard, Yonie	Clermont, FL	5
Assisted Living Facility	Oak Park	Clermont, FL	70
Assisted Living Facility	Superior Residence Of Clermont	Clermont, FL	120
Adult Family Care Home	Bembridge, Tameka Adian	Eustis, FL	5
Adult Family Care Home	Mincey, Malishas C.	Eustis, FL	2
Assisted Living Facility	Eustis Senior Care	Eustis, FL	21
Assisted Living Facility	Henderson House	Eustis, FL	44
Assisted Living Facility	Ruleme Place	Eustis, FL	40
Adult Family Care Home	Cain, Roselle	Lady Lake, FL	5
Assisted Living Facility	Heidi's Haven	Lady Lake, FL	6
Assisted Living Facility	Springs Of Lady Lake (The)	Lady Lake, FL	73
Adult Family Care Home	Johnson, Donald William	Leesburg, FL	5
Adult Family Care Home	Ranize, Audrey	Leesburg, FL	5
Adult Family Care Home	Uhl, Dian	Leesburg, FL	3
Assisted Living Facility	Alterra Clare Bridge Cottage Of Leesburg	Leesburg, FL	40
Assisted Living Facility	Alterra Sterling House Of Leesburg	Leesburg, FL	60
Assisted Living Facility	Lake Harris Health Systems, Llc	Leesburg, FL	40
Assisted Living Facility	Mayfield Retirement Center	Leesburg, FL	40
Assisted Living Facility	Savannah Manor	Leesburg, FL	36
Assisted Living Facility	Shady Lane Retirement Home	Leesburg, FL	11
Assisted Living Facility	Silver Lake Assisted Living	Leesburg, FL	8
Residential Treatment	Lifestream Behavioral Center/	Leesburg, FL	15

Housing Element
Data, Inventory & Analysis

FACILITY TYPE	FACILITY NAME	CITY, STATE	BEDS
Facility	Grts -- East		
Residential Treatment Facility	Lifestream Behavioral Center/ Grts -- West	Leesburg, Fl	15
Residential Treatment Facility	Lifestream Behavioral Center/ Lake Region Homes	Leesburg, Fl	20
Assisted Living Facility	Leisure Manor	Minneola, Fl	24
Adult Family Care Home	Johnson, Patricia Ann	Mount Dora, Fl	4
Assisted Living Facility	Bridgewater At Waterman Village	Mount Dora, Fl	100
Assisted Living Facility	Kiva Of Mount Dora	Mount Dora, Fl	32
Assisted Living Facility	Laurel Springs Of Mount Dora	Mount Dora, Fl	8
Assisted Living Facility	Pleasantville, Alf	Mount Dora, Fl	14
Assisted Living Facility	Sutton Homes #7	Mount Dora, Fl	5
Residential Treatment Facility	National Deaf Academy	Mount Dora, Fl	36
Assisted Living Facility	Alterra Sterling House Of Tavares	Tavares, Fl	60
Assisted Living Facility	Grand Court Tavares (The)	Tavares, Fl	65
Assisted Living Facility	Heritage Alf, Inc. (The)	Tavares, Fl	34
Assisted Living Facility	Somerset	Tavares, Fl	66
Assisted Living Facility	Sunshine Christian Homes, Inc.	Tavares, Fl	94
Adult Family Care Home	Mazanski, Patricia	Umatilla, Fl	4

MOBILE HOME PARKS

An inventory of mobile home parks and the dwelling units therein have accounted for 17,840 unit spaces as detailed in Appendix B.

HOUSING NEEDS

An update of the Housing Needs will be completed by 2012 and will provide information to 2030.

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).

2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need

exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

3-5 Year Strategic Plan Housing Needs response:

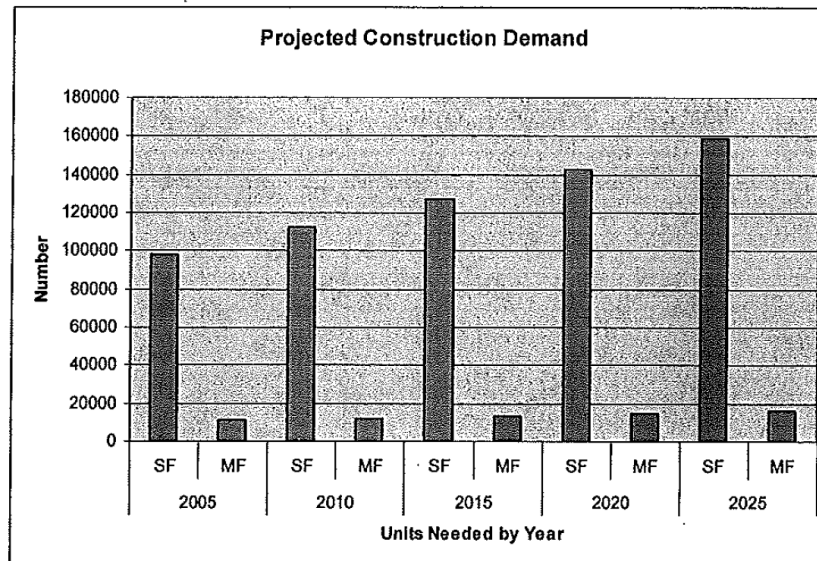
1. Specific information as to the housing needs by income range, family type and size and persons with special needs is currently not available for Lake County. More specific information is available however, as to the housing needs of families currently on Lake County's Section 8 waiting lists. This information is displayed in the following table.

Table 25 - Lake County Housing Agency Waiting List Information

Lake County Housing Agency Waiting List Information													
Waiting List	Total Applicants	FAMILY TYPE			INCOME		VOUCHER SIZE (ALL APPLICANTS)					VOUCHER SIZE (ELDERLY)	
		Families with Children	Elderly Families	Families with Disabilities	ELI	VLI	1BR	2BR	3BR	4BR	5+BR	1BR	2BR
Lake County	268	195	24	67	178	90	108	102	52	3	2	21	3
Leesburg	100	55	3	21	87	11	42	40	16	2	0	3	0
Total	368	250	27	88	265	101	150	142	68	5	2	24	3

The chart below projects construction needs by housing type between 2005 and 2025:

Figure 22 - Lake County Projected Construction Demand

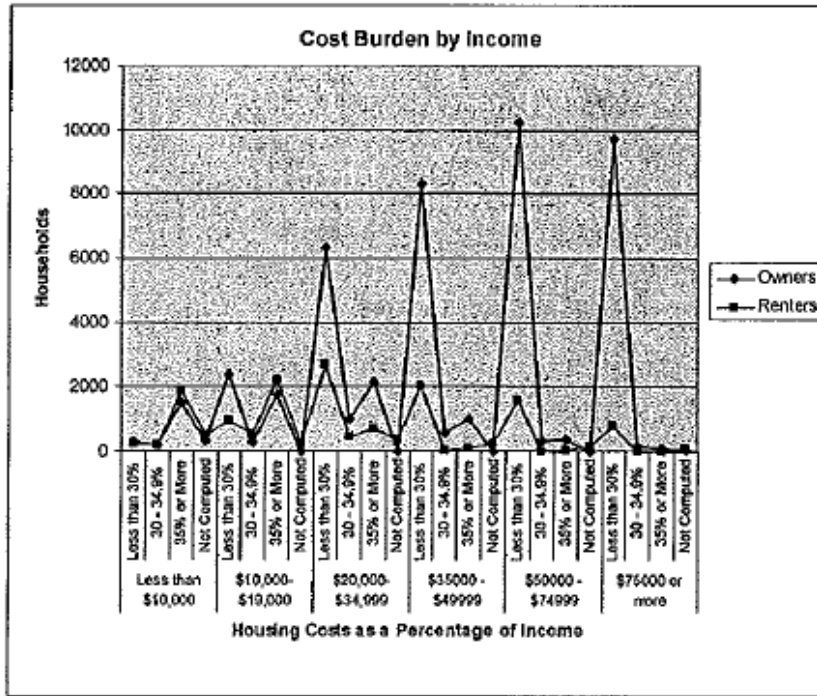


Source: Florida Housing Data Clearinghouse

The greatest increases are in the number of single family homes: an almost 160% increase in 15 years.

The table below compares housing costs as a percentage of income for owners and renters.

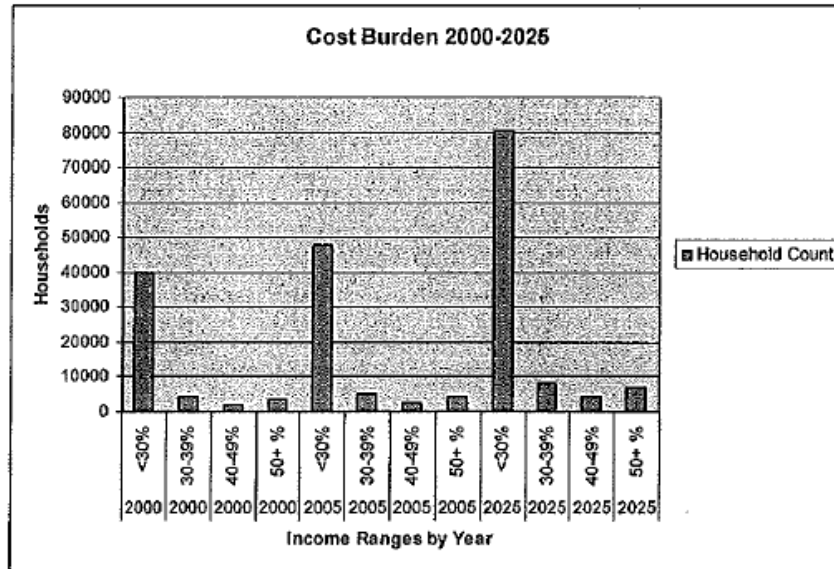
Figure 23 - Lake County Cost Burden by Income



Source: Florida Housing Data Clearinghouse

As would be expected, owners and renters in higher income brackets are less likely to experience cost burdens of over 35% of their incomes. The greatest numbers of households experiencing cost burdens have incomes below \$49,999. Projected trends in cost burden are shown in the chart below.

Figure 24 - Lake County Cost Burden 2000-2025

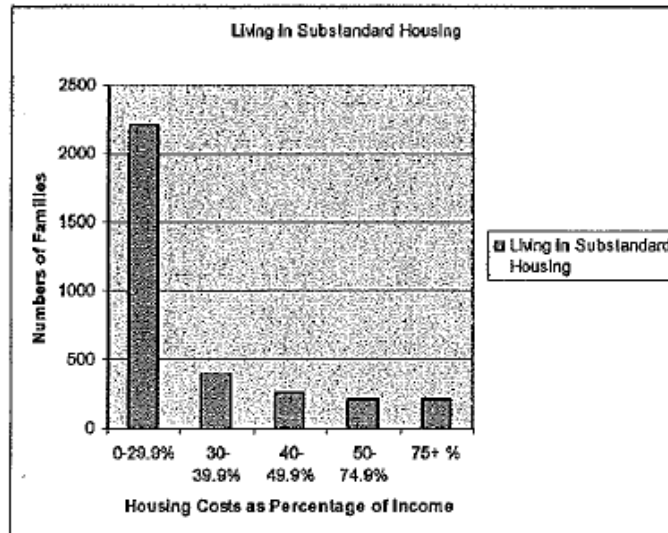


Source: Florida Housing Data Clearinghouse

The number of households paying over 50% of the incomes for housing will double between 2000 and 2025.

The chart below displays the numbers of families living in substandard housing by housing costs as a percentage of income in 2000. The greatest number of families living in substandard housing are paying less than 30% of their incomes for housing.

Figure 25 - Lake County Owner & Renter Occupied Unheated Homes as of 2000 Census



Source: Florida Housing Data Clearinghouse

2. Shaded cells in the Housing Data Tables on pages 22-26 indicate disproportionate need. The table below outlines household types within racial and ethnic groups that have disproportionate needs.

Table 26 – Household Types with Disproportionate Needs

Ethnic Group	Tenure	% MFI	Household Type
Hispanic	Renter	<30%	Elderly
Black	Owner	<30%	All other households
White	Renter	<30%	Elderly
	Owner	<30%	Family
	Owner	<30%	All other households
	Owner	<50%	Family
	Owner	<50%	All other households

Priority Housing Needs (91.215 (b))

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of the U.S. census data provided by HUD for the preparation of the Consolidated Plan.

2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. Describe the basis for assigning the priority given to each category of priority needs.

4. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Housing Needs response:

1. The tables on the next pages identify the priority housing needs by categories specified in the Housing Needs Table.

Table 27 – Priority Housing Needs

Housing Problems Output for -All Households

Name of Jurisdiction: Lake County, Florida		Source of Data: CHAS Data Book				Data Current as of: 2000					
Household by Type, Income, & Housing Problem	Renters					Owners					Total Households
	Elderly 1 & 2 member households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Renters	Elderly 1 & 2 member households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Owners	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	
1. Very Low Income(Household Income	2,023	2,313	586	1,649	6,571	8,409	2,577	674	1,418	13,078	19,649
2. Household Income	1,114	1,169	223	892	3,398	3,387	991	263	736	5,377	8,775
3. % with any housing problems	67.8	86.3	100	68.2	76.4	64.2	80.8	90.9	68.9	69.2	72
4. % Cost Burden >50% and other housing problems	0	5.9	31.8	0	4.1	0.4	3.4	25.9	0.5	2.2	3
5. % Cost Burden >30% to	0	5	11.7	0.4	2.6	0.3	0.4	4.6	0	0.5	1.3
6. % Cost Burden	0.4	1.2	19.3	0.4	1.9	0.3	0.8	5.3	0	0.6	1.1
7. % Cost Burden >50% only	43.1	54.8	35.4	51.9	48.9	37.9	59.6	46.8	56.8	45	46.5
8. % Cost Burden >30% to	24.3	19.3	1.8	15.4	18.8	25.2	16.5	8.4	11.5	20.9	20.1
9. Household Income >30% to	909	1,144	363	757	3,173	5,022	1,586	411	682	7,701	10,874
10. % with any housing problems	59	67.7	86.8	73.3	68.7	35	61.5	75.9	58.7	44.8	51.8
11. % Cost Burden >50% and other housing problems	0	0	2.6	0	0.3	0	2.1	4.4	0	0.7	0.6
12. % Cost Burden >30% to	0.4	2.9	17.9	0	3.2	0	1.5	15.1	0	1.1	1.7
13. % Cost Burden	2.5	4.5	27.3	0.5	5.6	0.3	0.5	20.4	0	1.4	2.6
14. % Cost Burden >50% only	23.5	13.5	12.1	19	17.6	13.3	25.4	17.3	31.2	17.6	17.6
15. % Cost Burden >30% to	32.5	46.8	26.7	53.8	42	21.4	32	18.7	27.4	24	29.3
16. Household Income >50 to	625	1,505	351	1,188	3,669	8,209	3,595	861	1,272	13,937	17,606
17. % with any housing problems	35.8	31.6	35.3	35	33.8	16.8	45	50.1	42.8	28.5	29.6
18. % Cost Burden >50% and other housing problems	0	0	0	0	0	0	0.4	0.5	0	0.1	0.1
18. % Cost Burden >30% to	0.6	1.6	1.1	0	0.9	0	0.7	7.8	0	0.7	0.7
19. % Cost Burden	0.6	9.2	24.8	1.2	6.7	0.1	1.2	12.3	0	1.1	2.3

Housing Element
Data, Inventory & Analysis

20. % Cost Burden >50% only	21.3	0.9	1.1	2.9	5	4.5	13.8	6.5	10.8	7.6	7.1
21. % Cost Burden >30% to	13.3	19.8	8.3	31	21.2	12.2	29	23	32	19	19.4
22. Household Income >80% MFI	1,072	2,497	535	1,710	5,814	17,843	20,740	3,022	3,769	45,374	51,188
23. % with any housing problems	21.5	6.6	37.4	9.5	13.1	5.9	10.7	20.2	17.4	10	10.4
24. % Cost Burden >50% and other housing problems	0.9	0	0	0.2	0.2	0	0	0	0	0	0
25. % Cost Burden >30% to	0.4	0	1.9	0	0.2	0	0.1	0.6	0.1	0.1	0.1
26. % Cost Burden	2.7	4.2	35.5	6.2	7.4	0.3	1.2	12.8	0.8	1.6	2.2
27. % Cost Burden >50% only	6	0	0	0	1.1	0.9	1.2	0.7	2.9	1.2	1.2
28. % Cost Burden >30% to	11.5	2.4	0	3.1	4.1	4.8	8.1	6.1	13.5	7.1	6.8
29. Total Households	3,720	6,315	1,472	4,547	16,054	34,461	26,912	4,557	6,459	72,389	88,443
30. % with any housing problems	46.9	38.4	58.6	38.3	42.2	18.5	20.9	35	32.6	21.7	25.4

Table 28 – Housing Problems Output for Hispanic Households

SOCDS CHAS Data: Housing Problems Output for Hispanic Households

Household by Type, Income, & Housing Problem	Renters			Owners				Total Households	
	Elderly 1 & 2 member households	Family	All Other Households	Total Renters	Elderly 1 & 2 member households	Family	All Other Households		Total Owners
	(A)	(B)	(C)	(D)	(E)	(F)	(G)		(H)
1. Very Low Income(Household Income	38	378	62	478	93	252	20	365	843
2. Household Income	28	166	32	226	77	75	12	164	390
% with any housing problems	50	95.2	56.3	84.1	63.6	100	33.3	78	81.5
3. Household Income >30 to	10	212	30	252	16	177	8	201	453
% with any housing problems	100	84.9	86.7	85.7	25	79.1	50	73.6	80.4
4. Household Income >50 to	0	258	34	292	30	380	8	418	710
% with any housing problems	N/A	46.1	29.4	44.2	13.3	61.1	50	57.4	52
5. Household Income >80% MFI	14	275	130	419	78	1,017	92	1,187	1,606
% with any housing problems	0	38.2	16.9	30.3	17.9	25.9	28.3	25.5	26.8
6. Total Households	52	911	226	1,189	201	1,649	120	1,970	3,159
% with any housing problems	46.2	61.7	33.6	55.7	35.3	43.1	31.7	41.6	46.9

Table 29 – Housing Problems for Black Non-Hispanic Households

SOCDS CHAS Data: Housing Problems Output for Black Non-Hispanic Households

Name of Jurisdiction: Lake County, Florida		Source of Data: CHAS Data Book			Data Current as of: 2000				
Household by Type, Income, & Housing Problem	Renters				Owners				Total Households
	Elderly 1 & 2 member households	Family	All Other Households	Total Renters	Elderly 1 & 2 member households	Family	All Other Households	Total Owners	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	
1. Very Low Income(Household Income	293	1,022	346	1,661	441	484	149	1,074	2,735
2. Household Income	225	612	206	1,043	320	169	95	584	1,627
% with any housing problems	74.2	93	66	83.6	57.5	91.1	85.3	71.7	79.3
3. Household Income >30 to	68	410	140	618	121	315	54	490	1,108
% with any housing problems	55.9	72.4	57.1	67.2	23.1	61.3	92.6	55.3	61.9
4. Household Income >50 to	30	367	63	460	131	407	97	635	1,095
% with any housing problems	33.3	20.7	22.2	21.7	18.3	51.4	36.1	42.2	33.6
5. Household Income >80% MFI	16	356	68	440	210	898	83	1,191	1,631
% with any housing problems	25	20.5	29.4	22	14.3	16.4	0	14.9	16.8
6. Total Households	339	1,745	477	2,561	782	1,789	329	2,900	5,461
% with any housing problems	64.6	58.2	52.4	57.9	34	39.3	50.5	39.1	48

Table 30 – Housing Problems Output for White Non-Hispanic Households

SOCDS CHAS Data: Housing Problems Output for White Non-Hispanic Households

Name of Jurisdiction: Lake County, Florida		Source of Data: CHAS Data Book				Data Current as of: 2000			
Household by Type, Income, & Housing Problem	Renters				Owners				Total Households
	Elderly 1 & 2 member households	Family	All Other Households	Total Renters	Elderly 1 & 2 member households	Family	All Other Households	Total Owners	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	
1. Very Low Income(Household Income	1,707	1,439	1,182	4,328	7,760	2,396	1,234	11,390	15,718
2. Household Income	868	573	629	2,070	2,925	987	627	4,539	6,609
% with any housing problems	67.9	83.8	67.6	72.2	64.8	78.5	67.3	68.1	69.4
3. Household Income >30 to	839	866	553	2,258	4,835	1,409	607	6,851	9,109
% with any housing problems	58.2	70.9	75.6	67.3	35.6	62	55.7	42.8	48.9
4. Household Income >50 to	634	1,191	1,078	2,903	7,935	3,557	1,141	12,633	15,536
% with any housing problems	34.7	32.1	35.6	34	16.8	44	44.2	26.9	28.2
5. Household Income >80% MFI	1,037	2,302	1,433	4,772	17,422	21,337	3,471	42,230	47,002
% with any housing problems	22.2	6.3	7.8	10.2	5.7	11	17.5	9.4	9.5
6. Total Households	3,378	4,932	3,693	12,003	33,117	27,290	5,846	66,253	78,256
% with any housing problems	45.2	32.8	36.3	37.4	18	20.4	32	20.2	22.8

2. The table below shows the connection between the characteristics of the housing market and the action steps and strategies proposed in this plan.

Table 31 – Housing Market Characteristics – Action Steps and Strategies

Housing Market Characteristic	Strategy	Proposed Action Steps
Cost burdened renter families	Rental Assistance	<ul style="list-style-type: none"> • Continuation of Section 8 Housing Choice Voucher program (485 vouchers) • Continuation of impact fee waivers for tax credit rental projects
Inability of low and moderate income households to accumulate funds for down payments	Acquisition of Existing and New Units	<ul style="list-style-type: none"> • Continuation of purchase assistance for new units using SHIP funds • Continuation of purchase assistance for existing units using SHIP funds
Lack of incentives for construction of housing affordable to low and moderate income households	Production of New Units	<ul style="list-style-type: none"> • Continuation of impact fee waivers for tax credit rental projects • Implementation of additional regulatory incentives
Regulatory impediments that increase housing production costs	Production of New Units	<ul style="list-style-type: none"> • Identification of and feasible removal of regulatory impediments
Substandard housing occupied by low income households	Rehabilitation of Old Units	<ul style="list-style-type: none"> • Continuation of rehabilitation assistance using CDBG, SHIP and HHR funds • Utilization of SHIP funds for repairs in conjunction with purchase

3. Priorities were assigned utilizing the following criteria:

- **High Priority Needs:** Needs that are given high priority will be addressed by Lake County utilizing federal formula grant funds either alone or in conjunction with investment of other public or private funds during the next five years.
- **Medium Priority Needs:** Needs that are given medium priority may be funded utilizing federal formula grant funds either alone or in conjunction with investment of other public or private funds, if funds are available; moreover, the County will take actions to assist other entities to obtain funding to address these needs.
- **Low Priority Needs:** Needs that are given low priority will not be funded. However, the County will consider certifications of consistency for other entities' applications for federal assistance.

4. An obstacle to meeting underserved needs which appears repeatedly is lack of funds to carry out needed programs. This obstacle is now being addressed by having three dedicated funding sources to be used for low/moderate income housing. Also, factors limiting housing choices for classes of persons protected under federal fair housing regulations and statutes can be considered obstacles to meeting underserved needs.

Housing Market Analysis (91.210)

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.

2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).

3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

3-5 Year Strategic Plan Housing Market Analysis responses:

- The table below displays the composition of Lake County's housing supply in 2000.

Table 32 - Lake County's Housing Supply, 2000

	Single Family (1 att./detach.)	Multi-family (2 or more)	Mobile Home	Other	Total
Number	61,494	10,107	30,549	680	102,830
Percent	59.8	9.8	29.7	0.7	100

Source: Florida Housing Data Clearinghouse

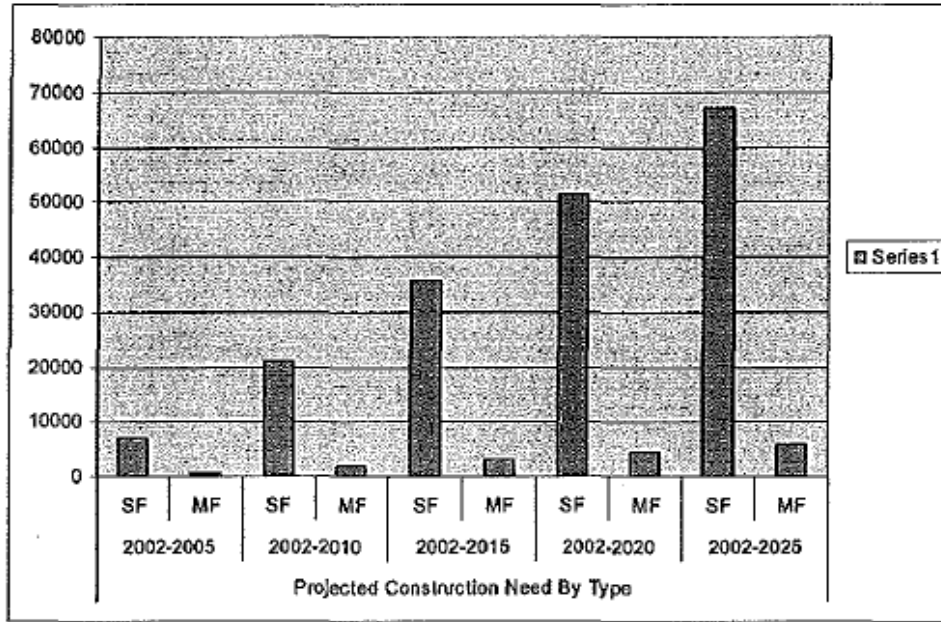
Almost 60% are single family homes and 30% mobile homes. Multifamily units make up most of the remainder. The table below displays vacancy rates. Information is not available as to whether these units are suitable for rehabilitation:

Table 33 – Vacancy Rates

Occupied	Vacant	Total	Vacancy Rate (%)	Vacant Seasonal, etc. Units	Total Units	Vacancy Rate Total Units (%)
88413	5086	93499	5.4	9331	102830	14

The chart below projects the number of units that will be needed by 2025.

Figure 26 – Projected Construction Need by Type



Source: Florida Housing Data Clearinghouse

[This chart shows that almost 70,000 single family and approximately 7,000 multifamily units will be needed by 2025,](#)

[The 2000 census identified 3,338 substandard units. The table below outlines the number of units meeting the census substandard criteria.](#)

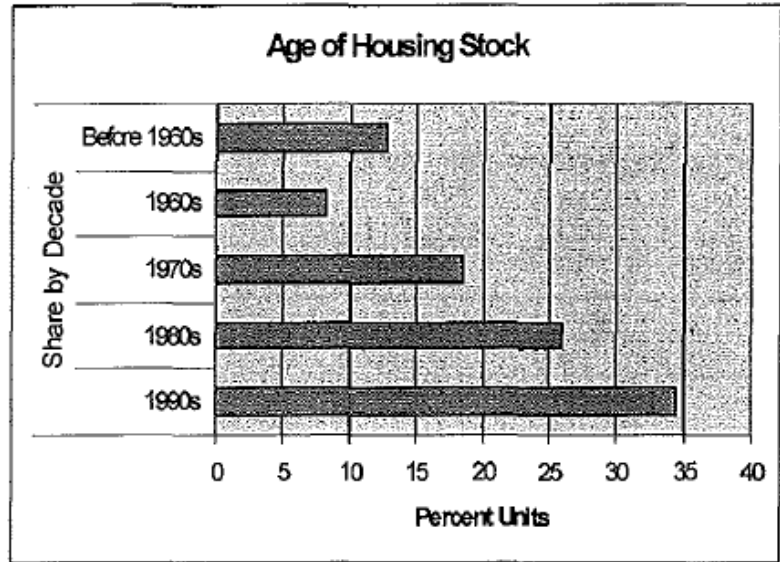
Table 34 – Census Substandard Criteria

Criterion	Number of Units	Percent Occupied Units
Overcrowded (>1.01 persons/room)	2,426	2.7
No heating fuel	483	0.5
Incomplete kitchen facilities	230	0.2
Incomplete plumbing facilities	279	0.3

Source: Florida Housing Data Clearinghouse

[The chart below displays the age of Lake County's housing stock.](#)

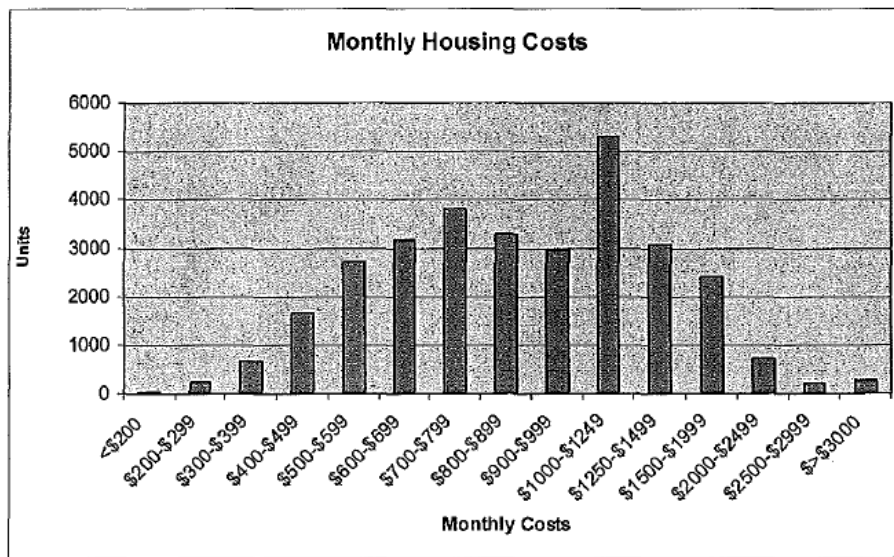
Figure 27- Lake County Age of Housing Stock



Source: Florida Housing Data Clearinghouse

[Slightly over one-third of the units were built during the 1990's. The chart below displays monthly housing costs for all units, with over 5,000 units costing in the \\$1,000 to \\$1,249 range, and a smaller peak of nearly 4,000 units in the \\$700 to \\$799 range.](#)

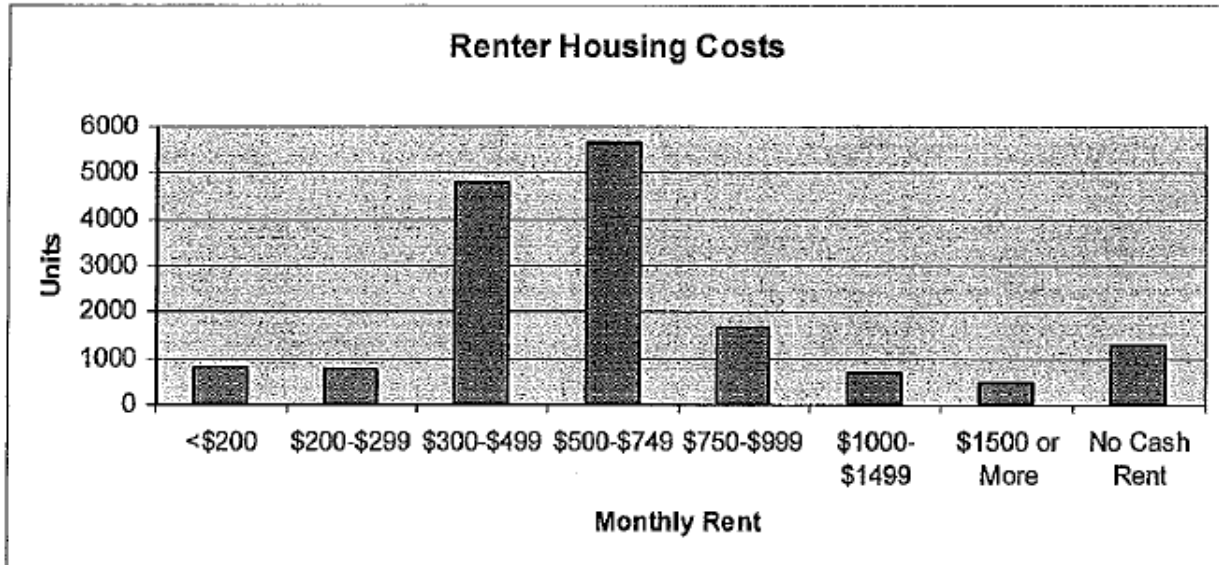
Figure 28 - Lake County Owner & Renter Occupied Unheated Homes as of 2000 Census



Source: Florida Housing Data Clearinghouse

[Monthly costs for renters are correspondingly lower as shown in the chart below.](#)

Figure 29 - Lake County Renter Housing Costs

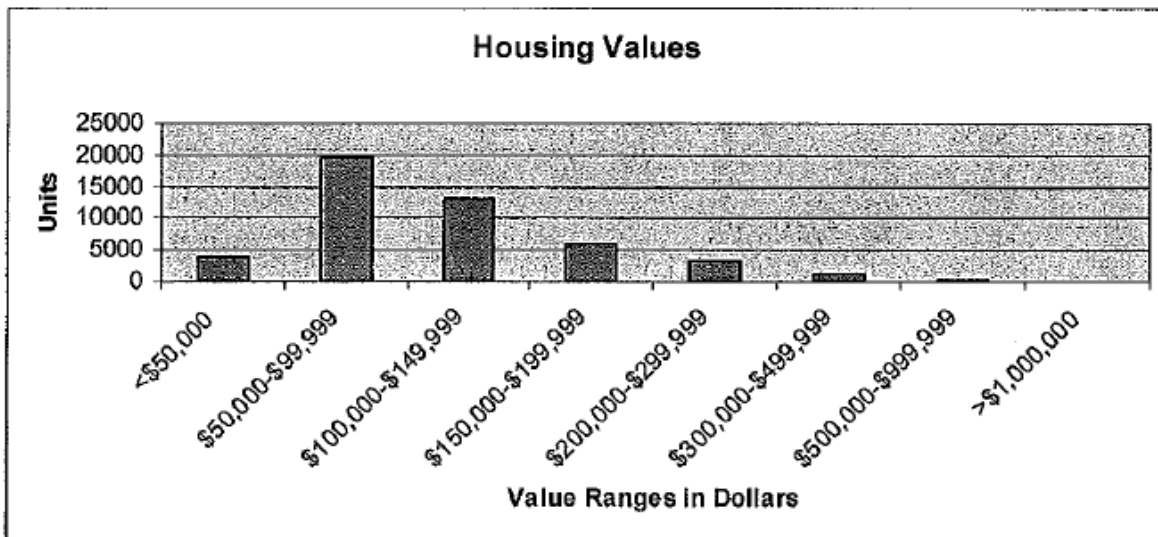


Source: Florida Housing Data Clearinghouse

[The greatest populations of renters are paying \\$300 - \\$749.](#)

[The chart below displays the perceived values of Lake County's housing units in 2000 with the greatest proportion in the \\$50,000 to \\$99,999 range.](#)

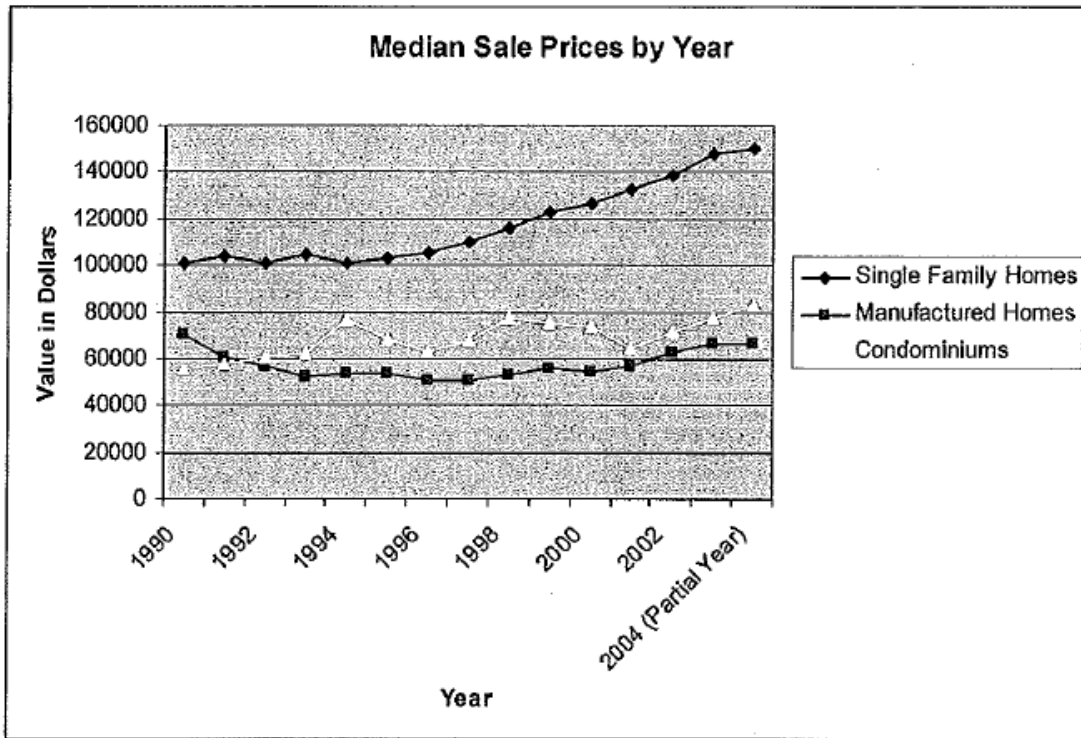
Figure 30 - Lake County Housing Values



Source: Florida Housing Data Clearinghouse

[The chart below shows changes median sales prices of single family homes, manufactured homes and condominiums between 1990 and 2004.](#)

Figure 31 - Lake County Median Sale Prices by Year



Source: Florida Housing Data Clearinghouse

[The prices of single family homes increased 50% between 1990 and 2004, while the prices of condominiums and manufactured homes remained relatively flat.](#)

[There are no units specifically set aside in Lake County to serve persons with HIV/AIDS. The units available for persons with disabilities are listed in the table below.](#)

Table 35 – Units Available for Persons with Disabilities

Development Name	Street Address	City	Total Units (1)
Care Diversified Of Lake County	1312 Sumter St	Leesburg	12
Lake Region Homes, Inc.	2016 Tally Rd	Leesburg	11

Source: Florida Housing Data Clearinghouse

[All units reported are HUD-assisted. The map on the next page displays Lake County's low and moderate income block groups and areas of minority concentration.](#)

2. [See the table above for the units specifically targeted toward persons with disabilities. The next table lists units specifically targeted toward elderly persons and families. No units are expected to be lost from the inventory.](#)

Figure 32 - Lake County Low/Moderate Income & Areas of Minority Concentration by Block Group

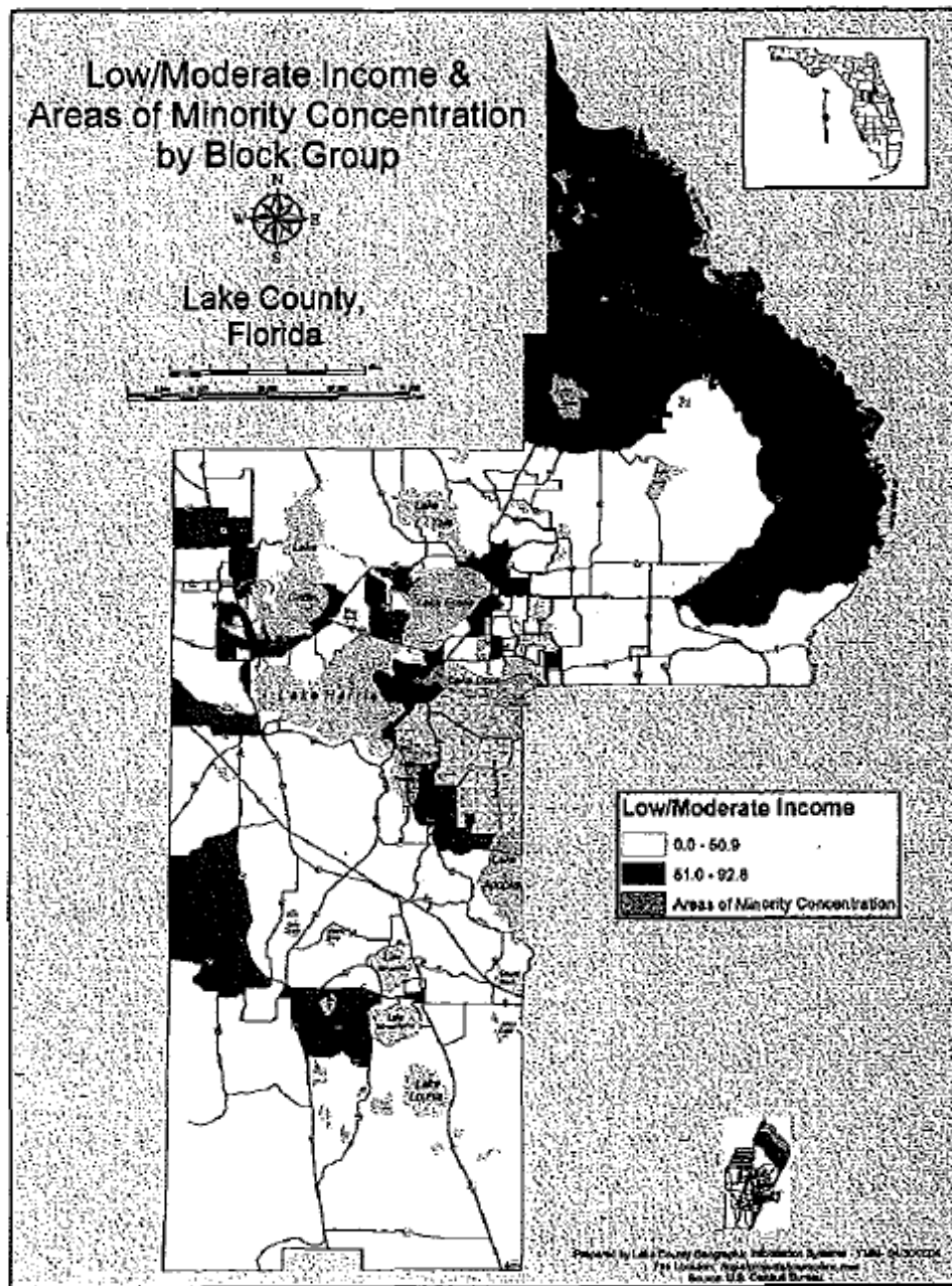


Table 36 – Units Targeted for Elderly Citizens and Families

Development Name	Street Address	City	Total Units (1)	Assisted Units (2)	Housing Program(s)	Population Served
Lakeview Villas	200 12th St	Clermont	38	38	Rental Assistance/RHS / Section 515	Elderly
Woodcliff Apts.	1000 Disston Avenue	Clermont	34	34	Section 515 / Rental Assistance/RHS	Elderly
Colony Court	801 Mount Homer Rd	Eustis	47	47	Rental Assistance/RHS / Section 515	Elderly
Eustis Sands Apts.	52 Sand Cir	Eustis	50	50	Section 515	Elderly
Eustis Village	2726 Kurt Street	Eustis	60	60	Section 515 / Rental Assistance/RHS	Elderly
Pendryvillas	2728 Ruleme Street	Eustis	32	32	Section 515	Elderly
The Franklin House	2400 Kurt Street	Eustis	46	46	Section 202 / Rental Assistance/HUD	Elderly
Greenleaf Village	162 Jim Payne Rd.	Groveland	37	37	Housing Credits 9% / Section 515 / Rental Assistance/RHS	Elderly / Family
Lakewood Villas Of Lady Lake	306 South Old Dixie Highway	Lady Lake	36	36	Housing Credits 9% / Section 515 / Rental Assistance/RHS	Elderly / Family
Lakewood Apts	2345 South St	Leesburg	36	36	Section 515 / Rental Assistance/RHS	Elderly
Pepper Tree Apts	2503 South Street	Leesburg	70	70	Section 515 / Rental Assistance/RHS	Elderly
Pepper Tree Apts II	2503 South Street	Leesburg	35	35	Section 515 / Rental Assistance/RHS	Elderly
Silver Pointe At Leesburg	Thomas Avenue At Dr. Martin Luther King, Jr. Blvd.	Leesburg	138	137	Housing Credits 9%	Elderly
Hampton Villas Ltd.	1515 Lincoln Ave	Mount Dora	38	38	Rental Assistance/RHS / Section 515	Elderly
Villas of Mt. Dora	3001 Javens Cir	Mount Dora	70	70	Rental Assistance/RHS / Section 515	Elderly
Caroline Court Apartments	1000 E Caroline St	Tavares	40	40	Section 8 Non-Insured / Rental Assistance/HUD	Elderly
Lake Point Senior Apartments	N. Side Of Dora Ave, 1 Blk W. Of David Walker Dr.	Tavares	160	160	Housing Credits 9%	Elderly
Lakebreeze	1575 Merry Rd.	Tavares	36	36	Housing Credits 9% / Section 515	Elderly / Family
Orangewood Villas	220 E Collins Stret	Umatilla	46	46	Section 515 / Rental Assistance/RHS	Elderly
Pearl Lane Apts.	725 North Umatilla Blvd	Umatilla	34	34	Section 515	Elderly

3. The table below indicates how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units.

Table 37 – Housing Market Influences Rental, Production, Rehabilitation, or Acquisition

Housing Market Characteristic	Strategy	Proposed Action Steps
Cost burdened renter families	Rental Assistance	<ul style="list-style-type: none"> Continuation of Section 8 Housing Choice Voucher program (485 vouchers) Continuation of impact fee waivers for tax credit rental projects
Inability of low and moderate income households to accumulate funds for down payments	Production of New Units	<ul style="list-style-type: none"> Continuation of purchase assistance for new units using SHIP funds
Lack of incentives for construction of housing affordable to low and moderate income households	Production of New Units	<ul style="list-style-type: none"> Continuation of impact fee waivers for affordable single family homes Continuation of impact fee waivers for tax credit rental projects Implementation of additional regulatory incentives
Regulatory impediments that increase housing production costs	Production of New Units	<ul style="list-style-type: none"> Identification of and feasible removal of regulatory impediments
Substandard housing occupied by low income households	Rehabilitation of Old Units	<ul style="list-style-type: none"> Continuation of rehabilitation assistance using CDBG, SHIP and HHR funds Utilization of SHIP funds for repairs in conjunction with purchase Applying for My Safe Florida Home funds
Inability of low and moderate income households to accumulate funds for down payments	Acquisition of Existing Units	<ul style="list-style-type: none"> Continuation of purchase assistance for existing units using SHIP funds

Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Strategic Plan Specific Housing Objectives response:

1. Most of Lake County's housing projects will be funded from State Housing Initiatives Partnership (SHIP) funds. The table below is excerpted from the Executive Summary and describes the objectives the Lake County hopes to achieve utilizing federal funds during the period 2004-2010.

Table 38 – 2004-2010 Federal Fund Utilization

Project	Objective	Time Frame (Years)	Outcome Category	Specific Outcome Indicator	Measure
Housing Rehabilitation	Decent Housing	5+	Sustainability: Promoting Livable or Viable Communities	Number of units brought from substandard to standard condition (HQS or local code)	60

2. The table below describes Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified housing needs for the period covered by the strategic plan.

Table 39 – Federal, State, Local and Private Sector Resources

Program	Components	Annual Funding
State Housing Initiatives Partnership (SHIP)	Home Purchase	\$2,497,791
	Housing Rehabilitation	
	Disaster	
Hurricane Housing Recovery (HHR)	Housing Rehabilitation	\$166,667
	Demolition & Replacement	
	Foreclosure Prevention	
Community Development Block Grant	Home Repair	\$70,000
Section 8 Housing Choice Voucher Program	Rental assistance	\$2,307,152

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

3-5 Year Strategic Plan Needs of Public Housing response:

The table below outlines the number of public housing units within Lake County.

Table 40 - Lake County Public Housing Units

PHA Name	Public Housing Units	Housing Choice Voucher(Sec8) Units	Units + Vouchers
Eustis	60	0	60
Lake County Housing Agency	0	485	485

Source: Florida Housing Data Clearinghouse

Lake County does not own nor operate any public housing. All units operated by the Eustis Housing Authority are in good condition and on line. The following table is repeated and describes the composition of the Lake County Housing Agency waiting list. The composition of the Eustis Housing Authority waiting list is unknown.

Table 41 - Lake County Housing Agency Waiting List Information

Waiting List	Total Applicants	FAMILY TYPE			INCOME		VOUCHER SIZE (ALL APPLICANTS)					VOUCHER SIZE (ELDERLY)	
		Families with Children	Elderly Families	Families with Disabilities	ELI	VLI	1BR	2BR	3BR	4BR	5+BR	1BR	2BR
Lake County	268	195	24	67	178	90	108	102	52	3	2	21	3
Leesburg	100	55	3	21	87	11	42	40	16	2	0	3	0
Total	368	250	27	88	265	101	150	142	68	5	2	24	3

Public Housing Strategy (91.210)

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate-income families residing in public housing.

2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec, 105 (b)(l) and (91.215 (k))

3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in Improving its operations to remove such designation. (NAHA Sec. 105 (g))

3-5 Year Strategic Plan Public Housing Strategy response:

Public Housing Strategy (91.210)

1. The table below describes the Lake County Housing Agency's strategy to serve the needs of extremely low-income and low-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate-income families residing in public housing.

Table 42 - Lake County Housing Agency's Strategy

Identified Need	Action Steps
Families	<ul style="list-style-type: none"> Establishing preferences for elderly and disabled on waiting lists Advocating for establishment of a Family Self Sufficiency program
Revitalization and Restoration	Not applicable
Improving Management	<ul style="list-style-type: none"> Ensuring that personnel receive required certifications Providing needed training Enhancing tenant briefings to ensure that tenants are fully informed of the requirements of the Section 8 program
Improving Living Environment	<ul style="list-style-type: none"> Continuing annual inspections Providing moving vouchers to families living in units that fail inspections due to landlord neglect

Identified Need	Action Steps
	<ul style="list-style-type: none"> Doing background checks on prospective tenants and household members and refusing assistance to those with criminal records of violent or drug-related offenses

2. Lake County does not own nor operate any public housing. The Lake County Housing Agency maintains a Residents' Board, which is consulted on any proposed policy changes. A member of this Board votes with the Board of County Commissioners to make decisions on policy changes. In addition to countywide citizen participation efforts, grantees are required to make special efforts to encourage participation by public housing residents in the consolidated planning process, as well as other activities. The County notifies public housing authorities of public hearings and any other relevant community meetings, and invites them to participate. It is the responsibility of the Public Housing Agency to make this information available to the residents.

3. The Lake County Housing Agency is not designated as "troubled".

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement,

3-5 Year Strategic Plan Barriers to Affordable Housing response:

1. The table on the next three pages is excerpted from the Action Plan section of the Lake County Analysis of Impediments to Fair Housing Choice. It outlines public policies that pose barriers to development, acquisition and/or occupancy of housing affordable to low and moderate-income households and outlines action steps Lake County is implementing or plans to implement to reduce those barriers.

Table 43 – Public Policies that Pose Barriers

PRIORITY NEED AREA	BASIS FOR ASSIGNING PRIORITY	ACTION STEPS	PROPOSED ACCOMPLISHMENTS	POTENTIAL OBSTACLES
<p>Housing—Cost of Housing</p>	<p>In Lake County, a worker earning the minimum wage of \$6.15 per hour would have to work 105 hours per week to afford a two-bedroom apartment. There are long waiting lists for rental assistance; waits from 2-3 years are the norm. A recent increase in residential impact fees will be passed on to new home buyers, thus raising new home prices and further restricting housing choices for lower income households.</p>	<ul style="list-style-type: none"> • Continue to fund home purchases by low income buyers through the SHIP program. • Continue to provide rental assistance through the Section 8 program • Continue to support impact fee waivers for subsidized rental housing. • Continue to apply for impact fee waivers for homes affordable to low income buyers. • Continue to lobby and fight attempts to reduce state and federal funding for housing assistance programs. Advocate for inclusion of smart growth principles in the Comprehensive Plan update by the end of FY 2005. • Advocate for inclusion of smart growth principles in the Land Development Regulations (LDR) update by the end of FY 2006. • Incorporate incentives into the LDR update that encourage location of new development in proximity to workplaces and 	<ul style="list-style-type: none"> • Providing closing cost assistance to 30 low income households each year starting in FY 2005. • Providing rental assistance for 500 households through the Section 8 program each year starting in FY 2005. • Impact fee waiver approvals for 100% of proposed subsidized housing projects. • Impact fee waivers for 100% of affordable new single family homes. • Level or increased funding for state and federal housing assistance programs. Updated Comprehensive Plan and LDR's based upon smart growth principles by the end of FY 2006. • Additional incentives in the LDR update that promote location of new development in proximity to workplaces and shopping by the end of FY 2006. • Addition of inclusionary zoning provision to updated LDR's. 	<ul style="list-style-type: none"> • Deficits in supplies of housing affordable to low income households. • Lower profitability in construction of lower cost housing. • Lack of understanding of smart growth principles by elected officials and other decision makers. • Potential opposition by developers and large landowners to imposition of smart growth principles.

PRIORITY NEED AREA	BASIS FOR ASSIGNING PRIORITY	ACTION STEPS	PROPOSED ACCOMPLISHMENTS	POTENTIAL OBSTACLES
		shopping. <ul style="list-style-type: none"> Advocate for addition of inclusionary zoning provisions in LDR update by the end of 2006. 		
Housing--Age and Condition of Housing Stock	Percent of occupants below poverty increases with the age of residential structures. There are 4,193 housing units built before 1979 with occupants below poverty that may potentially contain lead-based paint. This is documented by long waiting lists for home repairs; waits from 2-3 years are the norm.	<ul style="list-style-type: none"> Starting in FY 2006, increase CDBG-funded home repair/rehabilitation assistance to 10 units per year. 	<ul style="list-style-type: none"> Repair/rehabilitation of 10 units using CDBG funds starting in FY 2006 and every year thereafter. 	<ul style="list-style-type: none"> Insufficient funds to meet needs for housing rehabilitation. Increased costs to rehabilitate pre-1979 housing due to lead-based paint abatement requirements.
Housing--Potential for Discrimination	<p>African-American and Hispanic households in all income brackets experience more housing problems than Whites, regardless of income. The disparity is especially prevalent for Hispanic households. The potential for discrimination exists when Section 8 tenants attempt to select housing. Two such instances have been reported in recent years.</p> <p>There is no housing specifically designated to serve persons with disabilities and HIV/AIDS and their families, nor programs ensuring that</p>	<ul style="list-style-type: none"> Starting in FY 2005, partner with the Alianza for Fair Housing to sponsor fair housing workshops targeted to minority populations and housing providers. Continue to provide fair housing information to potential Section 8 tenants. 	<ul style="list-style-type: none"> Successful completion of fair housing workshops in FY 2005. Continued provision of fair housing information to potential Section 8 tenants. 	<ul style="list-style-type: none"> Lower median household incomes of African-Americans than Whites or Hispanics. Lack of resources to investigate and resolve fair housing complaints by federal officials. Lack of knowledge of fair housing issues by local officials. Lack of knowledge by low income households of discriminatory or predatory lending practices. Lack of resources to provide supportive services and housing

PRIORITY NEED AREA	BASIS FOR ASSIGNING PRIORITY	ACTION STEPS	PROPOSED ACCOMPLISHMENTS	POTENTIAL OBSTACLES
	persons returning from mental and physical health institutions receive appropriate supportive housing.			to special needs households.

2. Lake County's FY 2006-09 Local Housing Assistance Plan assesses policies that potentially pose regulatory barriers that artificially increase the cost of producing housing. The assessment is quoted below.

III. LHAP INCENTIVE STRATEGIES Section 420.9071(16), F.S.

A. Name of the Strategy: Expedited Permitting

a. Established policy and procedures: The expedited review processes described below assumes that all required information, i.e. survey, flood zone determination etc., will be provided by the applicant at the time the application is filed. The process also assumes that the Growth Management Department is fully staffed and that there are no extenuating circumstances. To qualify for an expedited review process as an Affordable Housing Project; the application must be for the construction or renovation of dwelling units at or below 80% of the median price of a home in the Orlando Metropolitan Statistical Area (MSA).

• Building Permits: If the combined value of the land and the dwelling unit is 80% of the median price of a home or less, it qualifies for an expedited plan review and data entry process. The sales price (amount on the executed sales contract) 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. The expedited process reduces the processing time from three working days to one working day. However, review by Environmental Health (outside the jurisdiction of the County) may still take up to three days.

• Zoning Permits: Prior to obtaining a building permit, applicants are required to obtain a zoning permit, which confirms that the proposed development is consistent with the County's Land Development Regulations. Since the current process is reasonably expeditious, current procedures are adequate.

• Platting, Site Plan, Subdivision and other Residential Applications requiring DRS (Development Review Staff) Approval: Development Review Staff (DRS) are the staff persons from County departments and State agencies that are responsible for reviewing and making recommendations on development proposals prior to project approval. For residential subdivisions or Planned Unit Developments (PUD's) outside the Wekiva River Protection Area, thirty percent (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 PUD's in the Wekiva River Protection area must have fifteen percent (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. Applications for projects that meet affordable housing criteria can be submitted up to two weeks in advance of a DRS meeting instead of the 30 day period required of conventional applications.

• **Zoning Board/ Board of County Commissioners:** Applications for rezoning, conditional use, and Planned Unit Development (PUD) require approval of both the Zoning Board and the Board of County Commissioners. The normal processing time for these applications is three months. The Growth Management Department has reduced the processing schedule for affordable housing projects from three months to two months. Applicants will be 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 Growth Management Department has reduced the processing schedule for affordable housing projects to one month. Applicants will be given an additional 15 days in which to file their applications.

• **Lot Line Deviations:** To create a lot that conforms to the County's Land Development Regulations, the County allows an administrative process to adjust lot lines. The processing time for Lot Line Deviations for affordable housing projects has been reduced from three weeks to two weeks.

• **Lot Splits:** To create lot(s) that conform to the LDR's, the County allows an administrative minor subdivision referred to as a lot split. Lot Splits for affordable housing projects take no longer than 30 days.

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

B. Name of the Strategy: Ongoing Review Process

a. established policy and procedures: Provide Description

Growth Management staff prepares reports that analyze proposed policies, procedures, ordinances, regulations, codes, rezonings and Comprehensive Plan Amendments. The staff reports are prepared for use by the various advisory boards and the Board of County Commissioners, and may or may not serve as a basis of their decision. The reports include a section in all relevant staff reports that analyzes the impact of the proposed action on the 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.

Homeless Needs (91.205 (b) and 91.215 (e))

Homeless Needs- The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (Including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered and homeless sub-populations, in accordance with the Table. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent

[information is available; the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required, If a jurisdiction provides estimates of the at-risk population\(s\), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.](#)

3-5 Year Strategic Plan Homeless Needs response:

[Information about the nature and extent of homelessness in Lake County is not available. The table below is excerpted from the Exhibit 1 of the 2006 Continuum of Care application submitted by the Mid-Florida Homeless Coalition and covers Lake, Sumter, Hernando and Citrus Counties.](#)

Table 44 – Public Policies that Pose Barriers

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitiona		
Number of Families with Children (Family Households):	5	16	185	206
1. Number of Persons in Families with Children:	21	53	628	702
2. Number of Single Individuals and Persons in Households without Children:	202	135	373	710
(Add Lines Numbered 1 & 2) Total Persons:	223	188	1,001	1,412
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
a. Chronically Homeless (For sheltered, list persons in emergency shelter <i>only</i>)	18		83	101
b. Severely Mentally Ill	120		* 156	276
c. Chronic Substance Abuse	65		* 95	160

APPENDIX A

TERMS DEFINED

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

Affordable housing, means housing for which monthly rents or monthly mortgage payments, including taxes, insurance, and utilities, do not exceed 30% of that amount which represents the percentage of the median adjusted gross income for the households or person indicated in Section 420.004, F.S. Affordable housing definitions that are prescribed by other affordable housing programs administered by either the US Department of Housing and Urban Development or the State of Florida may be used by local governments if such programs are implemented by the to provide affordable housing. 9J-5.003(1), F.A.C.

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.

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.

Household: A household includes all the people who occupy a dwelling unit as their usual place of residence.

Household size: The total number of people living in a dwelling unit.

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.

Low Income: means one or more natural persons or a family, the total annual adjusted gross household income of which does not exceed 80 percent of the median annual adjusted gross income for households within the State, or 80 percent of the median annual adjusted gross income for households within the metropolitan statistical area (MSA) or, if not within an MSA, within the County in which the person or family resides, whichever is greater. Section 420.0004 (9), F.S.

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.

Moderate Income: means one or more natural persons or a family, the total annual adjusted gross household income of which is less than 120 percent of the median annual adjusted gross income for households within the state, or 120 percent of the median annual adjusted gross income for

households within the metropolitan statistical area (MSA) or, if not within an MSA, within the county in which the person or family resides, whichever is greater. *Section 420.0004 (10), F.S.*

Multi-Family Unit: A building that contains more than one dwelling unit (for example, an apartment building).

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.

Single Family Unit: A structure containing one dwelling unit, designed for one family or household.

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.

Very Low Income: means one or more natural persons or a family, not including students, the total annual adjusted gross household income of which does not exceed 50 percent of the median annual adjusted gross income for households within the state, or 50 percent of the median annual adjusted gross income for households within the metropolitan statistical area (MSA) or, if not within an MSA, within the county in which the person or family resides, whichever is greater. *Section 420.0004 (14), F.S.*

APPENDIX B. MOBILE HOME PARKS IN LAKE COUNTY

Table 45 – Mobile Home Parks in Lake County

FACILITY	ADDRESS	CITY	MH COUNT
Harbor Oaks Co-Op, Inc.	03990 Picciola Rd.	Fruitland Park	204
Hawthorne	100 Hawthorne Blvd.	Leesburg	1800
Water Oak Country Club Estates	106 Evergreen Lane	Lady Lake	1300
Clerbrook RV Resort	20005 US 27N	Clermont	1257
Mid-Florida Lakes Yacht Club	201 Forest Dr.	Leesburg	1226
Lakes at Leesburg	10701 US HWY 441 S	Leesburg	640
Sunlake Estates Mobile Home Park	CR 452	Eustis	496
Lake Griffin Isles	200 Orchid Lane	Fruitland Park	488
Oak Springs Mobile Home Court	12 Highland Ave.	Sorrento	438
Grand Island Resort	36151 Citrus Blvd.	Grand Island	395
Lake Griffin Harbor	33399 Water View Lane	Leesburg	350
Chain O'Lakes (see Grand Island Resort)			308
Country Club Manor Co-Op, Inc.	1701 N Hwy 19, Ste 1	Eustis	299
Haselton Village	14 Coral Street	Eustis	292
Molokai Co-Op	1 Hawaiian Way	Leesburg	272
Palm Ridge Adult Village	1806 Timber Ridge Circle	Leesburg	262
Country Squire Mobile Home Park	6 Country Squire Rd.	Paisley	250
Orange Lake Mobile Community	15840 HWY 50	Clermont	242
Lakeside Terrace	24 Sunrise Lane	Fruitland Park	241
Bonfire Cooperative Assoc., INC.	620 Misti Dr.	Leesburg	230
Leesburg Landing	86 Dockside Dr.	Leesburg	230
Spanish Village	25501 Hwy 27 S	Leesburg	224
Woodlands at Church Lake Mobile Home Park	1124 Heritage Drive	Groveland	220
Lakeside Village	2580 Lakeside Dr.	Leesburg	216
Brittany Estates RO Assoc, Inc.	1000 Mark Rd	Leesburg	213
Emerald Lakes Co-op	1401 W Hwy 50-office	Clermont	211
Coachwood Colony MHP, LLC	2610 W Dogwood Pl.	Leesburg	207
Tiki Village Mobile Home	1300 Dead River Road	Tavares	206
Leesburg Lakeshore Mobile Home Park	1208 N Lee Street	Leesburg	184
Sandpiper Mobile Home Manor	1412 Azalea Dr.	Leesburg	184
The Meadows	25115 Alamanda Dr.	Astatula	178
Holiday Mobile Park	561 East Burleigh Blvd.	Tavares	160
Lady Lake Mobile Home Park	2934 Griffin View Rd.	Lady Lake	158
Lake Harris Landing, Ltd.	28340 River Run Drive	Leesburg	154
Corley Island Mobile Manor	138 Kings Blvd.	Leesburg	150

FACILITY	ADDRESS	CITY	MH COUNT
Shangri-La By the Lake	100 Shangri-La Blvd.	Leesburg	146
Hibiscus Mobile Home Community	1 Hibiscus Ave.	Mt. Dora	144
Cypress Creek Mobile Home Park	28944 Hubbard St.	Leesburg	142
Leisure Meadows Mobile Home Park	1920 Marion County Rd. Lot 10	Weirdale	127
Riverest Mobile Home Community	49 Crescent Dr.	Tavares	126
Hickory Hollow Estates	9705-31 Hickory Hollow Rd.	Leesburg	125
Riley's Park	3401 N. HWY 19A	Mt. Dora	122
Sharp's Mobile Park	43 Sharp Circle	Eustis	115
Southernaire, LLC	1700 Sanford Rd.	Mount Dora	107
Tara Village	10630 HWY 44	Leesburg	106
Lake Griffin Mobile Park	104 Christine Drive	Leesburg	100
Ridgecrest RV & Mobile Home Park	26125 US HWY 27 S	Leesburg	100
Timber Village Mobile Home Park	15130-6 Timber Village Rd.	Groveland	100
Country Life Park #1	3813 Victor Blvd.	Leesburg	99
Country Life Park #2	Victor Blvd.	Leesburg	98
El Red Manor	451 E. Burleigh Blvd.	Tavares	95
Palm Gardens Mobile Home	11801 HWY 441	Tavares	89
Sunshine Mobile Home Park	401 Sunshine Boulevard	Lady Lake	84
Golden Estates Mobile Home Park	22 Golden Gem Rd.	Umatilla	80
Midway Manor MH/RV Resort	36033 Emerald Ave.	Leesburg	75
Griffwood Co-Op, Inc.	03896 Picciola Rd.	Fruitland Park	72
Mid Lakes Resort	317 S Lake Ave.	Tavares	68
Highlands Mobile Home Park	17730 US HWY 27	Clermont	66
Marietta Mobile Home Park	1911 N. Citrus Blvd.	Leesburg	66
Eagles Nest Mobile Home Estates	05519 Eagles's Nest Rd.	Fruitland Park	65
Oak Lane Mobile Home Park	14238 Max Hooks Rd.	Clermont	62
Lake Yale Estates	11630 Martell Ct.	Leesburg	60
Picciola Landing	200 Orchid Dr.	Fruitland Park	60
Fisherman's Wharf	5101 Eagle's Nest Rd.	Fruitland Park	59
Morgan's Mobile Home Park	04056 Picciola Rd.	Fruitland Park	58
Torchlite Travel Trailer	10201 HWY 27 S	Clermont	54
Beach Mobile Home Park	32405 Beach Park Rd., #77	Leesburg	51
Orange Blossom Court	912 Linden St.	Lady Lake	48
Lake Saunders Mobile Home Park	4301 HWY 19A	Mt. Dora	47
Minnehaha Trailer Park	660 Hook St.	Clermont	45
Lake Harris Hideaway	10550 Holloway Drive	Leesburg	44
Lake Dora Trailer Park	120 Dora Ave.	Tavares	42
Tween Waters	210 S. Lake Ave.	Tavares	42

Housing Element
Data, Inventory & Analysis

FACILITY	ADDRESS	CITY	MH COUNT
HUB Mobile Home Park	28313 HWY 27	Leesburg	41
Pleasant Oaks Trailer Park	208 Cleveland St.	Leesburg	40
Sycamore Mobile Home Park	11100 Sycamore Lane	Leesburg	39
Haven on Lake Harris	32321 Haven Ct.	Leesburg	36
Sunset Village	4 Melody Circle	Eustis	36
Hideaway Harbor	48 Harbor Circle	Astatula	35
Three Palms Trailer Park	15007 Old Hwy 441	Tavares	32
Groveland Motel & Mobile	896 E. Myers Blvd.	Mascotte	28
Stillwaters at Lake Enola	200 Devault St.	Umatilla	27
Lake Dorr Mobile Home & RV	19246 Sunfish Ln.	Altoona	25
Mascotte Mobile Home Park	447 Ashmore Ave.	Mascotte	25
Tranquil Trailer Park	729 Lake Dora Dr.	Tavares	24
Al Jana Fish Camp	2210 E Main St.	Leesburg	23
Twin Palms Trailer Park	35301 Cross St.	Fruitland Park	23
Grand Island Mobile Home Park	36530 Fishcamp Rd.	Grand Island	20
Hickory Hill Court	14505 Max Hooks Rd.	Clermont	20
Minneola Court Mobile Home	104 E. Washington St.	Clermont	18
Shady Nest Mobile Home Park	10446 Hwy 44	Leesburg	18
Land's Mobile Home Park	30 Wofford St.	Umatilla	17
Lagoon Park	910 Villa Lagoon Dr.	Tavares	16
Shady Oaks MHP & RV Park	34700 S Haines Creek Rd.	Leesburg	15
Black Bass Resort	10402 CR 44	Leesburg	14
Cove, The	11641 Ocklawaha Dr.	Leesburg	14
Dora Canal Court	224 S. Lake Ave.	Tavares	14
Tropical Whisper	37700 HWY 19	Umatilla	14
Or-El's Spillway Park	10432 CR 44	Leesburg	13
Powell's Campground	25716 Powell Dr.	Astor	13
Riverview North	25129 Blackwater Lane	Astor	12
Florida Angler's Resort	32311 Angler's Ave.	Leesburg	11
Groveland Mobile Home Park	117 N Main Ave.	Groveland	11
Bakers MHP	4245 N. Old US HWY 441	Mt. Dora	10
Gator Inlet	1501 W US HWY 441	Tavares	10
Winton's Park	CR 44/CR 473	Leesburg	9
Bodiford Estates	23935 HWY 46	Sorrento	8
Chisolm Trail Campground	45626 ST RD 19	Altoona	8
L & M Mobile Court	420 S. Lake Ave.	Tavares	8
Yalaha Landing		Yalaha	8
Seven Oaks Mobile Park	9837 Seven Oaks Dr.	Clermont	7

FACILITY	ADDRESS	CITY	MH COUNT
Sparky's Fish Camp	11711 Ocklawaha Dr.	Leesburg	7
Bay Island Cottages	11325 Ocklawaha Dr.	Leesburg	5
Three Lakes Park Co-Op, Inc.	12315 US Hwy 441	Tavares	5
Cissne Trailer Park			4
Spillway Park	10432 HWY 44	Leesburg	3