

HOUSING

Housing Needs (91.205)

*Please also refer to the Housing Needs Table in the Needs.xls workbook

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.

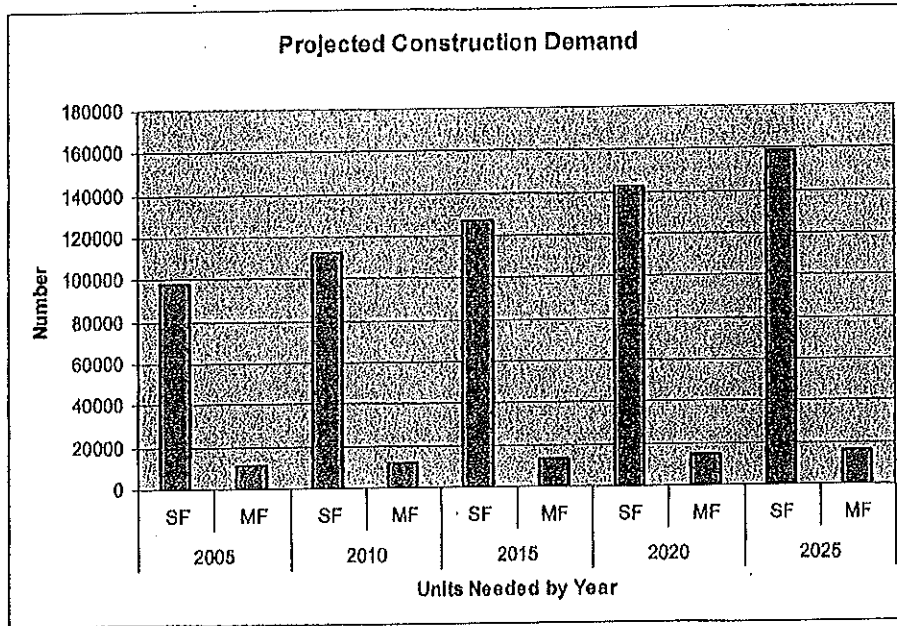
3-5 Year Strategic Plan Housing Needs response:

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 table on the next page.

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

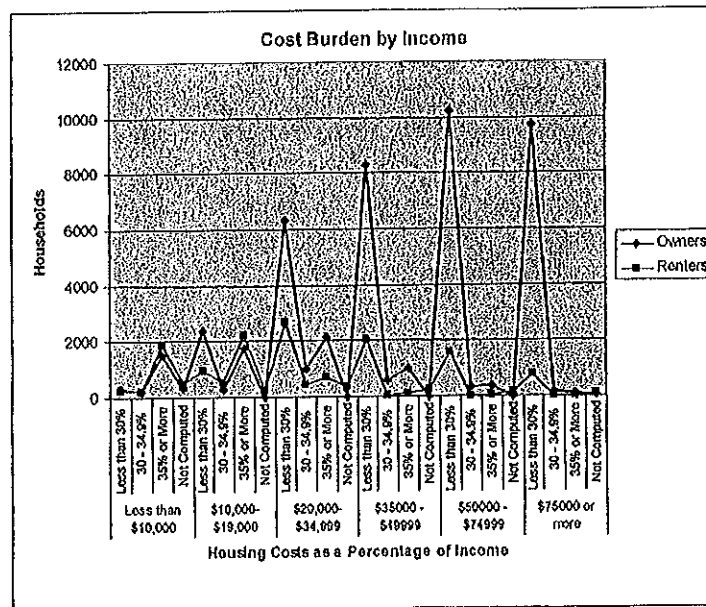
The chart below projects construction needs by housing type between 2005 and 2025:



Source: Florida Housing Data Clearinghouse

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

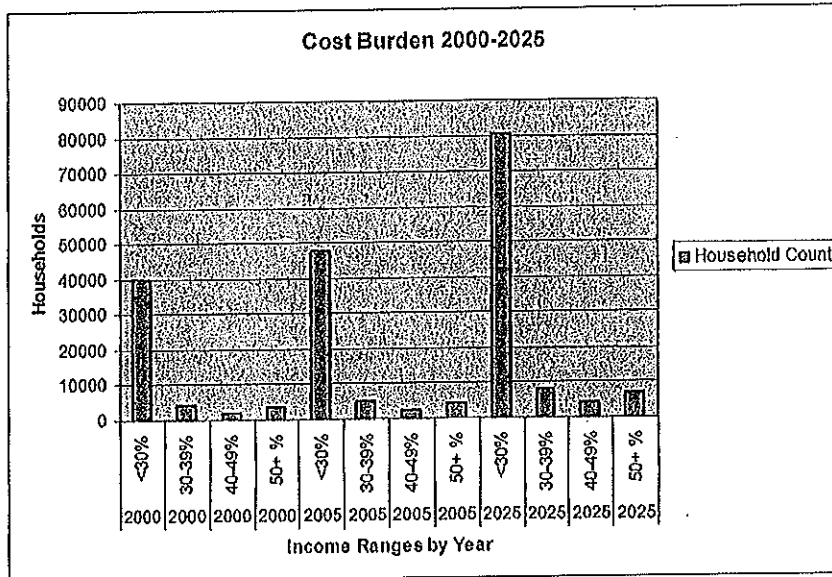
The table below compares housing costs as a percentage of income for owners and renters.



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.

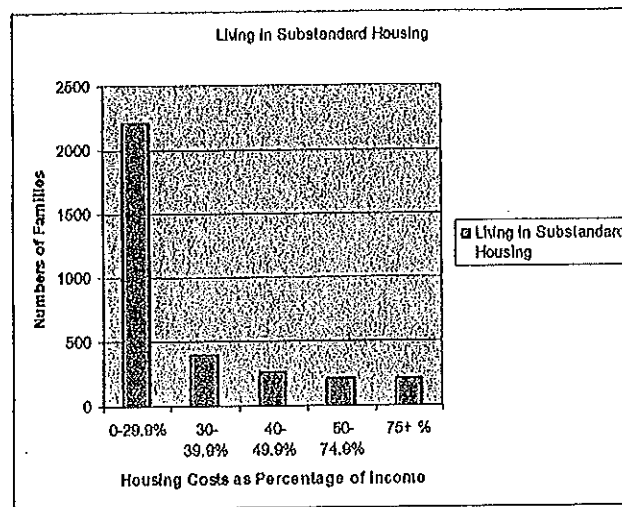
Projected trends in cost burden are shown in the chart below.



Source: Florida Housing Data Clearinghouse

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

The chart on below displays 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.



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.

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 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 five pages identify the priority housing needs by categories specified in the Housing Needs Table.

Housing Problems Output for -All Households

Name of Jurisdiction: Lake County, Florida	Source of Data: CHAS Data Book					Data Current as of: 2000					
	Renters					Owners					
	Elderly 1 & 2 member households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly 1 & 2 member households (F)	Small Related (2 to 4) (G)	Large Related (5 or more) (H)	All Other Households (I)	Total Owners (J)	Total Households (L)
Household by Type, Income, & Housing Problem											
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	283	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	89.2	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	49.9	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	2.8	0	0.3	0	2.1	4.4	0	0.7	0.6
12. % Cost Burden >30% to	0.4	2.9	17.8	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	6,209	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

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	2,487	585	1,710	5,814	17,843	20,740	3,022	3,789	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	72,399	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

SOCDS CHAS Data: Housing Problems Output for Hispanic Households

Household by Type, Income, & Housing Problem	Name of Jurisdiction: Lake County, Florida		Source of Data: CHAS Data Book				Data Current as of: 2000			
	Renters		Owners		Renters		Owners		Total	
	Elderly 1 & 2 member households (A)	Family (B)	All Other Households (C)	Total Renters (D)	Elderly 1 & 2 member households (E)	Family (F)	All Other Households (G)	Total Owners (H)	Total Households (I)	
1. Very Low Income(Household Income	38	378	62	478	93	252	20	365	843	
2. Household Income % with any housing problems	28	166	32	226	77	75	12	164	390	
3. Household Income >30 to % with any housing problems	50	95.2	56.3	84.1	63.6	100	33.3	78	81.5	
4. Household Income >50 to % with any housing problems	10	212	30	252	16	177	8	201	453	
5. Household Income >80% MFI % with any housing problems	100	84.9	96.7	85.7	25	79.1	50	73.6	80.4	
6. Total Households % with any housing problems	0	258	34	292	30	380	8	418	710	
	N/A	46.1	29.4	44.2	13.3	61.1	50	57.4	52	
	14	275	130	419	78	1,017	92	1,187	1,606	
	0	38.2	16.9	30.3	17.9	25.9	28.3	25.5	26.8	
	52	911	226	1,189	201	1,649	120	1,970	3,159	
	46.2	61.7	33.6	55.7	35.3	43.1	31.7	41.6	46.9	

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

Household by Type, Income, & Housing Problem	Name of Jurisdiction: Lake County, Florida		Source of Data: CHAS Data Book				Data Current as of: 2000				
	Renters		Total Renters		Elderly 1 & 2 member households	Family Households	All Other Households	Owners		Total Owners	Total Households
	Elderly 1 & 2 member households (A)	Family Households (B)	All Other Households (C)	Total Renters (D)				(E)	Family Households (F)		
1. Very Low Income(Household Income)	293	1,022	346	1,661	441	484	149	1,074	2,735		
2. Household Income % with any housing problems	225	612	206	1,043	320	169	95	584	1,627		
3. Household Income >30 to % with any housing problems	74.2	93	66	83.6	57.5	91.1	85.3	71.7	79.3		
4. Household Income >50 to % with any housing problems	68	410	140	618	121	315	54	490	1,108		
5. Household Income >80% MFI	55.9	72.4	57.1	67.2	23.1	61.3	92.6	55.3	61.9		
% with any housing problems	30	367	63	460	131	407	97	635	1,095		
6. Total Households % with any housing problems	33.3	20.7	22.2	21.7	18.3	51.4	36.1	42.2	33.6		
% with any housing problems	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		
% with any housing problems	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		

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

Household by Type, Income, & Housing Problem	Name of Jurisdiction: Lake County, Florida		Source of Data: CHAS Data Book				Data Current as of: 2000			
	Renters		Owners				Total			
	Elderly 1 & 2 member households (A)	Family (B)	All Other Households (C)	Total Renters (D)	Elderly 1 & 2 member households (E)	Family (F)	All Other Households (G)	Total Owners (H)	Total Households (I)	
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 % with any housing problems	868	573	629	2,070	2,925	987	627	4,539	6,609	
3. Household Income >30 to % with any housing problems	67.9	83.8	67.6	72.2	84.8	78.5	67.3	68.1	69.4	
4. Household Income >50 to % with any housing problems	839	866	553	2,258	4,835	1,409	607	6,851	9,109	
5. Household Income >80% MFI	58.2	70.9	75.6	67.3	35.6	62	55.7	42.8	48.9	
% with any housing problems	634	1,191	1,078	2,903	7,935	3,557	1,141	12,633	15,536	
6. Total Households	34.7	32.1	35.6	34	18.8	44	44.2	26.9	28.2	
% with any housing problems	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	
% with any housing problems	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.

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)

*Please also refer to the Housing Market Analysis Table in the Needs.xls workbook

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:

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

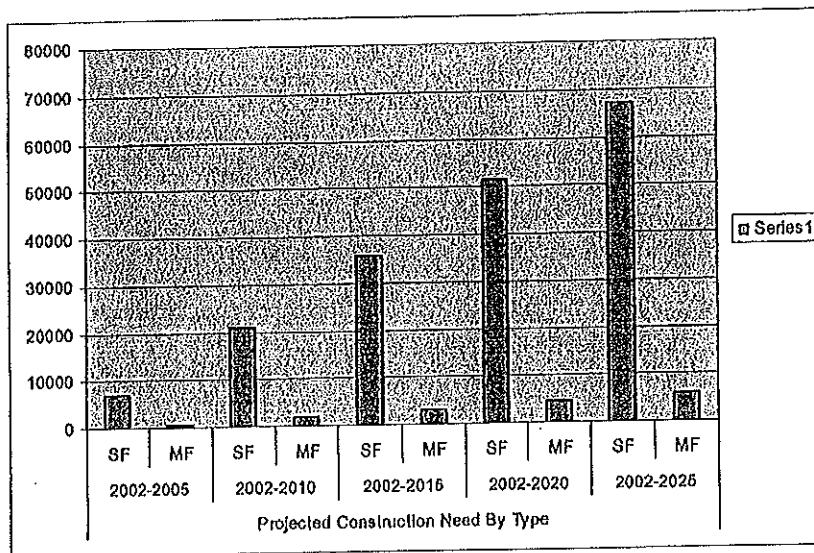
	Single Family (1 att./detach.)	Multi-family (2 or more)	Mobile Home	Other	Total
Number	61,494	10,107	30,549	680	102,830
Percent	59.8	9.8	29.7	0.7	100

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.

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 on the next page is repeated from page 16 and projects the numbers of units that will be needed by 2025



Source: Florida Housing Data Clearinghouse

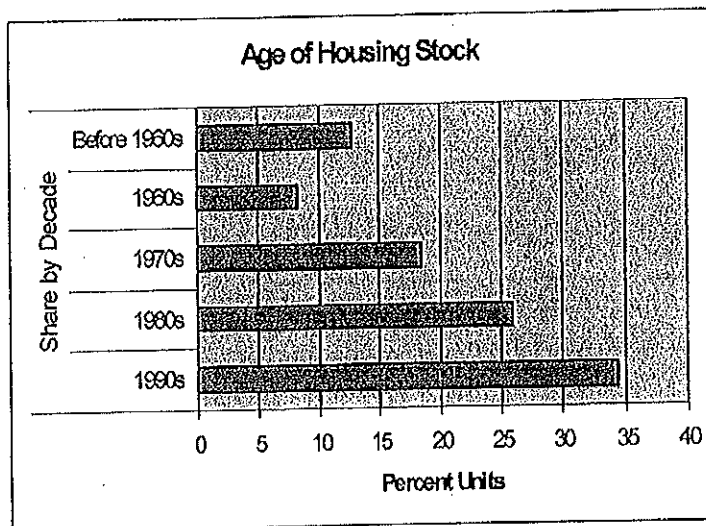
This table shows that almost 70,000 single family and approximately 7,000 multifamily units will be needed by 2025.

The 2000 census identified 3,338 substandard units. The table below outlines the numbers of units meeting the 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

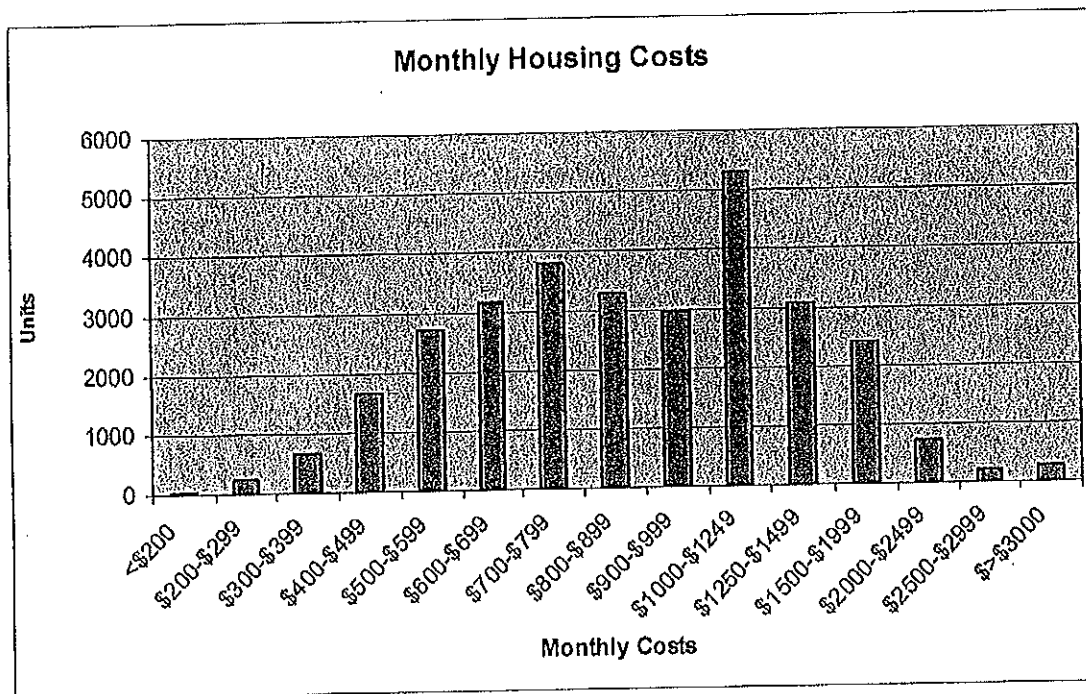
The chart on the next page displays the age of Lake County's housing stock.



Source: Florida Housing Data Clearinghouse

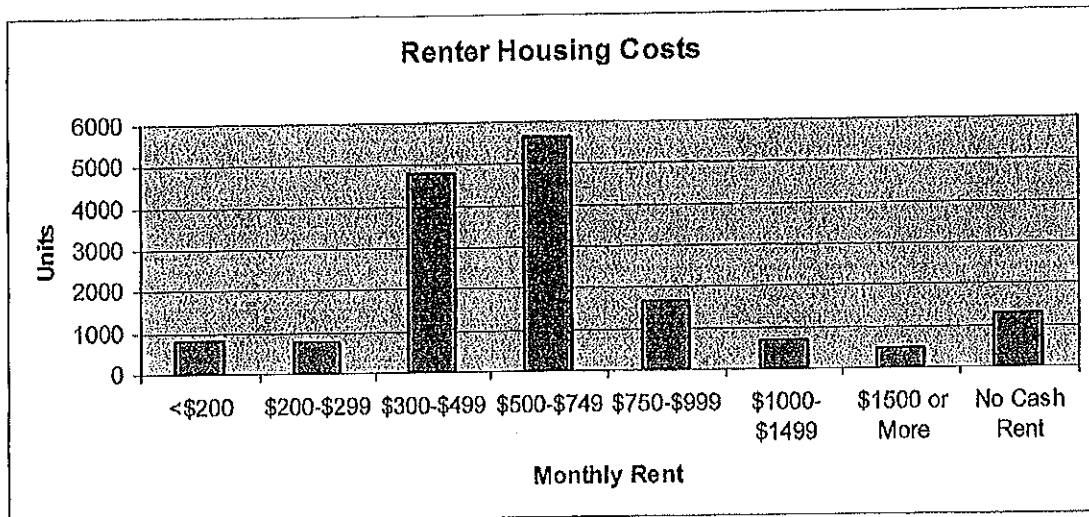
Slightly over one-third of the units were built during the 1990's.

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.



Source: Florida Housing Data Clearinghouse

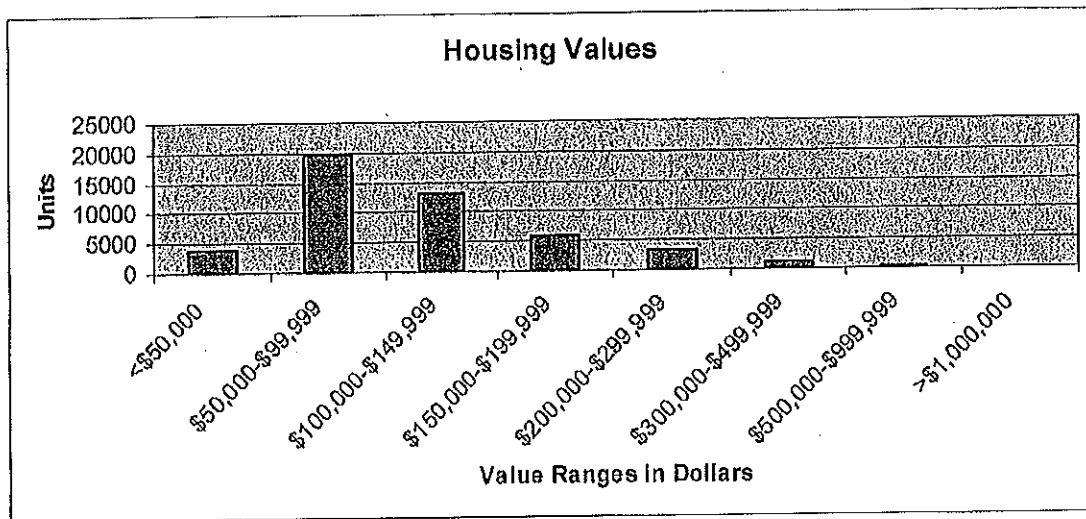
Monthly costs for renters are correspondingly lower as shown in the chart on the next page.



Source: Florida Housing Data Clearinghouse

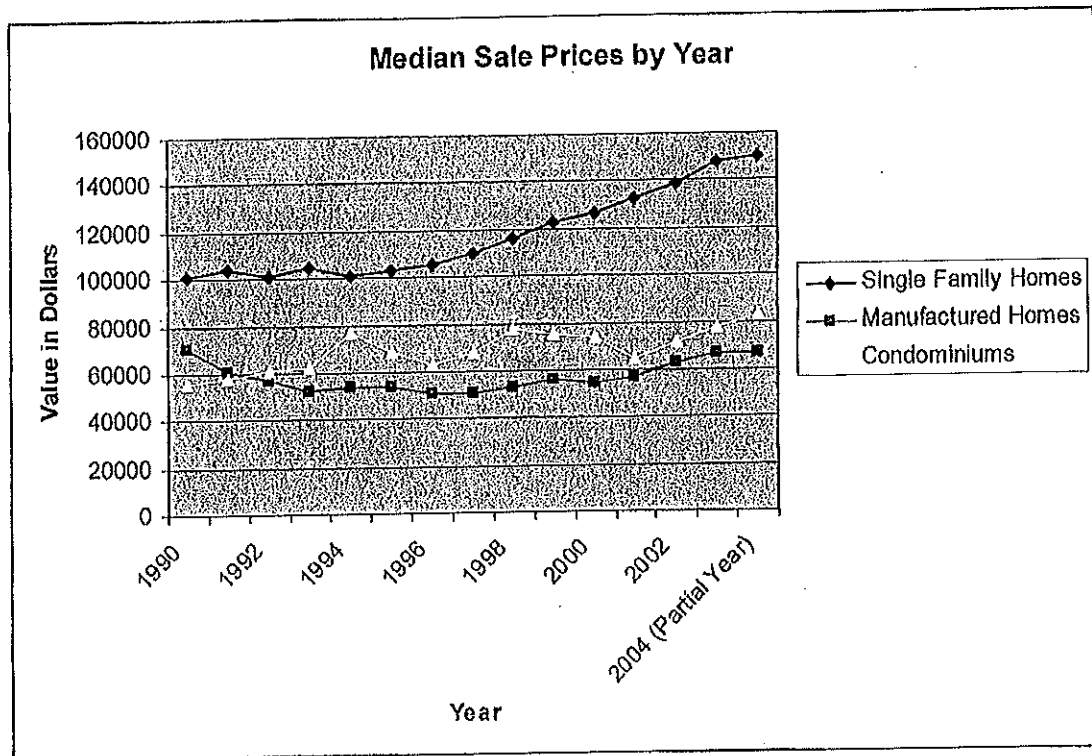
The greatest proportion of renters are paying \$300 - \$749.

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.



Source: Florida Housing Data Clearinghouse

The chart on the next page shows changes median sales prices of single family homes, manufactured homes and condominiums between 1990 and 2004.



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.

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

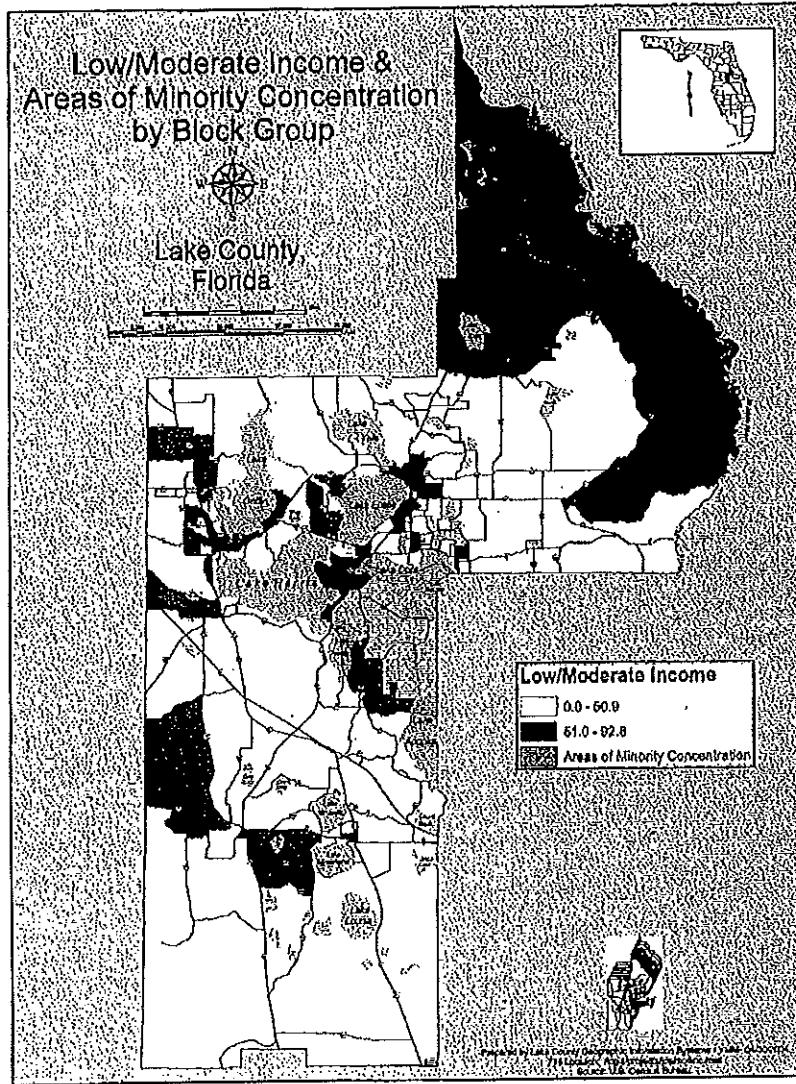
Source: Florida Housing Data Clearinghouse

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.

- See the table above for the units specifically targeted toward persons with disabilities. The table on page 34 lists units specifically targeted toward elderly persons and families.

No units are expected to be lost from the inventory.



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 Street	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.

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))

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

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

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.

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.

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 table on the next page is repeated from page 17 and describes the composition of the Lake County Housing Agency waiting list. The composition of the Eustis Housing Authority waiting list is unknown.

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 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)(11) 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 families residing in public housing.

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 that, 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

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 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
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"> • stopping. Advocate for addition of inclusionary zoning provisions in LDR update by the end of 2006. • 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 abatement requirements.
Housing—Potential for Discrimination	African-American and Hispanic households in all income brackets experience more housing problems than Whites. 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. There is no housing specifically designated to serve persons with disabilities and HIV/AIDS and their families, nor programs ensuring that	<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 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 lending practices. • Lack of resources to provide supportive services and housing

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

housing affordable to low and moderate income households and outlines action steps Lake County is implementing or plans to implement to reduce those barriers.

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

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

*Please also refer to the Homeless Needs Table in the Needs.xls workbook

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 subpopulations, in accordance with Table 1A. 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.

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