

HOWEY-IN-THE-HILLS HOUSING ELEMENT EVALUATION AND APPRAISAL REPORT

INTRODUCTION

At least every seven years the Town is required to review its comprehensive plan and determine if any changes are required as a result of changed conditions or as a result of changes in State requirements. Since the last evaluation and appraisal was done in 2010, the Town is due to conduct a review in 2017. According to the schedule issued by the Department of Economic Opportunity, the Town is due to submit its determination on needed revisions by October 1, 2017. The Town has established a schedule for review of individual elements over the first half of 2017 to allow the Planning Board to digest the comprehensive plan in manageable sections and discuss potential revisions.

In support of this effort, the staff will provide a summary report for each element discussing the current contents of the element, changes to conditions that have occurred since the last review, changes to requirements, and other relevant information. This report presents the Housing Element for consideration. The Housing Element deals with a range of issues related to the quantity and quality of housing the community, and these will be explored in this report based on housing trends and the goals, objective and policies contained in the Housing element.

DATA AND ANALYSIS REVIEW

Since 2010, housing development in the Town has been nearly at a standstill. Available statistical data shows the housing stock increased by eight units over the five-year period between 2010 and 2015. With the restart of the Venezia Phase 1 subdivision, housing growth began a recovery in the late 2015 and 2016-time period. Current and recently completed construction includes more than 20 units. Appendix A includes several tables from the current plan element which have been reworked to include data from the 2010 Census and 2015 housing data from the American Community Survey. The data is organized to show trends within Howey-in-the-Hills rather than comparisons between the Town and Lake County as a whole. There are some inconsistencies in the data from table to table due in part to the sampling process used and the small sample sizes that Howey-in-the-Hills yields as small town.

Given the very small growth in total housing units, major changes in the housing profile are not expected, and the comparison data generally supports this position. Of note:

- Single-family housing still comprises over 80% of the total housing units. Multi-family housing, primarily townhouse development, expected with the Village Mixed Use projects did not

appear as these projects, with the exception of Venezia, were gobbled up by the recession. Several of these projects are being recast, but no active development is occurring.

- The rework of Table 4 shows housing values have drifted downward. The Town's housing stock, in terms of value, has clearly not fully recovered from the recession impacts. Despite this trend median housing value remains relatively high at \$171,900.
- The number of vacant housing units has decreased as units vacated during the recession have been reabsorbed by new owners and renters.
- Of units identified as vacant, a significant portion are identified as seasonally occupied. This factor tends to overstate the vacancy level somewhat.
- There has been some aging of the population. This trend is noticeable in many of the outer counties in the Orlando Metropolitan Area.

Other statistics indicate the Town has eliminated housing units that are declared overcrowded (more than one person per room) and housing units that lack a kitchen or lack some plumbing. While never a significant problem in the Town, this data suggests improvements in the overall condition of the housing stock however minor in scope. For 2015 the number of persons reported as living in poverty was 1.9%. When combined with the Town's median household income of \$63,021, affordable housing does not comprise a significant demand within the community.

ANALYSIS OF CHANGED CONDITIONS

Howey-in-the-Hills has relatively few issues with the quality of housing, and it has relatively little experience in dealing with low or moderate income housing, mobile homes, and even market rate multi-family housing. As noted above, demand for these types of housing has been relatively low in the community. The Town desires a housing stock that is largely owner occupied and dominated by single-family housing. The policies in the plan and the active market forces are producing this result, so the plan is effective in this regard. The Housing Element does include policies dealing with affordable housing issues, mobile homes, group housing, historic structures and other related issues. The Town will have guidance in addressing these housing issues should they arise.

One of the key items in the 2010 housing analysis is the identification of sufficient land area to support future housing demand. Actual demand has been lower than expected due to the lower than projected population growth. The conclusion is 2010 was that the Town did have sufficient available land area to support the projected housing need, and nothing has occurred in the succeeding years to alter this conclusion. The local market is in the process of absorbing the 172-lot Venezia South subdivision while the Venezia North subdivision and Whispering Hills (107 lots) have progressed through the plat stage.

Much of the potential for housing diversity lies in the Village Mixed Use projects. Venezia is the first of these to come to market with the current single-family subdivision

supported by commercial and townhouse development areas that are yet to be developed. There are three other VMU projects that received conceptual approval prior to the recession and have not resumed development. One of these, the Lake Hill development at SR 19 and CR 48 has received approval for a revised layout. The revised plan still contains single-family and townhouse residential units with some commercial development area and recreation facilities. Development timing on this project and the other VMU development is uncertain. However, these projects offer the opportunity to introduce a more diverse housing stock when the market demand appears. The comprehensive plan intended these projects to accommodate the mixed use and more diverse housing types so that the established single-family neighborhoods would maintain their traditional character. The plan to date is working in this regard and no major change in direction is indicated.

GOALS, OBJECTIVES AND POLICIES

A review of the goals, objectives and policies that comprise the Housing Element identified two pairs of policies that had performance time frames associated with them. Policies 1.9.2 and 1.9.3 relate to an annual report on housing demand. This report has not been done, and really has not been necessary given the very low level of development demand. The Town should determine whether an annual report is useful and eliminate or modify the policies as appropriate.

Policy 1.11.3 required the Town to post information on the web site by 2012 regarding renewable energy systems. With the much greater abundance of internet sources for individuals to research these items, the posting of general information on renewable energy sources seems superfluous. This policy should be deleted. Policy 1.11.4 directed code provisions regarding green building practices be incorporated into the development regulations by 2012. This task has been accomplished and the policy may be modified or removed from the plan.

RECOMMENDATION

As other revisions to the comprehensive plan are expected, the housing element should be modified to update selected data tables and to modify the policies described in the preceding section.

APPENDIX A BEIGNS ON NEXT PAGE

**TABLE 1: HOUSING UNIT BY STRUCTURE TYPE
HOWEY-IN-THE-HILLS**

Structure Type	2000		2010		2015	
	Number of Units	Percent of Total Units	Number of Units	Percent of Total Units	Number of Units	Percent of Total Units
Single-Family Detached	392	86.92%	510	81.4%	515	80.7%
Single-Family Attached	30	6.65%	34	7.0%	20	3.1%
Two-Family*	9	2.00%	0	0%	22	3.1%
Multi-Family	18	3.99%	86	11.6%	75	11.8%
Mobile Homes	2	0.44%	0	0%	6	1.3%
Other	0	0.00%	0	0%	0	0%
Total	451	100.00%	630	100.00%	638	100%

**TABLE 2: NUMBER OF YEAR-ROUND UNITS BY AGE
HOWEY-IN-THE-HILLS**

Year Constructed	2000		2010		2015	
	Number of Units	Percent of Total	Number of Units	Percent of Total	Number of Units	Percent of Total
2014 or Later					0	0.0
2010-2013					0	0.0
2000-2009			160	25.4	123	19.3
1990-1999	93	20.6	75	11.9	126	19.7
1980-1989	59	13.1	56	8.9	93	14.6
1970-1979	86	19.1	93	14.8	79	12.4
1960-1969	64	14.2	64	10.2	57	8.9
1959-1959	90	20.0	129	20.5	104	16.3
1940-1949	11	2.4	16	2.5	12	1.9
1939 or Earlier	48	10.6	37	5.8	44	6.9

**TABLE 3: HOUSING CHARACTERISTICS BY TENURE
HOWEY-IN-THE-HILLS**

Tenure	2000		2010		2015	
	Units	Percent	Units	Percent	Units	Percent
Total Housing Units	451	100.0	630	100.0	638	100.0
Owner-Occupied	336	74.5	407	64.6	442	69.3
Renter Occupied	54	12.0	77	12.2	85	13.3
Vacant Housing Units	61	13.5	146	23.2	111	17.4
Vacant Housing Units (For Seasonal or Recreational Use)	24	39.3	32	21.9		

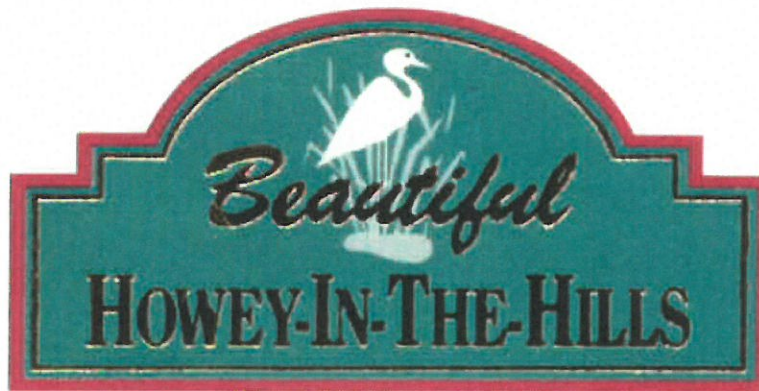
**TABLE 4: VALUE OF SPECIFIED OWNER OCCUPIED HOUSING UNITS
HOWEY-IN-THE-HILLS**

Total Value	2000		2010		2015	
	Number Of Units	Percent of Total	Number of Units	Percent of Total	Number of Units	Percent of Total
<\$50,000	8	2.56%	7	1.7	25	5.7
\$50,000-\$99,999	119	38.14%	34	8.4	42	9.5
\$100,000-\$149,999	94	30.13%	30	7.4	111	25.1
\$150,000-\$199,999	60	19.23%	90	22.1	99	22.4
\$200,000-\$299,999	25	8.01%	126	31.0	103	23.3
\$300,000-\$499,000	4	1.28%	100	24.6	59	13.3
\$500,000-\$999,999	2	0.64%	20	4.9	3	0.7
\$1,000,000 or more	0	0.00%	0	0.0	0	0.0
Total	312	100.00%	407	100.0	442	100.0

**TABLE 10: POPULATION PROJECTION BY AGE
HOWEY-IN-THE-HILLS**

Age Group	2010 PLAN	2010 CENSUS	VARIANCE	2015 ESTIMATE
0-14 years old	184	148	-36	166
15-24 years old	135	108	-28	107
25-34 years old	72	84	12	119
35-44 years old	121	131	10	143
45-54 years old	270	183	-87	151
55-64 years old	200	194	-6	196
65-74 years old	150	137	-13	205
75+ years old	93	113	20	147
Total	1,225	1098	-127	1234

HOUSING ELEMENT



TOWN OF HOWEY-IN-THE-HILLS

LAKE COUNTY, FLORIDA

ADOPTED ON OCTOBER 11, 2010

**HOUSING ELEMENT
TABLE OF CONTENTS**

A. INTRODUCTION 1
 1. PURPOSE1
B. INVENTORY 1
 1. HOUSING CHARACTERISTICS1
 a. Housing Unit Structure1
 b. Age of Housing Units2
 c. Tenure and Vacancy3
 d. Housing Values and Rent3
 2. GROUP HOMES6
 3. HOUSING CONDITIONS6
 a. Housing Improvement Strategies7
 4. HISTORICALLY SIGNIFICANT HOUSING8
 5. MOBILE HOME PARKS9
 6. HOUSING CONSTRUCTION9
C. PROJECTED HOUSING DEMANDS AND NEEDS 10
 1. POPULATION PROJECTIONS10
 2. HOUSEHOLDS BY SIZE11
 3. HOUSEHOLDERS BY AGE AND TENURE11
 a. Elderly and Disabled Households12
 4. HOUSEHOLDS BY INCOME12
 5. AFFORDABLE HOUSING13
 6. LAND REQUIREMENT15
 7. PRIVATE SECTOR CONTRIBUTION15
 8. PRIVATE SECTOR HOUSING DELIVERY PROCESS15
 9. PROVISION OF HOUSING FOR VERY LOW, LOW, AND MODERATE
 INCOME HOUSEHOLDS16
 10. RURAL AND FARM WORKER HOUSEHOLDS16
 11. INFRASTRUCTURE REQUIREMENTS17
D. GOALS, OBJECTIVES AND IMPLEMENTING POLICIES 19

LIST OF TABLES

TABLE 1:	HOUSING UNIT BY STRUCTURE TYPE, 2000	2
TABLE 2:	NUMBER OF YEAR-ROUND UNITS BY AGE, 2000	2
TABLE 3:	HOUSING CHARACTERISTICS BY TENURE, 2000.....	3
TABLE 4:	VALUE OF SPECIFIED OWNER OCCUPIED HOUSING UNITS, 2000.....	4
TABLE 5:	GROSS RENT FOR SPECIFIED RENTER-OCCUPIED HOUSING UNITS, 2000.....	5
TABLE 6:	HOUSEHOLDS BY COST BURDEN, 2007.....	5
TABLE 7:	INTERNAL CONDITIONS OF HOUSING STOCK, 2000	7
TABLE 8:	HISTORIC SITES AND STRUCTURES	9
TABLE 9:	NUMBER OF HOUSES CONSTRUCTED BY TYPE, 2000 – 2009	9
TABLE 10:	POPULATION PROJECTION BY AGE, 2008 - 2025	11
TABLE 11:	HOUSEHOLDS BY HOUSEHOLD SIZE, 2008 - 2025	11
TABLE 12:	HOUSEHOLDERS BY AGE AND TENURE, 2008 - 2025	12
TABLE 13:	HOUSEHOLDERS BY INCOME CATEGORY, 2008 - 2025	13
TABLE 14:	HOUSEHOLDS BY HOUSING COST BURDEN, 2008 - 2025	14
TABLE 15:	SEVERELY COST BURDEN HOUSEHOLDS, 2008 - 2025	14
TABLE 16:	LAND REQUIREMENTS FOR PROJECTED HOUSING NEEDS, 2008 - 2025	15

CHAPTER 3 HOUSING ELEMENT

***It is important to note that the old Data and Analysis from the *1991 Comprehensive Plan* is being superseded by new data and analysis presented below; however, the original Goals, Objectives, and Policies from the *1991 Comprehensive Plan* have been included in this *Element*. This *Element* was updated accordingly to reflect the new planning period.

A. INTRODUCTION

1. Purpose

The purpose of this *Element* is to provide guidance to the Town of Howey-in-the-Hills to develop appropriate plans and policies to demonstrate their commitment to meet identified or projected deficits in the supply of housing. These plans and policies address government activities as well as provide direction and assistance to the efforts of the private sector.

B. INVENTORY

An examination of the Town's housing stock by type, age, tenure, rent, value, condition, and rent/cost-to income ratios is essential in determining the type of new housing which should be built within the Town. To a large extent, characteristics of existing structures determine what can be built and marketed in the future. The following comprises a housing inventory, the first step in a supply side analysis, compiled primarily from the 2000 US Census [9J-5.010 (1)(a), F.A.C.]. Each local housing characteristic will be examined below in at least one separate paragraph [9J-5.010 (1)(b), F.A.C.]. Data and analysis will be used to determine the significance of each for the purposes of local government planning activity [9J-5.010 (1)(b), F.A.C.].

According to 2000 Census data, the Town had 451 dwelling units in 2000. In 2008, the Florida Housing Data Clearinghouse (Shimberg) reported that the number of dwelling units increased to 500 units.

1. Housing Characteristics

This section provides an inventory of Howey-in-the-Hills' dwelling units by their type (single family, multi-family, and mobile home), age, tenure (owner- or renter-occupied), and cost.

a. Housing Unit Structure

The 2000 Census found that about 94 percent (422 units) of the Town's housing stock was comprised of single family units (see Table 1). The County had a much lower percentage (60 percent) of single family homes than the Town. There were 2 mobile homes in the Town and about 30% of the housing stock in the County

were mobile homes [9J-5.010 (1)(a) and (1)(b), F.A.C.]. To date, the Town does not have any mobile home/RV parks.

TABLE 1: HOUSING UNIT BY STRUCTURE TYPE, 2000

Structure Type	Howey-in-the-Hills		Lake County	
	Number of Units	Percent of Total Units	Number of Units	Percent of Total Units
Single-Family Detached	392	86.92%	59,006	57.38%
Single-Family Attached	30	6.65%	2,488	2.42%
Two-Family*	9	2.00%	2,222	2.16%
Multi-Family	18	3.99%	7885	7.67%
Mobile Homes	2	0.44%	30,549	29.71%
Other	0	0.00%	680	0.66%
Total	451	100.00%	102,830	100.00%

Note: * These are units in structures containing 2 or more housing units
 Source: U.S. Census, 2000 Summary File 3

b. Age of Housing Units

Howey-in-the Hills entered a residential construction housing boom between 1950 and 1989 and another peak during 1995-1998. As a consequence, about 34% of housing in Town is less than 25 years old and 53% is less than 40 years old (see Table 2). Generally speaking, the economically useful age of residential structures is considered to be approximately 50 years. Once a residence has reached that age, repairs become more costly and the ability to modernize the structure to include amenities considered standard for today's lifestyles is diminished. Therefore, when a community's housing stock reaches this age threshold, the need for housing rehabilitation, demolition, and new construction may become more apparent. As indicated in Table 2, about 47 percent of the Town's housing stock is 50 or more years of age [9J-5.010 (1)(a), F.A.C.].

TABLE 2: NUMBER OF YEAR-ROUND UNITS BY AGE, 2000

Year Constructed	Howey-in-the-Hills		Lake County	
	2000 Number of Units	2000 Percent of Total	2000 Number of Units	2000 Percent of Total
1999-March 2000	20	4.43%	4,669	4.54%
1995-1998	52	11.53%	14,838	14.43%
1990-1994	21	4.66%	15,887	15.45%
1980-1989	59	13.08%	26,621	25.89%
1970-1979	86	19.07%	19,059	18.53%
1960-1969	64	14.19%	8,560	8.32%

Year Constructed	Howey-in-the-Hills		Lake County	
	2000 Number of Units	2000 Percent of Total	2000 Number of Units	2000 Percent of Total
1950-1959	90	19.96%	7,168	6.97%
1940-1949	11	2.44%	2,581	2.51%
1939 or Earlier	48	10.64%	3,447	3.35%
Total	451	100.00%	102,830	100.00%

Source: U.S. Census, 2000 Summary File 3

c. Tenure and Vacancy

Based on 2000 Census data, about 87% (390) of the Town’s dwelling units were occupied and the remaining 61 units were vacant. This was slightly higher than the dwelling unit occupancy rate for the County at 86 percent. About 39% (24) of the vacant units in the Town were used for seasonal, recreational, or occasional use; while the County had a much higher rate of 50 percent. Additionally, there were 336 owner-occupied units (74.5% of the total units) in Town in 2000 (see Table 3) [9J-5.010 (1)(a) and (b), F.A.C.].

TABLE 3: HOUSING CHARACTERISTICS BY TENURE, 2000

Tenure	Howey-in-the-Hills	% of Units	2000 Lake County	% of Units
Total Housing Units	451	100.00%	102,830	100.00%
Owner-Occupied	336	74.50%	72,047	70.06%
Renter Occupied	54	11.97%	16,366	15.92%
Vacant Housing Units	61	13.53%	14,417	14.02%
Vacant Housing Units (For Seasonal or Recreational Use)	24	39.34%	7,247	50.27%
Vacant Units for Rent	13	21.31%	2,146	14.89%
Vacant Units for Sale	13	21.31%	1,944	13.48%
Vacant Units Not Rented, Not Sold, Not Occupied	3	4.92%	1,172	8.13%
Vacant Units for Migrant Workers	0	0.00%	12	0.08%
Other Vacant Units	8	13.11%	1,896	13.15%
Home Owner Rate	86.15%		81.49%	
Vacancy Rate	13.53%		14.02%	

Source: U.S. Census, 2000 Summary File 3

d. Housing Values and Rent

Value and Cost of Owner-Occupied Housing

Census 2000 data show that about 71% of the houses in Howey-in-the-Hills and 78% in the County were valued less than \$150,000 (see Table 4). The median

value of these dwelling units in the Town in 2000 was \$114,500. This value was slightly higher than Lake County’s median housing value of \$100,600 [9J-5.010 (1)(a) and (b), F.A.C.].

TABLE 4: VALUE¹ OF SPECIFIED OWNER OCCUPIED HOUSING UNITS, 2000

Total Value	Howey-in-the-Hills		Lake County	
	Number Of Units	Percent of Total	Number of Units	Percent of Total
<\$50,000	8	2.56%	3,846	8.16%
\$50,000-\$99,999	119	38.14%	19,527	41.43%
\$100,000-\$149,999	94	30.13%	13,142	27.88%
\$150,000-\$199,999	60	19.23%	5,933	12.59%
\$200,000-\$299,999	25	8.01%	3,146	6.67%
\$300,000-\$499,000	4	1.28%	1,221	2.59%
\$500,000-\$999,999	2	0.64%	256	0.54%
\$1,000,000 or more	0	0.00%	61	0.13%
Total	312	100.00%	47,132	100.00%

Source: U.S. Census, 2000 Summary File 3

Cost of Rental Housing

Table 5 presents the monthly charge for the Town’s rental units with the exception of single-family houses on 10 acres or more (U.S. Census 2000). In comparison to the County as a whole, the Town’s residents pay close to the average rent for rental housing units. In 2000, about 80% of the renter occupied units paid between \$500 and \$999 per month and 4% paid \$1,000 or more per month. The County’s rental housing cost percentages were significantly lower with about 45% of the units paying between \$500 and \$999 per month and slightly higher with 7% paying \$1,000 or more per month [9J-5.010 (1)(a) and (b), F.A.C.]. These charges, called ‘gross rent,’ include the estimated average monthly cost of utilities (electricity, gas, water and sewer).

¹ Include only single-family houses on less than 10 acres without a business or medical office on the property; mobile homes are not included.

TABLE 5: GROSS RENT FOR SPECIFIED RENTER-OCCUPIED HOUSING UNITS, 2000

Gross Rent	Howey-in-the-Hills		Lake County	
	Number of Units	Percent Of Total	Number of Units	Percent of Total
<\$200	0	0.00%	835	5.15%
\$200-\$299	0	0.00%	768	4.74%
\$300-\$499	4	8.00%	4,819	29.74%
\$500-\$749	31	62.00%	5,663	34.95%
\$750-\$999	9	18.00%	1,672	10.32%
\$1,000-\$1,499	2	4.00%	697	4.30%
\$1,500 or more	0	0.00%	461	2.84%
No cash rent	4	8.00%	1,290	7.96%
Total	50	100.00%	16,205	100.00%

Source: U.S. Census, 2000 Summary File 3

Housing Affordability

Housing affordability is defined by housing cost as a percentage of household income. Monthly payments of more than 30 percent of income are considered a cost burden. In 2008, 112 Howey-in-the-Hills' households (22%) paid more than 30% of their income for housing. By comparison, 23% of households in the County were cost-burdened. Additionally, 39 households in Town (8%) and 11,196 households in Lake County (9%) paid more than 50% of their income for housing. See Table 6 [9J-5.010 (1)(a), (b), and (c), F.A.C.].

TABLE 6: HOUSEHOLDS BY COST BURDEN, 2008

Location	Amount of Income Paid on Housing			
	0 – 30%	30% - 50%	50% or more	Total
Howey-in-the-Hills (Owner)	336	59	30	425
Howey-in-the-Hills (renter)	52	14	9	75
Lake County (Owner)	78,824	12,576	7,464	98,864
Lake County (renter)	14,873	4,575	3,732	23,180

Source: Florida Housing Clearinghouse – Shimberg Center for Affordable Housing; Regional Profiles; Obtained online from <http://flhousingdata.shimberg.ufl.edu> on March 30, 2010.

Subsidized Housing

According to the Florida Housing Data Clearinghouse, as of March 2010, there are no renter-occupied housing developments in Town listed in the Assisted

Housing Inventory database with any subsidized units [9J-5.010 (1)(d), F.A.C.]. Overall, there are 66 subsidized housing developments in the County with 5,324 subsidized units.

2. Group Homes

The Florida Department of Children and Family Services (DCF) licenses group homes for children 19 years or less. Group homes that serve persons with disabilities are regulated by the Agency for Persons with Disabilities (APD). The Agency for Health Care Administration (AHCA) licenses group homes for the elderly. In March 2010, the APD reported that there were no licensed group home facilities for residents with disabilities in Howey-in-the-Hills. According to the AHCA, as of March 2010, there were no licensed assisted living facilities² or licensed adult family care homes³ in the Town. The 2000 Census data indicated there were no group quarters such as nursing homes, correctional institutions, boarding homes, and juvenile institutions in the Town. [9J-5.010(1)(e) and (2)(f)4, F.A.C.]. It is important to note that due to the sensitivity of the group homes licensed by DCF, these facilities were omitted from the analysis and specific details regarding these facilities can be obtained from DCF.

The Town has adopted and it enforces Land Development Regulations which specifically address foster homes and nursing homes. Foster homes and nursing homes are allowed in the residential zoning district.

3. Housing Conditions

Effective public policy requires that the condition of housing be measured on an objective scale. To measure adequacy, the U.S. Census records the presence or absence of items such as water supply, kitchen facilities, central heating and plumbing and whether or not housing units are overcrowded⁴. Plumbing facilities have usually been singled out as the equipment most relevant to an overall evaluation of housing conditions. The lack of central heating equipment, which amounted to 2 units (483 units for the County), is excluded since it is not considered a reliable indicator of local housing

² Assisted living facilities provide full-time living arrangements in the least restrictive and most home-like setting. The basic services include, but are not limited to: housing and nutritional meals; help with the activities of daily living, like bathing, dressing, eating, walking, physical transfer, giving medications or helping residents give themselves medications; arrange for health care services; provide or arrange for transportation to health care services; health monitoring; respite care; and social activities.

³ Adult family care homes provide full-time, family-type living in a private home for up to five elderly persons or adults with a disability, who are not related to the owner. The owner lives in the same house as the residents. The basic services include, but are not limited to: housing and nutritional meals; help with the activities of daily living, like bathing, dressing, eating, walking, physical transfer, giving medications or helping residents give themselves medications; supervision of residents; arrange for health care services; provide or arrange for transportation to health care services; health monitoring; and social activities.

⁴ Meaning that more than one person per room was housed in the occupied housing unit.

adequacy due to the Town's and County's warm climate [9J-5.010 (1)(c) and (2)(f)2, F.A.C.].

According to the 2000 Census data, 17 of the homes in the Town's housing stock were substandard⁵ or in an unacceptable condition in 2000. Table 7 provides a summary of local internal housing condition indicators.

A Code Enforcement Ordinance and Board have been established to assist in correction of problems. No minimum housing code has been adopted which could provide a criteria for evaluating and upgrading any substandard units. The Town has not seen a requirement as yet to form Neighborhood Improvement District under Ch 163.501 F.S., rather continuing its dependence on its excellent Police Department.

TABLE 7: INTERNAL CONDITIONS OF HOUSING STOCK, 2000

Housing Condition (Occupied Units)	Howey-in-the-Hills Total	Howey-in-the-Hills Percentage	Lake County Total	Lake County Percentage
Lacking complete plumbing	2	0.51%	384	0.43%
Lacking complete kitchen facilities	5	1.28%	381	0.43%
Overcrowded units*	10	2.56%	2,417	2.73%
Total	17	4.36%	3,182	3.60%

Source: U.S. Census, 2000 Summary File 3.

Note: Percentages are based on the percentage of occupied dwelling units as reported by the U.S. Census Bureau.

a. Housing Improvement Strategies

The key to implementing a housing improvement strategy is selecting the appropriate treatment for an area and applying it at the proper time. There are essentially three approaches to halting or preventing structural quality decline. They are preservation, rehabilitation, and redevelopment.

Preservation. The preservation technique is appropriate for structures found to be in sound condition. The concept of preservation involves continued maintenance and protection of the existing housing stock through code enforcement, as well as the provision of necessary public facilities and services.

Preservation is intended to be a long-term approach to combat structural decay. The process jointly involves property owners, tenants, local officials, and private lending institutions. Further, preservation techniques involve conservation,

⁵ Housing units are considered to be substandard if they are overcrowded, do not have heat, or lack complete kitchens or plumbing.

maintenance, continued protection through ordinance enforcement, and infrastructure improvement in areas where most structures are found to be in sound condition, with only a small percentage rated as deteriorating or substandard.

Rehabilitation. Rehabilitation is appropriate for areas where between 10 and 49 percent of the residential structures are classified as deteriorating or in substandard condition. A more recent inventory is needed in the Town to determine the amount of residential units classified as deteriorating or substandard.

Rehabilitation strategies include the repair of existing structural defects, the correction of environmental deficiencies, and the upgrading of public services and facilities to eliminate blighting conditions. Deteriorating units can be improved to meet the standards of established codes. Construction or reconstruction in the vicinity of these dwelling units may also be necessary to increase the potential for private investment. Rehabilitation activities would require the Town to provide information to property owners describing procedures and methods of undertaking rehabilitation projects. Participation in housing assistance programs may be a component of this strategy. Homeowners may be eligible for financial assistance from the County administered programs [9J-5.010 (2)(f)(2), F.A.C.].

Redevelopment. A rehabilitation program may not be economically feasible if 50 percent or more of the dwelling units in an area are rated as deteriorated or substandard. In such case, a redevelopment strategy is appropriate. Redevelopment primarily involves the clearance of existing structures to allow for the construction of new structures in the area in accordance with an approved plan. This treatment is intended to have a long-term effect, ensuring satisfactory conditions for 50 years or more.

4. Historically Significant Housing

The Florida Division of Historical Resources maintains and regularly updates the Florida Master Site File. The Florida Master Site File is a paper file archive and computer database of recorded historical cultural resources in Florida. Categories of resources recorded at the Site File include archaeological sites, historical structures, historical cemeteries, historical bridges and historic districts. The Site File also holds copies of survey reports and other manuscripts relevant to Florida history and prehistory. As of March 2010, there were 6 historic structures or sites added to the State's *Master Site File*. The Howey House was listed in the National Register of Historic Places (see Table 8) [9J-5.010 (1)(g) and (2)(f)5, F.A.C.]. No need is indicated for conservation, rehabilitation or demolition activities at this time.

TABLE 8: HISTORIC SITES AND STRUCTURES

Site Name	Address/Site Type	Year Built	Architectural Style/ Archaeological culture	Date Certified
TOM Line	Pre-historic Mound		St. Johns, 700 B.C. – A.D. 1500	
Flagship 1	Land-terrestrial		Prehistoric	
Flagship 2	Land-terrestrial		20 th Century American, 1900-present	
Howey Water Tower	316 Grant Street	1926	Unspecified	
Howey Academy		1923	Unspecified	
Howey House		1925	Mediterranean Revival ca. 1880-1940	1/27/1983

Source: Florida Department of Historical Resources, Florida Master Site File – March 2010.

5. Mobile Home Parks

The Florida Department of Business and Professional Regulation (DBPR) maintains an inventory of the licensed mobile home projects in Florida. As of March 2010, DBPR reported that there are no mobile home parks in Howey-in-the-Hills [9J-5.010 (1)(a)(f), F.A.C.]. Mobile homes are permitted in all residential districts within Town if the units comply with the guidelines established in the Land Development Regulations.

6. Housing Construction

The Town has permitted relatively few new houses since 2000. Between 2000 and 2009, the average rate of development of single-family housing was 7.1 units per year (see Table 9) [9J-5.010(1)(h), F.A.C.].

TABLE 9: NUMBER OF HOUSES CONSTRUCTED BY TYPE, 2000 – 2009

Year	Single Family	Multi-family	Mobile Homes	Total
2000	0	0	0	0
2001	0	0	0	0
2002	0	0	0	0
2003	19	0	0	19
2004	15	0	0	15
2005	18	0	0	18
2006	6	0	0	6
2007	3	0	0	3
2008	2	0	0	2
2009	1	0	0	1

Source: Town of Howey-in-the-Hills 2010

C. PROJECTED HOUSING DEMANDS AND NEEDS

This section addresses the Town's housing needs through out the *Comprehensive Plan* planning period (year 2025). Estimates and projections of population and households (i.e., housing demand) from the Affordable Housing Assessment prepared by the Shimberg Center for Affordable Housing were utilized for the analyses presented. The Affordable Housing Needs Assessment Methodology Report in its entirety is kept on file and available from the Town.

Estimates and projections of households by tenure, size, and income were developed [9J-5.010 (2)(a), F.A.C.]. After incorporating a vacancy rate, the household estimates and projections are used to develop estimates of the demand for housing units. Demand includes the projected total demand for housing units (the total number needed in the Town at any point in time to accommodate both the number of households and the necessary vacant units) and the projected demand for units by type, tenure, cost and rent ranges, size of household, and for the elderly.

The final stage in the housing needs assessment is the projected need for housing. The need for housing units nets the estimated and projected demand for units against updated supply. The result is the number of units that will have to be provided to meet the demand for units, as well as the distribution of those units by type, tenure, and value and rent ranges (with value and rent ranges being matched with income ranges of households). The ultimate result of the analysis is the distribution of need for housing units by household income and value or rent of units.

To determine the total number of additional housing units which will be in demand in the Town in the planning period, the relationship between households and housing units must be established. The number of housing units that are in demand at any point in time is equal to the number of households plus the number needed to provide an adequate supply from which householders may choose. Only units that are in the permanent housing supply, not seasonal units, are considered in this analysis. The vacancy rate necessary in the local community is assumed to be the rate in the 2000 Census.

1. Population Projections

Population is the basis of estimates and projections of households and the difference between households and housing inventory is equal to the basic construction need for housing units. Population projections prepared by the Shimberg Center for Affordable Housing indicate that Howey-in-the-Hills will have 378 new residents by the year 2025 (see Table 10) [9J-5.010 (2)(b), F.A.C.].

TABLE 10: POPULATION PROJECTION BY AGE, 2008 - 2025

Age Group	2008	2010	2015	2020	2025
0-14 years old	191	184	191	196	214
15-24 years old	128	135	138	142	154
25-34 years old	79	72	97	126	128
35-44 years old	132	121	99	86	117
45-54 years old	256	270	261	234	195
55-64 years old	187	200	249	298	289
65-74 years old	145	150	205	269	338
75+ years old	98	93	101	116	159
Total	1,216	1,225	1,341	1,467	1,594

Source: Shimberg Center for Affordable Housing, University of Florida – March 31, 2010.

2. Households by Size

As shown in Table 11, one- to two-person households are predominant in Town, accounting for about 70 percent of the total in each year of the planning period. The Town is expected to gain 246 households by 2025 [9J-5.010 (2)(b), F.A.C.].

TABLE 11: HOUSEHOLDS BY HOUSEHOLD SIZE, 2008 - 2025

Household Size	2008	2010	2015	2020	2025
1 to 2 persons	348	376	422	472	524
3 to 4 persons	117	127	143	157	173
5+ persons	35	37	41	45	49
Total	500	540	606	674	746

Source: Shimberg Center for Affordable Housing, University of Florida – March 2010.

3. Household by Age and Tenure

Households are the fundamental unit of demand for housing, and are the way in which the population divides itself to occupy housing units. One member of a household is considered to be the representative of that household and is referred to as the householder. The percentage of the population in a given age group that are householders is the headship rate in that age group, or the propensity of persons in that age group to be household heads. Headship rates allow the conversion of the population of an age group into households. Different age groups have different propensities for forming households, so that as the age structure of the population shifts, the number of households that a given population would yield would also change. Estimates and projections of households are, therefore, based on age-specific headship rates. The

headship rates are applied to the age-specific population projections. Householders by age and tenure are shown in Table 12 [9J-5.010 (2)(b), F.A.C.].

a. Elderly and Disabled Households

The housing needs of elderly and disabled residents of Howey-in-the-Hills require special attention. Data on the housing needs of the Town’s residents 65 and older are provided by the Shimberg Center. Table 12 shows the projected demand for housing for the elderly by tenure. The figures indicate that by 2025 there will be a need for about 143 new housing units designed with certain features that the elderly population will require, such as smaller units that are barrier free and easily accessible. There will also be a need for additional group homes.

Group homes are permitted in multi-family residential districts in Town. Currently, the Town does not have the infrastructure to support group homes, such as large assisted living facilities or nursing homes. Cost of purchase, construction and operation of such a facility probably impedes commencement or its daily operation. These types of facilities are located close to hospitals and a number of doctors and other medical facilities. The nearest hospitals are found in Tavares and Leesburg [9J-5.010 (2)(f)(4) F.A.C.].

TABLE 12: HOUSEHOLDERS BY AGE AND TENURE, 2008 - 2025

Age of Householder	2008		2010		2015		2020		2025	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
15 to 34 years	46	17	46	17	51	21	63	27	66	27
35 to 64 years	247	51	253	51	260	51	268	57	256	51
65 and older	132	7	132	7	163	7	209	14	268	14
Total	425	75	431	75	474	79	540	98	590	92

Source: Shimberg Center for Affordable Housing, University of Florida – March 2010.

4. Households by Income

According to the Shimberg Center, 80 percent of the area median income (AMI) is a traditional measure of eligibility for programmatic housing assistance or low-income housing. For example, all beneficiaries of the federal public housing program and federal HOME program must have incomes below this amount. In 2008, there were 196 households in Howey-in-the-Hills below the 80% AMI. This number is projected to increase by 192 by 2025 [9J-5.010 (2)(a) and (2)(b), F.A.C.]. Table 13 provides a breakdown of households by income range.

TABLE 13: HOUSEHOLDERS BY INCOME CATEGORY, 2008 - 2025

Year	Number of Households					Total
	Very Low (≤ 30% AMI*)	Low (30.01-50% AMI)	Moderate (50.01-80% AMI)	Middle (80.01-120% AMI)	Upper Middle & High (120.01+% AMI)	
2008	43	57	96	114	190	500
2010	43	193	58	97	115	506
2015	45	209	63	106	130	553
2020	60	230	80	122	146	638
2025	61	242	85	136	158	682

Note: * AMI = Area Median Income

Source: Shimberg Center for Affordable Housing, University of Florida – March 2010.

HUD establishes income eligibility standards for various housing programs based on percentages of median income, with parameters having been established to note different income groups as follows:

- Less than 30 percent of Median Income = Very Low Income Household;
- 30% to 50% of Median Income = Low Income Household;
- 50.01% to 80% of Median Income = Low/Moderate Income Household;
- 80.01% to 120% of Median Income = Moderate Income Household; and
- 120.01% or more of Median Income = Middle/Upper Income Household.

5. Affordable Housing

The widely established measure of housing affordability remains spending no more than 30 percent of household income on housing cost, regardless of tenure status. These households are referred to as “cost-burdened” by the Shimberg Center. In 2008, about 22% (112) of the households in Howey-in-the-Hills were cost burdened. This number is projected to increase to 150 (22% of total) by 2025. Table 14 presents the number of cost-burdened households in Town by tenure. The relevant home values and rents affordable for the income ranges can then be established using the affordability factors indicated previously (30% x household income / 12 = monthly rent affordable) [9J-5.010 (2)(f)(3), F.A.C.].

TABLE 14: HOUSEHOLDS BY HOUSING COST BURDEN, 2008 - 2025

Year	Number of Households							
	<=30% of income		30.01% - 50% of income		> 50% of income		Total	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
2008	336	52	59	14	30	9	425	75
2010	342	52	59	14	30	9	431	75
2015	380	54	62	15	32	10	474	79
2020	426	63	72	21	42	14	540	98
2025	470	62	78	18	42	12	590	92

Source: Shimberg Center for Affordable Housing, University of Florida – March 2010.

Persistently high rents and lagging income growth have made gross rent burdens a pressing problem for renters. Typically, federal programs that offer rental subsidy, such as Section 8, allow the applicants to choose the location of their homes. Table 15 shows the current and anticipated number of households that have incomes below 80 percent of the Area Median Income and pay more than 50 percent of their income for housing (severely cost burden households).

TABLE 15: SEVERELY COST BURDEN HOUSEHOLDS, 2008 - 2025

Tenure	Number of Households*				
	2008	2010	2015	2020	2025
Owner-occupied	28	28	30	38	40
Renter occupied	9	9	10	14	12
Total	37	37	40	52	52

Note: * Equals the total number of households with incomes less than 80.01% of the Area Median Income and pay more than 50% of their income on housing costs.

Source: Shimberg Center for Affordable Housing, University of Florida – March 2010.

Low-income households have several choices (single-family residential and multi-family residential) in new housing within Town. Additionally, while there is no mobile home parks in Town, mobile homes are permitted in the multi-family residential districts in Town. As a small town, the Town has successfully kept the low density housing to protect its historical character.

6. Land Requirement

The Town’s *Existing Land Use Map*⁶ shows that there are 208 acres of residential land use supporting 1,216 residents in 2008. At this ratio, the Town will need 65 additional acres for residential development to support the 2025 population (see Table 16). The *Future Land Use Map* shows a total of 525 acres of residential lands [9J-5.010(2)(c), F.A.C.]. As such, the Town has sufficient land to accommodate the projected housing needs for the short-range (2011-2015) and long-range (2025) planning period. Additionally, there is a significant amount of vacant land adjacent to the Town boundary in the event of future annexations.

TABLE 16: LAND REQUIREMENTS FOR PROJECTED HOUSING NEEDS, 2008 - 2025

Year	Population	Residential Acres* Needed to Support Population	Total Residential Acres (FLU Map)**	Available Land
2008	1,216	208	525	317
2010	1,225	210	525	315
2015	1,341	229	525	296
2020	1,467	251	525	274
2025	1,594	273	525	252

Notes: *Based on the following formula – (2008 Acres of Occupied Residential Parcels ÷ 2008 Population) * Projected Population.

**Does not include the residential development that could occur in the 1,038 acres of Village Mixed Use land use designations on the *Future Land Use Map*.

Source: B&H Consultants, Inc. and Lake County Property Appraisal March 2010

7. Private sector contribution

All new construction or redevelopment is expected to be provided by the private sector as it has in the past. A number of small builders currently build in the area. The Town shall continue to work with developers interested in constructing residential units on the Town’s vacant residential lots [9J-5.010(2)(d), F.A.C.].

8. Private sector housing delivery process

Like other small, affluent areas, the delivery process is simple. A buyer purchases a vacant lot from the owner or through a real estate broker and arranges his/her financing through local lenders and contracts with a local contractor for construction or he/she may buy from the local contractor who has purchased a lot and built a house. The builder may

⁶ Based on the 2008 Lake County Property Appraisal Geographic Information Systems database, as of March 2010. Does not include vacant residential.

or may not have financing arranged. This method has been adequate since the Town was incorporated.

9. Provision of housing for very low, low, and moderate income households

Given the price of land in the Town, the provision of land or housing for persons in the very low, low, and moderate income groups is possible. The minimum lot size for single-family residential in Town is 20,000 s.f. (less than ½ of an acre) and 14,520 s.f. (about 1/3 of an acre) for multi-family, which also permits mobile homes. As such, the Town's existing Land Development Regulations do not establish a great hindrance for a low price family home.

The County's State Housing Initiatives Partnership (SHIP) program is designed to assist low and moderate income households with home purchases. The funds can be used for down payments, closing costs and mortgage buydowns for new homes, or for existing homes that have been or will be repaired within twelve months of transfer of title. Extremely low, very low and low income households purchasing newly constructed homes will also be eligible for partial impact fee waivers. The Town encourages low income residents seeking assistance with housing to participate in the County's SHIP program.

The Town shall avoid the concentration of affordable housing units in specific areas of the Town. [9J-5.010 (2)(f)(1), F.A.C.]

10. Rural and Farm Worker Households

The Town has adopted 'Rural Lifestyle' as a land use category in the *Future Land Use Element* and *Future Land Use Map* to meet the housing needs of rural and farm worker households in Town. These lands are primarily for single-family detached homes with agricultural uses. The Town requires the following for lands with a Rural Lifestyle land use:

- Must have a minimum of 2 acres for this land use;
- Maximum density of 1 dwelling unit per 2 acres;
- All buildings shall not exceed 0.15 floor area ratio;
- The maximum Impervious surface coverage is 20%; and
- 50% open space is required.

The Town will continue to ensure that there is a sufficient amount of land needed to support the rural and farm worker household needs during the short-range (2011-2015) and long-range (2025) planning period.

11. Infrastructure Requirements

Housing is affected by the availability and quality of public services and facilities such as water, sewer, drainage, and roadways. The level of service standards for the public services and facilities are presented in the *Capital Improvements Element*.

The Town's existing potable water demand meets the adopted LOS standard for water capacity. The Town has sufficient potable water capacity to meet the population demands during the short-range (2011-2015) and long-range (2025) planning period. However, there are significant reliability and redundancy issues that require upgrades to existing facilities and construction of additional facilities. The Town has identified several projects required to serve water customers within its jurisdiction (see the Town's *5-year Capital Improvement's Program (fiscal years 2009-2013)*).

There is currently no active wastewater system in the Town. The Town has entered into an agreement with a private wastewater treatment provider for three new developments. The Town will own the collection system and the private operator will treat the wastewater. For all current housing units, this service is currently managed through septic tanks which are permitted through the Lake County Health Department. The Town is in the process of developing a plan for the provision of wastewater services for all new development.

The Town ensures the provision of adequate stormwater drainage systems through the development review process. The Town's adopted level of service standards are used in reviewing all new development. Permits are also required from all applicable State, Federal, and local agencies with regard to stormwater. No development is approved or is allowed to begin construction until all such permits are received by the Town.

Currently, there is no level of service (LOS) deficiencies for roads in Town. Majority of the roads have additional capacity to support growth in Town. It is important to note, according to the Town's Transportation engineer, State Road 19 within the Town is identified by the Florida Department of Community Affairs to fail to meet the accepted LOS for a regional roadway for concurrency in the future 2016 year scenario. Currently, SR 19 is identified at LOS C. However, the future 2016 scenario shows SR 19 projected to fail in roadway capacity with a LOS D. An option to the Town is to make an exception to accept the lower standard of LOS D or LOS E for SR 19. The other alternative is to consider a three lane options to add the need future capacity for transportation concurrency. The Town has been working with the Lake-Sumter MPO and FDOT to consider improving SR 19 from a two lane to a three lane facility with left-turn lanes and landscape medians through the Town.

The Town is currently meeting the adopted LOS standards for solid waste and drainage.

There are no new public schools anticipated to develop in the Town.

Overall, there are about 174 acres (golf courses 115 acres, 54 acres of preserve in Sarah Maude Nature Preserve, and other recreational facilities 5 acres) to meet the recreational and open space needs of the residents and visitors of Howey-in-the-Hills. This is sufficient to meet the population demands during the short-range (2011-2015) and long-range (2025) planning period.

The Town shall continue to ensure that the provision of housing is supported with the appropriate infrastructure for the current and anticipated residents of Howey-in-the-Hills.

D. GOALS, OBJECTIVES AND IMPLEMENTING POLICIES

GOAL 1: The provision of safe, adequate, sanitary, and energy-efficient housing to meet the needs of the present and future residents of the Town while encouraging retention of historically significant structures. [9J-5.010 (3)(a), F.A.C.]

OBJECTIVE 1.1: *Housing Implementation Program.* The Town shall update its housing implementation program so as to require safe, adequate, sanitary and affordable housing for the existing population and by 2025 for the anticipated population growth to include those persons needing special housing. [9J-5.010(3)(b)(1), F.A.C. and 9J-5.010(3)(b)(7),F.A.C.]

POLICY 1.1.1: *Housing Discrimination.* The Town shall continue to promote standards to eliminate any housing discrimination and encourage housing opportunities for all of its citizens, and encourage involvement of the Town, its citizens and both private and non-profit sector in the housing production effort. [9J-5.010(3)(c)(1),F.A.C.]

POLICY 1.1.2: *Environmentally Sensitive Lands Compatibility.* The Town shall ensure that residential land use policies are compatible with environmentally sensitive areas and continue to encourage residential development into areas which do not demonstrate significant environmental constraints.

POLICY 1.1.3: *Innovative Standards.* The Town shall continue to enforce regulations established in the Land Development Code to create innovative permitting, building, zoning and parking codes and standards that support the local residents' visions of the Town's image. [9J-5.010(3)(c)(2), F.A.C.]

POLICY 1.1.4: *Eliminating Excessive Requirements.* The Town shall provide clear and concise ordinances, codes, regulations and permitting processes for the purpose of eliminating excessive requirements in order to increase private sector participation in meeting the housing needs. [9J-5.010(3)(c)(2), F.A.C.]

POLICY 1.1.5: *Sufficient Residential Land.* The Town shall designate sufficient sites on the *Future Land Use Map* to meet the 2025 projected housing needs of the Town. [9J-5.010(3)(c)(11), F.A.C.]

POLICY 1.1.6: *Limitation of Multiple Family Housing.* Multiple family houses may only locate within areas established in the Town's Land Development Regulations.

POLICY 1.1.7: ***Job Training/Development and Economic Development.*** The Town shall support job training, job creation and economic development as a part of the overall strategy addressing the affordable housing needs of the Town, while recognizing that these efforts will be limited due to the limited amount of non-residential development in Howey-in-the-Hills. [9J-5.010(3)(c)(8), F.A.C.]

POLICY 1.1.8: ***Annexation.*** The Town shall continue to look into the benefits of annexation to enhance the Town's housing stock.

OBJECTIVE 1.2: ***Housing Opportunities for Rural and Farm Worker Households.***
Provide housing opportunities for rural and farm worker households within agricultural areas. [9J-5.010(3)(b)(1), F.A.C.]

POLICY 1.2.1: ***Available Lands for Farm Worker Households.*** The Town shall ensure that adequate 'Rural Residential' lands needed to support the rural and farm worker households demands during the short-range (2011-2015) and long-range (2025) planning period are designated on the *Future Land Use Map*. The Town shall also continue to provide a diversity of housing types to accommodate all income groups, including those employed by agricultural businesses. [9J-5.010(3)(c)(5), F.A.C.]

OBJECTIVE 1.3: ***Adequate Sites for Very-low, Low and Moderate Income Households.*** The Town shall assure adequate sites and housing opportunities are present for very low, low and moderate income households. [9J-5.010(3)(b)(3), F.A.C.]

POLICY 1.3.1: ***Promote Diversity in Housing Types.*** The Town shall promote a diversity of housing types by designating an adequate amount of sites for single family and multiple family housing needed to support the short-range and long range population demands of the Town on the *Future Land Use Map*.

POLICY 1.3.2: ***County-wide Formation of an Affordable Housing Program.*** The Town shall support the formation of a county-wide affordable housing program which seeks to develop public/private partnerships to improve the efficiency of the housing delivery system to meeting demands for affordable housing within unincorporated and municipal jurisdictions.

POLICY 1.3.3.: ***Sites for Federal and State Housing Programs.*** The Town shall offer assistance to Lake County to identify sites for housing

supported by the Farmer's Mortgage Housing Administration or by other Federal and State housing programs.

POLICY 1.3.4: *Principles to Ensure the Availability of Adequate Sites for Very-low, Low and Moderate Income Housing.* To ensure adequate sites are available for very-low, low and moderate income housing, the Town shall enforce the standards established in the Land Development Regulations regarding the minimum floor area for single-family medium density land use, multi-family residential land use and multi-family units established in the Village Mixed Use and Town Center Mixed Use land use designations.

POLICY 1.3.5: *Concentration of Affordable Housing.* The Town shall avoid the concentration of affordable housing units in specific areas of the Town.

POLICY 1.3.6: *Creating and Preserving Affordable Housing.* The Town shall coordinate with the County in efforts to minimize the need for additional local affordable housing services by creating and preserving affordable housing units in Town and encouraging developers to incorporate affordable/workforce housing in new developments.

OBJECTIVE 1.4: *Mobile Homes and Low and Moderate Income Housing.* The Town shall require that development regulations do not prevent the provision of very low, low and moderate income housing or mobile homes and assure that adequate sites are available for mobile homes. [9J-5.010(3)(b)(3), F.A.C.]

POLICY 1.4.1: *Development Guidelines.* The Town shall continue to ensure that guidelines established in the Land Development Regulations are not exclusionary, with respect to permitting very low, low and moderate income housing and mobile homes. The regulations shall also provide development guidelines for mobile homes and address the required public services and facilities needed to support mobile home developments. [9J-5.010(3)(c)(5), F.A.C.]

POLICY 1.4.2: *Accessory Apartments.* The Town shall continue to enforce the guidelines and standards established in the Town's Land Development Regulations to enable single family homeowners to provide accessory apartments as a means of extending the pool of affordable housing for the elderly. [9J-5.010(3)(c)(5), F.A.C.]

POLICY 1.4.3 *Setbacks, Cluster Development, and Zero Lot Line Development.* The Town shall, by December 2012, review its zoning ordinances

and consider whether the present setbacks are too restrictive, whether cluster development should be permitted and whether zero lot line development should be permitted so as to provide more affordable housing.

POLICY 1.4.4: *Cooperation with Lake County.* The Town shall cooperate with the Lake County Housing Authority and other appropriate agencies to determine possible sites and programs for housing for very low, low, and moderate income persons. [9J-5.010(3)(c)(10), F.A.C.]

POLICY 1.4.5: *Projected Affordable Housing Needs.* The Town shall designate sufficient sites on the *Future Land Use Map* to meet the projected affordable housing needs of the Town. [9J-5.010(3)(c)(11), F.A.C.]

OBJECTIVE 1.5: *Group Homes and Foster Care Facilities.* The Town shall require that the needs of those residents requiring group home or foster care are met. [9J-5.010(3)(b)(4), F.A.C.]

POLICY 1.5.1: *Licensed Foster Care, Community Residential or Group Home Facilities.* All group homes, community residential or foster care facilities within Howey-in-the-Hills shall be licensed by the Florida Department of Health and Rehabilitative Services. The development review process shall require applicants of group home and community residential home developments to provide evidence of appropriate HRS licenses prior to the issuance of a development order or permit.

POLICY 1.5.2: *Location of Group Homes, Community Residential Facilities, and Foster Care Facilities.* The Town shall continue to permit the location of foster care, community residential homes, and group homes in residential areas as well as any additional land use districts permitted in the Town's Land Development Regulations. These facilities shall serve as alternatives to institutionalization. [9J-5.010 (3)(c)(5) and (3)(c)(6), F.A.C.]

OBJECTIVE 1.6: *Archeological Sites and Historical Buildings.* The Town shall identify archeological sites and buildings of historical significance and develop means of preserving and/or maintaining such items. [9J-5.010(3)(b)(5), F.A.C.]

POLICY 1.6.1: *Identification of Historically Significant Housing.* The Town shall promote the identification of historically significant housing worthy of preservation by offering opportunities to the Lake County Historical Society, other historical and architectural societies, and Town citizens to inform Town officials of housing

units and other structures containing significant historical or architectural value. [9J-5.010(3)(c)(3), F.A.C.]

POLICY 1.6.2: *Distinguishing Historic Buildings.* The Town shall distinguish buildings as historic if the following criteria are met:

- a. The age of the subject site exceeds fifty years;
- b. Whether the house represents the last remaining example of its kind in the neighborhood or Town;
- c. Whether documented proof indicates that the house played a significant role in the history of Howey-in-the-Hills, Lake County, or the State of Florida;

POLICY 1.6.3: *Technical Assistance.* The Town shall provide technical assistance to property owners of historically significant housing by supporting applications pursuing historical designations on the Florida Department of State Master File and the National Register of Historic Places. The Town shall also promote the rehabilitation of historically significant structures through assistance with grantsmanship functions and coordination with State technical services available for such activities. [9J-5.010(3)(c)(4), F.A.C.]

POLICY 1.6.4: *Rehabilitation or Relocation of Historic Structures.* Criteria pertaining to the rehabilitation or relocation of a designated historic structure shall follow the U.S. Secretary of the Interiors “Standard for Rehabilitation and Guidelines for Rehabilitating Historic Buildings.” Additional criteria for approving the relocation, demolition, or rehabilitation of a historic structure shall follow provisions consistent with Florida State Statutes.

POLICY 1.6.5: *Lake County Historical Society.* The Town shall continue to assist the Lake County Historical Society in its efforts to provide information, education and technical assistance relating to archeological sites and historic preservation programs and to assist in preparation of any needed regulations. [9J-5.010(3)(c)(3), F.A.C.]

POLICY 1.6.6: *Useful Life of the Existing Housing Stock.* The Town shall encourage the extension of useful life of the existing housing stock, as well as improve and stabilize neighborhood quality. [9J-5.010-(3)(c)(3) and (3)(c)(4), F.A.C.]

POLICY 1.6.7: *Florida Master Site File.* The Town shall use the *Florida Master Site File* as a resource to identify archeological resources and historically significant structures. [9J-5.010(3)(c)(3), F.A.C.]

OBJECTIVE 1.7: *Neighborhood Stabilization.* Establish principles and guidelines to eliminate substandard housing, regulate demolition, and improve quality of existing housing, and support neighborhood character. [9J-5.010(3)(b)(2), F.A.C.]

POLICY 1.7.1: *Demolition of Housing.* To protect the useful life of existing housing, and to preserve the availability of affordable housing, the Town shall regulate the demolition of housing through its permitting program to review the merits of all proposed demolitions. The Town shall evaluate demolition applications predicated on its contribution to the improvement of public health, safety, and welfare, and to the preservation and stabilization of the surrounding neighborhood. No housing unit shall be demolished without issuance of a demolition permit.

POLICY 1.7.2: *Promote Maintenance of Housing.* The Town shall continue to enforce building and housing codes; and enforce construction, electrical, septic and plumbing requirements to maintain the quality of existing housing stock and to protect public health and safety. [(9J-5.010(3)(c)(3), F.A.C.]

POLICY 1.7.3: *Provide Supportive Services and Facilities.* The Town shall assure that necessary potable water, sanitary sewer, solid waste collection, and drainage facilities are available for residential areas through the annual update of the Town's Concurrency Management System. The Town shall also coordinate with Lake County, the State of Florida, and the private sector to plan for facilities and services that cannot be provided within Howey-in-the-Hills due to the regional nature or economy-of-scales associated with the provision of such facilities and services.

POLICY 1.7.4: *Elimination of Substandard Housing Conditions.* The Town shall not allow housing to deteriorate to a state qualifying conditions as substandard by enforcing building and housing codes, as well as other building requirements discussed in Policy 1.7.2. The Town shall continue to inspect housing units for compliance with building and zoning requirements and rules stipulated within the Land Development Regulations upon receipt of a written or verbal complaint filed with the Town Clerk.

POLICY 1.7.5: ***Structural and Aesthetic Improvement.*** Land development regulations controlling the aesthetic qualities of residential structures shall be uniformly applied and enforced without any distinction as to whether a building is a conventionally constructed or manufactured building, and shall be consistent with Florida Statutes.

POLICY 1.7.6: ***Federal and State Funding.*** The Town shall continue to seek federal and state funding for housing subsidy programs and the rehabilitation and/or demolition of identified substandard housing. [9J-5.010(3)(c)(4) and (3)(c)(7), F.A.C.]

OBJECTIVE 1.8: ***Displaced Persons.*** The Town shall require that persons displaced by actions of governmental agencies are provided fair and uniform treatment consistent with Florida Statutes [9J-5.010(3)(b)(6), F.A.C.]

POLICY 1.8.1: ***Relocation of Housing Due to Removal or Demolition.*** No projects scheduled within the *Five-Year Capital Improvements Program* and *Schedule* will require land occupied by existing housing stock. However, if an unanticipated need arises where housing must be destroyed to provide right-of-way or land for a public facility or service necessary to protect or enhance public health, safety, and welfare, the Town shall require the entity, whether public or private, removing such structures to assist in the relocation of displaced households to homes within the incorporated or unincorporated areas of Lake County.

POLICY 1.8.2: ***Housing Relocation Funds.*** The Town shall pursue funds from the Federal Housing Relocation Program, administered by the Department of Housing and Urban Development, to financially assist the relocation of displaced households. The Town shall also coordinate with Lake County and the private sector to assure the availability of comparable or improved housing for those requiring relocations.

POLICY 1.8.3: ***Private Sector Initiated Housing.*** The Town shall require developers initiating public housing for very low, low, and moderate income household which are financed (in part or completely) with Federal or State grants or loan assistance to assume full fiscal responsibility for obtaining temporary or permanent housing for households displaced by such construction activities.

POLICY 1.8.4: *Compliance with State Statutes.* The Town shall ensure that requirements of State Statutes are met when property is taken, whether for relocation, or for other reasons. [9J-5.010 (3)(c)(9), F.A.C.]

POLICY 1.8.5: *Relocation Housing Verification.* The availability of relocation housing shall be researched and verified by Town Staff prior to commencement of any governmental residential revitalization program enacted for the Town. [9J-5.010(3)(c)(9), F.A.C.]

OBJECTIVE 3-1-9: *Housing Implementation Programs and Strategies.* To establish mechanisms to improve the implementation of housing programs.

POLICY 1.9.1: *Development Review Process.* The Town's development review process shall be efficient and equitable with a reasonable review schedule and timeframe assuring that development occurs in compliance with concurrency requirements, building and construction codes, subdivision regulations, infrastructure performance requirements, and other rules and principles. The Land Development Regulations shall clearly explain all procedures and stages involved in the development review process, administration and enforcement activities and responsibilities of the Town, responsibilities of an applicant of development, opportunities for public participation, all responsibilities and duties of citizen boards, and an appeal process available to an applicant in cases involving a dispute with the Planning and Zoning Committee.

The Development Review Process shall be compatible with State statutes pertaining to the review and issuance of development orders, public participation procedures, and advertisement of public meetings and workshops.

POLICY 1.9.2: *Analyze Housing Demands and Trends.* The Town shall annually (by the month of March) monitor and evaluate housing demands to evaluate the effectiveness of housing policies within the *Housing Element* and residential land use allocations on the *Future Land Use Map* to meet housing trends as well as State and Federal laws effecting the construction and the placement of housing.

POLICY 1.9.3: *Administer Housing Codes and Development Regulations.* The Town shall annually evaluate (by the month of March) the effectiveness of its housing code enforcement program and the adequacy of all Town construction codes. Where such evaluation

identifies an inadequate codes or enforcement procedures, the Town shall improve the regulatory and permitting processes to promote public health, safety, and welfare, and to maintain the desired character of neighborhoods and a small Town image.

POLICY 1.9.4: *Intergovernmental Coordination.* The Town shall coordinate housing issues, concerns, and problems with other relevant State, Federal, and local agencies pursuant to policies stipulated within the *Intergovernmental Coordination Element*.

OBJECTIVE 1.10: *Special Population Groups.* The Town shall continue to cooperate with other governmental agencies and any private organizations to insure that the needs of special population groups are met.

POLICY 1.10.1: *Community Development Block Grants.* The Town shall cooperate with Lake County by participation in Community Development Block grants from HUD.

POLICY 1.10.2: *Local, State and Federal Housing Programs.* The Town shall encourage Lake County to utilize local, State and Federal housing programs to upgrade existing substandard units and to provide rental and mortgage assistance to very low, low, and moderate income and special needs groups. [9J-5.010(3)(c)(7), F.A.C.]

OBJECTIVE 1.11: *Green House Gas Emissions.* The Town shall establish mechanisms to reduce green house gas emissions and encourage the use of renewable resources in the design and construction of new housing. [Chapter 163.3177(6)(f)1.h. and (6)(f)1.i., F.S.]

POLICY 1.11.1: *Green Development.* The Town shall promote the highest feasible level of “green” development in both private and municipally-supported housing. Green development specifically relates to the environmental implications of development. Green building integrates the built environment with natural systems, using site orientation, local sources, sustainable material selection and window placement to reduce energy demand and greenhouse gas emissions.

POLICY 1.11.2: *Energy Efficiency.* The Town shall require energy-efficient and water saving measures to be implemented in all new construction and redevelopment projects.

POLICY 1.11.3: *Renewable Energy Systems.* By December 2012, the Town shall provide on its website guidelines that promote the benefits of installing renewable energy systems in Town. The Town shall

continue to provide educational materials regarding energy efficiency, sustainable design, and climate change that encourage community residents and business owners to invest in energy-efficiency improvements through community outreach efforts.

- POLICY 1.11.4:** *Establishing Green Building and Sustainability Practices.* By December 2012, the Town shall amend the Land Development Regulations to establish green building practices and sustainability development guidelines.
- POLICY 1.11.5:** *Energy Conservation Techniques.* The Town shall promote energy conservation techniques such as Federal Energy Star Standards, as consistent with the requirements of the Florida Building Code.
- POLICY 1.11.6:** *Building Orientation.* The Town shall encourage building orientation that maximizes energy efficiency and fosters the use of alternative energy sources where appropriate, such as solar or small wind energy systems, to reduce the demand for electricity and reduce greenhouse gas emissions.
- POLICY 1.11.7:** *Orientation of Trees and Shrubs.* Encourage appropriate orientation of trees and shrubs on a development site to reduce cooling loads by taking advantage of evapotranspiration and shade.
- POLICY 1.11.8:** *Florida Friendly Landscaping.* Maximize natural areas and assets and incorporate Florida Friendly landscaping into development projects to reduce energy and water consumption.