

# LAKE COUNTY 2015-2019 CONSOLIDATED PLAN AND YEAR ONE ACTION PLAN

Prepared for the Lake County Board of County Commissioners

Jimmy Conner, District 3, Chairman

Timothy Sullivan, District 1

Sean M. Parks,, District 2

Leslie Campione, District 4

Welton G. Cadwell, District 5



# Executive Summary

## ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

### 1. Introduction

The Consolidated Plan is a collaborative process whereby Lake County establishes a unified vision for community development actions. It is the County's opportunity to shape the various housing and community development programs into effective, coordinated neighborhood and community development strategies. It also creates the opportunity for strategic planning and citizen participation to take place in a comprehensive context. The Consolidated Plan approach is also the means to meet U.S. Department of Housing and Urban Development (HUD), Community Planning and Development (CPD) submission requirements for the Community Development Block Grant (CDBG) formula program. Lake County only receives CDBG with the anticipation of receiving HOME grant funds. Lake County's original Five Year Consolidated Plan was approved on August 1, 2000 for the period of October 1, 2000 to September 30, 2005. This document will be the County's first Consolidated Plan as the lead entity in the Lake County HOME Consortium. This Plan will serve as the County's third Five Year Consolidated Plan and will cover the County's unincorporated areas, the urban county participating cities, and the three cities comprising the Lake County HOME Consortium (Eustis, Leesburg, and Groveland). The Plan will cover the period of October 1, 2015 to September 30, 2020. The submission of the Consolidated Plan and accompanying Lake County One Year Annual Action Plan enables the County to participate in the U.S. Department of Housing and Urban Development (HUD) entitlement allocation formula as a recipient of Community Development Block Grant (CDBG). Federal grant allocations via HUD provide funds to local governments to promote affordable housing initiatives and socioeconomic programs to address identified community development needs. In fiscal year 201, Lake County will receive \$1,124,715 in CDBG funds, to address identified community development needs. To receive these federal funds, the County must assess local housing and community development needs and resources, and socioeconomic impediments toward building viable neighborhoods. As a result of the afore referenced assessment, the Lake County Consolidated Plan will be developed. This Plan is a prerequisite to receiving the grant funds. HUD envisions the Consolidated Plan to function as:

1. A planning document for Lake County, which builds on a participatory process including government, residents, businesses, and educational institutions

2. An application for federal funds under HUD's formula grant programs, and
3. An action plan that provides a basis for assessing performance

The statutes for the formula grant programs set forth three basic goals against which the plan and the jurisdiction's performance under the plan will be evaluated by HUD. Each jurisdiction's plan must state how it will pursue these goals for all community development programs, as well as all housing programs. These statutory program goals are decent housing, a suitable living environment, and economic opportunities. As mandated by HUD, this document is a complete consolidated plan and it contains the information required by §91.200 through §91.230 and it will be submitted according to instructions prescribed by HUD (including tables and narratives).

## **2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

The Consolidated Plan furthers the statutory goals through a collaborative process whereby a community establishes a unified vision for community development actions. This vision evolves into a Five-Year Plan that offers local jurisdictions a better chance to shape the various programs into effective, coordinated neighborhood and community development strategies that create a specific course of action for revitalization. The Plan builds on local assets and coordinates a response to the needs of the community; integrates economic, physical, environmental, community, and human development in a comprehensive coordinated fashion. Once the five-year strategic plan is developed, it sets forth goals, objectives, and performance benchmarks for measuring progress.

The statutes for the formula grant programs set forth three basic goals against which the plan and the jurisdiction's performance under the plan will be evaluated by HUD. Each jurisdiction's plan must state how it will pursue these goals for all community development programs, as well as all housing programs. These statutory program goals are:

DECENT HOUSING - - which includes:

- Assisting homeless persons obtain affordable housing; assisting persons at risk of becoming homeless; retaining the affordable housing stock;
- Increasing the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability;
- Increasing the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/AIDS) to live in dignity and independence; and
- providing affordable housing that is accessible to job opportunities.

A SUITABLE LIVING ENVIRONMENT - - which includes:

- Improving the safety and livability of neighborhoods;
- Eliminating blighting influences and the deterioration of property and facilities;
- Increasing access to quality public and private facilities and services;
- Reducing the isolation of income groups within areas through spatial de-concentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods;
- Restoring and preserving properties of special historic, architectural, or aesthetic value; and
- Conserving energy resources and use of renewable energy sources.

EXPANDED ECONOMIC OPPORTUNITIES - - which includes:

- Job creation and retention;
- Establishment, stabilization and expansion of small businesses (including micro-businesses);
- The provision of public services concerned with employment;
- The provision of jobs to low-income persons living in areas affected by those programs and activities, or jobs resulting from carrying out activities under programs covered by the plan;
- Availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices;
- Access to capital and credit for development activities that promote the long-term economic and social viability of the community; and
- Empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing and public housing.

### **3. Evaluation of past performance**

Every year thousands of new residents begin calling Lake County home, keeping it among the three fastest growing areas in the nation. The County's welcoming atmosphere makes transitions easy. The variety of housing ensures that there are homes to suit every taste, and lifestyle; however the rising cost burden continues to adversely affect the homeowners' ability to sustain their current residents, and cripples the renters' ability to acquire affordable permanent housing. Development of newer housing stock throughout the County is adequate to house the increased number of people relocating to Lake County, but affordability for most of the units are out of reach for many of our seniors, low/mod income families, and minority families .

Located in Central Florida, the warm weather of Lake County is an attraction to many of the homeless. However, with the down economy and the loss of many jobs, and many residents commuting to other counties for work, Lake County is not the solution that many very low- income and homeless persons expect. Many of the homeless are working, but at minimum- wage jobs with no benefits. The cost burden for housing, for the working poor makes it very difficult for individuals and families to afford permanent shelter.

More than 20% of the permanent housing stock is mobile homes and they serve as a cornerstone in our affordable housing rental market. Many of the mobile homes that are rented are older (Pre 1990), and as these units continue to age, and over the next five years, the stock of decent and affordable rental housing will be progressively threatened. In addition, the lack of stable financial resources for affordable rental development dampens the possibility of any expansion of this critical resource for housing. Physically disabled tenants on fixed incomes are often not able to afford available units located in affordable housing development projects. Although the housing is available, their needs remain unmet.

Originally formed in 2004, the Lake County Urban County members include Lake County, Tavares, Leesburg, Montverde, and Minneola. There is no interest at this time to partner with the remaining municipalities within Lake County. Each members, tables and attachments of their specific data will be integrated in the statistics.

CDBG funds are shared with the individual Urban Partner members through servicing the residents that live in the individual city limits. In addition, Lake County has also provided funding for eligible and preapproved projects that meet Lake County's Consolidated Plan and Annual Action Plan goals and objectives. All members must complete a project request form for approval to Lake County and a staff will review the applications for annual funding.

The County targets low- to-moderate income households in this consolidated plan to provide areas for neighborhood and economic development, access to community/neighborhood facilities, medical/health services, foreclosure prevention, home repair/replacement, and lead abatement and other programs. See the priority needs assessment for further discussion on relative priorities.

The following three national objectives will serve as the overall framework for the use and priorities of Consolidated Plan funds; Decent Housing, Suitable living Environment, and Economic Opportunity

#### **4. Summary of citizen participation process and consultation process**

The Citizen Participation Plan (CP) encourages public participation, emphasizing involvement by low and moderate-income persons, particularly those living in areas targeted for revitalization and areas where funding is proposed. In addition, it encourages the participation of all its citizens, including minorities, non-English speaking persons, and persons with disabilities. Two County Community Services staff members are bi-lingual and able to interact with the County's non-English speaking Hispanic population. In addition, written materials can be provided in Spanish, and the County makes all reasonable accommodations for persons with special needs that request assistance.

During any given program year and contingent upon available resources, Lake County may seek assistance in implementing the activities outlined in our consolidated plan from one or more of our Urban County Partners or outside agencies/organizations through a targeted request for proposal

process. Technical assistance is provided to both organizations and individuals, including those representatives of low and moderate income people, who are interested in submitting a proposal to obtain funding for an activity and request such assistance. Request for Proposals will only be requested when it is determined and recommended by the Housing Services Division to reflect the plans and activities outlined in the Consolidated Plan.

Lake County will provide the public with reasonable and timely access to information and records relating to the data or content of all federally required documents and publications. Lake County will also provide full and timely disclosure of program records and information for the preceding five years consistent with applicable Federal, State and local laws regarding personal privacy and confidentiality. The 2015/16 Action Plan and recommended use of funding was posted for public review and comment for the requisite 30 days. The County posted display advertisements in the local Orlando Sentinel Newspaper. Information was also posted on the County websites, in public places and emailed to people and agencies on our emailing list, in accordance with the CP. Public hearings were held during this period to receive further comment. A copy of the County's display advertisement can be found in the appendices.

**5. Summary of public comments**

None

**6. Summary of comments or views not accepted and the reasons for not accepting them**

N/A

**7. Summary**

N/A

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

**1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	LAKE COUNTY	
CDBG Administrator		Housing and Community Development
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

**Table 1 – Responsible Agencies**

### Narrative

The Consolidated Plan consists of the information required in 24 Code of Federal Regulations (CFR) Part 1, Consolidated Submissions for Community Planning and Development Programs. The Consolidated Plan serves as a planning document, application for Federal Funds, strategic plan in carrying out U.S. Department of Housing and Urban Development (HUD) programs and Action Plan that provides the basis for assessing performance. The Lake County Five Year Consolidated Plan covers the time period from October 1, 2015 through September 30, 2020. The Plan identifies community needs and details initiatives to address those needs and is structured in a format that will help to measure performance. This five-year planning document for the period of 10/01/15-9/30/2020, identifies priority housing, homeless, special populations and community development needs, establishes general strategies for addressing those needs, and integrates the application, planning, and citizen participation requirements for the Community Development Block Grant and all other sources of state and federal funds administered through this department. Lake County is designated as an Urban County by HUD and consists of all unincorporated areas in the County as well as Leesburg, Tavares, Minneola, Montverde, and Howey-in-the Hills. The 2015-2020 Consolidated Plan (Plan) is a detailed illustration of community development issues in Lake County and includes a directory of community services and proposed funding activities that address community priorities. The County is mandated to submit this Plan to HUD, in an effort to remain eligible for Federal Funds. This Plan is the direct result of the collaborative efforts of the County and other public and private agencies.

Lake County shall be the lead agency having overall responsibility for overseeing the development of the Consolidated Plan and ensuring that the program is carried out in compliance with the requirements in

24 CFR Parts 91 and 92. Lake County facilitated a number of public meetings (appendix 1), posted and advertised our community survey on the county's website and utilized public meetings and partner agencies to distribute the community surveys to retrieve feedback to assist in the development of funding priorities.

The following organizations and public agencies participated in this process: Homes In Partnership, The ROCC, Boys & Girls Clubs of Lake & Sumter Counties, Community Medical Care Center, Greater Leesburg CDC, Early Learning Coalition of Lake County, Haven of Lake & Sumter Counties, Lake Sumter Children's Advocacy Center, LifeStream Behavioral Center, Inc. - Child Care Choice Services - LifeStream Deaf Service Center of Lake County, Inc. - LovExtension, Inc., New Beginnings of Lake County, Inc. New Vision for Independence, Inc.

### **Consolidated Plan Public Contact Information**

Cheryl Howell, Housing and Community Development Manager

315 W. Main St., Tavares, FL 32778

(352) 742-6540

chowell@lakecountyfl.gov



## **PR-10 Consultation - 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

Lake County shall be the lead agency having overall responsibility for overseeing the development of the Consolidated Plan and ensuring that the program is carried out in compliance with the requirements in 24 CFR Parts 91 and 92. Lake County facilitated a number of public meetings (appendix 1), posted and advertised our community survey on the county's website and utilized public meetings and partner agencies to distribute the community surveys to retrieve feedback to assist in the development of funding priorities.

The following organizations and public agencies participated in this process: Homes In Partnership, The ROCC, Boys & Girls Clubs of Lake & Sumter Counties, Community Medical Care Center, Greater Leesburg CDC, Early Learning Coalition of Lake County, Haven of Lake & Sumter Counties, Lake Sumter Children's Advocacy Center, LifeStream Behavioral Center, Inc. - Child Care Choice Services - LifeStream Deaf Service Center of Lake County, Inc. - LovExtension, Inc., New Beginnings of Lake County, Inc. New Vision for Independence, Inc.

Based on the input provided, the Plan strategies focus on the following six parts:

- General strategies
- Housing Needs (Housing Market Analysis and Statement of Housing Priority Needs)
- Description of Homeless Needs and Priorities
- General Community Development Needs and Priorities
- Non-Homeless Special Needs Populations and Priorities
- Annual Action Plan - Fiscal Year 2015.

The Annual Action Plan describes a one-year plan budget for project activities that will be undertaken with Fiscal Year 2015-2016 funding from the CDBG grant program and all other state and federal funds. The 2015 - 2020 Consolidated Plan incorporates all of these funding components in order to provide a comprehensive plan of action for community development needs and priorities.

**Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).**

These efforts are accomplished on two fronts. The Mid Fl Homeless Coalition works in collaboration with the Lake County Housing and community Development, which consist of Community Development, Affordable Housing, and Public Housing (Section 8). Lake County is a member of the Continuum of Care, its clients can be referred to other governmental health, mental health, and other social service agencies as needed.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The Lake County Housing and Community Development (LCHCD) Division works in collaboration with the Mid Fl Homeless Coalition (MFHC) to ensure that all federal and State funds available for homelessness are used to address highest priority needs of the chronically homeless, homeless families, children aging out of foster care, homeless veterans and domestic violence victims who become homeless. The MFHC is charged with the responsibility of preparing the County's homeless strategy and the Lead agency for the continuum of care. The members of the MFHC meet monthly to discuss and strategize with each member and all the other social service agencies in the region. The LCHCD operates the Shelter Plus Care program in conjunction with social service agencies providing the wrap around services. Lake County has also partnered with New Beginnings to create 20 additional beds of transitional housing to serve homeless families. Lake County has also partnered with LifeStreams and the City of Leesburg Housing Department to create 47 units of affordable housing to help prevent or deter homelessness due to housing cost burden.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The Lake County Housing and Community Development (LCHCD) Division works in collaboration with the Mid Fl Homeless Coalition (MFHC) to ensure that all federal and State funds available for homelessness are used to address highest priority needs of the chronically homeless. The MFHC is charged with the responsibility of preparing the County's homeless strategy and the Lead agency for the continuum of care. The members of the MFHC meet monthly to discuss and strategize with each member and all the other social service agencies in the region.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

**Table 2 – Agencies, groups, organizations who participated**

**Identify any Agency Types not consulted and provide rationale for not consulting**

N/A

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Lake County Housing and Community Development	

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

The State of Florida's Division of Children and Family works in collaboration with local efforts through its membership in the Continuum of Care. Each year through the Continuum of Care process, local agencies compete for funding of State dollars to provide specific services for at risk families and individuals.

**Narrative (optional):**

## **PR-15 Citizen Participation**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

The Citizen Participation Plan in accordance with the Housing and Community Development Act of 1974, as amended and 24 CFR Parts 91, 92, 510, 574, 576 and 968 of the HUD Regulations provides for and encourages citizen participation with particular emphasis on persons of low and moderate income who are residents of slum and blighted areas. The Division further provides citizens reasonable and timely access to local meetings, information and records. In addition, technical assistance is made available to low and moderate income representative groups. The Citizen Participation Plan details the process to develop needs, review proposed activities and program performance, as well as the manner in which hearings are advertised and conducted.

For example, the first public hearing was conducted on June 12, 2015 to solicit citizen views and adopt a vision statement with priorities for investment. The ad specifically sought the input of public housing residents, the unincorporated area, as well as other low and moderate income residents. Minorities, non-English speaking persons and the disabled were encouraged to attend the consolidated plan public hearings. Local and regional organizations were partners in the consolidated planning process. This included the Lake County Housing Authority, the Mid Florida Homeless Coalition, the city of Eustis Planning Department, The City of Groveland, and the City of Leesburg Housing and Community Revitalization Area Department. The four Urban County Participating Cities are Tavares, Leesburg, Howey-in-the-Hills, and Minneola were partners in this endeavor as well. Moreover, the Lake County Housing Authority is the designated public housing authority for the Urban County and the designated Shelter Plus Care provider as well.

The public hearing was conducted by County staff representatives to solicit citizen input into the planning and to plan project implementation. The second public hearing was conducted by staff on July 20, 2015. The final public hearing was conducted by the Broward County Board of County Commissioners on July 21, 2015, to consider the Consolidated Plan and the Annual Action Plan.

The HOME Consortium Cities also participated in this process. They were invited to the scheduled meetings. They also provided input about the needs of their specific communities through scheduled meeting. We have selected tentative dates for scheduled meeting throughout the year.

The citizen participation process provides ample time for written complaints and grievances. As such, the County, in regards to its CDBG, HOME and ESG programs takes a two-fold approach to achieving the above goal. The first approach provides for, encourages, and assists eligible area

communities in maintaining civic associations, which have over the years facilitated the citizen participation function in the Community Development Block Grant Program. The unincorporated area civic groups function on an on-going basis and their priority neighborhood needs are incorporated into the Consolidated Plan goals and priorities by the Housing and Community Development Division. The second approach provides for the representation of municipalities which make up the Urban County.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Minorities  Non-English Speaking - Specify other language: Spanish  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	0	0	0	

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The Community Development Department sought first to identify potential community needs, gaps in services, and key issues on which to focus the community outreach process. Meetings were held with public services providers, community leaders, and developers. A Community Survey was distributed to 11,336 citizens and to over 30 service providers for clientele input. Surveys were also placed in both County and City public lobbies. Among many needs of the community, the higher ranking needs were community centers, elderly housing assistance, septic issues, preservation of affordable housing, single-parent household, supportive/transitional housing; domestic violence/abused children; and mental health services.

### Community Profile

Understanding the community profile for Lake County is an integral part of identifying community needs within the County and integrating those needs into the five-year strategic plan. The community profile presents statistical data and relevant community patterns and trends that will serve as the basis for identifying goals for a five-year period. The community profile and housing and homeless needs assessment provides information regarding demographics, household data, special needs data, income data, education data, economic data, homeless data, and lead based paint statistics.

### Demographic Overview

Lake County population increased from 152,104 persons in 1990, to an estimated 298,265 persons in 2011, an overall increase of 96%. Lake County ranks as the 23rd fastest growing county in the United States. There are 14 incorporated municipalities and several unincorporated communities. As of 2000 the County's population was recorded at 258,916. As of 2012, Lake County's population was documented at 335,125, an increase of approximately 22.7%. Separately, the City of Leesburg, Eustis, and Groveland's population is 56,945 as of 2012, making up approximately 17% of the County's population.

### Age

Age trends within a population can be useful in identifying various needs within the community such as the need for senior housing or possibly the need for youth or senior services. Understanding the age patterns of the County will aid in evaluating existing public services for the entire population as well as housing needs or other public service needs that may need to be developed.

The median age of Lake County residents is 47 years. The many 55+ communities located in Lake County impacts the age of residents and leads to residents ages 65-74 years being the largest segment of the population at 15%.

The City of Leesburg, Eustis, and Groveland's median age is 35, with the largest segment of the population being 25-34 at 14%. This, in part, may be attributed to the one college located within City limits.

### **Race/Ethnicity**

It is important to recognize the racial and ethnic composition of the City when developing the Consolidated Plan. This information should also be evaluated when studying the Community Development Block Grant (CDBG) target areas and any trends within the target areas should be identified. A map of racial composition and target areas is included in the Strategic Plan section.



## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

Aggregate Lake County household income levels by group are expected to rise an estimated average of seven percent between 2010 and 2015. The chart attached illustrates projected household income by group.

The age group in the 25 to 34 range will have a high incremental growth in the next five years indicates that there will be a corresponding need for affordable housing for families. In the age groups 60 and above, there is also a high incremental growth demonstrating the need for additional senior housing and facilities to support that population. The higher population and income projections for the next five years will be impacted by the way these indices are affected by cost burden. The following chart highlight both the age of the householder and income group for owner-occupied and renter households including the cost burdens for each household type.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	138,440	181,800	31%
Households	57,099	71,950	26%
Median Income	\$36,903.00	\$47,509.00	29%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	5,520	7,620	13,355	8,015	37,465
Small Family Households *	1,732	1,895	3,940	2,785	17,850
Large Family Households *	359	575	829	554	2,670
Household contains at least one person 62-74 years of age	1,239	2,191	4,079	2,687	11,185
Household contains at least one person age 75 or older	1,059	2,049	3,309	1,473	3,811
Households with one or more children 6 years old or younger *	648	932	1,777	1,032	4,096
* the highest income category for these family types is >80% HAMFI					

**Table 6 - Total Households Table**

**Data Source:** 2007-2011 CHAS

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	65	64	30	0	159	115	15	70	0	200
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	10	10	55	0	75	15	29	15	15	74
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	80	8	225	0	313	15	65	144	29	253
Housing cost burden greater than 50% of income (and none of the above problems)	1,393	1,020	183	10	2,606	1,869	1,665	1,749	718	6,001
Housing cost burden greater than 30% of income (and none of the above problems)	20	444	1,044	459	1,967	654	1,329	2,004	1,610	5,597

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	109	0	0	0	109	498	0	0	0	498

**Table 7 – Housing Problems Table**

Data 2007-2011 CHAS  
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	1,558	1,114	489	10	3,171	2,014	1,775	1,980	763	6,532
Having none of four housing problems	390	814	1,943	1,514	4,661	957	3,915	8,940	5,700	19,512
Household has negative income, but none of the other housing problems	109	0	0	0	109	498	0	0	0	498

**Table 8 – Housing Problems 2**

Data 2007-2011 CHAS  
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	708	844	557	2,109	640	743	1,588	2,971
Large Related	190	158	75	423	100	389	450	939
Elderly	373	235	250	858	1,362	1,446	1,361	4,169

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	278	305	420	1,003	573	524	434	1,531
Total need by income	1,549	1,542	1,302	4,393	2,675	3,102	3,833	9,610

**Table 9 – Cost Burden > 30%**

Data 2007-2011 CHAS  
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	708	645	48	1,401	495	618	840	1,953
Large Related	155	120	0	275	85	264	208	557
Elderly	353	200	30	583	893	514	483	1,890
Other	278	125	110	513	513	354	279	1,146
Total need by income	1,494	1,090	188	2,772	1,986	1,750	1,810	5,546

**Table 10 – Cost Burden > 50%**

Data 2007-2011 CHAS  
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	70	18	280	0	368	15	49	98	44	206
Multiple, unrelated family households	20	0	0	0	20	15	45	65	0	125
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	90	18	280	0	388	30	94	163	44	331

**Table 11 – Crowding Information – 1/2**

Data 2007-2011 CHAS  
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	1,285	1,175	320	2,780	490	625	1,885	3,000

**Table 12 – Crowding Information – 2/2**

Data Source

Comments:

**Describe the number and type of single person households in need of housing assistance.**

Owner-occupied households represent the highest number of households needing assistance. Households representing less than or equal to 50 % AMI in renting and owner-occupied indicates a strong need for assistance. The age group in the 25 to 34 range will have a high incremental growth in the next five years indicates that there will be a corresponding need for affordable housing for families. In the age groups 60 and above, there is also a high incremental growth demonstrating the need for additional senior housing and facilities to support that population.

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

In Lake County, Florida, among the civilian non-institutionalized population in 2012, 17% reported a disability. The likelihood of having a disability varied by age - from 4% of people under 18 years old, to 13% of people 18 to 64 years old, and to 32% of those 65 and over. Of the total population in Lake County, 3.5% are disabled and living under the poverty level. The largest population of disabled persons in need is ages 35-64. This section of the population is still well within their working years. Having a disability impeding employment does not allow them to achieve self-sufficiency and overcome poverty.

The Mid FI CoC reports indicate that there has been a decrease in the number of domestic violence victims seeking shelter/assistance by 23% since 2011. This demonstrates the possibility that either they were provided assistance through County/City programs to obtain suitable housing or they were able to find reliable housing through friends or family. In 2011, 62% of domestic violence victims were sheltered or receiving assistance and 37% were still unsheltered. As of 2012, 51% of DV victims were sheltered or receiving assistance and 48% were unsheltered.

A more specific cost burden analysis for the disable is indicated on the attached charts. Within these approximately 88,392 households the following characteristics can be found:

Substandard Housing: 6187

Below Poverty Line: 11,490

Receiving SSI or Social Security: 58,928

Including at least one person age 22-64 who is unemployed: 2,474

Including at least one person age 15 or older with a physical, self-care, and/or ability to go out disability: 66,294

*Sources: U.S. Census Bureau, 2000 Census Population and Housing; Shimer center for Housing Studies, 2013.*

### **What are the most common housing problems?**

The single largest housing problem in Lake County for both renters and owners is the housing cost burden greater than 50% of AMI and housing cost burden greater than 30%. Overcrowding is not predominant in Lake County and a low percentage of housing lacks complete plumbing or kitchen facilities.

### **Are any populations/household types more affected than others by these problems?**

Small family households and households containing at least one person 62-74 years of age account for the largest number of households in Lake County. This is consistent with why small related households for renters and elderly households for owners are the household types more affected than others by housing problems at both >30% and >50% cost burden. Forty-two percent of small related rental households suffer from a cost burden at >30% AMI and 45% have a cost burden at >50% AMI. Fifty-one percent of elderly households suffer from a cost burden at >30% AMI and 48% at >50% AMI.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

**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:**

## **Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

Demographic and socio-economic profiles are often strong predictors of patterns of homelessness. Many families/individuals are literally one pay check away from becoming homeless. Other crippling calamities such as extensive medical expenses, reduced hours of employment, or rental evictions due to landlord foreclosures, add to the challenges and problems in acquiring or maintaining affordable housing.

Affordable housing is always a need for low-income individuals and families with children. In many cases, especially for the very-low and extremely-low income, elderly, and disabled, even housing assistance is not enough. Elderly residents are typically on a fixed income and many disabled residents are unable to work or receive minimal income. Housing and utility costs are again on the rise and rentals often require hefty deposits. Receiving assistance through public housing or housing choice voucher programs makes the cost of living more affordable, but many families still struggle to make ends meet.

Low-income renters experience a significant housing cost burden with 38% of renters paying more than 35% of their household income. For owner-occupied housing, 30% pay more than 35% of their household income. Much of the lower cost housing in Lake County is older homes that are starting to deteriorate, some even becoming dilapidated. These homes have original roofing that leaks, insufficient plumbing, older windows and HVAC systems that increase energy costs, and many times even structural damage making for an unsuitable living environment and forcing low-income individuals and families to seek higher cost housing.

### **Discussion**

The average size of rental and owner-occupied housing in Lake County is 2 or more persons. There are very few single occupancy households, however, the need for housing assistance for low-income persons still remains. In 2012, 18 % of people were in poverty. Thirty-three percent of related children under 18 were below the poverty level, compared with 7% of people 65 years old and over. Thirteen percent of all families and 38% of families with a female householder and no husband present had incomes below the poverty level.

The Lake County Housing Authority manages approximately 620 subsidized rental vouchers, including Section 8. The Lake County Housing Authority is the only agency in the County to receive Section 8, housing assistance program funding. The purpose of the Housing Choice Voucher Program is to promote adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination. Rents associated with the federal developments are in accordance with HUD regulations and are 30% of the total income of the household. This is monitored through a yearly income verification to determine any income changes.

The Lake County Housing Authority utilizes the Housing Choice Voucher program at 100%. In June of 2008, the Section 8 Housing Choice Voucher Program opened its waiting list, after being closed for almost 3 years. In just a short period of time, approximately 1,500 families were added to the waiting list and the list was closed. There are no current plans to reopen the list. Lake County has a waiting list for housing assistance (housing rehabilitation or homebuyer assistance) that exceeds funds available to address housing assistance needs.

In Lake County, Florida, among the civilian non-institutionalized population in 2012, 17% reported a disability. The likelihood of having a disability varied by age - from 4% of people under 18 years old, to 13% of people 18 to 64 years old, and to 32% of those 65 and over. Of the total population in Lake County, 3.5% are disabled and living under the poverty level. The largest population of disabled persons in need is ages 35-64. This section of the population is still well within their working years. Having a disability impeding employment does not allow them to achieve self-sufficiency and overcome poverty.

The Mid FL CoC reports indicate that there has been a decrease in the number of domestic violence victims seeking shelter/assistance by 23% since 2011. This demonstrates the possibility that either they were provided assistance through County/City programs to obtain suitable housing or they were able to find reliable housing through friends or family. In 2011, 62% of domestic violence victims were sheltered or receiving assistance and 37% were still unsheltered. As of 2012, 51% of DV victims were sheltered or receiving assistance and 48% were unsheltered.



## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

According to the data, white families whose income are 30 % or less AMI are slightly more likely to experience housing problems than their African American families. In making this determination, almost 84% of white families and 75% of African American families experience at least one or more of the four housing problems. However, when we calculate the percentage of families in the 50 to 80 percent AMI the outcome changes significantly. African American families experience one or more housing problems at three times the rate as a white family in Lake County. The data demonstrates 75% of African Americans experience housing problems with 26% of whites experiencing at least one of the four housing problems for families in the 50 to 80 percent AMI.

The following tables show the number of households with disproportionately greater needs for all housing problems, severe housing problems, and cost burden. A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole.

In the first two sections (NA-15 and NA-20) housing problems are defined as:

- Lacking complete kitchen facilities
- Lacking complete plumbing facilities
- More than one person per room
- Housing costs more than 30% of household income

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,010	824	733
White	3,879	629	528
Black / African American	519	125	185
Asian	65	40	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	434	29	20

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2007-2011 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,515	3,428	0
White	4,095	3,018	0
Black / African American	425	125	0
Asian	120	50	0
American Indian, Alaska Native	15	0	0
Pacific Islander	90	0	0
Hispanic	718	175	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2007-2011 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,605	8,585	0
White	4,995	7,570	0
Black / African American	474	320	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	75	90	0
American Indian, Alaska Native	30	15	0
Pacific Islander	15	0	0
Hispanic	933	460	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2007-2011 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,040	5,964	0
White	2,350	5,209	0
Black / African American	260	150	0
Asian	50	85	0
American Indian, Alaska Native	4	10	0
Pacific Islander	0	0	0
Hispanic	369	389	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2007-2011 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

### Discussion

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

CHAS data demonstrates that none of the groups represented in the tables above show disproportionately greater needs that are at least 10 percentage points higher than the percentage of persons in the category as a whole. The race/ethnicity with the highest percentage of housing problems, severe housing problems, and cost burden is Caucasian followed by Black/African Americans. This is consistent with population trends in Lake County as 80% of the population is White and 12% of the population is Black/African American. This indicates that if there were a racial or ethnic group that has a disproportionately greater need than the needs of the jurisdiction as a whole, it would be Caucasians and Black/African Americans. Most occupied housing in Lake County (owner or rental) is occupied by these race/ethnicities. Hispanic, Asian, Native American and other races make up less than 10% of the population.

According to the data, 85% of Hispanic households experience severe housing problems. African Americans and whites are at respectively, 58% and 57%. The majority of Hispanic families live in the south part of Lake County in Groveland/Mascotte/Clermont area.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,150	1,693	733
White	3,164	1,353	528
Black / African American	459	190	185
Asian	40	65	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	399	59	20

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,470	5,475	0
White	2,380	4,730	0
Black / African American	300	255	0
Asian	120	50	0
American Indian, Alaska Native	15	0	0
Pacific Islander	90	0	0
Hispanic	533	370	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,795	12,395	0
White	1,920	10,650	0
Black / African American	219	575	0
Asian	65	100	0
American Indian, Alaska Native	0	45	0
Pacific Islander	0	15	0
Hispanic	570	824	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

**80%-100% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	854	8,155	0
White	554	6,990	0
Black / African American	120	290	0
Asian	40	100	0
American Indian, Alaska Native	0	14	0
Pacific Islander	0	0	0
Hispanic	114	643	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**Discussion**

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

There is not a disproportionate number of any given sect that demonstrates a greater need. The need is present with all races indicated.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	19,326	9,153	10,379	848
White	46,555	11,630	8,239	572
Black / African American	2,209	870	1,084	260
Asian	630	170	270	0
American Indian, Alaska Native	200	109	15	0
Pacific Islander	30	15	90	0
Hispanic	3,346	1,336	1,363	20

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2007-2011 CHAS

### Discussion:

## **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

**Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

**If they have needs not identified above, what are those needs?**

The race/ethnicity with the highest percentage of housing problems, severe housing problems, and cost burden is Caucasian followed by Black/African Americans. This is consistent with population trends in Lake County as 80% of the population is White and 12% of the population is Black/African American. This indicates that if there were a racial or ethnic group that has a disproportionately greater need than the needs of the jurisdiction as a whole, it would be Caucasians and Black/African Americans. Most occupied housing in Lake County (owner or rental) is occupied by these race/ethnicities. Hispanic, Asian, Native American and other races make up less than 10% of the population.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

The highest concentration of racial groups are in Leesburg--Carver Heights area, Eustis, and the Mascotte/Groveland area.



## NA-35 Public Housing – 91.205(b)

### Introduction

There are two Housing authorities that exist in Lake County, the Lake County Housing Agency and the Eustis Housing Authority. The Lake County Housing Agency administers the Section 8 program only. Lake County has 485 vouchers issued and 135 port in vouchers that are served monthly. The Eustis Housing Authority currently owns and operates 60 units of public housing. These units are reserved for low-income families. Residents who live in our public housing units pay 30% of the monthly adjusted income. Subsidy from HUD provides the additional funding required for managing the units. The Housing Authority uses HUD's EIV system to verify tenant income. The Eustis Housing Authority currently owns and operates 56 unit of rural housing for farm workers. However, due to the diminished farm worker population in the area, the Authority has received a waiver to house any family that meets the low income criteria. Priority will be given to farm worker families. Rental rates are established for each apartment size. In some cases, rental assistance may be available.

The Eustis Housing Authority (EUSTIS HOUSING AUTHORITY) is an independent agency and does not fall under the purview of either the City of Eustis or Lake County governmental agencies. The Eustis Housing Authority manages subsidized rental units, including Section 8 and Section 202 units in various developments. The Eustis Housing Authority is the only agency in the County to receive Section 8, housing assistance program funding. The purpose of the Housing Choice Voucher Program is to promote adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination. Rents associated with the federal developments are in accordance with HUD regulations and are 30% of the total income of the household. This is monitored through a yearly income verification to determine any income changes. Eligible applicants are those whose income is within the limits as determined by HUD.

- Public Housing: There are two entities providing low rent units or rent subsidies in Lake County. The table below displays the names of the providers, and the numbers of assisted units available.

### Public Housing Providers

#### Public Housing Authority

Section 8 Units:

Lake County Board of County Commissioners	484
---	-----

Housing Authority of the City of Eustis

Low Rent Units 60

Total Units 544

Source: U.S. Department of Housing and Urban Development

**Totals in Use**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	501	0	497	4	0	0

**Table 22 - Public Housing by Program Type**

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

## Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	11,762	0	11,787	8,545	0
Average length of stay	0	0	0	6	0	6	0	0
Average Household size	0	0	0	2	0	2	2	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	0	125	0	125	0	0
# of Disabled Families	0	0	0	181	0	178	3	0
# of Families requesting accessibility features	0	0	0	501	0	497	4	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

## Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	250	0	248	2	0	0
Black/African American	0	0	0	249	0	247	2	0	0
Asian	0	0	0	1	0	1	0	0	0
American Indian/Alaska Native	0	0	0	1	0	1	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	107	0	106	1	0	0
Not Hispanic	0	0	0	394	0	391	3	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

Lake County currently has a waiting list of over 700 applicants for the housing choice voucher program. Waiting lists are available to the elderly, disabled, and families. Lake County plans to re-open its housing choice voucher list in the fall of 2019. Only 3.5% of the population in Lake County has been reported as having a disability and living under the poverty level. Therefore, the need for accessible units is not high. Currently, Lake County does not have vouchers designated for the disabled, however, tenants have the right to ask for reasonable accommodation according to federal regulations and Lake County Housing Agency is available to help locate accessible units if requested. Lake County will refer any inquiries regarding accessible units to Lake County Housing Authority or Eustis Housing /authority. The Eustis Housing Authority did not report any specific needs of applicants on the waiting list for accessible units.

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

The Eustis Housing Authority utilizes the Housing Choice Voucher program at 100%. In June of 2008, the Section 8 Housing Choice Voucher Program opened its waiting list, after being closed for almost 3 years. In just a short period of time, approximately 1,500 families were added to the waiting list and the list was closed. The list will re-open in the fall of 2019, but will reduce the number of applicants take to 300 so that the list can be opened more often. The waiting list has been closed and will re-open in the fall of 2019.

The immediate needs of public housing and housing choice voucher residents include lack of adequate child care and lack of public transportation. Affordable child care is imperative to helping families obtain self-sufficiency. Without child care, many families are unable to work or even pursue career opportunities, keeping them dependent on federal or state resources for income. Further, access to transportation is equally important so that residents can get to essential services or to their jobs. Most PHA's serve very-low and extremely-low income residents, eliminating privately owned transportation as an option. Many residents are dependent on public transportation for daily tasks.

The ability to provide a suitable living environment to residents is directly linked to the ability to provide essential services. Larger PHA's are able to provide several services focused on assisting residents to achieve economic independence and self-sufficiency. However, continually decreasing funding allocations limits access to certain types of services including child care and transportation, particularly for smaller PHA's. The Lake County Housing Authority does provide housing services to help low income individuals and families meet their housing needs, including the Lake County Family Self-Sufficiency

Program (FSS), however access to mental health services seem to be lacking and lack of funds limit these services for residents.

Affordability is also an immediate need for public housing and housing choice voucher residents. In many cases, especially for the very-low and extremely-low income, elderly, and disabled, even housing assistance is not enough. Elderly residents are typically on a fixed income and many disabled residents are unable to work or receive minimal income. Housing and utility costs are again on the rise and often require hefty deposits. Receiving assistance through public housing or housing choice voucher programs makes the cost of living more affordable, but many families still struggle to make ends meet.

### **How do these needs compare to the housing needs of the population at large**

Six percent of Lake County's residents do not have a vehicle. Less than 5% of the population utilizes public transportation to commute to work in the County, however, for public housing or housing choice voucher residents, access to public transportation is vital. Affordable child care is a common need for residents receiving housing assistance and the population at large. Without affordable, quality child care, many families would be unable to obtain the jobs they need to raise their children out of poverty, specifically for low-income families. The cost of child care is on the rise effecting even moderate-income families. Funding for subsidized child care continues to decrease, limiting options for affordable care. Further, parents who choose not to enroll their children in licensed childcare settings or preschool, will instead often leave them in unsafe environments or unlicensed homes that do not offer quality early childhood activities or curriculum. Cost is often the reason. Affordable child care is essential for families to obtain self-sufficiency and for early childhood development.

The need for affordable housing is a nationwide problem that also relates to Lake County. Lack of affordable housing has resulted in a considerable amount of public housing or housing choice voucher applicants who cannot be served. PHA's have extensive waiting periods and many have closed their waiting lists due to the number of applicants. Policy does not establish guidelines restricting how long a voucher can be used and the government does not provide incentives for families to move off federal assistance. This limits the number of available vouchers; however, Lake County continues the effort to obtain more vouchers when possible. Over one third of population in Lake County experience a housing cost burden of greater than 30%. Many of our families have housing cost burden that exceed 50%. The needs of the population at large do not vary much compared to the families that are served by Lake County.

### **Discussion**

Low-income residents largely depend on local housing authorities for access to affordable housing and related services. The purpose of public housing authorities (PHA) is to ensure safe, decent, affordable housing and to create opportunities for resident's self-sufficiency and economic independence. Affordable housing is the greatest need throughout the County with over 1,500 applicants on the public housing waiting list. The need for additional affordable housing units is crucial for Lake County

residents, but the lack of developable land and contractors willing to develop affordable housing is a barrier.

Together these entities supply 544 low income housing units. All units on line must meet Section 8 Housing Quality Standards (HQS) per statutory requirements. The Section 8 housing providers do not provide self-sufficiency services and other supportive services to their clients, as this is handled by the Florida Department of Children and Families (DCF). Lake County report that the biggest problem is finding landlords willing to participate in the Section 8 program, as many do not want to deal with bureaucracy or maintain their units.

The Housing Authority of Eustis is the only entity supplying project-based housing assistance. They do not participate in the Comprehensive Grant program; hence there are no activities to be jointly funded from the CDBG and the Comprehensive Grant program. They report that all of their units are on-line and currently meet Section 8 HQS. All units get a yearly "face lift" and rehabilitation is ongoing. A Section 504 needs analysis has been completed, and currently 3 units are handicapped-accessible. The Tall Pines complex is family-based and does not set aside units for persons with supportive housing needs. An estimated 1% of the residents are elderly. Strategies to improve the living environment beside the ongoing rehabilitation, include family self-sufficiency training programs, homeownership planning and social services. None of the project-based or Section 8 units are expected to be removed from the inventory.

- Other Federally Assisted Multifamily Housing: The U.S. Department of Agriculture's Rural and Economic Community Development agency (RECD) has funded 1,686 housing units for families, senior citizens and migrant farmworkers through the Section 515 Rental Housing Program and the Section 514 Farm Labor Housing Program. The table on the next page lists the complexes, and the location and numbers of units by family type. None of these units are expected to be lost from the inventory.



## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

The Consolidated Plan from 2009 contained many valid plans and ideas for addressing homelessness in Lake County, and then the great recession intervened between then and 2014. The homeless population increased and then decreased primarily among existing residents who lost employment. Some of the suggestions from 2009 reappear here, since they could not be implemented effectively during the recession. The challenges during the time of this 2014 Strategic Plan may be related to the past recession, a slower than usual increase in employment opportunities that can support an individual or family, and possible decreasing revenues at the Federal, State and Local levels to continue addressing and solving the core causes of homelessness. We do believe that as the economy in our community, state and nation continues to improve, a rising economic tide will assist nearly homeless families to improve their housing status and lives, and funds will again become available for local programs that can demonstrate they make a difference in reducing the chronically homeless population in our community. This section of the Consolidated Plan provides data on persons and families who are homeless in Lake County. The data below is from the 2015 Mid FI CoC Point in Time (PIT) count. The estimates in the right hand columns are not currently available from the PIT count; these estimates were derived from HMIS. Where data does not appear in the columns, it is not available.

The 2015 Point In Time survey shows that fifty-eight percent of the respondents were forced to move because of loss of income, while only 18% were forced to relocate because of mortgage or rental property foreclosure. 21 persons sleep on the street. An absolute count of 310 respondents were reported homeless; 52 percent reported being homeless at least once previously, 14 percent were found in emergency shelters, 23 percent in transitional housing shelters, and 17 percent in detox facilities; 71 persons reported alcohol or drug addiction. 33 persons are working and living in hotel/motel settings.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	90	45	0	0	0	0

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	175	89	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

**Table 26 - Homeless Needs Assessment**

Data Source Comments:

Indicate if the homeless population is: Partially Rural Homeless

**Rural Homeless Needs Assessment**

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

**Table 27 - Homeless Needs Assessment**

**Data Source Comments:**

**For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:**

The point and time count volunteers were unable to identify the camps that homeless person were residing in rural areas. There was some indication of previous outdoor living occurring in some areas but there were no contacts made with homeless individuals.

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	0	0
Not Hispanic	0	0

Data Source  
Comments:

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

The 2015 PIT count indicates a low amount of chronically homeless families in need of housing assistance and approximately 56% of unsheltered veterans that are need of housing assistance. This demonstrates that most families in need of housing assistance are currently sheltered or have become self- sufficient enough to not become chronically homeless. For veterans, of the 68 that are unsheltered they are still seeking reliable housing and access to services to become self-sufficient.

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

As we can see above, the number of sheltered homeless is significantly lower than the number of unsheltered homeless for almost all demographics, but we might want to not think of homeless so much as part of racial and ethnic groups as they are of an economic group: the extremely low income in this country. Extremely low income is becoming a part of every racial and ethnic group in our county and nation, and will lead to homelessness in many communities just by virtue of the community cost of living. When you add to this to the knowledge that extremely low income persons suffer from substance abuse, mental illness, lower education completion levels, and other issues that reduce the skill levels at which they can function, the issue becomes definable as a different set of parameters that may intersect but not duplicate traditional groups; groups such as extremely low income, low education levels, mental illness and others also define those most at risk of a homeless experience.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

This section of the Consolidated Plan provides data on persons and families who are homeless in Lake County. The data below is from the 2015 Mid FI CoC Point in Time (PIT) count. The estimates in the right hand columns are not currently available from the PIT count; these estimates were derived from HMIS. Where data does not appear in the columns, it is not available.

The 2015 Point In Time survey shows that fifty-eight percent of the respondents were forced to move because of loss of income, while only 18% were forced to relocate because of mortgage or rental property foreclosure. 21 persons sleep on the street. An absolute count of 310 respondents were reported homeless; 52 percent reported being homeless at least once previously, 14 percent were found in emergency shelters, 23 percent in transitional housing shelters, and 17 percent in detox facilities; 71 persons reported alcohol or drug addiction. 33 persons are working and living in hotel/motel settings.

**Discussion:**

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction:**

Lake County has a long track record of funding, promoting and supporting organizations and public agencies that provide services for low-income persons with special needs. Non-homeless persons with special needs often require supportive housing and case management services which allow them to live independently and to avoid homelessness or institutionalization. Through its use of Block Grant Funds and State funding, Lake County will continue to provide resources to local providers of non-homeless special needs populations when and if available. Both CDBG and SHIP funds have been used for special needs populations. Similarly, Block Grant funding has been used by various organizations to support fair housing laws as well as advocating for additional accessible housing. Lake County will continue to support efforts to create or improve quality and supportive services for subpopulations that are not homeless but may require housing or supportive services.

### **Describe the characteristics of special needs populations in your community:**

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

**Elderly Needs:** according to the Department of Elder Affairs 2014 Report, there are three adult day care with a capacity of 56; 16 adult family care homes with 64 beds; and 30 assisted living facilities with 1,293 beds. The probability that the 23,341 elderly persons living alone may need to go into an assisted living facility to receive proper care or move in with family greatly outnumbers available services. Adult daycare may be needed while family members work.

**Health Needs:** Various national, state and local factors pointing towards escalating demand for access to quality health care. Community health needs assessment (CHNA) and community health improvement planning (CHIP) activities for Lake County in 2012 have utilized the Mobilizing for Action through Planning and Partnerships (MAPP) framework, developed by the National Association of County and City Health Officials and Lifestreams for Disease Control ([www.naccho.org/topics/infrastructure/mapp/](http://www.naccho.org/topics/infrastructure/mapp/)). These activities were funded, in part, by the Florida Department of Health through grant funds to the Lake County Health Department (LCHD) that originated from the U.S. Department of Health and Human Services in its efforts to promote and enhance needs assessment and priority setting and planning capacity of local public health systems.

The CHSA provides insights into the current health status and key health system and health outcome indicators in a community. The LPHSA provides a community self-assessed report card for the local

public health system (all partners with a vested interest in the public's health; not just the local health department). The CTSA allows members of the community to offer insights as to the key issues, strengths and weaknesses associated with the local public health system. And finally, the FCA asks key leaders in the community in a variety of critical sectors what they believe will be the emerging threats, opportunities, events and trends that may either enhance or hinder a community's ability to address its most pressing healthcare issues.

Collectively, the results of the four assessments provide input to the community in order to identify strategic issues and formulate goals and objectives, activities which comprise the core of a CHIP process. Ultimately, a cycle of actions will emerge that include program planning, program implementation and ongoing evaluation to improve community health. This document provides a brief summary of key findings in each of the four key MAPP assessment areas (CHSA, LPHSA, CTSA and FCA) and presents the Lake County Community Health Improvement Plan.

### **Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

A report prepared by Well Florida Council, Inc. in 2010 indicated that Lake County was one of the four counties with the lowest population in Orlando-Kissimmee MSA having the lowest number of people living with HIV/AIDS (637 persons). Orlando-Kissimmee MSA covers approximately 20 percent of the state's total land area and sustains 7.7 percent of the state's total population. The 4-county area includes the counties of Orange, Osceola, Seminole, and Lake County. The largest county in Orlando-Kissimmee MSA by population size is Lake County, followed by Orange and Osceola counties. Only one of the area's counties are considered rural.

The racial composition of Orlando-Kissimmee MSA's population is similar to that of the state with 79.1 percent White/Caucasian, 14.8 percent Black/African American, 1.7 percent Asian/Pacific Islander, and 4.4 percent all others. The Hispanic population in the area, however, differs with only 8 percent of Hispanic residents in Orlando-Kissimmee MSA compared to the state's 21.5 percent. Orlando-Kissimmee MSA has a slightly higher percentage of females than males (50.4 and 49.6 percent, respectively).

As a whole, the 4-county area has a slightly higher percentage of residents living in poverty than the state; and the median household income for each county in the area is less than Florida's median household income of \$50,413. The 2009 unemployment rates in Orlando-Kissimmee MSA were the same (at a rate of 10.5) as the state at the time of assessment. The rate of the uninsured varies from 19.2 to 25.5 percent in Orlando-Kissimmee MSA. This is comparable to the state's 19.2 to 24.9 percent based on 2004 and 2006 reports.

### **Discussion:**

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction’s need for Public Facilities:**

Determining public facility needs required an assessment of prior program years and the direct impact on beneficiaries. The demand for public facilities in Lake County is also determined by its Urban County Partners through the RFP process. A comprehensive review of past accomplishments, input received through citizen participation efforts, and applications for funding neighborhood centers, emergency repairs mobile home replacement, neighborhood revitalization supportive housing renovations, street paving, water, and sewer as high priorities.

Further, as Lake County’s population grows and traffic patterns change, there is an increased need for street improvements, specifically in low-income target areas. The traffic burden in Lake County has resulted in significant wear of roadways or the need to widen lanes to accommodate traffic flow and provide a safe environment. The large amount of elderly who retire here in Lake County has also increased the need for adult care facilities. Majority of the elderly in Lake County are on fixed incomes and many do not have relatives locally to care for them as they age or even become disabled.

### **How were these needs determined?**

The citizen participation process and consultation with various service agencies determined public facilities to be a high priority as far as CDBG funds are regarded.

### **Describe the jurisdiction’s need for Public Improvements:**

The citizen participation process and consultation with various service agencies determined public improvements to be a low priority as far as CDBG funds are regarded. Limited funding only allows the County to address high priority needs. The County depends on funding sources received through other departments, such as Parks and Recreations, to prioritize public improvement projects and possibly address that need. The County has made efforts to partner with the Parks and Libraries and our Facilities Department and our Urban County Partners to undertake public improvement activities.

### **How were these needs determined?**

The citizen participation process and consultation with various service agencies determined public improvements to be a high priority as far as CDBG funds are regarded.

### **Describe the jurisdiction’s need for Public Services:**



**How were these needs determined?**

The citizen participation process and consultation with various service agencies determined public services to be a medium priority as far as CDBG funds are regarded.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

As required by federal regulations found in 24 CFR 91.210 - The Housing Market Analysis must describe the significant characteristics of the jurisdiction's housing market, including the supply, demand, and condition and cost of housing and the housing stock available to serve persons with disabilities, and to serve other low-income persons with special needs, including persons with HIV/AIDS and their families.

According to the American FactFinders American Community Survey (ACS) Population and Housing Narrative Profile:

In 2014 there were 139,000 households in Lake County, Florida. The average household size was 2.3 people. Families made up 65 percent of the households in Lake County, Florida. This figure includes both married-couple families (50 percent) and other families (15 percent). Of other families, 6 percent are female householder families with no husband present and own children under 18 years. Nonfamily households made up 35 percent of all households in Lake County, Florida. Most of the nonfamily households were people living alone, but some were composed of people living in households in which no one was related to the householder. In Lake County, Florida, 23 percent of all households have one or more people under the age of 18; 45 percent of all households have one or more people 65 years and over.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

The Housing Supply Analysis provides an estimate of the current supply of housing in Lake County. In this section the existing housing inventory is examined, including the type and size by tenure (owners/renters).

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	58,167	66%
1-unit, attached structure	1,205	1%
2-4 units	1,723	2%
5-19 units	1,368	2%
20 or more units	1,327	1%
Mobile Home, boat, RV, van, etc	24,839	28%
<b>Total</b>	<b>88,629</b>	<b>100%</b>

**Table 28 – Residential Properties by Unit Number**

Data Source: 2007-2011 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	62	0%	148	1%
1 bedroom	1,555	3%	1,518	13%
2 bedrooms	18,187	30%	4,046	35%
3 or more bedrooms	40,706	67%	5,728	50%
<b>Total</b>	<b>60,510</b>	<b>100%</b>	<b>11,440</b>	<b>99%</b>

**Table 29 – Unit Size by Tenure**

Data Source: 2007-2011 ACS

### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The County is predominately comprised of single family detached housing with 102,297 units accounting for 65% of the housing stock. The next largest property type is Mobile Home, boat, RV, van, etc. accounting for 35,412, or 23% of the entire housing stock. This is significant to Lake County due to the

increased needs of those households seeking mobile home rehabilitation/repairs. Lake County allocates a significant amount of CDBG funding to address emergency mobile home repairs while the City of Leesburg, Eustis, and Groveland, who receives much less in CDBG funding, focuses on single-family detached home rehabilitation. The County also funds rental and supportive housing for the very low-income with HOME, SHIP, and NSP funds while the City utilizes its HOME funding mainly for housing rehabilitation and homeowner purchase assistance of single-family detached homes.

It is also significant that approximately 25% of the occupied units in Lake County are rental units. Due to HUD regulations found less than 24 CFR 570.202, Community Development is only allowed to work on owner-occupied housing units'; and therefore is unable to assist any rental households in need of housing rehabilitation. This burden would fall to the property owner. This also prevents the County from assisting low income mobile homeowners located in mobile parks because the homeowner rents the land.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

Lake County has no plan of affordable units being lost. Lake County Housing Agency continues to provide housing choice vouchers as long as vouchers are available. If a family is able to become self-sufficient and move out of an affordable unit, the waiting list is extensive to fill that unit. The City of Leesburg, Eustis, and Groveland is increasing affordable housing units by demolishing dilapidated housing structures and rebuilding them as affordable units. The County and Orange County Housing Finance Authority (Bond Funding) also provide homeowner purchase assistance, increasing the number of available affordable units.

**Does the availability of housing units meet the needs of the population?**

In the County's Analysis of Impediments to Fair Housing, limited choice in affordable housing due to unit availability was identified as an impediment. A shortage of affordable rental units limits housing choice, especially along the routes of public transportation. Mortgage lending requirements that focus on high down payments and excellent credit, act to block low-income and minority families from home ownership. Development costs and tax credit restrictions can exclude affordable housing entirely or limit it to certain areas. In addition, many households are cost burdened, paying over 30-50% of their wages in rent or mortgage, and have incurred debt and credit issues just out of the necessity of having a place to live.

**Describe the need for specific types of housing:**

Affordable housing units in general are a large need, specifically multi-family units. According to the Transportation Development Plan (TDP), a shortage of affordable rental units limits housing choice, especially along the routes of public transportation. The TDP also indentified limited choice of affordable housing in relation to the location of employers and a lack of public transportation. Many

employers are located in and around the Villages, City of Leesburg, Eustis, Clermont, and Groveland. Affordable rental units, especially multi-family units, are primarily located in the city limits, while in the unincorporated portions of the county there are more single family units for rent and sale. This is due to the fact that tax credits are only feasible within the City limits, which severely limits the ability to construct multi-family rental units in unincorporated areas of the County. Public transportation is now available in the southern area of unincorporated Lake County, but because the available rental options are primarily single family dwellings, rent is often higher in those areas. There is no public transportation in the Four Corners area. Thus, there is a need to increase the number of affordable housing units along the routes of the public transportation system.

## **Discussion**

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

The following tables show the cost of both owner and renter housing in Lake County. These tables have been updated with American Community Survey (ACS) data to better reflect the current market.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	83,700	167,900	101%
Median Contract Rent	424	762	80%

Table 30 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,816	24.6%
\$500-999	6,021	52.6%
\$1,000-1,499	2,205	19.3%
\$1,500-1,999	289	2.5%
\$2,000 or more	109	1.0%
<b>Total</b>	<b>11,440</b>	<b>100.0%</b>

Table 31 - Rent Paid

Data Source: 2007-2011 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	563	No Data
50% HAMFI	2,285	5,912
80% HAMFI	7,356	14,682
100% HAMFI	No Data	21,994
<b>Total</b>	<b>10,204</b>	<b>42,588</b>

Table 32 – Housing Affordability

Data Source: 2007-2011 CHAS

### Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

**Table 33 – Monthly Rent**

Data Source Comments:

**Is there sufficient housing for households at all income levels?**

The housing affordability table above suggests that owner occupied housing suffers from higher housing costs than rental households. Seventy-five percent of Lake County households are owner-occupied compared to 25% rentals. The table indicates that there is more sufficient housing for renters at 30% area median income than renters with an area median income above 30%. For owner-occupied housing, the table indicates that there is more sufficient housing for persons with income below 30% area median income. It seems that income levels between 30-80% area median incomes struggle the most with housing affordability costs and availability of sufficient housing.

**How is affordability of housing likely to change considering changes to home values and/or rents?**

The current real estate market is a buyer’s market. Home values decreased during the recession making it more affordable to purchase homes. However, lending practices will continue to impede the possibility of low-income persons being able to purchase homes due to credit and down payment requirements. Some banks do offer FHA and USDA loans, but even those programs require a credit rating of 640 or above to qualify. Lake County does offer purchase assistance through their participation with Orange County Housing Finance Authority and SHIP programs to lessen down-payment costs, but again, qualifying with a lender is a challenge for many low- income families. The housing market is slowly increasing, but lending terms are still a barrier to affordable housing.

According to the Lake Multiple Listing Service, there is a very limited supply of rental units in the \$750-900 range, which falls within fair market rent for 2-3 bedroom units. There is a large demand for rental units in this price range due to the fact that rental rates above \$1,000 are not reasonably affordable to low-income families. According to the table on page 47 (Units Size by Tenure), there are 11,589 rental units that are at least three-bedroom in Lake County. However, this does not mean that low-income families can afford to live in those units, forcing many to reside in two-bedroom units not conducive to family size. This is what causes overcrowding. In addition, hefty deposits, moving costs, and utility costs continue to pose a challenge in finding affordable rental housing.

**How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

The local market is sustaining rental rates higher than HUD's published HOME/Fair Market rents. Though Lake County Housing Agency provides Housing Choice Vouchers and has several subsidized housing developments, higher area median rents may indicate the need to involve more landlords in our housing assistance programs. Landlord participation in subsidized housing programs is essential in maintaining affordable rental housing. In addition, the County will continue with its homeownership assistance and housing rehabilitation programs to provide ownership opportunities and preserve existing affordable housing. The County is utilizing SHIP funds to develop supportive housing rental units to move people from homelessness to self-sufficiency. The County just recently completed the acquisition/rehab of a 4 unit complex to be utilized for homeless families and individuals. Also, the City of Leesburg CDC has indicated in its five-year strategy to acquire land and develop additional affordable housing units for families and seniors.

## **Discussion**



## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

When compared to its seven neighbor counties (Marion, Orange, Osceola, Polk, Seminole, Sumter, and Volusia) Lake County ranks 6th in the total number of habitable dwellings. Our regional counties have single-family homes as the dominant dwelling unit type. There is also an inverse relationship between the percentage of mobile homes and the percentage of multi-family units within the counties. Those counties with the highest number of multi-family units have the lowest count of mobile homes. A follow-up regional analysis should be performed to assess the socio-economic characteristics of the multi-family residents as compared to the residents in the mobile home communities. The investigation needs to address if these are alternative paths addressing affordable housing, whether they are self-directed or government induced, whether they are adequately addressing the needs of the respective residents or whether some other phenomenon is causing this observed relationship.

### Definitions

The following section outlines “selected” housing conditions as defined by the Census. These conditions are generally considered identifiers of substandard housing, although the last two conditions on the list relate to the household, not the housing unit. The Census defines a “selected” condition as:

- Lacking complete plumbing facilities
- Lacking complete kitchen facilities
- More than one person per room
- Housing costs greater than 30% of household income

An analysis of these items was completed in the Needs Assessment, which showed that cost burden was the most common condition in Lake County.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	17,311	29%	5,248	46%
With two selected Conditions	389	1%	267	2%
With three selected Conditions	56	0%	72	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	42,754	71%	5,853	51%
<b>Total</b>	<b>60,510</b>	<b>101%</b>	<b>11,440</b>	<b>100%</b>

Table 34 - Condition of Units

Data Source: 2007-2011 ACS

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	18,236	30%	3,099	27%
1980-1999	27,362	45%	4,781	42%
1950-1979	13,472	22%	3,200	28%
Before 1950	1,440	2%	360	3%
<b>Total</b>	<b>60,510</b>	<b>99%</b>	<b>11,440</b>	<b>100%</b>

**Table 35 – Year Unit Built**

Data Source: 2007-2011 CHAS

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	14,912	25%	3,560	31%
Housing Units build before 1980 with children present	5,541	9%	1,908	17%

**Table 36 – Risk of Lead-Based Paint**

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 37 - Vacant Units**

Data Source: 2005-2009 CHAS

## Need for Owner and Rental Rehabilitation

Majority of Lake County’s housing stock was built between 1950 and 1980, with single-unit detached housing accounting for 65% of units followed by mobile homes at 23%. Vacancy rates are high for owner-occupied homes and for rental vacancies. It is estimated that greater than 10% of vacant units meet the definition of “substandard, not suitable for rehabilitation”. These are assumed not to be suitable for rehabilitation due to dilapidation causing unsafe living environments, lack of heating, lack of kitchen facilities, and lack of complete plumbing facilities. Since most of the housing, owner and rental, is only 30-40 years old, most can be rehabilitated.

Lake County, the City of Leesburg, and Groveland offer some assistance with rehabilitation programs only for homeowners. Private rental unit owners are responsible for rental rehabilitations. The County has a lengthy housing rehabilitation list each year and completes approximately 10-15 or more rehabilitations a year, depending upon funding.

### **Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards**

Calculating the number of households below poverty level by the estimated number of units containing lead-based paint determines that approximately 75% of the housing units occupied by low or moderate-income families contain lead hazards. These households are primarily located within City limits. As part of the Housing Policies the Community Development Department does follow HUD regulations/guidelines for those units built prior to 1978 and ensure that educational materials are given to the homeowner.

### **Discussion**

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

There are two Housing authorities that exist in Lake County, the Lake County Housing Agency and the Eustis Housing Authority. The Lake County Housing Agency administers the Section 8 program only. Lake County has 485 vouchers issued and 135 port in vouchers that are served monthly. The Eustis Housing Authority currently owns and operates 60 units of public housing. These units are reserved for low-income families. Residents who live in our public housing units pay 30% of the monthly adjusted income. Subsidy from HUD provides the additional funding required for managing the units. The Housing Authority uses HUD's EIV system to verify tenant income. The Eustis Housing Authority currently owns and operates 56 unit of rural housing for farm workers. However, due to the diminished farm worker population in the area, the Authority has received a waiver to house any family that meets the low income criteria. Priority will be given to farm worker families. Rental rates are established for each apartment size. In some cases, rental assistance may be available.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available				485			0	0	0
# of accessible units									
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 38 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

The Eustis Housing Authority currently owns and operates 60 units of public housing. These units are reserved for low-income families. Residents who live in our public housing units pay 30% of the monthly adjusted income. Subsidy from HUD provides the additional funding required for managing the units. The Housing Authority uses HUD's EIV system to verify tenant income. The Eustis Housing Authority currently owns and operates 56 units of rural housing for farm workers. The public housing developments in Lake County were built between 1965 and 1998, meaning these buildings are 17 to 500 years old. The age of the buildings causes deterioration, however, each housing authority is charged with maintaining their developments and assuring a safe environment for their residents. The housing authorities have maintenance crews on duty to accommodate residents and resolve maintenance requests. The Eustis Housing Authority recently completed its five-year PHA Plan identifying goals to maintain its public housing units. Lack of funding makes it impossible to completely renovate all buildings, but EUSTIS HOUSING AUTHORITY continues to make an effort to maintain its housing and address revitalization needs.

**Public Housing Condition**

Public Housing Development	Average Inspection Score

**Table 39 - Public Housing Condition**

**Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

The Housing Authority of Eustis is the only entity supplying project-based housing assistance. They do not participate in the Comprehensive Grant program; hence there are no activities to be jointly funded from the CDBG and the Comprehensive Grant program. They report that all of their units are on-line and currently meet Section 8 HQS. All units get a yearly “face lift” and rehabilitation is ongoing. A Section 504 needs analysis has been completed, and currently 3 units are handicapped-accessible. The Tall Pines complex is family-based and does not set aside units for persons with supportive housing needs. An estimated 1% of the residents are elderly. Strategies to improve the living environment beside the ongoing rehabilitation, include family self-sufficiency training programs, homeownership planning and social services. None of the project-based or Section 8 units are expected to be removed from the inventory.

**Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

The Eustis Housing Authority (EUSTIS HOUSING AUTHORITY) is an independent agency and does not fall under the purview of either the City of Eustis or Lake County governmental agencies. The Eustis Housing Authority manages subsidized rental units, including public housing and USDA units in various developments. The Lake County Housing Authority is the only agency in the County to receive Section 8, housing assistance program funding. The purpose of the Housing Choice Voucher Program is to promote adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination. Rents associated with the federal developments are in accordance with HUD regulations and are 30% of the total income of the household. This is monitored through a yearly income verification to determine any income changes. Eligible applicants are those whose income is within the limits as determined by HUD.

- **Public Housing Authority:** There are two entities providing low rent units or rent subsidies in Lake County. The table below displays the names of the providers, and the numbers of assisted units available.

Public Housing Providers

Public Housing Authority

Section 8 Units:

Lake County Board of County Commissioners	484
Housing Authority of the City of Eustis	
Low Rent Units	60
Total Units	544

**Discussion:**

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

The Mid FI Homeless Continuum of Care and support efforts to address the needs of homeless persons and persons with special needs that are not homeless but require supportive housing through its relationship with the consortium and with the Mid FI Homeless Council. Currently, County staff sit on the Board of Directors for the Homeless Council, attend all consortium meetings, and collaborate when possible in homeless and special population needs projects and activities. The County support private non-profit organizations whose mission is to provide temporary and transitional housing for homeless persons, persons at risk or being homeless, or persons with special needs.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	111	0	83	20	0
Households with Only Adults	92	0	71	5	0
Chronically Homeless Households	0	0	0	25	0
Veterans	0	0	50	65	0
Unaccompanied Youth	30	0	12	0	0

**Table 40 - Facilities and Housing Targeted to Homeless Households**

Data Source Comments:



**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

The case managers within our single adult and family emergency shelters, our one domestic violence shelter and our one shelter for veterans are well versed on the availability of mainstream services for homeless persons. However, such services are not always adequate to fill the need. For the homeless who are not in a sheltered environment, services are even harder to obtain. Our health care system is considered very good for emergency care for homeless persons, but not as adequate for treatment of chronic illness. One shelter that provides medications to those who cannot afford them is usually heavily burdened by the demand. Lifestreams provides, by all accounts, excellent mental health care, but it is hard to treat homeless individuals, arrange proper medical follow up, and assure they remain on needed medications and treatment regimens. Employment services are difficult to target to unsheltered homeless persons. One of the programs the Homeless Council plans to implement this year is S.O.A.R. training for staff in the Lake Continuum of Care agencies. The SSI/SSDI Outreach, Access and Recovery (S.O.A.R.) program of SMASHA is a free but intense training program for volunteer and professional staff who work with the homeless. They learn to assist homeless persons in applying for SSI/SSDI benefits for which many of them are eligible. When those who are qualified receive these benefits agencies then have a financial tool, if the client is willing to assist, to obtain shelter for these persons.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

This section gives a brief outline of the facilities and services available to the special needs population in Lake County. Neither the County nor the City receive HOPWA funds. Lake County receives funding to support the Shelter Plus Care Program for homeless, disabled persons. Lake County works in collaboration with Lifestreams to provide these services. This program is administered through the Lake County Housing and Community Development Division. The Lake County Human Services Division is the primary resource for special needs and services, however, Lake County Housing and Community Development does support and fund non-profit agencies that serve special needs populations.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

#### *Chronically Ill Residents*

The Lake County Health Department, HIV/Aids Surveillance Report, shows approximately 1,184 presumed living HIV/AIDS cases in Lake County as of March 2014. Reported HIV infection cases have increased by 7% from 2013 to 2014 and decreased 8% for reported AIDS cases. Although Lake does not receive Housing Opportunities for People with AIDS (HOPWA) funds directly, HOPWA funds are set aside at the State level for counties to share.

#### *Developmentally & Physically Disabled Severe Mental Illness & Substance Abuse*

The housing needs of the disabled, mentally ill, those suffering from substance abuse, and the dually diagnosed vary widely depending upon the extent of the disability and individual needs and preferences. Whereas, the physically disabled many only require structural modifications for accessibility, persons with developmental disabilities, severe mental illness, alcohol and/or drug addiction, or the dually diagnosed often require housing with more intensive supportive services. The 2014 PIT indicates 145 homeless persons report drug or alcohol addiction and 21 persons were reported with mental health conditions.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

Lake County has programs in place to ensure appropriate supportive housing for persons returning from mental and physical health institutions, specifically the elderly. Eustis Drop In Center is being developed with local and state funding for homeless person needing to get mail, use the facilities for hygiene

or maintain a locker for personal belongings. Lake Community Action Agency provides rent and utility assistance. First Baptist Church of Leesbur offers limited housing, provides emergency food assistance, utility and financial assistance for the Leesburg area. New Beginnings provides a similar service for emergency food assistance in the South Lake area for those in need. Faith based organizations and churches provide emergency food and financial assistance; Community Legal Services provides representation in eviction, foreclosures, and public housing proceedings. Lake County Homeless Council provides mortgage, rental and utility assistance, including relocation and motel/hotel placement; One Stop Workforce Connection provides job development and prepares participants for job search; provides counseling; identifies job skills; assists in preparation of resume writing and interview skills; Vocational Rehabilitation provides retraining for persons with documented disabilities; Department of Children and Families provides economic services, including TANF, food stamps, Medicaid, challenge grant, grant-in-aid for Homeless shelters, plans and coordinates direct services. Community Action Agency provides financial assistance for utility payments; Lake County School Board connects families with community services to prevent homelessness, provides breakfast and weekend backpack meals for homeless students identified at the beginning of the school year; First Call for Help provides free information and referral service, linking the caller with the agency, organization or program that may best help to meet their needs; United Way of Lake County provides unity between local resources and Lake residents; Experience Works provides retraining job opportunities for senior residents 55 and over; Lake County Veteran services provides training, healthcare and outreach services for local veterans; The First Call for Help information and referral service provides seniors with quick and reliable information that links them to community resources, agencies, organizations or programs that may best help to meet their needs. Referral information includes Health Education and Health Care Help lines, Lake County Senior Services, Housing, thrift stores, abuse hot line. Various other agencies such as Hospice, Alzheimer's support groups and Area Agency on Aging are also available to serve elderly persons in Lake.

When distinguishing between mental and substance abuse disorders criteria includes substance abuse/dependence, mental disorder, or mental illness and substance abuse disorder. Based on the 2014 PIT count for Lake County it is evident that there is a need for mental healthcare supportive services and supportive housing for the mentally ill. There are several agencies in Lake County that provide emergency shelter service and supportive service for persons with this special need; the Alpha Center, Brave Hearts Counseling, Lifestreams, and Save a Friend hotline.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

Lake County has a long track record of funding, promoting and supporting organizations and public agencies that provide services for low-income persons with special needs. Non-homeless persons with special needs often require supportive housing and case management services which allow them to live independently and to avoid homelessness or institutionalization. Through its use of federal CDBG funds

and State funding, Lake County will continue to provide resources to local providers of non-homeless special needs populations when and if available. Previously, SHIP and CDBG Funds have been used by various organizations to construct housing and community facilities for special needs populations. Similarly, CDBG funding has been used by various organizations to support fair housing laws as well as advocating for additional accessible housing. Lake County will continue to support nonprofit agencies when applying for federal and state financing to create or improve housing and supportive services for subpopulations that are not homeless but may require housing or supportive services.

The County participates in the Continuum of Care and support efforts to address the needs of homeless persons and persons with special needs that are not homeless but require supportive housing through its relationship with the consortium and with the Lake County Homeless Council. Currently, County and staff sit on the Board of Directors for the Homeless Council, attend all consortium meetings, and collaborate when possible in homeless and special population needs projects and activities. The County also administers the Shelter Plus Care program; providing 15 units for disabled, homeless families and individuals.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

Lake County primarily receives funding through the CDBG and anticipated funding through the HOME programs. Lake County received approximately \$135,000 to provide long-term assistance to attain sustainability for the homeless and special needs populations. It is expected that the County will receive approximately \$135,000 in FY 15 to do the same. the County will also utilize \$100,000 of SHIP funding to assist persons or families 30% or below MFI in attaining housing and utility deposits.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Various elements can create barriers to affordable housing including negative effects of public policy as well as national, regional, and local housing market conditions. The County has established sufficient public policy regarding affordable housing; however, it continues to re-evaluate policies to ensure they do not interfere with affordable housing efforts. The more dominant factors contributing to affordable housing barriers within the County include:

Growth trends; Rising cost burden;

Low household income; and

Older substandard housing stock.

To assist in reducing barriers to affordable housing, the County have implemented various programs targeted towards low/and moderate-income households. They have created homeownership opportunities, brought homes up to code through rehabilitation efforts, and reduced lead-paint hazards. These programs also assisted in eliminating barriers to affordable housing by providing economic opportunities and minimizing overall household expenses. In addition, the Lake County Housing Authority and the Eustis Housing Authority's activities are specifically intended to address the barriers to affordable housing by providing economic subsidies to those most in need of affordable housing. Towards this end, the Lake County Housing Authority and the Eustis Housing Authority continues to reduce the barriers to affordable housing by providing Section 8 vouchers and first time homeowner loan assistance aimed at transitioning residents from public housing into the private housing market.

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

The following section outlines the employment, labor force, educational attainment data which informed the priorities in this Plan.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	1,107	1,242	2	6	4
Arts, Entertainment, Accommodations	11,629	2,385	23	12	-11
Construction	3,738	2,281	8	12	4
Education and Health Care Services	8,739	3,090	18	16	-2
Finance, Insurance, and Real Estate	3,403	967	7	5	-2
Information	1,212	165	2	1	-1
Manufacturing	2,961	1,882	6	10	4
Other Services	1,704	773	3	4	1
Professional, Scientific, Management Services	3,550	1,035	7	5	-2
Public Administration	0	0	0	0	0
Retail Trade	7,682	3,129	16	16	0
Transportation and Warehousing	1,591	1,585	3	8	5
Wholesale Trade	2,240	945	5	5	0
Total	49,556	19,479	--	--	--

**Table 41 - Business Activity**

**Data Source:** 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	83,274
Civilian Employed Population 16 years and over	75,281
Unemployment Rate	9.60
Unemployment Rate for Ages 16-24	31.48
Unemployment Rate for Ages 25-65	5.74

**Table 42 - Labor Force**

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	16,498
Farming, fisheries and forestry occupations	2,702
Service	7,641
Sales and office	19,892
Construction, extraction, maintenance and repair	8,833
Production, transportation and material moving	5,088

**Table 43 – Occupations by Sector**

Data Source: 2007-2011 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	37,509	54%
30-59 Minutes	24,822	36%
60 or More Minutes	6,858	10%
<b>Total</b>	<b>69,189</b>	<b>100%</b>

**Table 44 - Travel Time**

Data Source: 2007-2011 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	5,889	741	4,123
High school graduate (includes equivalency)	21,042	2,265	8,442
Some college or Associate's degree	21,959	1,658	7,387

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	14,124	583	3,094

**Table 45 - Educational Attainment by Employment Status**

Data Source: 2007-2011 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	549	506	562	1,136	2,404
9th to 12th grade, no diploma	2,477	1,774	2,104	4,671	4,066
High school graduate, GED, or alternative	4,386	5,358	8,721	17,670	16,665
Some college, no degree	2,679	4,388	4,997	12,915	9,402
Associate's degree	593	2,034	1,737	5,027	2,187
Bachelor's degree	563	2,760	2,932	6,531	5,016
Graduate or professional degree	66	915	1,260	3,438	3,001

**Table 46 - Educational Attainment by Age**

Data Source: 2007-2011 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,457
High school graduate (includes equivalency)	25,480
Some college or Associate's degree	31,109
Bachelor's degree	41,518
Graduate or professional degree	51,867

**Table 47 – Median Earnings in the Past 12 Months**

Data Source: 2007-2011 ACS

### Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The leading employment industry in Lake County is the education and health care service industries with by 22,699. Following close behind is Trade, Transportation, and Utilities 19,116 jobs. Rounding out the top employers with the greatest impact on Lake County's the healthcare and construction business. All other industries, including many small businesses claim more than 20% of Lake County workers.

### Describe the workforce and infrastructure needs of the business community:



The total population in the civilian workforce is 14,769 with an unemployment rate of almost 11.2%. By sector, healthcare occupations provide the largest amount of workers at 16,900 followed by management, business and financial at 15,174. Though the rates of pay for Lake County may not be as high as other areas, it is a significant factor that 64% of workers only have to travel less than 30 minutes to work.

Increasing economic opportunity is a key component to ensuring the viability of Lake County. The County is dedicated to sustaining existing businesses while encouraging new business opportunities that promote job creation. Employment is fundamental to providing financial independence for families and individuals and in providing a stable economic environment.

With education and health care services being the top employers in Lake County, attaining a certain level of education is imperative to obtaining sustainable employment in this area. Top employers include the Lake County School Board and Leesburg Medical Center, who typically require a college degree or certification for employment. Though Lake County is home to the Lake Sumter Community College, an astonishing 86% of residents have not earned a bachelor's degree or above. Thirty-four percent of Lake County residents do not have a high-school diploma, suggesting the need for increased education and employment training. Further, as retail is a leading industry in Lake County, hourly rates must be increased for affordable living.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

Advocating for large businesses to find their home in Lake County is a good thought as it could create jobs, however, the skills and educational attainment of residents often does not match what large industries require. Focusing on the development of existing industries and on providing better educational opportunities and employment training is vital to Lake County's economic climate. Lake County included in its Comprehensive Plan that it will strive to sustain and enhance the economic health of the community by supporting economic activities that increase and diversify the economic base, create higher paying job opportunities, support the retention and expansion of current businesses, encourage the relocation of business and industry to and within Lake County, and provide a positive business environment which will allow residents to prosper.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

Generally, persons with higher educational levels utilize housing options and supportive services somewhat more effectively and efficiently than their counterparts with lower levels of educational attainment. In addition, research suggests that educational level has a bearing on acquiring or maintaining affordable permanent housing settings. Nearly 13% of Lake Residents (age 18 and over) have no high school diploma, and 33% of Lake’s residents (25 and over) have a high school diploma as their highest educational attainment. Only 14% of Lake County residents have achieved a bachelor’s degree or above.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

Lake County Growth Management plans, guides and protects timely growth and development in Lake County by engaging in proactive, inclusive and community-oriented goals and guidelines covered in the Lake County Comprehensive Plan and Land Development Code. The department works toward balancing community livability, economic viability and environmental sensitivity through its four service divisions – Economic Development, Code Enforcement, Planning and Zoning.

Lake County’s Growth Management has included in its existing comprehensive plan a Future Land Use Map Series (FLUM) which shall designate land for businesses and industrial activities which maintain and promote economic diversity and development in the County. The FLUM will designate lands for businesses and industrial uses in sufficient quantities to provide goods, services, and employment opportunities for the County.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

No

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

**Discussion**

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

In much of the incorporated areas, much of the housing stock in Lake County is newer. Investigation must be performed in older neighborhoods to find poor housing conditions. Community Development outreach programs have performed several housing condition surveys, and have found that substandard housing is usually found in lower income neighborhoods with older housing stock.

In Leesburg, 37% of the structures were built before 1960; 31% for Eustis, and 17% for Clermont. Many of these areas have older manufactured homes which are difficult to rehabilitate in an economical factor. Many owners just abandon the structures, forcing the County to condemn and remove the units.

The rural unincorporated areas of Lake County is where you find pockets of low income persons and a higher than average substandard housing stock. Substandard housing for the rental population varies in severity. Except for some of the Housing Authority properties, all of the large rental apartment communities are in good shape. Private rental duplexes, triplexes, mobile homes and single family homes are more likely to be in substandard condition.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

HUD defines areas of racial or ethnic concentration as geographic areas where the percentage of a specific minority or ethnic group is 10 percentage points higher than the county's overall percentage. The African-American and Hispanic-American populations are generally clustered in communities in segregated regions of the County. This is an outgrowth of the formal and non-formal segregation that continues to occur in this county to date. The City of Leesburg, Clermont, and Groveland/Mascotte areas have above average levels of minorities and/or low income residents.

### **What are the characteristics of the market in these areas/neighborhoods?**

Typically distressed neighborhoods have an older housing stock, higher vacancy rates, and are areas of low and moderate income concentration, as well as minority concentration. These communities also often have higher crime rates and quality of life issues like poor home maintenance and litter.

### **Are there any community assets in these areas/neighborhoods?**

In many of the low-income and minority concentrated areas there is limited access to public parks and recreational spaces for youth. Organizations such as the Lake County Children's Council and Boys & Girls Club, promote after-school and tutoring activities in these areas for the youth. This helps to occupy their time when out of school and decrease chances of getting into criminal activity. However, lack of public transportation in these target areas may limit access to other community assets, amenities, or even work.

**Are there other strategic opportunities in any of these areas?**

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

This section details Lake County's and the City of Leesburg, Eustis, and Groveland's Strategic Plan for the investment of CDBG funds for the Fiscal Years 2015-2020. The Consolidated Plan priorities will influence the programming of funds for the Community Development Annual Action Plans and will determine how funding decisions are made.

The priorities are based on the Market Analysis, previous Analysis of Impediments to Fair Housing study, citizen participation, and program eligibility requirements. The County focuses its priorities on those projects and programs that meet program requirements, meet the goals of the department, have long term impacts on the low-to-moderate income residents, and help address other federal priorities, such as fair housing and sustainability. The priorities outlined in this section will be reviewed annually and adjusted as necessary.

## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

Table 48 - Geographic Priority Areas

1	<b>Area Name:</b>	Leesburg
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
<b>Are there barriers to improvement in this target area?</b>		
2	<b>Area Name:</b>	Eustis
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Housing
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	

	<b>Are there barriers to improvement in this target area?</b>	
<b>3</b>	<b>Area Name:</b>	Groveland/Mascotte
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Housing
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
<b>4</b>	<b>Area Name:</b>	Minneola
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Other
	<b>Other Revital Description:</b>	Public Improvements
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	

5	<b>Area Name:</b>	Umatilla
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Other
	<b>Other Revital Description:</b>	Public Improvements
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
6	<b>Area Name:</b>	Unincorporated Lake County
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
7	<b>Area Name:</b>	Tavares



<b>Area Type:</b>	Local Target area
<b>Other Target Area Description:</b>	
<b>HUD Approval Date:</b>	
<b>% of Low/ Mod:</b>	
<b>Revital Type:</b>	Comprehensive
<b>Other Revital Description:</b>	
<b>Identify the neighborhood boundaries for this target area.</b>	
<b>Include specific housing and commercial characteristics of this target area.</b>	
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
<b>Identify the needs in this target area.</b>	
<b>What are the opportunities for improvement in this target area?</b>	
<b>Are there barriers to improvement in this target area?</b>	

### General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 49 – Priority Needs Summary

<b>1</b>	<b>Priority Need Name</b>	Affordable Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Families with Children Elderly
	<b>Geographic Areas Affected</b>	Leesburg
	<b>Associated Goals</b>	Housing Improvements
	<b>Description</b>	Improve and/or increase access to affordable housing through rehabilitation, emergency repair, and/or access to new and/or existing units.
	<b>Basis for Relative Priority</b>	<p>Priority needs are the needs that will be addressed by the goals outlined in the Strategic Plan. This section will “describe the rationale for establishing the allocation priorities given to each category of priority needs, particularly among extremely low-income, low-income, and moderate-income households” as required in 24 CFR 91.215(a)(2).</p> <p>HUD has also established Performance Objectives and Performance Outcomes that are used as the basis for assigning priorities to needs for which funding is allocated.</p> <p>Performance Objectives:</p> <ul style="list-style-type: none"> <li>• Create suitable living environments</li> <li>• Provide decent affordable housing</li> <li>• Create economic opportunities (especially for low-to-moderate income citizens)</li> </ul> <p>Performance Outcomes:</p> <ul style="list-style-type: none"> <li>• Availability/Accessibility</li> <li>• Affordability</li> <li>• Sustainability (promoting livable or viable communities)</li> </ul>

2	<b>Priority Need Name</b>	Emergency Mobile Home Repairs
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	Leesburg
	<b>Associated Goals</b>	Housing Improvements
	<b>Description</b>	Improve quality of life and extend the useful life of a housing unit for a low/mod family through providing emergency assistance for housing repairs.
	<b>Basis for Relative Priority</b>	<p>Priority needs are the needs that will be addressed by the goals outlined in the Strategic Plan. This section will “describe the rationale for establishing the allocation priorities given to each category of priority needs, particularly among extremely low-income, low-income, and moderate-income households” as required in 24 CFR 91.215(a)(2).</p> <p>HUD has also established Performance Objectives and Performance Outcomes that are used as the basis for assigning priorities to needs for which funding is allocated.</p> <p>Performance Objectives:</p> <ul style="list-style-type: none"> <li>• Create suitable living environments</li> <li>• Provide decent affordable housing</li> <li>• Create economic opportunities (especially for low-to-moderate income citizens)</li> </ul> <p>Performance Outcomes:</p> <ul style="list-style-type: none"> <li>• Availability/Accessibility</li> <li>• Affordability</li> <li>• Sustainability (promoting livable or viable communities)</li> </ul>
3	<b>Priority Need Name</b>	Rental and Supportive Housing
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	Leesburg
	<b>Associated Goals</b>	Housing Improvements
	<b>Description</b>	Increase access to rental and/or supportive services for low/mod families living in subsidized housing.
	<b>Basis for Relative Priority</b>	<p>Priority needs are the needs that will be addressed by the goals outlined in the Strategic Plan. This section will “describe the rationale for establishing the allocation priorities given to each category of priority needs, particularly among extremely low-income, low-income, and moderate-income households” as required in 24 CFR 91.215(a)(2).</p> <p>HUD has also established Performance Objectives and Performance Outcomes that are used as the basis for assigning priorities to needs for which funding is allocated.</p> <p>Performance Objectives:</p> <ul style="list-style-type: none"> <li>• Create suitable living environments</li> <li>• Provide decent affordable housing</li> <li>• Create economic opportunities (especially for low-to-moderate income citizens)</li> </ul> <p>Performance Outcomes:</p> <ul style="list-style-type: none"> <li>• Availability/Accessibility</li> <li>• Affordability</li> <li>• Sustainability (promoting livable or viable communities)</li> </ul>
4	<b>Priority Need Name</b>	Public Facilities and Infrastructure
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	Leesburg
	<b>Associated Goals</b>	Quality of Life
	<b>Description</b>	Provide access or improvements to community or neighborhood centers in areas of need.
	<b>Basis for Relative Priority</b>	<p>Priority needs are the needs that will be addressed by the goals outlined in the Strategic Plan. This section will “describe the rationale for establishing the allocation priorities given to each category of priority needs, particularly among extremely low-income, low-income, and moderate-income households” as required in 24 CFR 91.215(a)(2).</p> <p>HUD has also established Performance Objectives and Performance Outcomes that are used as the basis for assigning priorities to needs for which funding is allocated.</p> <p>Performance Objectives:</p> <ul style="list-style-type: none"> <li>• Create suitable living environments</li> <li>• Provide decent affordable housing</li> <li>• Create economic opportunities (especially for low-to-moderate income citizens)</li> </ul> <p>Performance Outcomes:</p> <ul style="list-style-type: none"> <li>• Availability/Accessibility</li> <li>• Affordability</li> <li>• Sustainability (promoting livable or viable communities)</li> </ul>
5	<b>Priority Need Name</b>	Public Infrastructure

	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	<b>Geographic Areas Affected</b>	Leesburg
	<b>Associated Goals</b>	Quality of Life
	<b>Description</b>	Create or improve access to sewer systems to replace/reduce the use of septic tanks in concentrated low/mod areas.
	<b>Basis for Relative Priority</b>	<p>Priority needs are the needs that will be addressed by the goals outlined in the Strategic Plan. This section will “describe the rationale for establishing the allocation priorities given to each category of priority needs, particularly among extremely low-income, low-income, and moderate-income households” as required in 24 CFR 91.215(a)(2).</p> <p>HUD has also established Performance Objectives and Performance Outcomes that are used as the basis for assigning priorities to needs for which funding is allocated.</p> <p>Performance Objectives:</p> <ul style="list-style-type: none"> <li>• Create suitable living environments</li> <li>• Provide decent affordable housing</li> <li>• Create economic opportunities (especially for low-to-moderate income citizens)</li> </ul> <p>Performance Outcomes:</p> <ul style="list-style-type: none"> <li>• Availability/Accessibility</li> <li>• Affordability</li> <li>• Sustainability (promoting livable or viable communities)</li> </ul>
6	<b>Priority Need Name</b>	Public Services
	<b>Priority Level</b>	High

<b>Population</b>	Extremely Low Low Moderate Elderly Elderly
<b>Geographic Areas Affected</b>	Leesburg
<b>Associated Goals</b>	Public Services
<b>Description</b>	Provide access to public services to improve the quality of living for low/mod clients.
<b>Basis for Relative Priority</b>	<p>Priority needs are the needs that will be addressed by the goals outlined in the Strategic Plan. This section will “describe the rationale for establishing the allocation priorities given to each category of priority needs, particularly among extremely low-income, low-income, and moderate-income households” as required in 24 CFR 91.215(a)(2).</p> <p>HUD has also established Performance Objectives and Performance Outcomes that are used as the basis for assigning priorities to needs for which funding is allocated.</p> <p>Performance Objectives:</p> <ul style="list-style-type: none"> <li>• Create suitable living environments</li> <li>• Provide decent affordable housing</li> <li>• Create economic opportunities (especially for low-to-moderate income citizens)</li> </ul> <p>Performance Outcomes:</p> <ul style="list-style-type: none"> <li>• Availability/Accessibility</li> <li>• Affordability</li> <li>• Sustainability (promoting livable or viable communities)</li> </ul>

**Narrative (Optional)**

Priority needs are the needs that will be addressed by the goals outlined in the Strategic Plan. This section will “describe the rationale for establishing the allocation priorities given to each category of priority needs, particularly among extremely low-income, low-income, and moderate-income households” as required in 24 CFR 91.215(a)(2).

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	
TBRA for Non-Homeless Special Needs	
New Unit Production	The age of the housing stock and number of public housing units available in the County.
Rehabilitation	The age of the housing stock.
Acquisition, including preservation	The availability of tax delinquent and foreclosed properties located in the County.

**Table 50 – Influence of Market Conditions**



## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### Introduction

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,124,715	0	0	1,124,715	0	The CommunityDevelopment Block Grant (CDBG) program is a flexible program that provides communities with resources to address a wide range of unique community development needs.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	0	0	0	0	0	

Table 51 - Anticipated Resources

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

Every reasonable effort is made to leverage financial support from other sources in addition to using federal funds to complete the projects undertaken. CDBG sub-recipients must document as part of the application process the attempt to seek funding from other sources before applying for CDBG funding. As part of the project selection, CDBG applicants receive bonus points if the funding sought from CDBG was used to leverage other dollars.

Most programs use other funds to leverage the limited state and Federal funds. The SHIP program offers down-payment and closing cost assistance, with lender's mortgage funds providing the bulk of the housing investment. Community Development Block Grant funds are usually used in conjunction with other funding.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

### **Discussion**

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served

Table 52 - Institutional Delivery Structure

### Assess of Strengths and Gaps in the Institutional Delivery System

The institutional delivery list in no way covers all of the organizations, agencies, contractors, and private developers that are vital to the Community Development Department Implementing the Consolidated Plan. The list has been condensed to include organizations that address the various needs of the citizens of Lake County. Lake County is listed as an individual organization, but include multiple departments that are involved in providing resources for the Community Development Department.

There is definitely strength in Lake County and the individual municipalities institutional structures with such a large number of non-profits, government agencies, developers, and public health institutions. This may also cause issues and/or a weakness in developing and determining funding priorities. There is also the issue of getting the information about what services are available to those who are in need.

### Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X		
Legal Assistance	X		X
Mortgage Assistance			
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	

Healthcare	X	X	
HIV/AIDS	X	X	
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
<b>Other</b>			

**Table 53 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

The United Way of Lake County has coordinated with several other local United Way agencies to provide 211 referral services over a multi-county area. This coordination of effort not only reduces costs to provide this service but also allows Lake County to provide a much greater level of service to include; use of “211” for ease of dialing, 24-7 service, text and chat services and a fully integrated data base for maintaining information on services available in the local area and greater reporting capability. In the past five years, the average daily call volume has increased by 94% with a current average of 38 calls in a 24 hour period. 54% of the callers are either homeless or at imminent risk of homelessness.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

Because of the increased demand for assistance and decreasing donor contributions, the cost burden placed on service providers to help with financial, rent, mortgage, and utility assistance has created a gap in available funds for assistance. Faith-based organizations are also attempting to fill the gap in services as local churches serve this at-risk population with food, clothing, prescription drugs, transportation and counseling assistance.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

Lake County and the City of Leesburg coordinate with various public, private, and non-profit agencies in carrying out its activities. Collaboration between local, county, and state agencies is important in successfully carrying out the goals and objectives identified in the Consolidated Plan and addressing community needs. It is essential that the County and City foster and maintain partnerships with other public and private agencies for the successful delivery of its housing and community development programs.

Private entities can effectively support the delivery of programs and services by offering additional resources that can be leveraged to supplement existing services or fill in gaps. Lake County and the City of Leesburg, Eustis, and Groveland continue to seek additional funding sources for housing and community development activities when possible.

Several steps are taken to ensure coordination between public and private housing and social service agencies during the program year. Each of these steps will help facilitate information exchange between the County, City, and those providing public services. The following steps are taken to enhance coordination amongst agencies:

A technical assistance workshop is held at the beginning of each grant year to educate non-profit agencies on the grant funds, application process, eligible uses, and additional requirements when utilizing these funds and long-term conditions of their use.

Lake County's housing and community development plan is carried out through a combination of public, private and non-profit organizations, many of which participate in the citizen participation process.

Both County and City staff continue to play active roles in the community alliance organizations dealing with homelessness (Mid Fl Homeless Coalition), children's issues (Children's Services Council), and community issues (United Way) and mental health issues (LifeStreams, Inc).

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Improvements	2015	2020	Affordable Housing Homeless	Leesburg Eustis Groveland/Mascotte Minneola Umatilla Unincorporated Lake County Tavares	Affordable Housing Emergency Mobile Home Repairs Rental and Supportive Housing	CDBG: \$290,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 125 Households Assisted
2	Quality of Life	2015	2020	Non-Housing Community Development	Leesburg Eustis Groveland/Mascotte Minneola Umatilla Unincorporated Lake County Tavares	Public Facilities and Infrastructure Public Infrastructure	CDBG: \$545,552	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1200 Persons Assisted
3	Public Services	2015	2016	Non-Homeless Special Needs	Leesburg Eustis Groveland/Mascotte Minneola Umatilla Unincorporated Lake County Tavares	Public Services	CDBG: \$64,220	Public service activities other than Low/Moderate Income Housing Benefit: 1200 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Administration	2015	2016	Administrative	Leesburg Eustis Groveland/Mascotte Minneola Umatilla Unincorporated Lake County Tavares		CDBG: \$224,943	Other: 0 Other

Table 54 – Goals Summary

### Goal Descriptions

1	Goal Name	Housing Improvements
	Goal Description	Provide emergency repair, mobile home replacement, and mobility ramps for low/mod families.
2	Goal Name	Quality of Life
	Goal Description	Provide public improvements and infrastructure projects in conjunction with our Urban County partners and identified areas of need.
3	Goal Name	Public Services
	Goal Description	Provide assistance for persons with language barriers and high risk populations to access mainstream resources for health and wellness benefits.



4	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	Provide planning and administration for CDBG funding.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

The Eustis Housing Authority offers accessible units for the disabled, however, it is the smallest population served compared with the elderly and families. Eustis Housing Authority has a very small need for handicapped units and often has more handicap and sensory units than residents/applicants in need. Eustis Housing Authority and Lake County help refer people to accessible unit providers if requested.

### **Activities to Increase Resident Involvements**

The Lake County Housing Authority has been a provides both homeownership and rental housing counseling. Counseling included information on how to become a homeowner, fair housing rights, and credit counseling and foreclosure prevention. Lake County Housing Authority provides the following counseling services through a non-profit partnership:

Renters Assistance; and Services for Homeless.

The Lake County Housing Authority also offers the Family Self-Sufficiency and Homeownership counseling programs. These programs assist Section-8 participants in becoming economically self-sufficient and attain homeownership.

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

No

### **Plan to remove the ‘troubled’ designation**

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

Various elements can create barriers to affordable housing including negative effects of public policy as well as national, regional, and local housing market conditions. The County has established sufficient public policy regarding affordable housing; however, it continues to re-evaluate policies to ensure they do not interfere with affordable housing efforts. The more dominant factors contributing to affordable housing barriers within the County include:

Growth trends; Rising cost burden;

Low household income; and

Older substandard housing stock.

To assist in reducing barriers to affordable housing, the County have implemented various programs targeted towards low/and moderate-income households. They have created homeownership opportunities, brought homes up to code through rehabilitation efforts, and reduced lead-paint hazards. These programs also assisted in eliminating barriers to affordable housing by providing economic opportunities and minimizing overall household expenses. In addition, the Lake County Housing Authority and the Eustis Housing Authority's activities are specifically intended to address the barriers to affordable housing by providing economic subsidies to those most in need of affordable housing. Towards this end, the Lake County Housing Authority and the Eustis Housing Authority continues to reduce the barriers to affordable housing by providing Section 8 vouchers and first time homeowner loan assistance aimed at transitioning residents from public housing into the private housing market.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

Affordable Housing Advisory Committees (AHAC) were formed by Lake County Resolution 08R-270 on July 1, 2001. By State Statute and per Board of County Commissioner City Council actions, the Committee is made up of appointed and ad hoc members representing a cross-section of the affordable housing development community. The meetings were advertised as required by the sunshine law and open to the public. In addition to the hours spent together at these meetings, Committee members spent many additional hours reviewing materials, including studies and reports from other jurisdictions, in developing their recommendations. At the pleasure of the Board of County Commissioners, the Committee is interested in continuing to serve as an active board by helping to draft implementing legislation, and by continuing to monitor the demand for affordable housing and the ability of, and restrictions on, the development community in meeting those needs.

Further, to assist in reducing barriers to affordable housing, the City of Leesburg, Eustis, and Groveland implemented various programs targeted towards low-and moderate-income households. The County created homeownership opportunities, brought homes up to code through rehabilitation efforts, and reduced lead-paint hazards. These programs also assisted in eliminating barriers to affordable housing by providing economic opportunities and minimizing overall household expenses.

The County allocates well over \$600,000 to rehabilitate site built homes, provide emergency repairs to very low income mobile homeowners and accessibility ramps to low income homeowners, with a primary purpose of maintaining the affordable housing stock and sustaining safe and decent housing for the very low income residents, rehabilitate homes occupied by low and moderate income persons. The County's programs are designed to make living in the designated Consortium areas viable and affordable for low-income residents, including minority households.

In addition to the activities undertaken by the City, the Lake County Housing Authority's activities are specifically intended to address the barriers to affordable housing by providing economic subsidies to those most in need of affordable housing. Towards this end, the Lake County Housing Authority continues to reduce the barriers to affordable housing by providing Section 8 vouchers and first time homeowner loan assistance aimed at transitioning residents from public housing into the private housing market.

## **SP-60 Homelessness Strategy – 91.215(d)**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

Our CoC continues to recruit non-profit and faith based organizations, health care agencies and appropriate government agencies into our CoC Network of Services. Most people in serious need do turn to someone or something for help at some point in time. It is essential at that point in time we have as many sources of help engaged as possible in our Coordinated Intake, Assessment and Referral system (CIA). As our CIA becomes computerized and operational in 2015 it can help move people in need from their first point of contact with the Network quickly and efficiently to additional services. We are working with our HMIS Contractor to develop a phone app. that can guide users to assistance. It can also help field staff, when eventually available, to assist those in need who they encounter on the streets and other environments not fit for human habitation. We also encourage every agency to put their contact information and services on our lead agency's website and to list their information with 211 and have begun an effort to have Lake211 join our intake system for our CIA as it takes form this year.

### **Addressing the emergency and transitional housing needs of homeless persons**

As shown in the numbers, the housing needs of homeless persons and families cannot be completely met by emergency shelters and transitional housing due to a lack of capacity, In the next year, The Mid Fl Homeless Coalition will address some of that lack of capacity by using an ESG Rapid Re Housing Grant to move individuals and families who have achieved an income, and reacquired life skills, into their own housing units by providing deposits and some short term rental assistance. Each time we do this, it will free bed space in a shelter for another willing individual or family to begin the process of coming off the streets and into a future home of their own. At the same time, we have been working with Lake County Community Services to support the use of CDBG funds for Catholic Charities to provide rapid rehousing assistance for families in need. Lake County also provided funding to support 20 additional beds for transitional housing through New Beginnings. The AHAC has also allocated an additional \$150,000 to be utilized specifically for homeless in 2015 The other need, not yet underway, is additional housing for homeless families that does not require we separate the family unit during this phase of their lives. Family sheltering remains problematic, and the larger the family the more problematic the sheltering without separation.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

The best tool we currently have in this jurisdiction (and a new tool as well) may be the Rapid Re Housing Program, administered by the Catholic Charities funded with State of FL ESG dollars. The Homeless Coalition has chosen to use this program primarily for short-term assistance to take families with minor children and other qualified individuals out of shelters and into a housing unit. This serves several purposes, not the least of which is to move clients out who have managed to establish an income stream (earned or unearned) and develop sufficient life skills to begin the transition back to non-homeless status. Defining homelessness as being in a shelter, this shortens the period of time a family is homeless, places them into a unit that should remain affordable to them based upon sustainability, and frees needed shelter space for another family or individual to begin the journey back from homelessness. The need exists to develop additional long term skills training for the remainder of at least the first year, to avoid a return to prior conditions of all types during that first year. Odds of maintaining sustainability for the formerly homeless client (family or individual) improve significantly after that period of time.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

Lake County has the following prevention services in place:

Faith based organizations and churches provide emergency food and financial assistance; Community Legal Services provides representation in eviction, foreclosures, and public housing proceedings. Lake County Housing provides rental and utility deposit assistance, including relocation and motel/hotel placement; Workforce Connection provides job development and prepares participants for job search; provides counseling; identifies job skills; assists in preparation of resume writing and interview skills; Vocational Rehabilitation provides retraining for persons with documented disabilities. Department of Children and Families provides economic services, including TANF, food stamps, Medicaid, challenge grant, grant-in-aid for homeless shelters, plans and coordinates direct services. Community Action Agency provides financial assistance for utility payments; Lake County School Board connects families with community services to prevent homelessness, provides breakfast and weekend backpack meals for homeless students identified at the beginning of the school year; United Way of Lake County provides unity between local resources and Lake residents; Experience Works provides retraining job opportunities for welfare recipients and senior residents 55 and over; Lake County Veteran services provide healthcare and outreach services for local veterans.

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

The County will implement lead-safe work practices. The County's Construction Coordinator is knowledgeable on the requirement and will apply it to renovation, repair or painting activities where more than six square feet of lead-based paint is disturbed in a room or where 20 square feet of lead-based paint is disturbed on the exterior. The affected contractors include builders, painters, plumbers and electricians. Trained contractors must post warning signs, restrict occupants from work areas, contain work areas to prevent dust and debris from spreading, conduct a thorough cleanup, and verify that cleanup was effective. Homeowners are notified, provided the requisite brochure and sign a form certifying they have been provided this information.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

Lead is a toxic metal that was used for many years in paint and was banned for residential use in 1978. Exposure to lead can result in health concerns for both children and adults. Children under six years of age are most at risk because their developing nervous systems are especially vulnerable to lead's effects and because they are more likely to ingest lead due to their more frequent hand-to-mouth behavior.

### **How are the actions listed above integrated into housing policies and procedures?**

Policies and Procedures will read as follows:

- A. The County's Construction Coordinator will inspect/test any rehabilitation projects where lead safe regulations are triggered by the homes age or scope of work.
- B. Contracts for rehabilitation where a home is pre-1978 will only be awarded to a contractor, or subcontractor with a Lead: Renovation, Repair and Painting certification.
- C. When federal funds are being used, an Environmental Review Worksheet to include a Lead Safe Housing Rule checklist is included. If any items are triggered a decision is made on whether to mitigate or look for other funding sources for the project.
- D. The Owner-Occupied Housing Rehabilitation program provides the general rehabilitation necessary to bring the structure into compliance with applicable building codes, rehabilitation standards, and lead-based paint regulations.
- E. Costs of inspecting, testing, and abatement of lead-based paint and asbestos containing materials pursuant to applicable regulations are eligible program costs.
- F. Homeowner will be provided with the requisite brochure and homeowner must sign a certification that they have reviewed and understand the lead paint information.





## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

The County recognizes the interrelationship between housing and economic opportunities and the need to pursue both in order to assist households attain self-sufficiency. Both recognize while they have defined priority strategy areas, that they are not separate or isolated strategies. These strategies are inter-related and impact, reinforce and contribute to each other to achieve the common goal of a viable, vibrant community. The health of the County, its special needs populations and the community at large cannot be artificially separated as they are an integral part of the whole. The betterment and improvement of any part inevitably contributes to the betterment of the other segments of the community. The County and City believe the implementation of the housing and neighborhood revitalization activities outlined in the Consolidated Plan will help reduce the number of households in poverty. All of the programs outlined in the Consolidated Plan are intended to provide benefits to Lake County residents that are considered low income and/or fall below the federal poverty line.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

Recognizing that poverty is a complex issue, Lake County will consider prioritizing projects for this affordable housing plan that are targeted towards individual self-sufficiency. Because Lake County and the City of Eustis and Groveland receive separate CDBG funding, this funding is governed by different authorities. Both the County and City work diligently to complement and maximize efforts taken to ensure a seamless coordination of services. The following agencies are engaged in efforts to fight poverty and improve working relationships to enhance efforts in serving the most vulnerable residents:

Faith based organizations and churches provide emergency food and financial assistance;

Community Legal Services provides representation in eviction, foreclosures, and public housing proceedings.

Lake County Housing provides rental and utility deposit assistance, including relocation and motel/hotel placement;

One Stop Workforce Connection provides job development and prepares participants for job search; provides counseling; identifies job skills; assists in preparation of resume writing and interview skills;

Vocational Rehabilitation provides retraining for persons with documented disabilities

Department of Children and Families provides economic services, including TANF, food stamps, Medicaid, challenge grant, grant-in-aid for homeless shelters, plans and coordinates direct services.

Community Action Agency provides financial assistance for utility payments;

Lake County School Board connects families with community services to prevent homelessness, provides breakfast and weekend backpack meals for homeless students identified at the beginning of the school year;

United Way of Lake County provides unity between local resources and Lake residents;

Experience Works provides retraining job opportunities for welfare recipients and senior residents 55 and over;

Lake County Veteran services provide healthcare and outreach services for local veterans.

Lifestreams provides case management, detoxification and outpatient treatment, and emergency sheltering for 50 persons.

The County is committed to eliminating the effects of poverty among its residents. The jurisdiction recognizes that it may not be possible to end poverty all together, but is dedicated none the less to better understanding its causes and finding a way to reverse the cycle of privation.

Housing rehabilitation is provided to assist in maintaining affordable housing and reducing household costs. Programs are coordinated when possible to assist in reducing poverty and continued to support subsidized housing providers incorporating programs and services that promote tenant transition to self- sufficiency. Various federal, state, and local agencies are utilized to leverage funding sources for the development of economic opportunities when possible.

## **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

The Lake County Housing and Community Development Division has developed the following performance management system to monitor the grant projects and ensure long term compliance with program requirements. Staff members are assigned specific projects and activities to monitor. A procedure for all Home Improvement Programs (owner-occupied, housing rehabilitation) have been developed and provided to all participating jurisdictions. County staff provides technical assistance to the all of it's Urban county Partners and nonprofit organizations to ensure that they are aware of their responsibilities and the requirements of the CDBG program. The procedures of the Housing and Community Development Division mandate and require that outreach efforts are in place for enhancing opportunities for minority and women's business enterprises as well as Section 3 business concerns. The staff utilizes comprehensive check-off sheets for all activities which are reviewed and approved by the CDBG Supervisor. County staff input data and information into the Consolidated Plan Management Process tool in order to more completely and accurately monitors any proposed projects which are included in this Consolidated Plan.

The County has not funded a non-profit for public service activities; therefore, no monitoring of sub-recipients is required. In the case of funding sub-recipients in the future, the County will comply with the requirements of 24 CFR Part 91.230. The County's guidelines require the monitoring of all CDBG sub-recipients to ensure that activities are carried out in furtherance of the Annual Plan and to ensure long-term compliance with requirements of the programs, including minority business outreach and the comprehensive planning requirements. The County gathers relevant data through required reports and monitoring of these organizations as required by federal regulations. Since Eustis or Groveland is not a Entitlement Community, these types of funds or other State resources received by local agencies are not directly administered or monitored by the Revitalization Strategies Department. However, local agencies respond to special request from the Revitalization Strategies Department for information about these programs. As such, this information is incorporated into the Plan and is available for assessing progress.

The County will utilize a performance based evaluation system to monitor each sub-recipient. During the program year, the performance of each sub-recipient is evaluated based on the specific milestones outlined in each project proposal. Progress towards those goals is reported on a quarterly and on an annual basis. Specifically, each sub-recipient is required to:

Execute a contract outlining the reporting requirements, project objectives, and relevant federal statutes; Provide quarterly reports that provide documentation of clients served by demographics, including income level, minority, and elderly status; Provide quarterly narrative reports that provide

documentation of outcomes and performance measures; Document all expenses incurred, e.g. enrollment logs, receipts, etc.; Participate in meetings with the funder. Meetings include a grantee orientation workshop and an on-site meeting with the Grants Administrator and sub-recipient as necessary; and Document consistency with the Consolidated Plan. The purpose of this is to establish standards used to evaluate grantee performance. Evidence of non-compliance may be used to decrease or eliminate funding awards in subsequent years. In addition, the Grants Administrator conducts annual on-site visits to each grant funded public service agency to ensure compliance with applicable regulations and to review progress towards goals outlined in the application for funding.

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,124,715	0	0	1,124,715	0	The CommunityDevelopment Block Grant (CDBG) program is a flexible program that provides communities with resources to address a wide range of unique community development needs.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	0	0	0	0	0	

Table 55 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

Every reasonable effort is made to leverage financial support from other sources in addition to using federal funds to complete the projects undertaken. CDBG sub-recipients must document as part of the application process the attempt to seek funding from other sources before applying for CDBG funding. As part of the project selection, CDBG applicants receive bonus points if the funding sought from CDBG was used to leverage other dollars.

Most programs use other funds to leverage the limited state and Federal funds. The SHIP program offers down-payment and closing cost

assistance, with lender's mortgage funds providing the bulk of the housing investment. Community Development Block Grant funds are usually used in conjunction with other funding.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

**Discussion**



## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Improvements	2015	2020	Affordable Housing Homeless	Leesburg Eustis Groveland/Mascotte Minneola Umatilla Unincorporated Lake County	Affordable Housing Emergency Mobile Home Repairs	CDBG: \$290,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 25 Households Assisted Jobs created/retained: 50 Jobs
2	Quality of Life	2015	2020	Non-Housing Community Development	Leesburg Eustis Groveland/Mascotte Minneola Umatilla Unincorporated Lake County	Public Facilities and Infrastructure	CDBG: \$545,552	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2700 Persons Assisted Jobs created/retained: 15 Jobs

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Public Services	2015	2016	Non-Homeless Special Needs	Leesburg Eustis Groveland/Mascotte Minneola Umatilla Unincorporated Lake County	Public Services	CDBG: \$64,220	Public service activities other than Low/Moderate Income Housing Benefit: 1200 Persons Assisted

Table 56 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Housing Improvements
	<b>Goal Description</b>	Provide emergency repairs for low/mod families to assist in extending the life of the home and create/maintain a suitable living environment. Provide mobile home replacements for families living in dilapidated mobile homes to improve the quality of living and create a suitable living environment. Provide mobility ramps and removal of architectural barriers for persons with a physical disability.
2	<b>Goal Name</b>	Quality of Life
	<b>Goal Description</b>	Provide public improvement and infrastructure projects in conjunction with our Urban County partners for those specified areas of need.
3	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	Provide for a community healthcare worker to assist persons with language barriers and other high risk populations access mainstream resources for the primary benefit of health and wellness.



# Projects

## AP-35 Projects – 91.220(d)

### Introduction

In identifying priorities, the County uses a ranking system to determine needs as low, medium, high, or no need. In ranking needs within the community the County take into consideration information from the Needs Assessment, Housing Market Analysis, citizen participation process, and agency consultation.

### Projects

#	Project Name
1	Administration
2	Mobile Home Replacement
3	Emergency Home Repair
4	Community Health Care Coordinator
5	Leesburg Neighborhood Center
6	Umatilla Community Center Improvements
7	Tavares Urban County
8	Minneola Urban County

Table 57 – Project Information

**Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

**AP-38 Project Summary**  
**Project Summary Information**

<b>1</b>	<b>Project Name</b>	Administration
	<b>Target Area</b>	Leesburg Eustis Groveland/Mascotte Minneola Umatilla Unincorporated Lake County Tavares
	<b>Goals Supported</b>	Housing Improvements Quality of Life Public Services
	<b>Needs Addressed</b>	Affordable Housing Emergency Mobile Home Repairs Rental and Supportive Housing Public Facilities and Infrastructure Public Infrastructure Public Services
	<b>Funding</b>	CDBG: \$224,943
	<b>Description</b>	Provide program administration and planning for CDBG funds.
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>2</b>	<b>Project Name</b>	Mobile Home Replacement
	<b>Target Area</b>	Groveland/Mascotte Umatilla Unincorporated Lake County
	<b>Goals Supported</b>	Housing Improvements
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$190,000
	<b>Description</b>	Provide low/mod families Mobile home replacements for units that are unsuitable for living.
	<b>Target Date</b>	9/30/2016

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	We will provide a minimum of two families assistance with mobile home replacements this year.
	<b>Location Description</b>	Unidentified.
	<b>Planned Activities</b>	
<b>3</b>	<b>Project Name</b>	Emergency Home Repair
	<b>Target Area</b>	Leesburg Eustis Groveland/Mascotte Minneola Umatilla Unincorporated Lake County
	<b>Goals Supported</b>	Housing Improvements
	<b>Needs Addressed</b>	Emergency Mobile Home Repairs
	<b>Funding</b>	CDBG: \$100,000
	<b>Description</b>	Provide emergency repairs for low/mod families to a minimum of twenty homeowners this year.
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Twenty families will be assisted with this program.
	<b>Location Description</b>	Unidentified.
	<b>Planned Activities</b>	
<b>4</b>	<b>Project Name</b>	Community Health Care Coordinator
	<b>Target Area</b>	Leesburg Eustis Groveland/Mascotte Minneola Umatilla Unincorporated Lake County
	<b>Goals Supported</b>	Quality of Life
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$64,220

	<b>Description</b>	Provide support for a community healthcare outreach worker to provide assistance to high risk families and families with language barriers in accessing healthcare, financial, and food assistance.
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This program will assist at least 1200 families annually.
	<b>Location Description</b>	
	<b>Planned Activities</b>	
5	<b>Project Name</b>	Leesburg Neighborhood Center
	<b>Target Area</b>	Leesburg
	<b>Goals Supported</b>	Quality of Life
	<b>Needs Addressed</b>	Public Facilities and Infrastructure
	<b>Funding</b>	CDBG: \$365,552
	<b>Description</b>	Partner with the City of Leesburg to build and develop a neighborhood center for the Carver Heights area.
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This project will benefit 700 families living in the immediate Carver Heights area.
	<b>Location Description</b>	Unidentified.
	<b>Planned Activities</b>	
6	<b>Project Name</b>	Umatilla Community Center Improvements
	<b>Target Area</b>	Umatilla
	<b>Goals Supported</b>	Quality of Life
	<b>Needs Addressed</b>	Public Facilities and Infrastructure
	<b>Funding</b>	CDBG: \$75,000
	<b>Description</b>	Provide updates and increase footprint of the Community Center for the South Umatilla area residents.
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The South Umatilla neighborhood has approximately 250 households that will benefit from this center.



	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>7</b>	<b>Project Name</b>	Tavares Urban County
	<b>Target Area</b>	Tavares
	<b>Goals Supported</b>	Quality of Life
	<b>Needs Addressed</b>	Public Facilities and Infrastructure
	<b>Funding</b>	CDBG: \$75,000
	<b>Description</b>	Provide a new bathroom facility at park.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This project will support activities for approximately 350 families living in the immediate area of the park.
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>8</b>	<b>Project Name</b>	Minneola Urban County
	<b>Target Area</b>	Minneola
	<b>Goals Supported</b>	Quality of Life
	<b>Needs Addressed</b>	Public Infrastructure
	<b>Funding</b>	CDBG: \$30,000
	<b>Description</b>	Provide assistance for sewer hookup for low/mod income residents.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Provide assistance for up to 75 households living in a low/mod area that is being upgraded from septic to sewer.
	<b>Location Description</b>	
	<b>Planned Activities</b>	

## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

Lake County and its Urban County Partners, which include the City of Tavares, Leesburg, Montverde, Minneola, and Howey In the Hills receives CDBG funding. The City Eustis and Groveland receives its own allocation of CDBG dollars through the State of FL Small Cities CDBG program. All funds expended by Lake County in the unincorporated areas and the participating cities are targeted toward low-income areas many of which have a high minority percentage. The City of Leesburg has the highest percentage of minority within the targeted low mod census tracts as illustrated on the maps below. The City of Leesburg, Eustis, and Groveland primarily funds activities benefitting census block groups 14.01 (2) and (3), census tracts 17 and 18, and census tract 20.02, which have above average levels of minorities and/or low income residents.

The map below demonstrates primary target areas and minority concentrations in Lake County and the City of Leesburg, Eustis, and Groveland.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Leesburg	32

**Table 58 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

There are three census tracts considered Areas of Minority Concentration (more than 50% minority representation) for Lake County and the three areas are located respectively within the city limits of Eustis, Leesburg, and Mascotte/Groveland. The census tracts are 206 (54.29% minority), 205 (86.01% minority), and 503 (70.95% minority). Some Lake County CDBG funds are expended within the unincorporated Lake County on public facilities for agencies or services that would increase the quality of living for those residents. The City Eustis and Groveland receive CDBG dollars through the Florida Small Cities program.

### **Discussion**

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

In FY 2015 Lake County will improve the housing stock using CDBG funds by providing housing emergency mobile repairs, mobile home replacements, and mobility ramps. In addition, the County will provide housing rehabilitation assistance, purchase assistance, and demolition/construction of housing with State of FL SHIP funds. All recipients must complete the application process and meet income requirements. Homeowners are served on a first come first ready basis.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	23
Non-Homeless	0
Special-Needs	10
Total	33

**Table 59 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	33
Acquisition of Existing Units	0
Total	33

**Table 60 - One Year Goals for Affordable Housing by Support Type**  
**Discussion**

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

#### **Actions planned during the next year to address the needs to public housing**

The Eustis Housing Authority will continue to manage approximately 2,142 subsidized rental units, including USDA units in two developments. The Lake County Housing Authority will continue to manage approximately 485 vouchers. The Lake County Housing Authority is the only agency in the County to receive Section 8, housing assistance program funding. The purpose of the Housing Choice Voucher Program is to promote adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination. Rents associated with the federal developments are in accordance with HUD regulations and are 30% of the total income of the household. This is monitored through a yearly income verification to determine any income changes. Eligible applicants are those whose income is within the limits as determined by HUD

#### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

The Lake County Housing Authority is managed by Lake county Housing and Community Development has implemented a program to increase self sufficiency of families receiving services through the Section 8 program. This program is designed to assist the parents and children develop personalized goals, such as educational, vocational, or homeownership and coordiante services to help those families achieve the desired goals.

Lake County Housing Authority implemented its first project based voucher program in partership with the City of Leesburg and Lifestreams, Inc. to introduce value added enhancements to the subsidized housing assistance available to the participants. These services include but are not limited to life skills classes, parenting classes, homeownership classes, Youth Summer Job Club, Rental and Utility assistance, Credit Counseling, College Outreach, and Homeownership Counseling.

#### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

The Lake County Housing Authority is designated as a "High Performer".

### **Discussion**

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

**Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

**Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

As shown in the numbers, the housing needs of homeless persons and families cannot be completely met by emergency shelters and transitional housing due to a lack of capacity. In the next year, The Mid FL Homeless Coalition will address some of that lack of capacity by using an SHIP Utility and Deposit Assistance program to move individuals and families who have achieved an income, and reacquired life skills, into their own housing units by providing deposits. Each time we do this, it will free bed space in a shelter for another willing individual or family to begin the process of coming off the streets and into a future home of their own. At the same time, we have been working with Lake County Community Services to support the use of County funds for Faith Agencies and local non profits to support a drop in facility for homeless individuals; We are still continuing to search for resources from other sources to also put the During this past year, Lake County has funded and supported an additional 20 transitional housing beds to assist with housing homeless families. The other need, not yet underway, is additional housing for homeless families that does not require we separate the family unit during this phase of their lives. Family sheltering remains problematic, and the larger the family the more problematic the sheltering without separation

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities,**

**foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

As the Continuum of Care Coordinated Intake, Assessment and Referral System comes on line in late 2015, it should become easier for extremely low income families and individuals to access the services needed to avoid becoming homeless. The Continuum of Care has several agencies that can provide assistance to very low income families and individuals on a one time basis who have suffered a non-recurring hardship and will be financially sustainable and able to remain housed after receiving assistance. However, long term assistance for such families and individuals is severely limited. Lake County Community Services is expected to be refunded through the CoC to support 15 households in the Shelter Plus Care program. However, Section 8 subsidized housing in Lake is currently not available to those not already on waiting lists, and those lists are closed to additional potential clients. Emergency Shelters, Transitional Housing Programs and Permanent Supportive Housing Programs have too few beds and are full almost year round with the already homeless or recently homeless population. Providing services to those being discharged from publicly funded institutions and systems of care (health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions) is difficult since these institutions are not funded for assisting people after release and the county is ill equipped to provide required services to these people and their families. Too many people and agencies are chasing an increasingly scarce amount of resources. Faith based organizations have, as always, stepped forward to help assist those in need but it remains to be seen if the additional assistance and resources they can provide will fill the gaps. By all economic indicators, Lake needs jobs and people trained to fill them. The continuing effort by the Mid FL Homeless Coalition Board to expand the Continuum of Care for the homeless and near homeless and get the CIA on line is an effort to put all of the available resources under a single contact point to optimize resources and better serve the residents of our community.

**Discussion**

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

#### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

Affordable Housing Advisory Committee (AHAC) was formed by Lake County Resolution on December 1994. By State Statute and per Board of County Commissioners City Council actions, the Committee is made up of appointed and ad hoc members representing a cross-section of the affordable housing development community. The Committee include many members completed the goals required by Section 420.9706 F.S., which required the establishment of an affordable housing advisory committee to recommend monetary and nonmonetary incentives as part of an affordable housing incentive plan. The meetings were advertised as required by the sunshine law and open to the public. In addition to the hours spent together at these meetings, Committee members spent many additional hours reviewing materials, including studies and reports from other jurisdictions, in developing their recommendations. At the pleasure of the Board of County Commissioners, the Committee is interested in continuing to serve as an active board by helping to draft implementing legislation, and by continuing to monitor the demand for affordable housing and the ability of, and restrictions on, the development community in meeting those needs. Recommendations included:

Eliminate or reduce impact and development fees for housing affordable to households at or below 80% MFI,

Establish a separate fund to pay school, water & sewer fees for housing affordable to families at or below 80% MFI;

Establish lien mechanisms to recapture these fees if the house is sold within 10 years;

Waive property taxes on land donated to non-profit organizations for five years with the requirement that the property must be developed within that time period; and

Create a new zoning classification specifically for affordable housing that allows development on 40' lots.

Further, to assist in reducing barriers to affordable housing, the County has implemented various programs targeted towards low-and moderate-income households. The County has created homeownership opportunities, brings homes up to code through rehabilitation efforts, and demolishing and replacing homes when necessary. These programs also assist in eliminating barriers to affordable

housing by providing economic opportunities and minimizing overall household expenses. The County also will update its Analysis of Impediments to Fair Housing Choice. In addition to the activities undertaken by the County and City of Eustis and Leesburg are working in tandem with the County to acquire and donate lots for infill development for affordable housing activities.

**Discussion:**



## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

#### **Actions planned to address obstacles to meeting underserved needs**

There are various elements that produce obstacles to meeting needs within the community. Addressing all housing, homeless, and community developments needs is a difficult task due to restricted funding. The County utilizes all possible resources and continues to seek leveraging sources to meet as many underserved needs as possible. The current housing market and economic environment also serve as barriers to meeting needs. Unemployment rates have increased adding to the number of families and individuals needing access to services and many times the capacity to fund and implement existing or additional programs is limited. Also, the City of Leesburg and Eustis are utilizing scarce land in high risk neighborhoods that can be utilized to construct affordable housing becomes a barrier in meeting housing needs. The County and its Urban County Partners will continue to utilize its CDBG funds to the fullest extent to assist in meeting underserved needs. Leveraging efforts with public and private funding agencies were also made to supplement federal funds and increase the resources available to address community needs.

The most significant obstacle to addressing the needs of homeless citizens is the lack of available funding. The jurisdiction receives Supportive Housing Program funds, FEMA funds and financial resources from the Department of Families and Children to assist Lake County residents with rent and utility assistance. These funding sources can only address a small portion of the homeless needs in the County. Dramatic cuts in State funding and decreases in private donations, local non-profit homeless service providers are having a difficult time meeting the needs of the growing homeless population. In addition, programmatic requirements for other HUD competitive grants do not always coincide with determined local needs.

#### **Actions planned to foster and maintain affordable housing**

Availability/Accessibility for the purpose of enhancement of the living environment and quality of life;  
and

Assist Special Needs Populations including renters with severe cost burden, the homeless, and the elderly.

The Annual Action Plans demonstrate further efforts in progressing with the provision of decent housing for special needs populations, including the homeless, elderly and homeowners with a severe cost burden by:

Providing funding for housing rehabilitation and homeownership activities;

Supporting social service organizations that provide temporary housing, transitional housing and counseling services to the homeless population and to those at risk becoming homeless; and

### **Actions planned to reduce lead-based paint hazards**

Lake County consults with the Lake County Health Department to review lead data, educate the public and mitigate housing units in which lead has been found. From 2010-2014, there was 19 confirmed cases of lead poisoning in Lake County, 2 of which were acquired out of state. Of the 19 confirmed cases, 8 were for persons under the age of 18. According to the U.S. Census Bureau, there are 3760 housing units built prior to 1950 with 26% of the estimated population of children residing in those units. Property statistic reports are pulled for all housing projects to determine year of construction. If the year is 1978 or prior, an inspector certified in lead paint assessment completes the testing for the presence of lead and provides the homeowner with the EPA Lead Awareness brochure. To date, none of the housing projects in the County have tested positive for lead.

All rehabilitation activities follow HUD regulations concerning lead-based paint assessment and interim controls, if necessary. The first step is counseling, informing the rehabilitation client of the danger of lead-based paint when they apply for assistance. Staff determined at this interview whether there is heightened risk due to young children in the household.

### **Actions planned to reduce the number of poverty-level families**

The County recognizes the interrelationship between housing and economic opportunities and the need to pursue both in order to assist households attain self-sufficiency. The county recognizes while it has defined priority strategy areas, that they are not separate or isolated strategies. The County believes these strategies are inter-related and impact, reinforce and contribute to each other to achieve the common goal of a viable, vibrant community.

The health of the county, its special needs populations and the community at large cannot be artificially separated as they are an integral part of the whole. The betterment and improvement of any part inevitably contributes to the betterment of the other segments of the community. The county believes the implementation of the housing and neighborhood revitalization activities outlined in the Consolidated Plan will help reduce the number of households in poverty. All of the programs outlined in the Consolidated Plan are intended to provide benefits to Lake County residents that are considered low income and/or fall below the federal poverty line.

The county is committed to eliminating the effects of poverty among its residents. The county recognizes that it may not be possible to end poverty all together, but is dedicated, none the less, to better understanding its causes and finding a way to reverse the cycle of privation. The County, The Community Action Agency, and the City of Leesburg CRA provide housing rehabilitation to assist in maintaining affordable housing and reduce household costs. Programs are coordinated when possible

to assist in reducing poverty and to continue support of subsidized housing providers incorporating programs and services that promote tenant transition to self-sufficiency. Various federal, state, and local agencies are engaged to leverage funding sources for the development of economic opportunities when possible

### **Actions planned to develop institutional structure**

Lake County's Consolidated Plan will be carried out through a combination of public, private and non-profit organizations, many of which participate in the citizen participation process. The County and City staff will continue to play active roles in supporting local non-profit organizations dealing with homelessness (Mid FL Homeless Coalition), children's issues (Children's Services Council), mental health (LifeStreams), Veterans Services, and Elder Services. The Lake County Housing and Community development will continue to partner with CHDO's, Veterans Services, the Mid FL Homeless Coalition, Housing In Partnership, USDA, Habitat, Florida Specs, and other local non-profits on affordable housing projects.

The Housing and Community Development Division will consult with the Eustis Housing Authority concerning consideration of public housing needs and any planned grant program activities. This consultation will ensure and provide a better basis for the certification by the Lake County's Board of County Commissioners that the Consolidated Plan is consistent with the County's assessment of low-income housing needs. This type of consultation will help insure that any proposed activities that are directed towards increasing affordable housing, neighborhood improvement and or any resident programs and or services funded by the Eustis Housing Authority that will increase the quality of life are in sync with the efforts of all participating parties. Those funded programs covered by the Consolidated Plan will be fully coordinated to achieve comprehensive community development goals. Both the county and cities will continue to seek additional funding sources for housing and community development activities when possible.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

Several steps are taken to ensure coordination between public and private housing and social service agencies during the program year. Each of these steps will help facilitate information exchange between the county, city, and those providing public services. A technical assistance workshop is held at the beginning of each grant year to educate our Urban County Partners on the grant funds, application process, eligible uses, additional requirements when utilizing these funds and long-term conditions on their use.

Lake County's housing and community development plan is carried out through a combination of public, private and non-profit organizations, many of which participate in the citizen participation process. Both county and city staff continue to play active roles in the community alliance organizations dealing with homelessness (Mid FL Homeless Coalition), children's issues (Children's Services),

and mental health issues (LifeStreams).

**Discussion:**

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

#### Introduction:

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	75.00%

#### HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

None, all projects conform to 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

N/A

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

N/A

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

N/A

**Discussion:**

## Appendix - Alternate/Local Data Sources

<b>1</b>	<p><b>Data Source Name</b></p> <p>Community Needs Survey</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>The Housing and Community Development Division sends surveys out to local groups, departments, and local government agencies to identify the needs and desires of the low/mod income residents living in low/moderate income areas.</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>The data sets helps the County to identify gaps in services and needs for facilities and/or public improvement projects, public services, or projects that would otherwise benefit or increase the quality of life for low/mod income persons or neighborhoods.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>To identify high, medium and low priority needs for the low/mod income residents and neighborhoods of Lake County.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>This data is limited to the responses of the survey.</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>This survey has been available for a year.</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>We collect data continuously to help us ascertain the most prevalent needs.</p>