



**LEESBURG**  
*The Lakefront City*

City of Leesburg

Growth Management Plan  
HOUSING ELEMENT

Ordinance #03-90  
Exhibit C  
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***Prepared For:***  
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## CHAPTER III HOUSING ELEMENT

### A. INTRODUCTION

Housing is an important element in the analysis of present and future characteristics of a community. The type, structure, and condition of an area's housing stock influences the community's quality of life. Neighborhoods play an important part in determining the vitality, stability, and way of life of the residents within a community. A stable community offers a variety of housing units that appeal to a wide range of age groups, income levels, and family sizes. A proper mix of different housing types and housing which lends itself to accommodating different life styles helps to encourage the development of a well-balanced community. Without a heterogeneous population, a community is limited in the most efficient allocation of economic resources necessary to sustain a valuable, economically vibrant community.

Housing also impacts the economic strength of a community and provides a basis for directing the manner and type of economic development within an area. Since housing helps determine the economic strength of a community, it should be the objective of the City to protect existing housing values and develop policies that result in the appreciation of existing neighborhoods. In addition, the objective of new development should be to contribute to favorable quality of life conditions within the community, as well as reduce housing deficiencies that presently exist.

#### 1. Purpose of the Element

The purpose of the Housing Element is to provide guidance to the City of Leesburg in developing appropriate plans and policies which demonstrate the City's commitment to meet identified and projected deficits in the supply of housing. In addition, this element intends to develop alternative housing policies and strategies for coordinating a wide range of public and private sector programs to meet the City's current and future housing needs.

The Housing Element analyzes the present condition of housing within Leesburg by examining the characteristics and conditions of the current housing stock, as well as the characteristics of the families who reside in the City. An overview of current low to moderate-income housing is presented, as well as an inventory of group homes and institutional housing.

Based on population projections and trend indicators of housing growth, the demand and supply of housing is discussed, including a determination of the need for replacement of existing substandard housing. The demographic characteristics of the present and projected City residents are useful in determining the future demand for housing types and the location of these units. The private sector normally takes care of the housing supply, but an analysis of projected deficit demand is presented. Deficiencies in market driven supply, especially for low to moderate-income households and the elderly, are evaluated. Recommendations are made to respond to the failures of the private sector to meet the housing needs for all of the community.

Because of the size of the City of Leesburg, and its suburban location relative to the rapidly growing Orlando urban area, the housing market has predominantly been demand-based. This suggests that developers have not viewed Leesburg as an area for speculative development. Demand-based development means that units are not constructed for an

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assumed market that leads to demographic conditions created by development. The demographics and economic forces, which naturally form a community, have been the predominant influence on new development in the Leesburg area. Generally, private market forces have met housing needs with success.

The purpose of this Element is to provide an inventory of existing housing; to forecast trends of the housing market; to locate possible deficiencies within the private sector and suggest ways to aid the private sector in eliminating those deficiencies; and to reinforce the policies and recommendations of the previous Comprehensive Plan that are still appropriate. Of prime importance in this area is the continuation of zoning and building policies that exist to promote public safety and community harmony. At the same time, these policies provide support for new development of higher quality that meets the needs and goals of the community.

## **2. Growth Trends**

Leesburg is predominately a residential community of 15,956 persons (Census 2000). Historically, the Lee family led the development of the settlement that would later become Leesburg in the 1850s. The Lee's small community began to attract others, and in 1866, Evander and Calvin Lee reportedly opened the first store in Leesburg on what is now West Main Street. Evander's son, L. B. Lee is reported to have built the first residence, a log cabin, "in the heart of the future City."

In the 1860s, a member of the Lee family built a barge and cleared a channel on the Oklawaha River. Leesburg then had a direct water route down the Oklawaha and the St. Johns Rivers that connected with the port of Jacksonville at the mouth of the St. Johns River. Leesburg soon experienced a population explosion.

The change in Leesburg's status from a backwoods settlement to the head of shipping for the interior was also recognized in 1868 when the Florida Legislature authorized the Sumter County Commission to purchase land in Leesburg for a County seat and to create lots. The County seat remained in Leesburg until 1882, when it was moved back to Sumterville.

The end of the 19<sup>th</sup> century and the beginning of the 20<sup>th</sup> century in Leesburg saw continued development. The greatest event at the turn of the century was the reopening of the two canals entering the town from lakes Griffin and Harris. Between 1920 and 1940, the population of Leesburg grew from 1,835 to 4,687 persons, an unprecedented growth for the town. During the 1920s, Leesburg issued bonds for paving the City streets, for sidewalk improvements, for lakeshore improvements and for dredging work in the City's canals.

The real estate boom of the 1920s ended with the stock market crash in 1928. In 1929, Florida also was faced with the destruction of the citrus economy. Depression-era projects in Leesburg, as in much of Florida, rolled over into projects directed at the war effort between 1941 and 1945.

Table III-1 shows population figures for the City and the County for the last 40 years. The table shows that the most significant change in the City's population over a ten-year period occurred between 1980 and 1990, as it increased by approximately thirteen (13) percent, or

from 13,191 residents to 14,903 residents. From 1990 to 2000, the City's population grew seven (7) percent, to 15,956. On average, the City's population has increased by a little over one (1) percent per year since 1960.

Lake County also had a large population increase between 1980 and 1990, and experienced slower growth between 1990 and 2000. The U.S. Census Bureau indicated a County population of 210,528 for the year 2000.

Table III-1 shows the population projections prepared as part of this growth management plan. The projections indicate a population of 16,969 for Leesburg for the year 2005, 17,827 for 2010, and 19,659 for the year 2020 (see the population projections report).

The following sections will analyze how the population growth has impacted the provision of housing, and what can be expected in the next ten years.

### **3. Leesburg Housing and Economic Development Department**

In 2002, the City reorganized the Housing Services Department into the Housing and Economic Development Department. Since at least half of the vouchers processed by the City of Leesburg were out of the City limits, it was determined that the voucher program would best be coordinated through Lake County. The Housing and Economic Development Department has created programs to assist in increasing home-ownership within the City, in addition to continuing to assist neighborhood organizations.

## **B. DEFINITIONS**

Definitions of Income Categories used in this Element are:

- Very low income – less than 50% of median income
- Low income – 50 to 79% of median income
- Moderate income – 80 to 120% of median income
- Middle to High income – greater than 120% of median income

The definition of Affordable Housing, as used in this element, is: cost of housing is lower than 30% of the household's gross income.

## **C. HOUSING INVENTORY**

This section deals with the characteristics and conditions of the existing housing stock in the City, the availability of subsidized housing developments, the protection of significant housing, and housing construction activity. The primary sources of statistical information used in the updating process were the Shimberg Center for Affordable Housing, the Bureau of Economic and Business Research, the 2000 Census, and the population projections prepared by Land Design Innovations. The Census indicated that there were 7,326 dwelling units in Leesburg in 1990 and 7,739 dwelling units in 2000.

**1. Existing Housing Characteristics**

a. Age of Housing Stock

The City of Leesburg has experienced a significant amount of new housing construction since the seventies. The most significant increase of new homes was from 1980 to 1990. The trend in new housing construction between 1980 and March of 1990 was, on average, 168 units per year. The next most significant growth period was from 1970 to 1979, when approximately 153 homes were constructed per year. Since that time, the growth of the total housing stock has decreased. Between 1990 and 2000, housing unit construction averaged approximately 122 units per year. More recent figures from the Census show that approximately 477 building permits were issued from 1995 and 2000 (this figure does not include mobile home permits).

New housing (units built between 1980 and 2000) comprise approximately thirty-eight (38) percent of the City's total housing stock. Similarly, units built prior to 1960 (40 years and older) constitute twenty-nine (29) percent of the existing housing stock. Table III- 2 shows the age of housing units in the City and the County.

b. Dwelling Units by Type

As shown in Table III- 3, there were 7,739 dwelling units in the City of Leesburg in 2000. Fifty-one (51) percent of these were single-family homes, eight (8) percent were duplex units, twenty-six (26) percent were multifamily units, and fourteen (14) percent were mobile homes.

c. Dwelling Units by Tenure

According to the 2000 Census, approximately eighty-seven (87) percent of the housing units in Leesburg were occupied (see Table III- 4). Of the City's 6,775 occupied housing units, 3,973 units or fifty-eight (58) percent were owner-occupied; and 2,802 units, or forty-one (41) percent were renter-occupied. By comparison, eighty-one (81) percent of all occupied housing units in the County were owner-occupied.

At the time of the 2000 U.S. Census, about twelve (12) percent of the City housing units were found to be vacant. This figure compared favorably with that of the County, where fourteen (14) percent of the housing units were vacant.

There were 967 vacant units in the City of Leesburg in 2000. Of those vacant units, seventeen (17) percent were for sale, thirty-seven (37) percent for rent, and twenty (20) percent were seasonal units. The percentage of seasonal units in the County was significantly higher than in the City (46%). In 2000 there were no migrant worker units within the City of Leesburg, and only 14 units in the County.

Comparing the 1990 statistics to the Census 2000 statistics show that the percentage of vacant units in the City has decreased by approximately one (1) percent. The percentage of vacant units for rent has increased by approximately five (5) percent.

The percentage of seasonal units has decreased by slightly more than ten (10) percent.

d. Cost of Housing

In 2000, the median gross rent for renter-occupied units in the City of Leesburg was \$489. This figure was lower than the median gross rent in Lake County (\$534). Fifty (50) percent of the rental units in the City, and forty (40) percent in the County, had rents below \$500. Approximately five (5) percent of rental units in the City had no cash rent. It is probable that these rental units are occupied by custodians of seasonal units, persons renting from relatives, or site management for no cash rent. The rent ranges for gross rent are presented in Table III- 5.

Table III- 6 shows owner-occupied housing units by home value in 2000 for both the City of Leesburg and Lake County. The distribution of housing values in the City show that housing costs in the County are generally higher than in the City. Approximately twenty (20) percent of the units in the City and approximately fifty (50) percent in the County are valued at \$100,000 or more. The housing stock of the City of Leesburg and of Lake County can accommodate different income needs and provide housing for numerous family income groups. The median value of owner-occupied housing within the City of Leesburg in 2000 was \$70,400 as reported by the U.S. Census. In comparison, the median value for owner-occupied housing in Lake County was \$100,600.

According to the 2000 Census, approximately thirty-eight (38) percent of owner-occupied housing in Leesburg was not mortgaged. Of the 2,729 owner-occupied units calculated by the Census Bureau in 2000, 1,696 units or approximately sixty-two (62) percent were mortgaged. The median owner costs for non-mortgaged units in the City was \$263 per month, and \$673 per month for mortgaged homes. The median costs in the County were \$267 per month and \$891 per month, respectively. A detailed breakdown of housing costs in the City and the County is presented in Table III- 7.

e. Cost to Income Ratio

The Florida Department of Community Affairs (DCA) estimates that a family is paying too high a percentage of their income for housing if the cost to income ratio is greater than thirty (30) percent. The market for owned housing is self-regulating, meaning lenders are hesitant to risk a mortgage loan on households whose income is too low to afford housing costs that exceed thirty (30) percent of their income. Rental housing, however, does not have this regulating feature, and a percentage of families, usually those with low to moderate income levels, must spend a greater than acceptable share of their income on housing. Households are defined as very low, low, and moderate income based on thresholds tied to the median income of a county or metropolitan statistical area. These thresholds are 50, 80, and 120 percent of the County's median income, respectively. The median household income in Lake

County was \$36,903 in 2000. For the same year, the median household income in the City of Leesburg was \$25,988.

Rent to income ratios for households within the City in 1990 are presented in Table III- 8. Approximately eighteen (18) percent of the City's homeowners and thirty-five (35) percent of renter households paid more than thirty (30) percent of their income on housing in 1990. These figures are consistent with Lake County, where eighteen (18) percent of County owners and thirty-six (36) of the renter households were paying more than thirty (30) percent of their incomes on housing. Table III- 8 also lists the figures prepared by the Shimberg Center for 1995 through 2010.

## 2. **Housing Conditions**

### a. Physical Conditions

A housing conditions survey of the Greater Leesburg Community Redevelopment Area (GLCRA) was conducted between April and May of 1997. The survey included both residential and commercial structures within the GLCRA that were identified in the City of Leesburg Redevelopment Plan. The area identified as the GLCRA consists primarily of the historic downtown area, including the business district and the oldest homes in the City. Of the 431 structures surveyed within this area, 331 or 77% were identified as either standard, or slightly deteriorated 92 structures, 21%, were identified as being deteriorated and 8 structures, 2%, were dilapidated with rehabilitation not likely considered.

The standards used to classify the units were as follows:

1. *Standard* is defined as those units that are structurally sound with minimal defects that are easily remedied through normal maintenance. Units that display environmentally questionable conditions, but have no major structural defects are also considered "standard."
2. *Substandard (Minor Deterioration)* is defined as a unit that has deteriorated, but can be brought up to standard conditions with reasonable rehabilitation
3. *Deteriorated (Moderate to Substantial Deterioration)* is defined as a structure that has deteriorated to where rehabilitation would exceed 51% of replacement value.
4. *Dilapidated* is defined as a condition not likely to be fixed by normal rehabilitation.

The 2000 Census also provides an indicator of housing that is substandard by measuring certain "quality of housing" indicators such as the lack of complete plumbing, kitchen or heating equipment, and the lack of a water system or means of sewage disposal.

Table III- 9, which summarizes these statistics for the City and the County, indicates that the interior quality indicators of the City's housing stock are generally the same as those within the County. Specifically, there twelve (12) units within the City lacking complete plumbing, 0.16% of the total units, while in the County there are 259 units lacking complete plumbing, 0.25% of the total units. There twenty-seven

(27) units within the City lacking complete kitchens, 0.35 % of the total number of units, while in the County there are 230 units, 0.22% of the total units.

b. Overcrowding

Overcrowding is also an indicator of substandard housing. According to the U.S. Bureau of the Census, overcrowding exists if there are more than 1.01 persons per room living in a dwelling unit. In making these computations, a "room" is defined as a living room, dining room, kitchen, bedroom, finished recreation room, or enclosed porch suitable for year-round use. Excluded are bathrooms, open porches, balconies, halls, and utility rooms. Table III- 9 shows that 343 dwelling units, or 4.43 percent of the homes in Leesburg were considered to be overcrowded, compared to 2.35 percent in the County.

**3. Government Subsidized Housing**

There are currently 745 subsidized units (operated or constructed with public assistance programs to assist low to moderate income families) in Leesburg, accounting for approximately 9.6 percent of all residential units. The locations of these units are shown in Table III- 10. The majority of these complexes are found along West Griffin Road, between Citrus Boulevard (US Highway 27/441) and Thomas Avenue. All assisted units are in private ownership.

a. Rental Assistance

The City neither owns nor manages any assisted housing units; it did administer a Housing and Urban Development, Section 8 Voucher Program for 202 units (as of January 2002) throughout the City. However, the program was transferred to Lake County in 2002.

The Section 8 Rental Assistance Program is a Federal rent subsidy program previously administered by the City of Leesburg Housing Department, now administered by Lake County. The Section 8 Rental Assistance Program was created in 1974 to offer greater housing opportunity for very low and low-income households.

The Section 8 Program enables families to rent decent, safe, and sanitary housing by administering vouchers to subsidize a portion of each participating tenant's rent. These housing assistance payment vouchers are given directly to the landlord and are guaranteed monthly income as long as the tenant family lives there and remains eligible, and as long as the unit meets the program's Housing Quality Standards (HQS). Eligible apartments must meet HUD's Housing Quality Standards and rent reasonableness. Participating landlords must enter into a modest agreement with the Lake County and there must be an approved lease with the tenant. Contrary to past practice, security deposits are now allowed.

In addition to benefiting the tenant by reducing rent, and, therefore, enabling them to pay their rent more easily and on time, the Section 8 Rental Assistance Program

provides landlords with a number of important benefits. These benefits include the following:

- Guaranteed monthly rent payments
- Increased demand
- Reasonable rent increases
- Fulfillment of tenant lease provisions
- Low turnover rates
- High renewal rates
- Pre-qualified Applicants

The Section 8 program allows each landlord to make the final decision on whether to accept or reject prospective tenants. Landlords may use the same selection criteria for both Section 8 and non-Section 8 applicants. For a tenant to remain in the Section 8 program and receive the benefit of the subsidy, they must comply with all lease terms, which include prompt payment of rent and proper maintenance of the unit. As with market-rate tenants, nonperformance of lease terms can serve as the basis for non-renewal of the lease or eviction.

b. The Community Development Block Grant (CDBG) Program

The purpose of the CDBG Rehabilitation Deferred Loan Program is to help homeowners repair their properties and correct code violations to bring them into compliance with City's Minimum Standards Housing Code and HUD's Housing Standards. The City's Minimum Standards Housing Code is a set of minimum requirements which dwelling must meet to protect the health and safety of the occupants. It is not necessary that the property be a single-family unit. Although the property can have one to four units, assistance will only be provided for the owner-occupied unit in the structure. The CDBG program is available within the City limits of Leesburg and applications for the program are accepted only when the City has been awarded a grant. Assistance is issued as a deferred loan. However, this loan does not have to be paid back if the recipient remains on the property and does not sell it or convey ownership for the lien period. At that time, if the property owner has not sold the property and is still living in it, the loan will become a grant. If the property owner sells, conveys, or stops living in the property after the first year, they must pay back the pro-rated share of the loan.

In the last eight years, the City has received approximately \$1.2 million and has been able to rehabilitated fifty-four (54) homes, at a cost of \$20,000 to \$25,000 per house.

c. Other Programs

Other programs, although not administered by the City of Leesburg, do provide assistance to address affordable housing needs within Lake County and the City of Leesburg. The following are descriptions of some of these programs.

(1) Homes in Partnership, Inc.

Homes In Partnership, Inc. (HIP) is a non-profit organization that has been providing safe, decent, and affordable housing in the Central Florida area for 25 years. HIP serves the multi-county area to include Orange, Osceola, Seminole and Lake Counties. The organization was founded in 1975 by a group of concerned citizens in Central Florida who saw the need for improved living conditions in the farm worker and low-income families of Central Florida. HIP's alliances include financial resources at the Federal, State, and Local levels to help low or very-low income families obtain affordable mortgages. HIP has partnered with the Lake County Community Service Department, which administers the State Housing Initiatives Partnerships (SHIP) Program, a program which fosters public-private partnerships to create and preserve affordable housing. HIP has also partnered with the HOME program, to provide down payment and closing cost assistance as well as mortgage buy down to assist in make houses more affordable for homebuyers. By partnering with Lake County SHIP and HOME, HIP provides housing assistance in the City of Leesburg.

(2) The Orange County Housing Finance Authority

The Orange County Housing Finance Authority has served Central Florida for 23 years. The Authority has increased the availability of affordable housing by providing below-market-rate financing to targeted populations for both single-family and multi-family developments. The Authority partners with other agencies and local government to assist in addressing the affordable housing needs of the diverse population of Orange, Osceola, Seminole, and Lake Counties.

Through interlocal agreements, the Authority, issues Tax-exempt Single Family Housing Revenue Bonds on behalf of Osceola, Seminole and Lake Counties. The Authority also issues Tax-exempt Multi-family Housing Revenue Bonds on behalf of Seminole and Lake Counties. The Authority maintains full operation of these programs at no cost to the inter-local counties. The Board of County Commissioners authorizes the issuance of Single family and Multi-family Bonds in their respective jurisdiction via Bond Resolutions.

(3) Other Organizations

Other organizations also address affordable housing needs in Lake County and the City of Leesburg. These include: Affordable Housing by Lake;

Habitat for Humanity; Rural Development; and, the Community Development Corporation.

#### **4. Group Homes**

Group Homes are a common form of shelter and social support for special needs populations. A group home is a facility which provides a living environment for unrelated residents in a single housekeeping unit or, as Chapter 9J-5, F.A.C. states, “for unrelated residents who operate as the functional equivalent of a family”.

The Department of Children and Family Services licenses and monitors group homes; foster care homes, nursing homes, and family childcare homes. Additionally, the Agency for Health Care Administration licenses and monitors assisted living facilities, adult family care homes, and adult day care centers. According to the Florida HealthStat website which lists the various licensed groups homes as reported by the Florida Agency for Health Care Administration, there are currently 16 licensed group homes including; nursing homes (476 beds), assisted living facilities (272 beds), residential treatment facilities (60 beds), and adult family care homes (7 beds), totaling 815 beds in the City of Leesburg. Table III- 11 lists those facilities.

Additional residential facilities are provided through the First Baptist Church of Leesburg, which offers citizens a variety social assistance services through its Ministry Village. The group homes provided by the Ministry Village include the following:

*Children’s Shelter* – This facility is licensed by HRS and provides a temporary home for children who have been abused or neglected. The shelter currently averages 12 children from the ages of 6 to 12 years old.

*Teen Shelter* – This Facility provides accommodation for 12 teens from ages of 13 to 17 years. Although separate from the Children’s shelter, the principles are the same.

*Men’s Residence* – This facility is a 30 bed men’s residence that provides a 12-week substance abuse program, as well as an economic program.

*Women’s Care Center* – This is a transitional facility for displaced women and their young children who have experienced abuse, neglect or homelessness. During their stay, the women are assisted through personal counseling, financial planning, and instruction in childcare and nutrition. They are also assisted in finding jobs and permanent housing to provide for the on-going needs of their children when they leave the shelter. .

The City of Leesburg recognizes the importance of providing group homes, but also needs to address the location/placement of these facilities. They need to be carefully regulated in the City Code to address land use compatibility and consistency issues.

#### **5. Mobile Homes**

Approximately fourteen (14) percent of the City’s housing stock in 2000 consisted of mobile homes, considerably less than the number of mobile homes in the County (30%). Figures prepared by the Shimberg Center for Affordable Housing show that by 1995 the total

number of mobile homes in the City and in the County had decreased significantly from 1990. According to staff from the Shimberg Center for Affordable Housing, this decrease was due to a change in classification of unit type, but not to an actual decrease of mobile home units. Table III- 12 shows a current inventory of mobile home parks and subdivisions located in Leesburg. The total capacity of all of the mobile home parks within the City is 1,093 lots, a figure that compares favorably with the 1990 Census figures.

The City recognizes the importance of housing alternatives to meet the housing needs of various types of households. As such, mobile home communities can help support the heterogeneous environment beneficial to the City as a whole.

It is necessary to provide guidelines for the development of these communities and require responsible ownership standards for development and upkeep. Careful placement of mobile home communities within the City and the urban service area as well as recommendations for the community's internal development, can result in mobile home communities being an important and vibrant element of the City's housing mix.

## **6. Historic Housing**

The Division of Historical Resources of the Florida Department of State maintains a central archive for Florida's historical and archaeological sites known as the Florida Master Site File (FMSF). These properties are not required to meet any minimum level of historical or scientific importance, but usually are at least fifty years old, and adequately located and documented. These sites represent the known physical remains of Florida's prehistoric and historic cultural heritage. As of 2001, there were over 600 historical structures and archaeological sites within Leesburg.

The City prepared an Historic Properties survey in 1994. The survey catalogued and documented the history and architectural style, year built, and other pertinent information of an estimated 600 structures in the core area of the City dating on or before 1945. Florida Site File Forms were created for each identified structure, building or site, and a final survey report was written. The City is now in the process of establishing an historic district in the downtown area to protect those structures that have architectural or historical value.

## **7. Housing Construction Activity**

The City of Leesburg tracks housing construction activity through the building permit process. A summary of building activity, by month, is reported to the U.S. Census Bureau in "Reports of Building or Zoning Permits Issued and Local Public Construction" (Form C-404). Table III-13 presents housing construction activity by type of housing units permitted. The City has issued permits for approximately 316 new dwelling units between 1996 and March 2000. The majority of these units, 210, have been single-family units. Of these 210 units, 100 of them were for 55+ developments.

Table III-13 does not present data regarding the number of units removed from the housing stock through demolition, conversions, or mobile home removals. Since 1995, the City has issued 127 demolition permits for residential structures.

#### **D. ANALYSIS**

Based on the information presented in the previous section, the following statements summarize the current housing situation in the City of Leesburg:

- In 2000 single family was the most predominant housing type within the City with 51% of the total housing stock. Single Family units accounts for 62% of the total housing stock within Lake County. In 1990 the percentage of single family dwellings in Leesburg was 54% and in Lake County, 53%.
- Both the City and the County have experienced a slight decrease in the proportion of mobile homes since 1990, however as mentioned previously, this could be due to the reclassification of some types of mobile homes in 1995.
- Over 57% of the homes in Leesburg were occupied by owners in 1990, compared to 78% in the County. The 2000 Census figures indicate that the percentages have increased both in the City and the County (to 58% and 81%, respectively).
- The vacancy rate in the City was lower than in the County in 1990 (13.4% vs. 16.0%), and has decreased in the last 10 years (to 12.5% and 14.0% respectively).
- The City's housing stock is young with over 37% built since 1980 and another 33% constructed between 1960 and 1979.
- In 1990, home values were about 23% higher in Lake County than in the City of Leesburg, while rents were about 8% higher in the County. In 2000, home values were about 30% higher in Lake County than in the City of Leesburg, and rents were about 9% higher in the County.
- In the City of Leesburg in 1990, 18% of homeowners were paying over 30% of their income for housing, while 36% of renters were paying over 30% of their incomes for rent. In 2000, 17.5% of homeowners were paying over 30% of their income for housing in the City of Leesburg, while 39% of renters were paying over 30%.

The following section will forecast housing needs based on population projections, and will address land requirements, expected housing supply and the system of housing delivery. The information contained in this section was obtained from the 1990 and 2000 United States Census and the Shimberg Center for Affordable Housing. The Shimberg Center provides the option to insert locally defined data in four areas: population projections, vacancy rate used in housing demand and need projections, permit data, and affordability tables (sale price range). The City of Leesburg has prepared detailed population projections based on local trends. Therefore, the City has elected to adjust the population projections provided by the Shimberg Center.

Housing statistics provided in this element are only projections based on statistical models and past trends. These projections may not reflect actual conditions or future housing demands and trends of the Leesburg community, private property owners and housing policies and strategies duly adopted by the City.

## 1. Household Characteristics

In order to adequately plan for future housing demand and City service needs, population and housing projections have been developed. The following section will address expected changes in household age, size, and income, as these factors will influence the type and size of housing that will be needed.

### a. Household Size

The size of households is one of the most important elements in determining the housing needs of the population. The smaller the household, the smaller the size of the dwelling unit necessary to house the family in a comfortable, safe manner. Also, given a certain household size, alternatives to the traditional single-family dwelling may better serve the needs of certain households. Such alternatives include mobile homes and smaller, higher density multi-family units.

In 2000, the City's household size was very close to the average household size in the County, and slightly lower than the State. The average household size in both the City and the County was 2.26 and 2.34 persons per household, respectively, while it was 2.46 in the State. There has been a trend toward the reduction of household size in the U.S. and Florida since the 1960's. Household size projections prepared by the Shimberg Center for Affordable Housing show a slight decline.

Table III- 14 shows that in 2000 the most predominant household size in the City is 2 persons per household, with this household size comprising 36% percent of the total. If combined with the single household percentage, it goes up to 69% of all the households in the City. Households with 3 to 6 persons accounted for 29%, and with 7 or more persons accounted for 1.6%. This table shows projections prepared by the Shimberg Center. The projections indicate that the average household size has decreased from 2.36 in 1990 to 2.33 in 2000. (NOTE: The actual 2000 Census figure for average household size was 2.26 for the City of Leesburg.)

The projections, shown in Table III- 14, indicate that the City can expect to have 7,274 households by 2005, and 7,652 households by the year 2010.

### b. Population by Age

In order to project the type of housing needed through the year 2020, projections of the age of the City residents were calculated. The age of the City residents is an important factor because it influences the type of housing necessary to house different individual lifestyles and family life cycles. Elderly households require different housing than younger households. Families desire larger dwelling units with adequate storage, and placed in areas accessible to schools and recreation areas. Also, age reflects levels through the lifetime income cycles of individuals, i.e., dissaving, saving, and retirement. These income periods, correlated with age, provide insight into the cost of new housing that will be in demand.

Table III- 15 presents the expected changes in the age of the population between 1990 and 2010 as projected by the Shimberg Center for Affordable Housing. The younger groups (15 to 24) are expected to maintain approximately the same proportion to the overall population. The population from ages 25 to 44 is expected to experience and overall decrease through 2010. The 45 to 64 age group is expected to experience a slight proportional increase to the entire population. The older age group, from 65 and older, is expected to decline relative to the overall population. The 1990 Census did not have information on median age. However, the Census 2000 reports show that the median age in the City was 41.5 in 2000 and the County's was 45.1.

There are two critical age groups to monitor – Young Families (25-44) and Senior households (65+). Both groups are critical to the analysis of many factors for the community including the need to plan for schools, recreation and economic development opportunities. In 1990, both groups represented an approximately equal share of the residents of Leesburg (30% each). In 2000, Senior households had grown to represent 31.51% of the community and Young Family households dropped to 28.49%. Projections for the future indicate a continual decline in percent of young family populations and a leveling of population for senior households. While the trend in the reduction of young family population is consistent with permit activity, senior household population is not. In 2001, for every non-senior new housing permit issued, three permits were issued in 55+ restricted communities. Currently, all large housing developments under development are 55+ communities. Therefore, it is imperative that the City continue to monitor this trend and if an imbalance appears to be growing, the City may need to take action to ensure equality of housing availability in the market.

c. Households by Income

One of the most influential variables that affect housing type and community trends is the income of an area's households. Income impacts "housing affordability", which in turn impacts housing cost, housing type and size, lot size, and neighborhood composition. Based on standard criteria for various public assistance programs, households were divided into four income groups as follows:

*Very Low-income* - less than 50 percent of median income.

*Low-income* - 50 to 80 percent of median.

*Moderate Income* - 80 to 120 percent of median.

*Middle to High Income* – greater than 120 percent of median.

Table III- 16 lists 1990 household income, by income range, for the City and the County, and Table III- 17 shows projections of household income by tenure. The median household income in the City in the 2000 Census (in 1999 dollars) was \$25,988, while in the County it was \$36,903. In 1990, approximately forty-three (43) percent of the City households were within the moderate to high income categories

combined. Within the City, there were twenty-nine (29) and twenty-seven (27) percent within each of the other two categories, very low and low, respectively. Compared with the County, the City had more very-low and low households and fewer moderates to high income households.

The household income projections, which were prepared by the Shimberg Center for Affordable Housing, show that the distribution of households by income is expected to remain generally constant over the next ten years.

## 2. Projected Housing Needs

Housing need projections were prepared by the Shimberg Center for Affordable Housing based on household projections, household income, and housing costs.

### d. Housing Tenure, Type and Cost

According to the Shimberg Center for Affordable Housing, in 1995, there were 6,626 occupied households in the City of Leesburg. It is estimated that there will be 7,650 households by 2010. The Shimberg Center uses a vacancy rate of 6.1% for the City of Leesburg, based on the 1990 vacancy rate reported by the Census Bureau. Shimberg further specifies the housing needs by tenure, showing a need for additional 630 units for ownership and 394 for rent by 2010. Table III- 18 and Table III- 19 show the projected demand for housing by type and tenure.

The Shimberg Center looks at the distribution of households by income range, the existing (1995) supply of housing by cost, and affordability to prepare projections of surplus, and deficit of affordable housing. Affordable units are those with a cost lower than 30% of the household's gross income. Table III- 20 and Table III- 21 show the figures for renter and owner-occupied housing. Table III-20 demonstrates a deficiency of the majority of income ranges regardless of income. In 2000, the net deficiency for the City is shown to be 152 units. However, in the \$0-\$15,000 income range, there is a deficiency of 622 units, and in the \$30,000+ income range, there is a deficiency of 508 units. Table III- 22 shows the deficit/surplus of affordable units by income range and occupancy. It can be observed that based on 1995 conditions, the demand for affordable owner-occupied housing will be greater for the lower income levels (\$0 to 18,716). For rental units, the demand will be greater for those with incomes under \$18,000.

### e. Provision of Special Needs Housing

Table III- 23 shows the projected demand of housing for the *elderly* by tenure. The figures indicate that there will be a need for approximately 2,713 housing units in 2010 designed with certain features that the elderly population will require, such as smaller units that are barrier free and easily accessible.

Little data exists with respect to the *disabled* population. The housing problems of this population relate largely to accessibility. Physical barriers such as narrow doorways, lack of ramps, counter heights, and appliance design limit the supply of

housing suitable for this group. The housing and building Codes of Leesburg already address federal requirements for handicap accessibility.

Because the City of Leesburg does not exist within an area of high agricultural use, separate estimates for *migrant worker* households were not made. The migrant worker population in the City of Leesburg accounted for only 0.72 percent of the total population of the City. Therefore, their housing needs are not expected to impact the housing market.

There are no specific areas in the City of Leesburg targeted for the provision of housing for the *very low, low, and moderate-income* households. Federal programs that offer rental subsidy, such as Section 8, allow the applicant to choose the location of the home. The City has a variety of zoning categories that allow for different types of housing and densities, including the provision of mobile homes.

Low-income households have very few choices in new housing, because of the lack of infill housing developments. The smaller single-family attached dwelling is the only presently affordable new housing for this income group. Table III- 22 shows the deficit of affordable units by income category.

Low and very low-income households are expected to require a total of 3,986 units (for ownership and rental) by 2010. The private sector is expected to provide housing for most of these low-income families.

f. Group Homes

Based on the fact that the percentage of the elderly population is expected to remain constant in the next few years, it can be assumed that there will not be a need for additional group home facilities for the elderly. However, should any new facilities open, they should be small scale if possible and should be located in close proximity to bus routes, neighborhood shopping areas, and other essential personal service uses. The facilities should have a residential character as opposed to an institutional look and scale. Group homes for the disabled should follow the same location guidelines. The City Code will need to include placement requirements for Group Homes, consistent with State law.

g. Dwelling Unit Demolitions and Conversions

According to the 2000 Census figures, approximately 85% of the housing units will be 30 years or older by the year 2010 (see Table III-2). Given the age of the housing stock, especially in the Greater Leesburg Community Redevelopment Area, the City is expecting major demolitions or conversions within that area in the next 10 years. The age and condition of the housing stock in the remaining areas of the City has not yet been determined.

The City of Leesburg has an active and effective code enforcement system that has helped maintain a sound condition for the older housing stock. Nonetheless, units do fall into disrepair and neglect for many reasons, including lack of economic

incentives for maintenance. For planning purposes, it is anticipated that two (2) percent of units 50 years old and older will become substandard each year. Five (5) percent of these substandard units may at that time be categorized as deteriorated.

Affordable housing does exist in the resale market. Most of these units are older single-family houses in good structural condition. A number of these older structures in the City could provide adequate housing for a number of low-income residents if improvements to these units are made. The improvements include minor rehabilitation of electrical and plumbing infrastructure, improved insulation, and re-roofing. Most of these improvements would not only add value to the structure, but also provide benefits to the resident in terms of energy cost savings, reduced maintenance costs, and increased fire safety.

### **3. Land Requirements and Availability for Projected Housing Needs**

Based on the figures provided by the Shimberg Center for Affordable Housing, a total of 8,295 dwelling units will be needed to serve the household population of the City by the year 2010. Of those 8,295 units, 5,790 will need to be single-family and 2,505 will need to be multifamily (see Table III- 19). The Shimberg Center had projected a demand for 7,430 units (5,186 SF and 2,244 MF) by 2000. Based on the 2000 Census, there were 7,742 dwelling units in the City in 2000. These figures show that the Shimberg estimates were slightly underestimated for the 2000 housing demand projection.

The City's Existing Land Use Map shows that there are currently 1,975 acres of residential land use, and the City's Future Land Use Map shows a total of 4,717 acres of residential, not including the mixed-use district. Table III- 24 shows the acreage of vacant residential lands per land use category. The amount of vacant land designated for residential in the Future Land Use map accounts for 2,538 acres (1,038 acres of Estate, 1,184 acres of Low Density, 88 acres of Medium Density, and 236 acres of High Density).

The acreage of residential lands was converted to units, using density factors based on the densities permitted in each category, allowing for the provision of retention areas and rights-of-way. For Low and Medium density residential categories, thirty (30) percent of the land area was determined to be needed for retention and ROW, netting 2.8, 5.6 and 8.6 dwelling units per acre, respectively. High density residential was analyzed at 18 dwelling units per acre based on historical trends. For the Mixed-Use category, it was estimated that approximately fifty percent of the vacant acreage would develop with high-density residential uses at densities of approximately 12 dwelling units per acre.

As the table shows, the City will be able to accommodate approximately 13,292 additional units, for a total of 21,031 (7,339 plus 13,292) residential units by 2010. This figure is high compared to the Shimberg projection of 15,945 total units. The projected figure of housing units for the year 2000 by Shimberg was 7,430, when the actual figure for that year as reported by the Census was 7,739. Therefore, it can be safely assumed that the Future Land Use Map shows adequate supply of land to satisfy the housing needs of the future population of Leesburg.

#### 4. The Housing Delivery System

While the City of Leesburg can estimate future housing needs, it cannot take a major role in supplying housing. That aspect is controlled for the most part by the private sector. The City can only assist in the delivery of housing by developing flexible regulations, providing appropriate land use designations and zoning categories, and by planning infrastructure facilities and services that are adequate to serve future development. The private sector is currently meeting the needs of the community in terms of providing much of the needed housing. Although the home prices in Leesburg are higher than the average of new housing costs in many Florida housing markets, they are average when compared to other communities in Lake County. The vacancy rate in Leesburg was slightly over thirteen (13) percent in 1990 and slightly less than thirteen (13) percent in 2000, which indicates that the housing supply is adequate.

##### h. Financing

Private sector housing delivery is divided into two parts, owned and rental. The delivery of financing for owned housing is based solely on affordability. As discussed earlier in this Element, affordable housing costs are calculated to be thirty (30) percent of gross income. Monthly payments for owned-housing are based on two factors: mortgage rates and the price of the housing unit. Forecasting future trends of these two factors is difficult and highly unpredictable. Mortgage rates are dependent on National Economic Conditions and not local factors. Housing prices are dependent on the inflation rate for housing, and local supply and demand forces.

Financing for housing has been extremely good in the past few years. Mortgage interest rates reached 5.5 percent, the lowest level in the last decade. The City may need to consider requiring developers to provide a certain percentage of affordable units within their developments as a requirement for development approvals. An alternative to the requirement could also be a contribution to an affordable housing fund that can be used for housing/rental assistance to lower income households.

The City should also look into the programs offered through the County for capital improvements, rehabilitation or down payment/rental assistance, and make those programs available to City residents.

##### i. Regulatory and Administrative Process

The process of housing development includes several players, including government officials in multiple jurisdictions, design consultants, lenders, contractors, attorneys, and the buyer or renter. The process, which at times can be lengthy, can add unnecessary costs to the development of housing. Many ingredients of housing development such as interest rates, labor and material costs, and State Laws, are beyond the control of the City. Nonetheless, a community can adopt an attitude that will affect the cost of housing. By taking a proactive position, the City can start instituting several actions to address affordable housing.

The first step would be to do a thorough review of the *Code of Ordinances* as it relates to housing affordability. Areas to address include the following:

Establishing a definition of affordable housing

Expediting the permitting process for affordable housing projects

Establish density bonuses for the provision of affordable units

Establish certain zoning waivers such as parking, landscaping and setbacks

Another important aspect of reducing the *cost of providing affordable housing* is reviewing current development costs charged by the City. The City should review processing and impact fees and establish reductions or waivers for affordable housing projects.

j. Infill Housing Development

Traditionally, infill housing occurred in areas that were close to residential "build-out" with at least eighty-five to ninety-five percent of its residential land already developed. This traditional type of infill evolved with a small number of vacant parcels that were bypassed during the normal course of urbanization. In this process, individual lots or small clusters of lots remained vacant due to odd shapes, poor access, ownership problems, changes in zoning and subdivision regulation requirements, conflicts with surrounding land uses, or land damage by some pre-urban use (such as land fill sites, dumping areas, wrecking yards, etc.).

Large numbers of "passed over" parcels can often lead to lower market and assessed values for adjacent developed residential properties. It may often lower property values in entire neighborhoods where large numbers of vacant parcels exist.

Most of the vacant lands in Leesburg are located within recently platted subdivisions or in large tracts on the east side of the City. However, there are still a few vacant lots within the older part of the City. It is important for Leesburg to develop strategies and programs to encourage the infill of these vacant residential parcels with new housing compatible with the established neighborhoods.

k. Mobile Homes

Mobile homes and mobile home developments have long had a reputation of being visually unattractive. Often, localities have had the tendency to regulate these housing types to undesirable areas of the community, such as adjacent to industrial areas and railroad tracks and areas which lack utilities or community facilities. Mobile homes were rarely allowed or encouraged in areas well suited for residential development. However, as the cost of single-family dwellings has gone beyond the reach of many households, communities have started to change their local decision making process regarding the location of mobile homes. Rule 9J-5 requires that policies be developed which ensure adequate sites for mobile homes. These requirements will also alter local governments' traditional decision-making process regarding mobile homes. In consideration of these factors the following general

criteria have been provided for the designation of future mobile home or manufactured home developments.

- Mobile home parks should be located adjacent to areas with a comparable density of development or near small-scale convenience or neighborhood commercial activity.
- They should be in areas accessible to arterial and collector roads;
- They should also be located on sites presently served by public water or sanitary sewer service, or in areas programmed for such service in the City's five-year capital improvements program;
- They should be located within reasonable proximity to community facilities.

Where mobile home development or individual mobile homes are designated to be located adjacent to residential uses, especially those of lower densities, buffer areas should be required to make the transition in density more compatible to the general neighborhood and community.

In addition to these general provisions, the issue of improving existing substandard mobile home development should be addressed. These areas should be upgraded to modern mobile home planning and design requirements.

l. Infrastructure Requirements

The infrastructure needed to support housing for low and moderate-income households is similar to that required to support other development activity. The adequacy of this infrastructure is evaluated in various elements and summarized in the Future Land Use Element. Generally speaking, improvements to the road system, the water and sewer systems, and the drainage system will be necessary to support future land development activities, including low and moderate income housing. The City has several programs that are being planned or are underway to make these improvements.

One consideration is the cost and methods for funding these improvements. New development is required to make dedications of land and site related improvements and to contribute to the larger system capacity increases. The City also requires payment of impact fees to cover the cost of needed improvements. Once the property is developed and sold, the new landowners are required to pay periodic assessments to fund operations and capital improvements.

In the case of low and moderate-income projects, funds for development and operation are usually limited. The result is that extra fees can be expected to be a problem, occasionally enough to destroy the financial feasibility of the project. Under the theory that these are fees for services or benefits received, these fees and charges cannot be reduced for low and moderate-income projects. On the other

hand, provision of adequate housing for low and moderate-income persons and households is a benefit to the public at large.

## 5. Housing Summit

On June 11, 2002, the City of Leesburg held The Housing Summit of 2002 to create awareness of housing needs in the Leesburg Area and to establish goals and partnerships to resolve critical issues. The summit brought together community leaders, financial lenders, funding agencies, and housing providers to discuss the housing needs of the community. The Leesburg Housing Summit participants provided input regarding their current impressions of housing in the City of Leesburg. The participants identified five (5) specific deficiencies that needed to be addressed to improve the housing environment. The participants then ranked the deficiencies and developed possible solutions. The Leesburg Housing Summit Analysis report issued by the Leesburg Department of Housing and Economic Development in July of 2002, listed the following results of the Summit:

### m. Major Problems

The team identified the following as the major problems:

- New financial assistance to support the Homeownership Program
- Need Homebuyer's Counseling/Education Program (Credit Repair Program)
- Security Deposit Assistance
- Increase code enforcement
- Aging and inadequate infrastructure
- Preserve existing housing stock (Create Housing Repair Program)
- Building Codes and cost are an impediment to housing development
- Lack of communication
- Need affordable single family and rental housing
- Need more economic opportunities (jobs, higher wages, etc.)
- Zoning and Comprehensive Plan issues/Need more density
- Need diversity in housing stock i.e., low to moderate income housing (rental and homeownership)
- No maintenance standards/enforcement for rental units (Landlords)
- Landlords should screen tenants before leasing
- Lack of community involvement
- Drugs (problems in rental housing)
- Need special facility for seniors (senior housing)
- Lack of transportation
- Lack of qualified renters (poor credit)
- High percentage of absentee landlords
- No community pride from renters and landlords

n. Priorities:

The following are the top four (4) needs identified by the work-teams as the most important issues to be addressed, and the essential ingredients.

(1) Communication/Education

- Neighborhood Outreach meetings
- Ongoing coordination platform (i.e. housing roundtable, taskforce)
- Joint Planning Agreements (JPA), County/City
- Develop publicity campaign for homeownership and rental assistance programs i.e. newspaper, local news, utility bill mailers, schools, public meetings and presentations

(2) Housing Diversity

- Promote infill housing
- Develop zoning policy to encourage mixed housing development
- Promote multi-family housing with local management
- Develop community support for housing

(3) Economy/Quality Jobs

- Business retention and attraction for job creation
- Expand economic development program
- Provide tax incentives for growth and development

(4) Housing Code Enforcement

- Educate community regarding code enforcement policies
- Develop communication network for owners and tenants
- Be consistent and follow up with code violations
- Increase the City's commitment to code enforcement
- Code enforcement should be proactive rather than reactive

o. Housing Department

After to the Housing Summit, the City decided to combine the Housing Department with the Economic Development Department. In conjunction with the arrangement, the new focus for the provision of housing will be as follows:

- To create a Homeownership Program
- To promote infill housing (catalog infill lots)
- To identify partnership opportunities with non-profit and for-profit housing providers
- To coordinate the development of 40 new homes per year for first time homebuyer
- To develop design standards for all housing units constructed in partnership with City assistance

- To convert twenty (20) single-family rental homes a year to homeownership
- To coordinate the cleanup of 30 single family residential properties
- To coordinate neighborhood Programs

6. Issues

The following issues have been identified by the Housing and Economic Development Department and are addressed in the Goals, Objectives and Policies of this Element.

a. Housing Quantity

The City of Leesburg has identified housing needs for the residents of Leesburg for the planning period covered in this plan. However, due to availability of residentially zoned vacant land, the City must diligently work with the private sector and provide sufficient incentives to encourage the delivery of the varied housing residents need.

b. Very Low, Low and Moderate Income Housing

Based on the housing analysis, the City has an unmet housing need for very low, low and moderate income households. Due to a number of economic constraints, the private sector has not responded to the needs of this segment of our population. Strategies, programs and incentives have been implemented to assist the private sector in responding to this particular need.

c. Displacement/Relocation

As a result of infrastructure construction and expansion and as a result of development and redevelopment activities, residents may, from time to time, be displaced. Adequate relocation of these residents is necessary.

d. Historically Significant Housing

The City is fortunate to have historically significant housing and ordinances to protect appropriate structures. Additional historically significant housing may exist, therefore, it is important to provide technical assistance and education to those persons interested in designating historic housing.

e. Housing Conservation and Rehabilitation

The City's housing stock is in need of upgrading. It is critical to ensure that the City's housing moves forward with new development, implemented and coordinated to conserve and rehabilitate the City's housing.

**Table III- 1: Population**

Year	Leesburg*	Net Change	Percent Change	Lake County	Percent Change	City to County
1960	11,172	--	--	57,383	--	19.5
1965	11,521	348.5	--	62,600	9.1	--
1970	11,869	348.5	3.1	69,305	10.7	17.1
1975	13,269**	1400.00	11.8	86,718	25.1	15.3
1980	13,191	-78.0	-0.6	104,870	20.9	12.6
1985	14,063	872	6.6	124,278	18.5	11.3
1990	14,903	840	6.0	152,104	22.4	9.8
1995	15,430***	526.5	3.5	177,588	16.8	8.7
1996	16,842	1412.5	9.2	183,002	3.0	9.2
1997	17,310	468.0	2.8	188,632	3.1	9.2
1998	17,597	287.0	1.7	194,810	3.3	9.0
1999	17,612	15.0	0.1	202,177	3.8	8.7
2000	15,956	-1656.0	-9.4	210,528	4.1	7.6
1960-1970	--	697	6.2	--	20.8	--
1970-1980	--	1,322	11.1	--	51.3	--
1980-1990	--	1,712	13.0	--	45.0	--
1990-2000	--	1,053	7.1	--	38.4	--
Total Change		4,784	42.8	153,145	266.9	--
Average Annual Change		119.6	1.07	3,828.6	6.67	--

Year	BEBR Forecast For Lake County	Shimberg Forecast For Leesburg	Locally Adjusted Forecast
2005	Low: 211,000	15,624	16,969
	Medium: 237,500		
	High: 268,600		
2010	Low: 215,600	15,838	17,827
	Medium: 264,800		
	High: 323,500		
2020	Low: 211,900	NA	19,659
	Medium: 321,900		
	High: 450,200		

\* Figures for 1996 to 1999 represent BEBR (Bureau of Economics and Business Research) estimates.

\*\* The original 1975 population projection was high (13,269) therefore the midpoint between the 1970 and 1980 population figures (12,530) was used.

\*\*\* Due to the high 1975 population estimate the 1995 estimate was also projected too high, therefore, the midpoint between the 1990 and 2000 population figures (15,430) was used

**Note:** The Shimberg projections did not take into account the recently released 2000 population figures.

**Source:** Florida Statistical Abstracts, Shimberg Center for Affordable Housing, February 1998 and Land Design Innovations, Inc., August 2002.

**Table III- 2: Age of Housing Stock**

Year Housing Built	City		County	
	Units	%	Units	%
1990-2000	1,222	15.79	35,394	34.42
1980-1989	1,685	21.77	26,621	25.89
1970-79	1,530	19.77	19,059	18.53
1960-69	1,038	13.41	8,560	8.32
1950-59	1,133	14.64	6,486	6.31
1940-49	570	7.37	3,263	3.17
1939 and Earlier	561	7.25	3,447	3.36
<b>Total 2000</b>	<b>7,739</b>	<b>100.00</b>	<b>102,830</b>	<b>100.00</b>

**Source:** DP-4, 2000 Census, U.S. Census Bureau.

**Table III- 3: Housing Units by Type, 1990 & 2000**

	1990				2000			
	Leesburg		Lake County		Leesburg		Lake County	
Type of Unit	Units	%	Units	%	Units	%	Units	%
Single Family Detached	3,673	50.14	38,816	51.27	3,604	46.57	59,686	58.04
Single Family Attached	313	4.27	1,649	2.18	343	4.43	2,488	2.42
Duplex	665	9.08	2,356	3.11	625	8.08	2,222	2.16
Multi-Family	1,469	20.05	6,009	7.94	2,055	26.55	7,885	7.67
Mobile Homes	1206	16.46	26,877	35.50	1,112	14.37	30,549	29.71
<b>Total</b>	<b>7,326</b>	<b>100.00</b>	<b>75,707</b>	<b>100.00</b>	<b>7,739</b>	<b>100.00</b>	<b>102,830</b>	<b>100.00</b>

Single Family Detached includes "Other"

**Source:** 1990 from U.S. Census Bureau; 2000 from U.S. Census Bureau, DP-4.

**Table III- 4: Housing Units By Tenure, 1990 - 2000**

	1990 Census				2000 Census			
	Leesburg		Lake County		Leesburg		Lake County	
	Units	%	Units	%	Units	%	Units	%
<b>Total Dwelling Units</b>	<b>7,326</b>	100.00	<b>75,707</b>	100.00	<b>7,742</b>	100.00	<b>102,830</b>	100.00
Total Occupied Units	6,348	86.65	63,616	84.03	6,775	87.54	88,413	85.98
Total Owner Occupied Units	3,661	57.67	49,839	78.34	3,973	58.64	72,047	81.49
Total Renter Occupied Units	2,687	42.33	13,777	21.66	2,802	41.36	16,366	18.51
Total Vacant Units	978	13.35	12,091	15.97	967	12.46	14,417	14.02
Vacant – For Rent	318	32.52	1,908	15.78	360	37.23	2,158	14.97
Vacant – For Sale Only	154	15.75	1,639	13.56	173	17.89	1,886	13.08
Rented/Sold, Not Occupied	68	6.95	675	5.58	52	5.38	1,042	7.23
Seasonal, Recreational, Occ. Use	311	31.80	6,055	50.08	200	20.68	6,721	46.62
For Migrant Workers	7	0.72	64	0.53	0	0.00	14	0.10
Other Vacant	120	12.27	1,750	14.47	182	18.82	2,596	18.00

**Source:** 1990 and 2000 Census, STF1A, U.S. Census Bureau. Land Design Innovations, Inc, August 2002.

**Table III- 5: Comparison of Monthly Gross Rent**

Gross Rent	City of Leesburg				Lake County			
	1990 Units	%	2000 Units	%	1990 Units	%	2000 Units	%
Less than \$100	73	2.72	26	0.92	230	1.70	117	0.72
\$100-\$149	158	5.90	84	2.97	630	4.67	248	1.53
\$150-\$199	96	3.58	120	4.24	509	3.77	470	2.90
\$200-\$249	240	8.96	52	1.84	741	5.49	281	1.73
\$250-\$299	220	8.21	105	3.71	1,157	8.57	487	3.00
\$300-\$349	428	15.97	181	6.40	1,655	12.26	968	5.97
\$350-\$399	463	17.28	255	9.02	1,858	13.76	1,042	6.43
\$400-\$449	306	11.42	322	11.39	1,559	11.55	1,602	9.89
\$450-\$499	229	8.54	256	9.05	1,281	9.49	1,207	7.45
\$500-\$549	221	8.25	324	11.46	941	6.97	1,544	9.53
\$550-\$599	27	1.00	250	8.84	707	5.24	1,316	8.12
\$600-\$649	37	1.38	225	7.96	332	2.46	1,162	7.17
\$650-\$699	30	1.12	123	4.35	251	1.86	888	5.48
\$700-\$749	10	0.37	87	3.08	93	0.69	753	4.65
\$750-\$999	21	0.78	187	6.61	354	2.62	1,672	10.32
\$1,000 or more	24	0.90	90	3.18	322	2.38	1,158	7.15
No Cash Rent	97	3.62	141	4.98	881	6.52	1,290	7.96
<b>Total Rental Units</b>	2,680	100.00	2,828	100.00	13,501	100.00	16,205	100.00
<b>Median Gross Rent</b>	\$358	--	\$489		0	--	\$534	--
<b>Median Contract Rent</b>	25.60%	--	\$380		24.90%	--	\$424	--

\* Specified Units (The census excludes one-family houses on 10 acres or more from the count of specified units).

**Source:** 1990 Census, STF1A and STF3A, U.S. Census Bureau; 2000 Census, SF3, U.S. Census Bureau

**Table III- 6: Value of Owner-Occupied Housing, 2000**

Specified Value	City of Leesburg		Lake County	
	2000 Units	%	2000 Units	%
Less than \$15,000	31	1.14	185	0.39
\$15,000-\$19,999	9	0.33	73	0.15
\$20,000-\$24,999	26	0.95	237	0.50
\$25,000-\$29,999	88	3.22	503	1.07
\$30,000-\$34,999	73	2.68	375	0.80
\$35,000-\$39,999	39	1.43	467	0.99
\$40,000-\$49,999	386	14.14	2,006	4.25
\$50,000-\$59,999	345	12.64	2,766	5.87
\$60,000-\$69,999	354	12.97	3,406	7.23
\$70,000-\$79,999	352	12.90	4,132	8.77
\$80,000-\$89,999	310	11.36	4,486	9.52
\$90,000-\$99,999	183	6.71	4,737	10.05
\$100,000-\$124,999	117	4.29	7,521	15.97
\$125,000-\$149,999	155	5.68	5,621	11.92
\$150,000-\$174,999	101	3.70	3,958	8.40
\$175,000-\$199,999	69	2.53	1,975	4.19
\$200,000-\$249,999	39	1.43	2,000	4.24
\$250,000-\$299,000	6	0.22	1,146	2.43
\$300,000-\$399,999	29	1.06	961	2.04
\$400,000-\$499,999	6	0.22	260	0.55
More than \$500,000	11	0.40	317	0.67
<b>Totals</b>	<b>2,729</b>	<b>100.00</b>	<b>47,132</b>	<b>100.00</b>
<b>Median Value</b>	<b>\$70,400.00</b>	<b>--</b>	<b>\$100,600.00</b>	<b>--</b>

\* Specified Units (The census excludes one-family houses on 10 acres or more from the count of specified units).

**Source:** 2000 Census, SF3, U.S. Census Bureau.

**Table III- 7: Comparison of Monthly Cost of Owner-Occupied Housing, 2000**

	City of Leesburg		Lake County	
	2000 Units*	%	2000 Units*	%
<b>With Mortgage:</b>				
Less than \$200	0	0.00	29	0.10
\$200-\$299	41	2.42	236	0.77
\$300-\$399	80	4.72	654	2.15
\$400-\$499	207	12.20	1,667	5.48
\$500-\$599	303	17.87	2,702	8.88
\$600-\$699	296	17.45	3,155	10.37
\$700-\$799	199	11.73	3,803	12.50
\$800-\$899	142	8.37	3,274	10.76
\$900-\$999	107	6.31	2,962	9.73
\$1,000 or more	321	18.93	11,948	39.26
<b>Total Mortgaged</b>	<b>1,696</b>	<b>100.00</b>	<b>30,430</b>	<b>100.00</b>
Median	\$673	--	\$891	--
Median as % of HH Income	18.70%	--	21.60%	--
<b>Not Mortgaged:</b>				
Less than \$100	23	2.23	188	1.12
\$100-\$149	83	8.03	1,050	6.29
\$150-\$199	144	13.94	2,348	14.06
\$200-\$249	207	20.04	3,490	20.90
\$250-\$299	229	22.17	3,649	21.85
\$300-\$349	139	13.46	2,435	14.58
\$350-\$399	76	7.36	1,275	7.63
\$400-\$499	56	5.42	1,287	7.71
\$500-\$599	21	2.03	419	2.51
\$600-\$699	38	3.68	294	1.76
\$700-\$799	0	0.00	128	0.77
\$800-\$899	6	0.58	71	0.42
\$900-\$999	11	1.06	27	0.16
\$1,000 or more	0	0.00	41	0.24
<b>Total Not Mortgaged</b>	<b>1,033</b>	<b>100.00</b>	<b>16,702</b>	<b>100.00</b>
Median	\$263	--	\$267	--
Median as % of HH Income	11.50%	--	11.50%	--
<b>Total Owner-Occupied</b>	<b>2,729</b>	<b>--</b>	<b>47,132</b>	<b>--</b>

\* Specified Units (the census excludes one-family houses on 10 acres or more from the count of specified units).

**Source:** 2000 Census, SF3, U.S. Census Bureau.

**Table III- 8: Cost Burden Table, 1990-2010**

(Number of Households (HH) Paying More Than 30% of Income)

Income Range	Owners									
	1990		1995		2000		2005		2010	
	HH	%								
Less than \$10,000	317	47.46	329	48.17	345	48.66	360	48.13	372	47.57
\$10,000-19,999	226	33.83	228	33.38	235	33.15	250	33.42	264	33.76
\$20,000-\$34,999	96	14.37	96	14.06	98	13.82	104	13.90	110	14.07
\$35,000-\$49,999	22	3.29	23	3.37	24	3.39	26	3.48	28	3.58
More than \$50,000	7	1.05	7	1.02	7	.99	8	1.07	8	1.02
<b>Total Paying &gt;30%</b>	<b>668</b>	<b>100</b>	<b>683</b>	<b>100</b>	<b>709</b>	<b>100</b>	<b>748</b>	<b>100</b>	<b>782</b>	<b>100.00</b>
<b>% of Total Owners</b>		<b>18.25</b>		<b>17.53</b>		<b>17.55</b>		<b>17.40</b>		<b>17.27</b>
<b>Total Owners</b>	<b>3,661</b>	<b>--</b>	<b>3,897</b>	<b>--</b>	<b>4,040</b>	<b>--</b>	<b>4,299</b>		<b>4,527</b>	

Income Range	Renters									
	1990		1995		2000		2005		2010	
	HH	%								
Less than \$10,000	599	62.79	677	63.21	696	63.04	744	63.32	790	63.61
\$10,000-19,999	326	34.17	363	33.89	376	34.06	398	33.87	417	33.57
\$20,000-\$34,999	29	3.04	31	2.89	32	2.90	33	2.81	35	2.82
\$35,000-\$49,999	0	-	0	-	0	-	0	-	0	-
More than \$50,000	0	-	0	-	0	-	0	-	0	-
<b>Total Paying &gt;30%</b>	<b>954</b>	<b>100</b>	<b>1,071</b>	<b>100</b>	<b>1,104</b>	<b>100</b>	<b>1,175</b>	<b>100</b>	<b>1,242</b>	<b>100</b>
<b>% of Total Renters</b>		<b>35.50</b>		<b>39.25</b>		<b>39.26</b>		<b>39.48</b>		<b>39.77</b>
<b>Total Renters</b>	<b>2,687</b>		<b>2,729</b>		<b>2,812</b>		<b>2,976</b>		<b>3,123</b>	

**Note:** The census excludes one-family houses on 10 acres or more from the count of specified units.

**Source:** 1990 Census; STF3A, U.S. Census Bureau 1995-2010 Shimberg Center for Affordable Housing, version 3.0, 1998 (Asum\_lak/CBUR-SUM and Dsum\_lak/HS-SUM).

**Table III- 9: Comparison of Housing Conditions, 2000**

	City of Leesburg		Lake County	
	Units	%	Units	%
<b>Total Housing Units</b>	<b>7,739</b>	--	<b>102,830</b>	
Lacking Complete Plumbing	12	0.1550	259	0.25187
Lacking Complete Kitchens	27	0.3489	230	0.22367
No Fuel Used	53	0.6848	283	0.2752
Overcrowded Occupied Units (1.01 or more persons per room)	343	4.432	2,417	2.3505

Source: 2000 Census, SF3, U.S. Census Bureau.

**Table III- 10: Government Subsidized Units**

Project Name	Project Address	Units	Type	Agency
Griffin Manor I	1604 W. Griffin Road	36	Family	FmHA
Griffin Manor II	1 Herald Drive	42	Family	FmHA
Little Turtle Apartments	1350 Pamela Street	38	Family	HUD
McCobe Apartments	2311 W. Griffin Road	101	Family	HUD
Montclair Village	2000 Park Circle	80	Family	FmHA
Oak Grove Apartments	200 Church Street	26	Family	FmHA
Palm Brook Apartments	37 Brook Circle	50	Senior Citizen	FmHA
Pepper Tree I, II	2503 South Street	105	Senior Citizen	FmHA
Sugar Mill	1171 Bentley Road	35	Family	FmHA
Windemere Villas	1416 W. Griffin Road	60	Family	FmHA
Newell Hill Villas	1175 Bentley Road	48	Family	FmHA
Various	Various	124	Elderly, disabled, handicapped families	HUD
<b>TOTAL</b>		<b>745</b>		

FmHA – Farmers Home Administration  
HUD – Housing and Urban Development

**Source:** City of Leesburg, 2001

**Table III- 11: Group Homes, 2001**

<b>Name</b>	<b>Location</b>	<b>Number of Beds</b>
<b>ASSISTED LIVING</b>		<b>272</b>
Alterra Clare Bridge Cottage of Leesburg	710 South Lake Street	40
Alterra Sterling House of Leesburg	700 South Lake Street	60
Charis Centre	1027 West Main Street	36
Lake Harris Health Systems	701 Lake Port Boulevard	70
Mayfield Retirement Center	460 Newell Hill Road	49
Shady Lane Retirement Home	201 Rosefield Avenue	9
Silver Lake Assisted Living	34601 Radio Road	8
<b>RESIDENTIAL TREATMENT FACILITIES</b>		<b>60</b>
Lifestream Behavioral Center/GRTS - LSGH	404 Child Street	20
Lifestream Behavioral Center/GRTS III	402 Child Street	20
Lifestream/Lake Region Homes	2016 Tally Road	20
<b>NURSING HOMES</b>		<b>476</b>
Avante at Leesburg	2000 Edgewood Avenue	116
Lake Harris Nursing Center	701 Lake Port Blvd.	120
Leesburg Nursing Center	715 E. Dixie Avenue	120
LRMC Nursing Center	700 N. Palmetto Street	120
<b>ADULT FAMILY CARE HOMES</b>		<b>7</b>
Sandra M. Peters	11045 Lake Eustis Drive	4
Dian Uhl	39013 Emeraldal Island Road	3

**Source:** Florida HealthStat Website, Florida Agency for Health Care Administration, December 2001.

**Table III- 12: Mobile Homes/Recreational Vehicle Parks, 2001**

<b>Name</b>	<b>Location</b>	<b>Total Lots</b>
Coachwood Colony Mobile Home Park	South Street	302
Coachwood East Adult Mobile Home Subdivision	South Street	98
Lake Griffin Mobile Park	Palmetto Street	108
Leesburg Lakeshore Mobile Home Park (Ralph's)	Lee Street	183
Marietta Motel and Trailer Park	US 441/27/14 <sup>th</sup> St	70
Oakridge Mobile Home park (Rick's Estates)	Montclair Road	27
Pepper Ridge Mobile Home Park South	Tally Road	79
Pepper Ridge Mobile Village North	Tally Road	186
Pleasant Oaks Trailer Park	Canal Street	40
<b>Totals</b>		<b>1,093</b>

**Source:** City of Leesburg, January 2001.

**Table III- 13: Housing Construction Activity, April 1990- March 2000**

	SF	DUP	MF	MH*	Total New Units	Demolished Units	Annexed Units	Net Addl. Unit
April 1990-1995**	40	0	71	***	111	21	0	90
1996	41	0	4	27	72	19	0	53
1997	43	0	4	16	63	12	0	51
1998	47	32	0	9	88	19	0	69
1999	27	22	3	11	63	36	0	27
Mar-00	12	12	0	1	25	20	0	5
<b>Total</b>	<b>210</b>	<b>66</b>	<b>82</b>	<b>64</b>	<b>422</b>	<b>127</b>	<b>0</b>	<b>295</b>
<b>Annual Average</b>	<b>21</b>	<b>7</b>	<b>8</b>	<b>6</b>	<b>42</b>	<b>13</b>	<b>0</b>	<b>29</b>

Source: Population Report for 95-00 (<http://www.census.gov/const/www/newresconindex.html>), Shimberg Tables for 90-95 (Sdat/95IN\_DATA), and City of Leesburg Community Development Department

\* Although The Shimberg Center showed a decrease of 205 mobile home units between 1990 and 1995, this was not due to removal of these units. This was due to reclassification of mobile homes.

\*\* Figure shown is for 1995 only.

\*\*\* Data not available

**Table III- 14: Household Composition, 1990-2010**

	1990		1995		2000		2005		2010	
Persons/HH	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%
1	2,001	31.64	2,181	32.92	2,266	33.07	2,386	32.80	2,494	32.59
2	2,399	37.93	2,425	36.60	2,492	36.36	2,685	36.91	2,872	37.53
3	860	13.60	880	13.28	913	13.32	974	13.39	1,023	13.37
4	617	9.75	670	10.11	700	10.21	739	10.16	764	9.98
5	250	3.95	263	3.97	269	3.93	271	3.73	271	3.54
6	96	1.52	106	1.60	107	1.56	107	1.47	110	1.44
7+	102	1.61	101	1.52	106	1.55	112	1.54	118	1.54
<b>Tot. HH</b>	6,325	100.00	6,626	100	6,853	100	7,274	100	7,652	100
<b>Owners</b>	3,661	57.67	3,790	58.80	3,889	58.95	3,953	59.07	4,013	59.13
<b>Renters</b>	2,687	42.33	2,656	41.20	2,708	41.05	2,739	40.93	2,774	40.87
<b>Persons/HH</b>	2.36	--	2.33	--	2.33	--	2.33		2.33	
<b>Total Population</b>	14,903	--	15,430	--	15,956	--	16,969		17,827	

**Note:** The household estimates and projections for “all household” are estimated separately; therefore, owner and renter households do not add up to total households. The differences are minor.

**Source:** 1990 Census, STF3A, U.S. Census Bureau; Shimberg Center for Affordable Housing, version 3.0, 1998 (Dsum\_lak.xls/HS and HHSZ\_SUM).

**Table III- 15: Population By Age, 1990-2010**

Age Range	1990		1995		2000		2005		2010	
	Persons	%								
15-24	1,833	15.22	1,783	14.36	1,861	14.51	2119	15.44	2,296	15.83
25-34	1,961	16.29	1,708	13.76	1,675	13.06	1,690	12.31	1,807	12.46
35-44	1,692	14.05	1,898	15.29	1,980	15.43	1,916	13.96	1,788	12.33
45-54	1,310	10.88	1,610	12.97	1,805	14.07	2,087	15.20	2,226	15.35
55-64	1,594	13.24	1,477	11.90	1,466	11.43	1,838	13.39	2,241	15.45
65-74	1,826	15.16	1,732	13.95	1,570	12.24	1,473	10.73	1,154	10.72
75+	1,825	15.16	2,205	17.76	2,472	19.27	2,603	18.96	2,590	17.86
<b>Total 15+</b>	12,041	100.00	12,413	100.00	12,829	100.00	13,726	100.00	14,502	100.00
<b>% of Total</b>	80.80	--	80.45	--	80.40	--	80.89	--	81.35	--
<b>Total 65+</b>	3,651	30.32	3937	31.72	4,042	31.51	4,076	29.70	4,144	28.58
<b>% of Total</b>	24.50	--	2552	--	25.33	--	24.02	--	23.25	--
<b>Total Pop.</b>	14,903	--	15,430	--	15,498	--	16,969	--	17,827	--

**Source:** 1990 Census, STF3A, U.S. Census Bureau; Shimberg Center for Affordable Housing, Dsum\_lak.xls/FAGE - SUM (Version 3.0, 1998), Land Design Innovations Inc., August 2002.

**Table III- 16: Household Income, 1990**

Income Range	City		County	
	HH	%	HH	%
Very Low (<50% of median, \$0 - \$12,500)	1,882	29.75	14,289	22.48
Low (50-79% of median, \$12,500 - \$22,500)	1,726	27.29	16,207	25.50
Moderate (80-120% of median, \$22,500 - \$32,500)	1,095	17.31	12,624	19.86
Middle to High (120% and up, \$32,500+)	1,622	25.64	20,430	32.15
<b>Total</b>	<b>6,325</b>	<b>100.00</b>	<b>63,550</b>	<b>100.00</b>
<b>Median HH Income</b>	<b>\$20,213</b>		<b>\$23,395</b>	

**Note:** The income ranges were calculated using the County's Median Household Income, which was \$23,395 in 1990.

**Source:** Shimberg Center for Affordable Housing, version 3.0, 1998 (Dsum\_lak.xls/AGIN-SUM), Land Design Innovations Inc., August 2002.

**Table III- 17: Household Income by Tenure, 1990-2010**

	OWNERS					RENTERS				
Income Range	1990	1995	2000	2005	2010	1990	1995	2000	2005	2010
<b>Very Low</b>	917	950	995	1,042	1,082	965	1,097	1,132	1,213	1,284
\$0 to \$5,000	179	190	204	214	220	355	393	399	428	457
\$5,000 to \$10,000	500	514	535	556	577	385	444	461	492	519
\$10,000 to \$12,500	238	246	256	272	285	225	260	272	293	308
<b>Low</b>	1,038	1,038	1,069	1,138	1,208	688	735	757	791	825
\$12,500 to \$15,000	213	216	225	235	243	170	192	201	213	222
\$15,000 to \$17,500	271	271	278	292	309	167	185	191	201	210
\$17,500 to \$20,000	252	249	255	279	303	166	173	175	181	191
\$20,000 to \$22,500	302	302	311	332	353	185	185	190	196	202
<b>Moderate</b>	737	732	752	796	845	358	403	416	437	452
\$22,500 to \$25,000	176	181	190	201	208	42	55	59	59	58
\$25,000 to \$27,500	126	125	128	137	147	129	144	148	158	165
\$27,500 to \$30,000	187	185	190	199	211	77	91	95	101	105
\$30,000 to \$32,500	248	241	244	259	279	110	113	114	119	124
<b>Middle/High</b>	1,159	1,169	1,222	1,318	1,395	463	492	511	536	561
\$32,500 to \$35,000	105	105	109	113	115	97	97	100	107	116
\$35,000 to \$37,500	62	63	67	76	83	72	74	79	86	91
\$37,500 to \$40,000	88	87	92	98	102	47	58	60	61	60
\$40,000 to \$42,500	84	89	96	104	107	106	99	100	100	103
\$42,500 to \$45,000	108	109	113	116	122	45	48	50	52	54
\$45,000 to \$47,500	83	85	90	98	104	5	7	7	7	7
\$47,500 to \$50,000	62	64	67	77	82	20	23	24	26	29
\$50,000 to \$55,000	83	81	82	89	96	21	29	31	30	28
\$55,000 to \$60,000	113	112	114	123	130	13	19	19	22	24
\$60,000 to \$75,000	170	170	177	190	204	21	22	24	24	26
\$75,000 to \$100,000	106	107	115	128	140	16	16	17	21	23
\$100,000 to \$125,000	10	10	10	9	9	0	0	0	0	0
\$125,000 to \$150,000	41	42	41	42	43	0	0	0	0	0
\$150,000+	44	45	49	55	58	0	0	0	0	0
<b>TOTAL</b>	<b>3,851</b>	<b>3,889</b>	<b>4,038</b>	<b>4,294</b>	<b>4,530</b>	<b>2,474</b>	<b>2,727</b>	<b>2,816</b>	<b>2,977</b>	<b>3,122</b>

Source: Shimberg Center for Affordable Housing, version 3.0, 1998 (Dsum\_lak.xls/AGIN-SUM).

**Table III- 18: Estimated and Projected Demand of Housing Units by Tenure, 1995-2010**

	<b>Est.</b>	<b>Demand</b>			<b>Growth in HHs</b>		
	<b>1995</b>	<b>2000</b>	<b>2005</b>	<b>2010</b>	<b>2000</b>	<b>2005</b>	<b>2010</b>
Owner-Occupied	3,897	4,040	4,299	4,527	143	402	630
Renter-Occupied	2,729	2,812	2,976	3,123	83	247	394
<b>Total Occupied Units</b>	<b>6,626</b>	<b>6,852</b>	<b>7,275</b>	<b>7,650</b>	<b>226</b>	<b>649</b>	<b>1,024</b>

Vacancy Rate 6.1%

**Source:** Shimberg Center for Affordable Housing, DCA, version 3.0, 1998 (Hopj\_lak/TENURE)

**Prepared by:** Land Design Innovations, Inc., August 2002.

**Table III- 19: Projected Demand and Need for Housing by Building Type**

	<b>Est.</b>	<b>Demand</b>			<b>Construction Need</b>		
	<b>1995</b>	<b>2000</b>	<b>2005</b>	<b>2010</b>	<b>2000</b>	<b>2005</b>	<b>2010</b>
Single Family	5,005	5,186	5,505	5,790	181	500	785
Multi-family	2,169	2,244	2,382	2,505	75	213	336
<b>Total Demand</b>	<b>7,174</b>	<b>7,430</b>	<b>7,887</b>	<b>8,295</b>	<b>256</b>	<b>713</b>	<b>1,121</b>

**Source:** Shimberg Center for Affordable Housing, DCA, version 3.0, 1998 (Hopj\_lak/TYPE, locally defined)

**Prepared by:** Land Design Innovations, Inc., August 2002.

**Table III- 20: Surplus/Deficit of Affordable Owner-Occupied Housing Units, 1995 - 2010  
(Units minus households)**

<b>Household Income Range</b>	<b>1995</b>	<b>2000</b>	<b>2005</b>	<b>2010</b>
\$0 - \$5,000	-1827	-196	-206	-212
\$5,000 - \$10,000	-382	-403	-424	-445
\$10,000 - \$15,000	-4	-23	-49	-70
\$15,000 - \$20,000	406	393	355	314
\$20,000 - \$25,000	342	324	292	264
\$25,000 - \$30,000	269	261	242	221
\$30,000 - \$35,000	-42	-49	-68	-90
\$35,000 - \$40,000	-6	-15	-30	-41
\$40,000 - \$45,000	-967	-107	-1185	-127
\$45,000 - \$50,000	-71	-79	-97	-108
\$50,000 +	-237	-258	-306	-350
<b>Total</b>	<b>-3</b>	<b>-152</b>	<b>-408</b>	<b>-644</b>

Negative number indicates a deficit of affordable units  
1990 Median Household Income \$23,395 (Lake County)

**Source:** Shimberg Center for Affordable Housing, DCA, version 3.0, 1998 (Asum\_lak/ AFOW- SUM)

**Prepared by:** Land Design Innovations, Inc., August 2002.

**Table III- 21: Surplus/Deficit of Affordable Renter-Occupied Housing Units, 1995 - 2010  
(Units minus households)**

Household Income Range	1995	2000	2005	2010
\$0 - \$5,000	-236	-242	-271	-300
\$5,000 - \$10,000	-9	-26	-57	-84
\$10,000 - \$15,000	473	452	419	395
\$15,000 - \$20,000	458	450	434	415
\$20,000 - \$25,000	41	32	26	21
\$25,000 - \$30,000	-170	-178	-194	-205
\$30,000 - \$35,000	-200	-204	-216	-230
\$35,000 - \$40,000	-121	-128	-136	-140
\$40,000 +	-237	-246	-256	-268
<b>Total</b>	<b>-1</b>	<b>-90</b>	<b>-251</b>	<b>-396</b>

Negative numbers (#) indicate a deficit of affordable units  
1990 Median Household Income \$23,395 (Lake County)

**Source:** Shimberg Center for Affordable Housing, DCA, version 3.0, 1998 (Asum\_lak/ AFRN-SUM)

**Prepared by:** Land Design Innovations, Inc., August 2002.

**Table III- 22: Affordable Occupied Units by Income Category**

**Cumulative Surplus/Deficit**

Income Categories	Owner-occupied Units				Renter-occupied Units			
	1995	2000	2005	2010	1995	2000	2005	2010
30% of median = \$7,019	-396	-420	-442	-461	-172	-188	-230	-270
50% of median = \$11,698	-609	-651	-695	-733	-159	-192	-268	-334
80% of median = \$18,716	-152	-214	-303	-386	642	593	491	399
120% of median = \$28,074	420	333	197	67	521	457	334	226
200% of median = \$46,790	259	136	-59	-243	-1	-90	-251	-396

Negative number indicates a deficit of affordable units

1990 Median Household Income \$23,395 (Lake County)

**Source:** Shimberg Center for Affordable Housing, DCA, version 3.0, 1998 (Asum\_lak/ AFMD-SUM)

**Prepared by:** Land Design Innovations, Inc., August 2002.

**Table III- 23: Projected Demand for Housing By The Elderly (65+)**

	1990	1995	2000	2005	2010
Owner Household	1,911	2,069	2,131	2,153	2,187
Renter Household	466	501	513	516	526
<b>Total</b>	2,377	2,570	2,644	2,669	2,713

**Source:** Shimberg Center for Affordable Housing, DCA, version 3.0, 1998 (Dsum\_lak/HS-SUM)

**Prepared by:** Land Design Innovations, Inc., August 2002.

**Table III- 24: Residential Vacant Land Analysis**

<b>Future Land Use Categories</b>	<b>Maximum Density/Intensity</b>	<b>Vacant Acreage</b>	<b>Density Factor</b>	<b>Potential Additional Units</b>
Estate	4 units/acre	1,038 acres	2.8	2906
Low Density	8 units/acre	1,184 acres	5.6	6630
Medium Density	12 units/acre	80 acres	8.6	688
High Density	18 units/acre	236 acres	13	3068
<b>TOTAL</b>		<b>2,538 acres</b>		<b>13,292</b>

**Source:** Future Land Use Element, City of Leesburg Comprehensive Plan, and City of Leesburg Community Development Department, February 2003..

**E. GOALS, OBJECTIVES, AND POLICIES**

**GOAL 1: PROVISION OF HOUSING.** Provide decent, safe and sanitary housing in suitable neighborhoods at affordable costs to meet the needs of the present and future residents of the City of Leesburg.

**Objective 1.1: *Housing Supply.*** The City of Leesburg shall provide technical and financial assistance to the private sector to provide dwelling units of various types, sizes and costs to meet the affordable housing needs of existing and anticipated populations of the city.

**Policy 1.1.1:** Provide information, technical assistance, and incentives to the private sector to maintain a housing production capacity sufficient to meet the required production.

**Policy 1.1.2:** Develop local government partnerships with the private sector to improve the efficiency and expand the capacity of the housing delivery system.

**Policy 1.1.3:** Review ordinances, codes, regulations and the permitting process for the purpose of eliminating excessive and overlapping requirements and resolving conflicting requirements, and amending or adding other requirements in order to increase private sector participation in meeting housing needs, while continuing to insure the health, welfare and safety of the residents.

**Policy 1.1.4:** Develop land development regulations by 2005 which will, at a minimum, consider alternatives for a housing density bonus system

**Policy 1.1.5:** The City shall adopt land development regulations that include site selection criteria for the location of housing for the elderly and institutional housing which shall consider accessibility, convenience and infrastructure availability.

**Policy 1.1.6:** The City shall review its development regulations to develop a variety of incentives to allow and encourage housing for very low, low, and moderate income households.

**Policy 1.1.7:** The City shall participate in the SHIP Program with local lending institutions to offer low interest loans to very low, low and moderate income families to rehabilitate and upgrade substandard homes.

**Objective 1.2: *Substandard Housing.*** The City of Leesburg shall develop ongoing programs to eliminate approximately 10 substandard housing units per year.

**Policy 1.2.1:** Increase code compliance and assistance activities through regular annual inspections of the housing stock in neighborhoods where code violations are more

prevalent, and in Neighborhood Partnership Program target areas and institute special concentrated code compliance and assistance activities where warranted.

**Policy 1.2.2:** Seek federal and state funding, or otherwise provide local public funds for the demolition or rehabilitation of substandard housing.

**Policy 1.2.3:** Assist neighborhood upgrading projects city-wide by providing code compliance and assistance, removing blighting influences, and concentrating improvements in such neighborhoods.

**Objective 1.3: *Affordable Housing.*** The City of Leesburg shall ensure that affordable housing for very low, low and moderate income households, including households with special needs, is available to 35% of the new households forecasted by 2010. These units may be provided by natural filtration, rehabilitation programs, subsidies, new construction or other assistance programs by the private and public sectors. The City shall provide affordable housing incentives (such as revised land development regulations, expedited permitting processing, etc.) to developers of affordable housing for the low and very low income groups (see Policy 1.1.7).

**Policy 1.3.1:** The City of Leesburg shall develop programs for housing for very low, low, and moderate income persons. This assistance will include: technical assistance to locate vacant residential land throughout the City; providing zoning, demographic infrastructure and public facility information; and, technical analysis for meeting the housing criteria.

**Policy 1.3.2:** Distribute publicly assisted housing equitably throughout the City to provide for a wide variety of neighborhood settings for very low, low, and moderate income persons and to avoid undue concentrations in a single neighborhood.

**Policy 1.3.3:** Participate with the Orange County Housing Finance Authority in the use of bond funded and state “affordable housing” assistance loans and grants.

**Policy 1.3.4:** Pursue federal sources of funding earmarked for very low, low, and moderate income housing, and encourage allocation of CDBG funds for the rehabilitation of such housing.

**Policy 1.3.5:** The City shall support and create a “Housing Task Force” comprised of representatives of the City, non-profit housing groups and local lenders and business leaders, to assess, on a regular basis, housing needs and recommend programs that should be instituted to facilitate and implement the City’s housing Goals, Objectives and Policies.

**Policy 1.3.6:** The City shall consider the donation of excess City-owned residentially zoned properties and in-fill lots to non-profit organizations that renovate or construct very low and low income households.

**Policy 1.3.7:** All residential districts designated by the Future Land Use Map and Zoning Map shall permit development of affordable housing for very low, low and moderate income households, preferably in developments containing units affordable to a range of income groups.

**Policy 1.3.8:** The City will investigate providing affordable housing density bonuses in the Zoning District regulations by December 31, 2004.

**Policy 1.3.9:** The City shall review the feasibility of creating zero-lot-line regulations in certain residential zoning districts.

**Policy 1.3.10:** The City shall require Departments to perform an affordable housing impact analysis prior to adoption of any land use or utility ordinances, regulations and comprehensive plan amendments which could adversely affect the cost of affordable housing. The impact analysis shall answer the following questions:

- a. Does the regulation, increase the cost of development (i.e. more landscaping, larger lot sizes, increased fees, require more infrastructure cost up front, etc?)
- b. Does the regulation, increase the time needed for development approvals?
- c. Does the regulation, increase the long term cost of development (i.e. increased maintenance or building standards, housing code changes, etc.)?

**Policy 1.3.11:** The Community Development Department shall produce a printed inventory of local City-owned lands available for affordable housing to be updated on an annual basis.

**Policy 1.3.12:** The City shall review the street widths and sidewalk requirements and the sidewalk requirements and the landscaping for vehicular use areas requirements to consider reduced requirements for qualified affordable housing projects by December 31, 2004.

**Policy 1.3.13:** The City will continue to coordinate its affordable housing lending policies with the Lake County Community Services Department to ensure the provision of very low, low, and moderate income housing and continue to help provide this form of housing throughout the City. The City will continue to support various Lake County housing programs and help market them within Leesburg.

**Policy 1.3.14:** The City will coordinate its plans to implement its affordable housing incentives program with the Lake County Community Services Department for their use with the State Housing Initiative Program.

**Objective 1.4: *Displacement/Relocation.*** The City shall utilize Housing and Urban Development (HUD) Notice DPC 88-33 guidelines and the Uniform Relocation Assistance and Real Property Acquisition Policy Act of 1970 for displacements, where federal funds are used. The City shall implement and enforce the provisions of the City's Relocation Assistance Plan, where City Funds are used.

**Policy 1.4.1:** Assure that reasonably located, standard housing at affordable costs is available to all persons displaced through public action prior to displacement.

**Policy 1.4.2:** The City shall require that very low and low income residents displaced by government action shall have first priority in obtaining public housing.

**Objective 1.5: *Historically Significant Housing.*** National Register properties and properties designated as locally landmarked in accordance with City Ordinances shall be preserved and protected under the guidelines provided in the City's Historic Preservation Ordinance.

**Policy 1.5.1:** The City shall assist the rehabilitation and adaptive reuse of historically significant housing through technical assistance and economic assistance programs that may become available such as property tax relief, transfer of development rights and below market interest rate loans.

**Policy 1.5.2:** The City shall provide technical assistance to property owners of historically significant housing in applying for and utilizing state and federal assistance programs.

**Policy 1.5.3:** The City shall provide technical assistance to all citizens initiating applications of historic structures and districts, through the implementation of the City's Historic Preservation Ordinance which includes criteria for designating properties; standards and guidelines for controlling demolitions, alterations and relocation; and, procedures for administration and enforcement.

**Policy 1.5.4:** The City shall provide technical assistance to the Historic Preservation Board's efforts to provide public information, education and technical assistance relating to historic preservation programs.

**Objective 1.6: *Housing Conservation and Rehabilitation.*** The useful life of the existing housing stock shall be conserved and extended, and neighborhood quality will be improved by continued implementation of the Neighborhood Partnership Program, and other programs.

**Policy 1.6.1:** Review and amend, where necessary, the City housing and health codes and standards relating to the care and maintenance of residential and neighborhood environments and facilities.

**Policy 1.6.2:** The City shall continue to schedule and concentrate public infrastructure and supporting infrastructure and supporting facilities and services to upgrade the quality of all existing neighborhoods including those identified in the City Commission approved neighborhood plans and needs studies/assessments.

**Policy 1.6.3:** Encourage individual homeowners to increase private reinvestment in housing by providing information on technical and financial assistance programs.

**Policy 1.6.4:** The City shall implement the Rental Housing Inspection Program in Neighborhood Partnership (target) areas and other appropriate areas of the City designated by City Commission to maintain housing code compliance.

**Policy 1.6.5:** The City shall support the efforts of new Community Housing Development Organizations (CHDOs) and other affordable housing developers in their target areas by providing funding, technical assistance and coordination between City programs and CHDO services.

**Policy 1.6.6:** The City shall continue funding the Neighborhood Coordinator or similar type efforts and implement a Neighborhood Partnership Grant Program to upgrade the City's neighborhoods.

**Policy 1.6.7:** The City shall actively coordinate the Neighborhood Partnership Program with other initiatives to ensure maximum results in all programs.

**Policy 1.6.8:** The City shall actively coordinate City Commission approved neighborhood plan recommendations with other initiatives to ensure maximum results in all programs.

**Policy 1.6.9:** The City shall continue enforcing the regulations prohibiting the expansion of non-compatible uses and densities within residential neighborhoods.

**Objective 1.7: *Housing Non-Discrimination.*** The City's Housing and Economic Development Department, in coordination with Lake County Community Services Department, shall assess existing public, private non-profit and for profit housing programs and identify potential ways to further increase access to affordable standard housing for all citizens, regardless of race, sex, age, handicap, ethnic background, marital status, familial composition, or income level and shall prepare periodic reports to the City Commission with recommendations for programs and action to combat housing discrimination.

**Policy 1.7.1:** Institute new efforts at informing housing service agencies and the general public regarding fair housing rights and responsibilities.

**Policy 1.7.2:** Research the extent of housing discrimination occurring against families with children as a protected class.

**Policy 1.7.3:** Adhere to state and federal accessibility standards for barrier free multifamily living environments needed by physically handicapped persons.

**Policy 1.7.4:** The City shall encourage the private sector to provide additional multifamily living environments needed by physically handicapped persons.

**Policy 1.7.5:** The City will continue to notify the Lake County Community Services Department whenever housing discrimination is reported.