



Lake County PY  
2025-2029  
Consolidated Plan  
& PY 2025 Annual  
Action Plan

Draft for Public Display  
July 2025

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# Executive Summary

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

### 1. Introduction

The Lake County Florida Five-Year Consolidated Plan (Con Plan) is mandated by federal law and regulations promulgated by the U.S. Department of Housing and Urban Development (HUD) for the County to receive federal funding for affordable housing and community development initiatives benefitting primarily low- and moderate-income persons. This Con Plan consolidates into a single document the planning and application requirements for the federal CDBG, HOME, and ESG programs. The Plans must be prepared and submitted to HUD every three to five years. Lake County uses a five-year Con Plan cycle, and the program year begins October. This plan covers fiscal years 2025-2029.

The purpose of the Con Plan is to:

- Assess the County’s affordable housing and community development needs
- Analyze the County’s housing markets
- Articulate the County’s priorities, goals, and strategies to address identified needs, and
- Describe the actions the County will take to implement strategies for affordable housing and community development.

The Con Plan for FY 2025 – FY 2029 provides data on trends and conditions related to the County’s current and future affordable housing and community development needs. The analysis of this data has been used to establish priorities, strategies, and actions that the County will undertake to address these needs over the next five years. Annually, the County will develop its Action Plan in which it will describe the planned investment of federal resources to implement specific activities.

Lake County anticipates receiving the following grant amounts in fiscal year 2025 and over the timeframe of the Five-Year Plan.

- |                              |                                    |
|------------------------------|------------------------------------|
| • FY 2025 CDBG: \$1,848,798  | Five Year Estimate: \$5,345,000    |
| • FY 2025 HOME: \$697,813.13 | Five Year Estimate: \$3,489,065.65 |
| • FY 2025 ESG: \$167,034     | Five Year Estimate: \$835,170      |

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

Objectives. The Consolidated Plan three overarching objectives guiding proposed activities are:

- Providing Decent Affordable Housing
- Creating Suitable Living Environments
- Creating Economic Opportunities

Goals. All activities funded will support at least one objective and one outcome. The County's framework for realizing the objectives and outcomes include the following goals:

- Provide Decent, Affordable Housing
- Provide a Suitable Living Environment
- Increase Homeownership

Anticipated Outcomes. Outcomes or accomplishments show how programs and activities benefit low- and moderate- income areas of a community or the people served. The three outcomes anticipated are:

- Improve Availability/Accessibility
- Improve Affordability
- Improve Sustainability

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

The following evaluation of past performance is from the program year 2022 (October 1, 2023- September 30, 2024) Consolidated Annual Performance and Evaluation (CAPER) report. During FY 2023, Lake County addressed the following priorities and specific objectives from its Five-Year Consolidated Plan:

- Life Stream: Hope House Shelter provided services for individuals experiencing homelessness, and those at risk of homelessness.
- Community Healthcare Outreach Worker: Provided improved access to services by assisting high-risk families and families with language barriers in accessing healthcare, financial, and food assistance.
- YMCA Middle School youth programs provided afterschool care for children in middle grades.
- Fruitland Park Patricia Avenue waterline replacement was completed.
- Spring Lake waterline improvements were completed.
- Construction on the three year phased Astor Library Project was underway at the time of the CAPER report and has been completed as of January 2025.
- Pine Street road improvements in the City off Leesburg were completed.

Additional CDBG funds were used for planning and administration purposes as well.

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

The County's goal for citizen and resident participation is to ensure broad participation of County residents; housing and other service providers; County departments; nonprofit organizations; local economic development groups; and other stakeholders in the planning and implementation of community development and housing programs. The County's Citizen Participation Plan (CPP) supports that goal by providing residents meaningful information about the document's contents, and ways to

comment on and participate in the creation of the document. The process for the 2025 Plan was to engage with stakeholder agencies, to hold an initial public meeting, a 30-day display, and a second public meeting.

A public needs meeting was held on April 21, 2025. A second public meeting will be held on July 24, 2025, to review the plan and proposed projects. The Plan was also placed on public display for a 30-day period for members of the public to review and comment. Notice of these hearings was distributed to a wide range of stakeholders such as housing and service providers serving vulnerable populations including those experiencing homelessness, who are food insecure, and in need of health services and other needs. All notices for public hearing were advertised in a newspaper of general circulation.

## **5. Summary of public comments**

All public comments received at the public hearings and through the public comment period will be attached to the final document submitted to HUD.

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

All public comments were considered in the development of the plan.

## **7. Summary**

See above.

## The Process

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	LAKE COUNTY	
CDBG Administrator	LAKE COUNTY	Office of Housing & Community Services
HOME Administrator	LAKE COUNTY	Office of Housing & Community Services

**Table 1 – Responsible Agencies**

### Narrative

The lead agency for the Consolidated Plan is the Lake County Office of Housing and Community Services, which administers the federal CDBG and HOME programs and Florida’s SHIP Housing program, which is used in conjunction with HOME funds.

### Consolidated Plan Public Contact Information

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## **PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **1. Introduction**

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

The Lake County Office of Housing and Community Services (OHCS) administers a Housing Choice Voucher program and emergency rental assistance programs. Coordination with service providers throughout the County is a critical component to ensure housing stability. Lake County is a member of the Continuum of Care, whose clients are often referred to various governmental agencies, health and mental health services, food assistance, and many other types of service providers.

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

The OHCS works in collaboration with the Mid Florida Homeless Coalition (MFHC) to ensure that all federal and State funds available for homelessness are used to address highest priority needs of the chronically homeless, homeless families, children aging out of foster care, homeless veterans and domestic violence victims who become homeless. Residents in need of assistance can call 2-1-1 for information and referrals to services.

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

The OHCS and MFHC work collaboratively to ensure that all federal and State funds available for homelessness are used to address the highest priority needs of the chronically homeless. The MFHC is charged with the responsibility of preparing the County's homeless strategy and the Lead agency for the continuum of care. The members of the MFHC meet monthly to discuss and strategize with each member and all the other social service agencies in the region.

FY 2025 is the first year of ESG funding to be received by Lake County, and the allocation of funding, development of performance standards, and development of policies and procedures will be conducted prior to activities being implemented.

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

1	<b>Agency/Group/Organization</b>	LifeStream Behavioral Center
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Persons with Disabilities Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency participated in ongoing consultation throughout the program year.
2	<b>Agency/Group/Organization</b>	FL-520 Mid Florida Homeless Coalition
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The OHCS continuously communicates and coordinates with MFHC to implement the County's homeless strategy. OHCS utilized recent reports on homelessness to inform priorities and goals for the 2025 program year.
3	<b>Agency/Group/Organization</b>	Eustis Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Eustis Housing Authority participated in consultations during the preparation of the HOME-ARP plan, which provided insight on the needs of the public housing stock.
4	<b>Agency/Group/Organization</b>	Find Feed and Restore
	<b>Agency/Group/Organization Type</b>	Services-Homeless Services- Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representative from the organization attended the stakeholder session.
5	<b>Agency/Group/Organization</b>	City of Leesburg
	<b>Agency/Group/Organization Type</b>	Other government- local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representative participated in stakeholder session.
6	<b>Agency/Group/Organization</b>	Lake Cares Food Pantry
	<b>Agency/Group/Organization Type</b>	Services- Health Services- Children Services- homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Market Analysis
7	<b>Agency/Group/Organization</b>	City of Mount Dora
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participation at stakeholder session
8	<b>Agency/Group/Organization</b>	Homes in Partnership
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participation at stakeholder session
9	<b>Agency/Group/Organization</b>	Habitat for Humanity of Lake-Sumpter
	<b>Agency/Group/Organization Type</b>	Housing Services- Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participation at stakeholder session.
	<b>Agency/Group/Organization</b>	Salt Outreach, Inc

10	<b>Agency/Group/Organization Type</b>	Services- homeless Services- Health
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participation in subrecipient application workshop.
11	<b>Agency/Group/Organization</b>	Episcopal Children’s Services
	<b>Agency/Group/Organization Type</b>	Services- Children Services- Education
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participation in subrecipient application workshop.
12	<b>Agency/Group/Organization</b>	YMCA of Central Florida
	<b>Agency/Group/Organization Type</b>	Services- Children Services- Education
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participation in subrecipient application workshop.

Table 2 – Agencies, groups, organizations who participated

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

County broadband providers did not participate in stakeholder or needs meetings. The County instead consulted publicly available broadband data available on providers, availability of coverage and estimates of households with subscriptions to broadband service. This data was used in the development of the 2025-2029 Consolidated Plan.

The County Department of Public Safety did not participate in stakeholder or needs meetings during the annual planning process; however, the County’s public safety plan was used in the development of the five-year Consolidated Plan.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Analysis of Impediments to Fair Housing Choice	Lake County	The goals of the Strategic Plan affirmatively further fair housing choice by increasing access to opportunities for low- and moderate-income households and individuals.
Lake County Economic Action Plan	Lake County	The economic development goals, if attained, would bring good-paying jobs to Lake County which could make housing more affordable for residents.
Continuum of Care	FL-520 Mid Florida Homeless Coalition	The goals of the CoC and Strategic Plan are in alignment – to prevent and end homelessness.

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

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

In accordance with 24 CFR 91.100(4), the County will notify adjacent units of local government of the non-housing community development needs included the Consolidated Plan.

**Narrative (optional):**

**PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)**

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

The County’s goal for citizen and resident participation is to ensure broad participation of County residents; housing and other service providers; County departments; nonprofit organizations; local economic development groups; and other stakeholders in the planning and implementation of community development and housing programs. The County’s Citizen Participation Plan (CPP) supports that goal by providing residents meaningful information about the document’s contents, and ways to comment on and participate in the creation of the document. The process for the 2025-2029 Consolidated Plan was to engage with stakeholder agencies through virtual sessions, to hold an initial public meeting, a 30-day display, and a second public meeting.

A public needs meeting was held on April 21, 2025. A second hearing will be held on July 24, 2025 to review the plan and proposed projects. The Plan was also placed on public display for 30 days for members of the public to review and comment. Notice of these hearings was distributed to a wide range of stakeholders such as housing and service providers serving vulnerable populations including those experiencing homelessness, who are food insecure, and in need of health services and other needs.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-targeted/broad community	N/A	N/A	N/A	
2	Public Hearing	Non-targeted/broad community	There were no members of the public in attendance at the first public needs meetings.	There were no comments received	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Newspaper Ad	Non-targeted/broad community	There were no comments received	There were no comments received	N/A	
4	Public Hearing	Non-targeted/broad community	TBD	TBD	TBD	

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

Data in this section was drawn primarily from HUD’s Comprehensive Housing Affordability Strategy (CHAS) data set, a special tabulation of 2016 – 2020 American Community Survey (ACS) data from the Census Bureau. The CHAS data describes housing problems, such as overcrowding or incomplete kitchen and/or plumbing facilities, as well as cost burden, which occurs when a household pays more than 30% of its gross income on housing costs. Severe cost burden occurs when a household pays more than 50% of its gross income on housing costs.

The structure of the Consolidated Plan is prescribed by HUD. A template, which contains specific prompts and pre-populated data tables, is required by HUD, and is generated by a tool called the eCon Planning Suite. Because the eCon Planning Suite tool uses 2016 - 2020 ACS data, supplemental tables included in the Consolidated Plan will use ACS data from those same years to provide additional context when needed and to allow for a comparison between HUD-provided tables and supplemental tables. All HUD-provided tables (i.e., the numbered tables that are NOT marked as SUPPLEMENTAL) include data for the Urban County, which includes the cities of Tavares, Leesburg, and Minneola as well as the unincorporated areas of Lake County.

Supplemental data were also drawn from the 2019 - 2023 ACS 5-Year Estimates and other sources to provide additional context when needed and are marked as SUPPLEMENTAL. In some instances, it was not possible to create supplemental tables based only on the Urban County Partners; in those instances, the data refers to the whole of Lake County and will be noted.

The needs assessment is based on an analysis of housing problems in Lake County by income level among renters, owners, and households with special needs. Needs were also identified through a public outreach process that included stakeholder consultation, public hearings, and a review process designed to meaningfully engage citizens.

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

### Summary of Housing Needs

Real incomes in the area have increased in recent years. Between 2013 and 2023, the median income for Lake County residents *increased* by 20%, after adjusting for inflation. Residents of the cities of Leesburg, Minneola, and Tavares similarly experienced an increase of median income in real terms. Between 2013 and 2023 inflation-adjusted median income increased in Leesburg by 8%, Minneola by 76%, and Tavares by 15%.

After adjusting for inflation, the median home value increased by 55.2% across Lake County. The same held true in Leesburg, Minneola, and Tavares where median home values increased over this same ten-year span by 42.9%, 126.3%, and 54.4%, respectively. Renters in Lake County experienced an increased in contract rent between 2013 and 2023 as well. Median contract rents across the County *increased* by 23.6% between 2013 and 2023 in real terms. In Leesburg, Minneola, and Tavares real median contract rents increased by 17.5%, 37.4%, and 24.3%, respectively.

While real median incomes in the County have increased between 2013 and 2023, during the same time home values and contract rents increased at greater rates.

As the data tables that follow indicate, the most significant housing issue identified is cost burden. Cost burden is defined as spending over 30% of household income on housing costs - such as rent and utilities for renters or mortgage, tax, insurance, and utility payments for owners - while severe cost burden is defined as spending over 50% of household income on housing costs. According to CHAS data, 23.8% of the County's households are cost burdened, while 9.3% are severely cost burdened.

Table 5, shown below, pre-populated from the eCon Planning Suite, indicates that there has been an increase in population from 2009 to 2020. Data pulled directly from the Census Bureau as indicated in the supplemental table shows a higher numbers for the overall County population. One possible reason for the apparent discrepancy in Table 5 could be because of having different Urban County Partners in 2009 and 2020. The supplemental table indicates demographic information for the whole of Lake County; there has been an increase in the number of households and in total population.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	223,590	251,670	13%
Households	86,340	97,475	13%
Median Income	\$46,403.00	\$55,792.00	20%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

**SUPPLEMENTAL: Summary of Housing Needs**

Demographics	Base Year: 2013	Most Recent Year: 2023	% Change
<b>Total Population</b>			
<i>Lake County*</i>	300,926	398,696	32%
Leesburg	20,627	28,461	38%
Minneola	9,634	15,371	60%
Tavares	14,133	19,738	40%
<b>Households</b>			
<i>Lake County*</i>	117,250	159,474	36%
Leesburg	8,406	12,302	46%
Minneola	3,073	4,999	63%
Tavares	5,988	8,866	48%
<b>Median Income</b>			
<i>Lake County*</i>	45,035 (\$58,507 adj. 2023 inflation)	69,956	48% (20% adj. 2023 inflation)
Leesburg	33,698 (\$43,779 adj. 2023 inflation)	47,506	41% (8% adj. 2023 inflation)
Minneola	44,911 (\$58,346 adj. 2023 inflation)	102,968	129% (76% adj. 2023 inflation)
Tavares	38,543 (\$50,073 adj. 2023 inflation)	57,644	50% (15% adj. 2023 inflation)

**Table 6 - Housing Needs Assessment Demographics**

Data Source: 2013 and 2023 Five Year ACS Estimates

**Number of Households Table**

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	11,570	15,054	19,724	10,964	40,175
Small Family Households	2,705	4,580	5,884	3,734	18,054
Large Family Households	599	586	1,439	667	3,410
Household contains at least one person 62-74 years of age	3,287	4,909	6,459	3,730	12,804

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Household contains at least one person age 75 or older	2,793	3,530	4,617	2,149	6,479
Households with one or more children 6 years old or younger	1,012	1,632	2,155	1,416	3,769

**Table 7 - Total Households Table**

**Data** 2016-2020 CHAS  
**Source:**

## Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	115	59	58	29	261	10	60	20	4	94
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	35	0	90	14	139	15	0	120	0	135
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	249	328	190	130	897	80	40	170	28	318
Housing cost burden greater than 50% of income (and none of the above problems)	2,644	1,360	220	64	4,288	3,644	1,905	659	168	6,376

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	349	2,415	2,550	299	5,613	1,448	2,214	3,065	1,089	7,816
Zero/negative Income (and none of the above problems)	163	0	0	0	163	565	0	0	0	565

**Table 8 – Housing Problems Table**

Data 2016-2020 CHAS  
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	3,044	1,743	550	244	5,581	3,749	2,005	965	201	6,920
Having none of four housing problems	1,174	3,338	4,805	2,120	11,437	3,613	7,935	13,383	8,389	33,320
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

**Table 9 – Housing Problems 2**

Data 2016-2020 CHAS  
Source:

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,285	1,989	1,050	4,324	948	1,304	1,422	3,674
Large Related	218	222	174	614	210	110	315	635
Elderly	944	812	670	2,426	3,152	2,400	1,568	7,120
Other	833	973	944	2,750	857	313	530	1,700
Total need by income	3,280	3,996	2,838	10,114	5,167	4,127	3,835	13,129

**Table 10 – Cost Burden > 30%**

Data 2016-2020 CHAS  
Source:

### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	685	685	779	829	0	1,608
Large Related	0	0	44	44	155	25	25	205
Elderly	819	349	130	1,298	2,089	874	475	3,438
Other	0	779	389	1,168	668	0	0	668
Total need by income	819	1,128	1,248	3,195	3,691	1,728	500	5,919

**Table 11 – Cost Burden > 50%**

Data 2016-2020 CHAS  
Source:

### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	284	328	230	115	957	95	0	280	28	403
Multiple, unrelated family households	0	0	50	29	79	0	40	0	0	40

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	0	0	0	0	0	0	0	10	0	10
Total need by income	284	328	280	144	1,036	95	40	290	28	453

Table 12 – Crowding Information – 1/2

Data 2016-2020 CHAS  
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 13 – Crowding Information – 2/2

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

According to the 2019 - 2023 ACS, single-person households comprise approximately 26.26.2% (41,775) of the 159,474 households across the entire County, which is an increase from 2010 when there were 30,579 single-person households (25.2%).

Those living alone in Lake County are predominately homeowners and 65 years old or older. For example, 70.2% of those living alone own their home and 55.7% of single-person households are age 65 years old or older. Since 2010, single-person households have increasingly gotten older. The percentage of single-person households age 65 or older has increased from approximately 50.2% in 2010 to 55.7% in 2023.

The typical single-person household in Lake County earns significantly less compared to larger households. In 2023, single-person households in the County had an annual median income of \$40,238. Comparatively, the median household income across the County was \$69,956. Single-person households in Lake County also earn less relative to the statewide average. The statewide median household income for single-person households was \$45,261, 12% higher than of Lake County.

No data exists to describe the number or percentage of people living alone who need housing assistance, though it is likely that a substantial portion of the 28,784 seniors living alone already

require or will require some type of assistance to maintain accessible, affordable housing. This population cohort and its needs are expected to grow within the next five years.

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

There are 62,677 individuals in all of Lake County who have one or more disabilities. The disability rate in the County is 15.9%, which is slightly above the statewide rate of 13.5%. Populations living in Leesburg and Tavares have rates that are higher than that of the County at 23.2% and 22.1%, respectively. Elderly residents (those aged 65 or older) make up the largest share of the County's residents with a disability. Approximately, 31.8% of those aged 65 and older in the County have at least one disability.

Individuals with disabilities are more likely to live below the poverty level. In 2023, the poverty rate for Lake County's population living with a disability was approximately 14.8%, which was above the 8.7% countywide poverty rate.

The most prevalent type of disability in Lake County is ambulatory, defined as difficulty walking or climbing stairs, and impacts 49.7% of persons with a disability; this is approximately 31,163 persons. Independent-living difficulty and cognitive disability are also common, impacting 32.9% and 34.8% of persons with disabilities, respectively.

While there is no definitive data source on the availability of accessible housing in the private market, stakeholders report that there is a need for accessible housing. In addition to ensuring that housing remains affordable to those living with a disability, there will be a growing need to provide assistance and supportive services that will allow seniors living with a disability age in place as well as assist those under the age of 65 with a disability live as independently as possible. This would include such assistance as accessibility retrofitting and transportation alternatives.

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

Cost burden is the most commonly experienced housing problem in the County, defined as spending over 30% of household income on housing costs. For homeowners, this includes costs such as mortgage, taxes, insurance, and utilities and, for renters, rent and utility payments. According to CHAS data, approximately 27.1% of households were cost burdened and 10.6% were severely cost burdened in 2020. Severe cost burden is most prevalent among homeowners with incomes between 0-30% AMI and decreases as income increases. Cost burden most affects households with incomes between 0-50% AMI.

The following maps were generated using PolicyMap. Among renters, the areas with the highest incidence of cost burden include in and around Leesburg and Tavares, areas southeast of Eustis, north of Umatilla, and near Clermont and Minneola.

Among owners, there are no communities with over 50% of owners experiencing cost burden though there are between 30-50% of owner households that are cost burdened through much of the County.

**Estimated percent of all homeowners who are burdened by housing costs, between 2019-2023.**

**Percent of Homeowners who are Burdened**

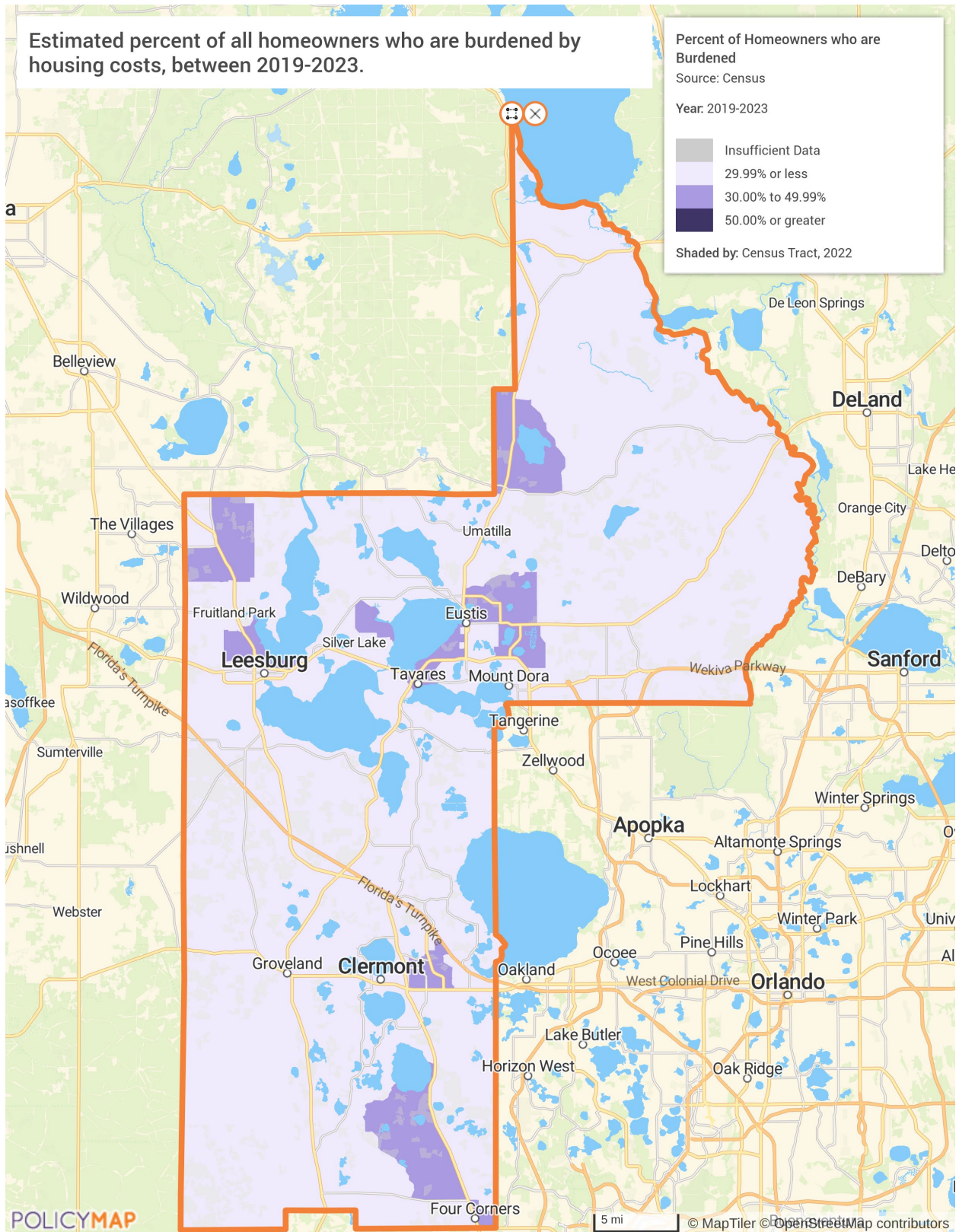
Source: Census

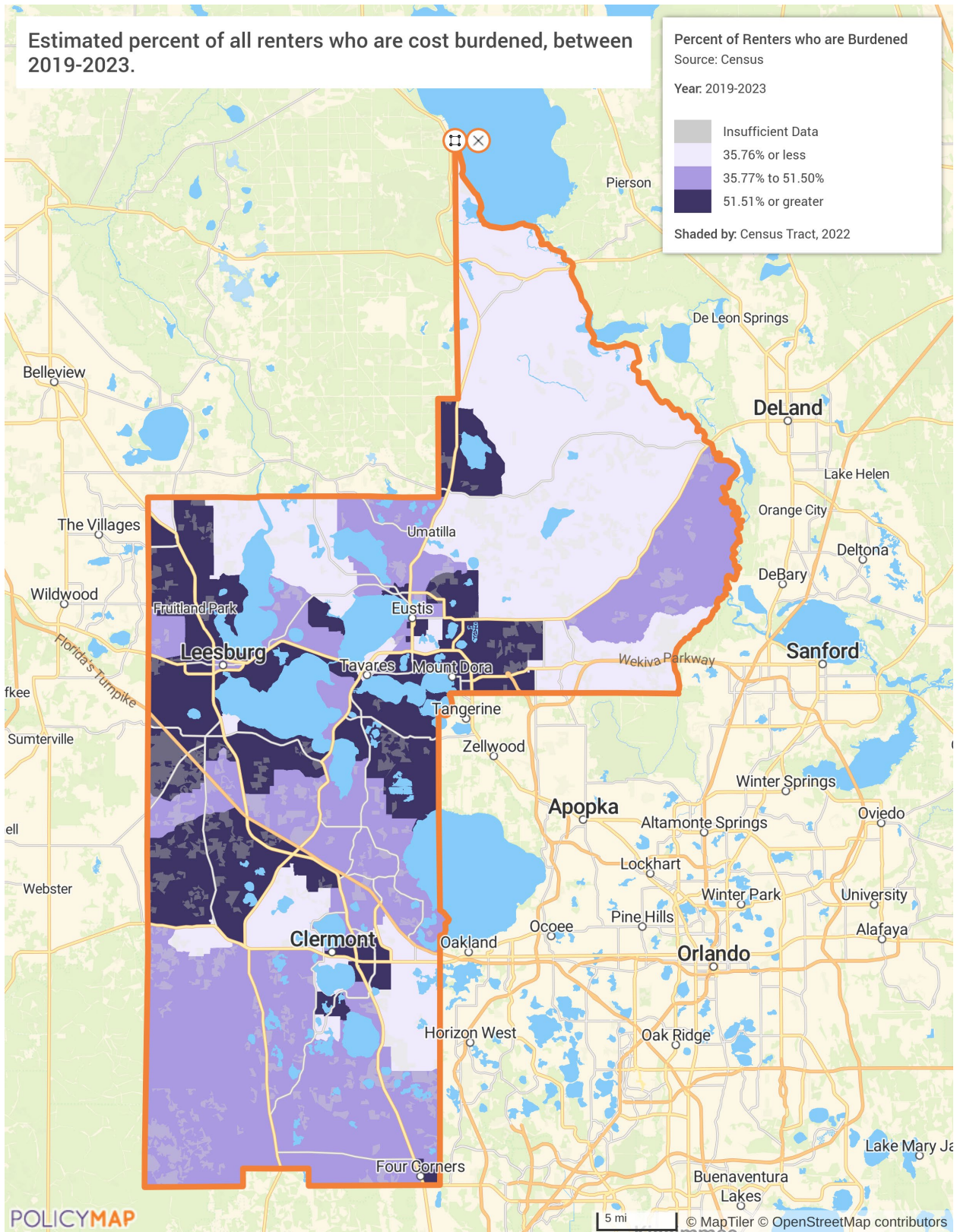
Year: 2019-2023

- Insufficient Data
- 29.99% or less
- 30.00% to 49.99%
- 50.00% or greater

Shaded by: Census Tract, 2022

**a**





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

The lowest income households are more affected by cost burden and severe cost burden than households with higher incomes. Among renter household types who are cost burdened, small related families are most affected followed by Other households (unrelated persons living together, for example) and elderly households. Among owner households, elderly owners are most affected by cost burden followed by small related families and Other households.

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

Housing instability can be linked to higher poverty rates, changes in income, job loss, changes in family composition, family conflict, and physical or mental health conditions. Households that are living paycheck-to-paycheck are more likely to be affected by challenges that arise such as illness, a broken refrigerator, a flat tire that prevents a person from getting to work one day, etc. and could cause significant instability for the household.

The lowest-income households and families with children need resources that allow them to remain stably housed, though the specifics will depend on the needs of the individual households and families. For example, some households may need access to affordable childcare and transportation to allow a parent or caregiver to attend school or go to work as the primary barrier is economic. Other households may have a member with an untreated chronic physical or mental health condition and therefore need access to affordable healthcare as well as financial assistance while becoming stable with regard to health. Children who are unstably housed statistically face higher rates of illness and are less likely to have access to healthcare.<sup>1</sup>

Stakeholders reported that nearly all persons experiencing homelessness have incomes between 0-30% AMI. According to CHAS data, there are 11,570 households with incomes between 0-30% AMI, with 7,362 owner and 4,218 renter households, respectively, indicating that a substantial proportion of the population could be considered at-risk of homelessness based on income alone.

Persons who had previous contact with the criminal justice system are also more likely to be unstably housed in part because persons released from jails and prisons may be unemployed or

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<sup>1</sup> <https://www.healthypeople.gov/2020/topics-objectives/topic/social-determinants-health/interventions-resources/housing-instability#3>

under-employed when discharged from the facility and can face challenges in finding employment.

For households that previously experienced homelessness, their current needs depend on the circumstances that precipitated becoming homeless. For example, households that became homeless due to untreated mental illness, may have a need for services to remain stably housed. For households that faced an economic barrier and became homeless may include a housing voucher to keep housing affordable or job training to allow for the potential for gaining access to higher paying jobs.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

Lake County uses the definition of at-risk homeless populations found at 24 CFR Part 91.5 and included below:

An individual or family who:

- (i) Has an annual income below 30% of median family income for the area, as determined by HUD;
- (ii) Does not have sufficient resources or support networks, *e.g.*, family, friends, faith-based or other social networks, immediately available to prevent them from moving to an emergency shelter; and
- (iii) Meets one of the following conditions:
  - (A) Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for homelessness prevention assistance;
  - (B) Is living in the home of another because of economic hardship;
  - (C) Has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance;
  - (D) Lives in a hotel or motel and the cost of the hotel or motel stay is not paid by charitable organizations or by federal, State, or local government programs for low-income individuals;
  - (E) Lives in a single-room occupancy or efficiency apartment unit in which there reside more than two persons or lives in a larger housing unit in which there reside more than 1.5 people per room, as defined by the U.S. Census Bureau;
  - (F) Is exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution); or
  - (G) Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient's approved consolidated plan.

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

Through the citizen participation process, stakeholders noted particular characteristics that have a negative impact on housing stability and homelessness in the County. An overall lack of affordable units in both the rental and owner market was noted as the main concern. According to one stakeholder, there are many areas of the County that could be turned into affordable housing developments, however the landscape of the area is not currently viable for development of this type. Access to water and sewer lines would need to be established as well as roadway connections, all of which would be expensive to execute.

Increasing utility costs as well as increasing homeowner insurance were noted as additional barriers to affordable housing in Lake County.

## **Discussion**

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

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

### Introduction

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate over 10 percentage points than that of the corresponding income level as a whole. The data table below summarizes the percentage of each racial/ethnic group experiencing housing problems by HUD Adjusted Median Family Income (HAMFI) levels. Where the HUD tables below report AMI, they refer to HAMFI. Housing problems include:

- Housing units lacking complete kitchen facilities and/or complete plumbing facilities
- Overcrowding (more than one person per room)
- Housing costs greater than 30% of income (i.e., cost burden)

In general, the percentage of households with a housing problem is highest for the lowest income brackets (0-50% AMI) and decreases as income increases. According to the above definitions, the following racial/ethnic groups experience one or more housing problems at a disproportionate level:

- Asian households (50% - 100% AMI) — *small sample size*
- Hispanic Households (30% - 80% AMI)
- Black / African American Households (30% - 100% AMI)

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,420	3,533	0
White	7,199	2,664	0
Black / African American	1,598	434	0
Asian	71	68	0
American Indian, Alaska Native	49	0	0
Pacific Islander	0	0	0
Hispanic	1,315	320	0

**Table 14 - Disproportionally Greater Need 0 - 30% AMI**

Data 2016-2020 CHAS

Source:

\*The four housing problems are:

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

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,013	7,598	0
White	6,503	6,278	0
Black / African American	1,374	535	0
Asian	15	120	0
American Indian, Alaska Native	40	30	0
Pacific Islander	0	0	0
Hispanic	1,938	619	0

**Table 15 - Disproportionally Greater Need 30 - 50% AMI**

Data 2016-2020 CHAS  
Source:

\*The four housing problems are:

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

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,155	14,307	0
White	5,644	11,691	0
Black / African American	1,154	988	0
Asian	150	98	0
American Indian, Alaska Native	20	30	0
Pacific Islander	0	0	0
Hispanic	2,024	1,345	0

**Table 16 - Disproportionally Greater Need 50 - 80% AMI**

Data 2016-2020 CHAS  
Source:

\*The four housing problems are:

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

## 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,576	10,662	0
White	1,791	9,063	0
Black / African American	274	420	0
Asian	220	93	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	230	934	0

**Table 17 - Disproportionally Greater Need 80 - 100% AMI**

Data 2016-2020 CHAS  
Source:

\*The four housing problems are:

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

## Discussion

	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI
Racial/ Ethnic Group	% with one or more housing problems			
White	73.0%	50.9%	32.6%	16.5%
Black/ African American	78.6%	<b>72.0%</b>	<b>53.9%</b>	39.5%
Asian	51.1%	11.1%	<b>60.5%</b>	<b>70.3%</b>
Hispanic	80.4%	<b>75.8%</b>	<b>60.1%</b>	19.8%
Jurisdiction as a Whole	74.7%	56.9%	39.0%	19.5%
Source: CHAS 2018-2022				

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

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

### Introduction

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate over 10 percentage points than that of the corresponding income level as a whole. The data table below summarizes the percentage of each racial/ethnic group experiencing severe housing problems by HUD Adjusted Median Family Income (HAMFI) levels. Where the HUD tables below report AMI, they refer to HAMFI. Severe housing problems include:

- Housing units lacking complete kitchen facilities and/or complete plumbing facilities
- Overcrowding (more than 1.5 persons per room)
- Housing costs greater than 50% of income (i.e., cost burden)

In general, the percentage of households with a severe housing problem is high for the lowest income brackets (0-50% AMI) and decreases as income increases. According to the above definitions, three racial/ethnic group experiences one or more severe housing problems at a disproportionate level:

- Hispanic Households (0% - 80% AMI)
- Black / African American (0% - 30% AMI)

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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,098	5,847	0
White	5,358	4,508	0
Black / African American	1,404	629	0
Asian	56	82	0
American Indian, Alaska Native	49	0	0
Pacific Islander	0	0	0
Hispanic	1,155	485	0

**Table 18 – Severe Housing Problems 0 - 30% AMI**

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

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

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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,617	12,988	0
White	2,962	9,813	0
Black / African American	490	1,425	0
Asian	15	120	0
American Indian, Alaska Native	40	30	0
Pacific Islander	0	0	0
Hispanic	1,020	1,517	0

**Table 19 – Severe Housing Problems 30 - 50% AMI**

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

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

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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,164	21,303	0
White	1,134	16,191	0
Black / African American	240	1,909	0
Asian	0	249	0
American Indian, Alaska Native	0	50	0
Pacific Islander	0	0	0
Hispanic	665	2,690	0

**Table 20 – Severe Housing Problems 50 - 80% AMI**

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

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

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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	545	12,709	0
White	324	10,543	0
Black / African American	55	640	0
Asian	0	314	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	130	1,029	0

**Table 21 – Severe Housing Problems 80 - 100% AMI**

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

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

### Discussion

	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI
<b>Racial/ Ethnic Group</b>	<b>% with one or more severe housing problems</b>			
White	54.3%	23.2%	6.5%	3.0%
Black/ African American	69.1%	25.6%	11.2%	7.9%
Asian	40.6%	11.1%	0.0%	0.0%
American Indian, Alaska Native	0.0%	0.0%	0.0%	0.0%
Pacific Islander	0.0%	0.0%	0.0%	0.0%
Hispanic	70.4%	40.2%	19.8%	11.2%
Jurisdiction as a Whole	58.1%	26.2%	9.2%	4.1%
Source: CHAS 2018-2022				

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

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

### Introduction:

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate over 10 percentage points than that of the corresponding income level as a whole. Cost-burdened is defined as paying more than 30% of household income on housing, and severely cost burdened is defined as paying greater than 50% of household income on housing.

The data table below summarizes the percentage of each racial/ethnic group experiencing cost burden at various levels. Based on these definitions, none of ethnic/racial group experiencing cost-burden at a disproportionately greater rate than each other.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	85,109	18,958	14,055	1,019
White	68,494	13,004	9,394	686
Black / African American	5,555	2,295	1,969	195
Asian	1,339	394	72	14
American Indian, Alaska Native	180	20	89	0
Pacific Islander	34	0	0	0
Hispanic	8,265	2,982	2,360	130

Table 22 – Greater Need: Housing Cost Burdens AMI

Data 2016-2020 CHAS

Source:

### Discussion:

	Less than 30% (No Cost Burden)	30-50%	More than 50%	No/ negative income (not computed)
Racial/ Ethnic Group	% with housing cost burden			%
White	75.4%	14.3%	10.3%	0.8%
Black/ African American	56.6%	23.4%	20.1%	2.0%
Asian	74.2%	21.8%	4.0%	0.8%
Hispanic	60.7%	21.9%	17.3%	1.0%
Jurisdiction as a Whole	72.1%	16.0%	11.9%	0.9%
Source: CHAS 2018-2022				

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

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

The impact of housing problems in Lake County varies primarily by income level. However, the following income tiers experienced problems at a rate of at least ten percentage points higher than the County as a whole:

#### Housing Problems

- Asian households (50% - 100% AMI) — *small sample size*
- Hispanic Households (30% - 80% AMI)
- Black / African American Households (30% - 100% AMI)

#### Severe Housing Problems

- Hispanic Households (0% - 80% AMI)
- Black / African American (0% - 30% AMI)

#### Cost Burden

- N/A

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

The needs among race/ethnicities are indicated above. Income categories have more general needs as described in NA-10 and the Housing Market Analysis.

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

As stated in the 2018 Analysis of Impediments to Fair Housing Choice (AI), a racially or ethnically concentrated area of poverty (R/ECAP) is defined by HUD as census tracts where more than half of the population is non-White and 40% or more of the population is in poverty or where the poverty rate is greater than three times the average poverty rate in the area.

Neighborhoods within R/ECAP areas tend to have dilapidated housing, high crime rates, and disparities in accessing a quality education for children, jobs, and services. Analyzing the intersection of race and poverty assists in identifying the fair housing issues minorities residing in R/ECAPs face and in developing strategies to transform these neighborhoods so that residents have better access to opportunities and improved living conditions.

Based on the HUD definition, there are no R/ECAP areas in Lake County. However, there are several areas of minority concentration in low-income areas. An area of minority concentration is an area where

the total minority population exceeds 50% of the total population of the area. Areas of low-income concentration are areas where the percentage of families with incomes at or below 80% AMI exceeds 51% of the total households in the area.

There are seven census tracts with a minority concentration that are also areas of low-income concentration – census tracts 302.06, 305.05, 307.02, 312.05, 312.06, 313.12, and 313.17.

Census Tract	Tract Minority	Low Mod %
302.06	73%	62%
305.05	81%	80%
307.02	53%	55%
312.05	66%	54%
312.06	61%	55%
313.12	73%	53%
313.17	63%	83%

## NA-35 Public Housing – 91.205(b)

### Introduction

There are two housing authorities/agencies in Lake County - the Lake County Housing Agency and the Eustis Housing Authority. The Lake County Housing Agency administers the Housing Choice Voucher program only. Lake County has 501 vouchers. The Eustis Housing Authority currently owns and operates 53 units of public housing. These units are reserved for low-income families.

The Eustis Housing Authority is an independent agency and does not fall under the purview of either the City of Eustis or Lake County governmental agencies. The Eustis Housing Authority manages subsidized rental units, including Section 8 and Section 202 units in various developments.

The tables below is based on prepopulated data pulled from IDIS.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *

**Table 23 - Public Housing by Program Type**

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

Data Source: PIC (PIH Information Center)

## Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	7	125	0	125	0	0
# of Disabled Families	0	0	7	181	0	178	3	0
# of Families requesting accessibility features	0	0	53	501	0	497	4	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

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

Data Source: PIC (PIH Information Center)

## Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	16	250	0	248	2	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Black/African American	0	0	37	249	0	247	2	0	0
Asian	0	0	0	1	0	1	0	0	0
American Indian/Alaska Native	0	0	0	1	0	1	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 25 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

### Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	6	107	0	106	1	0	0
Not Hispanic	0	0	47	394	0	391	3	0	0

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

Table 26 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

The Lake County Housing Agency currently has a waiting list for the housing choice voucher program; the waiting list was recently purged. The Housing Agency has preferences for the elderly, persons with disabilities, and households with children. In recent years many of the people on the waiting list for HVC's have at least one type of disability in which they would need an accessible unit.

There are 53 units of public housing administered by the Eustis Housing Authority, which is within Lake County but outside of the Urban County.

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

The immediate needs of public housing and housing choice voucher residents include lack of adequate childcare and lack of public transportation. Affordable childcare is paramount for helping families become and remain self-sufficient via steady employment and/or job training and education. Transportation is equally important for individuals to access job centers, educational opportunities, health and medical facilities, services, and community amenities. Most households receiving a voucher have incomes below 50% AMI – and frequently below 30% AMI – which makes privately owned transportation exceedingly difficult.

Affordability is also an immediate need for residents living in subsidized units. Stakeholders reported that even with a housing voucher, many households - especially among very low and extremely low income, elderly, and disabled households – still do not have enough money to afford life's necessities. Elderly residents are typically on a fixed income and many disabled residents are unable to work or if they do work, receive minimal income. Housing and utility costs have been increasing as has the cost of medical care, groceries, and other life necessities. Receiving assistance through public housing or makes the cost of living more affordable, but many families still struggle to make ends meet when factoring in transportation, health expenses, groceries, and other life necessities.

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

According to CHAS data for the Urban County, there are approximately 11,570 and 15,054 households with incomes less than 30% AMI and 31-50% AMI, respectively (26,624 households total). However, there are only 501 vouchers administered by the Lake County Housing Agency indicating that most of the lowest-income households do not receive housing assistance. There are approximately 30 households that are eligible for a voucher for each rent voucher that is available. Many of the households receiving assistance also struggle to find quality, affordable childcare, and transportation. In general, the needs of households receiving housing assistance mirror the needs of the lowest income households in the County who are not receiving assistance.

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

### Introduction:

Lake County is part of the mid-Florida Continuum of Care (CoC) which includes Citrus, Hernando, Lake, and Sumter Counties. The CoC's Homeless Management Information System (HMIS) provides aggregated data for the entire CoC jurisdiction, and thus many measurements specific to Lake County is unavailable.

The following table is from the Citrus, Hernando, Lake, and Sumter Counties CoC 2024 Housing Inventory Count (HIC) report. It contains totals for the number of beds available for sheltered and unsheltered homeless populations.

#### CoC Name: Citrus, Hernando, Lake, Sumter Counties CoC

	Family Units <sup>1</sup>	Family Beds <sup>1</sup>	Adult-Only Beds	Child-Only Beds	Total Yr-Round Beds	Seasonal	Overflow / Voucher	Subset of Total Bed Inventory		
								Chronic Beds <sup>2</sup>	Veteran Beds <sup>3</sup>	Youth Beds <sup>3</sup>
<b>Emergency, Safe Haven and Transitional Housing</b>	<b>52</b>	<b>186</b>	<b>174</b>	<b>3</b>	<b>363</b>	<b>0</b>	<b>44</b>	<b>n/a</b>	<b>12</b>	<b>3</b>
Emergency Shelter	16	70	36	2	108	0	44	n/a	12	2
Transitional Housing	36	116	138	1	255	n/a	n/a	n/a	0	1
<b>Permanent Housing</b>	<b>70</b>	<b>253</b>	<b>227</b>	<b>0</b>	<b>480</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>284</b>	<b>3</b>
Permanent Supportive Housing*	13	44	117	0	161	n/a	n/a	n/a	18	156
Rapid Re-Housing	31	113	89	0	202	n/a	n/a	n/a	128	3
Other Permanent Housing**	26	96	21	0	117	n/a	n/a	n/a	0	0
<b>Grand Total</b>	<b>122</b>	<b>439</b>	<b>401</b>	<b>3</b>	<b>843</b>	<b>0</b>	<b>44</b>	<b>18</b>	<b>296</b>	<b>6</b>

Each year, the CoC participates in the HUD Point in Time count (PIT). The Point in Time Count provides an estimate of the number of sheltered and unsheltered homeless families and individuals in the jurisdiction. There were 209 total homelessness in Lake County identified in the 2025 PIT. Among this population 115 of the 209 people (55%) were unsheltered.

Population*	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
<b>Total</b>	94	115				
<b>Persons in Households with Adult(s) and Child(ren)</b>	47	3				
<b>Persons in Households with Only Children</b>	34	2				
<b>Persons in Households with Only Adults</b>	47	112				
<b>Chronically Homeless Individuals</b>						

Population*	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
Chronically Homeless Families						
Veterans	4	6				
Unaccompanied Child	0	1				
Persons with HIV						
Severely Mentally Ill						
Chronic Substance Abuse						
Victims of Domestic Violence						

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

Based on the data above, provided by the Mid Florida Homeless Coalition, there are 50 households with children experiencing homelessness each year in Lake County. The PIT Count reports that 47 were sheltered and 3 were unsheltered households. Among veteran households, the Pit identifies 4 sheltered and 6 unsheltered households. According to the 2023 PIT, for the Citrus, Hernando, Lake, and Sumter CoC, there were 20 sheltered unaccompanied youth, and 4 unsheltered.

<b>Nature and Extent of Homelessness: (Optional)</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Black or African American	66	37
White	247	287
Asian	8	1
American Indian/Alaskan Native	7	2
Native Hawaiian or Pacific Islander	6	2
Multiple races	12	2
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic/Latino	41	9
Non-Hispanic/Non-Latino	305	322

**Source: 2023 Mid Florida Homeless Coalition CoC level\***

\*Racial/Ethnic breakdown data was not available for 2024 or 2025

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

Based on the data above, provided by the Mid Florida Homeless Coalition, there are 50 households with children experiencing homelessness each year in Lake County. The PIT Count reports that 47 were sheltered and 3 were unsheltered households. Among veteran households, the Pit identifies 4 sheltered and 6 unsheltered households.

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

Based on the data above, provided by the Mid Florida Homeless Coalition, the majority of persons experiencing homelessness are White. The second most prevalent race is Black or African American. Lake County’s population is 71% White, and White persons comprise 71% of homeless persons whereas Black persons comprise 10% of the population and 19% of the homeless population. In addition, 18% of the population identifies as Hispanic and 12% of persons experiencing homelessness are Hispanic.

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

Based on data provided by the Mid Florida Homeless Coalition, households experiencing homelessness that are adult-only households are more likely to be unsheltered than sheltered. Households with adults and children are more likely to be sheltered than unsheltered.

**Discussion:**

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

### **Introduction:**

Persons with special needs include persons living with HIV/AIDS, the elderly and frail elderly, persons with severe mental illness, persons with developmental disabilities, persons with physical disabilities, and persons with alcohol-other drug addictions. Many persons with such special needs also have very low incomes.

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

#### Elderly

In line with demographic trends across the country as a whole, elderly residents (age 65 or older) are a growing segment of Lake County's population. According to the ACS, there were approximately 104,358 residents who were aged 65 or older in 2023, representing 26.4% of the population. Similar demographic trends were experienced in the cities of Leesburg and Tavares where the proportion of elderly households increased by 7.5 and 3.7 percentage points, respectively. In Minneola, although the number of elderly households increased in absolute terms between 2013 to 2023, the proportion of these household relative to the general population decreased by 0.4%.

Elderly household tend to be vulnerable to a number of housing-related and social issues. Residents who are 65 years old or older tend to live alone at higher rates relative to households of other age groups; 37.1% of the County's elderly residents live alone. Comparatively, the proportion of those living alone for households under the age of 65 is approximately 26.2%. While representing approximately 26.4% of the County's total population, Lake County's elderly households account for 55.6% of all single-person households in the County. While the median household income countywide was \$69,956 in 2023, the median income for elderly households was \$55,485

Given the comparatively high proportion of elderly households who reside alone and/or on limited incomes, elderly residents are especially in need of affordable housing options and easy access to service providers. The need to provide community supports for these households will increase with the growth of Lake County's elderly population who will need varying levels of assistance in order to complete activities of daily living.

#### Persons with Disabilities

There are 62,677 persons with disabilities living in Lake County, representing 15.8% of the population. This was above the statewide disability rate of 13.5%. The most prevalent type of disability in Lake County is ambulatory, defined as difficulty walking or climbing stairs, and

impacts 49.7% of persons with a disability; this is approximately 31,163 persons. Independent-living difficulty and cognitive disability are also common, impacting 32.9% and 34.8% of persons with disabilities, respectively.

Persons with one or more disabilities tend to have lower incomes compared to the population in the aggregate. The median annual earnings for individuals with a disability was 28% lower than those without. Consequently, Lake County residents living with a disability are more likely to earn below the poverty level. The poverty rate for residents with one or more disability was 14.8% as compared to the overall countywide rate of 8.7%. Suitable housing for this population requires housing options that are accessible and affordable.

### Persons Recovering from Substance Abuse and Addiction

Individuals who have special needs related recovering from substance abuse and addiction may also have challenged finding and maintaining suitable housing. Persons recovering from substance abuse and addiction need access to healthcare to manage their disease, stable housing, and services to remain stable. Stakeholders also pointed out that some persons recovering from addiction also have criminal records which makes finding housing even more challenging.

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

The housing and supportive needs of special needs populations were determined through stakeholder sessions, public hearings, and available data. There is a need for decent, affordable housing for special needs populations. This includes rental subsidies for those unable to work due to mental health and/or substance abuse disorders and physical disabilities. Additionally, case management and supportive services are necessary for these populations so that households can become and remain stably housed. Physical modifications may be necessary for the elderly and/or physically disabled to allow them to remain in their home and prevent institutionalization.

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

The Orlando-Kissimmee MSA encompasses an area that includes Orange, Osceola, Seminole, and Lake Counties. Of the counties within the MSA, Lake County is the most populated and, while the number of cases per 100,000 people is lower in Lake County than the state as a whole, the HIV/AIDS rate had been increasing since 2015 while the state rate has been declining. In Lake County, the HIV/AIDS infection rate has increased since 2015 from 24 cases to 34 cases in 2022.

The housing needs and problems of people living with HIV and AIDS are similar to those of people of similar health or socio-economic status. Many people living with HIV and AIDS have other psychosocial, health, and emotional problems such as chemical dependency and mental health problems. Key housing problems include affordability, security, transportation, and childcare issues. Financial constraints are central to most housing issues faced by people living with HIV and AIDS. Financial problems often appear to be accentuated by the inability to work and expenses for medical care and medicines beyond the scope of insurance.

**If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

**Discussion:**

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

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

Through CDBG funds, Lake County can fund the construction, rehabilitation, or installation of public facilities. Eligible public facilities include neighborhood facilities (such as educational centers, parks, recreation centers, libraries, etc.) and facilities for special needs populations (such as homeless shelters, elderly facilities, centers for people with disabilities, etc.).

Through stakeholder sessions, it was identified that the County has a good variety of public facilities including community centers, libraries, and parks and recreation opportunities. In addition, neighborhood centers are continuously being planned in the County.

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

The County identified the priority needs for public facilities through stakeholder sessions and public meetings, both in-person and in virtual meetings.

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

Through CDBG funds, the County can also fund the construction, rehabilitation, or installation of public improvements. Public improvements include, but are not limited to, street and sidewalk improvements, water and sewer installation, and removal of architectural barriers.

Through stakeholder sessions it was identified that there is a continued need for walkable communities, especially where economic development corridors are being developed. The County will continue to prioritize street and sidewalk improvements going forward.

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

The County identified the priority needs for public facilities through stakeholder sessions and public meetings, both in-person and in virtual meetings.

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

Through CDBG funds, the County can fund an array of public services. Eligible public services include, but are not limited to, homeless services, education and workforce development programs, homebuyer counseling, elderly care and programs, and childcare and health services for low- moderate-income households. The following public services were identified:

Through stakeholder sessions it was determined that some of the high priority public services were education and workforce development training, including resume building assistance, as well as health services such as the food bank. There has been an uptick in usage of the food bank since the COVID-19 pandemic in 2020, and the usage continues to grow.

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

The County identified the priority needs for public facilities through stakeholder sessions and public meetings, both in-person and in virtual meetings.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

This section of the Consolidated Plan examines existing trends and conditions as they relate to affordable housing opportunities throughout the Lake County. Pre-populated data from HUD's eCon Planning Suite tool is supplemented with data that is publicly available and/or through the County.

This market analysis identifies the need to preserve existing affordable housing opportunities while advancing efforts to create a diverse supply of additional affordable units. Ideally, Lake County will have a mix of housing types to accommodate households of all types and income levels. The County's housing strategies will be especially guided by the increasing mismatch between incomes and housing costs and the specific accommodations necessary to ensure that special needs populations have adequate affordable housing options with appropriate supportive services where needed.

General conclusions about the market, as described in the following pages, include:

- Detached, single-family housing comprises the majority (67%) of Lake County's housing units.
- Mobile homes and other mobile housing properties such as boats, RVs and vans constitute 17% of the County's housing inventory.
- While only 8% of Lake County's housing stock was constructed prior to 1950, another 50% of all the County's total housing was built between 1950 and 1979
- real median incomes have increased by 20%, after adjusting for inflation while contract rents and home values have increased by 23.6% and 55.2%, respectively, after adjusting for inflation.
- According to CHAS data, approximately a quarter of Lake County households are cost burdened. Of all households with housing problems, approximately 90% are cost burdened.

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

### Introduction

The housing stock in Lake County is principally single-family and owner-occupied. Detached, single-family housing comprises the majority (67%) of Lake County’s housing units. Mobile homes and other mobile housing properties such as boats, RVs and vans constitute 17% of the County’s housing inventory. Although only accounting for 13.3% of Lake County’s housing inventory, multi-family housing within the County consists of a balance of small, medium, large structures/complexes. Small structures of 2 – 4 units, median-sized structures of 5 – 19 units, and large structures of 20 units or more each account for approximately one third of the County’s multi-family housing inventory.

Of the 132,280 owner-occupied units in the County, 96.9% consist of two or more bedrooms. Among renter-occupied units, there are approximately 75.3 units that have two or more bedrooms. Single family units, which tend to be larger than multi-family units, comprise over 65% of the housing stock. There is a need for more multifamily housing units which tend to be more affordable, particularly for small families with children and single person households, demographic groups particularly prone to cost burden and severe cost burden.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	122,577	67.1%
1-unit, attached structure	4,099	2.2%
2-4 units	6,894	3.8%
5-19 units	8,514	4.7%
20 or more units	8,985	5.0%
Mobile Home, boat, RV, van, etc	31,597	17.3%
<b>Total</b>	<b>182,666</b>	<b>100%</b>

**Table 27 – Residential Properties by Unit Number**

Data Source: 2019-2023 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	228	0.2%	1,992	4.9%
1 bedroom	3,859	2.9%	7,985	19.7%
2 or 3 bedrooms	94,098	71/1%	25,788	63.6%
4 or more bedrooms	34,095	25.8%	4,758	11.7%
<b>Total</b>	<b>132,280</b>	<b>100%</b>	<b>40,523</b>	<b>100%</b>

**Table 28 – Unit Size by Tenure**

Data Source: 2016-2020 ACS

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

According to PolicyMap, there are 1,070 units of housing located in through Lake County (including in areas that are not a part of the Urban County) assisted with federal funds including 58 units of public housing and 674 households receiving a housing choice voucher.

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

None of the Multifamily or Section 8 contracts in the County are expected to be lost over the next five year Consolidated Plan period.

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

No. Like many jurisdictions across the nation, one of the significant housing-related issues that the County is currently experiencing is a shortage of affordable and available rental units. The shortage of affordable housing affects households across several income groups but is particularly acute for extremely low-income households. According to CHAS data, approximately a quarter of Lake County households are cost burdened. Of all households with housing problems, approximately 90% are cost burdened.

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

There is a persistent need for safe, decent, and affordable housing throughout Lake County. Specifically, there is a strong need for rental housing affordable to households making less than 80% AMI (particularly households below 50% AMI), and practical options are needed to ensure that the growing number of elderly households can age in place. Members of the public identified the need for additional affordable units for seniors in smaller, low-maintenance units that are either accessible or could be modified easily to be accessible if the need arises.

**Discussion**

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

### Introduction

The HUD-provided table below indicates the number of affordable units available to households with various income levels. The 1,139 rental units identified as affordable to households below 30% of the HUD-adjusted Median Family Income (HAMFI) represent only 2.8% of the rental housing inventory in Lake County. Given that CHAS data indicates there are 11,570 households with incomes below 30% of HAMFI, there are more than ten households that need affordable housing at this income level for each affordable unit available, representing a clear and demanding need for additional affordable housing units.

The Fair Market Rent (FMR) for a two-bedroom unit in Lake County is \$1,857 per month. To avoid being cost burdened, a household needs to earn \$6,200 per month, or roughly \$38.75 per hour, assuming a regular 40 hour work week. A minimum wage worker in Florida earning \$13 per hour needs to work in excess of 119 hours per week to afford a two-bedroom unit. The monthly Supplemental Security Income (SSI) payment is \$967. (SSI is a standard payment that adjusts annually for Cost of Living; a Google search will give current payment amount.) Households for which this is the sole source of income can spend \$290 monthly on housing, which is less than a quarter of the cost of renting a one-bedroom unit.

### Cost of Housing

	Base Year: 2013	Most Recent Year: 2023	% Change
Median Home Value	142,700 (\$185,389 adj. to 2023 inflation)	287,900	101.7% (55.2% adj. to 2023 inflation)
Median Contract Rent	765 (\$993 adj. to 2023 inflation)	1,228	60.5% (23.6% adj. to 2023 inflation)

**Table 29 – Cost of Housing**

Data Source: 2013 & 2023 5 Year ACS Estimates

**Table 30 – Cost of Housing**

Rent Paid	Number	%
Less than \$500	3,411	15.0%
\$500-999	10,853	47.7%
\$1,000-1,499	5,609	24.7%
\$1,500-1,999	1,789	7.9%

Rent Paid	Number	%
\$2,000 or more	874	3.8%
<b>Total</b>	<b>22,536</b>	<b>99.1%</b>

**Table 31 - Rent Paid**

Data Source: 2016-2020 ACS

### Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,139	No Data
50% HAMFI	5,091	10,039
80% HAMFI	13,842	24,740
100% HAMFI	No Data	35,229
Total	20,072	70,008

**Table 32 – Housing Affordability**

Data Source: 2016-2020 CHAS

### Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1558	1638	1857	2362	2849
High HOME Rent	1079	1157	1391	1598	1763
Low HOME Rent	845	905	1086	1255	1400

**Table 33 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

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

The HUD-provided table above indicates the number of affordable units available to households with various income levels. The 1,139 rental units identified as affordable to households below 30% of the HUD-adjusted Median Family Income (HAMFI) represent only 2.8% of the rental housing inventory in Lake County. Given that CHAS data indicates there are 11,570 households with incomes below 30% of HAMFI, there are more than ten households that need affordable housing at this income level for each affordable unit available, representing a clear and demanding need for additional affordable housing units.

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

According to ACS and CHAS data, real median incomes have increased by 20%, after adjusting for inflation while contract rents and home values have increased by 23.6% and 55.2%, respectively, after adjusting for inflation. Currently the rate that contract rent and home values increases outpace the rate

that median incomes are increasing, thus creating more housing unaffordability. A median household can spend up to \$1,748 per month on housing before becoming cost burdened, which is less than the FMR for a two-bedroom unit.

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

Fair Market Rent (FMR) is used to determine the maximum rent that can be charged for tenants utilizing subsidy programs such as Section 8, HCV, and public housing. Lake County is part of the Orlando-Kissimmee-Sanford MSA for purposes of determining FMR, which is determined by HUD and published annually. HOME Rents are calculated separately by HUD and are the rents that can be charged to a tenant living in a unit that has received HOME funding. HOME rents are the lesser of FMR or 30% of 65% of AMI (i.e., what a 65% AMI household could afford to pay).

The Fair Market Rent (FMR) for a two-bedroom unit in Lake County is \$1,857 per month. To avoid being cost burdened, a household needs to earn \$6,200 per month, or roughly \$38.75 per hour, assuming a regular 40 hour work week. A minimum wage worker in Florida earning \$13 per hour needs to work in excess of 119 hours per week to afford a two-bedroom unit. The monthly Supplemental Security Income (SSI) payment is \$967. (SSI is a standard payment that adjusts annually for Cost of Living; a Google search will give current payment amount.) Households for which this is the sole source of income can spend \$290 monthly on housing, which is less than a quarter of the cost of renting a one-bedroom unit.

**Discussion**

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

### **Introduction**

The following data provides an overview of the condition of housing in Lake County.

### **Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":**

**Standard Condition:** No major structural defects; adequate plumbing and kitchen facilities; appearance which does not create a blighting influence; and the house meets additional, more stringent, local standards and building codes, including lead-based paint clearance.

**Substandard Condition but Suitable for Rehabilitation:** The nature of the substandard condition makes rehabilitation both financially and structurally feasible.

**Housing Conditions:** Condition of units is assessed using the same criteria as in the Needs Assessment. This includes: 1) lacks complete plumbing facilities, 2) lacks complete kitchen facilities, 3) more than one person per room, 4) cost burden (amount of income allocated to housing) is greater than 30%, and 5) complies with applicable building code standards.

## Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	28,904	23.6%	19,012	51.1%
With two selected Conditions	409	0.3%	986	2.6%
With three selected Conditions	25	0.02%	109	0.3%
With four selected Conditions	0	0%	0	0%
No selected Conditions	92,895	76%	17,134	46%
<b>Total</b>	<b>122,233</b>	<b>100%</b>	<b>37,241</b>	<b>100%</b>

**Table 34 - Condition of Units**

Data Source: 2016-2020 ACS

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	26,743	36%	6,461	28%
1980-1999	29,610	40%	8,524	37%
1950-1979	16,686	22%	6,288	28%
Before 1950	1,709	2%	1,451	6%
<b>Total</b>	<b>74,748</b>	<b>100%</b>	<b>22,724</b>	<b>99%</b>

**Table 35 – Year Unit Built**

Data Source: 2016-2020 CHAS

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	18,395	25%	7,739	34%
Housing Units build before 1980 with children present	7,496	10%	4,912	22%

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

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

## Vacant Units

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

**Table 37 - Vacant Units**

## **Need for Owner and Rental Rehabilitation**

Older housing typically requires more maintenance than newer units. In the absence of routine maintenance, older housing can more quickly become substandard. A common threshold used to signal a potential deficiency is 50 years or more. While only 8% of Lake County's housing stock was constructed prior to 1950, another 50% of all the County's total housing was built between 1950 and 1979. As more of the County's 26,134 pre-1980 housing units reach their 50-year threshold, there will be an increased need for rehabilitation and repairs for both homeowners and renters across the County.

Renter-occupied units have a much higher prevalence (51.1%) of having at least one selected condition than owner-occupied units (23.6%). This may indicate that more renter-occupied units than owner-occupied units require rehabilitation, although "selected condition" includes cost burden and overcrowding, which are not reflections of the physical state of the unit. Few owner- and renter-occupied units have more than one selected condition.

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

Lead-based paint was banned from residential uses in 1978. All houses constructed before 1978 are therefore considered at risk for containing lead-based paint. HUD has made the elimination of housing units containing lead-based paint a priority. The poisoning of children from contact with lead-based paint has been recognized as a major public health problem by the Center for Disease Control (CDC). According to the CDC, lead is the number one environmental health hazard to children living in the United States. It is estimated that 10%-15% of all preschoolers are potentially at risk.

Lead-based paint hazards pose the greatest risk for children, especially those under seven years of age. The HUD IDIS-generated table above provides data on owner-occupied and renter-occupied units built before 1980 with children present. As Table 34 above indicates, children in the Urban County's renter-occupied units are nearly three times more likely to be impacted by lead-based paint hazards than children in owner-occupied units.

## **Discussion**

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

### Introduction

### Totals Number of Units

The following table was prepopulated in the IDIS eCON Planning Suite, which indicates that there are 485 total vouchers in use.

	Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers						
				Total	Project - based	Tenant - based	Special Purpose Voucher			
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers available			60	485				0	0	0
# of accessible units										

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

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

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

There are no public housing units in the Urban County. There are 60 units of public housing administered by the Eustis Housing Authority

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

There are no public housing units in the Urban County. However, the 60 units of public housing available in Eustis had an inspection score of 86 in 2013, the most recent date of inspection as indicated on HUD’s website

### Public Housing Condition

Public Housing Development	Average Inspection Score

**Table 39 - Public Housing Condition**

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

There are no public housing units in the Urban County.

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

There are no public housing units in the Urban County.

**Discussion:**

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

### Introduction

Lake County is part of Mid Florida Homeless Continuum of Care (CoC) which includes Citrus, Hernando, Lake, and Sumter Counties. On top of the emergency shelter, transitional, and permanent supportive beds listed below, there is also 113 rapid rehousing family beds, 89 adult only beds, 128 veteran beds, and 3 youth beds.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	70	44	116	44	
Households with Only Adults	36		138	117	
Chronically Homeless Households	n/a		n/a	18	
Veterans	12		0	156	
Unaccompanied Youth	2		1	0	

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

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

A variety of mainstream services related to health, mental health and employment services are available in the County and, even if not directly targeted to persons experiencing homelessness, persons who have become homeless and who make contact with the homeless system will be directed to services based on individual needs and the circumstances that precipitated a loss of housing.

While the case managers throughout Lake County are knowledgeable and committed to serving clients facing a loss of housing, there are not always enough resources available to meet the needs of the community. For example, a hospital emergency room can meet the needs of a person with a chronic health condition who is in crisis but without additional resources (case managers, doctors, affordable medical care, etc.), it can be difficult for a person who is unstably housed to access needed medications to become and remain healthy and to properly manage the condition.

Lake County residents may receive financial assistance for rent payments or deposits, utility payments or deposits, mortgage payments, to either prevent individuals or families from becoming homeless, or to help those who are experiencing homelessness to be quickly re-housed and stabilized. Additional available services include emergency and transitional shelters, food pantries, soup kitchens, prescription assistance and other needed services to help individuals and families meet their basic needs. Stakeholders report significant increases in requests for food assistance, rental assistance, and utility assistance.

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

In Lake County, Homeless Shelters consist of one dormitory for homeless men, one for homeless women, and a small number of family rooms at the Center of Hope in downtown Eustis. Interfaith Emergency Services, a few blocks away, has a number of rooms and small units for families to shelter in. A limited number of beds for homeless minors exist through funding provided by Kids central, and there is one domestic violence shelter for adults and children displaced from shelter due to domestic violence. There are two transitional housing programs for families: New Beginnings and two Transitional Housing Programs for veterans – one at the Habitat and one at the Veterans Organization of Resources and Recovery for the Homeless. There are a limited number of Shelter Plus Care Units for formerly & chronically homeless families. Subsidized Public Housing, available in Eustis, is difficult to obtain for individuals in many categories.

Eligible Lake County residents may receive financial assistance for rent payments or deposits, utility payments or deposits, mortgage payments, to either prevent individuals or families from becoming homeless, or to help those who are experiencing homelessness to be quickly re-housed and stabilized. Additional available services include emergency and transitional shelters, food pantries, soup kitchens,

prescription assistance and other needed services to help individuals and families meet their basic needs.

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

### **Introduction**

This section gives a brief outline of the facilities and services available to the special needs population in Lake County. The County does not receive HOPWA funds.

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

### Elderly

As stated in the Needs Assessment, elderly residents (age 65 or older) are a growing segment of Lake County's population. Similar demographic trends were experienced in the cities of Leesburg and Tavares where the proportion of elderly households increased by 7.5 and 3.7 percentage points, respectively. In Minneola, although the number of elderly households increased in absolute terms between 2013 to 2023, the proportion of these household relative to the general population decreased by 0.4%.

Given the comparatively high proportion of elderly households who reside alone and/or on limited incomes, elderly residents are especially in need of affordable housing options and easy access to service providers. The need to provide community supports for these households will increase with the growth of Lake County's elderly population who will need varying levels of assistance in order to complete daily routines. In addition to the need for access to services and affordable housing, elderly residents living throughout the County may need financial assistance to rehabilitate their homes. As the cost of home repairs and improvements increases while incomes remain fixed or even diminish in absolute terms, making needed repairs and making accessibility modifications to one's home can become cost prohibitive, particularly for households that are already cost burdened.

### Persons with Disabilities

There are 62,677 persons with disabilities living in Lake County, representing 15.8% of the population. This was above the statewide disability rate of 13.5%. The most prevalent type of disability in Lake County is ambulatory, defined as difficulty walking or climbing stairs, and impacts 49.7% of persons with a disability; this is approximately 31,163 persons. Independent-living difficulty and cognitive disability are also common, impacting 32.9% and 34.8% of persons with disabilities, respectively.

The needs of persons with one or more disabilities can vary with the nature and extent of the disability. For example, a person with an ambulatory disability will need structural modifications to the home and potentially other supportive services. Persons with a mental illness may not need an accessible unit but instead require wrap around services in permanent supportive housing instead. Additionally, there is a need for funding to provide vouchers for households residing in permanent supportive housing but who have become stable and currently face only an economic barrier. Funding additional vouchers would

allow these households to remain stably housed but free up the supportive services for another household that may be in distress.

#### Persons Recovering from Substance Abuse and Addiction

Individuals who have special needs related recovering from substance abuse and addiction may also have challenged finding and maintaining suitable housing. Persons recovering from substance abuse and addiction need access to healthcare to manage their disease, stable housing and wrap around services to remain stable. Compounding these difficulties are the problems associated a criminal history related to the addiction that many people face.

#### Persons with HIV/AIDS

Persons with HIV/AIDS need housing and services to remain healthy. For example, persons need access to medical and mental health care, nutrition counseling, affordable medication, and affordable housing. The County does not receive HOPWA funds directly; persons with HIV/AIDS are eligible to receive mainstream services.

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

The CoC and housing providers for persons experiencing homelessness work with staff from local institutions to develop housing plans for discharge from institutions such as foster care, health care, mental health care and correctional facilities. Lake County has programs in place to ensure appropriate supportive housing for persons returning from mental and physical health institutions. Dialing 2-1-1 can connect a person in need with various resources that are specific to the individual's needs (i.e., food assistance, childcare, workforce training, health, and mental health care, etc.). Connecting to the homeless services via Coordinated Entry will connect a person with a case manager who can assist in ensuring that the individual's needs are being met.

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

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

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

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

The 2018 Analysis of Impediments to Fair Housing Choice (AI) identified five impediments to fair housing choice. While there is a difference between fair housing and affordable housing, there is a linkage to the extent that affordable housing exists in higher areas of opportunity and that members of the protected classes tend to have lower incomes and therefore are less able to afford housing in higher opportunity areas.

The AI identified a lack of affordable rental units and proposed the creation of a Community Land Trust, to develop an action plan for affordable housing in Opportunity Zones and eliminate the collection of impact fees for Accessory Dwelling Units.

To address the issue of affordable housing and to determine the extent to which is particularly problematic among subpopulations, the County shall coordinate with the municipalities to provide affordable housing in urban areas and implement programs to promote quality affordable housing for existing and future residents and ensure the continued viability of affordable housing.

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

### Introduction

In determining priorities for the allocation of federal funds, Lake County recognizes the need to foster a competitive local economy that expands economic opportunities for present and future residents. This section describes the local workforce, the nature of current employment and activities that coordinate economic development efforts across local and regional agencies.

The data tables below are provided by HUD and are based on the Urban County.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	1,375	1,390	1	3	1
Arts, Entertainment, Accommodations	18,872	5,727	20	10	-10
Construction	8,330	7,394	9	13	4
Education and Health Care Services	15,322	13,136	17	24	7
Finance, Insurance, and Real Estate	5,376	2,269	6	4	-2
Information	1,589	533	2	1	-1
Manufacturing	4,192	3,173	5	6	1
Other Services	2,928	1,724	3	3	0
Professional, Scientific, Management Services	6,734	2,099	7	4	-4
Public Administration	0	0	0	0	0
Retail Trade	13,315	9,483	14	17	3
Transportation & Warehousing	2,695	2,051	3	4	1
Wholesale Trade	3,368	1,331	4	2	-1
Total	84,096	50,310	--	--	--

**Table 41 - Business Activity**

**Data Source:** 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)



## Labor Force

Total Population in the Civilian Labor Force	111,460
Civilian Employed Population 16 years and over	104,270
Unemployment Rate	6.40
Unemployment Rate for Ages 16-24	12.18
Unemployment Rate for Ages 25-65	4.57

**Table 42 - Labor Force**

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	22,784
Farming, fisheries, and forestry occupations	3,418
Service	13,038
Sales and office	26,788
Construction, extraction, maintenance, and repair	9,554
Production, transportation, and material moving	4,416

**Table 43 – Occupations by Sector**

Data Source: 2016-2020 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	75,739	52.5%
30-59 Minutes	53,220	37%
60 or More Minutes	15,229	10.5%
Total	144,188	100%

**Table 44 - Travel Time**

Data Source: 2023 Five Year Estimates ACS

**Education:**

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	6,450	699	4,950
High school graduate (includes equivalency)	25,619	1,940	11,095
Some college or Associate's degree	29,385	2,238	10,150
Bachelor's degree or higher	21,775	644	5,463

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

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-64 yrs	65+ yrs
Less than 9th grade	341	1,262	911	2,523	3,473
9th to 12th grade, no diploma	3,722	2,368	3,273	6,935	6,177
High school graduate, GED, or alternative	10,591	14,026	12,859	31,490	33,470
Some college, no degree	6,930	8,782	9,806	21,740	24,332
Associate's degree	2,124	6,586	4,961	12,814	9,419
Bachelor's degree	2,157	8,474	9,445	16,538	16,550
Graduate or professional degree	99	2,508	4,216	8,988	12,734

**Table 46 - Educational Attainment by Age**

Data Source: 2023 Five Year Estimates ACS

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

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
Less than high school graduate	\$34,278
High school graduate (includes equivalency)	\$40,235
Some college or Associate’s degree	\$44,623
Bachelor’s degree	\$51,880
Graduate or professional degree	\$65,807

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

**Data Source:** 2023 Five Year Estimates ACS

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

The Business Activity table above compares workers who live in Lake County with the jobs located within the County. The largest employment sector was education and healthcare services, which comprise 13,136 (26%) of the County’s 50,310 total jobs. Additionally, retail trade (9,483 jobs) and construction (7,394 jobs) were the next two major employment sectors, comprising approximately 19% and 15% of the County’s job market, respectively.

Arts/entertainment/accommodation, finance/insurance/real estate, professional/scientific /management services, information, and wholesale trade were all industries for which Lake County exported workers. Lake County imports approximately 2,000 workers in the Education and Health Care Services.

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

The right-hand column, entitled Jobs less Workers, indicates the share of jobs minus the share of workers. A positive number indicates that there are more jobs than workers (i.e., commuters commute in) while a negative number indicates more workers than jobs (i.e., workers commute out). Negative values in the Jobs Less Workers column are present for the Arts, Entertainment, Accommodation; Finance, Insurance, Real Estate; Professional Scientific, Management Services; Information; and Wholesale Trade sectors.

Sectors for which workers commute into the County are Education and Health Care Services. Because there are more workers coming from outside of the County to fill jobs within the County for these sectors, this indicates that additional education – formal or informal – could benefit County residents in finding work within the County. Formal education could consist of degrees and certifications to perform various jobs while informal education could be appropriate for persons entering the workforce in entry level positions and who need a refresher on soft skills such as arriving to work on time, not texting while at work, the importance of communication with employers, etc.

### **Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect**

**job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

The Office of Economic Development is actively working to strengthen the local economy by developing a comprehensive small business development ecosystem. This effort is expected to help job growth and diversify the local economic base. One major challenge to economic expansion in Lake County is the availability of development-ready sites with adequate infrastructure. Lack of essential utilities such as water and sewer, in key areas poses a barrier to attracting and retaining business. In response to these infrastructure constraints, the County is collaborating with utility providers to assess and increase service capacity in areas where it is currently limited.

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

One of the most significant issues for Lake County is the proximity to other large urban areas such as Orlando, which often draws workers out due to a broader range of job opportunities. As a result, businesses and workers are being pulled out of the local market, making it essential for Lake County to create competitive employment opportunities that offer better wages and encourage residents to work within their own community. Additionally, there is a persistent demand for skilled nursing professionals, due to an aging population and growing number of residential care facilities. The County is exploring ways to make the workforce more "future-ready" by introducing training programs focused on emerging technologies, including artificial intelligence.

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

The County, through a partnership with the Small Business Development Center (SBDC) at the University of Central Florida (UCF), are working to bring this unique "Entrepreneurial Ecosystem" to Lake County. The SBDC staff provides free or low cost training classes and one-on-one consulting that are key resources for local entrepreneurs. Additionally, their Certified Business Consultants provide many specialized services like financial analysis, growth acceleration services, international trade and government contracting research. In addition, one local state college is building a center on workforce readiness in Leesburg. The County has a collaborative tech school and works with public schools for an active career training and readiness program. The County is in the process of developing a workforce working group that will have representatives from several key organizations and universities.

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

No, the County does not participate in a CEDS.

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

**Discussion**

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

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

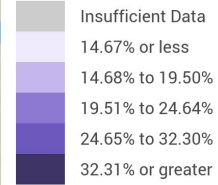
The following maps, generated by PolicyMap, indicates the proportion of renters and owners with one or more housing problems. Renters in Leesburg, Eustis, Tavares, and Mount Dora tend to have more housing problems while owners in Eustis, Clermont, Minneola, and the southern portions of the county have higher rates of housing problems.

**Estimated percent of owner-occupied housing units with one or more selected physical or financial conditions, between 2019-2023.**

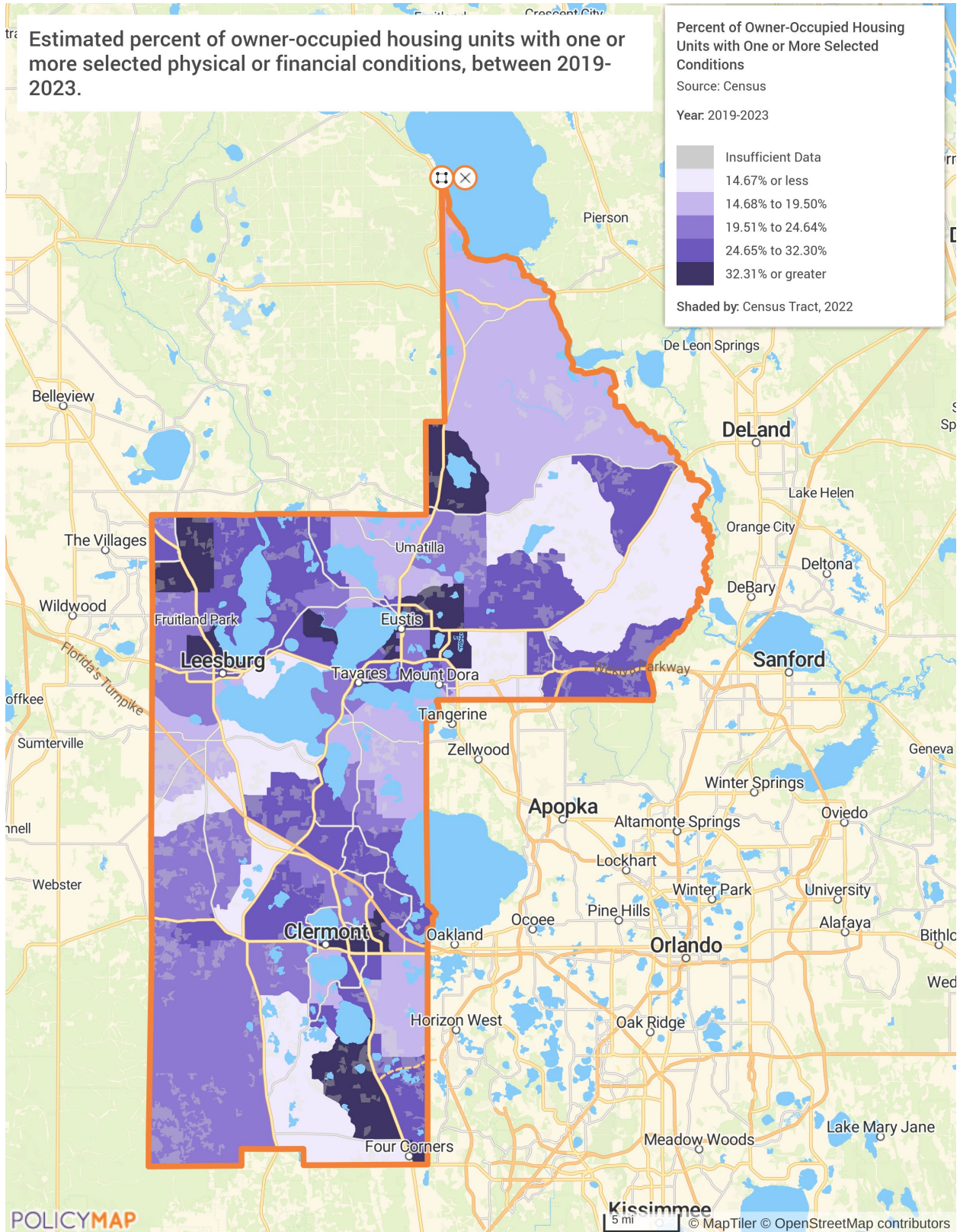
**Percent of Owner-Occupied Housing Units with One or More Selected Conditions**

Source: Census

Year: 2019-2023



Shaded by: Census Tract, 2022



POLICYMAP

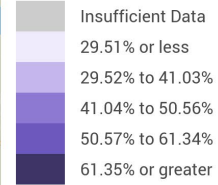
Kissimmee 5 mi © MapTiler © OpenStreetMap contributors

**Estimated percent of renter-occupied housing units with one or more selected physical or financial conditions, between 2019-2023.**

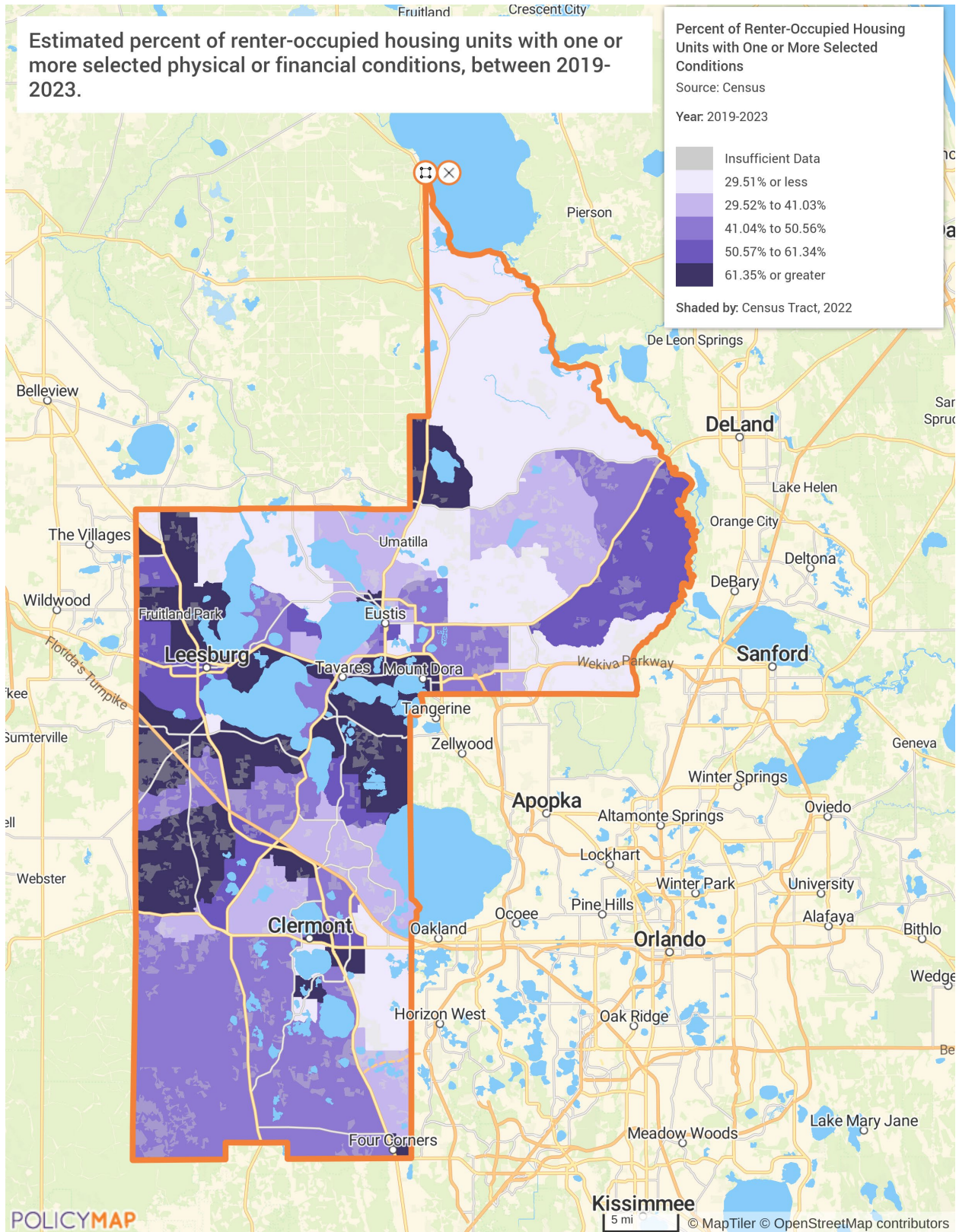
**Percent of Renter-Occupied Housing Units with One or More Selected Conditions**

Source: Census

Year: 2019-2023



Shaded by: Census Tract, 2022



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

A racially or ethnically concentrated area of poverty (R/ECAP) is defined by HUD as census tracts with a non-White population of at least 50% and a poverty rate that either exceeds 40% or is three times the average tract poverty rate for the metropolitan/micropolitan area, whichever is lower. By combining these data, it is possible to determine geographic patterns where there are concentrated areas of poverty among racial/ethnic minorities. According to the Lake County’s 2018 AI, there are no census tracts within the County that meet HUD’s definition of R/ECAP. However, utilizing an alternative definition, there are seven minority concentrated census tracts that are also located in areas of low-income concentration (defined as 50% or more of households living at or below 80% area median income).

Census Tract	Tract Minority	Low Mod %
302.06	73%	62%
305.05	81%	80%
307.02	53%	55%
312.05	66%	54%
312.06	61%	55%
313.12	73%	53%
313.17	63%	83%

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

These areas tend to have older housing stock, higher vacancy rates, and lower rates of homeownership. Because more households are low- and moderate-income, households may struggle to afford to maintain their units and make timely repairs, further diminishing the quality of the housing stock, as they choose between groceries, medical care, educational opportunities, transportation, and other necessities and making home repairs.

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

In many of the low-income areas, there is limited access to public parks and recreational opportunities for youth. Organizations such as the Lake County Children’s Council and Boys & Girls Club promote after-school and tutoring activities in these areas for the youth. However, lack of public transportation in some of these target areas may limit access to other community assets, amenities, or even employment.

These CTs are located in the census county subdivisions of Umatilla, Leesburg, Mascotte, and Clermont, where community centers, parks and recreation opportunities, and social services are available.

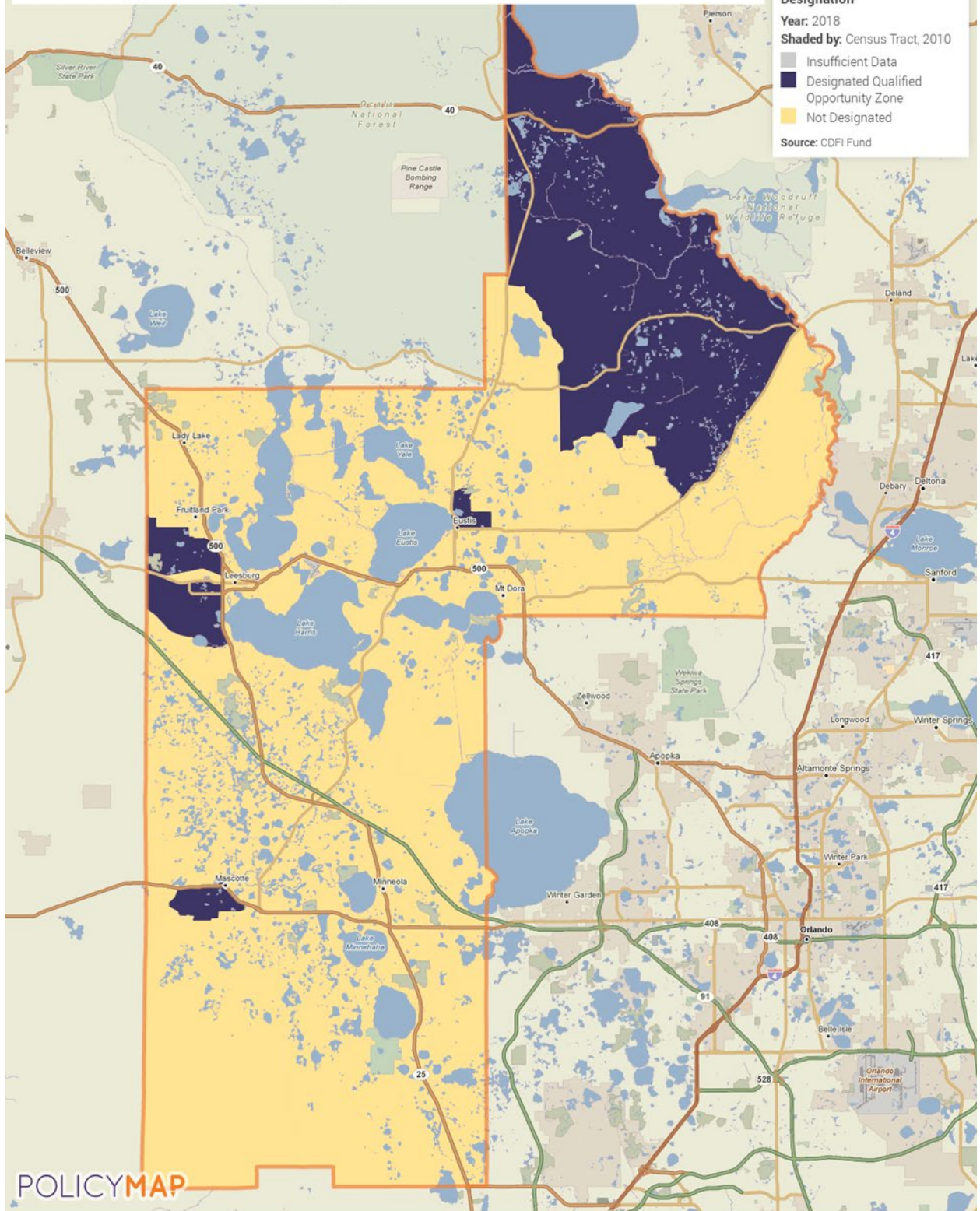
**Are there other strategic opportunities in any of these areas?**

The City of Leesburg created the Greater Leesburg Community Redevelopment Agency (GLCRA) in 1996 and has been working to evaluate the physical and economic conditions, accomplishments and current challenges facing the community. The current redevelopment plan will present redevelopment strategies and tasks to encourage economic development, preserve, and enhance property values, improve pedestrian safety, provide recreational facilities, and assist in home ownership.

The County has invested and will continue to invest in public facilities to bring services to these outlying and disproportionately served neighborhoods.

There are six federally designated Opportunity Zones located in the whole of Lake County. Two are in northern Lake County - one is in the Ocala National Forest, and the other is near the Lake Kathryn & Pine Lakes communities. One is north of the city of Eustis, two more are in and around the city of Fruitland Park and the city of Leesburg, and the last one is south of the city of Mascotte. The Opportunity Zones are shown in the following map.

# Qualified Opportunity Zone Designation, as of 2018.



POLICYMAP

## **MA-60 Broadband**

### **Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

#### **Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

The two maps on the following page, generated by PolicyMap, illustrate the percent of households with a subscription to any type of broadband internet and the percentage of households with any type of computer access. Many of the highly populated areas of the County have at least 92.33% broadband internet access. While the majority of the County, including in low- and moderate-income areas, have access to broadband internet, this does not indicate that all households can afford a wired subscription service or have access to a computer (laptop or desktop).

#### **Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

There are many internet service providers (ISPs) within Lake County, and service is dependent upon specific location. For example, consumers will find 25 ISPs operating in Clermont, 4 of these are mobile LTE companies, and 8 offer wired or wireless residential broadband. The average Clermont customer has 2-3 providers that can service at that location. By Florida standards, this is a strong amount of market competition. It tends to improve pricing and service reliability at a given address.

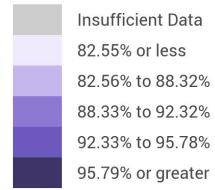
Cable TV, Internet, and DSL Internet service providers like CenturyLink make up the main Internet service systems available in Clermont. Charter Spectrum and CenturyLink are the strongest providers in Clermont as measured by coverage.

Estimated percent of households with a subscription to any type of broadband internet, between 2019-2023.

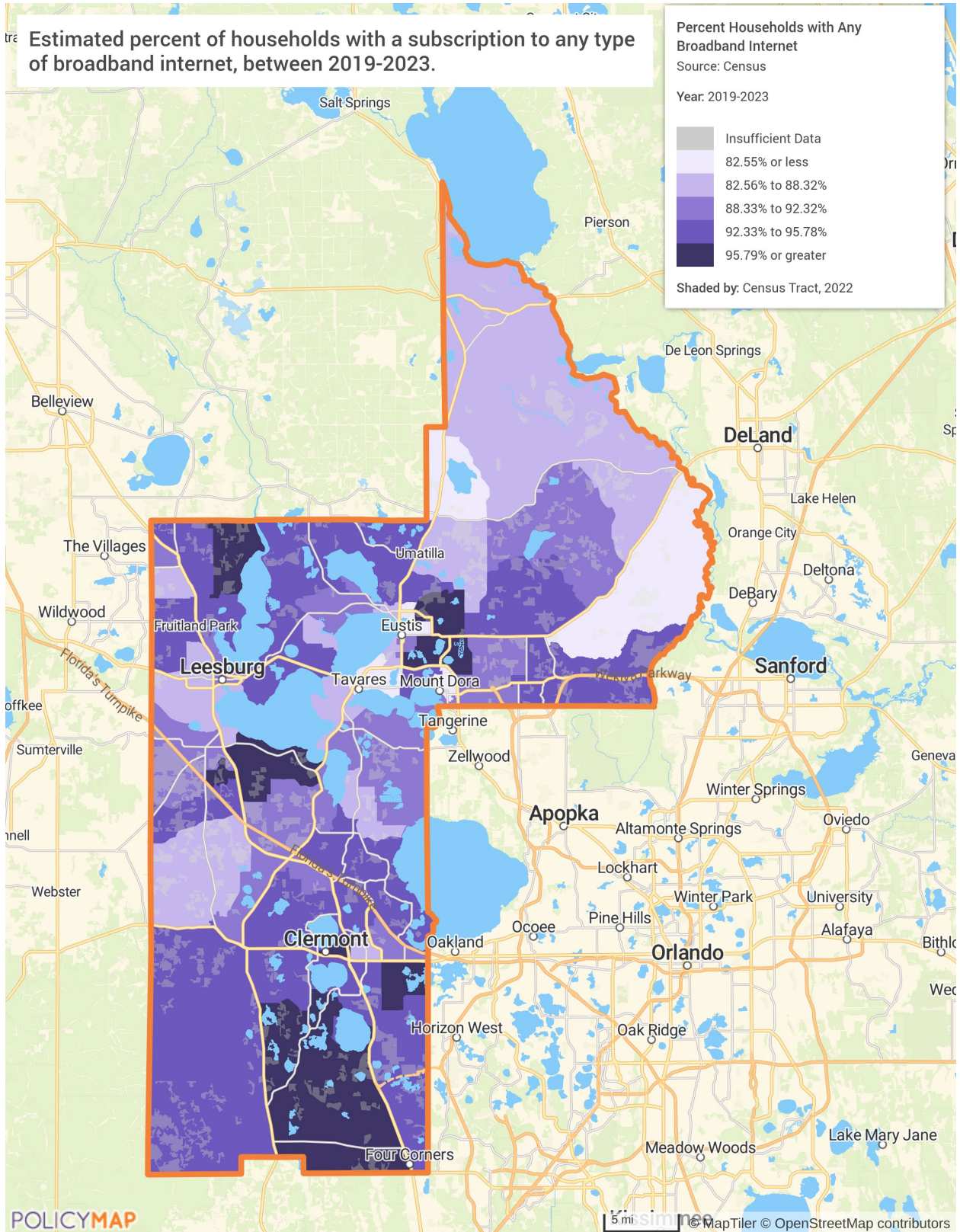
Percent Households with Any Broadband Internet

Source: Census

Year: 2019-2023



Shaded by: Census Tract, 2022

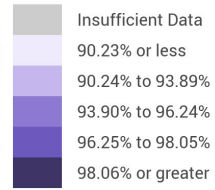


### Estimated percent of households with any type of computer, between 2019-2023.

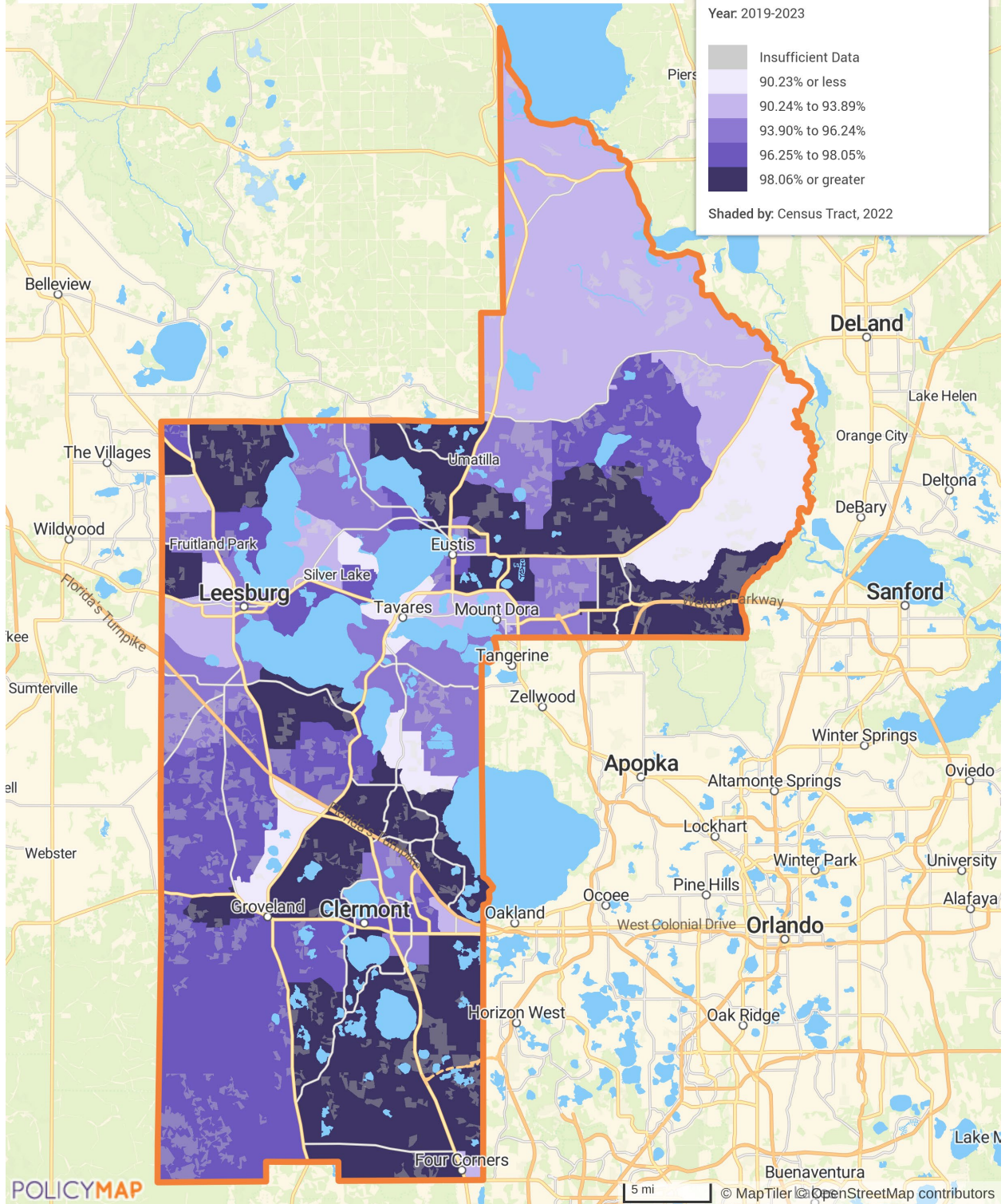
### Percent Households with Any Type of Computer

Source: Census

Year: 2019-2023



Shaded by: Census Tract, 2022



## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

The Fourth National Climate Assessment reports that Florida could face additional natural hazard threats including mosquito-borne diseases, high-intensity hurricanes, heat-related health risks and toxic algae blooms among other risks. While the effects of hurricanes are most acutely felt by those living along the coast, state residents may evacuate to the central part of Florida, including Lake County, which can put additional strain on local resources. Stakeholders suggested that in recent years effects of hurricanes have intensified for Lake County residents. Heat-related threats make outdoor work and activities riskier, putting workers in the agriculture, forestry, and construction sectors at risk.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

The risk to housing occupied by low- and moderate-income households based on the elevated threat risks do not vary significantly than the risks to housing of higher-income households. The risk, however, is to the occupants who are less able to afford, for example, air conditioning or increased utility bills to afford air conditioning to reduce the risk of heat-related health risks. Persons with heart disease, poor blood circulation and obesity, among other chronic conditions, are risk factors for heat-related illnesses. Persons with lower incomes who struggle to afford medical care may have more difficulty managing these diseases and therefore be at an increased risk as temperatures rise due to extreme weather.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The purpose of the Strategic Plan is to guide the use of CDBG funds over the next five years. The plan is guided by three overarching goals that are applied according to the identified needs. The goals are:

- To provide decent housing by preserving the affordable housing stock in both the rental and homeowner markets, increasing the availability of affordable housing by reducing barriers, and increasing the number of accessible units.
- To improve the quality of life and living conditions for low- and moderate-income persons through improvements in public facilities and infrastructure.
- To expand economic opportunities through more jobs paying self-sufficient wages, homeownership opportunities, development activities that promote long-term community viability, and the empowerment of low- and moderate- income persons to achieve self-sufficiency.

Lake County's priority needs were determined based on existing data on the needs of the community, as well as consultation with County staff, stakeholder outreach workshops, public hearings, and citizen surveys

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

### Geographic Area

The County will invest funds throughout the Urban County. There are no additional target areas.

Geographic Area	Type
Urban County	Other

Table 48 - Geographic Priority Areas

### General Allocation Priorities

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

Not all of the housing and community development needs identified in this plan can be addressed over the next five years, due primarily to the limited resources available. Therefore, the County has established priorities to ensure that scarce funds are directed to the most pressing needs. The selection of non-housing community development priorities within income-eligible areas reflects the County's desire to create appreciable and lasting living environment improvements.

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

### Priority Needs

1	<b>Priority Need Name</b>	<b>Increase Supply and Access to and Quality of Affordable Housing</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low  Low  Moderate  Families with Children  Elderly
	<b>Geographic Areas Affected</b>	Urban County
	<b>Associated Goals</b>	Improve and increase supply of affordable housing
	<b>Description</b>	The County may utilize CDBG dollars to increase access to and the number of affordable units and affordable homeownership opportunities in the County. Funding can also provide for making improvements to the quality and safety of units to ensure the health of occupants.
	<b>Basis for Relative Priority</b>	Creating and preserving affordable housing was identified as a need during the stakeholder outreach process and continues to be a priority for the County.
	2	<b>Priority Need Name</b>
<b>Priority Level</b>		High
<b>Population</b>		Non housing community development
<b>Geographic Areas Affected</b>		Urban County
<b>Associated Goals</b>		Improve infrastructure and public facilities

	<p><b>Description</b></p>	<p>Priority projects for infrastructure include the reconstruction or rehabilitation of streets (including installation of bicycle and streetscaping amenities, as recommended) and the installation/reconstruction of sidewalks to be brought into compliance with ADA standards; the reconstruction or installation of playgrounds, recreation centers, or other open spaces; water and sewer improvements and/or storm water management improvements; and broadband improvements to bridge the digital divide.</p> <p>Priority projects for public facilities include design and construction of recreation center facilities, as well as play apparatus, spray parks, and recreation or athletic amenities in parks and playgrounds, including the installation of updated equipment and safety surfaces, where needed, to achieve compliance with current Consumer Product Safety Commission and ADA guidelines. Additional projects that would improve access to broadband service and close the digital divide are a priority.</p>
	<p><b>Basis for Relative Priority</b></p>	<p>Public infrastructure and facilities in various income-eligible areas of the County are inadequate for current demands. Public facilities and infrastructure were cited by the community during the outreach process.</p>
<p><b>3</b></p>	<p><b>Priority Need Name</b></p>	<p><b>Provide Public Services</b></p>
	<p><b>Priority Level</b></p>	<p>High</p>

<b>Population</b>	<p>Extremely Low</p> <p>Low</p> <p>Moderate</p> <p>Large Families</p> <p>Families with Children</p> <p>Elderly</p> <p>Rural</p> <p>Chronic Homelessness</p> <p>Individuals</p> <p>Mentally ill</p> <p>Chronic Substance Abuse</p> <p>veterans</p> <p>Elderly</p> <p>Frail Elderly</p> <p>Persons with Mental Disabilities</p> <p>Persons with Physical Disabilities</p> <p>Persons with Developmental Disabilities</p> <p>Persons with Alcohol or Other Addictions</p> <p>Persons with HIV/AIDS and their Families</p> <p>Victims of Domestic Violence</p> <p>Non-housing Community Development</p>
<b>Geographic Areas Affected</b>	Urban County
<b>Associated Goals</b>	Provide public services including homelessness Support for Fair Housing education and services

	<b>Description</b>	Providing public services is a high priority for the County. Dollars may be used for a wide array of activities that support community development, business development, fair housing, legal services, housing services, healthy housing, neighborhood development, senior services, youth development, parks and recreation, arts and culture, public safety, community health, health services, financial empowerment, family self-sufficiency, education, childcare, transportation, food access, homeless prevention, housing and services for persons experiencing homelessness, or other community supportive services.
	<b>Basis for Relative Priority</b>	Public services were identified as a need during the stakeholder outreach process and are a priority for the County to address community needs and improve overall quality of life. Additionally, stakeholders have indicated a significant increase in the need for housing and services, particularly homelessness prevention activities, as a result of Covid-19.
<b>4</b>	<b>Priority Need Name</b>	<b>Provide Homeless Housing and Services</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low  Low Families with Children  Chronic Homelessness  Individuals  Mentally Ill  Chronic Substance Abuse  Veterans  Persons with HIV/AIDS  Victims of Domestic Violence  Unaccompanied Youth
	<b>Geographic Areas Affected</b>	County-wide
	<b>Associated Goals</b>	Provide Homeless Housing and Services
	<b>Description</b>	Lake County ESG funds will address a number of homeless issues, including street outreach, shelter operations, homeless prevention, rapid rehousing, HMIS, and administration.

	<b>Basis for Relative Priority</b>	Addressing the needs of homeless persons in Lake County continues to be a high priority
5	<b>Priority Need Name</b>	<b>Planning and Administration</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Other
	<b>Geographic Areas Affected</b>	Urban County
	<b>Associated Goals</b>	Planning and Administration
	<b>Description</b>	Provide planning and administration
	<b>Basis for Relative Priority</b>	Effective administration of federal dollars helps to ensure the greatest possible impact

Table 49 – Priority Needs Summary

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

### Influence of Market Conditions

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	The types of renter households most in need of rental assistance are extremely low-income renters (0%-30% MFI). The waiting list of qualified applicants for Housing Choice vouchers through the Lake County Housing Agency attests to the ongoing need for existing subsidy programs and expanding them whenever possible.
TBRA for Non-Homeless Special Needs	There is an inadequate supply of rental housing affordable and suitable to special-needs populations, particularly the elderly, persons with disabilities and/or substance abuse issues and persons with HIV/AIDS. Generally, special needs households are more likely to have very-low incomes and experience associated housing problems, and the cost of appropriate housing and supportive services can be prohibitive.
New Unit Production	The prevalence of cost-burdened and severe cost-burdened households in the city, combined with falling incomes in recent years (inflation-adjusted), makes a strong case for the need to create additional units of affordable housing, especially in configurations that meet the needs identified in this plan.
Rehabilitation	Protection of the housing stock through rehabilitation helps to preserve the housing stock. There is a need for housing rehabilitation among the older units in the County which are approaching the 50-60-year mark, which could indicate a need for substantial rehabilitation including new roofs, doors, doors, mechanical systems, and updated plumbing and electrical systems. In addition to the age of housing, the potential for lead-based paint hazards exist in many housing units.
Acquisition, including preservation	Extending the affordability restrictions on developments for which they already exist is among the most effective means of preserving the existing inventory of affordable housing. The County will continue to monitor upcoming expiring contracts to identify opportunities for this type of investment and strategies for preservation.

**Table 50 – Influence of Market Conditions**

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

### **Introduction**

The following table indicates the expected resources to be available for the FY2025-2029 program years for CDBG. The annual allocation for FY2025 is known; the expected amount available for the remainder of the Consolidated Plan was determined by assuming that the annual allocations would remain constant. Actual allocations may vary from year to year based on the federal budget and changes in demographics.

## Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal-public	Acquisition Admin and Planning Demolition Economic Development Housing Public Facilities & Improvements Public Services	\$1,848,798			\$1,848,798	\$7,395,192	The expected amount available for the remained of the Consolidated Plan is four times the FY2025 annual allocation.
HOME	Federal-public	Acquisition Homebuyer assistance Homeowner rehab Rental new construction Rental rehabilitation New construction for ownership	\$697,813.13			\$697,813.13	\$2,791,252.52	The expected amount available for the remained of the Consolidated Plan is four times the FY2025 annual allocation.

ESG	Federal-public	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	\$167,034			\$167,034	\$668,136	The expected amount available for the remained of the Consolidated Plan is four times the FY2025 annual allocation.
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Table 51 - Anticipated Resources

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

The County does not require all sub-recipients to provide matching funds. However, sub-recipients typically have additional funding sources and fund-raising activities that allows their agencies and organizations to effectively leverage federal funds awarded. In addition to CDBG, HOME, and ESG funds, the County also has SHIP funds from the state of Florida which can be used in the development of affordable housing.

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

Lake County, as a recipient of State Housing Initiative Partnership (SHIP) funds, is required to maintain a list of publicly owned land suitable for development of affordable housing and updates this list by resolution at least once every three years. The most recent list of public owned land was approved by resolution in August, 2022, and did not identify any parcels determined to be appropriate for affordable housing.

Subsequently identified land suitable for affordable housing will be made available by donations to affordable housing partners, including Habitat for Humanity of Lake-Sumpter, Inc., Homes in Partnership, Inc., and Christian Worship Center of Central Florida.

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

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Lake County Housing Services Division	Government	Affordable Housing Homelessness Non-Homeless Special Needs Planning	Urban County

Table 52 - Institutional Delivery Structure

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

The institutional delivery in the County is extensive and encompasses a myriad of organizations dedicated to providing services to households and persons in need. The organizations include non-profits, government agencies, non-profit developers, public health institutions and faith-based organizations.

The greatest gap in meeting the County’s housing and community development needs is the reduced capacity of many agencies, given funding limitations in recent years, to carry out their work to the extent that is needed. Additionally, stakeholders have reported that the complexity of cases has increased over the past 5-10 years and that additional resources are needed to stabilize individuals and households that are touching multiple systems (i.e., justice system, homeless system, mental health, and substance abuse, etc.). Reductions in workforce and the scope of projects and programs resulting from the dwindling of resources pose a serious challenge to meeting escalating demand for affordable housing and related services.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X		
Legal Assistance	X		x
Mortgage Assistance			
Rental Assistance	X	x	X
Utilities Assistance	x	X	x
<b>Street Outreach Services</b>			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services	x	X	

Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	
Life Skills	X	X	
Mental Health Counseling	X	x	
Transportation	x		
Other			
Other			

**Table 53 - Homeless Prevention Services Summary**

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

The service delivery system is comprehensive and provide a wide array of services to persons who are experiencing homelessness or who are at risk of becoming homeless. Once a person contacts 2-1-1 or otherwise makes contact with the homeless services system, there are additional supports available and case managers can assist individuals and households with connecting to other services that are available. Because there is not enough funding to meet the needs of the community, the service providers are communicating with each other on a regular basis to determine how to best serve the most vulnerable in the County.

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

A gap in the service delivery system is that additional Permanent Supportive Housing beds are needed as are housing choice vouchers and/or additional funding to allow those who are in permanent supportive housing but who no longer need supportive services and now only face an economic barrier. Having additional funding and/or vouchers available for these households would better allow the permanent supportive housing units to better serve those most in need.

Stakeholders expressed an interest in applying for an HMIS expansion grant to increase capacity of the HMIS system to better track persons who are experiencing homelessness or who are at risk of becoming homeless.

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

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

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

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

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

**SP-45 Goals Summary – 91.215(a)(4)**

## Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve and increase supply of affordable housing	2025	2029	Affordable Housing	Urban County LMI Areas	Increase Supply and Access to and Quality of Affordable Housing	HOME: \$3,140,160.65	Rental Housing: 10 rental housing units Tenant Based Rental Assistance/Rapid Rehousing: 10 households Assisted
2	Improve public infrastructure and facilities	2025	2029	Non-Housing Community Development	LMI Areas	Improve Public Infrastructure and Facilities	CDBG: \$6,008,600	Public Facility or Infrastructure Activities Other than Low Mod Housing: 45,000 Persons Assisted
3	Provide public services	2025	2029	Homeless Non-Homeless Special Needs	Urban County LMI Areas	Provide Public Services	CDBG: \$1,386,595	Public Service Activity Other than Low Mod Housing: 2500 Persons Assisted
4	Provide Homeless Housing and Services	2025	2029	Homeless	Urban County	Provide homeless housing and services	ESG: \$835,170	Public Service Activity for Low Mod Housing: 200 Persons Assisted Tenant Based Rental Assistance/Rapid Rehousing: 50 households Assisted
5	Provide planning and administration	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Urban County	Planning and Administration	CDBG: \$1,848,795 HOME: \$348,905	Other: 10 Other

Table 54 – Goals Summary

## Goal Descriptions

Goal Name	Goal Description
<b>Improve and Increase Supply of Affordable Housing</b>	Creation/preservation of affordable housing through rehabilitation, new construction, and homeownership opportunities
<b>Improve infrastructure and Public Facilities</b>	Improvements to infrastructure and public facilities that serve low- and moderate- income clientele and/or are located in low- and moderate-income areas
<b>Provide public services including homelessness</b>	Provision of public services to low- and moderate-income clientele including persons experiencing homelessness by providing services and facilities to address these needs
<b>Support for Fair Housing education and services</b>	Provision of fair housing training and counseling to meet HUD goals as outlined in the Analysis of Impediments
<b>Planning and Administration</b>	Administration and planning conducted to operate the CDBG, HOME, and ESG programs successfully

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

The County anticipates providing assistance to create new housing opportunities through construction of new rental and homeownership units. A total of 20 rental and 10 homeownership units are anticipated through the use of CDBG Funds. In addition, the county uses state funds to provide rental assistance and home ownership assistance as well as construction subsidy for new housing opportunities.

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

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

There is no public housing in the Urban County.

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

While there is no public housing in the Urban County, the Lake County Housing Agency, which administers housing choice vouchers as described in the Needs Assessment and Market Analysis sections, is part of the County's Housing and Community Development Department. In addition to administering housing choice vouchers, the Housing Agency provides informational packets to both landlords and tenants and educational materials related to lead-based paint. Sometimes households receiving a voucher will also receive utility assistance. Because the waiting list for a voucher is years long, the Housing Agency also provides a list of other housing subsidy programs that may be available throughout the County.

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

Not applicable as there is no public housing agency that is part of the Urban County.

### **Plan to remove the 'troubled' designation**

Not applicable.

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

### **Barriers to Affordable Housing**

There are several factors that pose a barrier to affordable housing:

Market barrier - Land in the County has become increasingly expensive during the last five to 10 years. At the same time, the public resources available to assist the financing of affordable housing development have continually waned. Finally, developers can often realize a higher profit margin by building expensive homes rather than affordable homes.

Regulatory - While the rehab of owner-occupied homes continues to be a strong need in some areas of the County, the cost of complying with the regulations required to invest federal funds for this purpose has become prohibitive. There is a shortage of land in some communities zoned for townhouses, duplexes, mobile homes, apartments and small-lot singles or mixed housing types. Stakeholders also pointed to zoning restrictions (minimum lot sizes, building height restrictions, etc.) that pose barriers to developing affordable housing.

Financial barriers - Among households, the common problems in failing to locate affordable housing include a lack of savings for down payment/closing costs/security deposit and high household debt. Additional Dodd-Frank provisions that took effect in 2014 define a “qualified mortgage” (QM) as one that meets very specific standards (such as 43% debt/income ratio). A QM falls into safe harbor, which provides some protection to the bank in the event of foreclosure. Banks will now determine whether to offer predominantly or only QMs, as the FHA will do, or whether to also offer potentially more risky non-qualified mortgages to meet community needs. This situation will disproportionately impact lower-income borrowers. Stakeholders also indicated that impact fees can be high and stall the construction of affordable housing.

Social barriers - Pressure to concentrate affordable housing in certain areas of the County stems from the perception that affordable housing is not necessary or desirable in some communities. NIMBYism has occasionally been an impediment to the production of affordable housing, particularly rental units for lower-income families. The ability of the County to address these barriers is limited, as local governments ultimately have the authority to develop and enforce their own land use and housing development regulations.

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

To assist in reducing barriers to affordable housing, the County have implemented various programs targeted towards low/and moderate-income households. For example, the County funds and promotes homeownership opportunities, housing rehabilitation to bring units up to code, and reduced lead-paint hazards. These programs also assisted in eliminating barriers to affordable housing by providing economic opportunities and minimizing overall household expenses.

Additionally, the County has been providing technical assistance to several local non-profit developers to become certified as a Community Based Development Organization (CBDO) such that CDBG funds could be used in new affordable housing construction projects.

Lastly, the County will be working toward implementation of the action items described in the most recently completed Analysis of Impediments to Fair Housing (AI). The AI identified a lack of affordable rental units and proposed the creation of a Community Land Trust, to develop an action plan for affordable housing in Opportunity Zones and eliminate the collection of impact fees for Accessory Dwelling Units.

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

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

The CoC continues to recruit nonprofit and faith based organizations, health care agencies and appropriate government agencies into the CoC network of service providers. The CoC utilized a Coordinated Entry process to access the needs of persons who are experiencing homelessness or who are at risk of homelessness. The United Way of Lake County operates 2-1-1, which is a free hotline that operate 24/7/365 and provides confidential support for persons to find the health and human service program that are needed. For example, callers can learn about:

- Basic human needs services: food banks, shelters, clothing, financial aid, and utility assistance
- Physical and mental health services: healthcare, Medicaid, Medicare, prenatal care, children's health insurance, crisis intervention, support groups, counseling, drug and alcohol treatment, intervention/rehabilitation
- Older Adult Services: adult day care, Meals on Wheels, respite care, home health care, transportation, nutrition, senior centers
- Employment and Income Services: support, job training, job search, education, public assistance
- Children, Youth and Family Childcare Services: after-school programs, family resource centers, camps/recreation programs, mentoring, tutoring, protective services
- Volunteering: opportunities to volunteer and to donate
- Community/Government: times, locations of city council meetings; information about community events; how to contact government offices and official
- Events/Occurrences: updates about emergency situations (ex. power outages and community-wide issues)

The CoC and various service agencies also participate in the annual Point in Time Count and will assess the needs of sheltered and unsheltered persons during that time.

Additionally, agencies such as the Mid-Florida Homeless Coalition, which covers four counties including Lake, keeps an updated by-name list to maintain contact with and reach out to persons in need.

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

While there are several agencies that strive to meet the needs of persons experiencing homelessness, there is a lack of funding and resources to fully meet the needs of the community. Several stakeholder organizations reported on plans that in in development phases to better meet the needs of persons who

are unstably housed including the development of a one-stop-shop center and in piloting a Rapid Rehousing style-program with a dedicated local funding stream that would place persons directly into permanent housing. While these are plans that are under development and have not yet been implemented, it underscores the commitment of area service providers in addressing and meeting the needs of persons and households experiencing homelessness.

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

The CoC models their strategy after Home Together, the federal strategic plan to prevent and end homelessness. The Mid Florida Homeless Coalition homeless service system effectively provides services, support, and housing to all sub-populations within Citrus, Hernando, Lake, and Sumter's homeless community. The primary focus is on moving individuals and families out of homelessness. The ultimate goal of the CoC is to create a homeless service system that achieves reduction in new instances of, length of, and returns to homelessness and meets the varying needs of homeless sub-populations such as unaccompanied youth, veterans, and families with children.

The CoC implements best practices outlined in the Federal Strategic Plan to Prevent and End Homelessness, such as Rapid Rehousing. The RRH program is an effective tool which allows the CoC to help persons experiencing homelessness make the transition to permanent housing. The CoC is actively working on improving the RRH program by utilizing data and determining strategies to better rehouse families with children within 30 days. The CoC also has a goal to reduce the time persons remain homeless. This will allow the CoC to ensure homelessness is rare, brief, and non-recurring for all populations.

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

The CoC outlines in their 2019 Strategic Plan how they will begin to address first time homelessness in the community. Utilizing data, the CoC will track risk factors, such as legal matters, special housing needs, risky behaviors, substance abuse, mental health, criminal activity; language barriers; landlord tenant issues, credit history & budgeting via SPDAT & HMIS. This information will be used to create strategies and trainings to reduce first time homelessness.

The community also works with several faith-based organizations and churches provide emergency food and financial assistance while Community Legal Services provides representation in eviction,

foreclosures, and public housing proceedings. Lake County Housing Agency provides rental and utility deposit assistance, including relocation and motel/hotel placement. As described in other sections of the Consolidated Plan, there are several workforce training programs and centers located in the County including Lake Tech.

The Lake County Office of Housing and Human Services is available to assist residents in need by directing residents to services such as TANF, SNAP, Medicaid and referrals to agencies providing rental/utility assistance.

The Lake County School Board connects families with community services to prevent homelessness, provides breakfast and weekend backpack meals for homeless students identified at the beginning of the school year and the United Way of Lake County provides unity between local resources and Lake residents

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

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

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

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

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

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

Policies and Procedures read as follows:

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

that they have reviewed and understand the lead paint information.

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

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

The County recognizes the interrelationship between housing and economic opportunities and the need to pursue both to assist households attain self-sufficiency. These strategies are inter-related and impact, reinforce and contribute to each other to achieve the common goal of a viable, vibrant community. The County and City believe the implementation of the housing and neighborhood revitalization activities outlined in the Consolidated Plan will help reduce the number of households in poverty. All of the programs outlined in the Consolidated Plan are intended to provide benefits to Lake County residents that are considered low income and/or fall below the federal poverty line.

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

Poverty is a function of income, which is related to education, job training and employment. The County has developed several approaches to addressing poverty issues, focusing on employment opportunities and job training, as well as youth development. CDBG funds have been allocated to programs and facilities that support job training and pro-active youth development.

The County continues to support homelessness prevention activities, to preserve and improve affordable housing options, and to support job training and youth and adult employment. Additionally, there are many organizations and agencies that are part of the institutional delivery system that provide emergency food assistance, emergency financial assistance, legal assistance for evictions and foreclosures, rental and utility deposit assistance, workforce development activities including building hard and soft skills, retraining programs for persons with disabilities, utility assistance, homelessness prevention services, healthcare and outreach services for veterans and case management, emergency sheltering and substance abuse treatment programs.

## **SP-80 Monitoring – 91.230**

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

Lake County monitors for federal, state and contract compliance of each of its CDBG and SHIP activities on an on-going basis. Technical assistance is provided as needed.

Sub-recipient monitoring includes:

- Technical assistance/risk assessment review at the start of the activity
- In-house review of every payment request
- Annual on-site monitoring
- A desk review, prior to the end of the fiscal year, to evaluate compliance, progress, technical assistance needs and future fundability.

1. Self-monitoring of files, expenditures and program compliance requirements are performed on a regular basis. An annual outside audit is performed by the Clerk's Office in accordance with generally accepted accounting standards and single audit requirements. The Florida Housing Finance Corporation monitors SHIP compliance annually.

2. Ongoing internal auditing of procedures and documents, and problems with projects identify weak areas that need to be addressed. We continually work to improve our program. Many times, issues are identified as a direct result of attending HUD trainings.

## **Expected Resources**

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

#### **Introduction**

This section provides an overview of the funding expected in the 2025 program year.

#### **Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal-public	Acquisition Admin and Planning Economic Development Housing Public Facilities & Improvements Public Services	\$1,848,798			\$1,848,798	\$7,395,192	The expected amount available for Remainder of the ConPlan is four times the FY2025 annual allocation.
HOME	Federal-public	Admin and Planning Acquisition Homebuyer assistance Homeowner rehab Rental new construction Rental rehabilitation New construction for Ownership TBRA	\$697,813.13			\$697,813.13	\$2,791,252.52	
ESG	Federal-public	Street Outreach Shelter Homelessness Prevention Rapid re-housing HMIS Administration	\$167,034			\$167,034	\$668,136	

Table 55 - Expected Resources – Priority Table

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

The County does not require all sub-recipients to provide matching funds. However, sub-recipients typically have additional funding sources and

fund-raising activities that allows their agencies and organizations to effectively leverage federal funds awarded. In addition to CDBG funds, the County also has SHIP funds from the state of Florida that will be used in the development and rehabilitation of affordable housing. HOME subrecipients and developers will be required to contribute 25% in non-federal funds to meet the match requirement. SHIP funds may be used to meet the HOME matching requirement where funds are used for HOME-eligible affordable housing.

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

Lake County, as a recipient of State Housing Initiative Partnership (SHIP) funds, is required to maintain a list of publicly owned land suitable for development of affordable housing and updates this list by resolution at least once every three years. The most recent list of public owned land was approved by resolution in August, 2022, and did not identify any parcels determined to be appropriate for affordable housing.

Subsequently identified land suitable for affordable housing will be made available by donations to affordable housing partners, including Habitat for Humanity of Lake-Sumpter, Inc., Homes in Partnership, Inc., and Christian Worship Center of Central Florida.

## **Annual Goals and Objectives**

### **AP-20 Annual Goals and Objectives**

## Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve and increase supply of affordable housing	2025	2029	Affordable Housing	Urban County LMI Areas	Increase Supply and Access to and Quality of Affordable Housing	HOME: \$627,941.13	Rental Housing: 7 rental housing units
2	Improve public infrastructure and facilities	2025	2029	Non-Housing Community Development	LMI Areas	Improve Public Infrastructure and Facilities	CDBG: \$1,201,720	Public Facility or Infrastructure Activities Other than Low Mod Housing: 8330 Persons Assisted
3	Provide public services	2025	2029	Homeless Non-Homeless Special Needs	Urban County LMI Areas	Provide Public Services	CDBG: \$277,319	Public Service Activity Other than Low Mod Housing: 514 Persons Assisted
4	Provide Homeless Housing and Services	2025	2029	Homeless	Urban County	Provide homeless housing and services	ESG: \$167,034	Public Service Activity for Low Mod Housing: 50 Persons Assisted Tenant Based Rental Assistance/Rapid Rehousing: 10 households Assisted
5	Provide planning and administration	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Urban County	Planning and Administration	CDBG: 369,759 HOME: \$69,789	Other: 2 Other

Table 56 – Goals Summary

## Goal Descriptions

Goal Name	Goal Description
<b>Improve and Increase Supply of Affordable Housing</b>	<b>Creation/preservation of affordable housing through rehabilitation, new construction, and homeownership opportunities</b>
<b>Improve infrastructure and Public Facilities</b>	<b>Improvements to infrastructure and public facilities that serve low- and moderate- income clientele and/or are located in low- and moderate- income areas</b>
<b>Provide public services including homelessness</b>	<b>Provision of public services to low- and moderate-income clientele including persons experiencing homelessness by providing services and facilities to address these needs</b>
<b>Support for Fair Housing education and services</b>	<b>Provision of fair housing training and counseling to meet HUD goals as outlined in the Analysis of Impediments</b>
<b>Planning and Administration</b>	<b>Administration and planning conducted to operate the CDBG, HOME, and ESG programs successfully</b>

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

The following projects are planned to be funded with CDBG and HOME funds in FY 2025

### Projects

#	Project Name
1	2025 Episcopal Services
2	2025 Lifestream
3	2025 SALT Outreach
4	2025 Leesburg Beecher St
5	2025 Leesburg Baker St
6	2025 Road Reconstruction Royal Trails
7	2025 Road Reconstruction Mount Dora
8	2025 CDBG Admin
9	2025 HOME Admin
10	2025 Affordable Rental Housing
11	2025 CHDO Set Aside
12	2025 ESG

Table 57 – Project Information

### Describe the reasons for allocation priorities and any obstacles to addressing underserved need

Limitations on resources requires that projects be prioritized, and not all goals addressed in the strategic plan will be addressed during FY 2025. The County has included projects based upon these priorities to ensure that scarce funds are directed to the most pressing needs. Review of each project application for funding includes a review of a project’s eligibility under 24 CFR 570.201 and its ability to meet a National Objective as defined at 24 CFR 570.208. If a project meets these threshold criteria, further evaluation of the project’s readiness to proceed, availability of other funding, timeline for completion and how well the project meets the County’s needs and goals identified in the Consolidated Plan. While every effort is made to award funds to all interested partner agencies, HUD timeliness standards encourage awarding funds to projects that are ready to proceed and can be completed in a timely manner. The selection of non-housing community development priorities within income-eligible areas reflects the County’s desire to create appreciable and lasting living environment improvements. To overcome obstacles in addressing underserved needs, the County will continue to support and partner with local service providers to meet the needs of the community given the limited resources.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	2025 Episcopal Services
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide Public Services
	<b>Needs Addressed</b>	Provide Public Services
	<b>Funding</b>	CDBG: \$100,000
	<b>Description</b>	Provision of funds to support childcare services
	<b>Target Date</b>	9/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 266 low- and moderate-income persons will benefit.
	<b>Location Description</b>	County-wide
	<b>Planned Activities</b>	Child Care Services Matrix Code 05L
2	<b>Project Name</b>	2025 HOPE House Shelter
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide public services
	<b>Needs Addressed</b>	Provide Public Services
	<b>Funding</b>	CDBG: \$126,450
	<b>Description</b>	Provision of funds to support homeless shelter operating costs, including case management, counseling, and outreach.
	<b>Target Date</b>	9/30/2026

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 48 low- and moderate-income persons will benefit.
	<b>Location Description</b>	Leesburg
	<b>Planned Activities</b>	Homeless Programs Matrix Code 03T
<b>3</b>	<b>Project Name</b>	2025 SALT Outreach
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide public services
	<b>Needs Addressed</b>	Provide Public Services
	<b>Funding</b>	CDBG: \$50,869
	<b>Description</b>	Mobile homeless services including street outreach, case management, and essential services.
	<b>Target Date</b>	9/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	200 low- and moderate-income persons will benefit
	<b>Location Description</b>	Services at 2 locations in Lake County including Fruitland Park and Leesburg.
	<b>Planned Activities</b>	Homeless Programs Matrix Code 03T
<b>4</b>	<b>Project Name</b>	2025 Leesburg Beecher St Sidewalk
	<b>Target Area</b>	
	<b>Goals Supported</b>	Improve Infrastructure and Public Facilities
	<b>Needs Addressed</b>	Improve Public Infrastructure and Facilities
	<b>Funding</b>	CDBG: \$96,514.71
	<b>Description</b>	Construction of a sidewalk on Beecher Street from Johns Ave to Berry Park entrance and on Tuskegee Street from Simmons to Harlem.
	<b>Target Date</b>	9/30/2026

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	A total of 580 low- and moderate-income persons will benefit.
	<b>Location Description</b>	Beecher St from Johns to Berry Park
	<b>Planned Activities</b>	Sidewalk Improvements Matrix Code 03L
5	<b>Project Name</b>	2025 Leesburg Baker Street Sidewalk Improvements
	<b>Target Area</b>	
	<b>Goals Supported</b>	Improve Infrastructure and Public Facilities
	<b>Needs Addressed</b>	Improve Public Infrastructure and Facilities
	<b>Funding</b>	CDBG: \$45,640.42
	<b>Description</b>	Construction of a sidewalk on Baker Street from Church to Dixie, including 680 linear feet of 4-inch sidewalk on north right of way.
	<b>Target Date</b>	9/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1665 low- or moderate income persons will benefit
	<b>Location Description</b>	Baker Stret from Church to Dixie
	<b>Planned Activities</b>	Sidewalk Improvements Matrix Code 03L
6	<b>Project Name</b>	2025 Road Improvement-Royal Trails
	<b>Target Area</b>	
	<b>Goals Supported</b>	Improve Infrastructure and Public Facilities
	<b>Needs Addressed</b>	Improve Public Infrastructure and Facilities
	<b>Funding</b>	CDBG: \$725,000.33
	<b>Description</b>	Road resurfacing of streets to include Poinciana St, Helena Rund Drive, and Hubbard St.
	<b>Target Date</b>	9/30/2026

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	4,245 low- and moderate-income persons will benefit.
	<b>Location Description</b>	Poinciana St, Helena Rund Drive, and Hubbard St.
	<b>Planned Activities</b>	Street Reconstruction Matrix Code 03K
7	<b>Project Name</b>	2025 Road Improvement-Mt. Dora
	<b>Target Area</b>	
	<b>Goals Supported</b>	Improve Infrastructure and Public Facilities
	<b>Needs Addressed</b>	Improve Public Infrastructure and Facilities
	<b>Funding</b>	CDBG: \$334,564.54
	<b>Description</b>	Road reconstruction of Triangle Acres Community in Mount Dora
	<b>Target Date</b>	9/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 1840 low- or moderate-income persons will benefit.
	<b>Location Description</b>	Triangle Acres, Mt Dora
	<b>Planned Activities</b>	Street Reconstruction Matrix Code 03K
8	<b>Project Name</b>	2025 CDBG Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	Planning and Administration
	<b>Needs Addressed</b>	Planning and Administration
	<b>Funding</b>	CDBG: \$369,759
	<b>Description</b>	Planning and administration activities for the implementation of the CDBG program.

	<b>Target Date</b>	9/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	General Program Admin Matrix Code 21A
<b>9</b>	<b>Project Name</b>	2025 HOME Program Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	Planning and Administration
	<b>Needs Addressed</b>	Planning and Administration
	<b>Funding</b>	HOME: \$69,781
	<b>Description</b>	Administration of the HOME program.
	<b>Target Date</b>	9/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	HOME program administration.
<b>10</b>	<b>Project Name</b>	2025 Affordable Rental Housing
	<b>Target Area</b>	
	<b>Goals Supported</b>	Improve and Increase supply of affordable housing
	<b>Needs Addressed</b>	Increase Supply and Access To and Quality of Affordable Housing
	<b>Funding</b>	HOME: \$523,360.13
	<b>Description</b>	Provision of funds for the acquisition and/or rehabilitation of affordable rental units

	<b>Target Date</b>	9/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that a total of 6 affordable units will be acquired/and or created.
	<b>Location Description</b>	Various locations Countywide.
	<b>Planned Activities</b>	Acquisition and/or rehabilitation or construction of affordable rental housing.
11	<b>Project Name</b>	2025 HOMECHDO
	<b>Target Area</b>	
	<b>Goals Supported</b>	Improve and Increase supply of affordable housing
	<b>Needs Addressed</b>	Increase Supply and Access To and Quality of Affordable Housing
	<b>Funding</b>	HOME: \$104,972
	<b>Description</b>	A minimum of 15% of the County's annual allocation is reserved for a CHDO eligible project yet to be identified.
	<b>Target Date</b>	9/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 1 low- or moderate-income family will be assisted through the CHDO housing development activity.
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	The CHDO set-aside activity is expected to be utilized for the creation of affordable rental units, but a project has not been identified.
12	<b>Project Name</b>	2025 ESG
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide Homeless Housing and Services
	<b>Needs Addressed</b>	Provide Homeless Housing and Services
	<b>Funding</b>	ESG: 167,034

<b>Description</b>	Funds will be used for Street Outreach (\$100,220); Rapid Rehousing (\$54,287) and Admin (\$12,527)
<b>Target Date</b>	9/30/2027
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 50 eligible households will be assisted through the street outreach program. 10 households will receive RRH assistance.
<b>Location Description</b>	Countywide
<b>Planned Activities</b>	Funds will be used for Street Outreach (\$100,220); Rapid Rehousing (\$54,287) and Admin (\$12,527)

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

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

There are no geographic target areas identified in the Consolidated Plan; funds will be invested throughout the Urban County.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Urban County	100%

**Table 58 - Geographic Distribution**

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

Not all of the housing and community development needs identified in this plan can be addressed over the next year, due primarily to the limited resources available. Therefore, the County has established priorities to ensure that scarce funds are directed to the most pressing needs. The selection of non-housing community development priorities within income-eligible areas reflects the County’s desire to create appreciable and lasting living environment improvements. The county has not targeted geographic areas; therefore, the table above is blank.

### **Discussion**

## Affordable Housing

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

#### Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	
Non-Homeless	1
Special-Needs	6
Total	7

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	
The Production of New Units	1
Rehab of Existing Units	
Acquisition of Existing Units	6
Total	7

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

#### Discussion

The County anticipates serving seven low-income households with its HOME allocation in 2025.

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

### **Introduction**

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

Eustis Public Housing Authority operates 53 public housing units in Lake County. There are no plans to use CDBG or HOME funds for public housing improvements during FY 2025.

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

Eustis Housing Authority has an active resident council that reviews agency plans and provides input on any planned capital improvements and services.

EHA does not have Housing Choice Vouchers for use in a homeownership program.

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

The Eustis PHA and Lake County Housing Choice Voucher programs are not designated as troubled.

### **Discussion**

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

### **Introduction**

This section addresses homelessness and other special needs activities.

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

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

The CoC continues to recruit nonprofit, and faith-based organizations, healthcare agencies and appropriate government agencies into the CoC network of service providers. The CoC utilized a Coordinated Entry process to access the needs of persons who are experiencing homelessness or who are at risk of homelessness. The United Way of Lake County operates 2-1-1, which is a free hotline that operates 24/7/365 and provides confidential support for persons to find the health and human service program that are needed. For example, callers can learn about:

- Basic human needs services: food banks, shelters, clothing, financial aid, and utility assistance
- Physical and mental health services: healthcare, Medicaid, Medicare, prenatal care, children's health insurance, crisis intervention, support groups, counseling, drug and alcohol treatment, intervention/rehabilitation
- Older Adult Services: adult day care, Meals on Wheels, respite care, home health care, transportation, nutrition, senior centers
- Employment and Income Services: support, job training, job search, education, public assistance
- Children, Youth and Family Childcare Services: after-school programs, family resource centers, camps/recreation programs, mentoring, tutoring, protective services
- Volunteering: opportunities to volunteer and to donate
- Community/Government: times, locations of county commission meetings; information about community events; how to contact government offices and officials.
- Events/Occurrences: updates about emergency situations (ex. power outages and community-wide issues)

The CoC and various service agencies also participate in the annual Point in Time Count and will assess the needs of sheltered and unsheltered persons during that time. Additionally, agencies such as the Mid-Florida Homeless Coalition, which covers four counties including Lake, keeps an updated by-name list to maintain contact with and reach out to persons in need.

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

While there are several agencies that strive to meet the needs of persons experiencing homelessness, there is a lack of funding and resources to fully meet the needs of the community. Several stakeholder

organizations reported on plans that in in development phases to better meet the needs of persons who are unstably housed including the development of a one-stop-shop center and in piloting a Rapid Rehousing style-program with a dedicated local funding stream that would place persons directly into permanent housing. While these are plans that are under development and have not yet been implemented, it underscores the commitment of area service providers in addressing and meeting the needs of persons and households experiencing homelessness.

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

The CoC models their strategy after Home Together, the federal strategic plan to prevent and end homelessness. The Mid Florida Homeless Coalition homeless service system effectively provides services, support, and housing to all sub-populations within Citrus, Hernando, Lake, and Sumter's homeless community. The primary focus is on moving individuals and families out of homelessness. The ultimate goal of the CoC is to create a homeless service system that achieves reduction in new instances of, length of, and returns to homelessness and meets the varying needs of homeless sub-populations such as unaccompanied youth, veterans, and families with children.

The CoC implements best practices outlined in the Federal Strategic Plan to Prevent and End Homelessness, such as the Rapid Rehousing Program (RRH). The RRH program is an effective tool which allows the CoC to help persons experiencing homelessness make the transition to permanent housing. The CoC is actively working on improving the RRH program by utilizing data and determining strategies to better rehouse families with children within 30 days. The CoC also has a goal to reduce the time persons remain homeless. This will allow the CoC to ensure homelessness is rare, brief, and nonrecurring for all populations.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

The Lake County Roadmap prepared by the Florida Housing Coalition indicated that homelessness prevention assistance was readily available within the county. The United Way currently administers prevention funding from a variety of sources. Prevention assistance is currently funded in the county through private grants, TANF, ESG, ERA, and SHIP. Though prevention resources are available, the Roadmap indicated that diversion is not currently widely implemented in Lake County, but could be an

effective strategy in Lake County, particularly given the insufficient affordable housing inventory. Providing stabilization services, landlord mediation, and/or financial assistance are needed in order to effectively implement a prevention strategy in the County.

Consultations reported that accessibility to services is a challenge. While many consumers are difficult to engage, location of services and transportation options to get to services make access to the services difficult. Location is everything and coupling together resources/uses in a way that is smart, safe, and conducive to recovery is ideal. Services for households being placed in housing are a need, but they are critical to housing stability and preventing returns to homelessness.

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

### **Introduction:**

The following describes actions planned to remove or ameliorate barriers to affordable housing

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

To assist in reducing barriers to affordable housing, the County has implemented various programs targeted towards low- and moderate-income households. For example, the County funds and promotes homeownership opportunities, housing rehabilitation to bring units up to code, and reduced lead-paint hazards. These programs also assisted in eliminating barriers to affordable housing by providing economic opportunities and minimizing overall household expenses.

Additionally, the County continues to provide technical assistance to several local non-profit developers to become certified as a Community Based Development Organization (CBDO) such that CDBG funds could be used in new affordable housing construction projects. The County, as a new HOME recipient, will also be working with local agencies to achieve the Community Housing Development Organization (CHDO) designation.

Lastly, the County will be working toward implementation of the action items described in the Analysis of Impediments to Fair Housing (AI). The AI identified a lack of affordable rental units and proposed the creation of a Community Land Trust, to develop an action plan for affordable housing in Opportunity Zones and eliminate the collection of impact fees for Accessory Dwelling Units.

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

### **Introduction:**

There are various elements that produce obstacles to meeting needs within the community. Addressing all housing, homeless, and community development needs is an impossible task due to restricted funding. However, the County utilizes all possible resources and continues to seek leveraging sources to meet as many underserved needs as possible. The current housing market and economic environment also serve as barriers to meeting needs. The lack of high wage jobs adds to the number of families and individuals needing access to services, and many times the capacity to fund and implement existing or additional programs is limited. The County and its Urban County Partners will continue to utilize CDBG funds to the fullest extent possible to assist in meeting underserved needs. Leveraging efforts with public and private funding agencies will also be made to supplement federal funds and increase the resources available to address community needs.

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

The major obstacle to meeting underserved needs is inadequate resources. The jurisdiction receives Supportive Housing Program funds, Federal Emergency Management Agency (FEMA) funds and financial resources from the Florida State Department of Children and Families to assist Lake County residents with rent and utility assistance. These funding sources can only address a small portion of the homeless and affordable housing needs in the County.

The Lake County Board of Commissioners has dedicated ARPA resources for the development of affordable housing to address some of these issues.

Lake County works with Lake County Community Action, United Way of Lake & Sumpter Counties, Salvation Army of Lake & Sumpter County and Mid Florida Homeless Coalition through the Continuum of Care (CoC) to understand and provide assistance to the growing homeless population. Extensive HUD programmatic grant requirements do not always coincide with determined local needs and or agency capacity to implement. The continued effects of the pandemic further exacerbate the issues as the demand for housing assistance significantly exceeds the supply.

However, Lake County continues to work with agencies to build support and advocacy for needy populations and areas that are underserved. The County will continue to focus the funding efforts on populations and areas of high need.

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

Lake County's relationships with housing non-profits and developers are strengthening with HUD's decision to provide the County with HOME funds. Collaborations on future affordable housing opportunities is beginning to show rewards. Also, the County utilizes SHIP funds to assist in the development of new affordable housing and to rehabilitate existing homeowner housing for low and moderate-income households. The County provides technical assistance to two local groups to become

designated Community Based Development Organizations (CBDO) to develop affordable housing and as a step in becoming a CHDO, which is important to Lake County's new status as a HOME entitlement grantee in 2021. As mentioned previously, the Lake County Board of Commissioners has allocated HOME-ARP and ARPA resources for the development of affordable housing

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

Lake County consults with the Lake County Health Department to review lead data, educate the public and mitigate housing units in which lead has been found. All children eligible for Medicaid and All Kids insurance are required to have a blood lead test beginning at six months of age, even if they live in a low-risk ZIP code. If a child's blood test reveals high lead blood levels, then the case is referred to the Childhood Lead Poisoning Prevention Program. Staff will follow state and program guidelines to conduct lead investigations for referred children. If the home that the child lives in was built in 1978 or prior, an inspector certified in lead paint assessment completes the testing for the presence of lead and provides the homeowner with the EPA Lead Awareness brochure. To date, none of the housing projects in Lake County have tested positive for lead.

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

Poverty is a function of income, which is related to education, job training and employment. The County has developed several approaches to addressing poverty issues, focusing on employment opportunities and job training, as well as youth development. In PY 2025 CDBG funds have been allocated to programs and facilities that support youth development, infrastructure improvements, and affordable housing initiatives.

The County continues to support homelessness prevention activities, to preserve and improve affordable housing options, and to support case management services needed at shelter operations. The County is a new ESG recipient in 2025 as well. Additionally, there are many organizations and agencies that are part of the institutional delivery system that provide emergency food assistance, emergency financial assistance, legal assistance for evictions and foreclosures, rental and utility deposit assistance, workforce development activities including building hard and soft skills, retraining programs for persons with disabilities, utility assistance, homelessness prevention services, healthcare and outreach services for veterans and case management, emergency sheltering and substance abuse treatment programs.

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

Lake County coordinates with various public, private, and non-profit agencies in carrying out its activities. Collaboration between local, county, and state agencies is important in successfully carrying out the goals and objectives identified in the Consolidated Plan and addressing community needs. It is essential that the County and Urban Partners foster and maintain partnerships with other public and

private agencies for the successful delivery of its housing and community development programs.

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

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

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

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

Additionally, the County's Human Services grant program collaborates and coordinates with Housing and Community Development to identify the self-sufficiency areas most in need so that public funds can be targeted by the County's non-profits to assist those most in need.

### **Discussion:**

## Program Specific Requirements

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

**Introduction:**

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

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

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

**Other CDBG Requirements**

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100%

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

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

There are no other forms of investment

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

Lake County's Recapture Policy is attached in the Unique Appendix

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

Lake County's Recapture Policy is attached in the Unique Appendix

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

The County will not use HOME funds to refinance existing debt secured by multifamily housing previously funded with HOME funds as there was no previous HOME funding to invest. It's expected that the funds will be used for rental construction.

Lake County will not use 2025 funds to undertake the development of a new homebuyer assistance or owner-occupied single-family housing rehabilitation program. Should the County decide to fund homeownership programs, they will abide by affordable homeownership limits for the area provided by HUD, but the County does not expect to use HOME funds for this purpose presently.

The County issues RFPs for affordable housing development annually. Information may be obtained by visiting the County's website or contacting the Office of Housing and Community Services.

Lake County does not have a Neighborhood Revitalization Strategy Plan and currently does not identify geographic target areas.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text] REPORT\_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

N/A

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g., persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

N/A

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

N/A

**Emergency Solutions Grant (ESG)  
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)  
Written standards will be developed in consultation with the CoC prior to expenditure of any ESG funds.
2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.  
The CoC coordinated assessment system will be used for the ESG funded activities.
3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).  
FY 2025 is the first year that Lake County is receiving ESG funds and program policies and procedures will be developed to include the process for sub-awards.
4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.  
Compliance with 24 CFR 576.405(a) is not met based upon board composition, however, the County will develop as part of the policies and procedures how compliance will be achieved using 24 CFR 576.405(b).
5. Describe performance standards for evaluating ESG.  
Performance standards will be measured using HUD requirements for data collection and standards will be included in ESG program policies and procedures to be developed.