

## HOUSING ELEMENT



TOWN OF HOWEY-IN-THE-HILLS

LAKE COUNTY, FLORIDA

ADOPTED ON OCTOBER 11, 2010

AMENDED APRIL 22, 2020

**HOUSING ELEMENT  
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## CHAPTER 3 HOUSING ELEMENT

### A. INTRODUCTION

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

### B. INVENTORY

An examination of the Town's housing stock by type, age, tenure, value, and condition, is essential in determining the type of new housing which should be built within the Town. To a large extent, characteristics of existing structures determine what can be built and marketed in the future. The following comprises a housing inventory, the first step in a supply side analysis, compiled primarily from the ~~2010~~ 2020 US Census and subsequent survey data from the American Community Survey. According to ~~2010 Census data~~ these sources, the Town had ~~630~~ 782 dwelling units in ~~2010~~ 2020 and 896 units in 2022.

#### 1. Housing Characteristics

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

##### a. Housing Unit Structure

The ~~2010~~ 2020 Census found that about ~~88~~ 84 percent (~~544~~ 660 units) of the Town's housing stock was comprised of single-family units (see Table 1). There were no mobile homes in the Town and to date, the Town does not have any mobile home/RV parks.

##### b. Age of Housing Units

~~Howey in the Hills entered a residential construction housing boom between 1950 and 1989 and another peak during 1995-1998. Consequently, about 34% of housing in Town is less than 30 years old and 53% is less than 45 years old (see Table 2). The effects of the housing market collapse and the 2008 recession are evident in the lack of new housing construction between 2010 and 2015. Table 2 shows some interesting trends in housing growth over time. For most decades the Town added about 100 to 110 new houses. During the 1950's the Town added about one and one-half times the normal range with 157 units. The effects of the recession were clearly evident as the Town added on 64 units through the next~~

decade. Since 2020 the statistics show a rapid growth that looks to be equivalent to the 1950’s boom period.

Generally speaking, the economically useful age of residential structures is considered to be approximately 50 years. Once a residence has reached that age, repairs become more costly and the ability to modernize the structure to include amenities considered standard for today’s lifestyles is diminished. Therefore, when a community’s housing stock reaches this age threshold, the need for housing rehabilitation, demolition, and new construction may become more apparent. As indicated in Table 2, about 34 33 percent of the Town’s housing stock is 50 or more years of age.

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

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

<u>Structure Type</u>	<u>2010</u>		<u>2020</u>		<u>2022</u>	
	<u>Number of Units</u>	<u>Percent of Total Units</u>	<u>Number of Units</u>	<u>Percent of Total Units</u>	<u>Number of Units</u>	<u>Percent of Total Units</u>
<u>Single-Family Detached</u>	<u>510</u>	<u>81.4%</u>	<u>660</u>	<u>84.4</u>	<u>753</u>	<u>84.0</u>
<u>Single-Family Attached</u>	<u>34</u>	<u>7.0%</u>	<u>16</u>	<u>2.0</u>	<u>35</u>	<u>3.9</u>
<u>Two-Family*</u>	<u>0</u>	<u>0%</u>	<u>8</u>	<u>1.0</u>	<u>6</u>	<u>0.7</u>
<u>Multi-Family</u>	<u>86</u>	<u>11.6%</u>	<u>98</u>	<u>12.5</u>	<u>97</u>	<u>10.8</u>
<u>Mobile Homes</u>	<u>0</u>	<u>0%</u>	<u>0</u>	<u>0</u>	<u>5</u>	<u>0.6</u>
<u>Other</u>	<u>0</u>	<u>0%</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b><u>Total</u></b>	<b><u>630</u></b>	<b><u>100.0%</u></b>	<b><u>782</u></b>	<b><u>100.0</u></b>	<b><u>896</u></b>	<b><u>100.0</u></b>

Note: Thee ACS which is the source for 2022 data is based on statistical analysis rather than actual counts so there will be some error in the totals and in some case the type of units such as mobile homes.

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

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

<u>Year Constructed</u>	<u>2010</u>		<u>2020</u>		<u>2022</u>	
	<u>Number of Units</u>	<u>Percent of Total</u>	<u>Number of Units</u>	<u>Percent of Total</u>	<u>Number of Units</u>	<u>Percent of Total</u>
<u>2020 or Later</u>					<u>114</u>	<u>12.7</u>
<u>2010-2019</u>			<u>64</u>	<u>8.2</u>	<u>64</u>	<u>7.1</u>
<u>2000-2009</u>	<u>160</u>	<u>25.4</u>	<u>113</u>	<u>14.5</u>	<u>113</u>	<u>12.6</u>
<u>1990-1999</u>	<u>75</u>	<u>11.9</u>	<u>111</u>	<u>14.2</u>	<u>111</u>	<u>12.4</u>
<u>1980-1989</u>	<u>56</u>	<u>8.9</u>	<u>96</u>	<u>12.3</u>	<u>96</u>	<u>10.7</u>
<u>1970-1979</u>	<u>93</u>	<u>14.8</u>	<u>105</u>	<u>13.4</u>	<u>105</u>	<u>11.7</u>
<u>1960-1969</u>	<u>64</u>	<u>10.2</u>	<u>101</u>	<u>12.9</u>	<u>101</u>	<u>11.3</u>
<u>1949-1959</u>	<u>129</u>	<u>20.5</u>	<u>157</u>	<u>20.1</u>	<u>157</u>	<u>17.5</u>
<u>1940-1949</u>	<u>16</u>	<u>2.5</u>	<u>8</u>	<u>1.0</u>	<u>8</u>	<u>0.9</u>
<u>1939 or Earlier</u>	<u>37</u>	<u>5.8</u>	<u>27</u>	<u>3.4</u>	<u>27</u>	<u>3.0</u>

**c. Tenure and Vacancy**

~~Based on 2010 Census data, about 77% of the Town's dwelling units were occupied and the remaining 146 units were vacant. The occupancy rate was lower than the dwelling unit occupancy rate for the Town in 2000 reflecting the local~~

~~impacts of the recession. About 22% of the units in the Town were used for seasonal, recreational, or occasional use.~~

Table 3 shows the Town’s housing stock continues to be dominated by owner-occupied homes. The trend line shows a slight decrease in the percentage of renter households. Vacant housing unit totals will include seasonally occupied units. Compared to many Florida communities the seasonal usage is relatively low at less than 10%.

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

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

<b>Tenure</b>	<b>2010</b>		<b>2020</b>		<b>2022</b>	
	<b>Units</b>	<b>Percent</b>	<b>Units</b>	<b>Percent</b>	<b>Units</b>	<b>Percent</b>
Total Housing Units	630	100.0	782	100.0	896	100.0
Owner-Occupied	407	64.6	591	75.6	710	79.2
Renter-Occupied	77	12.2	124	15.8	107	11.9
Vacant Housing Units	146	23.2	67	8.6	79	8.8
Vacant Housing Units (For Seasonal or Recreational Use)	32	5.1	NA	NA	NA	NA

**d. Housing Values and Rent**

***Value and Cost of Owner-Occupied Housing***

~~Census 2010 data show that about 17.5% of the houses in Howey in the Hills were valued less than \$150,000 (see Table 4). This change in lower values housing ranges shows the impact of the housing boom of the early 2000s. Housing survey data for 2015 shows this trend had reversed with the percentage of housing valued under \$150,000 increased to about 40%.~~

Table 4 shows a gradual increase in the value of owner-occupied housing units. Nearly 60% of the housing units have values in excess of \$300,000 compared to about 28% in 2010. The percentage of housing between \$200,000 and \$300,000 has remained relatively constant since 2010 at about 30%. The median housing value is reported as \$243,500 for 2020.

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

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

<b>Total Value</b>	<b>2010</b>		<b>2020</b>		<b>2022</b>	
	<b>Number Of Units</b>	<b>Percent of Total</b>	<b>Number of Units</b>	<b>Percent of Total</b>	<b>Number of Units</b>	<b>Percent of Total</b>
<\$50,000	7	1.7	4	0.7	17	2.4
\$50,000-\$99,999	34	8.4	22	3.7	5	0.7
\$100,000-\$149,999	30	7.4	97	16.4	36	5.1
\$150,000-\$199,999	90	22.1	116	19.6	25	3.5
\$200,000-\$299,999	126	31.0	166	28.1	209	29.4
\$300,000-\$499,000	100	24.6	114	19.3	292	41.1
\$500,000-\$999,999	20	4.9	72	12.2	126	17.7
\$1,000,000 or more	0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>407</b>	<b>100.0</b>	<b>591</b>	<b>100.0</b>	<b>710</b>	<b>100.0</b>

**e. Cost of Rental Housing**

Rental housing is minor part of the current housing profile in the Town. The ~~2016 American FactFinder data (Table S2503)~~ 2020 Census identified only ~~67~~ 124 occupied rental units, and the number of rental housing units where the occupants



where paying in excess of 30% of income for housing was ~~only a handful significant at 62%~~. Median rent was reported as \$1,347. As the Village Mixed Use projects develop over time there may be more rental housing introduced into the community, but ~~currently the cost of rental housing is a minor issue for the rental housing already in the Town, affordability has increasingly become an issue as it has across Florida.~~

**f. Subsidized Housing**

According to the Florida Housing Data Clearinghouse there are no renter-occupied housing developments in Town listed in the Assisted Housing Inventory database with any subsidized units. ~~Overall, there are 66 subsidized housing developments in the County with 5,324 subsidized units.~~

**2. Group Homes**

The Florida Department of Children and Family Services (DCF) licenses group homes for children 19 years or less. Group homes that serve persons with disabilities are regulated by the Agency for Persons with Disabilities (APD). The Town currently has no licensed group homes.

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

**3. Housing Conditions**

Effective public policy requires that the condition of housing be measured on an objective scale. To measure adequacy, the U.S. Census records the presence or absence of items such as water supply, kitchen facilities, central heating and plumbing and whether housing units are overcrowded<sup>1</sup>. Plumbing facilities have usually been singled out as the equipment most relevant to an overall evaluation of housing conditions. The lack of central heating equipment is excluded since it is not considered a reliable indicator of local housing adequacy due to the Town's and County's warm climate. According to the ~~2010~~ 2020 Census data, no homes in the Town's housing stock were reported as substandard<sup>2</sup> or in an unacceptable condition.

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<sup>1</sup> Meaning that more than one person per room was housed in the occupied housing unit.

<sup>2</sup> Housing units are considered to be substandard if they are overcrowded, do not have heat, or lack complete kitchens or plumbing.

A Code Enforcement ~~Ordinance and Board have~~ process has been established to assist in correction of problems and the maintenance of the housing stock. The Town has adopted and enforces the state-mandated building codes.

**a. Housing Improvement Strategies**

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

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

Preservation is intended to be a long-term approach to combat structural decay. The process jointly involves property owners, tenants, local officials, and private lending institutions. Further, preservation techniques involve conservation, maintenance, continued protection through ordinance enforcement, and infrastructure improvement in areas where most structures are found to be in sound condition, with only a small percentage rated as deteriorating or substandard.

**Rehabilitation.** Rehabilitation is appropriate for areas where between 10 and 49 percent of the residential structures are classified as deteriorating or in substandard condition. The Town currently has no areas with this concentration of substandard housing structures, so the use of a concentrated rehabilitation technique is not required at this time.

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

**Redevelopment.** A rehabilitation program may not be economically feasible if 50 percent or more of the dwelling units in an area are rated as deteriorated or

substandard. In such case, a redevelopment strategy is appropriate. Redevelopment primarily involves the clearance of existing structures to allow for the construction of new structures in the area in accordance with an approved plan. This treatment is intended to have a long-term effect, ensuring satisfactory conditions for 50 years or more.

#### 4. Historically Significant Housing

The Florida Division of Historical Resources maintains and regularly updates the Florida Master Site File. The Florida Master Site File is a paper file archive and computer database of recorded historical cultural resources in Florida. Categories of resources recorded at the Site File include archaeological sites, historical structures, historical cemeteries, historical bridges and historic districts. The Site File also holds copies of survey reports and other manuscripts relevant to Florida history and prehistory. There are six historic structures or sites added to the State’s *Master Site File*. The Howey House was listed in the National Register of Historic Places.

**TABLE 5: HISTORIC SITES AND STRUCTURES**

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

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

#### 5. Mobile Home Parks

The Florida Department of Business and Professional Regulation (DBPR) maintains an inventory of the licensed mobile home projects in Florida. DBPR reported that there are no mobile home parks in Howey-in-the-Hills. ~~Mobile homes are permitted in all residential districts within Town if the units comply with the guidelines established in the Land Development Regulations.~~

#### 6. Housing Construction

~~Between 2010 and 2015, housing development in the Town was nearly at a standstill. Available statistical data shows the housing stock increased by eight units over the five-year period. With the restart of the Venezia Phase 1 subdivision, housing growth began a recovery in the late 2015 and 2016 time period. Current and recently completed construction includes more than 70 units with another 24 units in some stage of permitting. This subdivision will ultimately include 170 single-family units plus some potential townhouse units. As noted above since 2020, the Town has entered one of the most significant housing construction periods in its history. To a large degree this growth is reflective of area growth trends as development pressure has extended northward from the four corners area and Groveland along the SR 19 corridor. New housing construction has been located in the larger projects approved during the 2004 to 2008 time frame. These projects were dormant for many years, but have now moved forward with development in The Reserve and Lake Hills moving through the approval process in 2022, 2023 and 2024.~~

### C. PROJECTED HOUSING DEMANDS AND NEEDS

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

~~One of the key items in the 2010 housing analysis is the identification of sufficient land area to support future housing demand. Actual demand has been lower than expected due to the lower than projected population growth. The conclusion in 2010 was that the Town did have sufficient available land area to support the projected housing need, and nothing has occurred in the succeeding years to alter this conclusion. The local market is in the process of absorbing the 172 lot Venezia South subdivision while the Whispering Hills (107 lots) has progressed through the plat stage. With the two large residential projects (The Reserve and Lake Hills) actively moving to market, the Town should have an adequate supply of housing to meet anticipated demand. Pending projects including Watermark and Whispering Heights have also received development approval and are ready for development if additional market rate housing is needed. The town is actively developing housing policy for the other potential development areas that would support larger lot, lower density housing.~~

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

supported by commercial and townhouse development areas ~~that are yet to be developed~~. There are ~~three~~ two other VMU projects that received conceptual approval prior to the recession ~~and have not resumed development~~ these are now moving through active development phases. ~~One of these, the Lake Hills development at SR 19 and CR 48 has received approval for a revised layout. The revised plan still contains single family and townhouse residential units with some commercial development area and recreation facilities. Development timing on this project and the other VMU development is uncertain. However, these projects offer the opportunity to introduce a more diverse housing stock when the market demand appears.~~ The comprehensive plan intended these projects to accommodate the mixed use and more diverse housing types so that the established single-family neighborhoods would maintain their traditional character. ~~The plan to date is working in this regard and no major change in direction is indicated. The Town is actively working to modify the housing policy for other potential development areas to reinforce the larger lot, single-family neighborhoods that form the core of the older housing areas in the Town.~~ The key housing trends identified by the analysis include:

- The Town is entering into a period of rapid housing development that is the most significant since the 1950s.
- The overall housing stock is getting younger on average as more recent construction is added to the unit base. The percentage of housing older than 50 years of age is about 33%.
- The housing stock is dominated by owner occupied units at nearly 80%.
- Housing values are increasing with 60% of the housing units valued at more than \$300,000.
- The quality of the housing stock remains excellent.
- Affordability for rental housing is becoming an issue with nearly 60% of renters paying in excess of 30% of income for housing.

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

- ~~Single family housing still comprises over 80% of the total housing units. Multi-family housing, primarily townhouse development, expected with the Village Mixed Use projects did not appear as these projects, except for Venezia, were lost during the recession. Several of these projects are being recast, but no active development is occurring.~~
- ~~The rework of Table 4 shows housing values have drifted downward. The Town's housing stock, in terms of value, has clearly not fully recovered from the recession impacts. Despite this trend median housing value remains relatively high at \$171,900.~~

- ~~• The number of vacant housing units has decreased as units vacated during the recession have been reabsorbed by new owners and renters.~~
- ~~• Of units identified as vacant, a significant portion are identified as seasonally occupied. This factor tends to overstate the vacancy level somewhat.~~
- There has been some aging of the population. This trend is noticeable in many of the outer counties in the Orlando Metropolitan Area.

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

### 1. Land Requirement

The Town's *Existing Land Use Map* shows that there are ~~208~~ 321 acres of residential land use supporting ~~1,234~~ 1,643 residents in ~~2015~~ 2020. At this ratio, the Town will need ~~212~~ 564 additional acres for residential development to support the ~~2035~~ 2045 population. The *Future Land Use Map* shows a total of ~~525~~ 780 acres of residential lands in Village Mixed Use areas. As such, the Town has sufficient land to accommodate the projected housing needs for the planning period. Additionally, there is a significant amount of vacant land adjacent to the Town boundary in the event of future annexations.

### 2. Private sector contribution

All new construction or redevelopment is expected to be provided by the private sector as it has in the past. Several small builders currently build in the area. The Town shall continue to work with developers interested in constructing residential units on the Town's vacant residential lots.

### 3. Private sector housing delivery process

Like other small, affluent areas, the delivery process is simple. A buyer purchases a vacant lot from the owner or through a real estate broker and arranges his/her financing through local lenders and contracts with a local contractor for construction or he/she may buy from the local contractor who has purchased a lot and built a house. The builder may or may not have financing arranged. This method has been adequate since the Town was incorporated.

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

~~Given the price of land in the Town, the provision of land or housing for persons in the very low, low, and moderate income groups is possible. As residential demand increases, the cost for vacant residential land increases putting added pressure on the ability to provide housing for low and moderate income groups.~~ The minimum lot size for single-family residential in Town is 9,000 square feet. The Town's approved Village Mixed use developments include options for multi-family development and allow some lot sizes smaller than 9,000 square feet that are the best opportunities for lower cost housing. ~~As such, the Town's existing Land Development Regulations do not establish a great hindrance for a low price family home.~~

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

#### 5. Rural and Farm Worker Households

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

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

The Town will continue to ensure that there is a sufficient amount of land needed to support the rural and farm worker household needs during the planning period.

#### 6. Infrastructure Requirements

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



The Town's existing potable water demand meets the adopted LOS standard for water capacity. The Town has sufficient potable water capacity to meet the population demands during the planning period. The Town is in the process of a comprehensive analysis of the water system to address the operational characteristics of the network and recommend improvements. ~~This report is expected to be complete in 2018. The replacement of the north water treatment plant now under construction will address most of the system's capacity and operating concerns.~~

The Town has agreements in place to provide limited wastewater treatment for ~~all~~ some new subdivisions and residential development in the Village Mixed Use projects. ~~The Venezia South project is on sewer, and the Town is in the process of adding sewer to the core commercial area on Central Avenue. This system is being designed to be expandable to nearby residential areas as the resources to fund the expansions become available.~~ For all current housing units, this service is currently managed through septic tanks which are permitted through the Lake County Health Department. The Town is in the process of developing a plan for the provision of wastewater services for all new development.

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

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



## D. GOALS, OBJECTIVES AND IMPLEMENTING POLICIES

**GOAL 1:** The provision of safe, adequate, sanitary, and energy-efficient housing to meet the needs of the present and future residents of the Town while encouraging retention of historically significant structures.

**OBJECTIVE 1.1:** *Housing Implementation Program.* The Town shall update its housing implementation program to require safe, adequate, sanitary and affordable housing for the existing population and by 2025 for the anticipated population growth to include those persons needing special housing.

**POLICY 1.1.1:** *Housing Discrimination.* The Town shall continue to promote standards to eliminate any housing discrimination and encourage housing opportunities for all its citizens, and encourage involvement of the Town, its citizens and both private and non-profit sector in the housing production effort.

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

**POLICY 1.1.3:** *Innovative Standards.* The Town shall continue to enforce regulations established in the Land Development Code to create innovative permitting, building, zoning and parking codes and standards that support the residents' visions of the Town's image.

**POLICY 1.1.4:** *Eliminating Excessive Requirements.* The Town shall provide clear and concise ordinances, codes, regulations and permitting processes for the purpose of eliminating excessive requirements in order to increase private sector participation in meeting the housing needs.

**POLICY 1.1.5:** *Sufficient Residential Land.* The Town shall designate sufficient sites on the *Future Land Use Map* to meet the ~~2035~~ 2045 projected housing needs of the Town.

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

**POLICY 1.1.7:**        *Job Training/Development and Economic Development.* The Town shall support job training, job creation and economic development as a part of the overall strategy addressing the affordable housing needs of the Town, while recognizing that these efforts will be limited due to the limited amount of non-residential development in Howey-in-the-Hills.

**POLICY 1.1.8:**        *Annexation.* The Town shall continue to investigate the benefits of annexation to enhance the Town’s housing stock.

**OBJECTIVE 1.2:**        *Housing Opportunities for Rural and Farm Worker Households.*  
Provide housing opportunities for rural and farm worker households within agricultural areas.

**POLICY 1.2.1:**        *Available Lands for Farm Worker Households.* The Town shall ensure that adequate ‘Rural Residential’ lands needed to support the rural and farm worker households demands during the planning period are designated on the *Future Land Use Map*. The Town shall also continue to provide a diversity of housing types to accommodate all income groups, including those employed by agricultural businesses.

**OBJECTIVE 1.3:**        *Adequate Sites for Very-low, Low and Moderate Income Households.* The Town shall assure adequate sites and housing opportunities are present for very low, low and moderate income households.

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

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

**POLICY 1.3.3:**        *Sites for Federal and State Housing Programs.* The Town shall help Lake County to identify sites for housing supported by the Farmer’s Mortgage Housing Administration or by other Federal and State housing programs.

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

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

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

**OBJECTIVE 1.4:** *Mobile Homes and Low and Moderate Income Housing.* The Town shall require that development regulations do not prevent the provision of very low, low and moderate income housing or mobile homes and assure that adequate sites are available for mobile homes.

**POLICY 1.4.1:** *Development Guidelines.* The Town shall continue to ensure that guidelines established in the Land Development Regulations are not exclusionary, with respect to permitting very low, low and moderate income housing and mobile homes. The regulations shall also provide development guidelines for mobile homes and address the required public services and facilities needed to support mobile home developments.

**POLICY 1.4.2:** *Accessory Apartments.* The Town shall continue to enforce the guidelines and standards established in the Town's Land Development Regulations to enable single family homeowners to provide accessory apartments as a means of extending the pool of affordable housing for the elderly.

**POLICY 1.4.3:** *Cooperation with Lake County.* The Town shall cooperate with the Lake County Housing Authority and other appropriate agencies to determine possible sites and programs for housing for very low, low, and moderate income persons.

**POLICY 1.4.4:** *Projected Affordable Housing Needs.* The Town shall designate sufficient sites on the *Future Land Use Map* to meet the projected affordable housing needs of the Town.

**OBJECTIVE 1.5:** *Group Homes and Foster Care Facilities.* The Town shall require that the needs of those residents requiring group home or foster care are met.

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

**POLICY 1.5.2:** *Location of Group Homes, Community Residential Facilities, and Foster Care Facilities.* The Town shall continue to permit the location of foster care, community residential homes, and group homes in residential areas as well as any additional land use districts permitted in the Town's Land Development Regulations. These facilities shall serve as alternatives to institutionalization.

**OBJECTIVE 1.6:** *Archeological Sites and Historical Buildings.* The Town shall identify archeological sites and buildings of historical significance and develop means of preserving and/or maintaining such items.

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

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

- a. The age of the subject site exceeds fifty years.
- b. Whether the house represents the last remaining example of its kind in the neighborhood or Town.

- c. Whether documented proof indicates that the house played a significant role in the history of Howey-in-the-Hills, Lake County, or the State of Florida.

**POLICY 1.6.3:** *Technical Assistance.* The Town shall provide technical assistance to property owners of historically significant housing by supporting applications pursuing historical designations on the Florida Department of State Master File and the National Register of Historic Places. The Town shall also promote the rehabilitation of historically significant structures through assistance with grantsmanship functions and coordination with State technical services available for such activities.

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

**POLICY 1.6.5:** *Lake County Historical Society.* The Town shall continue to assist the Lake County Historical Society in its efforts to provide information, education and technical assistance relating to archeological sites and historic preservation programs and to assist in preparation of any needed regulations.

**POLICY 1.6.6:** *Useful Life of the Existing Housing Stock.* The Town shall encourage the extension of useful life of the existing housing stock, as well as improve and stabilize neighborhood quality.

**POLICY 1.6.7:** *Florida Master Site File.* The Town shall use the *Florida Master Site File* as a resource to identify archeological resources and historically significant structures.

**OBJECTIVE 1.7:** *Neighborhood Stabilization.* Establish principles and guidelines to eliminate substandard housing, regulate demolition, and improve quality of existing housing, and support neighborhood character.

**POLICY 1.7.1:** *Demolition of Housing.* To protect the useful life of existing housing, and to preserve the availability of affordable housing, the Town shall regulate the demolition of housing through its permitting program to review the merits of all proposed demolitions. The Town shall evaluate demolition applications

predicated on its contribution to the improvement of public health, safety, and welfare, and to the preservation and stabilization of the surrounding neighborhood. No housing unit shall be demolished without issuance of a demolition permit.

**POLICY 1.7.2:** *Promote Maintenance of Housing.* The Town shall continue to enforce building and housing codes; and enforce construction, electrical, septic and plumbing requirements to maintain the quality of existing housing stock and to protect public health and safety.

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

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

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

**POLICY 1.7.6:** *Federal and State Funding.* The Town shall continue to seek federal and state funding for housing subsidy programs and the rehabilitation and/or demolition of identified substandard housing.

**OBJECTIVE 1.8:** *Displaced Persons.* The Town shall require that persons displaced by actions of governmental agencies are provided fair and uniform treatment consistent with Florida Statutes.

- POLICY 1.8.1:**     ***Relocation of Housing Due to Removal or Demolition.*** No projects scheduled within the *Five-Year Capital Improvements Program* and *Schedule* will require land occupied by existing housing stock. However, if an unanticipated need arises where housing must be destroyed to provide right-of-way or land for a public facility or service necessary to protect or enhance public health, safety, and welfare, the Town shall require the entity, whether public or private, removing such structures to assist in the relocation of displaced households to homes within the incorporated or unincorporated areas of Lake County.
- POLICY 1.8.2:**     ***Housing Relocation Funds.*** The Town shall pursue funds from the Federal Housing Relocation Program, administered by the Department of Housing and Urban Development, to financially assist the relocation of displaced households. The Town shall also coordinate with Lake County and the private sector to assure the availability of comparable or improved housing for those requiring relocations.
- POLICY 1.8.3:**     ***Private Sector Initiated Housing.*** The Town shall require developers initiating public housing for very low, low, and moderate income household which are financed (in part or completely) with Federal or State grants or loan assistance to assume full fiscal responsibility for obtaining temporary or permanent housing for households displaced by such construction activities.
- POLICY 1.8.4:**     ***Compliance with State Statutes.*** The Town shall ensure that requirements of State Statutes are met when property is taken, whether for relocation, or for other reasons.
- POLICY 1.8.5:**     ***Relocation Housing Verification.*** The availability of relocation housing shall be researched and verified by Town Staff prior to commencement of any governmental residential revitalization program enacted for the Town.
- OBJECTIVE 3-1-9:**     ***Housing Implementation Programs and Strategies.*** To establish mechanisms to improve the implementation of housing programs.
- POLICY 1.9.1:**     ***Development Review Process.*** The Town’s development review process shall be efficient and equitable with a reasonable review schedule and timeframe assuring that development occurs in compliance with concurrency requirements, building and

construction codes, subdivision regulations, infrastructure performance requirements, and other rules and principles. The Land Development Regulations shall clearly explain all procedures and stages involved in the development review process, administration and enforcement activities and responsibilities of the Town, responsibilities of an applicant of development, opportunities for public participation, all responsibilities and duties of citizen boards, and an appeal process available to an applicant in cases involving a dispute with the Planning and Zoning Committee.

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

**POLICY 1.9. 2:**     ***Administer Housing Codes and Development Regulations.*** The Town shall annually evaluate (by the month of March) the effectiveness of its housing code enforcement program and the adequacy of all Town construction codes. Where such evaluation identifies an inadequate codes or enforcement procedures, the Town shall improve the regulatory and permitting processes to promote public health, safety, and welfare, and to maintain the desired character of neighborhoods and a small Town image.

**POLICY 1.9. 3:**     ***Intergovernmental Coordination.*** The Town shall coordinate housing issues, concerns, and problems with other relevant State, Federal, and local agencies pursuant to policies stipulated within the *Intergovernmental Coordination Element*.

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

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

**POLICY 1.10.2:**     ***Local, State and Federal Housing Programs.*** The Town shall encourage Lake County to utilize local, State and Federal housing programs to upgrade existing substandard units and to provide rental and mortgage assistance to very low, low, and moderate income and special needs groups.



**OBJECTIVE 1.11:**        *Green House Gas Emissions.* The Town shall establish mechanisms to reduce greenhouse gas emissions and encourage the use of renewable resources in the design and construction of new housing.

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

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

**POLICY 1.11. 3:**        *Energy Conservation Techniques.* The Town shall promote energy conservation techniques such as Federal Energy Star Standards, as consistent with the requirements of the Florida Building Code.

**POLICY 1.11. 4:**        *Building Orientation.* The Town shall encourage building orientation that maximizes energy efficiency and fosters the use of alternative energy sources where appropriate, such as solar or small wind energy systems, to reduce the demand for electricity and reduce greenhouse gas emissions.

**POLICY 1.11. 5:**        *Orientation of Trees and Shrubs.* Encourage appropriate orientation of trees and shrubs on a development site to reduce cooling loads by taking advantage of evapotranspiration and shade.

**POLICY 1.11. 6:**        *Florida Friendly Landscaping.* Maximize natural areas and assets and incorporate Florida Friendly landscaping into development projects to reduce energy and water consumption.