

1 **CHAPTER 4**
2 **HOUSING ELEMENT**
3 **DATA, INVENTORY, AND ANALYSIS**

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IV-1. INTRODUCTION

A. Purpose

The comprehensive land use plan has as its purpose the development of goals, objectives and policies necessary to ensure that growth within a given area can be efficiently and effectively managed for a specified planning period. Key to the development of the plan is the projected population that must be accommodated. That population creates certain needs and demands. The most fundamental of these is the need for adequate and affordable housing. This Element addresses the ability of the City of Lake Helen to satisfy the needs and demands for housing that is expected to be generated by the projected population growth within the city during the planning period.

The ability to satisfy housing needs and demands is dependent upon many factors. First, the existing housing stock must be inventoried. Such an inventory is needed so as to determine deficiencies or surpluses that exist. The resultant information must be evaluated against requirements for specific types of housing needs. Second, historical data pertaining to housing construction must be reviewed. This analysis should divulge any trends that have occurred. It then becomes necessary to determine the "cause and effect" that these trends have upon the capacity of the providers of the housing supply to respond to demonstrated needs and demands for housing units. Finally, the demographics of the existing population must be analyzed so that the likely demographics of the future population can be determined.

B. Perspective

The City of Lake Helen is over 125 years. For obvious reasons most of the houses constructed prior to 1960 were situated near one of the many lakes within the city. Natural resources impose constraints to further development in and around these lakes. Much of the land area to the east of the lakes was devoted to agriculture or was not suitable for development. Thus, during the past five decades most growth has occurred to the west of the lakes. The resultant residential pattern is depicted at Map 2-1, Future Land Use Element.

Density within the City of Lake Helen is very low. Part of this low density can be attributed to the lack of a suitable wastewater collection, transmission and treatment capability. Given that soil characteristics of the area are not generally conducive to the use of septic tanks and drainfields the City of Lake Helen must impose density constraints to prevent endangerment to the natural resources within the area. A second consideration is the importance placed on spatial relationship by citizens of the community. There is an expressed desire on the part of residents to retain the rural character of the community.

Current building constraints limit single family, detached residential construction to lots of one-third of an acre in size. Consequently, the overall density within the city is slightly more than

58 one person per acre. The 2010 Census data indicates that there were 1,282 housing units
59 dispersed throughout a city containing 2, 904 acres. Review of the data indicates that over the
60 past 22 years, only 269 housing units have been added.

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62
63 Lake Helen is predominately a rural residential community of approximately 2,624 persons
64 (2010 estimates). Table 4-1 shows population figures for the City and the County for the last 50
65 years. The table shows that the most significant change in the City's population was between
66 1980 and 1990. During the 1990s population growth slowed, but since 2000, the City has
67 started to see a decline with the population decreasing approximately 4.5% between the 2000
68 census and 2010 census. This decline has been in part due to the downturn in the housing
69 industry, limiting growth policies of the City, and natural factors. The City's portion of county
70 growth has also been in decline since 1990. Although the City has experienced a small decline
71 in population over the last decade, the population has been stable and has not experienced the
72 growth of the surrounding areas. A small, mostly residential community would typically not
73 see large growth without building a larger number of new homes or establishing a new business
74 sector into the community.

75
76 Population projections were taken from the Shimberg Center for Housing Studies. It is
77 projected that the City will continue to decline in population throughout the planning period.
78 The City does have an abundance of vacant residential properties available for new housing.
79 Lake Helen's median age is 47.7 years which establishes it as an older community which will
80 attract a different demographic than the surrounding areas.

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83 **Table 4-1: Population Growth 1970 - 2010**

	1970	1980	1990	2000	2010
City of Lake Helen	1,303*	2,047*	2,529*	2,743*	2,624*
Volusia County	169,487*	258,762*	370,712*	443,343*	494,593*

84 * U.S. Census

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86
87 **Table 4-2: Population Projections**

Year	Total Population
2000	2,743
2010	2,624
2015	2,619
2020	2,600
2025	2,570
2030	2,534
2035	2,511

88 Source: Shimberg Center for Housing Studies

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91 **IV-2. INVENTORY**

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93 **A. Characteristics of Existing Housing Stock**

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95 1. Age of Existing Housing Stock.

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97 New housing (units built between 2000 and 2010) comprise approximately 4% of the City's total
98 housing stock. The majority of the housing was built between 1970 to 1990 and comprises 70%
99 of the total housing stock (25 years and older). Housing units built prior to 1960 (50 years and
100 older) constitute approximately 26% of the existing housing stock. Table 4-2 shows the age of
101 housing units in the City and the County.
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Table 4-2: Age of Housing Stock

Year Built	City of Lake Helen	Volusia County
Total	1,227	251,549
2005 or later	14	11,397
2000-2004	43	32,763
1990-1999	177	40,057
1980-1989	402	64,160
1970-1979	278	48,964
1960-1969	53	22,900
1950-1959	123	19,684
1940-1949	16	4,696
1939 or earlier	121	6,928

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2010 Census, 2009 American Community Survey.

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111 2. Tenure of Existing Housing Units. The 2010 US Census indicates that there were 1,128
112 occupied housing units within the City of Lake Helen. Of that total there were 903 (- 80
113 percent) housing units within the city that were owner-occupied. The remaining 225 housing
114 units (20 percent) were occupied by renters. Ninety-nine (99) housing units (8 percent) were
115 vacant.
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Table 4-3: Tenure of Dwelling Unit

	City of Lake Helen	Volusia County
Total	1,227	254,226
Vacant	99	45,990

Occupied	1128	208,236
Owner Occupied	903	150,443
Renter Occupied	225	57,793

2010 Census, 2009 American Community Survey

3. Type of Dwelling Units. Single family dwelling units are the dominant type of residential structure within the City of Lake Helen. There are two primary reasons for this dominance. First, a strong preference for single family, detached type of dwelling unit and second, the lack of a central wastewater collection, transmission and treatment capability imposes a density constraint unless the development includes provision of an approved central wastewater facility.

Table 4-4 contains housing inventory data for Lake Helen and Volusia County. A comparison with Volusia County shows that the proportion of single-family homes (77% vs 69%) and mobile homes (20% vs 9%) is greater than the county.

Table 4-4: Type of Dwelling Unit

	City of Lake Helen	Volusia County
Total	1,227	251,549
Single Family	949	174,503
Multi-Family	29	53,123
Mobile Home	249	23,686
Other	0	237

2010 Census, 2009 American Community Survey

4. The Cost of Housing

a.

The median monthly rent in 2009 for the City of Lake Helen was \$871, for Volusia County it was \$898, and statewide the median rent was \$990. In 2009, approximately 74% of the rental units in the City, and 59% in the County, had rents below \$1,000. The rent ranges for gross rent are shown in Table 4-5.

Table 4-5: Gross Rent, 2009 – Renter-Occupied Housing Units

	City of Lake Helen	Volusia County
Less than \$200	0	717
\$200 to \$299	0	983

\$300 to \$499	0	2,700
\$500 to \$749	105	11,499
\$750 to \$999	76	16,377
\$1,000 to \$1,499	63	15,033
\$1,500 or more	0	4,259
No Cash Rent	5	3,347
Total	244	54,915

Source: 2009 American Community Survey (File DP04).

According to the 2009 American Community Survey, the median value of owner-occupied homes in Lake Helen was \$101,700 as compared with \$142,800 in Volusia County. Table 4-6 shows owner-occupied housing units by home value in 2009. The housing stock of Volusia County can accommodate different income needs and provide housing for numerous family income groups; however, there is a lack of rental housing stock within the City to accommodate the needs of lower income family groups.

b. Value of Owner-occupied Housing Units.

According to the 2009-2013 American Community Survey, the median value of owner-occupied homes in Lake Helen was \$101,700 as compared with \$142,800 in Volusia County. Table 4-6 shows owner-occupied housing units by home value in 2009. The housing stock of the City of Lake Helen and of Volusia County can accommodate different income needs and provide housing for numerous family income groups.

Table 4-6: Value of Owner Occupied Units, 2009-2013

	City of Lake Helen	Volusia County
Less than \$50,000	178	14,571
\$50,000 to \$99,999	204	29,741
\$100,000 to \$149,999	108	30,156
\$150,000 to \$199,999	137	26,143
\$200,000 to \$299,999	116	23,187
\$300,000 to \$499,999	26	12,014
\$500,000 to \$999,999	0	3,993
> \$1 Million	5	1,187
Total	774	140,992

Source: U.S. Census Bureau, 2009-2013 American Community Survey (File DP04).

c. Monthly Costs of Owner-occupied Housing.

178 According to the 2009 American Community Survey, approximately 38% of owner occupied
179 housing in Lake Helen was not mortgaged.

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Table 4-7: Number of Dwellings with Mortgage

	City of Lake Helen	Volusia County
Less than \$300	0	292
\$300 to \$499	8	1,532
\$500 to \$699	63	5,481
\$700 to \$999	103	15,645
\$1,000 to \$1,499	172	27,916
\$1,500 to \$1,999	78	16,935
> \$2,000	54	15,719
Sub Total	478	83,520
No Mortgage	296	57,472
Total	774	140,992

183 Source: 2009 American Community Survey (File DP04).

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d. Cost to Income Ratio

187 The Florida Department of Economic Opportunity (DEO) estimates that a family is paying
188 too high a percentage of their income for housing if the cost to income ratio is greater than
189 30%. The market for owned housing is self regulating; meaning lenders are hesitant to risk a
190 mortgage loan on households whose income is too low to afford housing costs that exceed
191 30% of their income. Rental housing, however, does not have this regulating feature and a
192 percentage of families, usually those with low to moderate income levels, may spend a
193 greater than acceptable share of their income on housing. Households are defined as very
194 low, low, and moderate income based on thresholds tied to the median income of a county
195 or metropolitan statistical area. These thresholds are 50, 80, and 120 percent of the
196 County's median income, respectively. The median household income in Volusia County was
197 \$42,457 in 2009. For the same year, the median household income in the City of Lake Helen
198 was \$49,044.

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Table 4-8: Cost Burden, Rental

	City of Lake Helen	Volusia County
< 20%	106	9,329
20-24%	28	4,926
25-29%	22	5,308
30-34%	12	4,721
>35%	32	24,785
Not computed	49	5,846

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Table 4-9: Cost Burden, Owner

	City of Lake Helen	Volusia County
< 20%	122	23,862
20-24%	69	11,610
25-29%	58	10,205
30-34%	53	7,682
>35%	165	29,150
Not computed	11	1,011

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Source: 2009 American Community Survey (File DP04).

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The above tables indicate that approximately 22% percent of the City's renters and 47% of homeowners paid more than 30% of their income for housing in 2009. In Volusia County 60% of County renters and 44% of County homeowner households were paying more than thirty (30) percent of their incomes on housing.

e. Comparison with Volusia County. Although some comparative data has been presented there are other characteristics that bear comparison. Tables 4-8 and 4-9 presents certain key characteristics for the City of Lake Helen and for Volusia County as a whole. Given that the data is from the 2010 US Census reports such a comparison has validity. But perhaps the most significant data presented at Table 4-10 pertains to the "Average Household Size" and "Rooms per Unit." This clearly demonstrates that the houses are larger within the City of Lake Helen and the households are smaller than they are for the county as a whole.

Table 4-10: Comparative Data

Characteristic	City of Lake Helen	Volusia County
Housing Units	1154	254,103
Mobile Homes (percentage)	18.8	9
Occupied Units (percentage)	88.6	77.1
Rooms per Unit	5.6	5.3
Average Household Size	2.33	2.45
Mean Family Size	2.83	2.92
Median Housing Value	\$101,700	\$142,800

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Source: 2010 Census and 2009 American Community Survey (File DP04).

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1. Housing Units Lacking Complete Facilities.

The 2010 Census provides an indicator of housing that is substandard by measuring certain "quality of housing" indicators such as the lack of complete plumbing or kitchen or heating facilities and the lack of a water system or means of sewage disposal.

230 Overcrowding is also an indicator of substandard housing. According to the U.S. Bureau of the
 231 Census, overcrowding exists if there are more than 1.01 persons per room living in a dwelling
 232 unit. In making these computations a "room" is defined as a living room, dining room, kitchen,
 233 bedroom, finished recreation room, or enclosed porch suitable for year-round use. Excluded
 234 are bathrooms, open porches, balconies, halls and utility rooms. Table 4-11 shows that no
 235 homes in Lake Helen were considered to be overcrowded or substandard.

236
237 **Table 4-11: Housing Conditions, 2010**

Place	Persons per Room		House Heating Fuel		Kitchen Facilities		Plumbing Facilities	
	1.01 or more persons per room	Share of occupied units (%)	No fuel used (%)	Share of occupied units (%)	Lacking complete facilities (%)	Share of occupied units (%)	Lacking complete facilities (%)	Share of occupied units (%)
Lake Helen	0	0%	0	0%	0	0%	0	0
Volusia	2,533	1.3%	980	0.5%	2,011	1%	1,581	8%

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243 **C. Subsidized Housing**

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245 There are no renter-occupied housing units within the City of Lake Helen that are subsidized by
 246 either federal, state or local subsidy programs. There are a few houses within the city that
 247 were constructed and financed through Farmers Home Mortgage Association programs. The
 248 federal and state Community Development Block Grant (CDBG) program is administered by
 249 Volusia County. Although the City of Lake Helen provides input as to the utilization of CDBG
 250 revenues the decision as to use is made at the county level. There are no housing units within
 251 the city that are being renovated through that CDBG program.

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253 **D. Group Homes**

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256 Adult Congregate Living Facilities, known as ACLFs, serve a wide range of needs including
 257 categories for congregate living, developmentally disabled individuals, foster care, youth
 258 shelters, mental health care, and substance abuse care. In addition, group homes can provide a
 259 form of shelter and social support for special needs populations. A group home is a facility that
 260 provides a living environment for unrelated residents in a single housekeeping unit or "for
 261 unrelated residents who operate as the functional equivalent of a family". The Department of
 262 Children and Family Services licenses and monitors group homes; foster care homes, nursing
 263 homes, and family childcare homes. Additionally, the Agency for Health Care Administration

264 licenses and monitors assisted living facilities, adult family care homes, and adult day care
265 centers.

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267 The City has no records of any group homes, nursing homes or foster homes within the City.

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270 E. Mobile Home Parks
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272 There is one mobile home park located within the City of Lake Helen. This park is situated on a
273 40 acre tract of land and has a capacity of 220 housing units. The park owns and operates its
274 own central wastewater collection, transmission and treatment facility. Potable water is
275 provided by the City of Lake Helen.

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277 F. Historically Significant Housing
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279 The City of Lake Helen is well over 125 years old. There are several homes within the city that
280 are more than a century in age - and still retain that magnificent appearance that characterized
281 houses of that era. Yet none of these homes, or other structures, have been designated as
282 historically significant by either federal, state or local authority.

283
284 The Division of Historical Resources of the Florida Department of State maintains a central
285 archive for Florida's historical and archaeological sites known as the Florida Master Site File
286 (FMSF). These properties are not required to meet any minimum level of historical or scientific
287 importance, but usually are at least fifty years old and adequately located and documented.
288 These sites represent the known physical remains of Florida's prehistoric and historic cultural
289 heritage.

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291 The Florida Master Site File indicates a total of 312 cultural resources within and adjacent to
292 the City boundary (Map 4-1). The majority of the resources are private residential homes
293 including those homes located in adjacent Cassadaga. The Lake Helen water tower is also on
294 the FMSF list which is eligible for the National Registry of Historical Resources.

295
296 **II. HOUSING ANALYSIS**

297
298 This section of the element presents an analysis of housing trends and characteristics expected
299 to be experienced by the City of Lake Helen in the future. Projections are made based on the
300 population projections presented at the front of this element, estimates made by the Bureau of
301 Economic and Business Research (BEBR), University of Florida and statistics reported by the U.S.
302 Bureau of the Census (2000 and 2010) and in the 2009-2013 American Community Survey.
303 Table 4-12 shows a decline in the City's population from the years 2000 to 2015. The decline in
304 population from 2000 to 2010 is approximately 4.5%. This decline has been in part due to the
305 downturn in the housing industry, limiting growth policies of the City, and natural factors.
306 Table 4-13 projects the population of the City to continue declining over the short term and

307 long term planning periods due to limiting growth policies and stringent design regulations.
 308 The median age for the City is 47.7 years which indicates the City has an older population when
 309 compared to the surrounding cities of Orange City, Deltona and Deland.
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313 **Table 4-12: Population Projections**
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Year	Total Population
2000	2,743
2010	2,624
2015	2,619
2020	2,600
2025	2,570
2030	2,534
2035	2,511

315 Household Size
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320 In 2000 the City of Lake Helen had 1,124 households with an average household size of 2.44
 321 persons per household. The 2010 Census indicates the City had 1,128 households with an
 322 average household size of 2.33 persons per household. In comparison, Volusia County had
 323 208,236 households with an average household size of 2.31 persons per household.
 324

325 The City's anticipates the average household size throughout the short and long range planning
 326 periods will remain constant. The 2020 and 2035 persons per household figures can be
 327 divided into the City's projected resident population for the years 2020 and 2035, respectively,
 328 to obtain a projected number of households for the City during the planning time frames. Table
 329 4-13 identifies the projected number of households and average household size for the City of
 330 Lake Helen. It is assumed that each household will occupy one dwelling unit in the future. The
 331 seasonal population of the City represents a very small portion of the total population and will
 332 not affect future housing needs.
 333

334 **Table 4-13: Projected Number of Households**

YEAR	NUMBER OF HOUSEHOLDS	PERSONS PER HOUSEHOLD
2010	1,128	2.33
2015	1,124	2.33
2020	1,116	2.33
2025	1,103	2.33
2030	1,088	2.33
2035	1,078	2.33

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Projected Households by Size

Table 4-14 identifies the number of households by household size for the City of Lake Helen for year 2010. Percentage distribution is also presented to allow for the projection of households by size. For the purpose of this analysis, the breakdown of different household sizes remains constant.

Table 4-14: Households Size

Size	2010	Percent	2015	2020	2025	2030	2035
1	329	29.2	329	326	322	318	316
2	430	38.1	428	425	420	415	412
3	185	16.4	184	183	181	178	177
4	100	8.9	100	98	98	97	96
5	51	4.5	51	50	50	49	46
6	16	1.4	16	15	15	15	15
7 or more	17	1.5	17	17	17	16	16
Total	1,128	100	1,124	1,116	1,103	1,088	1,078

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Approximately 67 percent of the household size will consist of two (2) persons or less as projected for the year through 2035. The remaining 33% consists of three (3) or more persons household size.

Income Range of Households

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In order to determine the type of housing required to meet the needs of the anticipated population, it is necessary to determine the income range of future households. Income will affect the type and size of housing families can afford. Income information will help to determine whether there is sufficient affordable housing available for families at all levels of income. Affordable housing is a term used to measure how much of a family’s income is spent on housing and the amount remaining that can be spent on other essential items. Typically affordable housing means “housing for which monthly rents or monthly mortgage payments, including taxes, insurance and utilities, do not exceed 30 percent of the amount which represents the percentage of the median adjusted gross annual income for the households or persons indicated in Section 420.0004, F.S.”. HUD also defines affordable housing as housing which costs less than 30% of the family’s income. They consider families that pay more than 30% of their income for housing to be “Cost Burdened” and have trouble paying for other necessities such as food and clothing. Table 4-15 indicates the City’s household income as percentage of the area’s median income. Table 4-16 indicates the amount of income paid for housing. Approximately 28% of the households pay greater than 30% of the income for housing

369 costs. Of the 28%, approximately 17% of the households are paying over 50% of the income for
370 housing costs. These levels are expected to remain constant through the planning period.

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Table 4-15: Household Income as Percentage of Area Median Income

Income	2015	2020	2025	2030	2035
<=30% AMI	92	94	93	92	91
30.01-50% AMI	129	139	145	150	153
50.01-80% AMI	148	157	163	166	167
80.01+AMI	784	792	778	769	736
Total	1,153	1,182	1,179	1,177	1,147

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*Source: Florida Housing Data Clearinghouse

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Table 4-16: Amount of Income Paid for Housing 2008

	2015	2020	2025	2030	2035
0-30%	834	849	848	848	847
30-50%	125	131	129	127	98
50% or more	194	202	202	202	202
Total	1,153	1,182	1,179	1,177	1,147

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*Source: Florida Housing Data Clearinghouse

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387 **PROJECTED HOUSING NEEDS**

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389 This section of the element uses the number of occupied dwelling units projected for the City of
390 Lake Helen in Table 4-14 to determine the City's projected housing needs.

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392 **1. Rural and Farmworker Households**

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The 2010 Census indicated that none of the City's working population 16 years and older was employed in agriculture, forestry and fishing. In view of the changing nature of the working population, the City does not consider it necessary to include specific provision within the comprehensive plan for agricultural workers.

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398 **2. Dwelling Unit Demolition and Removal**

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The 2009 American Community Survey estimates that no properties lacked complete kitchen facilities and none lacked complete plumbing facilities or had no heat available. The City of Lake Helen does not undertake surveys of substandard dwelling units. It is assumed

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that all substandard dwelling units will be removed by the private sector and will need to be replaced in order to provide standard dwelling units for the residents of the City.

3. Dwelling Unit Conversions

At present, homes within the City are located on sites designated for commercial uses on the Future Land Use Map (Future Land Use Element). Conversion of residential units for commercial use is anticipated to occur within the City over the short and long range planning periods.

4. Projected Dwelling Units by Type and Tenure, Incorporating an Adequate Vacancy Rate

Assuming that each household will occupy one (1) dwelling unit in the future, the City of Lake Helen is projected to have 1,116 occupied dwelling units in the year 2020 and 1,078 occupied dwelling units in the year 2035. Based on the City's 2010 vacancy rate of 12 percent and tenure (Table 4-2), and the percent distributions presented in Table 4-3, Tables 4-17 and 4-18 present the City's projected dwelling units by type and tenure.

Table 4-17: Projected Demand of Housing Units by Type

	2010	Demand			Growth in Households		
		2020	2025	2035	2020	2025	2035
Single Family	949	859	849	830	-90	-10	-19
Multi-Family	29	34	33	31	2	1	-2
Mobile Home/Other	249	223	221	217	-32	-2	-4
Total Demand	1,227	1,116	1,103	1,078	-120	-11	-25

Table 4-18: Projected Demand of Housing Units by Tenure

	2010	Demand			Growth in Households		
		2020	2025	2035	2020	2025	2035
Owner Occupied	903	811	777	759	-92	-34	-18
Renter Occupied	225	203	194	190	-22	-9	-4
Total Occupied Units	1,128	1,014	971	949	-114	-43	-22

As stated earlier, the population of Lake Helen is expected to decline over the short range and long range planning period which would have a negative effect on the housing stock within the City of Lake Helen unless the City takes proactive measures which could affect the projected population decline. It stands to reason that if the population declines, then some of the existing housing stock would also decline due to vacant/abandoned structures.

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436 5. C. The Private Sector and Housing Supply
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438 It is expected that all the future housing needs identified in this analysis can and will be met by
439 the private sector. While the City of Lake Helen can estimate future housing needs, it cannot
440 take a major role in supplying housing. That aspect is controlled for the most part by the private
441 sector. The City can only assist in the delivery of housing by developing flexible regulations,
442 providing appropriate land use designations and zoning categories, and by planning
443 infrastructure facilities and services that are adequate to serve future development.
444

445 Private sector housing delivery is divided into two parts, owned and rental. The delivery of
446 financing for owned housing is based solely on affordability. As discussed earlier in this
447 Element, affordable housing costs are calculated to be thirty (30) percent of gross income.
448 Monthly payments for owned-housing are based on two factors: mortgage rates and the price
449 of the housing unit. Forecasting future trends of these two factors is difficult and highly
450 unpredictable. Mortgage rates are dependent on National Economic Conditions and not local
451 factors. Housing prices are dependent on the inflation rate for housing, and local supply and
452 demand forces.
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454 Financing for housing has been extremely good in the past few years. Mortgage interest rates
455 have been at the lowest level in the last decade.
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457
458 There is very little speculative housing construction within the City of Lake Helen.
459 Construction activity within the city has remained relatively slow. There is an adequate source
460 of homebuilders in the area. Suitable land area is available for development.
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462 The one item of cost that does influence housing within this area is lot size. The City of Lake
463 Helen does not have a central sewer system. Also portions of the city are situated in an area
464 where the soil characteristics are not conducive to the use of septic tanks and drainfields. The
465 city therefore restricts development to a minimum lot size of one- fourth of an acre. Within the
466 county similar land area would be zoned for a higher density. This influences the cost of the
467 building site relative to the cost of a buildable site within the adjacent county area. The private
468 sector housing construction industry has the capability to meet the anticipated housing needs.
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471 The City of Lake Helen is basically a community of single-family, detached housing units. There
472 is a strong desire on the part of city residents to retain that status insofar as it is possible. The
473 city recognizes the need for very low, low and moderate income households and does not
474 impose any restrictive measures to preclude the construction of housing units to satisfy that
475 need. There simply has not been a demonstrated demand for such housing in the past ;
476 however, the needs of the anticipated population must be accommodated. It is therefore

477 incumbent upon city officials to exercise its administrative functions to ensure that plans are
478 developed which will facilitate the development of a housing supply process which will meet
479 the forthcoming needs.

480
481
482 The housing supply must respond to all needs. That need is normally served for the more
483 affluent. The satisfying the need for housing to meet the need for very low, low and moderate
484 income households is less assured. There is a need for the local government to become
485 involved in ways which will ensure that these latter needs are met. While any housing program
486 must not discriminate, the intervention into the housing process by the local government
487 cannot be designed or considered as a discriminatory program. Housing programs must assure
488 that all residents are afforded an opportunity to participate in and become a part of the
489 ownership community. Those who do not desire to own must be assured the right to rent
490 housing units that meet their needs at an affordable cost.

491
492 The City of Lake Helen will take positive measures to ensure that the supply of adequate, safe
493 and sanitary housing is increased. These measures are designed to meet the anticipated needs
494 for very-low, low and moderate income households. However, it must be remembered that
495 there are certain constraints that exist due to circumstances beyond the control of the city.

496
497 The city recognizes the need for affordable housing to accommodate the needs of very-
498 low, low and moderate income households. The following activities or programs are to
499 be initiated by the city so as to increase the supply of affordable housing units to meet that
500 need.

- 501
502 1. The city will grant a one-third density bonus for single-family, detached housing units to
503 be constructed for and occupied by households meeting the designated criteria for such
504 housing.
- 505
506 2. The city will reduce the minimum floor area requirement by 20 percent for all
507 residential units constructed for and occupied by households meeting the designated criteria
508 for such housing.
- 509
510 3. The city shall encourage the use of planned developments or cluster developments.
511 However, in order to ensure that such units are dispersed throughout all residential
512 neighborhoods and neighborhoods having a residential character not more than four such
513 units shall be located in a single block (600' by 600') and shall be separated from like structures
514 by a distance of 900 feet.
- 515
516 4. The city shall improve its "fast-track" permitting system and shall develop a single
517 document which shall include all current regulations pertaining to development within the city,
518 and which shall be made available to a developer at cost.

519
520 5. The city shall actively pursue and encourage the development of housing units by the
521 Habitat for Humanity organization, and shall provide assistance within resource capabilities.
522

523
524
525 7. The city shall utilize the latest data from the U S Department of Housing and Urban
526 Development or the US Census data as a basis for designating the criteria for affordable
527 housing.
528

529 8. The city shall establish local advisory agencies to effect coordination with the Volusia
530 Housing Finance Authority, the Volusia Affordable Housing Task Force and the Volusia
531 Community Assistance Agency. Infrastructure shall be provided to support all low and
532 moderate income household housing units.
533

534 D. Removing Impediments to Housing Supply
535

536 The City will facilitate the provision of affordable housing by improving the permitting for
537 processing development orders. A potential builder or developer will be able to find in a
538 single folder all of the necessary forms and actions that must be accomplished prior to approval
539 of an application for a permit to construct. Once these forms are completed and returned to
540 the City of Lake Helen, a permit should be issued in a timely manner.
541

542
543
544

545 **IV-4. SPECIAL CONSIDERATIONS**
546

547 A. Adequate Housing versus Affordable Housing
548

549 As stated earlier, the purpose of the Housing Element is to ensure an adequate supply of
550 affordable residential dwelling units to accommodate the projected population through the
551 planning period. The problem of an adequate supply has been addressed from two aspects.
552 (1) availability of land area suitable for development; and (2) the ability of the private
553 sector housing construction industry to meet the stated needs. The Future Land Use Plan
554 assures the required residential uses.

555 The problem of affordability is somewhat more complex. While there is an adequate range of
556 housing units available at the present, that situation could change quickly if the
557 aforementioned growth and economic pressures impact upon housing supply within the City of
558 Lake Helen. Many of the techniques for managing housing needs are not available within a
559 small community, e.g., Housing Trust Fund, etc. Those techniques which are available, to
560 include those that are discussed below, must be provided due consideration.
561

562
563 1. Fast Track Permitting. This technique for managing the housing construction provides
564 immense value to the potential builder or developer. There is nothing more frustrating to a
565 builder or developer than not knowing the rules by which the game must be played. The
566 City of Lake Helen has implemented a "one stop permitting" process.

567 B. Special Housing Needs

568
569 1. Housing for the Handicapped. There are basic requirements established by state code
570 and federal ANSI Standards. The provisions of these regulations must be incorporated into
571 applicable regulations. Essentially, housing units designed to accommodate the handicapped
572 must be barrier-free and the neighborhood must have all impediments to movement by the
573 handicapped removed.

574
575 2. Elderly Households. It is a foregone conclusion that there will be a significant increase
576 in the number of households headed by elderly individuals. The city must therefore plan for
577 these households. The housing needs for these individuals are for smaller, more efficient,
578 maintenance free housing units. Cluster or mobile home type of residential unit. It should be
579 situated near recreational and shopping facilities.

580
581
582 3. Adequate Sites for Very Low, Low-and Moderate Income Housing. There are no
583 subsidized housing programs operating within the City of Lake Helen. The requirement for very
584 low, low-and moderate income housing units is currently being met through the public sector.
585 But the supply and availability of land area to meet these needs is becoming scarce. The city
586 must therefore plan for land use areas where such sites are to be allowed and encouraged.

587
588 4. Group Homes. There are no group homes licensed by the state of Florida which operate
589 within the City of Lake Helen. However, such facilities must be accommodated in this Element.
590 Chapter 80-154, (Laws of Florida), establishes the basic authority for group homes and for
591 foster homes. That authority provides the language which appears in Ch 163.3177 F.S. This
592 latter authority requires that comprehensive land use plans provide standards, plans and
593 principles for the provision of adequate sites for group homes and foster care facilities.

594
595 5. Adequate Sites for Manufactured Homes. The City will allow the siting of manufactured
596 homes in all residential areas or areas of residential character.

597
598 C. Elimination of Substandard Housing, and Area Improvements.

599
600 The most effective tools for improving substandard housing conditions are the city's Building
601 Code and the Code Enforcement Board. This is the intended purpose and function of codes and
602 code enforcement. It is imperative that these tools be utilized to eliminate any substandard
603 housing and to improve neighborhood aesthetics.

604
605 As is true in any older community there are certain housing conditions within the city that
606 might be classed as blight. The concept of "in fill" as advocated by the Future Land Use Element
607 will direct growth to these areas. As such it is expected that many of the sparsely developed
608 areas which contain blight conditions will be redeveloped, thereby eliminating much if not most
609 of the existing substandard housing.

610
611 Given that there is not a demonstrated need for redevelopment of a given area, the city
612 shall address the conservation, rehabilitation or demolition of housing on a case-by-case basis.

613
614 D. Historically Significant Properties and Neighborhoods.

615
616
617 The City has a designated Historical District and has adopted standards for the protection and
618 preservation of these structures. These standards will continue to be implemented within the
619 Land Development Regulations.