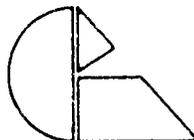


City of Mount Dora

NORTHEAST REDEVELOPMENT DISTRICT PLAN

June, 1990

Prepared By:



Glatting Lopez Kercher Anglin, Inc.

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**CITY OF MOUNT DORA
NORTHEAST REDEVELOPMENT DISTRICT PLAN**

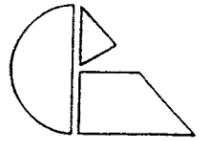
INTRODUCTION

Purpose

The City Council of the City of Mount Dora has recognized the northeast portion of the city as an area needing special attention. The City has the ability through various statutes, including the Community Redevelopment Act of 1969, F.S. 163, Part III as amended, to take actions to prevent and eliminate conditions of slum and blight. In July of 1989 the City Council designated the area as a potential redevelopment district and authorized Glatting Lopez Kercher Anglin, Inc. to study the northeast area to identify needs and possible solutions. The purpose of this report is to provide a definition of the area, an inventory of existing conditions, an analysis of needs and recommendations for solutions to the problems identified.

Definition of Area

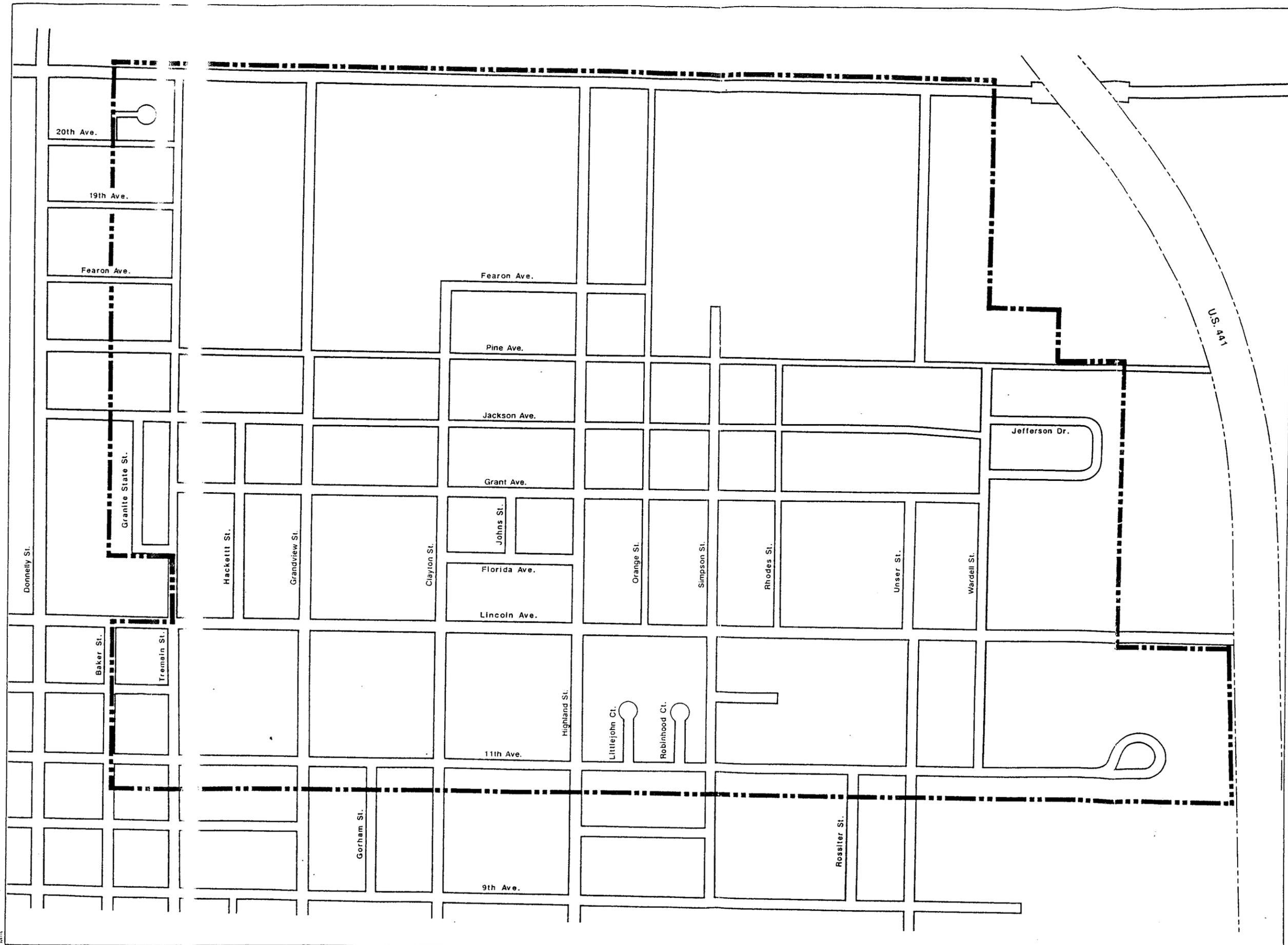
The redevelopment district as delineated by the city contains approximately 350 acres. The area is bounded by Limit Avenue on the north and approaches Donnelly Street on the west, between Ninth and Tenth Avenues on the south and US 441 to the east. The specific delineation of the district is shown on the attached map (Exhibit 1). Based on a recent housing inventory the area contains an estimated 1,600 persons, accounting for about 25% of the total population of the city.



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MOUNT DORA
NORTHEAST
REDEVELOPMENT DISTRICT
Exhibit 1 DISTRICT BOUNDARY



Project No. 3883.01
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Date
Rev.

SCALE 1"=200'

Sheet Title

Sheet No.

II. INVENTORY OF EXISTING CONDITIONS

Assessed Valuation

The current total assessed valuation of the district is \$8,249,480. The district includes several properties exempt from taxation: nine churches, the middle school and the city complex. Twenty-seven percent of the homes are owner occupied and filed homestead exemption claims in 1988. The average taxable value for homes in the neighborhood is approximately \$15,000. There are about four commercial structures in the district.

Vacant Land

It is estimated that twenty to twenty-five percent of the property in the district is currently undeveloped. This property includes some agricultural tracts as well as scattered vacant building lots. The vast majority of the undeveloped property is currently zoned for residential use and is also designated as residential on the Future Land Use Map of the Comprehensive Plan. Due to location and existing residential uses the development of non-residential uses on these parcels is not expected. As a result, the potential for significant tax revenues from future development of these vacant lands is limited to residential values.

Housing

The majority of residences in the district are single-family houses of frame or concrete block construction on 50 foot lots. Of the 806 units, approximately ten percent are duplex or apartment units.

The following definitions are used to describe housing conditions:

Standard - Those structures that have no visual defect or only slight defects and can be repaired by the average homeowner.

Deteriorating - Those structures which have no more than two major defects which indicate a prolonged lack of regular maintenance and which cannot usually be repaired by the average homeowner.

Substandard - Those structures which have one or more critical defects which could prevent a structure from providing safe or adequate shelter for its occupants.

A survey conducted by the City in October 1989, provided the following assessment:

	<u>Number Units</u>	<u>Percentage</u>
Standard	584	72%
Deteriorating	161	20%
Substandard	<u>61</u>	<u>8%</u>
Total	806	100%

Twenty-eight percent of the units in the district are in deteriorating or substandard condition. The general geographic distribution of the structures and their conditions are mapped in Exhibit 2

For the most part, the homes considered substandard are presently unoccupied. Several of these buildings present a hazard and should be demolished. The rate of owner occupancy in the neighborhood is 27%, based on homestead exemption filings. As expected, those units that are owner occupied tend to be in better condition than those that are tenant occupied. At the time of the inventory, 11 units, or less than two percent of the total units were vacant.

Infrastructure

Roadways

The district is served by a basic grid system of roads with a total of 11.0 miles of roads within the district. Of these roadways, 10.5 miles are paved and .5 are unpaved representing just under 5% of the total roadway network within the district. The paved roads are in generally good condition with less than 2% considered to be in poor condition at the current time. Recent paving programs by the City have helped bring unpaved roads up to a better standard. Roadways are generally narrow with on-street parking sometimes restricting travel. In many cases, there are structures, fences and other obstructions near the road edge.

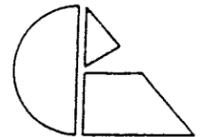
Of the 22.0 miles of roadway edge 7.0 miles are curbed, representing about 32% of the total roadway edge. The lack of curb in some areas has allowed the accumulation of sand on the paved travel surface while other areas have experienced edge deterioration. Exhibit 3 indicates roadway characteristics.

Sidewalks

Sidewalks are deficient in the district. Of the 22.0 miles of roadway edge only 1.4 miles of sidewalks exist. This means that 94% of the district is not served by sidewalks. Many sections of the existing sidewalks are in poor condition.

Streetlights

Streetlights in the area are generally scarce with a total of 57 lights existing within or on the edge of the district. This amounts to one light for every 1,019 feet of street. The lights are not evenly distributed. Some areas are well lighted, others are not lighted at all. Exhibit 3 shows the location of street lights.



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**MOUNT DORA
NORTHEAST
REDEVELOPMENT DISTRICT
EXHIBIT 2**

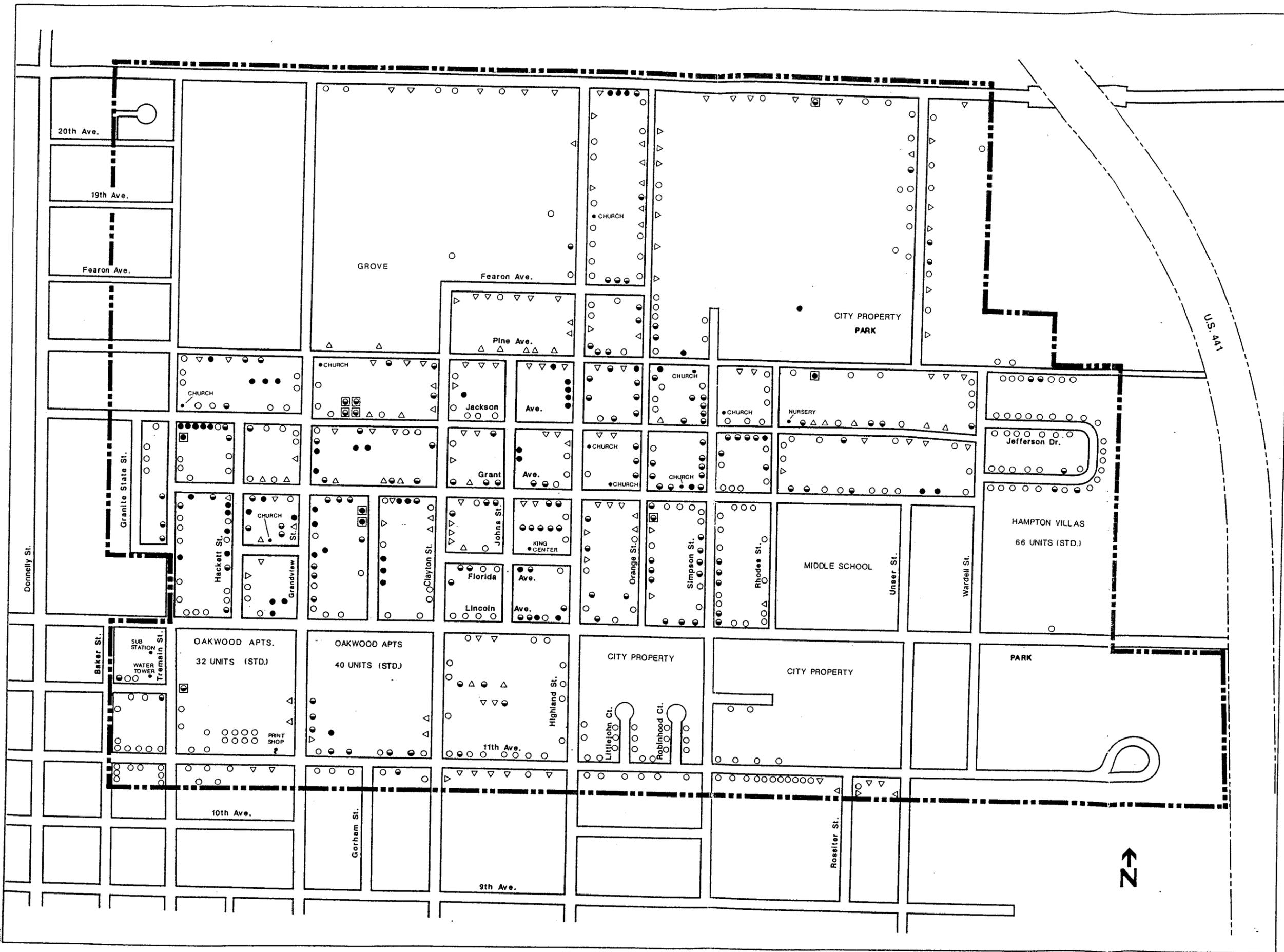
LEGEND

- STANDARD
- SUBSTANDARD
- DETERIORATING
- △ VACANT BLDG. LOT
- UNOCCUPIED STRUCTURE

Project No. 3883.01
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0' 100' 200' 400'

Sheet Title
**HOUSING
INVENTORY**

Sheet No.
EXHIBIT 2





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**MOUNT DORA
NORTHEAST
REDEVELOPMENT DISTRICT
EXHIBIT 3**

LEGEND

- PAVED ROADS
- UNPAVED ROADS
- ROADS, POOR COND.
- CURBS
- SIDEWALKS
- SIDEWALKS, POOR COND.
- FIRE HYDRANTS
- STREET LIGHTS

Project No. 3883.01

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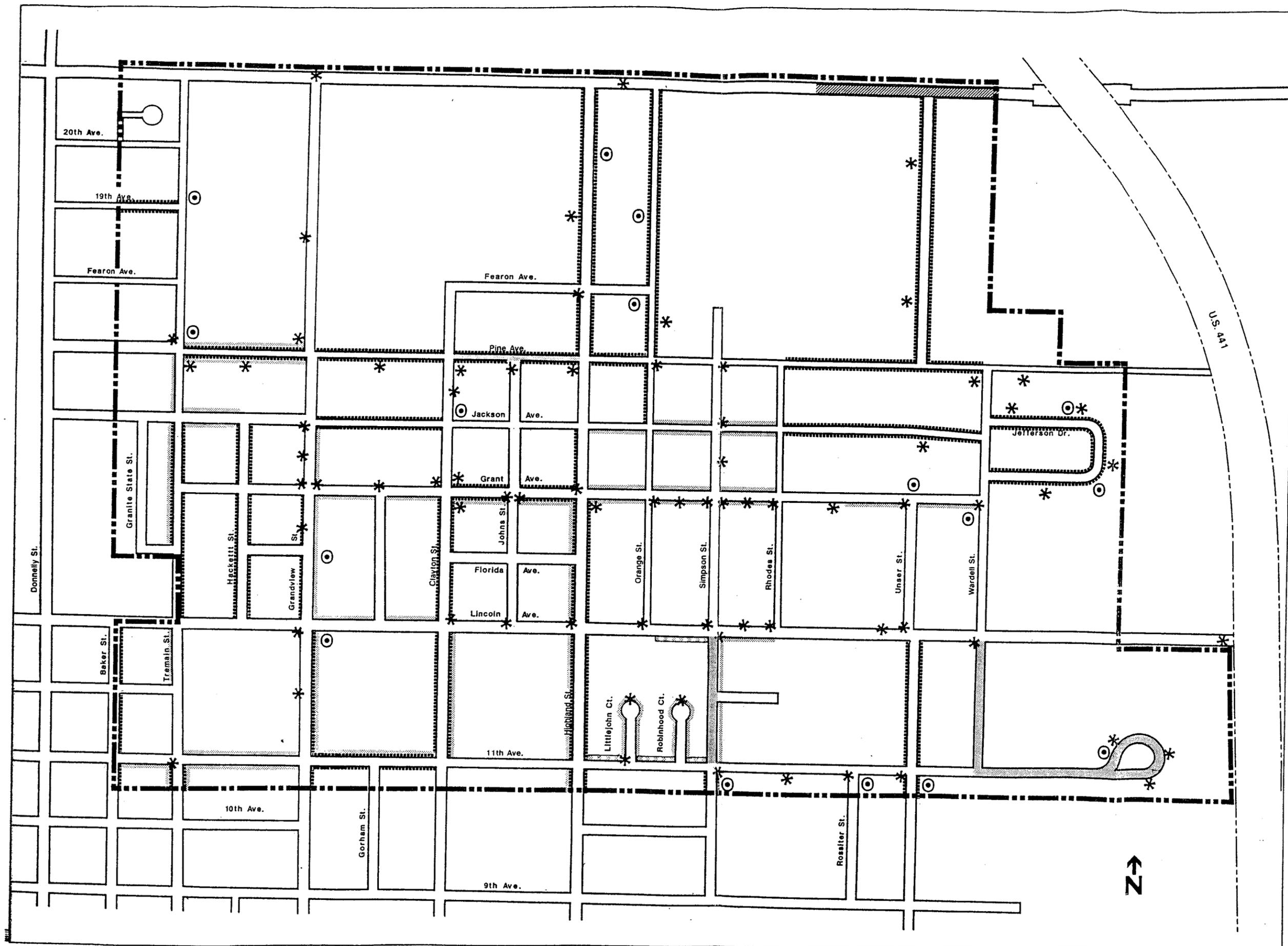
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Sheet Title
**PUBLIC
FACILITIES
INVENTORY**

Sheet No.

EXHIBIT 3



Public Safety

Exhibit 3 also shows the location of fire hydrants with a total of 10 hydrants servicing the district. This averages one hydrant for 5,808 feet of roadway. The general standard of having a hydrant every 800 feet is not met even though several hydrants are located on street corners and can be used in multiple directions. A few portions of the district are well served while many parts have no hydrants. As evidenced by the housing inventory, several of the structures are substandard and are potentially high fire risks.

The area has a high concentration of drug use and abuse with 98% of all drug related arrests made in the city by the Mount Dora Police Department and the Drug Task Force being made within the northeast district.

Zoning and Land Use

Currently the zoning and land use within the area are primarily residential with very limited commercial occurring on portions of Grant Avenue and Grandview Street. Commercial development in the area is extremely limited, with substandard structures and nominal businesses. Virtually no off-street parking is available to serve the various businesses. There are estimated to be only five businesses in the district, each establishment employing no more than two persons. There are nine churches located in the district. The Future Land Use Map designates most of the district as residential with commercial use designated only in existing commercial areas.

Open Space and Recreation

The City currently owns adequate park land within the district to meet the needs of the current and projected population.

The City-owned property along Lincoln Avenue is underdeveloped and underutilized. It offers the potential for improved recreation facilities, as well as the provision of additional facilities. Currently two baseball fields, two tennis courts and handball courts are provided. A larger baseball field is also provided north of Pine Avenue. Overall, the parks in the district provide recreational opportunities, but are not attractive in appearance.

III. ANALYSIS OF NEEDS

A review of the inventory of conditions within the district indicates that the district is generally in poor condition and meets the definition of blighted areas in that there is an area of slum with deteriorated or deteriorating structures which can substantially impair or arrest the sound growth of the city and can constitute a menace to the public safety, health, morals and/or welfare of the residents.

The most significant need is clearly in the area of housing where the figures show that high percentage of the housing units are substandard. There is a need for additional and higher intensity lighting to help to deter crime, and also a need for additional fire hydrants to improve fire protection standards.

The neglected appearance represents a lack of neighborhood identity and pride that is further accentuated by the absence of activity centers and focal points within the area. Attractive public parks, a thriving commercial district and sidewalks connecting churches to residential neighborhoods are all lacking within the district, and are needed to help create a sense of neighborhood.

Economic development within the district to create accessible job opportunities is also needed. Such development would also increase the exposure of the district to people outside the district and might increase the chances of further improvement.

Public investment and improvement programs are also needed to help improve physical conditions and image, thereby providing greater motivation for property owners and residents to better maintain their lands and structures.

As a redevelopment district the northeast area would be eligible for funding via a tax increment financing district. However, an analysis of potential tax revenues indicated only limited new funds would be generated through a tax increment program for the area as currently delineated. Development patterns should be monitored and consideration should be given to redefining the district boundary so as to increase the potential for revenues before a tax increment district is established.

- Provide streetlights where needed and convert existing lighting to a higher level of illumination.

Public Safety

- Provide fire protection improvements.
- Develop a plan which will address crime prevention through environmental design.
- Encourage the formation of a neighborhood organization and a crime watch program.
- Consider locating a police substation in the district.

Zoning and Land Use

- Increase the potential for homeownership by encouraging small scale, low density development.
- Maintain the density of the neighborhood through infill development and the demolition of dilapidated structures.
- Allow a mixed use zoning classification which allows business and residential uses to coexist.

Open Space, Recreation and Beautification

- The City should master plan ^{PARK} and more fully develop the park property along Lincoln Avenue. ^{AND FRANK BAIN PARK} Provision of more tennis courts and baseball/softball fields would encourage greater use of the facilities through leagues and tournaments.
- ^{FRANK BAIN PARK} Both C.O. Lott Park and the King Center should be better utilized as viable resources in the community.
- User fees should be charged for recreation leagues and tournaments to help pay for beautification of the parks that will encourage additional use.
- Promote pedestrian access to all parks, churches and other community meeting places through the provision of safe and convenient sidewalks.
- A streetscape and parking plan for the commercial area along Grandview and Grant should be prepared.
- The appearance of the City public works compound should be improved so as to not detract from the area and to set a better example for property owners in the district.
- The old library should be evaluated for redevelopment as a civic center to provide a focal point for community cultural activity.

Economic Development

- The City should aggressively pursue economic development activities in the neighborhood.
- Work with existing business owners to improve the structures and appearance of their businesses.
- Utilize the Small Business Administrations' loan and counseling programs.
- Consider the possibility of establishing a job training or adult education facility to be located within the district.
- The City should aggressively pursue economic development activities that will create jobs for neighborhood residents.

APPENDICES

A. NEIGHBORHOOD INPUT

A neighborhood meeting was held on February 15, 1990 at the King Center. The purpose of the meeting was to obtain information and opinions from local residents regarding the Northeast Redevelopment District Plan. For the most part, the citizens concurred with the analysis and recommendations in the plan, but did offer additional information and expressed their opinions and priorities. This addendum is a summary of the meeting and the issues and observations the residents wished to be emphasized.

Residents believe the problems in the district are not strictly neighborhood problems, but are City problems. Improving conditions in the district are viewed to be the responsibility of not only the neighborhood residents, but the responsibility of the entire community.

The residents are eager for their voices to be heard. There is an understanding that the needs are extensive, while resources are limited. State and local funding is limited as is City staff time. Therefore, local self-help programs, action committees, volunteer task forces, etc. are needed and should be organized in such a way to maximize the existing resources. Several specific areas need attention, and the residents would like to participate in task forces focusing on the following issues:

- Housing (the number one concern of the residents)
- Parks and Recreation
- Law Enforcement/Crime Prevention
- City Budget (Input and Monitoring)

Specific information regarding housing, infrastructure, parks and recreation, code enforcement, commercial redevelopment, and public safety follows.

Housing

- Availability of affordable housing and improvement of overall housing conditions is perceived by residents to be of critical importance. Lake Community Development, Inc., (LCDI) a non-profit mutual self-help housing group has worked in the Northeast Redevelopment District for the past five years. Seventy-one of the standard houses in the district, or 12% of the existing standard units were constructed with assistance from LCDI. The program works as follows: Families select a building site and form a self-help group to build five or more houses in a six-month period. LCDI assists the group in obtaining the land, mortgages, sub-contractors, materials and permits. Families work on each house with the supervision of LCDI, building step by step, until all the houses in their group are completed.

Presently, LCDI is the only organized effort to provide housing in the area, and their efforts are county-wide, rather than focused exclusively in Mount Dora. Their funding source has consisted of federal dollars only, and in July 1990 LCDI's contract with the Farmer's Home Administration will expire. If

the LCDI is to continue, they must forge partnerships with local government and/or private entities and secure funding from local sources.

- The general problem exists that numerous residents are on fixed incomes and cannot afford the cost of repairing their homes. Local funds are needed as seed money to enable them to obtain grants for repairs.
- Because residents do not have money to upgrade, code enforcement is often seen as a threat; loss of their homes is a strong fear.
- Residents are willing to relocate in order to find affordable housing. Between May 1989 and January 1990, 24 families in the Northeast Redevelopment Area contacted LCDI, requesting they be placed on a waiting list for LCDI's Bassville Park Project, located outside the City of Mount Dora. However, residents would prefer to continue living in Mount Dora.
- The condition of residences is inconsistent within given blocks, that is one house is in good condition, while the next two are substandard. Priorities should be established so that efforts are directed toward revitalizing or replacing all substandard and deteriorating structures in an entire block.
- Grant and technical assistance/guidance is needed for residents to undertake housing improvement. General perception is that there are solutions, but no one is directing these efforts or knows what steps to take to obtain funding. A housing task force of residents with a housing advisor (paid or volunteer) should be appointed by the City or created by the residents themselves to identify programs and establish priorities. Lake Community Development, Inc., Habitat for Humanity, self-help programs, a housing authority, Farmers Home Administration and City funding were all suggested as potential resources to be explored and pursued.
- Cooperative efforts teaming residents, the financial community, the City and construction forces are needed. The City should provide technical assistance or at least a forum to help develop the necessary public/private partnerships for successful redevelopment.

Infrastructure

- There is a need for more sidewalks and curbing to provide safe, "dry" pedestrian access to schools, churches, etc. Residents report near flood conditions, with water up to their front doors at certain times.
- Trash pick-up is perceived as sporadic and expensive; clean-up days should be promoted more. The high cost of dump fees seem to contribute to the use of vacant lots for discarded appliances and large garbage item dumping.
- There is a general feeling that neighborhood needs were not given proper consideration in setting priorities for spending City bond funds.

- There is a general belief that the proposed Tax Increment Funds should not be used for infrastructure improvements. This is viewed as an existing City responsibility; new funds should be funneled into housing programs.

Parks and Recreation

- Residents believe more play areas and recreation equipment are needed. Current facilities are thought to be monopolized by scheduled groups limiting the "open" play opportunities, and a shortage of facilities require excessively long waiting periods to gain access to the facilities.
- Recreational programs for youth at low cost are needed. Residents feel that existing programs are "arts oriented" and do not serve their need for sports/leisure time activities.
- There is a need for a multi-purpose indoor recreation/activity center.
- There is a general perception that park maintenance and new recreation facilities in this district receive less attention and funding than those in other parts of the City.
- Federal funds for recreation facilities and programs should be explored.
- Citizens wish to be included in an organized advisory group to express their opinions and ideas to the City regarding their recreational needs.

Code Enforcement

- Codes should be enforced equally throughout the City.
- The City should consider adopting the new Southern Standard Building Code for Existing Buildings. A modified code could help break the cycle of decline - lack of funds for improvement - forced relocation.
- The City should examine their development code, and if necessary, make provisions to allow demolition of deteriorating structures with the ability to rebuild on the existing lot. Possibly the lots are too small for a new unit with the same square footage as the deteriorating structure had, and demolition may result in a vacant, unusable lot.

Commercial Redevelopment

- There is a need for neighborhood commercial services such as a beauty shop, barber shop, laundromat, Mom-Pop type restaurant, etc. This is needed not just to provide services to the residents, but to establish a commercial activity center in order to improve the sense of a cohesive community. It is also perceived as an opportunity to have businesses operated by residents of the neighborhood. Small Business Administration funds, minority enterprise funds and other business assistance programs should be investigated. A small business incubator or start up program was specifically suggested.

Public Safety

The area has a high concentration of drug abuse with 98% of all drug related arrests made in the City of Mount Dora Police Department and the Drug Task Force being made within the district. Residents believe this statistic represents a number of perpetual arrests, i.e., the same dozen or so individuals being arrested time and time again. Admittedly, drug related crime is a problem, but residents believe it is not as widespread as the general arrest record might indicate.

B. REQUIRED CONTENTS OF THE REDEVELOPMENT PLAN

Chapter 163.362 of the Florida Statutes lists the information which must be contained in every Community Redevelopment plan. In order to satisfy the requirements of Chapter 163.362, every Community Redevelopment Plan shall:

- 1. CONTAIN A LEGAL DESCRIPTION OF THE BOUNDARIES OF THE COMMUNITY REDEVELOPMENT AREA AND THE REASONS FOR ESTABLISHING SUCH BOUNDARIES SHOWN IN THE PLAN.**

The Community Redevelopment Area is mapped in this plan. The boundaries are based on the Finding of Necessity which established that current conditions within the identified redevelopment area constitute an economic and social liability. The Finding of Necessity is supported by substantial evidence satisfying the requirements of Florida Statute 163.335.

The legal description for the Mount Dora Northeast Redevelopment District is as follows:

Begin at the southwest corner of the northeast 1/4 Block 18, Section 30, Township 19, Range 27; run thence north along the west right of way line of Baker Street to the southerly right of way line of Lincoln Avenue; thence east along said southerly right of way and the easterly extension thereof of Lincoln Avenue to a point on the east right of way line of Tremain Street; thence north along the said easterly right of way of Tremain Street to the easterly extension of the southerly right of way of Granite State Court, thence west along said southerly right of way line of said Granite State Court, the easterly extension thereof and the south line of Lot 12 of Granite State Court, as recorded in Plat Book 6, Page 44, Public Records of Lake County, Florida to the west line of said Granite State Court Subdivision; thence north along the said west way of Jackson Avenue; thence west along said southerly right of way line of Jackson Avenue to a point on the southerly extension of the east line of Lot 12, Block 'B' of Riley's Subdivision, as recorded in Plat Book 5, Page 31, Public Records of Lake County, Florida; thence north along the east lines of Lots 1 through 12, Block "A" and Lots 1 through 12, Block "B" of said Riley's Subdivision, and the northerly and southerly extension thereof to the southerly right of way line of Fearon Avenue, thence east along said southerly right of way line of Fearon Avenue and the easterly extension thereof to the easterly right of way line of said Tremain Street; thence north along said easterly line of Tremain Street to the north line of Section 29, Township 19 South, Range 27 East, Lake County, Florida; thence along said north line of said northerly most boundary of Limit Avenue; thence east along said north line of said northerly most boundary a distance of 4.035 feet; thence south 965 feet to a point 355 feet north of the C/L of Pine Avenue, east 330 feet; thence south 380 feet to the south right of way line of Pine Avenue; thence east to the easterly most boundary of Lot 1, Dora Heights Subdivision; run thence south along the easterly most boundary of said subdivision a distance of 1,370 feet to a point on the north line of the south 1/2 of Section 29, Township 19, Range 27; thence proceed east 660 feet to the westerly right of way of New U.S. Highway 441; thence south along said right of way of said Highway 330 feet; thence west 165 feet, south 330 feet; thence west

680 feet, south 264 feet; thence west 883 feet to the westerly most right of way line of Unser Street; thence proceed north 90 feet along the easterly most boundary of Dora Heights Subdivision, Block "A" to the southerly boundary of Lot 22; thence west along said southerly property line of Lots 22 and 10 of said Dora Heights Subdivision, Block "A" continue west along said southerly line of Lot 10 of Block "B" of said subdivision; continue west along the south line of the north 152 feet of Block 219; thence south 23 feet; thence proceed west to the easterly boundary of Waller Subdivision; thence north to the southerly most boundary of Lot 12 proceed west along said south property lines of Lots 12 through 1 in said subdivision, continue west to Block 223, then south to the south boundary of Lot 14 in Sunniland Subdivision; thence proceed west along said southerly boundary of Lots 14 through 6; thence north to the south line of Lot 4; thence west to the easterly boundary of Block 'B' of Gorham Subdivision; thence south to the southern boundary of Lot 13 of said subdivision; thence west along the south boundary of Lots 13 and 18 in Gorham Subdivision, continue west in Block "A" of Gorham Subdivision along the northerly most boundary of Lots 14 and 1, continue west to the westerly r-o-w of Grandview; thence south to a point 90 feet north of the southeast corner of Block 11 of Gullers Subdivision; thence west 140 feet, north 50 feet, west 165 feet, south to a point 120 feet north of southeast corner of Block 12 of Gullers Subdivision, west 204 feet, south 27 feet; thence west to the west r-o-w line of Tremain Street north to the southeast corner of the northeast 1/4 of Block 17; thence to the Point of the Beginning.

2. SHOW A DIAGRAM AND IN GENERAL TERMS:

A. THE APPROXIMATE AMOUNT OF OPEN SPACE TO BE PROVIDED AND THE STREET LAYOUT.

The Northeast Redevelopment District Plan includes public parks which are shown along with the street layout for the area on maps contained in this Plan.

B. LIMITATIONS ON THE TYPE, SIZE, HEIGHT, NUMBER, AND PROPOSED USE OF BUILDINGS.

Limitations on the type, size, height, number and proposed use of buildings in the Community Redevelopment Area are regulated by the City of Mount Dora Zoning Ordinances and the City of Mount Dora Comprehensive Plan.

C. THE APPROXIMATE NUMBER OF DWELLING UNITS

Based on a survey conducted in October of 1989, there are 806 dwelling units in the district.

D. SUCH PROPERTY AS IS INTENDED FOR USE AS PUBLIC PARKS, RECREATION AREAS, STREETS, PUBLIC UTILITIES, AND PUBLIC IMPROVEMENTS OF ANY NATURE.

Property used as public parks, recreation areas, streets, etc. has been mapped in the Community Redevelopment Plan.

3. IF THE REDEVELOPMENT AREA CONTAINS LOW OR MODERATE INCOME HOUSING, CONTAIN A NEIGHBORHOOD IMPACT ELEMENT WHICH DESCRIBES IN DETAIL THE IMPACT OF THE REDEVELOPMENT UPON THE RESIDENTS OF THE REDEVELOPMENT AREA AND THE SURROUNDING AREAS IN TERMS OF RELOCATION, TRAFFIC CIRCULATION, ENVIRONMENTAL QUALITY, AVAILABILITY OF COMMUNITY FACILITIES AND SERVICES, EFFECT ON SCHOOL POPULATION, AND OTHER MATTERS AFFECTING THE PHYSICAL AND SOCIAL QUALITY OF THE NEIGHBORHOOD.

New low or moderate income housing will occur in compliance with the City's Comprehensive Plan and Land Development Regulations to ensure that all impacts are properly addressed and that necessary facilities and services are provided. Condemnation of occupied structures will occur only in those cases when relocation housing is available and feasible.

4. IDENTIFY SPECIFICALLY ANY PUBLICLY FUNDED CAPITAL PROJECTS TO BE UNDERTAKEN WITHIN THE COMMUNITY REDEVELOPMENT AREA.

The Capital Improvements Program for the City of Mount Dora contains the publicly funded projects within the Northeast Redevelopment District.

5. CONTAIN ADEQUATE SAFEGUARDS THAT THE WORK OF REDEVELOPMENT WILL BE CARRIED OUT PURSUANT TO THE PLAN.

The work of redevelopment will be carried out by the Community Redevelopment Agency. The Mount Dora City Council will initially serve as the Community Redevelopment Agency; however, if another agency is ever appointed, it will be responsible to the City Council. The entire redevelopment process has been established consistent with Chapter 163, Part III, of the Florida Statutes; and it is the intent of the City of Mount Dora to comply with the requirements contained therein.

6. PROVIDE FOR THE RETENTION OF CONTROLS AND THE ESTABLISHMENT OF ANY RESTRICTIONS OR COVENANTS RUNNING WITH LAND SOLD OR LEASED FOR PRIVATE USE FOR SUCH PERIODS OF TIME AND UNDER SUCH CONDITIONS AS THE GOVERNING BODY DEEMS NECESSARY TO EFFECTUATE THE PURPOSES OF THIS PART.

This provision will be satisfied on a case-by-case basis as each project is carried through final documentation or design and approval by the Community Redevelopment Agency.

7. PROVIDE ASSURANCES THAT THERE WILL BE REPLACEMENT HOUSING FOR THE RELOCATION OF PERSONS TEMPORARILY OR PERMANENTLY

DISPLACED FROM HOUSING FACILITIES WITHIN THE COMMUNITY REDEVELOPMENT AREA.

If relocation of persons becomes necessary on either a temporary or permanent basis as a result of implementing the projects contained in this Community Redevelopment Plan, the Community Redevelopment Agency will be responsible for providing replacement housing for those affected persons, consistent with applicable state guidelines for relocation.

8. **PROVIDE AN ELEMENT OF RESIDENTIAL USE IN THE REDEVELOPMENT AREA IF SUCH USE EXISTS IN THE AREA PRIOR TO THE ADOPTION OF THE PLAN OR IF THE PLAN IS INTENDED TO REMEDY A SHORTAGE OF HOUSING AFFORDABLE TO RESIDENTS OF LOW OR MODERATE INCOME, INCLUDING THE ELDERLY.**

Residential use in the district is the primary use. It is the intent of this to maintain, improve, and expand that residential component via the policies contained herein.

9. **CONTAIN A DETAILED STATEMENT OF THE PROJECTED COSTS OF THE REDEVELOPMENT, INCLUDING THE AMOUNT TO BE EXPENDED ON PUBLICLY FUNDED CAPITAL PROJECTS IN THE COMMUNITY REDEVELOPMENT AREA AND ANY INDEBTEDNESS OF THE COMMUNITY REDEVELOPMENT AGENCY, THE COUNTY OR THE MUNICIPALITY PROPOSED TO BE INCURRED FOR SUCH REDEVELOPMENT IF SUCH INDEBTEDNESS IS TO BE REPAID WITH INCREMENT REVENUES.**

Projects contained in the Downtown Redevelopment Plan will be largely financed from tax increment revenues and private developer contributions. There is no anticipated indebtedness of the City of Mount Dora that is intended to be repaid with increment revenues.

The amount to be expended on publicly funded projects in the Community Redevelopment Area is detailed in the City of Mount Dora Capital Improvements Program.

10. **PROVIDE A TIME CURTAIN FOR COMPLETING ALL REDEVELOPMENT FINANCED BY INCREMENT REVENUES. SUCH TIME CURTAIN SHALL OCCUR NO LATER THAN 30 YEARS AFTER THE FISCAL YEAR IN WHICH THE PLAN IS APPROVED OR ADOPTED.**

Assuming that tax increment revenues are used to pay the projected redevelopment costs in Mount Dora, it is anticipated that no more than 30 years will be needed to retire the debt. If the tax increment revenues exceed expectations, the debt might be retired earlier.