

City of Mascotte



FINDING OF NECESSITY FOR A COMMUNITY REDEVELOPMENT AREA

City of Mascotte

FINDING OF NECESSITY REPORT FOR A COMMUNITY REDEVELOPMENT AREA (CRA)

Prepared for:

City of Mascotte



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Data provided by City of Mascotte and Southeastern Surveying

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1. INTRODUCTION

On July 26, 2004, the Mascotte City Council authorized the team of HHI (Herbert-Halback, Inc.) and B&H Consultants, Inc. to investigate and document blight conditions within the proposed Mascotte Redevelopment Study Area and subsequently proceed with the development of the proposed Mascotte Community Redevelopment Agency.

The purpose of this study is to examine and document blight, as defined in *Section 163, Part III, Florida Statutes (F.S.)* (the "Redevelopment Act") within the proposed Mascotte Redevelopment Study Area in the City of Mascotte, Florida (herein referred to as the "Mascotte Redevelopment Study Area" or simply as the "Study Area").

This study will focus on land-based resources within the Mascotte Redevelopment Study Area and its ability to generate economic return and local tax revenues. As a general matter, resources that are in a state of physical decline, are underutilized, or are improperly deployed, limit a local jurisdiction's ability to remain competitive in a larger economic context, ultimately affecting its financial condition and its level of services. Local governments highly dependent upon ad valorem revenues are the most vulnerable in these situations. Real property assets that are physically or functionally deteriorated or that do not meet contemporary or competitive development requirements are constrained in their ability to generate these kinds of taxes. As such, their physical character and utility, along with the services required to sustain them, are key factors in determining a community's economic health. This analysis relies on tax roll data acquired from the Lake County Property Appraiser, interpretations of City and staff supplied data, visual inspections of the Study Area and maps prepared for the City.

1.1 Community Redevelopment Act Overview

The purpose of the Redevelopment Act is to assist local governments in preventing and/or eliminating blighted conditions detrimental to the sustainability of economically and socially vibrant communities or areas. The following paragraphs describe those blighting conditions, their specific effects and the intentions of the community redevelopment regime as a tool for implementing policy and programs.

Section 163.335(1), F.S. ...[blighted areas] constitute a serious and growing menace, injurious to the public health, safety, morals, and welfare of the residents of the state; that the existence of such areas contributes substantially and increasingly to the spread of disease and crime, constitutes an economic and social liability imposing onerous burdens which decrease the tax base and reduce tax revenues, substantially impairs or arrests sound growth, retards the provision of housing accommodations, aggravates traffic problems, and substantially hampers the elimination of traffic hazards and the improvement of traffic facilities; and that the prevention and elimination of slums and blight is a matter of state policy and state concern in order that the state and its counties and municipalities shall not continue to be endangered by areas which are focal centers of disease,

promote juvenile delinquency, and consume an excessive proportion of its revenues because of the extra services required for police, fire, accident, hospitalization, and other forms of public protection, services, and facilities.

Section 163.335(2), F.S. ...certain slum or blighted areas, or portions thereof, may require acquisition, clearance, and disposition subject to use restrictions, as provided in this part, since the prevailing condition of decay may make impracticable the reclamation of the area by conservation or rehabilitation; that other areas or portions thereof may, through the means provided in this part, be susceptible of conservation or rehabilitation in such a manner that the conditions and evils enumerated may be eliminated, remedied, or prevented; and that salvageable slum and blighted areas can be conserved and rehabilitated through appropriate public action as herein authorized and the cooperation and voluntary action of the owners and tenants of the property in such areas.

Section 163.335(3), F.S. ...powers conferred by this part are for public uses and purposes which public money may be expended and the power of eminent domain and police power exercised, and the necessity in the public interest for the provisions herein enacted is hereby declared as a matter of legislative determination.

Section 163.335(5), F.S. ...the preservation or enhancement of the tax base from which a taxing authority realizes tax revenues is essential to its existence and financial health; that the preservation and enhancement of such tax base is implicit in the purposes for which a taxing authority is established; that tax increment financing is an effective method of achieving such preservation and enhancement in areas in which such tax base is declining; that community redevelopment in such areas, when complete, will enhance such tax base and provide increased tax revenues to all affected taxing authorities, increasing their ability to accomplish their other respective purposes; and that the preservation and enhancement of the tax base in such areas through tax increment financing and the levying of taxes by such taxing authorities therefore and the appropriation of funds to a redevelopment trust fund bears a substantial relation to the purposes of such taxing authorities and is for their respective purposes and concerns.

Section 163.335(6), F.S. ...there exists in counties and municipalities of the state a severe shortage of housing affordable to residents of low or moderate income, including the elderly; that the existence of such condition affects the health, safety, and welfare of the residents of such counties and municipalities and retards their growth and economic and social development; and that the elimination or improvement of such conditions is a proper matter of state policy and state concern is for a valid and desirable purpose.

Under the Redevelopment Act, if an area is found to be blighted, a resolution must be adopted by the local governing body finding that there are blighted conditions within the defined Study Area, and that the repair, rehabilitation, and/or redevelopment of such areas is in the interest of public health, safety, and welfare. The governing body must notify all taxing authorities including Lake County which has the power to levy ad valorem taxes within the redevelopment area boundaries before the it can adopt any resolution or enact any ordinance to create a community redevelopment agency, approve a community redevelopment plan or establish a redevelopment trust fund. Such notice alerts these authorities to any possible changes in their budgets as a result of a redevelopment action. If an area is found to have blighted conditions, the next step is to establish a Community Redevelopment Agency (CRA) in the City. The CRA, as the legal unit acting for the City of Mascotte would direct the preparation of the community redevelopment plan for that area described in the "Finding of Necessity Resolution". The community redevelopment plan must provide physical information on the redevelopment area and identify potential project types that can diminish or eradicate the specified blighted conditions.

Under the Redevelopment Act, a redevelopment plan is subjected to a compliance review conducted by the local planning agency (LPA) before it can be submitted to the City Council for approval. The LPA has up to 60 days to review the redevelopment plan for its conformity with the City's Comprehensive Plan for the development of Mascotte as a whole and provide comments to the CRA. After receiving recommendations from the LPA, the local governing body shall hold a public hearing on the approval of a community redevelopment plan after public notice is printed in a newspaper having a general circulation in the area of operation of the community redevelopment area.

The next step under the Redevelopment Act is the creation of a redevelopment trust fund, established by ordinance and adopted by the City Council. The most recent certified real property tax roll prior to the effective date of the ordinance will be used to establish the tax base (the "Base Year") within the Redevelopment Area in order to calculate the tax increment. In the present case, the assumed timetable to move forward suggests the calculation of the tax increment will rely upon the 2004 certified tax rolls. After putting in place the redevelopment architecture described above, the CRA will become funded upon the availability of tax increment revenues. Tax increment revenues become available as the result of increased property assessments associated with new development and redevelopment within the redevelopment area beyond those of the Base Year. Funds allocated to and deposited into the trust account are used by the CRA to finance or refinance any community redevelopment it undertakes pursuant to the approved community redevelopment plan.

In the case of the Mascotte Redevelopment Study Area, the City of Mascotte and Lake County are the only taxing authorities with some financial interest in the implementation of a formalized redevelopment process. Other entities, that also may exercise certain jurisdiction or control within the same legal boundaries defined for this study will not, as a matter of law or policy of the City, experience any diminution in their ad valorem revenues stemming from a resolution that defines or finds blight as described herein. These entities are, in fact, likely to experience an increase in their revenues over time as the result of such action.

1.2 Mascotte Redevelopment Study Area

The Redevelopment Study Area totals approximately 1,350 acres. It is located entirely within the City of Mascotte and constitutes approximately 56% of the total area of the City. The study area can be defined by its relationship to SR 50, a major east-west arterial in Central Florida. The Redevelopment Study Area largely composes the southern half of the City and includes the entire SR 50 corridor. The study area is generally contained within the boundaries created by Avondale Road to the south, Atlantic Avenue to the east, the intersection of CR 50 and CR 33 to the north and the intersection of SR 50 and the city limits to the west. Figure 1 on page 7 shows an aerial map with the general boundaries and major roads in the Mascotte Redevelopment Study Area.

Presently, the Redevelopment Study Area has a general mix of land uses ranging from retail, residential, schools and government offices. Land uses are oriented to the SR 50 corridor and the Redevelopment Study Area is generally unified in its land use pattern in relation to SR 50. Along SR 50 commercial enterprises dominate including convenience stores, taverns, used car dealerships and antique stores. Residential land uses make up approximately 50% the Study Area; a substantial portion of which are mobile homes. Vacant and abandoned properties are scattered throughout the Study Area. The Redevelopment Study Area also includes land uses with rural characteristics, including citrus groves, a stand of pine trees and areas of undeveloped property. In addition, lakes and conservation areas comprise approximately 22% of the Study Area. Rapid growth is projected in the City of Mascotte. Currently, many new commercial developments and residential subdivisions are being planned in the City.



The Redevelopment Study Area is unified by many distinct physical conditions found throughout. These physical characteristics include an inadequate infrastructure, lack of sidewalks, overall building deterioration, roadway and sidewalk deterioration, abandoned and vacant property, inadequate drainage, as well as inferior parking conditions. Having identified the Redevelopment Study Area as a relatively unified and homogenous area, the team considered the specific conditions that constitute blight as listed in the Redevelopment Act identified by the Florida Legislature. An area may be determined blighted if it conforms to any one of the following two scenarios:

Scenario 1: An area in which there are a substantial number of deteriorated, or deteriorating structures, in which conditions, as indicated by government-maintained statistics or other studies, are leading to economic distress or endanger life or property, and in which two or more of the following factors are present:

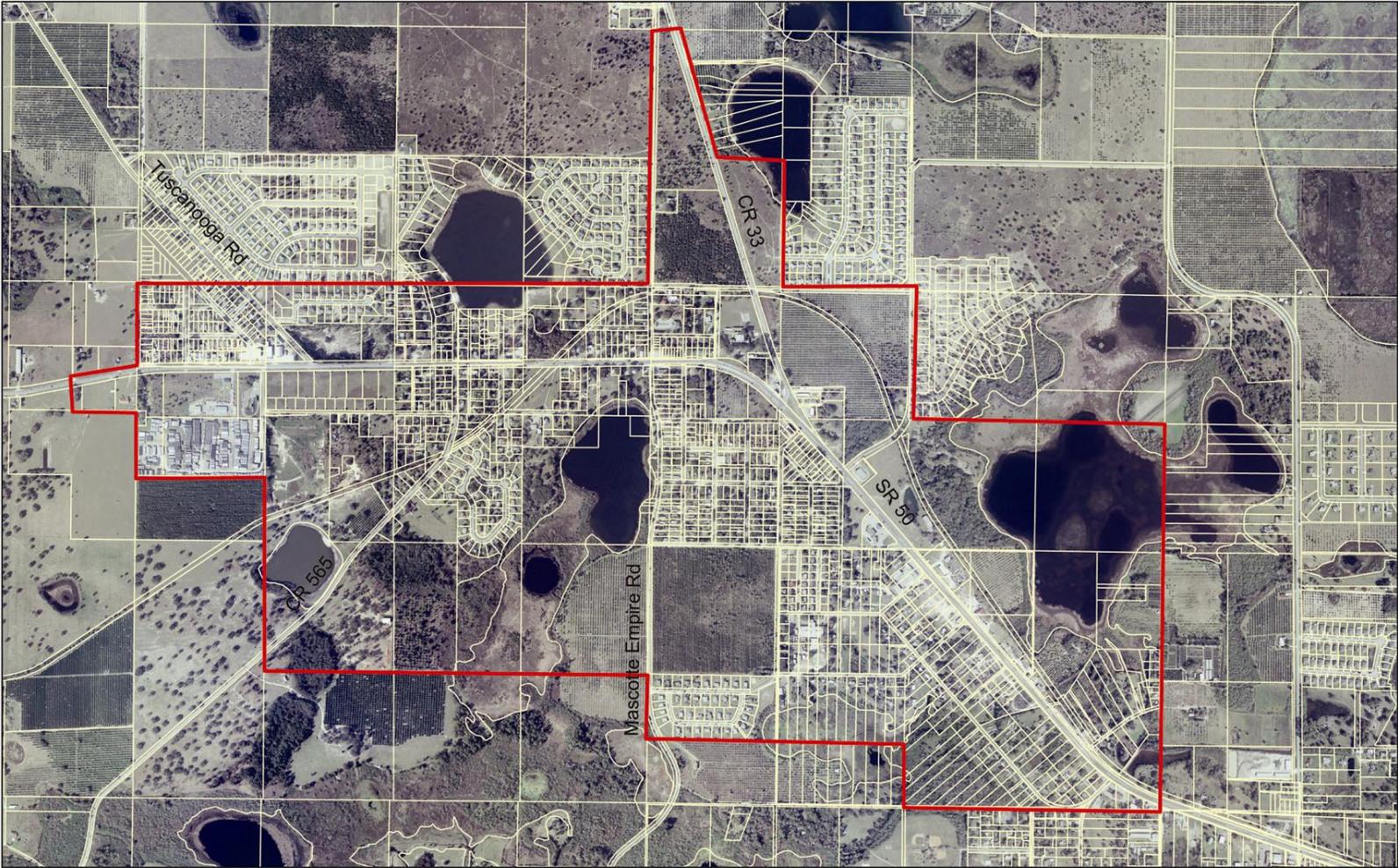
- (a) Predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities;
- (b) Aggregate assessed values of real property in the area for ad valorem tax purposes have failed to show any appreciable increase over the 5 years prior to the finding of such conditions;
- (c) Faulty lot layout in relation to size, adequacy, accessibility, or usefulness;
- (d) Unsanitary or unsafe conditions;
- (e) Deterioration of site or other improvements;
- (f) Inadequate and outdated building density patterns;
- (g) Falling lease rates per square foot of office, commercial, or industrial space compared to the remainder of the county or municipality;
- (h) Tax or special assessment delinquency exceeding the fair value of the land;
- (i) Residential and commercial vacancy rates higher in the area than in the remainder of the county or municipality;
- (j) Incidence of crime in the area higher than in the remainder of the county or municipality;
- (k) Fire and emergency medical service calls to the area proportionately higher than in the remainder of the county or municipality;
- (l) A greater number of violations of the Florida Building Code in the area than the number of violations recorded in the remainder of the county or municipality;
- (m) Diversity of ownership or defective or unusual conditions of title which prevent the free alienability of land within the deteriorated or hazardous area; or
- (n) Governmentally owned property with adverse environmental conditions caused by a public or private entity. See Section 163.340(8), F.S.

Scenario 2: An area in which at least one of the factors identified above are present and all taxing authorities agree, either by interlocal agreement or agreements with the agency or by resolution, that the area is blighted.

1.3 Project Process

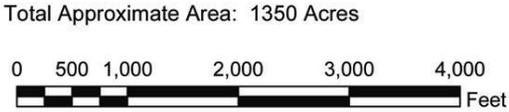
Determining if blight conditions exist within the Study Area is an initial step in ascertaining an area's appropriateness as a community redevelopment area. This analysis documenting the extent of blight conditions and analysis in support of that documentation is referred to herein as the "Finding of Necessity Report". This Report describes the physical, economic and regulatory conditions within the Community Redevelopment Study Area that are associated with blight or its causes and discusses the need for a community redevelopment area. The consultant team working with City staff inspected the Redevelopment Study Area, reviewed government maintained statistics and prepared this Report.

Figure 1: Mascotte Redevelopment Study Area



**City of Mascotte
CRA Redevelopment Study Area**

- Legend**
- Proposed Study Area Boundary
 - Parcel Boundary



1.4 General Profile and History

The City of Mascotte is located approximately 35 miles west of Orlando on SR 50 in Lake County. Mascotte, a small city in predominantly rural Lake County, has an approximate total area of 3.9 square miles and a diverse population of 2,687 (year 2000) residents. According to the 2000 US Census, the City has a significantly above average number of Hispanic residents (43.9%).

The City has also been growing, albeit slowly. Although, the City has grown in both area and population much of these gains have been due to recent annexations. From 1990 to 2000 the City has added over 500 acres. During this time the population has risen only by 700 residents. Mascotte lags behind both regional and state population growth trends. According to the 2000 US Census the State of Florida's rate of population change during 1990 to 2000 is 23.5%, and the rate of change for Lake County is 38.4%. The City of Mascotte's growth rate, minus the growth through annexations, is approximately 12.2%, well below regional and state population increases. However, more recently, single family new house construction permits have increased dramatically, doubling from the number issued in 2002 to those issued in 2003. These figures indicate a positive population growth trend.



The major employment sectors in Mascotte include: construction (24.2%), arts, entertainment, recreation, accommodation and food services (14.6%), agriculture, forestry, fishing and hunting, (10.5%), and retail trade (10.3%).

Historically although the City of Mascotte was officially chartered by the State Legislature on November 2, 1925, settlement in the area dates back more than one hundred years. In 1885 J.W. Payne a Baltimore native gave the small settlement its name. Payne originally from the north east moved to St. Petersburg, FL and then eventually settled in Mascotte. The City derives its name after a ship, The S.S. MASCOTTE, which made frequent trips from Baltimore to St. Petersburg.

Early settlers produced many of their own supplies raising crops and animals. Nearby Leesburg provided a place for settlers to exchange of goods and services. The Orange Belt Railroad was constructed through the City of Mascotte in 1887 connecting Mascotte to Sanford and St. Petersburg. Rail connections helped flourish trade and industry in Mascotte including the prosperous fruit and vegetable packing houses. Highway 50 first paved in 1925 and would eventually connect Mascotte to the City of Orlando. The City's recent history also includes the construction of a City Hall in 1946, which subsequently burned in 1984 and the consequent construction of a new City Hall shortly thereafter.

2. PHYSICAL ENVIRONMENT INVENTORY

A review and analysis of the Mascotte Redevelopment Study Area's physical environment is required to determine whether certain blighting influences or conditions exist. This section of the report documents the area's natural features, existing land uses, transportation systems, utilities infrastructure and visual character/condition of buildings and sites.

Figure 1 on page 7 shows an aerial view of the Mascotte Redevelopment Study Area.

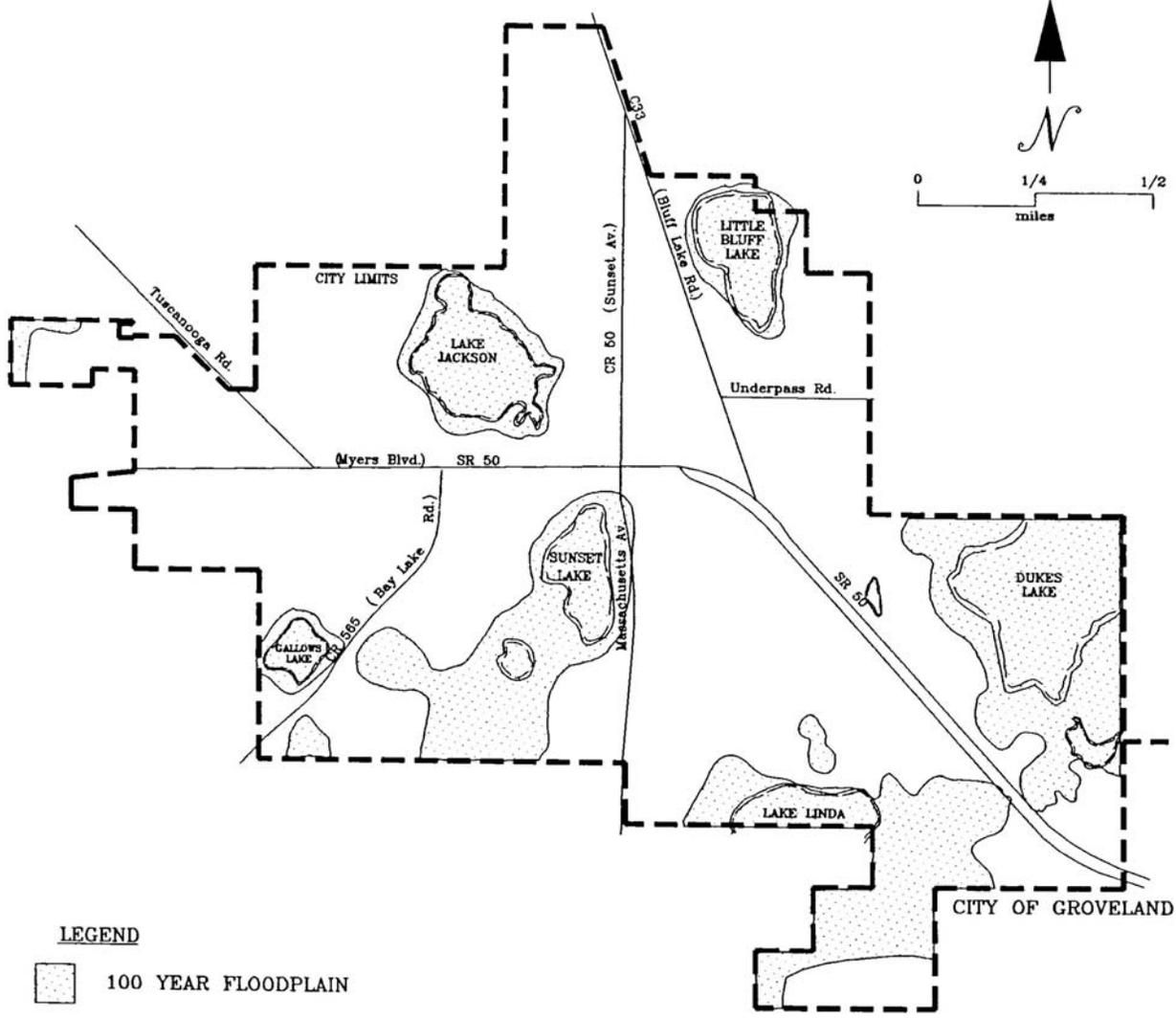
2.1 Natural Environment and Features

The proposed Study Area is largely rural in character with the main street (SR 50) functioning as a highway bisecting the Study Area. Areas on either side of the SR 50 corridor are primarily commercial/retail interspersed with a few public, religious and light industrial uses. The Study Area and the City of Mascotte lie within an area described as the Palatka Upland, a physiographic high that has a high potential for aquifer recharge to the Floridan Aquifer. The topography is characterized by undulating hills varying from 100 to 150 feet above sea level, with well-drained sandy soils, dotted with frequent lake depressions and wetlands that usually contain water. Two landscape associations, or ecological communities are present in and around the Study Area, namely wetlands and forested uplands. The mild climate is favorable for field crop and citrus production. Citrus production is limited today and located primarily north of the Study Area along CR 33.



In general, the City of Mascotte lies within the Withlacoochee Drainage Basin. Within the Study Area, there are numerous lakes, on either side of SR 50, namely, Sunset Lake, Gallows Lake, Lake Jackson, Little Bluff Lake, Dukes Lake and Lake Linda, most of which are designated as conservation areas. Lakes and conservation areas comprise approximately 22% of the Study Area. There are small associations of 100-year floodplains and wetland areas located in the vicinity of the lakes. Lake levels fluctuate in response to seasonal changes and surface water inflow and outflow. Data and analysis prepared for the City's comprehensive plan mention minimal lake contamination and the implausibility of water leaking from the lakes to the aquifer due to the solid limestone base lining the bottom of the lakes. However, this may not be the case with other nonpoint sources and septic tanks that are common throughout the Study Area. As per the data and analysis prepared for the City's comprehensive plan current waste and wastewater disposal practices may lead to contamination of the ground water system. Figure 2 shows the lakes and 100-year floodplains map.

Figure 2: Excerpt of Lakes and 100-year Floodplains Map
Source: City of Mascotte Comprehensive Plan, 1991



Finding

There are no significant natural environment conditions or features that hamper development and infrastructure improvements within the Study Area. However, the data and analysis prepared for the City's comprehensive plan show much of the eastern and southern portions of the Study Area are lying on "prime" natural groundwater aquifer recharge areas as identified by the St. Johns Water Management District. The current practice of septic tank wastewater disposal within the City and Study Area could lead to groundwater contamination. Though the quality of groundwater within the City and Study Area have not been researched extensively, it is well known that current practices could lead to contamination of the aquifer and potable water supply. This calls for a comprehensive citywide wastewater system to avoid this situation.

Though certain areas around the lakes have been identified as wetlands, the City of Mascotte does not have a comprehensive wetlands mitigation policy. The City of Mascotte recently participated in Lake County's Parks and Recreation Master Plan effort, which recommends regional and local facilities that may benefit the City in the long term. However, as recreational facilities and public spaces are severely lacking within the Study Area, Sunset Lake, Gallows Lake, and Lake Jackson are significant natural features that may be developed as amenities that can have a positive impact on the Study Area.

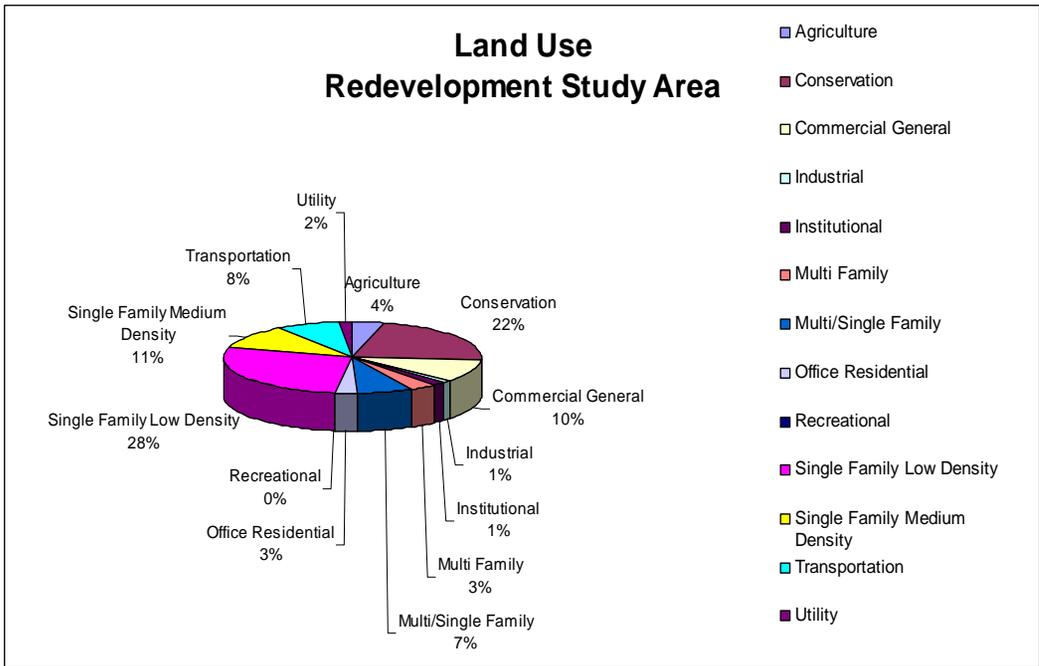
2.2 Existing Land Use and Zoning

A combination of the windshield survey and a study of the City of Mascotte's Future Land Use Map were used to determine the current land use pattern and development activity within the Mascotte Redevelopment Study Area. Overall, the Study Area is unified in its relationship to the SR 50 corridor. The SR 50 arterial not only serves as the backbone for the City of Mascotte, but also comprises a large proportion of the Study Area. Retail, commercial and business activities are located among the parcels located directly along SR 50. These commercial businesses include a broad range of establishments including: taverns, convenience stores, used car dealerships, antique shops and junk dealers. This view is confirmed by the City of Mascotte's Future Land Use Map, which designates parcels located immediately adjacent to the SR 50 roadway as "Commercial General". The few exceptions to this configuration are represented by institutional uses and utilities. This commercial area adds up to approximately 10% of the total Study Area.



The SR 50 corridor is home to abandoned and underutilized commercial properties. The Future Land Use Map (FLUM) shows significantly smaller sized commercial properties along SR 50 with typical depths of approximately 125 feet, which is clearly inadequate for contemporary commercial development. Numerous properties along the SR 50 corridor are for sale or vacant. Extending out from the relatively homogenous commercial land uses of the SR 50 corridor, a number of different land uses form a varied pattern. This pattern, however, is dominated largely by residential housing (49% of total Study Area). A majority of this housing is Single Family Low Density, which extends both north and south of the SR 50. Interspersed in and among Single Family Low Density (SFL) are Single Family Medium Density (SFM) and mixed Single Family and Multi-family (MFSF) housing. Multi-family housing comprises the lowest total area, approximately 10% of the Study Area among the residential land use categories. Figure 4 on page 15 displays the City of Mascotte’s future land uses for the Redevelopment Study Area. The map gives a good indication of not only the future land use for the City of Mascotte, but also the pattern of existing land use. Likewise the pie chart below outlines the proportion of land uses in each of the areas.

Figure 3: Mascotte Redevelopment Study Area Land Uses



Presently SFL residential comprises the largest land use in the Study Area (28% of total area). Mobile homes comprise much of this area. These districts in many instances exhibit many characteristics of structural and functional deterioration with many of the buildings in a severe state of decline. Many of these districts suffer from a faulty lot and street layout. As a consequence, much of the SFL land use displays an under utilization of land resources. Single Family Medium Density residential housing comprises 11% of land within the Study Area and a combined MFSF and MF housing add up to another 10% of land within the Study Area. As with SFL housing, many of these residential districts contain areas of deterioration and degradation.



Typical commercial along SR 50

Land set aside for conservation constitutes the second largest land use under housing. Large tracts of land have been designated for conservation. Many of these conservation land uses feature lakes such as the large land massing around Sunset Lake and Dukes Lake. Comparatively the other land use categories occupy relatively low proportions of the total land area. Transportation combined with Utilities, Agriculture, Office, Institutional and Industrial account for 19% of land within the Study Area. The Study Area is also known for the “Disco Rafa’s” a local nightclub, which is popular among the Hispanic population both locally and regionally. An article in the Orlando Sentinel in August 2004, described the local population increasing significantly over the weekends as a result of this entertainment facility.



Deteriorating mobile homes near Sunset Lake

Figure 4 on page 15 shows an excerpt of the City of Mascotte’s Future Land Use Map showing the Study Area

Finding

The SR 50 corridor just west of Mascotte Empire Road/Sunset Avenue (CR 50) is known as the heart of Mascotte or downtown. SR 50 serves as the City of Mascotte’s “Main Street”, however, it is clear that the quality of existing commercial development and supporting infrastructure are not compatible with the quality of life that the City would like to provide its residents. Numerous commercial properties along SR 50 are in a state of deterioration, abandonment, vacancy, or inadequately sized. Much of the SR 50 corridor can be deemed to be an underutilization of land. This is the precise opposite of what a thriving small town “Main Street” ought to be. Ideally, the SR 50 corridor should showcase and display the health and vibrancy of the community.

Many of the residential neighborhoods extending outward from SR 50 exhibit a state of overall degradation. Numerous of the buildings are structurally worn, roadways are eroded, and in many cases the lot and street layout has made conditions unsuitable for normal functions. All of these factors combined serve to create inefficient and unpleasant residential environment.

The Study Area contains a large amount of land set aside for conservation purposes. While this land does not contribute directly to findings of blight, these parcels do not maximize their potential for recreational land uses. Much of this land is inhospitable and does not lend itself to public use. Some of this land could be converted to parks and or quality commercial or residential developments. For example, land surrounding Sunset Lake occupies a premier position in relation to its proximity to the SR 50 corridor as well as natural beauty. This land could be developed into a park or public space to benefit residents as well as add value to adjacent residential neighborhoods.



Vacant parcels around Gallows Lake



Disco Maza - a local and regional entertainment spot

Figure 4: Excerpt of City of Mascotte Future Land Use Map
Source: Southeastern Surveying, 2004

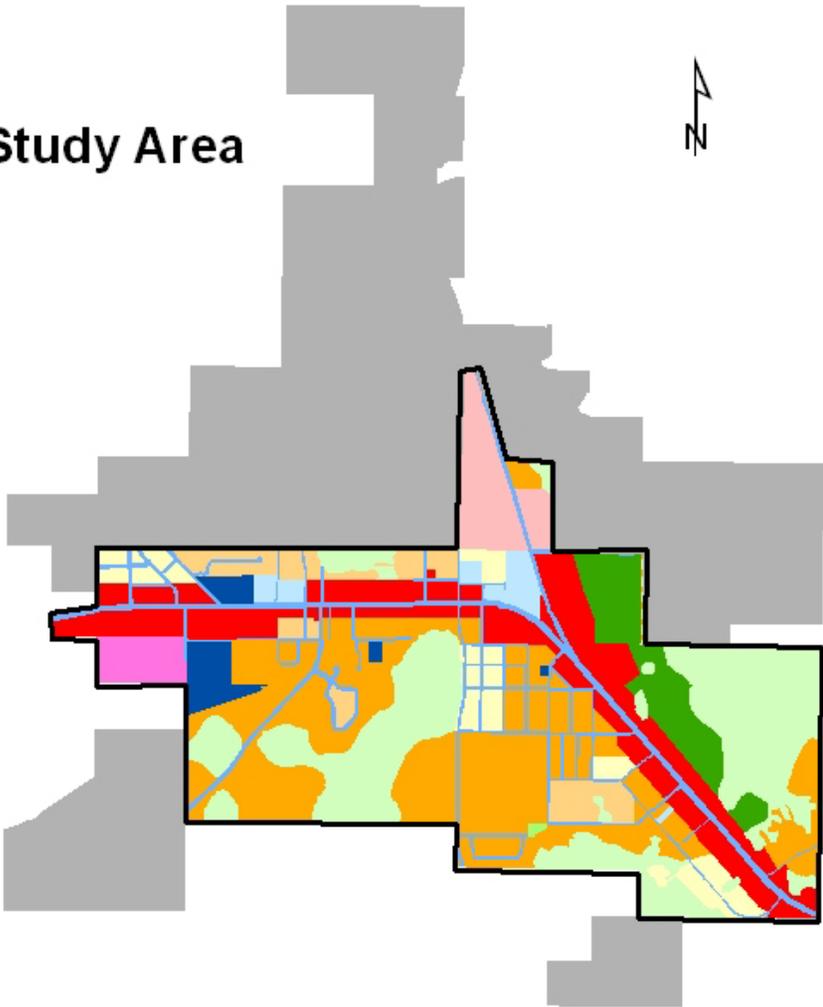
Future Land Use Community Redevelopment Study Area

Legend

- CRA Redevelopment Study Area
- City Limits

Land Use

- Agricultural
- Conservation
- Commercial General
- Industrial
- Institutional
- Multi Family
- Multi/Single Family
- Office Residential
- Recreation
- Single Family Low Density
- Single Family Medium Density
- Transportation
- Utility



2.3 Transportation Network

The following analysis of traffic conditions is based on the City of Mascotte’s Comprehensive Plan data analysis and discussions with the City’s consulting engineer. The transportation needs of Mascotte have become increasingly sophisticated in light of the rapid population changes in the region over the last 10 years. Though there has not been a significant increase in the City of Mascotte’s population, regionally, Lake County’s population stood at 210,528 in 2000, a 38% increase in ten years. The region is one of the fastest growing areas in Central Florida, with rapid residential and commercial building activity occurring in neighboring Clermont and Minneola. The future growth for the City of Mascotte will most likely put greater demands on the transportation network especially on SR 50, the main commercial corridor, which runs through the Study Area.



Recent traffic data for major roads within the Study Area are not available. However, the following table identifies the Levels of Service of major roadways within the Study Area in 1989 (Source: City of Mascotte Comprehensive Plan, 1991):

Roadway	From	To	No. of Lanes	1989 ADT	LOS Design Capacity	Volume to Capacity V/C Ratio	Level of Service Performance
SR 50	West Limit	CR 50	2	8,076	11,300	0.71	D
SR 50	CR 50	East Limit	4	11,966	31,900	0.38	C
CR 33	SR 50	North Limit	2	1,740	9,500	0.18	C
Tuscanooga Rd.	SR 50	North Limit	2	N/A	9,500	N/A	C
CR 565	SR 50	South Limit	2	N/A	9,500	N/A	C

In general terms ADT (Average Daily Trip) counts are most likely to have doubled within the Study Area in the past 15 years considering the land use changes, volume of through traffic and increased vehicle ownership. Congestion as defined by a V/C ratio of 0.7 (Level D) or greater is projected to occur on several key roads within the Study Area. Based on studies done by the Florida Department of Transportation’s (FDOT) and Lake County Planning Department in 1989, it may be inferred that several roads in the Study Area may experience varying levels of congestion in the future.

The current perception when driving along SR 50 within the Study Area is that of mixed traffic with higher speeds and uncontrolled access. The traffic violation data presented by the Sheriff's department in Section 2.9: Crime, EMS/Fire and Code Violation Analysis confirms this perception. Safety becomes a major issue along with congestion. The abrupt start and stop motion caused by turning and entering/exiting traffic especially in the west section of SR 50 typically presents a stacking situation that can easily lead to numerous vehicular accidents. Through truck traffic servicing various industrial and agricultural establishments in the region also pose significant traffic safety issues. Much of the through traffic along SR 50 heading east is to Clermont or Orlando and most of the traffic heading west is to I-75. The combination of through traffic and local traffic makes it more difficult to initiate access and management systems. A combination of speed, congestion and inadequate access management create functional deterioration in the SR 50 corridor. As these conditions worsen, it will be increasingly difficult to attract investment in the corridor.

With traffic volumes rapidly increasing within the Study Area roadways, safety and access management becomes the primary issues along with congestion. Future residential development adjacent to the Study Area adds to the problem. Accidents along key roads and intersections especially on SR 50, CR 33, CR 565 and Tuscanooga Road are expected to become more frequent. The weaving alignment of SR 50 through the Study Area and its unusual intersections with CR 33, CR 565 and Tuscanooga Road presents long term challenges in handling local and through traffic. Major roadways and internal connector roads may experience congestion with the rapidly changing land uses from agriculture to residential and commercial uses.



The availability of other infrastructure including pedestrian crossings and sidewalks were also reviewed as part of this traffic analysis. There is a lack of continuous sidewalks, safe crosswalks and adequate street lighting especially along SR 50 and other major roadways within the Study Area. The City may need to prioritize several roadway improvement projects within the Study Area to improve both connectivity and roadway capacity. The Study Area and the City of Mascotte explicitly lack non automobile-oriented transportation options. Emphasizing multi-modal mobility options and better traffic management can significantly improve the quality of life within the Study Area. The City's Comprehensive Plan addresses the promotion of non-motorized transportation alternatives. There is a need for bicycle and pedestrian facilities at key locations within the Study Area, SR 50, CR 33, CR 565 and Tuscanooga Road providing access to the elementary school, City parks, public buildings and local retail in the Study Area. Improved north-south connectors, such as Mascotte Empire Road/Sunset Avenue (CR 50) and recreational trail connections to various amenities may also be planned and built over the long term to improve the quality of life within the Study Area. Certain roadways within the Study Area such as Bay Lake Road (CR 565) are considered scenic. These roads may be designed and landscaped appropriately to reflect their scenic qualities.

Finding

The discussion of the transportation network is based on the City provided data and discussions with the City's consulting engineer call for significant traffic improvements to most major roadways within the Study Area. The weaving alignment of SR 50 through the Study Area and odd angles and intersections with CR 33, CR 565 and Tuscanooga Road present long term challenges in handling local and through traffic and may hamper the smooth flow of traffic, thereby creating congestion. The lack of curbs, continuous sidewalks, safe crosswalks and adequate street lighting contribute to unsafe conditions within the Study Area. The City has documented numerous accidents between vehicles, pedestrians and cyclists. Should more development occur within the Study Area, more pedestrian accidents are likely to result if the situation is not addressed.



Roadway flooding near Tuscanooga Road

The combination of through traffic, local traffic and truck traffic, coupled with limited roadway capacities causes congestion and unsafe driving conditions. The future development and land use scenarios are likely to cause the inability of numerous roads within the Study Area to safely carry traffic, calling for a review of the transportation network and alignments. Localized flooding is known to occur in certain areas around Tuscanooga Road, Atlantic Avenue, Alpine Street, Avondale Road, Park Road and Mascotte Empire Road. Access to private properties along SR 50 and other major roadways may be better managed through such measures as medians, limiting driveways and requiring joint and/or cross accesses. Non automobile-oriented transportation choices are significantly lacking. The present deteriorating conditions of the transportation network and other traffic related problems will accelerate the area's decline if steps are not taken to mitigate the issues discussed above.



Typical residential roadway

2.4 Parking and Access

The local economy's reliance on commercial and retail is evident by the land uses within the Study Area. Various local retail stores, restaurants, auto repair shops and government buildings have parking demands along both sides of SR 50. The portion of SR 50 between Mascotte Empire Road/Sunset Avenue (CR 50) and Bay Lake Road (CR 565) has a "Main Street" character, with buildings and structures located closer to the right-of-way. As the City does not have any parking standards associated with zoning codes a proper parking analysis cannot be made at this time. However, based on contemporary practices seen in similar areas in Central Florida, most businesses and establishments do not have adequate parking. Though most of them maintain their parking lots and provide free use of said facilities to their patrons, the portion of SR 50 between Mascotte Empire Road/Sunset Avenue (CR 50) and Bay Lake Road (CR 565), which is considered "Downtown Mascotte" uses the right-of way for parking. Access to these properties may also need to be better managed to accommodate future development.



There are insufficient sidewalks within the Study Area. Field investigations revealed that segments of SR 50 have only partial sidewalks along some sections of the road or no sidewalks at all. In addition, the collector roads within the Study Area generally lack sidewalks and curbs. Windshield surveys of the Study Area show a severe lack of sidewalks when compared to other pedestrian friendly areas in the region.

In addition to the lack of sidewalks, access management on SR 50 and other roads is elemental. Currently, random access points and curb cuts lead to bad access management practices, congestion and accidents. Curbs and curb cuts on SR 50 and other major roads if present are random. The present situation with unmanaged access to SR 50 and other major roadways in the Study Area creates an unsafe situation especially with the major arterials currently being used by large trucks and faster moving through traffic. Contemporary practices such as the provision of medians, limiting driveways and requiring joint and/or cross accesses help mitigate this problem.

Finding

In the long term, parking especially within "Downtown Mascotte", may need to be resolved through a more formal on-street parking system. This may involve a total reconfiguration of the SR 50 right-of-way between Mascotte Empire Road/Sunset Avenue (CR 50) and Bay Lake Road and possibly other areas based on land uses. Conditions associated with parking, access management and sidewalks are inextricably linked within the Study Area. Deficiencies in sidewalks and proper access management both contribute to potential accidents involving pedestrians and vehicles. While the City of Mascotte recognizes

the growth potential of this community, it is unable to provide adequate pedestrian facilities to for its residents due to a lack of funds. Mitigating this situation becomes more relevant considering that more people are likely to walk to local shops, parks and schools within the Study Area.

Sidewalks are an important component in making a community both safe and desirable to visit. A pedestrian-friendly place can lead to a positive economic situation allowing key businesses to have enhanced linkages. Instead of driving from one place to another and visiting only one or two places, one can walk and visit numerous eating, entertainment and retail facilities. Proper access management and sidewalks are all important components of a desirable business and community environment. Without these facilities, accidents involving pedestrians will most likely continue. In light of the above discussions, sidewalks and access management are likely to be major issues for the continued investment, redevelopment and positive perception of the Study Area.

2.5 Stormwater

Upon review of the City's Comprehensive Plan data analysis and discussions with the City's consulting engineer, structural practices that are currently being followed within the Study Area and the City in general with respect to stormwater drainage are: off-line retention, on-line retention and detention with filtration, detention, grassed waterways and swales, natural systems and landlocked basins. Yaloo Channel, a natural waterway located north of Atlantic Avenue in the southeast part of the City connects and collects stormwater from the wetland lake systems. Stormwater runoff is primarily conveyed to these basins by the various structural practices described above. Current City codes regulate quantity discharges through Subdivision Regulations and the City discourages development in the floodplains.

However, discussions and a windshield survey with the City's consulting engineer raised several inadequacies in the stormwater situation. Flooding of certain low-lying sections of SR 50 may cause relocation of utilities including stormwater systems along this corridor. Potential overflow of the lakes and wetland systems within the Study Area may need to be addressed over the long term. Numerous culvert crossings and stormwater pipes on nearly all roadways seem to be undersized and call for improvement, especially considering the future development potential of the Study Area. Flooding and ponding occur frequently in some existing developments which lie within the 100-year floodplain. Areas around Lake



Linda, Tuscanooga Road, Sunset Lake and Lake Jackson are most affected by ponding and flooding. However, existing developments within the 100-year floodplain are provided special insurance rates through FEMA. The future widening of roadways within the Study Area may require a total overhaul of the stormwater systems in these areas. Inadequate stormwater management practices within the Study Area contribute to increased street flooding, roadway deterioration and adjacent parking lot flooding potentially leading to reduced property values and an inability to maintain these roads in an orderly fashion.

Finding

Based on discussions and a windshield survey with the City's consulting engineer, there are inadequacies in the stormwater drainage system, discharge practices and uniform design standards which cause the current stormwater situation to be a significant blight contributing factor. Although the Study Area is endowed with natural drainage basins and lakes within the Study Area, the systems that convey stormwater to these basins are inadequate. System inadequacies include deficient culverts and stormwater pipes. Stormwater systems will need upgrading to accommodate any increased development, redevelopment or street improvements particularly in situations which call for the addition of curbs and sidewalks. Given these considerations, stormwater is an issue for continued investment and redevelopment in the Study Area. Inadequate infrastructure planning, design and construction, and the lack of a coordinated citywide infrastructure master plan further deteriorates the current situation.



2.6 Wastewater

Upon review of the City's Comprehensive Plan data analysis and based on discussions with the City's consulting engineer, it was determined that the Study Area is served mainly by septic sewer systems. All businesses and residential properties are on septic systems except the Mascotte Elementary School, which has its own package treatment plant. The Comprehensive Plan, states that present land development regulations in the City of Mascotte require a minimum lot size of 7,500 sq. ft. whereas historically the average lot size in Mascotte has been 6,500 sq. ft. Both the above mentioned lot sizes are below the Florida Department of Health's minimum site area requirement of 10,980 sq. ft. (1/4 acre) for septic systems. This situation is also typical within the Study Area. The present lot sizes within the Study Area not only demonstrates a pattern of outdated

buildings and densities but shows that most existing properties should not have been allowed a septic system in the first place for health reasons.

As discussed in Section 2.1: Natural Environment, the St. Johns Water Management District has designated this area as a “high potential” groundwater recharge area. Therefore a septic system may prove to be a major pollutant of the groundwater system. Significant system upgrades from septic to sewer lines and package treatment plants may be required for the health and safety of the City’s residents and for new developments that are likely to occur within the Study Area in the near future. Generally, higher densities and more intense developments may not be supported by a septic system, which is another major concern for the continued investment and redevelopment within the Study Area.

Finding

Wastewater disposal within the City of Mascotte and the Study Area functions on an antiquated septic system. The long term consequences of using such a system within this “high potential” groundwater recharge area is the contamination of the Floridan Aquifer, the primary source of potable water for the entire region. This may severely affect the health and safety of the residents here. Therefore, there is a dire need for a coordinated central sanitary sewer/wastewater disposal system. This may be initiated first through a wastewater master plan for the Study Area in coordination with other infrastructure improvements. The lack of an area-wide wastewater system may discourage new residential development and businesses from locating within the Study Area. Given these considerations, wastewater is a major blight contributing factor for the health and safety of the residents here and the continued investment and redevelopment within the Study Area, the lack of which will impede proper development and redevelopment and may even cause a system wide collapse.

2.7 Potable Water

Upon review of the City’s Comprehensive Plan data analysis and discussions with the City’s consulting engineer, the most common supply source for the Study Area and the City in general is the groundwater from the Floridan Aquifer. The City’s municipal water system began operation in 1955 and now has three operational wells. The three wells are located around the Sunset Lake area. All development within the Study Area is connected to the City’s distribution system. The Study Area is serviced by pipes ranging from 2 to 12 inches in diameter. Presently, the major corridors are served adequately. SR 50 and the commercial establishments along this corridor are serviced by 12-inch water mains. Though the water supply and distribution system is adequate today, future demand would strain the system. System deficiencies are likely to occur if more intense mixed and multi-



use developments are proposed within the Study Area. Adequate water pressure especially for fire requirements will be lacking in this case. Significant improvements may also be required to relocate the water supply system in conjunction with the streetscape improvements on SR 50, especially in “Downtown Mascotte”.

Finding

As per the City’s Comprehensive Plan data analysis and discussions with the City’s consulting engineer, potable water is amply available within the City and Study Area. Currently the only water pollution problems in the area exist in the surface water and possibly septic tanks. Most of the pollution found in lakes is due to agricultural and residential runoff. At this time the quality of the water recharging the Floridan Aquifer is not seen as a potential problem. There are no major industrial plants that generate large amounts of point source emissions. The most significant emissions generators are automobiles and repair shops and at present even this source is insignificant. Due to intense residential uses, potable water is considered a major infrastructure item within the Study Area and the City of Mascotte needs to be proactive to keep up with future demand. In the very likely scenario of more intense mixed and multi-use development desiring to locate here, the system would need considerable improvements to accommodate new development. Taking this into consideration, the potable water situation may be considered a factor that impedes development and redevelopment to more intense and market-oriented uses within the Study Area.

2.8 Building and Density Patterns

Based on discussions with the City’s planning staff, the City of Mascotte does not have appropriate Land Development Regulations or Zoning Codes to effectively manage growth within the Study Area. The City currently manages its growth of residential areas through the City of Mascotte Subdivision Regulations. Presently the Future Land Use map, which mostly reflects Existing Land Uses, also functions as the Zoning Map. Planning and growth management techniques used here are archaic. These archaic practices have affected the built environment over the years generating mediocre development with outdated building and density patterns. Today the City is experiencing tremendous development pressures through its recent rapid transformation from primarily a rural “small town” to a likely “satellite town” of metro Orlando.



Lot sizes and densities vary within the Study Area. A typical residential lot varies from 50 x 120 feet to 80 x 200 feet and a typical commercial lot varies from 50 x 120 feet to 100 x 130 feet. As already discussed in Section 2.6: Wastewater, land development regulations in the City of Mascotte require a minimum lot size of 7,500 sq. ft. and historically the average lot size in Mascotte has been 6,500 sq. ft. Both mentioned lot sizes are below the Florida Department of Health's minimum site area requirement of 10,980 sq. ft. (1/4 acre) for septic systems. An examination of the Study Area's aerial photograph overlaid with the parcel boundaries also shows very dense residential development patterns especially on mobile home sites. Commercial parcels also show haphazard patterns of development. Building densities throughout the Study Area may be typically described as single story structures on smaller lots, which is neither urban nor rural.



Finding

The lack of a city-wide Zoning Code, Land Development Regulations and Future Land Use scenarios incapacitates the City's ability to properly manage growth within the Redevelopment Study Area. The present building and density pattern fails to reflect the "Main Street Rural" character that was once Mascotte. The current subdivision regulations need modifications to reflect recent growth trends and density patterns. Drafting appropriate codes and regulations for the Study Area may mitigate this situation. The codes should take into consideration modern trends such as mixed and multi-use development patterns and other housing options. Other options may include a property assembly program initiated by the City, which would facilitate the assembly of small lots and subsequently make these assembled lots available for development.



In the long term, the codes developed for the Study Area may be adopted for other areas within the City with appropriate modifications. The rectification of outdated building patterns and densities through development regulations or codes may mitigate blight by improving the function, aesthetics and overall "quality of life" within the Redevelopment Study Area through the regulation of buildings and structures.

2.9 Crime, EMS/Fire and Code Violation Analysis

The Redevelopment Study Area poses an area of concern for the City of Mascotte in terms of criminal activity. The Study Area consists of approximately 1,350 acres, 56% of the total City's 2,466 acres. Crime statistics provided by the City of Mascotte Police Department for the months of June and July 2004 clearly show disproportionately higher rates of certain criminal activities involving: drunk driving, assault/battery and drugs for the Study Area when compared to the City as a whole (according to the Mascotte Police Department, these figures are representative of year round statistics). During both June and July 2004, 80% of all traffic stops occurring within the City of Mascotte, took place within the Study Area. In addition, more than half of all disturbances, noise complaints and civil complaints took place in the Redevelopment Study Area. A study comparing the number of police calls in the SR 50 corridor with the entire City further demonstrates the location for much the City's police activity. Out of all the calls to police for the month of June, 69% were calls in the SR 50 corridor. Fire and Rescue (EMS) data also shows a disproportionate amount of activity in the Study Area. According to the City of Mascotte Fire Department, 73% of calls were reported from the Redevelopment Study Area. Lastly, code violations were slightly higher within the Study Area. Approximately 58% of all the City's code violation cases occurred within the Redevelopment Study Area. On average, there are approximately 33 reported code violation cases a month within the Study Area.

Taken together, these figures confirm the view that the Study Area presents a serious problem in terms of crime and safety for Mascotte residents. The conditions of blight such as deteriorating structures, vacant and abandoned properties, empty parking lots and the lack of thriving commercial activity may play a part in the disproportionate level of crime. Table 2 illustrates the different types and numbers for various crime activities and percentages of those activities for the Study Area when compared to citywide totals.

Finding

The effect of deterioration including: vacant properties, dilapidated and deteriorating structures and overall poor infrastructure create an environment that is conducive to crime within the Study Area. Incidents of drunk driving, assault/battery and drugs, are all significantly higher in the Study Area than comparable City averages. These figures are echoed by the disproportionate amount of calls for Police (66%), as well as Fire and Rescue (73%) within the Study Area. The perception of crime is also significantly increased in these areas. Mixed uses that support activities could reduce this perception and create a good business environment that will reduce crime. The present deteriorating conditions of abandoned parking lots and commercial vacancies will accelerate the Study Area's crime situation if steps are not taken to mitigate the problem.



Vacant/vacated property on SR 50

Table 2: Crime and EMS Call Analysis for Proposed CRA Study Area						
Category	June 2004			July 2004		
	Redevelopment Study Area	Entire City	% of Incidents in Study Area	Redevelopment Study Area	Entire City	% of Incidents in Study Area
Traffic Stops	115	143	80.4%	138	171	80.7%
Legal Advice	12	28	42.9%	2	15	13.3%
Drunk Driving	6	7	85.7%	4	4	100.0%
Drunk Person	1	1	100.0%	4	5	80.0%
Traffic Crash	2	2	100.0%	4	6	66.7%
Missing Person	0	1	0.0%			
Stolen Vehicle	1	1	100.0%	1	1	100.0%
Abandoned Vehicle	3	7	42.9%	6	7	85.7%
Reckless Driver	1	2	50.0%	2	4	50.0%
Suspicious Vehicle/Person	14	18	77.8%	18	20	90.0%
Traffic Obstructions	2	2	100.0%	1	1	100.0%
Disturbances	8	12	66.7%	5	8	62.5%
Assault/Battery	3	4	75.0%			
Weapons Complaint	1	1	100.0%			
Juvenile Complaint	2	7	28.6%			
Vandalism	1	3	33.3%	1	2	50.0%
Harassing Phone Calls	2	4	50.0%	2	3	66.7%
Civil Complaints	2	2	100.0%	4	4	100.0%
Larceny	1	3	33.3%	5	5	100.0%
Alarms	8	9	88.9%	8	13	61.5%
Miscellaneous Service Call	42	67	62.7%	23	58	39.7%
Code	36	53	67.9%	31	64	48.4%
Lost and Found Property	2	2	100.0%			
Noise Complaint	5	9	55.6%	8	16	50.0%
Animal Complaint	1	6	16.7%			
Sick Person	2	3	66.7%			
ATC	1	2	50.0%			
911 Calls	2	10	20.0%			
AOA	1	11	9.1%			
DCF Calls	2	2	100.0%			
Burglary				1	2	50.0%
Prowling				3	3	100.0%
Drugs				3	3	100.0%
Total	279	422	66.1%	274	415	66.0%

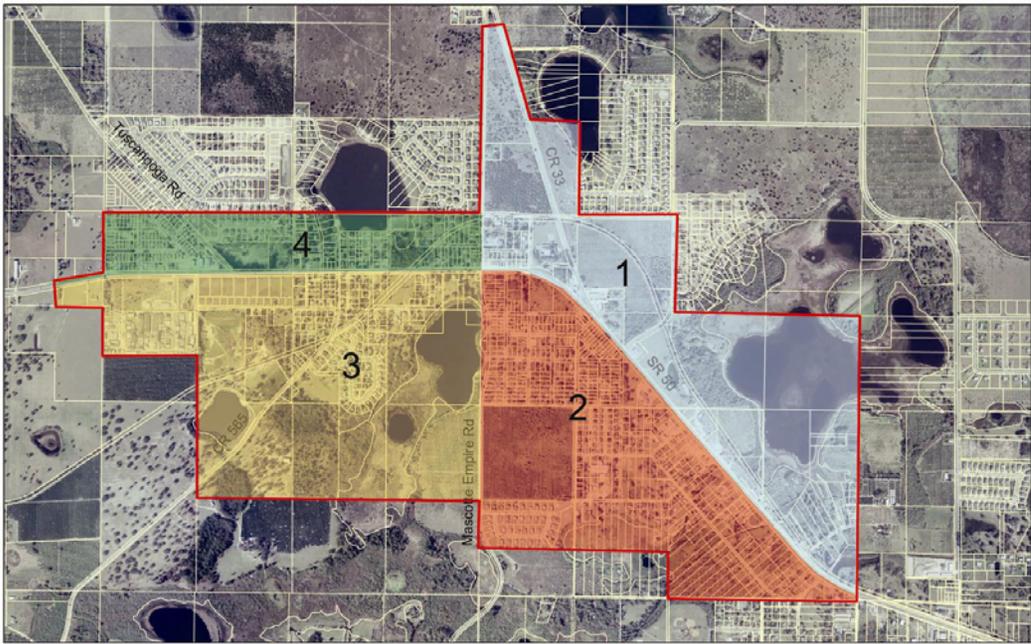
Source: Mascotte Police Department

2.10 Visual Character, Existing Building and Site Conditions Analysis

The objective of this analysis is to determine if there are a substantial number of deteriorated or deteriorating structures, which lead to economic distress or endanger life or property as well as document the contributing factors, which contribute to a finding of blight. In August 2004, the planning team conducted a windshield survey of the Study Area to determine whether blighted conditions exist within the study area. The results are described in this section.

For the purposes of managing data gathered by the visual survey of existing building and site conditions, the planning team subdivided the Mascotte CRA Study Area into four smaller sub-areas. The following is a brief description of the sub-areas, its buildings, site conditions and accompanying exhibits. It should first be noted, that in each of the four sub-areas that numerous vacant commercial and residential parcels exist; this is a general condition of the Study Area as a whole. Vacant parcels and falling commercial lease rates may be deemed as significant blight contributing factors.

Figure 5: Mascotte CRA Study Area Visual Character Analysis Sub-area Map



Sub-area 1 - Northeast Segment (area north of SR 50 and east of Sunset Avenue (CR 50))

- Presently this sub-area conveys a visual image of a place in transition from an agrarian to new residential development.
- The sub-area has many new residential and commercial developments planned for the immediate near term.
- This area lacks the basic infrastructure to support and enhance upcoming development. For example, sidewalks and parking facilities for existing development are generally not present here.
- A vacant public school and its grounds have been left to deteriorate.
- The sub-area includes a historic home, which is not on the historic register.
- Numerous dilapidated commercial businesses are seen along SR 50.



Sub-area 2 - Southeast Segment (area south of SR 50 and east of Mascotte Empire Road)

- This sub-area contains large tracts of mobile homes. Many of these structures exhibit excessive structural deterioration. These residential communities also display a lack of sidewalks and inadequate parking facilities.
- Many of these dilapidated mobile homes are situated on a defective or inadequate street layout.
- Stormwater drainage is a problem in this sub-area. Ponding occurs in many areas.
- Numerous deteriorated, abandoned and vacant commercial parcels are seen along SR 50
- This sub-area is primarily developed, except for a large tract of undeveloped land on Mascotte Empire Road.
- Many of the commercial businesses along SR 50 seem to be located on very small lots.
- This sub-area contains City owned parks.



Sub-area 3 - Southwest Segment (area south of SR 50 and west of Mascotte Empire Road)

- This sub-area has tracts of vacant and underutilized property along the SR 50 corridor.
- Basic infrastructure such as sidewalks and parking is a problem throughout the sub-area from the SR 50 commercial corridor to the residential districts.
- Dilapidated commercial property along SR 50 adds to economic distress.
- The sub-area contains the yard waste dump site owned by the City on Bishop Avenue.
- This sub-area also contains Sunset Lake, Lake Gallows and large tracts of undeveloped land.



Vacant property along SR 50



Inadequate infrastructure



Dilapidated commercial property



Yard waste dump site

Sub-area 4 - Northwest Segment (area north of SR 50 and west of Sunset Avenue (CR 50))

- Numerous deteriorating mobile homes are seen in this sub-area.
- Inadequate infrastructure includes sidewalks and parking.
- Numerous properties are located on a defective or inadequate street layout related to size and adequacy. This faulty lot layout limits accessibility and the overall usefulness of the properties.
- Stormwater drainage is a severe problem in this sub-area. Excessive ponding in many areas leads to unsanitary or unsafe conditions.
- Dilapidated commercial properties along SR 50 add to economic distress.



Finding

This visual analysis explored the severe deterioration of the Study Area through a number of factors explained in this section. It has illustrated many examples of infrastructure and building deterioration as well as faulty street and lot layout, parking facilities and roadways. In general it has shown how the overall deterioration of the Redevelopment Study Area has led to unsanitary and unsafe conditions. These factors presented here show “a substantial number of deteriorated or deteriorating structures” contributing to blight.

Deterioration is not exclusively a building condition; it is also a structural and functional condition. Through the deterioration of numerous vacant properties, commercial spaces and residential units many areas have become functionally obsolete. In many of the vacant commercial properties along SR 50, as well as the mobile homes and residential properties found throughout the Study Area, building deterioration combined with poor lot layout and a crumbling infrastructure have led to inhospitable and unsafe conditions. Vacant, abandoned, and in many instances vandalized commercial property with broken windows and fences serves to create an intimidating and hostile environment. Residential property likewise has become unsafe and unsanitary which is clearly illustrated by the ponding caused by poor drainage and a poor lot layout. These areas have become functionally deteriorated; in effect they do not serve residents by creating a safe and healthy environment.



3. REAL ESTATE DEVELOPMENT AND INVESTMENT ACTIVITY

An important part of the blight findings is to research the underlying physical, social, and economic conditions present in the Mascotte Redevelopment Study Area that might contribute to the pattern of real estate development or other investment activity likely to occur over the next few years.

Mascotte, much like many parts of Central Florida, was historically home to orange groves and vegetable farms. The winter freezes, coupled with the development of Disney World changed the landscape of Central Florida forever. In addition, the construction of a regional road network including the East/West Expressway (SR 408), the Florida's Turnpike, and the widening of SR 50 provided access to the once remote parts of Lake County including Mascotte and contributed to the more recent levels of growth in Lake County today. As Central Florida became more suburbanized, supporting commercial development was constructed along numerous corridors including SR 50, which extends to I-75 and the west coast. The Study Area is linear, extending some two and one half miles along SR 50, the community's principal business corridor.

The development in the study area in the recent past may be considered moderate and there appears to be numerous vacant and underutilized properties. As a general rule, properties that have building/structure values worth less than 25% of the total assessed value (land plus building/structure) is deemed as an underutilized property. Underutilized parcels for this study is defined as those with buildings/structures representing less than 25% of the total assessed value (land plus building/structure) of an individual record according to Lake County's 2003 tax rolls. This percentage should not be construed to mean that a specific parcel or that all parcels failing to meet the test are underutilized. Rather, it is an indicator, taken at an aggregate level, which begins to show where development might take better advantage of the underlying land. Specific parcels may have been overlooked because of incomplete or inadequate data.



Though the present study should not be construed as a detailed analysis intended to identify the potential for each of these sites, it is sufficient in scope to gauge the general deployment of real property resources within this setting. Given the general nature of the analysis, failure to identify or characterize specific sites accurately should not materially alter the outcome.

The Mascotte Redevelopment Study Area contains approximately 1,350 acres of land comprised of some 741 tax records. The 2003 Lake County tax rolls set the taxable values for these holdings in aggregate at about \$24,172,884.

The most recent certified real property tax roll prior to the effective date of the ordinance will be used to establish the tax base (the "Base Year") within the Redevelopment Area in order to calculate the tax increment. In the present case, the assumed timetable to move forward suggests the calculation of the tax increment will rely upon the 2004 certified tax rolls. Once certified, this figure would be utilized as the basis for future tax increment revenue.

In general, the property appraiser data and trends point to disturbing patterns of land use and utilization that are likely to disrupt the community's economic base. The gross land involved is most indicative of development trends and land use activities that have failed to maximize the value of the underlying real estate. Though potentially not troubling in the short run, it does warn of a problem in maintaining control of the area's physical integrity over the longer term and virtually discourages infill development that might enhance the value of these sites. Over time it becomes increasingly more complex to leverage the use of these poorly deployed assets absent material intervention.

Real Estate Data Analysis and Process

Detailed data to perform a comparative economic analysis was available for 295 out of a total 741 records. The 2003 Lake County tax rolls indicate taxable values of these holdings set at \$8,846,528. An economic analysis was prepared for these records due to the limitations of available data. However, the planning team is of the opinion that the analysis based on the 295 records is characteristic of current economic activity within the Study Area.

Data for 1999 and 2003 were taken from the Lake County Property Appraiser's records for the City of Mascotte. The Study Area was delimited from the rest of the City's parcel data by comparing data from the City of Mascotte's Future Land Use map to a GIS database outlining the Study Area. Thus, only those parcels that matched both the GIS Study Area data and the Property Appraiser's records were included in this analysis. Accuracy of this analysis rests on the precision and accurateness of available GIS data. As Lake County Property Appraiser's data did not include land use information, to further analyze economic activity by land use, parcel id information was merged with Future Land Use information based on spatial location using GIS. Property Appraiser's data for both 1999 and 2003 were merged with this data set. Again, a true match of Property Appraiser's data to GIS data may be considered lacking and therefore may not represent exact numbers. However, as a whole the analysis presents general trends in real estate activity and tax valuations for the Study Area.

Data obtained from sources including the Lake County Property Appraiser's office used for this study were either inadequate or incomplete. As a result, data was gathered from a variety of sources including the GIS database prepared by Southeastern Surveying. The fragmentary nature of the available data may be a limitation of this analysis and should be kept in mind when interpreting the results. This data may be considered with a margin of error. Despite these limitations, reasonable conclusions from this analysis may be considered representative of current economic activity within the Study Area.

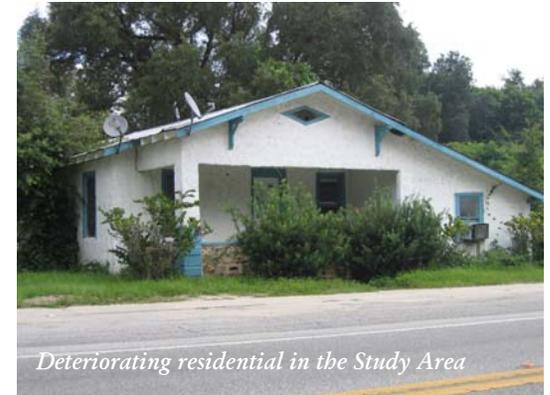
3.1 Area Residential Environment

An estimated 188 parcels of the 295 records are ostensibly used for residential purposes. Of these 134 (71%) are reported as single-family uses. The taxable value of the residential inventory and land designated for that use amounts to about \$4,333,124, about 49% of the taxable valuations.

About 104 of the 188 residential properties are identified as residential that do not have homestead exemptions according to official records. 84 residential units currently claim the homestead exemption, which accounts for about 45% of the 188 residential properties. Because of the attractive tax treatment Florida grants properties that are reported as the principal place of residence, it has to be assumed that these properties, regardless of their appearance, are either used as second homes and/or rented out.

Unlike hotels and motels which are relatively regulated, many single family properties, as well as some of area's multi family and mobile home properties frequently avoid maintenance and are a source of building code violations even if not immediately observable. Because they are not highly scrutinized for their possible use as rental properties, they rarely pay their appropriate sales, resort or other taxes and tend to be undervalued. As a result, they are unlikely to carry a proportionate share of the community's or the region's service costs.

In physical terms, a concentration of such units is itself a potential threat to the community's economic resources because they are generally sited on small lots and widely scattered throughout the community. This pattern of irregularly sized and dispersed lots constrains logistical efforts to assemble or reassemble larger parcels for reuse.



Deteriorating residential in the Study Area

3.2 Area Commercial Environment

The spine of the Mascotte Redevelopment Study Area, SR 50, has a distinctly rural commercial-oriented focus. The corridor has not yet been fully utilized to respond to the demands of the ever-growing resident population in the surrounding neighborhoods, as well as the drive by traffic from west Orange County and Lake County.

The retail inventory is a mix of community and neighborhood scale retail outlets. Product types that are offered also vary, from small retail stores, gas stations, convenience stores, junk collectors and automobile workshops. There are also some restaurants that line this corridor.

From the 295 tax records, approximately 70 parcels are being used for various types of general commercial activities. The value of these commercial facilities and parcels is estimated at approximately \$2,031,536 or 23% of the taxable valuations. This relatively low number represents a significant deterioration of commercial properties.

In terms of their ostensible physical condition and age, the overall inventory appears to be old. Visual inspections suggest that they followed much of the residential development in the Study Area.

As with automobile workshops and other non-residential properties that lie along the SR 50 corridor, the age and ostensible condition of these various retail establishments belie their ability to remain competitive in the longer term as the retail and entertainment market matures. A visual inspection of this retail inventory, especially the older retail properties, points to poor parking arrangements, poor ingress/egress and building configurations that are simply unsuited to contemporary retail requirements, particularly as those are defined by credit worthy tenants.



3.3 Reported Investment and Disinvestment Activity

As much of the Mascotte Redevelopment Study Area's non-residential is located along the City's busiest corridor, a certain level of maintenance and upkeep is expected from the various properties (retail, office and industrial). While there is some ongoing renovation and remodeling throughout the Study Area, the pace of new construction has been relatively modest, primarily reacting to the recent growth in residential development. According to this data, there were 9 less commercial properties in 2003 when compared to 1999. This represents an average loss of 1.8 commercial buildings per year. However, recently the City has received plans for a new shopping center along SR 50 and Talbott Avenue. Proposed plans show a total of 57,000+ square feet of retail space including a grocery store and a bank. The City has also had informal discussions for a new flex space/professional offices for a vacant property along SR 50 near Bay Lake Road.

In regards to residential investment, there appears to be 188 residentially designated parcels within the 295 records. According to this data, there were 2 less residential buildings in 2003 when compared to 1999. This represents an average loss of 0.4 residential buildings per year. Notable is the loss of 15 single family residential units in the same time-frame. However, new single family residential subdivisions such as two separate 91 and 151 lot subdivisions near Gallows Lake are being planned in the Study Area. A new 491 lot subdivision near Lake Jackson is also being planned adjacent to the Study Area, which is likely to have a considerable impact on the area commercial environment. The new Dukes Lake residential subdivision in the northeast corner of the Study Area has plans to further expand their development near the American Legion Road in the very near future. The proposed new residential developments are likely to have a great impact on the economic environment. The availability of vacant land adjacent to the Study Area and the increasing housing demands in the Central Florida region are likely to fuel this trend further.

Disinvestment is more difficult to document. Typically, official records are only maintained for those properties that are removed or converted. To mitigate for the lack of documentation, property appraiser tax records for an assessment of the values of the buildings in relation to the total property (lot and structure) is used. As a general rule, properties that have building values worth less than 25% of the total assessed value (land plus building/structure) is deemed as an underutilized property. From the 295 records, 86 parcels may be deemed as underutilized or vacant according to the criteria outlined. Implicitly some, if not all, these parcels might be developed or redeveloped as circumstances or conditions warrant based upon their apparent lower values, physical use, and status. In the aggregate they represent approximately 29% of the 295 records.



Effectively, the most urgent threat to the study area's commercial and residential inventories is the potential failure to maintain standards that satisfy the consumer's contemporary demands. Generally, the commercial industry is probably better positioned to control decline because fewer owners control larger pieces of property and they are cognizant of consumer demands. At the community level, however, the fractured nature of ownership could be a concern if affected parties do not share a common goal and vision.

3.4 Implications for Further Efforts

The data gathered and provided by the City of Mascotte and Lake County, suggest a relatively unified and homogenous study area in character and orientation even if specific land uses differ. The Study Area's character is commercial oriented and is highly dependent on the residential support in the greater Lake County area and drive-by traffic on SR 50. If the built environment is not maintained through a continuing stream of investment and reinvestment, the community's ability to generate fiscal resources can be at risk. While the Mascotte Redevelopment Study Area might not decline drastically in the short run, the City's ability to prevent such degradation and its effects will be felt in the long term as sales and tax collection revenue will most likely mirror the area's decline.



Older commercial properties for sale

The requirement to support the commercial market is concentrated on a mix of support retail, services, and entertainment facilities that must balance their revenues and cost very carefully. If the quality of commercial infrastructure is not preserved through continued investment and reinvestment, this segment of the local economy will be endangered. There are numerous examples of older communities in Florida that have taken an inert approach to their commercial segment, which has led to a decline and has been a problematic pattern to change.

Finding

The preceding data and analysis suggests that there are signs of unfavorable conditions within the Mascotte Redevelopment Study Area. The Lake County Property Appraiser data particularly shows the Study Area's commercial activity in a state of decline. That said, one cannot determine with absolute precision where the community falls in its relative stage of maturity. If ascertained that the commercial industry is still growing and expanding, then these conditions can be more simply mitigated. Conversely, if the industry is in the state of decline, almost any strategy becomes challenging to implement due to the reluctance of private capital investment.

4. CRITERIA FOR DETERMINING BLIGHT

In effect, *Chapter 163 Part III 163.340 F.S.* establishes two similar, but discrete, pathways to determine if the Study Area is a blighted area, sufficient to warrant the full battery of redevelopment powers conveyed by such a designation.

The first scenario involves the layering of two tests. The first test is broadly conditional and the second test is criteria specific. Both tests must conclude that the described conditions exist affirmatively.

The second scenario involves a specific agreement among parties subject to a prospective trust fund agreement. Where such agreement exists, then the jurisdiction seeking to designate a redevelopment area need pass a less rigorous test. As in the first scenario, this test relates to specific criteria and it must conclude affirmatively.

4.1. Scenario One

The first test of scenario one requires that a study area identified as a blighted area contain a "substantial number of deteriorated, or deteriorating structures, in which conditions, as indicated by government-maintained statistics or other studies, are leading to economic distress or endanger life or property".

The second test of Scenario One is that the area must be one in "which two or more of the following factors are present".

- (a) Predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities;
- (b) Aggregate assessed values of real property in the area for ad valorem tax purposes have failed to show any appreciable increase over the 5 years prior to the finding of such conditions;
- (c) Faulty lot layout in relation to size, adequacy, accessibility, or usefulness;
- (d) Unsanitary or unsafe conditions;
- (e) Deterioration of site or other improvements;
- (f) Inadequate and outdated building density patterns;
- (g) Falling lease rates per square foot of office, commercial, or industrial space compared to the remainder of the county or municipality;
- (h) Tax or special assessment delinquency exceeding the fair value of the land;
- (i) Residential and commercial vacancy rates higher in the area than in the remainder of the county or municipality;
- (j) Incidence of crime in the area higher than in the remainder of the county or municipality;
- (k) Fire and emergency medical service calls to the area proportionately higher than in the remainder of the county or municipality;

- (l) A greater number of violations of the Florida Building Code in the area than the number of violations recorded in the remainder of the county or municipality;
- (m) Diversity of ownership or defective or unusual conditions of title which prevent the free alienability of land within the deteriorated or hazardous area; or
- (n) Governmentally owned property with adverse environmental conditions caused by a public or private entity. See Section 163.340(8), F.S.

These are identical to the fourteen criteria introduced in Section 1.2 of this Findings Report.

4.2. Scenario Two

Chapter 163.340 (8) F.S. also allows that a blighted area may be "any area in which at least one of the factors identified in paragraphs (a) through (n) above are present and all taxing authorities subject to 163.387 (2)(a) agree, either by interlocal agreement or agreements with the agency or by resolution, that the area is blighted. Such agreement or resolution shall only determine that the area is blighted".

4.3. Substantial Deterioration

Chapter 163.340 (8) F.S. provides no specific criteria or guidance regarding the definition or attributes of deteriorating structures save that implied in the balance of the legislation which focuses on a series of indicators that in the aggregate are assumed to lead to economic, physical or social distress. Generally, blight conditions in the Study Area include: site and structural deterioration, infrastructure deficiencies, faulty lot layouts, bad traffic management practices, insufficient roadway capacity, and higher incidences of crime. In the present case, numerous buildings and structures especially residential properties within the Mascotte Redevelopment Study Area are of an unacceptable physical condition and numerous commercial buildings are physically and functionally deteriorated, rendered obsolete by the constraints caused by small lots, site, access, and vacancies. Whatever their apparent physical condition, such condition should not be construed as a measure of their useful life. These varied conditions and circumstances collectively and individually, represent a "substantial number of deteriorated, or deteriorating structures" such that they are "leading to economic distress or endanger life or property".

5. CONCLUSION: MASCOTTE REDEVELOPMENT STUDY AREA BLIGHT FACTORS

The Mascotte Redevelopment Study Area is one in which a substantial number of deteriorated structures exist and these are materially injurious to both the Study Area's and community's overall sustainability. As documented, these deteriorated structures, functions and conditions are such they "are leading to economic distress or endanger life or property".

Of the fourteen criteria listed in Chapter 163.340 (8) FS, the blight findings analysis indicates that seven (7) conditions exist in the Mascotte Redevelopment Study Area and are retarding its immediate and long term social, economic and physical development. Alternative one requires that at least two criteria be satisfied. Alternative two requires that at only one criterion be satisfied.

a) Predominance of defective or inadequate street layout, roadways, and public transportation facilities (Chapter 163.340 (8)a FS)

The absence of satisfactory roadway and transportation network that satisfies current and future land use patterns create congestion and potentially dangerous trips along SR 50, and other major roadways within the Study Area. Though improvements along SR 50 and other roadways have been discussed and planned, the lack of funds have deterred the materialization of these plans. The weaving alignment of SR 50 through the Study Area and its unusual intersections with CR 33, CR 565 and Tuscanooga Road presents long term challenges in handling local and through traffic. Localized flooding and ponding is known to occur in certain areas around Tuscanooga Road, Atlantic Avenue, Alpine Street, Avondale Road, Park Road and Mascotte Empire Road to name a few. This seems to be a result of inadequate stormwater carrying capacities. Drainage solutions typically occur in conjunction with road (re) construction. The absence of continuous sidewalks is not only a safety issue but also further evidence of inadequate transportation. The condition of the existing road grid precludes the provision of sidewalks without costly reconstruction. The observed traffic patterns caused by the commercial activity along SR 50, residential uses in adjoining area, and through traffic clearly contribute to circulation and to the safety conditions within the Study Area. Though addressed in the City's Comprehensive plan, the expansion of the multi-modal and scenic highways system and provision of more facilities is constrained by the lack of funds.

b) Unsanitary or unsafe conditions (Chapter 163.340 (8)d FS)

Insufficient sidewalks pose an immediately identifiable problem within the Study Area along SR 50 and other internal roads connecting residential areas to the elementary school, recreation complex and other local destinations. While accidents will occur, whatever safeguards are put in place, having sidewalks for pedestrians on which to walk and a visible pedestrian-designated space wherein motorists are alert and vigilant, may clearly diminish the number of accidents involving pedestrians. The addition of bike lanes along major corridors may also diminish the number of accidents involving bicyclists and vehicular

traffic. The lack of a wastewater system and the current practices of a septic sewer system cause unsafe and unsanitary conditions within the area by possibly polluting the groundwater system in this “high potential recharge area” according to St. Johns Water Management District studies. In the long term, the inability of the City to provide sufficient water to satisfy the potable water and fire safety requirements in the very likely possibility of more intense development occurring within the Study Area also poses problems.

c) Deterioration of site or other improvements (Chapter 163.340 (8)e FS)

As noted in the analysis, numerous buildings and structures within the Study Area are not physically sound. From the windshield survey, 50 to 75 percent of all the residential properties appear seriously dilapidated which may pose health concerns. Notable are the mobile homes around Sunset Lake, Lotus Path and Lotus Street areas which appear to be in a deteriorating condition. Commercial properties along SR 50 in general also seem to be in a state of disrepair both aesthetically and functionally with numerous vacancies and inadequate site improvements. The primary concern in the Study Area is deterioration in context and setting, which will discourage long-term sustainability and lead to a reduction in useful life more rapidly than would be the case in a stable commercial environment. The context and setting is defined in a large part by the quality of the public infrastructure. Among the most noticeable deficiencies are the lack of a good transportation network, sidewalks and other pedestrian-oriented amenities and supporting utilities. These conditions collectively present a real challenge to redevelopment within the Mascotte Redevelopment Study Area.

d) Inadequate and outdated building density patterns (Chapter 163.340 (8)f FS)

The lack of a citywide Zoning Code, Land Development Regulations and Future Land Use scenarios incapacitates the City’s ability to properly manage growth within the Redevelopment Study Area. Generally, building lots in the Study Area are considerably smaller than average lots in the region. Inadequate and outdated building densities are a result of the present situation. The rectification of outdated building patterns and densities through the development of appropriate codes and a proactive property assembly program may mitigate blight by improving the function, aesthetics and overall “quality of life” within the Redevelopment Study Area.

e) Incidence of crime in the area higher than in the remainder of the county or municipality (Chapter 163.340 (8)j FS) and

f) Fire and emergency medical service calls to the area proportionately higher than in the remainder of the county or municipality (Chapter 163.340 (8)k FS)

The effect of vacant properties, empty and unobserved parking lots create an environment that is conducive to crime. As documented in this report, the incidents of vehicular accidents, auto thefts, battery cases, retail theft/shoplifting, robbery and

structure fires within the Study Area are significantly higher than City averages. The perception of crime is also significantly increased in these situations. The present deteriorating conditions of empty lots and commercial vacancies will accelerate the area's crime situation if steps are not taken to mitigate the problem.

- g) A greater number of violations in the Florida Building Code in the Study Area than the number of violations recorded in the remainder of the county or municipality (Chapter 163.340 (8)l FS)

As documented in this report, building code violations are slightly higher within the Study Area when compared to the rest of the City of Mascotte. Approximately 58% of all the City's code violation cases occurred within the Redevelopment Study Area. On average, there are approximately 33 reported code violation cases a month within the Study Area, which is a significant number. Code violations is a perpetual situation wherein few violators can cause other property owners to lose a 'sense of community' thereby causing more violations. Factors attributed to increased code violations may include the lack of an effective code enforcement regime and/or the general lack of funds for private property improvements which may be a function of the local economy and the adverse business environment. This situation needs to be mitigated with top priority to improve the "quality of life" and perception of the Study Area.

Conclusion

This Findings Report describes the physical, economic and regulatory conditions with the Redevelopment Study Area. The processes adopted to accomplish this included: a review of property appraiser data; field study and inspection; review of City provided statistics; review of the City's Comprehensive Plan and other studies prepared for the Study Area. The information summarized in this Findings Report is adequate by the standards of Scenario One, explained in Section 4.1, on page 39, to acknowledge blight within the Mascotte Redevelopment Study Area. The foregoing factors together with other data of inference provided by the City of Mascotte provide a factual predicate.

Based on these Findings, the City may determine the Study Area to be blighted. The City Council through the adoption of a formal resolution and provisions of public notice of proposed actions, may declare that the rehabilitation and redevelopment of the Mascotte Redevelopment Study Area is in the interest of public health, safety, morals and welfare. Upon the determination of the Study Area as blighted, the City may wish to establish the CRA (Community Redevelopment Agency) who would direct the preparation of a Community Redevelopment Plan to mitigate the blight outlined in the Findings. Following the preparation of the Plan and LPA approval for conformity, the City may adopt the Community Redevelopment Plan, establish the Redevelopment Trust Fund and initiate redevelopment projects through the CRA.

DATA REFERENCES

City of Mascotte Comprehensive Plan, 1991

City of Mascotte Future Land Use Map, August 2004

City of Mascotte Park Impact Fee Study, April 2004

City of Mascotte Water and Wastewater Impact Fee Study, June 2003

City of Mascotte Water Main Line Drawing, January 2004

Lake County Property Appraiser Data 1999 to 2003

Police Activity Fire/EMS and Code Violation Analysis, Mascotte Police Department, August 2004

Project Team Meeting # 1 (Refer to Meeting Minutes), August 10, 2004

Section 163, Part III, Florida Statutes (F.S.) (the "Redevelopment Act"), August 2004

Windshield Survey of Study Area by HHI, July 13, 2004

Windshield Survey of Study Area by HHI and B&H Consultants, Inc., August 10, 2004



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