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Developers turn to adult subdivisions

Age-restricted communities mean a break from some fees.

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January 30, 2006

The rows of new homes proposed in Clermont promised cozy suburban living with shops clustered close by. But the development had 328 problems: the number of kids expected to enroll in Lake County's severely overcrowded schools.

Development attorney Steve Richey, representing M/I Homes, offered land for a new school. But when that failed to persuade School Board members to accept the subdivision, Richey went to Plan B: a subdivision for buyers ages 55 and older.

While adult-only communities are scattered across Central Florida, Lake has the highest concentration of them in the region. And in the past four months, six Lake subdivisions have been approved or proposed as so-called "age-restricted communities," which are exempt from restrictions intended to prevent further school overcrowding.

These restrictions, along with an exemption from the district's \$7,055-per-house school-impact fee, offer developers a huge economic incentive not to build subdivisions where children might live.

That incentive is likely to get stronger, as Lake struggles to come up with rules to comply with a looming "pay-as-you-grow" law the county is helping to implement statewide. The law will restrict construction of conventional housing in areas where schools are bubbling over with students.

Although the solution works for developers, some officials worry that the fundamental character of their communities will be changed by an onslaught of even more senior citizens into Lake. The county -- a haven for retirement communities -- has a median age of 45, the highest in Central Florida

Since 1991, Lake has approved at least 24 age-restricted communities, including the granddaddy of retirement communities, The Villages, whose 52,000 residents also spill into Sumter and Marion counties.

"We don't want to be a one-industry town," said Leesburg City Manager Ron Stock. "There needs to be housing for bankers, lawyers, doctors, nurses, police officers, firefighters, teachers and for all the remaining employees that support the community."

Stock said he doesn't want to see Leesburg become much more gray; he is trying to persuade the developer of a proposed 4,500-home active-retirement community straddling Lake and Sumter counties to change course and make it a conventional development of family homes. Leesburg wants to annex Lake County's portion of the development, Renaissance Trails.

Older buyers are usually seen as a financial boon to a community, contributing millions of dollars in taxes without flooding school systems with new students. However, these developments still strain roads, water and sewer systems, parks and police and fire departments.

"They may not be impacting schools, but one can argue they can impact health-care systems or emergency services, such as ambulances," said Marya Morris, senior research associate with the American Planning Association office in Chicago. "That's not insignificant."

For developers in Lake, the issue of what to build has become more pressing since the Legislature last year named the county as one of six in the state -- and the only one in Central Florida -- to participate in a pilot project for a "pay-as-you-grow" law that will take effect in 2008.

Like other counties throughout the state, Lake is growing at such breakneck speed that the school district can't keep pace. Schools in south Lake County alone are more than 5,000 students over capacity, and the district is woefully short of money to build facilities needed to house all the extra students.

County, city and school-district officials in Lake and the other five counties -- Hillsborough, Indian River, Sarasota, St. Johns and Walton -- have until June 1 to agree on how to comply with the "pay-as-you-grow" mandate. Their experience will serve as a blueprint for Florida's other 61 counties, officials said.

The new law requires that funding be in place for new classrooms before counties and cities can approve more homes. Basically, it links the pace of school construction with the pace of residential development. Because state and local funding can't keep up with the need for new schools, county and school officials are trying to find more sources of revenue -- including tapping developers -- for classrooms.

"The issue of school overcrowding has been more acute lately," said Richey, the development lawyer who handled M/I Homes' 845-unit Johns Lake Landing development on State Road 50. "If we don't work out the problem . . . we're going to be forced to shut down all development that is not age-restricted, and that would be a mistake."

With no opposition from the School Board, the Johns Lake Landing development sailed through the Lake County Commission in November. The school district has no official say about what gets built, but its analysis of how a project could affect schools can be influential when developments go before the County Commission.

Richey said avoiding opposition from the School Board was a factor in the decision to make the Johns Lake Landing development age-restricted. The original plan called for a traditional subdivision, and Richey offered land for a new combined elementary and middle school. But board members didn't want to rush a deal and weren't thrilled with the location near the Orange County line. They said at a meeting that age-restricted was the way to go.

Residents of age-restricted communities enjoy a generational bond with the neighbors with whom they play and party.

At the Royal Harbor subdivision in Tavares, residents call the 55-and-older community paradise. The 284-acre development overlooking Little Lake Harris offers dozens of activities each week.

Ed and Judith Hoffmeyer, who are both in their 50s, said they chose an adults-only subdivision because they wanted to meet people who can gather for a card game on a weekday without hesitation. The Hoffmeyers, who left children and grandchildren behind in Michigan, gathered with neighbors for a game of bocce on a recent morning.

"It's like extended family," Judith Hoffmeyer said of her neighbors.

Lake County Commission Chairwoman Catherine Hanson said although adults-only communities can sometimes be attractive, the county should be cautious about going overboard. She said there needs to be diversity in a community and a viable work force.

"We need to look at the big picture," Hanson said.

Susan Caswell, housing planner with the East Central Florida Regional Planning Council, said age-restricted developments have advantages.

"But like anything else, too much of anything cannot be good," Caswell said.

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