

**BOARD OF COUNTY COMMISSIONERS  
LAKE COUNTY, FLORIDA  
OFFICE OF THE COUNTY MANAGER  
AGENDA ITEM COVER SHEET**

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**DATE:** 11/12/2025

**TO:** Jennifer Barker, County Manager

**THRU:**

Melanie Marsh, County Attorney

**BY:** Nova Atkinson, Paralegal

**SUBJECT:** Ordinance repealing Article XII, Section 13-274 through Section 13-281, Lake County Code, entitled *Motor Vehicle Title Loans*

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**MEETING DATE:** 12/2/2025

**ITEM TYPE:** Consent Item

**ITEM ID:** 40497

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**RECOMMENDATION/REQUIRED ACTION:** Approve

Recommend approval to advertise and Ordinance repealing Article XII, Section 13-274 through Section 13-281, Lake County Code, entitled *Motor Vehicle Title Loans*. There is no fiscal impact.

Pursuant to Board Policy LCC-102, adopted on August 29, 2023, concurrent with the adoption of any new Code requirement, the Board may repeal an existing Code requirement to further the Board's objective to ensure that newly adopted Code provisions do not increase the overall regulatory impact on the residents and businesses within the unincorporated County.

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**BACKGROUND SUMMARY:** On August 24, 1999, the Board of County Commissioners (Board) adopted Ordinance 1999-81 which regulated the motor vehicle title loan industry in Lake County. The State of Florida continues to regulate this activity under Sections 520.01 through 520.10, 520.125, and 520.13, Florida Statutes.

Pursuant to Board Policy LCC-102, adopted on August 29, 2023, concurrent with the adoption of any new Code requirement, the Board may repeal an existing Code requirement to further the Board's objective to ensure that newly adopted Code provisions do not increase the overall regulatory impact on the residents and businesses within the unincorporated County. It is determined that repealing Article XII, Sections 13-274 through 13-281, Lake County Code, is necessary as it is obsolete. This repeal accompanies the proposed Lake Dora Sandbar Ordinance scheduled before the Board simultaneously with this repeal.

The Affordable Housing Advisory Committee and the Home Builders Association of Lake-Sumter were provided a copy of the proposed Ordinance on November 12, 2025. If approved to advertise, the Public Hearing on this Ordinance will be scheduled for December 16, 2025.

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Fiscal Impact: None.

Account No.:

Advertised Date:

Paper:

Attachments:

1.	Proposed Ordinance
2.	Repeal Mobile Vehicle Title Loans_Business-Impact-Estimate
3.	J. McIntosh_Affordable Housing Impact Statement_Motor Vehicle Title Loans

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**STAFF APPROVALS AND DATES:**

Nova Atkinson	Created/Initiated - 11/12/2025
Melanie Marsh	Approved - 11/13/2025
Kandace Pourbaix	Approved - 11/13/2025
Miranda Lanoue	Approved - 11/13/2025
Melanie Marsh	Approved - 11/13/2025
Jennifer Barker	Approved - 11/14/2025
Marisol Saldana	Final Approval - 11/14/2025

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**ACTION TAKEN BY BOARD:**

Action: New

Continued/Deferred Until:

Other:

### Summary of Ordinance

This Ordinance repeals Article XII, Section 13-274 through Section 13-281, Lake County Code, entitled *Motor Vehicle Title Loans*. This Code provision was enacted through Ordinance 1999-81 for the purposes regulating the motor vehicle title loan industry in Lake County. The regulation is obsolete as this provision is regulated by Sections 520.01 through 520.10, 520.12, 520.125, and 520.13, Florida Statutes, entitled *The Motor Vehicle Retail Sales Finance Act*.

Changes are shown as follows: ~~Strikethrough~~ for deletions and Underline for additions to existing Code

### ORDINANCE NO. 2025-\_\_

**AN ORDINANCE OF THE BOARD OF COUNTY COMMISSIONERS OF LAKE COUNTY, FLORIDA; REPEALING ARTICLE XII, CHAPTER 13, LAKE COUNTY CODE, ENTITLED *MOTOR VEHICLE TITLE LOANS*; PROVIDING FOR SEVERABILITY; PROVIDING FOR INCLUSION IN THE CODE; PROVIDING FOR FILING WITH THE DEPARTMENT OF STATE; AND PROVIDING FOR AN EFFECTIVE DATE.**

**WHEREAS**, Article XII, Section 13-274 through Section 13-281, Lake County Code, was first enacted August 24, 1999, through Ordinance 1999-81 for the purpose of regulating the motor vehicle title loan industry in Lake County; and

**WHEREAS**, the State of Florida continues to regulate this activity through Sections 520.01 through 520.10, 520.12, 520.125, and 520.13, Florida Statutes, entitled *The Motor Vehicle Retail Sales Finance Act*, and no citations have been issued for a violation of this code section within Lake County; and

**WHEREAS**, the Board of County Commissioners has determined that it is in the best interest of the residents of Lake County to repeal unnecessary regulations.

**NOW, THEREFORE, BE IT ORDAINED** by the Board of County Commissioners of Lake County, Florida, as follows:

**Section 1. Legal Findings of Fact.** The foregoing recitals are hereby adopted as legislative findings of the Board of County Commissioners and are ratified and confirmed as being true and correct and are hereby made a specific part of this Ordinance upon adoption hereof.

**Section 2. Repealer.** Article XII, Chapter 13, Lake County Code, entitled *Motor Vehicle Title Loans*, is hereby repealed in its entirety. The Article and all Sections repealed shall be marked as “Reserved”, as follows:

**ARTICLE XII. ~~MOTOR VEHICLE TITLE LOANS~~RESERVED.**

**Secs. ~~13-282~~274—13-289. - Reserved.**

**Section 3. Severability.** If any section, sentence, clause, or phrase or word of this Ordinance is for any reason held or declared to be invalid, unconstitutional, inoperative or void by any court of competent jurisdiction, then said holding shall in no way affect the validity of the remaining portion of this Ordinance; and it shall be construed to have been the Commissioners' intent to pass this Ordinance without such unconstitutional, invalid or inoperative part therein; and the remainder of this Ordinance, after the exclusion of such part or parts shall be deemed and held to be valid, as if such parts had not been included herein; or if this Ordinance or any provisions thereof shall be held inapplicable to any person, groups of persons, property, kind of property, circumstances or set of circumstances, such holding shall not affect the applicability thereof to any other person, property or circumstances.

**Section 4. Inclusion in the Code.** It is the intent of the Board of County Commissioners that the provisions of this Ordinance shall become and be made a part of the Lake County Code and that the sections of this Ordinance may be renumbered or relettered and the word "ordinance" may be changed to "section," "article," or such other appropriate word or phrase in order to accomplish such intentions.

**Section 5. Filing with the Department of State.** The Clerk shall be and is hereby directed forthwith to send an electronic copy of this Ordinance to the Secretary of State for the State of Florida in accordance with Section 125.66, Florida Statutes.

**Section 6. Effective Date.** This Ordinance shall become effective as provide for by law.

Enacted this \_\_\_\_\_ day of \_\_\_\_\_, 2025.

Filed with the Secretary of State \_\_\_\_\_, 2025.

ATTEST:

BOARD OF COUNTY COMMISSIONERS  
OF LAKE COUNTY, FLORIDA

\_\_\_\_\_  
Gary J. Cooney, Clerk  
Board of County Commissioners  
of Lake County, Florida

\_\_\_\_\_  
Leslie Campione, Chairman

This \_\_\_\_\_ day of \_\_\_\_\_, 2025.

Approved as to form and legality:

\_\_\_\_\_  
Melanie Marsh, County Attorney



## **Business Impact Estimate**

Staff Contact:

Contact Number:

1. Include a statement of the public purpose to be served by the proposed ordinance, such as serving the public health, safety, morals, and welfare of the County:

2. An estimate of the direct economic impact of the proposed ordinance on private, for-profit businesses in the County, including the following, if any:

a. An estimate of direct compliance costs that businesses may reasonably incur if the ordinance is enacted;

b. Identification of any new charge or fee on businesses subject to the proposed ordinance or for which businesses will be financially responsible; or

c. An estimate of the County's regulatory costs, including an estimate of revenues from any new charges or fees that will be imposed on businesses to cover such costs.

3. A good faith estimate of the number of businesses likely to be impacted by the proposed ordinance:

4. Any additional information:

*This Business Impact Estimate for the proposed ordinance is included in the agenda packet for the Board of County Commissioners Meeting at <https://lakecountyfl.gov/board-of-county-commissioners/board-meetings> and under the Lake County Ordinances webpage at <https://lakecountyfl.gov/county-attorney/ordinances>.*



## AFFORDABLE HOUSING IMPACT STATEMENT

### Contact Information

Date:	11/12/2025	Contact Name:	Jeannette McIntosh
			Affordable Housing Advisory Committee Member

### Ordinance Information

#### Describe the Ordinance:

This Ordinance repeals previous section of the Lake County Code named "Motor Vehicle Title Loans". Activities covered under those sections, which were first enacted in 1999, has been regulated through different sections in the Florida Statutes, and no citations have ever been issued for a violation of that code section.

#### Describe the direct impact of the ordinance upon the provision of affordable housing:

This ordinance does not directly impact any provision of affordable housing.

#### Describe the direct impact of the ordinance upon the property owner/taxpayers/citizens who need affordable housing:

There is no direct impact of the ordinance upon any person who needs affordable housing.

#### Identify any potential indirect impacts, positive or negative which might occur as a result of the ordinance:

I see no potential indirect impact, neither positive or negative, as a result of this ordinance.

**BOARD OF COUNTY COMMISSIONERS  
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<b>DATE:</b>	<b>MEETING DATE:</b> 12/2/2025
<b>TO:</b> Jennifer Barker, County Manager	<b>ITEM TYPE:</b> Consent Item
<b>THRU:</b>	<b>ITEM ID:</b> 39369
<b>BY:</b> Marisol Saldana, Agenda Coordinator	
<b>SUBJECT:</b> HUMAN RESOURCES AND RISK MANAGEMENT	

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**RECOMMENDATION/REQUIRED ACTION:**

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**BACKGROUND SUMMARY:**

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Fiscal Impact:

Account No.:

Advertised Date:

Paper:

Attachments:

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**STAFF APPROVALS AND DATES:**

Marisol Saldana	Created -
Kandace Pourbaix	-
Jim Kovacs	-
David Eichinger	-
Ron Falanga	-
Kandace Pourbaix	-
Allison Tesla	-
Melanie Marsh	-
Jennifer Barker	-
Marisol Saldana	-

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**ACTION TAKEN BY BOARD:**

Action: New

Continued/Deferred Until:

Other: