



HOUSING

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INTRODUCTION

This chapter addresses the requirements of the Housing Element as set forth in Section 163.3177(6)(f), Florida Statutes. The purpose of the Housing Element is to ensure that Citrus County regulates residential development in a manner that efficiently and effectively meets the housing needs of the County's existing and projected populations through the 2050 planning horizon.

The Data and Analysis (D&A) portion of this Chapter provides the factual basis for housing-related policy direction and future decision-making as part of the Citrus County Comprehensive Plan. This analysis examines housing through a dual lens: the characteristics and condition of the existing housing stock and the future housing infrastructure needed to accommodate projected growth in the unincorporated area of the County.

Housing topics evaluated include housing unit supply, types, age, values, occupancy status, affordability and costs, subsidies, condition, and current and projected housing needs. Unless otherwise noted, the data included focuses on housing units within the unincorporated area of Citrus County. The final portion of this chapter identifies potential strategies and policy considerations to address identified housing needs through updates to the Goals, Objectives, and Policies of the Comprehensive Plan.

The findings presented here are informed not only by quantitative data sources, but also by community engagement conducted as part of the Comprehensive Plan update process. Residents and stakeholders identified several overarching housing concerns, including housing affordability, a shortage of workforce, affordable, and senior housing options, limited housing type diversity, and the need for greater housing resilience in the face of natural hazards. Strategies identified through that engagement and through data analysis are reflected in the Future Considerations section of this Chapter and are intended to guide policy development in the Goals, Objectives, and Policies.

ANALYSIS OF EXISTING INVENTORY

The Housing Chapter Data and Analysis is based on the most current information available from state, federal, academic, and private sources, including the United States Census Bureau, the American Community Survey, ESRI Business Analyst, and the Florida Housing Data Clearinghouse maintained by the University of Florida's Shimerberg Center for Housing Studies. Because housing data varies by source, methodology, and time period, figures may differ across sections. This analysis provides a high-level overview of existing housing conditions in the unincorporated area of Citrus County, including housing types, age, condition, occupancy, and affordability.

Housing Inventory

Housing Age

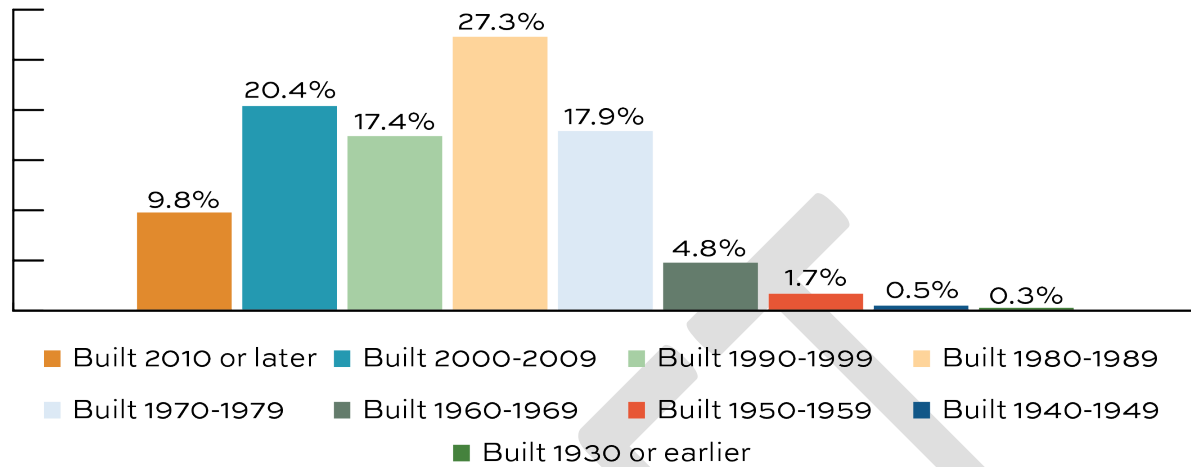
Housing age can be a useful indicator for evaluating potential repair and rehabilitation needs, as well as understanding historic development patterns within Citrus County. **Table HOU-1** and **Figure HOU-1** show the age of the County’s existing housing stock. As shown, the greatest share of units in Citrus County were built in the 1980s (27.3%), followed by the 2000-2009 timeframe. A portion of the residential growth observed from the 1960s through the 1980s may be attributed to large-scale subdivision development, including the Deltona Corporation’s (Mackle Brothers) development of Citrus Springs in the 1970s, which introduced a significant number of platted residential lots during that period. Citrus County experienced substantial population growth from 1970 through 2009, and while growth has continued over the last 15 years, it has occurred at a more moderate pace, with the County recording a 9.8 percent increase in population since 2010.

Table HOU - 1: Age of Housing Inventory

Housing Age	Count	Percent
Built 2010 or later	7,533	9.8%
Built 2000 – 2009	15,626	20.4%
Built 1990 – 1999	13,328	17.4%
Built 1980 – 1989	20,915	27.3%
Built 1970 – 1979	13,710	17.9%
Built 1960 – 1969	3,713	4.8%
Built 1950 – 1959	1,312	1.7%
Built 1940 – 1949	376	0.5%
Built 1939 or earlier	207	0.3%
Total	76,720	100.0%

Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates

Figure HOU - 1: Age of Housing Inventory

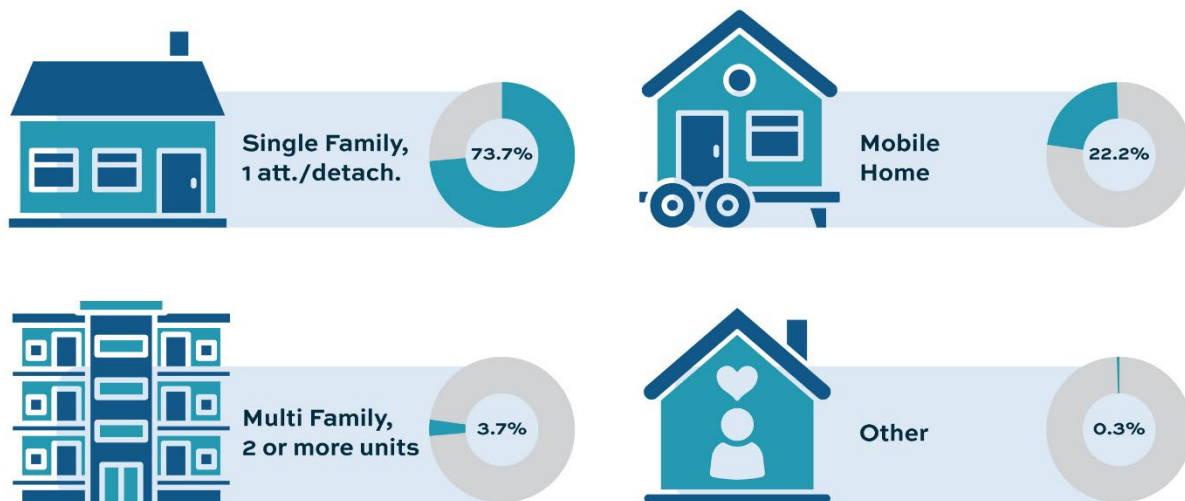


Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates

Housing Type

As shown in **Figure HOU-2**, Citrus County’s unincorporated areas are largely served by single-family homes, which account for nearly 74 percent of the housing stock. Mobile homes represent another significant portion, making up 22 percent of units, well above the statewide share of 7.9 percent, highlighting a notable concentration of mobile home residency in the County.

Figure HOU - 2: Current Housing Inventory, by Unit Type



Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates

Mobile homes are a common alternative to single-family homes, so when taken together, single family housing accounts for nearly 96% of the County’s housing. This has increased since the last comprehensive plan update, where it was found that single family units account for 94% of the housing stock (70.5% single family attached/detached and 23.7% mobile homes). The County continues to rely on single family housing, however, there has been a slight shift away from mobile homes. The decline in mobile home units as a share of the housing stock may reflect a combination of factors, including attrition of older mobile home parks, storm-related losses, and market shifts toward site-built construction. Regardless, the reduced availability of mobile homes has implications for housing affordability, as mobile homes have historically served as one of the most accessible lower-cost housing options for very low- and low-income households in rural communities. Relying on single family housing types as the County continues to grow, could strain the County’s natural areas and could result in suburban sprawl.

Community engagement initiatives identified limited housing diversity as a key concern among Citrus County residents and stakeholders. The near-total dominance of single-family and mobile home units leaves few options for households seeking alternative housing types, such as townhomes, apartments, or accessory dwelling units, and limits the County’s ability to serve renters, young professionals, downsizing seniors, and workforce households seeking lower-cost alternatives to traditional homeownership. Residents and stakeholders expressed support for requiring a mixture of housing types in larger developments and encouraging more diverse housing options as the County grows toward 2050.

Mobile Homes

Mobile homes represent an important component of Citrus County’s housing stock, particularly in the unincorporated area, where they account for 22% of total units. **Map HOU-1** shows the location of manufactured housing in Citrus County. Historically, the share of mobile homes increased from the 1970s through 1990, reflecting the County’s growth and the availability of affordable housing, but has declined slightly since 2000. Mobile homes are concentrated in certain areas, including the Central Ridge, Homosassa Springs, and in clusters between Hernando and Inverness, as well as in the Coastal and Lake Regions near water bodies.

While mobile homes provide a key source of affordable housing for low-income households, a significant portion of units are aging and substandard, often requiring substantial rehabilitation. County regulations restrict new mobile home development in certain areas, including prohibiting placement in the Coastal High Hazard Area (CHHA), and limiting them to locations specified in the Land Development Code. Given the continued reliance on mobile homes for affordable homeownership, the County should continue to ensure these units are safe, habitable, and resilient to storms, including rehabilitation or replacement programs overseen by the Affordable Housing Advisory Committee (AHAC).

Substandard Units

Substandard housing generally refers to residential units with physical or functional deficiencies that do not meet basic health and safety standards. Because conducting unit-by-unit inspections is not feasible at the countywide scale, substandard housing conditions are typically estimated using proxy indicators commonly relied upon in Florida, including overcrowding and units lacking complete kitchen or plumbing facilities. Florida Statutes (§163.3177) require comprehensive plans to identify strategies for eliminating substandard housing within their jurisdictions.

In Citrus County, while homeownership rates remain high at 72%, a portion of the housing stock, particularly older and more deteriorated units, including aging mobile homes, presents rehabilitation challenges. According to the 2019–2023 American

Community Survey 5-Year Estimates, approximately 5.3 percent of housing units in the unincorporated area exhibit one or more indicators of substandard conditions, such as lacking complete kitchen or bathroom facilities or fuel for heating, as shown in **Table HOU-2**. Although this share is lower than the statewide average of 8%, it still represents a meaningful number of households potentially facing health and safety concerns.

Table HOU - 2: Substandard Housing Inventory, by Type

Substandard Type	Count	Percent
Overcrowded	1,125	1.80%
No fuel used	883	1.40%
Lacking complete kitchen facilities	981	1.30%
Lacking complete bathroom facilities	642	0.80%
Total	3,631	5.30%

Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates

Affordable housing is not synonymous with substandard housing; rather, affordability is defined by housing costs not exceeding 30 percent of household income while still meeting standards for safety and habitability. Addressing substandard housing in Citrus County will continue to require targeted rehabilitation, replacement, and assistance programs to ensure that affordable housing options are decent, safe, and resilient.

Housing Occupancy and Vacancy

Housing occupancy in Citrus County is generally categorized by tenure as owner-occupied or renter-occupied, a distinction that helps illustrate housing stability, affordability, and choice. Providing a mix of ownership and rental opportunities is important to meet the needs of households with varying financial circumstances and lifestyles. According to the 2019–2023 American Community Survey, approximately 84% of housing units in the unincorporated area of Citrus County are occupied, while 19% percent are vacant. Of the total housing stock, 72% percent is owner-occupied and 11% percent is renter-occupied, reflecting a strong homeownership pattern that has increased slightly since 2010, when owner-occupied units accounted for 67% percent of total housing stock. While high homeownership rates can contribute to neighborhood stability, the decline in renter-occupied units may reduce housing options for households unable or unwilling to purchase a home. Continued monitoring of occupancy trends is important to ensure a balanced housing market that supports both long-term residents and workforce needs without exacerbating affordability pressures. The

current occupancy and vacancy status of the unincorporated area's housing inventory is shown in **Table HOU-3** below.

Table HOU - 3: Occupancy Status

Occupancy/Vacancy Status	Count ¹	Percentage	2010 Percentage
Occupied Units	64,214	83.7%	81.1%
Owner-occupied	55,430	72.2%	66.7%
Renter-occupied	8,784	11.4%	14.4%
Vacant Units	12,506	16.3%	18.9%
For Rent	917	1.2%	-
For Sale	771	1.0%	-
Rented or Sold, But Not Occupied	784	1.0%	-
Seasonal, Recreational, or Occasional Use	6,269	8.2%	8.5%
Reserved for Migrant Workers	59	0.1%	-
Other	3,706	4.8%	-
Total	76,720	100.0%	100%

¹ Counts refer to the number of occupied units by tenure type.

Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates

Vacant units in Citrus County are largely attributable to seasonal, recreational, or occasional use, which account for the majority of vacant housing units and 8.2% of the overall housing stock. This significantly outpaces units that are vacant for rent (1.2%) or for sale (1.0%). The prevalence of vacant units for seasonal, recreational, or occasional use in Citrus County is slightly higher compared to the state average of 7%. These units may be vacant part of the year for people who visit for certain seasons, or they may be rented out to short-term visitors. This high rate of vacancy due to seasonal, recreational, and vacation uses can reduce the availability of long-term housing options for permanent residents and may contribute to upward pressure on housing costs in the broader market. Under section 509.032(7) F.S., local governments cannot prohibit short-term rentals, nor regulate the duration of minimum stays or how often a property can be rented. However, other regulations addressing use, density, and operational standards may be able to limit the prevalence of short-term housing and ensure preservation of the long-term housing supply.

Housing Affordability

Typically, housing is considered ‘affordable’ when a household spends no more than 30% of their income on housing costs. Based on income data compiled by the Shimberg Center for Housing Studies, the area median income (AMI) for Citrus County households is \$72,500. At 100% of AMI, a household could ‘afford’ a maximum monthly housing cost of approximately \$1,812. By comparison, a household earning 80% of AMI (\$58,000) would be considered able to ‘afford’ housing costs of up to \$1,450 per month, while a household earning 120% of AMI (\$87,000) could ‘afford’ up to \$2,175 per month.

Households that spend more than 30% of their income on housing costs are considered cost-burdened, while those spending more than 50% are classified as severely cost-burdened. Monitoring these conditions is critical, as even minor increases in housing costs can significantly affect household financial stability, particularly for renter households and those already experiencing housing cost burdens.

Of particular concern is the affordability gap facing workforce households: those who earn too much to qualify for most subsidized housing programs yet still struggle to afford market-rate homeownership or quality rental housing in a rising cost environment. Community engagement identified a shortage of workforce housing as one of the most pressing housing concerns in Citrus County. The data presented in the following sections on rental and homeownership affordability, as well as cost burden by income tier, provide quantitative support for this concern and underscore the need for targeted policy responses.

Affordability of the Rental Market

According to the U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates, approximately 11% of the unincorporated area’s housing stock is made up of renter households. Renters typically tend to earn less than homeownership counterparts. As shown in **Table HOU-4** below, 54%, over half of rental households in Citrus County, earn less than 80% of the AMI.

Table HOU - 4: Renting Household Incomes, by AMI

Rental Household Income	Number of Rental Households	Percentage of Total Rental Households
30% AMI or less	2,095	18.6%
30.01-50% AMI	1,723	15.3%
50.01-80% AMI	2,271	20.2%
80.01-100% AMI	1,540	13.7%
Greater than 100% AMI	3,621	32.2%
Total	11,250	100.0%

¹The total number of rental households presented within this Table (11,250) is slightly different than the total number of rental households identified by the U.S. Census Bureau in their 2019-2023 American Community Survey 5-Year Estimates (8,784) shown in Table HOU-4, despite covering the same time period (2023). This is likely due to the different methodologies and sources used to determine rental incomes by the respective agencies.

Source: SCHS, U.S. Department of Housing Development (Comprehensive Housing Affordability Strategy), & Bureau of Economic and Business Research (BEBR) at the University of Florida, 2023.

The U.S. Census Bureau defines gross rent as the contractual rent plus the estimated average monthly cost of utilities (electricity, gas, water, sewer, and sometimes trash) and fuels. As shown in **Table HOU-3**, only 1.2% of the County's housing stock is vacant and available to rent. Having a high demand for rental housing with few options available could drive up rental costs in the market. **Table HOU-5** below breaks down gross rent prices within the unincorporated county. The largest number of renters (3,430) within unincorporated Citrus County pay between \$1,000-\$1,499 a month for rent.

Table HOU - 5: Gross Rents

Gross Rent	Number of Units	Percent of total
Less than \$300	165	1.9%
\$300-\$499	350	4.0%
\$500-\$749	1,008	11.5%
\$750-\$999	1,724	19.6%
\$1,000-\$1,499	3,430	39.0%

Gross Rent	Number of Units	Percent of total
\$1,500-\$1,999	804	9.2%
\$2,000-\$2,499	240	2.7%
\$2,500 or more	165	1.9%
No Cash Rent	829	9.4%
Total	8,784	100.0%

¹ Gross rent includes contract rent and utilities.

Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates

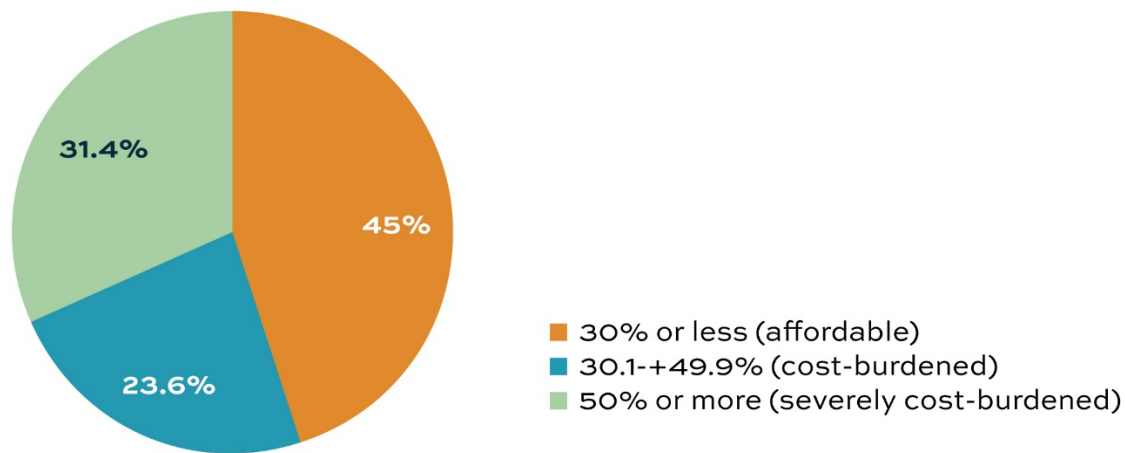
When gross rent is expressed as a percentage of household income, the overall scale of cost burden among renters becomes apparent. As shown in **Table HOU-6** and **Figure HOU-2** below, over half of unincorporated Citrus County's rental households are considered cost-burdened or severely cost-burdened.

Table HOU - 6: Gross Rent as a Percentage of Income

Percentage of Household Income	Number of Units	Percent
Less than 30%	3,443	45.0%
30-49.9%	1,810	23.6%
50% or more	2,406	31.4%
Total	7,659	100.0%

Source: Shimberg, ACS, 2023 Estimates.

Figure HOU - 3: Gross Rent as a Percentage of Income



Source: SCHS, U.S. Department of Housing Development (Comprehensive Housing Affordability Strategy), & BEBR at the University of Florida, 2023.

Table HOU-7 below breaks this burden down by income tier, showing which renter households are most affected. The cost burden falls most heavily on households at or below 50% of AMI — of the 2,095 renter households earning 30% AMI or less, nearly 80% are severely cost-burdened. Renters often face greater exposure to housing market volatility because rental rates can increase in response to market demand, while monthly mortgage payments for homeowners with fixed-rate financing are generally less sensitive to short-term market changes.

Table HOU - 7: Cost Burden for Renter Households

Household Income	Percent of Household Income Spent on Housing Costs		
	30% or less (affordable)	30.1-50% (cost-burdened)	More than 50% (severely cost-burdened)
30% AMI or less	274	183	1,638
30.01-50% AMI	248	607	868
50.01-80% AMI	861	1,090	320

Household Income	Percent of Household Income Spent on Housing Costs		
	30% or less (affordable)	30.1-50% (cost-burdened)	More than 50% (severely cost-burdened)
80.01-100% AMI	1,246	281	13
Greater than 100% AMI	3,432	189	-
Total Number of Households	6,061	2,350	2,839

Source: SCHS, U.S. Department of Housing Development (Comprehensive Housing Affordability Strategy), & BEBR at the University of Florida, 2023.

The total renter household count in **Table HOU-8** table differs from **Table HOU-7** due to differences in methodology between the American Community Survey and the Shimberg Center's CHAS-based estimates. Both sources cover the same reference period; the variation in absolute numbers does not affect the overall finding that cost burden is concentrated among lower-income renter households.

Affordability of the Homebuying Market

Homeownership is a primary form of housing tenure in Citrus County and plays an important role in long-term household stability and wealth accumulation. However, homeownership is a costly endeavor. In addition to the recurring costs associated with taxes, insurance, utilities, association fees, and maintenance costs for repairs and improvements tend to exponentially increase as structures age. Other significant costs to homeownership are down payment costs, mortgage insurance, and mortgage payments, which can influence decisions to either buy or rent property.

As a result, homeowners in Citrus County tend to be wealthier than their renting counterparts. This distinction is even more apparent when looking at the household incomes of homeowners in relation to the AMI in **Table HOU-9**.

Table HOU - 8: Homeowner Household Incomes, by AMI

Household Income	Number of Homeowning Households	Percentage of Total Homeowning Households
30% AMI or less	3,534	6%
30.01-50% AMI	5,735	10%
50.01-80% AMI	9,879	18%

Household Income	Number of Homeowning Households	Percentage of Total Homeowning Households
80.01-100% AMI	5,499	10%
Greater than 100% AMI	31,718	56%
Total	56,365	100%

¹The total number of homeowning households presented within this Table (56,365) is slightly different than the total number of homeowning households identified by the U.S. Census Bureau in their 2019-2023 American Community Survey 5-Year Estimates (55,430) shown in Table HOU-4, despite covering the same time period (2023). This is likely due to the different methodologies and sources used to determine rental incomes by the respective agencies.

Source: SCHS, U.S. Department of Housing Development (Comprehensive Housing Affordability Strategy), & Bureau of Economic and Business Research (BEHR) at the University of Florida, 2023

As shown in the table above, over half of the homeowning households in unincorporated Citrus County earn greater than 100% of the AMI - a financial status only achieved by 32% of renter households. About 82% of homeowning households live in housing that is affordable relative to their income, as shown in **Figure HOU-4**. Conversely only about 45% of renting households live in housing that is affordable relative to their income.

Figure HOU - 4: Households Economic Comparison

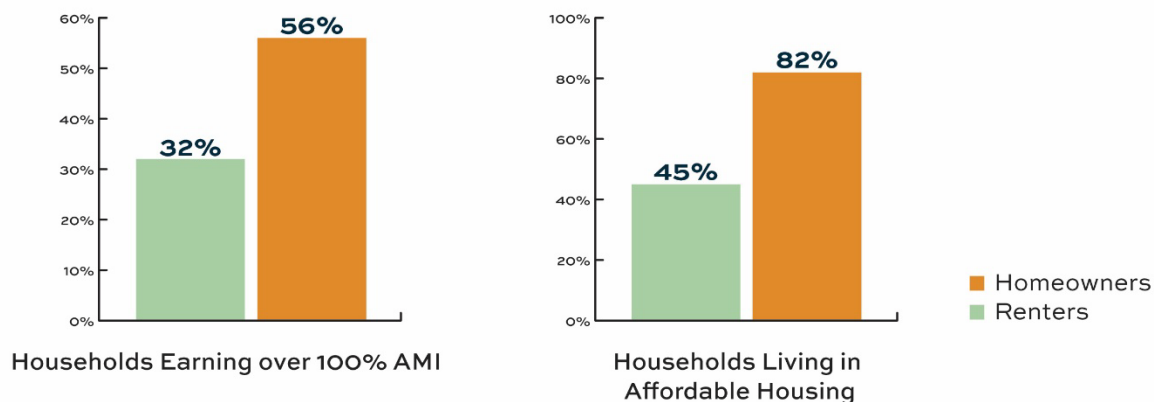


Table HOU - 9: Cost Burden for Homeowning Households

Household Income	Percent of Household Income Spent on Housing Costs		
	30% or less (affordable)	30.1-50% (cost-burdened)	More than 50% (severely cost-burdened)
30% AMI or less	872	630	2,032
30.01-50% AMI	3,230	1,020	1,485
50.01-80% AMI	7,394	1,971	514
80.01-100% AMI	4,572	745	182
Greater than 100% AMI	30,404	1,104	210
Total Number of Households	46,472	5,470	4,423

Source: SCHS, U.S. Department of Housing Development (Comprehensive Housing Affordability Strategy), & BEBR at the University of Florida, 2023.

The percentage of homeowning households compared to renter households, and the percentage of homeowning households living in homes that are considered affordable may change drastically in coming years as housing prices continue to surge across the nation. This is represented in **Table HOU-10**, where the same trends hold true for all of Citrus County and the State of Florida, as shown by the changes in median sales prices for single-family housing in Citrus County. Single-family home prices in Citrus County have risen 94.2% between 2013 and 2024. This trend tracks slightly higher than the state of Florida as a whole, where home prices have increased 64.6% during the same time period. However, the median sales prices for homes in Citrus County are lower, on average, than the price of homes in Florida as a whole. The median sales price for a single family home in Citrus County in 2024 was \$292,813, compared to \$421,137 for Florida, generally.

Table HOU - 10: Historical Median Sales Price for Single-Family Homes

Year	Citrus County		State of Florida	
	Median Sales Price ^{1,2}	Change Since 2013	Median Sales Price ^{1,2}	Change Since 2013
2013	150,776	N/A	255,903	N/A
2014	147,738	-2.0%	275,051	7.5%
2015	169,989	12.7%	292,382	14.3%

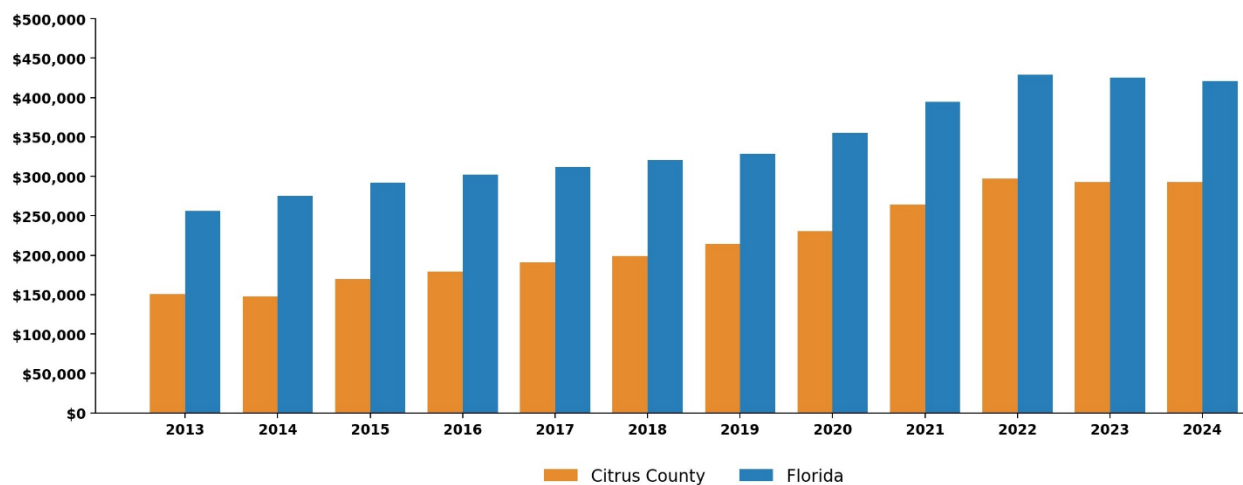
Year	Citrus County		State of Florida	
	Median Sales Price ^{1,2}	Change Since 2013	Median Sales Price ^{1,2}	Change Since 2013
2016	179,279	18.9%	302,156	18.1%
2017	190,671	26.5%	311,517	21.7%
2018	198,951	32.0%	320,888	25.4%
2019	214,278	42.1%	328,476	28.4%
2020	230,392	52.8%	354,929	38.7%
2021	264,619	75.5%	394,377	54.1%
2022	297,304	97.2%	429,440	67.8%
2023	292,630	94.1%	425,538	66.3%
2024	292,813	94.2%	421,137	64.6%

¹ This value is not inclusive of mobile homes or condominium sales;

² Real dollar amounts are converted to the most recent year's dollars using the Consumer Price Index.

Source: Florida Department of Revenue Sales Data File; Shimberg Center for Housing Studies, 2023.

Figure HOU - 5: Median Sales Price of Single-Family Home 2013-2024



Homeownership Costs

Since the 1940 Census, the U.S. Census Bureau has tracked the costs associated with homeownership. Paired with household income data, these metrics provide insight into whether housing is affordable for County residents. When affordability challenges arise, housing cost data can help guide programs that ease financial pressure on households. With continued increases in housing and labor costs, it is equally important to consider

the indirect effects on homeowners, particularly the growing costs of routine maintenance and long-term upkeep.

Table HOU-11 shows that most homeowners in Citrus County spend less than \$2,000 a month on homeownership costs, which includes mortgage payments, taxes, insurance, utilities, and association fees. According to **Table HOU-12**, about 78% of homeowners, (30.1% with a mortgage, 47.9% without a mortgage) spend less than 30% of their household income on homeownership costs. Another important factor in affordability outside of these calculations is County impact fees for residential land uses, which is typically passed on to the homebuyer at the developer's discretion when a house is first built.

Table HOU - 11: Monthly Homeownership Costs (Households with Mortgage)

Costs	Number of Units	Percent
< \$400	120	0.5%
\$400-\$499	549	2.2%
\$500-\$599	710	2.8%
\$600-\$699	923	3.7%
\$700-\$799	1,135	4.5%
\$800-\$899	2,669	10.6%
\$900-\$999	2,008	8.0%
\$1,000-\$1,249	4,208	16.8%
\$1,250-\$1,499	3,516	14.0%
\$1,500-\$1,999	5,456	21.8%
\$2,000-\$2,499	2,187	8.7%
\$2,500-\$2,999	926	3.7%
\$3,000-\$3,499	358	1.4%
\$3,500-\$3,999	123	0.5%
>\$4,000	176	0.7%
Total	25,064	100.0%

Source: Shimberg, ACS, 2023 estimates.

Table HOU - 12: Homeownership Costs as a Percentage of Income

Percentage of Household Income	Number of Units	Percent
With Mortgage, Less than 30%	16,466	30.1%
With Mortgage, More than 30%	8,444	15.4%
Without Mortgage, Less than 30%	26,230	47.9%
Without Mortgage, More than 30%	3,596	6.6%
Total	54,736	100.0%

Source: Shimberg, ACS, 2023 Estimates.

Assisted Housing

Despite Citrus County's ongoing efforts to expand access to affordable housing, some households, due to income limitations, age, disability, or other circumstances, may be unable to compete in the private housing market based on income alone. To address these needs, public agencies play an important role in funding and administering housing assistance programs that improve access to housing and support the development, rehabilitation, and preservation of dwelling units across the affordable housing continuum.

Consistent with the framework established by the Shimberg Center for Housing Studies at the University of Florida, affordable housing programs generally fall into three categories:

- **Supportive Housing**, which combines affordable housing with supportive services to assist vulnerable populations in maintaining stable housing;
- **Affordable Rental Housing**, which typically includes income-restricted rental units or rental subsidies that help households afford market-rate housing; and
- **Affordable Homeownership**, which includes subsidies provided to developers to construct affordable units or assistance to eligible homebuyers to support the purchase of qualifying homes.

Citrus County's local housing assistance program provides funding for housing construction, rehabilitation, and financing through a combination of State and Federal housing programs. **Table HOU-13** details dedicated assisted housing units within the County, including incorporated areas. While these programs are available to income-qualified households Countywide, access is dependent on the availability and location of assisted units.

Table HOU - 13: Dedicated Affordable Units

Development Name	Housing Program	Year Built	Subsidy End	HUD/ Rental Assistance Units ¹	Assisted Units ²
Beverly Hills					
Marina Del Ray	Housing Credits 9%;SAIL	2004	2054		100
Key View	Legislative Appropriation	2018	2028		6
Crystal River					
Crystal River Apts	Rental Assistance/RD; Section 515	1988	2037	25	36
River Reach Apts	Housing Credits 9%;Rental Assistance/RD; Section 515	1991	2042	41	42
Nature Walk	State HOME	not avail.	2057		50
St. Benedict Housing	Demonstration Project	1969	2034		8
Ridgeview Apts	Rental Assistance/RD; Section 515	1988	2038	30	44
The Fountains at Hidden Lake Apts	Housing Credits 9%;National Housing Trust Fund (NHTF)	not avail.	2075		81
Pelican Bay	Housing Credits 9%	1979	2054		85
Setlowe Haven	Legislative Appropriation	2016	2027		6

Development Name	Housing Program	Year Built	Subsidy End	HUD/ Rental Assistance Units ¹	Assisted Units ²
Floral City					
Floral Oaks Apts	Housing Credits 9%; Rental Assistance/RD; Section 515	1994	2044	35	36
Hernando					
Forest Ridge	Housing Credits 9%	2015	2065		119
Ventura Village	Rental Assistance/RD; Section 515	1990	2040	51	54
Homosassa					
Homosassa Ltd	Rental Assistance/RD; Section 515	1980	2040	35	37
Cardinal Oaks	Housing Credits 9%				80
Inverness					
Candlewood Court	Rental Assistance/RD; Section 515	1985	2035	24	24
Heron Woods	State HOME	1991	2052		50
Colonnade Park Apts	Housing Credits 9%	2020	2070		106
Inverness Club	Housing Credits 9%; Rental Assistance/RD; Section 515	1996	2042	72	74

Development Name	Housing Program	Year Built	Subsidy End	HUD/ Rental Assistance Units ¹	Assisted Units ²
Knollwood Townhouses	Rental Assistance/RD; Section 515	1985	2041	19	20
Rain Tree I & II	Rental Assistance/RD; Section 515	1986	2033/2036	53	66
Parke Forest Apts	Rental Assistance/RD; Section 515	1988/1985	2035/2042	46	60
Washington Sq	Rental Assistance/RD; Section 515	1980	2040	42	43
Royal Cottage	Legislative Appropriation	1985	2029		6
Country Walk-Inverness	Legislative Appropriation	2015	2025		6
Detmer Place	Legislative Appropriation	2017	2027		6
Key Center Homes	Rental Assistance/HUD; Section 811 Capital Advance	1993	2034	12	12
Key Light Homes	Rental Assistance/HUD; Section 202 Direct Loan	1990	2031	12	12
Key Manor Apartments	Rental Assistance/HUD; Section 202 Capital Advance	1992	2034	8	8

Development Name	Housing Program	Year Built	Subsidy End	HUD/ Rental Assistance Units ¹	Assisted Units ²
Key Vista Apartments	Rental Assistance/HUD; Section 811 Capital Advance	1996	2036	17	17
Lecanto					
Magnolia Village	State HOME	2004	2055		40
Citrus Springs					
Hope Haven	Legislative Appropriation	not avail.	2032		6
Serenity Springs	Legislative Appropriation	2022	2030		6
Total				522	1,346
1. Number of units receiving monthly rental assistance from the U.S. Dept. of Agriculture (USDA) RD or HUD					
2. Number of units with rent and/or income assistance					

Source: Florida Housing Data Clearinghouse, 2024.

Given the number of households, particularly renter households, earning below the Area Median Income (AMI), and given that about 55% of renter households are cost-burdened or severely cost-burdened, it remains critical for Citrus County to continue efforts to expand and strengthen its housing assistance programs. These efforts may include coordination with developers, landowners, and existing landlords to increase the supply and geographic distribution of affordable housing units throughout the County.

Housing Services

Affordable Housing Advisory Committee (AHAC)

The Affordable Housing Advisory Committee (AHAC) has served as a standing advisory body to Citrus County since 1993 and operates within the established structure of County government. The Committee meets on a regular, ongoing basis and reports to the Citrus County Board of County Commissioners. Among its responsibilities, AHAC reviews housing-related policies and regulations and provides recommendations regarding affordable housing incentives.

AHAC played a key role in the development of the County’s initial Affordable Housing Incentive Plan and has continued to recommend modifications to existing policies, procedures, ordinances, regulations, and comprehensive plan provisions to support the production and preservation of affordable housing. The Committee includes representatives from a broad range of community and professional interests, including banking, home building and development, real estate, essential services, employers, local government, planning, affordable housing providers (for-profit and not-for-profit), low-income advocacy, and the general public.

In the recent 2024 Local Affordable Housing Incentives Implementation Report, AHAC has recommended that the County retain several existing affordable housing incentives, including:

- Expedited review and processing of development orders and permits for affordable housing projects;
- Continued coordination with AHAC through advance review of proposed regulations that may affect affordable housing prior to adoption;
- Reduction or waiver of impact fees for qualifying affordable housing developments;
- Existing development standards related to the size of accessory dwelling units within residential zoning districts; and
- Maintenance of a printed inventory of locally owned public lands suitable for affordable housing development.

In addition, AHAC has recommended the establishment of a new incentive to further support affordable housing production:

- Development of a County policy providing density bonuses for affordable housing projects.

State Housing Initiatives Partnership (SHIP)

The State Housing Initiatives Partnership (SHIP) program, administered by the Florida Housing Finance Corporation, provides funding to support the production and preservation of affordable housing in the County. For income-qualified households and affordable housing providers, SHIP supports the following activities:

- Down payment and closing cost assistance for eligible first-time homebuyers
- Rehabilitation of owner-occupied housing to address general repairs and code violations – particularly for households occupied by seniors and persons with special needs
- Emergency repair and disaster recovery assistance
- Mitigation measures to protect owner-occupied homes from future damage associated with flooding and other hazards

- Gap financing for the construction or rehabilitation of affordable rental housing units
- Expedited review of affordable housing applications and ongoing evaluation of local policies, ordinances, and development regulations to reduce costs and remove barriers to affordable housing development

Community Development Block Grant

The Community Development Block Grant (CDBG) is a federal program administered by the U.S. Department of Housing and Urban Development that provides funding to state and local governments to support the development of viable communities. Its primary objectives are to provide decent housing, improve living environments, and expand economic opportunities, primarily for low- and moderate-income residents. While Citrus County is not currently receiving CDBG funding, the program is an important potential resource for supporting housing and community development initiatives in the future.

Flood Mitigation Programs

Both Elevate Florida and the Flood Mitigation Assistance (FMA) program are cost-share initiatives designed to reduce or eliminate the risk of repetitive flood damage to homes. Homeowners affected by storms may be eligible for funding to support elevation or mitigation-based reconstruction. Priority is given to properties that have sustained Severe Repetitive Loss (SRL) or Repetitive Loss (RL), based on their flood history.

Elevate Florida is a pilot program administered by the Florida Division of Emergency Management (FDEM) to help local governments manage the high demand for flood mitigation assistance following Hurricanes Debby, Helen, and Milton. The FMA program is a nationally competitive program funded annually by Congress and is not linked to any specific federally declared disaster.

Housing Choice Voucher Program

The Housing Choice Voucher program, administered by the U.S. Department of Housing and Urban Development (HUD), helps very low-income families, seniors, and individuals with disabilities afford safe and sanitary housing in the private market. Under the Housing Choice Voucher Program, renters select their own unit from Citrus County's rental market. Renters initially pay between 30% - 40% of their adjusted monthly income for rent. Housing Services pays the remaining balance of the rent to the landlord.

Low Income Home Energy Assistance Program (LIHEAP)

This program assists low-income households with home heating and cooling expenses. Funded by the U.S. Department of Health and Human Services and administered through the Florida Department of Commerce, it helps eligible homeowners and renters cover a portion of the costs for their primary heating and cooling systems.

HUD-Veterans Affairs Supportive Housing (HUD-VASH) Program

The HUD-Veterans Affairs Supportive Housing (HUD-VASH) Program provides rental assistance for homeless veterans through Housing Choice Vouchers, combined with case management and clinical services from the Department of Veterans Affairs (VA). VA staff deliver services at medical centers and community clinics, while Citrus County Housing Services administers the vouchers locally. Veterans are determined eligible by the VA, and Citrus County Housing Services verifies income eligibility for rental assistance.

USDA Rural Housing

The USDA Rural Development offers qualifying individuals and families living in rural designated areas the opportunity to purchase or build a new single family home with no money down, to repair their existing home, or to refinance their current mortgage under certain qualifying circumstances.

ANALYSIS OF PROJECTED HOUSING NEEDS

As noted throughout this Chapter, detailed housing data and estimates for Citrus County can vary depending on the source, year, and methodology used. To maintain consistency across the Chapters of this Plan, the County's projected housing needs are based on the County's 2050 population projections from the Growth & Development Chapter. The resulting projections are summarized in **Table HOU-14**.

Table HOU - 14: Projected Housing Demand

Year	Permanent Population		Seasonal Population		Total Population	
	Projected Residents	Housing Units ¹ Needed	Projected Residents	Housing Units ¹ Needed	Projected Residents	Housing Units ¹ Needed
2025 (est)	161,619	73,463	18,926	8,603	180,545	82,066
2030	176,905	80,411	20,523	9,329	197,428	89,740
2035	188,602	85,728	23,615	10,734	212,217	96,462
2040	200,085	90,948	24,533	11,151	224,618	102,099
2045	211,514	96,143	25,433	11,560	236,947	107,703
2050	222,640	101,200	26,328	11,967	248,968	113,167

¹Assuming an average of 2.2 persons per household. The methodology is further explained in the Growth & Development Chapter.

Source: Population Projections, Metro Forecasting Models, 2026

By 2050, there will be a projected need of 113,167 housing units in the unincorporated areas of Citrus County. Given that there are currently 76,720 housing units in Citrus County, another 36,447 housing units will need to be built over the next 25 years. The County has already approved 16,513 units through Developments of Regional Impact (DRIs), which helps to tighten this gap. Nearly 20,000 additional homes will need to be approved in the coming years.

Projected Population Characteristics

Income Range of Projected Populations

Household income is a critical factor in shaping housing needs, preferences, and overall affordability. Income levels influence the type of housing households can reasonably access, whether they are able to rent or purchase, the size and condition of the unit they can afford, and how much of their income must be allocated toward housing costs. Supporting a housing inventory that reflects local income characteristics can contribute to greater housing stability and help households maintain their ability to meet other basic needs such as transportation, healthcare, and food.

Table HOU-15 presents the projected number of owner-occupied and renter-occupied households in the unincorporated area, categorized by income range and level of cost burden. These projections were developed by applying the projected income group proportions provided by Shimberg to the permanent population projections identified in the *Growth & Development Chapter* at five-year intervals through the 2050 planning horizon. By 2050, 13,044 households are expected to be cost-burdened, and 12,081 households are expected to be severely cost-burdened.

These projections have direct implications for economic development and workforce availability in Citrus County. Community engagement identified the need to align housing supply with economic growth as a priority strategy, recognizing that when housing is unaffordable or unavailable to the workers that local businesses and employers rely on, it can constrain economic competitiveness and quality of life. If the County's economy grows and new jobs are created, but the housing stock does not expand at corresponding income levels, the resulting mismatch can push workers into longer commutes, increase turnover for local employers, or deter new businesses from locating in the area. Planning for housing at a range of income levels is imperative.

Table HOU - 15: Projected Population by Income

Income Level	Number of Households			
	Affordable Housing Costs	Cost Burdened	Severely Cost Burdened	Total
2025 (est)				
Owner-Occupied				
30% of AMI or less	1,060	765	2,469	4,293
30.01%-50% AMI	3,924	1,239	1,804	6,967
50.01%-80% AMI	8,980	2,394	624	11,998
80.01%-100% AMI	5,553	905	222	6,680
Greater than 100% AMI	36,928	1,342	255	38,524
Renter-occupied				
30% of AMI or less	332	221	1,980	2,532
30.01%-50% AMI	300	734	1,049	2,083
50.01%-80% AMI	1,042	1,318	387	2,747
80.01%-100% AMI	1,507	340	15	1,862
Greater than 100% AMI	4,150	229	0	4,379
Total 2030	63,774	9,486	8,805	82,066
2030				
Owner-occupied				
30% of AMI or less	1,163	839	2,708	4,710
30.01%-50% AMI	4,304	1,359	1,979	7,643
50.01%-80% AMI	9,854	2,627	685	13,165
80.01%-100% AMI	6,092	994	242	7,329

Income Level	Number of Households			
	Affordable Housing Costs	Cost Burdened	Severely Cost Burdened	Total
Greater than 100% AMI	40,516	1,471	280	42,268
Renter-occupied				
30% of AMI or less	357	238	2,129	2,723
30.01%-50% AMI	323	789	1,128	2,240
50.01%-80% AMI	1,119	1,417	415	2,951
80.01%-100% AMI	1,620	365	17	2,002
Greater than 100% AMI	4,463	246	0	4,709
Total 2030	69,811	10,346	9,583	89,740
2035				
Owner-occupied				
30% of AMI or less	1,251	902	2,913	5,066
30.01%-50% AMI	4,632	1,463	2,130	8,225
50.01%-80% AMI	10,601	2,826	736	14,164
80.01%-100% AMI	6,555	1,069	261	7,885
Greater than 100% AMI	43,593	1,583	301	45,477
Renter-occupied				
30% of AMI or less	381	255	2,278	2,914
30.01%-50% AMI	345	844	1,207	2,396
50.01%-80% AMI	1,198	1,515	444	3,158
80.01%-100% AMI	1,734	390	18	2,141

Income Level	Number of Households			
	Affordable Housing Costs	Cost Burdened	Severely Cost Burdened	Total
Greater than 100% AMI	4,773	263	0	5,037
Total 2035	75,062	11,111	10,288	96,462
2040				
Owner-occupied				
30% of AMI or less	1,325	957	3,089	5,371
30.01%-50% AMI	4,910	1,551	2,258	8,719
50.01%-80% AMI	11,238	2,996	781	15,015
80.01%-100% AMI	6,950	1,133	277	8,360
Greater than 100% AMI	46,212	1,679	319	48,209
Renter-occupied				
30% of AMI or less	401	267	2,391	3,059
30.01%-50% AMI	362	886	1,266	2,515
50.01%-80% AMI	1,257	1,591	466	3,315
80.01%-100% AMI	1,820	410	19	2,249
Greater than 100% AMI	5,010	276	0	5,286
Total 2040	79,486	11,747	10,867	102,099
2045				
Owner-occupied				
30% of AMI or less	1,397	1,008	3,254	5,659
30.01%-50% AMI	5,173	1,634	2,379	9,186
50.01%-80% AMI	11,839	3,156	822	15,818

Income Level	Number of Households			
	Affordable Housing Costs	Cost Burdened	Severely Cost Burdened	Total
80.01%-100% AMI	7,321	1,193	292	8,806
Greater than 100% AMI	48,682	1,768	336	50,786
Renter-occupied				
30% of AMI or less	426	283	2,540	3,249
30.01%-50% AMI	385	941	1,347	2,672
50.01%-80% AMI	1,336	1,690	496	3,522
80.01%-100% AMI	1,934	435	20	2,388
Greater than 100% AMI	5,324	293	0	5,617
Total 2045	83,816	12,402	11,485	107,703
2050				
Owner-occupied				
30% of AMI or less	1,466	1,058	3,416	5,941
30.01%-50% AMI	5,430	1,716	2,497	9,643
50.01%-80% AMI	12,429	3,315	863	16,607
80.01%-100% AMI	7,686	1,253	306	9,246
Greater than 100% AMI	51,110	1,856	352	53,319
Renter-occupied				
30% of AMI or less	449	299	2,680	3,428
30.01%-50% AMI	407	993	1,420	2,820
50.01%-80% AMI	1,409	1,783	523	3,716

Income Level	Number of Households			
	Affordable Housing Costs	Cost Burdened	Severely Cost Burdened	Total
80.01%-100% AMI	2,039	459	22	2,520
Greater than 100% AMI	5,618	310	0	5,928
Total 2050	88,043	13,044	12,081	113,167

Source: Shimberg Center for Housing Studies, 2025 (based on 2010 and 2020 U.S. Census)

Age Range of Projected Population

A person's age can influence housing needs and priorities. **Table HOU-16** shows the projected population by age group. These projections were developed by extracting the projected proportions of each age group provided by Shimberg and applying these percentages to the total projected population at five-year intervals through the 2050 planning horizon. The largest change in population is expected to occur in the 75+ age group, which is projected to increase by 23,361 residents. This means nearly 23% of unincorporated Citrus County residents would be over the age of 75 by 2050. The County should consider the housing needs and priorities for this age group when making housing decisions, including policies related to aging-in-place or review of standards for senior or age-restricted housing.

Community engagement participants specifically identified a shortage of senior housing options as a key issue in Citrus County. Despite the County's already-older-than-average population and the projected surge in the 75+ cohort, the existing housing stock is dominated by single-family homes that may not be well-suited to the mobility, accessibility, and social needs of older adults. Dedicated senior housing, including independent living, assisted living, and age-restricted communities, remains limited relative to current and projected demand. The County should consider senior housing supply gaps as a planning priority.

Table HOU - 16: Projected Population by Age Group (2025-2050)

Age Range	Projected Population						25-Year Increase
	2025 est.	2030	2035	2040	2045	2050	
0-4	6,527	7,098	7,488	7,497	7,845	8,326	1,799
5-9	7,036	7,915	8,440	8,806	8,815	9,172	2,137
10-14	7,487	8,181	9,174	9,736	10,154	10,108	2,621

Age Range	Projected Population						25-Year Increase
	2025 est.	2030	2035	2040	2045	2050	
15-19	7,724	7,825	8,455	9,295	9,802	10,178	2,455
20-24	6,018	6,997	6,930	7,380	8,127	8,530	2,512
25-29	6,371	6,488	7,506	7,410	7,934	8,695	2,324
30-34	8,000	7,587	7,609	8,652	8,500	9,056	1,056
35-39	7,683	9,614	9,044	8,990	10,232	9,990	2,307
40-44	8,031	9,167	11,283	10,450	10,345	11,710	3,679
45-49	7,852	9,562	10,814	13,241	12,259	12,054	4,202
50-54	9,986	9,677	11,723	13,095	15,948	14,661	4,675
55-59	12,942	12,846	12,325	14,759	16,464	19,903	6,960
60-64	17,809	16,583	16,305	15,481	18,569	20,593	2,783
65-69	18,643	20,793	19,208	18,744	17,841	21,276	2,633
70-74	15,501	19,158	21,170	19,430	19,016	17,991	2,490
75+	32,937	37,937	44,741	51,652	55,097	56,726	23,789
Total	180,545	197,428	212,217	224,618	236,947	248,968	68,423

Source: Shimberg Center for Housing Studies, 2025 (based on 2010 and 2020 U.S. Census)

FUTURE CONSIDERATIONS

As Citrus County anticipates continued population growth over the planning horizon, it will be important to reinforce existing housing goals and objectives while introducing new strategies that support both current and future residents. Ensuring access to safe, high-quality, and attainable housing will require a proactive and coordinated approach. To strengthen the County's efforts in this area, the following items should be considered:

1. **Retain Affordable Housing Policies Identified in AHAC's 2024 Local Affordable Housing Incentives Implementation Report.** AHAC recommended that Citrus County retain several affordable housing incentives, including expedited review of affordable housing projects, advanced review with AHAC of proposed regulations that may impact affordable housing, reduction of waiver or impact fees for qualifying affordable housing developments, existing development

standards related to the size of ADUs, and maintenance of an inventory of public lands suitable for affordable housing development.

2. **Provide Density Bonuses for Affordable Housing Projects.** AHAC recommends establishing density bonuses for affordable housing projects as an incentive to further support affordable housing production. Density bonuses can allow developers to build additional units beyond the base density in exchange for reserving a portion of those units as affordable to income-qualified households. This can improve project feasibility, offset rising land and construction costs, and encourage the inclusion of affordable units within market-rate developments.
3. **Support Aging in Place and Senior Housing Options.** With the 75+ population projected to increase by more than 23,000 by 2050, the County should prioritize housing options that support older adults. Additionally, promoting aging-in-place facilities can allow residents to remain safely, independently, and comfortably in their homes as they grow older. Potential approaches may include promoting ADUs to support multigenerational living and caregiver arrangements, supporting universal design standards, home retrofitting and repair programs, and neighborhood design improvements that enhance accessibility to transit, healthcare facilities, and other essential services.
4. **Expand Home Repair Programs.** A significant portion of Citrus County's housing stock was constructed in the 1980s and will continue to age over the next 25 years. An increasing number may require rehabilitation, system upgrades, or structural improvements to remain safe and habitable. Many of these homes were also built prior to the adoption of modern Florida Building Codes, meaning they may not be adequately equipped to withstand hurricane-force winds, flooding, or other hazard events. Programs to alleviate the cost or regulatory burden associated with home rehabilitation particularly for long-term residents, to preserve existing neighborhoods would be beneficial.
5. **Promote a Mix of Housing Types and Densities.** Encouraging a broader mix of housing types and higher density development, particularly within and around the County's proposed interchange management areas, could help support long-term growth and housing choice. These areas, characterized by improved transportation access and planned infrastructure investments, are well positioned to accommodate compact, mixed-use development patterns. Promoting a range of housing options such as townhomes, apartments, accessory dwelling units, and small-lot single-family homes in these accessible locations can expand opportunities for workforce housing, young professionals, and smaller households.

6. **Explore Strategies to Limit Short-Term Rentals.** A major concern that arose through public engagement was the prevalence of short-term rentals in the County. The prevalence of short-term rentals may contribute to decreased housing availability and upward pressure on housing costs. The County should audit its existing LDC provisions relative to the state preemptions to identify what regulatory tools remain available and should consider monitoring short-term rental activity to better understand its scale and impact on the long-term housing supply. Strategies may include registration or permitting requirements, noise and nuisance standards, parking requirements, or other zoning regulations.
7. **Encourage Green Building Practices in New Development and Redevelopment.** Green development, including energy efficiency, sustainable materials, stormwater management, and climate resilient design, can reduce long-term housing costs for residents by lowering utility bills and maintenance expenses. Given that nearly 90% of Citrus County's housing stock was built before 2010, there is a significant opportunity to align the efficiency and resilience of new housing with current performance standards, while also encouraging redevelopment of older, substandard units to higher performance standards. The County should consider adopting or incentivizing green building standards for new residential construction, including energy-efficient design, solar readiness, and flood-resilient construction techniques, in coordination with its broader housing resilience and natural hazard mitigation goals.
8. **Promoting Accessory Dwelling Units.** To encourage ADU development, the County should consider developing a library of pre-approved ADU building plans that reduce design costs, streamline permitting, and provide residents with predictable development standards. In addition to offering reduced impact fees, the County should consider reducing other applicable development fees for qualifying ADUs, where legally permissible. These incentives, coupled with clear development standards and an efficient review process, can lower barriers to construction while ensuring ADUs remain compatible with surrounding neighborhoods and contribute to the County's long-term housing objectives.

Legend

-  Incorporated Area
-  Citrus County
-  Manufactured Home

MANUFACTURED HOUSING



MAP HOU - 1

