

# Action Plan

**Grantee:** Citrus County, FL

**Grant:** B-11-UN-12-0020

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<b>LOCCS Authorized Amount:</b>	\$ 1,005,084.00
<b>Grant Award Amount:</b>	\$ 1,005,084.00
<b>Status:</b>	Reviewed and Approved
<b>Estimated PI/RL Funds:</b>	\$ 1,000,000.00
<b>Total Budget:</b>	\$ 2,005,084.00

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## Funding Sources

**No Funding Sources Found**

## Narratives

### Summary of Distribution and Uses of NSP Funds:

Revised Summary of Distribution of Funds:

Activity 1A LI Acq. and Rehab	\$540,306.16
Activity 1B LM Acq. and Rehab	\$756,859.03
Activity 2A Program Administration	\$134,928.59

### How Fund Use Addresses Market Conditions:

Citrus County utilized RealtyTrac, the HUD NSP3 map widget and HUD's dataset to determine areas of greatest need. HUD's mapping tool calculates an NSP3 score that encapsulates information relative to vacancy, foreclosure rates and other market data. Additionally, the County's GIS Department provided the visual maps to aid in demonstrating the concentration for the area of greatest need. Citrus County selected its NSP3 area of greatest need utilizing the NSP3 map widget and researching the neighborhood track scores throughout the County. We then compared this map to datasets and information received from RealtyTrac and HUD. This comparison revealed that the Beverly Hills neighborhood had the highest concentration of foreclosed homes in close geographic proximity. This neighborhood was one of three areas of greatest need that had been addressed with NSP1. The data we collected from the RealtyTrac website verified that foreclosures continued to be high in the Beverly Hills area. A recent survey of REO properties in the Beverly Hills area revealed 43 REO properties in the neighborhood which established an area that met the impact score consistent the the estimated number of properties that could feasibly be purchased, rehabilitated and sold with the NSP3 funding allocation. A tiered approach is not being used to determine the distribution of funding.

### Ensuring Continued Affordability:

The County shall ensure, to the maximum extent practicable and for the longest feasible term, that the sale, rental, or redevelopment of abandoned and foreclosed-upon homes and residential properties under NSP remain affordable to individuals or families whose incomes do not exceed 120 percent of area median income or, for units originally assisted with funds under the requirements of section 2301(f)(3)(A)(ii) of HERA, remain affordable to individuals and families whose incomes do not exceed 50 percent of area median income. The County will ensure long-term affordability by requiring that all NSP-assisted housing have a restrictive covenant



and mortgage recorded on the property, as applicable. If the applicant will not be securing a soft-second mortgage, the County will ensure continued affordability by recording a restrictive covenant. The periods of affordability for NSP-assisted homebuyer projects must meet or exceed the minimum affordability requirements established in 24 CFR 92.252(e) and 24 CFR 92.254(a)(4) for the HOME Investment Partnerships Program (HOME) as specified below, beginning after project completion. The periods of affordability applicable to NSP homebuyer projects are as follows:

Under \$15,000- 5 years  
Between \$15,000 to \$40,000-10 years  
Over \$40,000- 15 years  
New Housing Construction- 20 years

While these are minimum requirements, Citrus County may choose to implement more stringent affordability requirements than the minimum listed here to ensure that the properties remain affordable for as long as possible.

#### Definition of Blighted Structure:

Blighted structure or condition means a deteriorated or deteriorating structure which endangers life or property by fire or other causes, unsanitary or unsafe condition(s) or deterioration of the site and its improvements, which condition(s) impair or arrest the sound growth of the county or are a menace to the public health, safety, morals or welfare. (Ord. No. 2009-A26, 1, 11-17-2009)

#### Definition of Affordable Rents:

Citrus County will adopt the maximum rents allowed as determined by market comparison. The County will set rents based on thirty (30) percent of monthly gross income, not to exceed the lesser of forty (40) percent of the monthly gross income as allowed by HUD's Section 8 rent limits or the maximum market rent.

#### Housing Rehabilitation/New Construction Standards:

The housing quality standards in 24 CFR 982.401, the Local Housing Assistance Plan, Florida Residential Building Code and when more stringent, County Building Code shall be the standards used in the NSP3 Program in Citrus County.

Additionally, all properties acquired using NSP3 funds will meet the following minimal energy efficiency requirements: (i) the replacement of older obsolete products and appliances with Energy Star-46 labeled products, (ii) the installation of high efficiency toilets and (iii) low flow fixtures for showers and faucets.

#### Vicinity Hiring:

Citrus County shall, to the maximum extent feasible, provide for the hiring of employees who reside in the vicinity of NSP3 projects or contract with small businesses that are owned and operated by persons residing in the vicinity of such project. If, during the procurement process, it is found that two vendors are equally qualified to perform contract-specified duties, preference will be given to the vendor who resides in the vicinity of the NSP3 project whenever possible. In such cases that there are no potential vendors residing within the vicinity of the project, determinations will be made in keeping with Article VII of Citrus County's Code of Ordinances, "Purchasing and Procurement for Local Bidders", which specifies that the Board of County Commissioners may give a preference to a local business in making purchases or awarding contracts. The Code of Ordinances for Citrus County can be found in its entirety at the following

address: <http://library4.municode.com/default-test/home.htm?infobase=12785&doc%20action=whatsnew>

#### Procedures for Preferences for Affordable Rental Dev.:

The County may at its option provide rental opportunities for households earning 50% or less of area median income, although the need for affordable rental housing within the NSP3 target area, Beverly Hills, was addressed with the use of NSP funds, as required by the Florida Department of Community Affairs.

#### Grantee Contact Information:

Tammy Harris, Director of Housing Services  
Citrus County Board of County Commissioners  
Email Address [tammy.harris@citrusbocc.com](mailto:tammy.harris@citrusbocc.com)  
Phone Number 352-527-7520  
Mailing Address 2804 W. Marc Knighton Ct. Key# 12, Lecanto, FL 34461  
Web address <http://www.citrusbocc.com/commser/housing/housing-services.htm>

## Project Summary

Project #	Project Title	Grantee Activity #	Activity Title	Grantee Program
9999	Restricted Balance	<i>No activities in this project</i>		
NSP3	Neighborhood Stabilization Project	1A	Acquisition and Rehab LI 25% set-aside	
		1B	Acquisition and Rehab LMMH	
		2A	Program Administration	





# Activities

## Project # / NSP3 / Neighborhood Stabilization Project 3

**Grantee Activity Number:** 1A  
**Activity Title:** Acquisition and Rehab LI 25% set-aside

**Activity Type:**  
 Rehabilitation/reconstruction of residential structures

**Project Number:**

NSP3

**Projected Start Date:**

05/30/2011

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

**Activity Status:**

Completed

**Project Title:**

Neighborhood Stabilization Project 3

**Projected End Date:**

12/29/2020

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 540,306.16

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 540,306.16

**Benefit Report Type:**

Direct (Households)

### Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Renter Households	2	2		100.00
# Owner Households	5	5		100.00
# of Households	7	7		100.00

### Proposed Accomplishments

	Total
# of Singlefamily Units	7
# of Multifamily Units	
# of Housing Units	7
# of Elevated Structures	
# of Substantially Rehabilitated Units	
# ELI Households (0-30% AMI)	
Activity funds eligible for DREF (Ike Only)	
#Units & other green	
#Units deconstructed	
#Sites re-used	



#Units exceeding Energy Star	
#Units with bus/rail access	7
#Low flow showerheads	7
#Low flow toilets	7
#Units with solar panels	
#Dishwashers replaced	4
#Clothes washers replaced	7
#Refrigerators replaced	4
#Light fixtures (outdoors) replaced	7
#Light Fixtures (indoors) replaced	7
#Replaced hot water heaters	7
#Replaced thermostats	7
#Efficient AC added/replaced	7
#High efficiency heating plants	
#Additional Attic/Roof Insulation	7
#Energy Star Replacement Windows	7
# of Properties	7

#### Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Citrus County Board of County Commissioners	Local Government	\$ 540,306.16

#### Location Description:

Portion of the unincorporated community in Citrus County known as Beverly Hills.

#### Activity Description:

Citrus County will use NSP3 funding to purchase and rehabilitate foreclosed, single family homes for sale to households earning 50% AMI or less. The County may fund up to the full cost of the acquisition and rehabilitation of the properties with NSP3 funds, subject to a first mortgage on the property with restrictive covenants imposing terms to ensure continued affordability. Homes purchased under this strategy will be marketed to NSP income-eligible persons having undergone the 8-hour homebuyer counseling course.

This approach will maximize the benefits afforded by Citrus County's NSP3 allocation by permitting the proceeds generated from the sale of the properties to return to the County's NSP3 so that additional properties can be acquired, rehabbed and soft second provided to eligible persons.

Proposed accomplishments are reported on a per unit basis, not quantity per unit.

**Environmental Assessment:** COMPLETED

**Environmental Reviews:** None

**Activity Attributes:** None

**Activity Supporting Documents:** None

**Grantee Activity Number:** 1B  
**Activity Title:** Acquisition and Rehab LMMH

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

NSP3

**Projected Start Date:**

05/30/2011

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Activity Status:**

Completed

**Project Title:**

Neighborhood Stabilization Project 3

**Projected End Date:**

12/29/2020

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 756,859.03

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 756,859.03

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

	Total	Low	Mod	Low/Mod%
# Renter Households				0.0
# Owner Households	6		3	50.00
# of Households	6		3	50.00

**Proposed Accomplishments**

	Total
# of Singlefamily Units	6
# of Multifamily Units	
# of Housing Units	6
# of Elevated Structures	
# of Substantially Rehabilitated Units	
# ELI Households (0-30% AMI)	
Activity funds eligible for DREF (Ike Only)	
#Units 2 other green	
#Units deconstructed	
#Sites re-used	
#Units exceeding Energy Star	
#Units with bus/rail access	6
#Low flow showerheads	6
#Low flow toilets	6



#Units with solar panels	
#Dishwashers replaced	3
#Clothes washers replaced	6
#Refrigerators replaced	6
#Light fixtures (outdoors) replaced	6
#Light Fixtures (indoors) replaced	6
#Replaced hot water heaters	6
#Replaced thermostats	6
#Efficient AC added/replaced	6
#High efficiency heating plants	
#Additional Attic/Roof Insulation	6
#Energy Star Replacement Windows	6
# of Properties	6

#### Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Citrus County Board of County Commissioners	Local Government	\$ 756,859.03

#### Location Description:

Portion of the unincorporated community in Citrus County known as Beverly Hills.

#### Activity Description:

Citrus County will use NSP3 funding to purchase and rehabilitate foreclosed single family homes for sale to households earning 120% AMI or less. The County may fund up to the full cost of the acquisition and rehabilitation of the properties with NSP3 funds, subject to a first mortgage on the property with restrictive covenants imposing terms to ensure continued affordability. Homes purchased under this strategy will be marketed to NSP income-eligible persons having undergone the 8-hour homebuyer counseling course.

This approach will maximize the benefits afforded by Citrus County's NSP3 allocation by permitting the proceeds generated from the sale of the properties to return to the County's NSP3 so that additional properties can be acquired, rehabbed and soft second provided to eligible persons.

Proposed accomplishments are reported on a unit basis, not quantities per unit.

**Environmental Assessment:** COMPLETED

**Environmental Reviews:** None

**Activity Attributes:** None

**Activity Supporting Documents:** None

**Grantee Activity Number:** 2A  
**Activity Title:** Program Administration

**Activity Type:**

Administration

**Project Number:**

NSP3

**Projected Start Date:**

05/30/2011

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

Not Applicable (for Planning/Administration or Unprogrammed Funds only)

**Activity Status:**

Completed

**Project Title:**

Neighborhood Stabilization Project 3

**Projected End Date:**

12/29/2020

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 143,209.37

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 143,209.37

**Benefit Report Type:**

NA

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

Citrus County Board of County Commissioners

**Organization Type**

Local Government

**Proposed Budget**

\$ 143,209.37

**Location Description:**

Portion of unincorporated community in Citrus County known as Beverly Hills.

**Activity Description:**

The County will use administration funds to pay reasonable and necessary expenses in implementing the NSP3 program and adhere to all requirements and guidelines of the program. Fifty percent of allocated NSP3 funds will be expended with in 2 years of the agreement execution date and 100 percent of NSP3 funds will be expended with in three years of the agreement execution date.

**Environmental Assessment:** EXEMPT

**Environmental Reviews:** None

**Activity Attributes:** None

**Activity Supporting Documents:** None





Environmental Reviews: None

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## Action Plan Comments:

Tiffin Jr, No changes were made to the Action Plan per the 11/7/2012 email of Jennifer Pollard but for some reason the DRGR system indicated it needed to be resubmitted. Accordingly, Action Plan is re-approved with no substantive changes. TT; 11/8/2012

Tiffin Jr, Rejected for further modification per 5-15-2013 email request of grantee. TT; 5-15-2013.

Tiffin Jr, Action Plan Modification to transfer funds from Grant Activity 1A (Acquisition and Rehab LI 25% set-aside) to Grant Activity 1B (Acquisition and Rehab LMMH). Grantee is transferring \$150,000 from one eligible use to another and will not be changing the scope of the project. Grantee has expended and drawn all of the funds from Activity 1B; however, cannot determine which expenditures can be transferred to Activity 1A until the homes are sold to LH25 eligible buyers. Once sales to LH25 buyers occur, grantee will begin transferring vouchers back to Activity 1A accordingly. TT; 5-15-2013.

Tiffin Jr, Second Action Plan Modification to transfer funds from Grant Activity 1A (Acquisition and Rehab LI 25% set-aside) to Grant Activity 1B (Acquisition and Rehab LMMH) due to DRGR technical issues. Per direction from the DRGR help desk, grantee transferred \$150,000 from one eligible use to another and will not be changing the scope of the project. Grantee has expended and drawn all of the funds from Activity 1B; however, cannot determine which expenditures can be transferred to Activity 1A until the homes are sold to LH25 eligible buyers. Once sales to LH25 buyers occur, grantee will begin transferring vouchers back to Activity 1A accordingly until mandatory LH25 requirements are met. TT; 5-21-2013.

Tiffin Jr, Action Plan Modification to enter estimated Program Income into budget and allocate these funds to three (3) activities. TT; 6-13-2013.

Serino, Lori Action Plan modifications included updates to performance measures; however, the plan is rejected due to non-compliance with 25% set aside requirement. LS 9/23/13

Serino, Lori Plan modification to correct compliance with 25% set aside, approved. LS 9/23/13

Serino, Lori Minor budget adjustments.

Serino, Lori contact information updated

Serino, Lori Minor budget adjustments for closeout. LS

Serino, Lori approving AP to allow Grantee to submit a timely QPR. TA Provider working with Citrus to remove flags and close. LS

Serino, Lori Working with TA Provider to closeout.



Serino, Lori    modifications made working with TA Provider preparing for closeout.

Serino, Lori    PJ working with HUD TA Provider working towards closeout.

## Action Plan History

Version	Date
B-11-UN-12-0020 AP#16	01/28/2021
B-11-UN-12-0020 AP#15	09/24/2020
B-11-UN-12-0020 AP#14	01/24/2020
B-11-UN-12-0020 AP#13	10/22/2019
B-11-UN-12-0020 AP#12	07/05/2019
B-11-UN-12-0020 AP#11	03/16/2018
B-11-UN-12-0020 AP#10	01/26/2018
B-11-UN-12-0020 AP#9	08/23/2017
B-11-UN-12-0020 AP#8	07/07/2017
B-11-UN-12-0020 AP#7	08/08/2016
B-11-UN-12-0020 AP#6	09/23/2013
B-11-UN-12-0020 AP#5	06/13/2013
B-11-UN-12-0020 AP#4	05/21/2013
B-11-UN-12-0020 AP#3	05/15/2013
B-11-UN-12-0020 AP#2	11/08/2012
B-11-UN-12-0020 AP#1	04/06/2011

