

Grantee: Citrus County, FL

Grant: B-11-UN-12-0020

July 1, 2020 thru September 30, 2020 Performance Report

Grant Number: B-11-UN-12-0020	Obligation Date:	Award Date:
Grantee Name: Citrus County, FL	Contract End Date: 03/10/2014	Review by HUD: Reviewed and Approved
Grant Award Amount: \$1,005,084.00	Grant Status: Active	QPR Contact: Michelle DiRubba-Alford
LOCCS Authorized Amount: \$1,005,084.00	Estimated PI/RL Funds: \$1,000,000.00	
Total Budget: \$2,005,084.00		

Disasters:

Declaration Number

No Disasters Found

Narratives

Summary of Distribution and Uses of NSP Funds:

Revised Summary of Distribution of Funds:
Activity 1A LI Acq. and Rehab \$550,627.07
Activity 1B LM Acq. and Rehab \$543,033.37
Activity 2A Program Administration \$133,627.98

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 with 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 with in 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 it's 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 with in 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
Phone Number 352-527-7520
Mailing Address 2804 W. Marc Knighton Ct. Key# 12, Lecanto, FL 34461
Web address <http://www.citrusbocc.com/commserv/housing/housing-services.htm>

Overall	This Report Period	To Date
Total Projected Budget from All Sources	N/A	\$1,454,456.13
Total Budget	\$17,454.94	\$1,454,456.13
Total Obligated	\$17,454.94	\$1,454,456.13
Total Funds Drawdown	\$156,200.44	\$1,457,454.82
Program Funds Drawdown	\$150,910.99	\$986,913.30
Program Income Drawdown	\$5,289.45	\$470,541.52
Program Income Received	(\$146,315.33)	\$454,367.76
Total Funds Expended	\$52,324.38	\$1,430,625.08
Most Impacted and Distressed Expended	\$0.00	\$0.00
Match Contributed	\$0.00	\$0.00



Progress Toward Required Numeric Targets

Requirement	Target	Actual
Overall Benefit Percentage (Projected)		0.00%
Overall Benefit Percentage (Actual)		0.00%
Minimum Non-Federal Match	\$0.00	\$0.00
Limit on Public Services	\$150,762.60	\$0.00
Limit on Admin/Planning	\$100,508.40	\$161,758.33
Limit on Admin	\$0.00	\$161,758.33
Most Impacted and Distressed Threshold (Projected)	\$0.00	\$0.00
Progress towards LH25 Requirement	\$501,271.00	\$539,031.81

Overall Progress Narrative:

To address the risk associated with the foreclosure crisis, Citrus County targeted the community of Beverly Hills, Florida.

SUCCESS: This program successfully rehabilitated single-family Citrus County properties that otherwise would have become sources of abandonment and blight within the targeted community.

CHALLENGE: Challenges were faced acquiring properties in the targeted area due to competition with investors which resulted in fewer than expected available foreclosures. There was turnover in staff administration pertaining to this grant which made closing very challenging. We appreciate Lori Serino in offering HUD technical assistance which made the closing of this grant possible.

Project Summary

Project #, Project Title	This Report	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
NSP3, Neighborhood Stabilization Project 3	\$150,910.99	\$1,705,084.00	\$986,913.30



Activities

Project # / NSP3 / Neighborhood Stabilization Project 3

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

<p>Activity Category: Rehabilitation/reconstruction of residential structures</p> <p>Project Number: NSP3</p> <p>Projected Start Date: 05/31/2011</p> <p>Benefit Type: Direct (HouseHold)</p> <p>National Objective: NSP Only - LH - 25% Set-Aside</p>	<p>Activity Status: Under Way</p> <p>Project Title: Neighborhood Stabilization Project 3</p> <p>Projected End Date: 12/30/2020</p> <p>Completed Activity Actual End Date: 09/17/2020</p> <p>Responsible Organization: Citrus County Board of County Commissioners</p>
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Overall	Jul 1 thru Sep 30, 2020	To Date
Total Projected Budget from All Sources	N/A	\$539,031.81
Total Budget	(\$162,547.54)	\$539,031.81
Total Obligated	(\$162,547.54)	\$539,031.81
Total Funds Drawdown	(\$27,300.73)	\$539,031.81
Program Funds Drawdown	\$123,651.55	\$533,657.72
Program Income Drawdown	(\$150,952.28)	\$5,374.09
Program Income Received	(\$214,066.30)	\$31,066.36
Total Funds Expended	(\$162,607.54)	\$539,031.81
Citrus County Board of County Commissioners	(\$162,607.54)	\$539,031.81
Most Impacted and Distressed Expended	\$0.00	\$0.00
Match Contributed	\$0.00	\$0.00

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 sold second provided to eligible persons. Proposed accomplishments are reported on a per unit basis, not quantity per unit.

Location Description:

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



Activity Progress Narrative:

This activity is complete. Performance measures were updated due to reconciling financials to prepare for closeout, as well as address corrections. Seven (7) units were purchased and rehabilitated. Rehabilitation activities were used to stabilize, redevelop and preserve the housing stock and help attract population to areas hard hit by foreclosures and property abandonment. Rehabilitation of single-family homes benefited individuals/families at or below 50% AMI, which met the 25% set-aside requirement. This assistance provided was in the form of a zero percent (0%) interest deferred loan. Loans will be deferred for a period not to exceed twenty (20) years. No additional adjustments in budget or expenditures are required.

Accomplishments Performance Measures

	This Report Period		Cumulative Actual Total / Expected	
		Total		Total
# of Properties		-1		7/7
#Energy Star Replacement		-2		15/7
#Additional Attic/Roof		-1		7/7
#High efficiency heating plants		0		0/0
#Efficient AC added/replaced		-1		7/7
#Replaced thermostats		-1		7/7
#Replaced hot water heaters		-1		7/7
#Light Fixtures (indoors)		-1		7/7
#Light fixtures (outdoors)		-1		7/7
#Refrigerators replaced		-1		7/4
#Clothes washers replaced		-1		7/7
#Dishwashers replaced		-1		7/4
#Units with solar panels		0		0/0
#Low flow toilets		-1		8/7
#Low flow showerheads		-1		7/7
#Units with bus/rail access		-1		7/7
#Units exceeding Energy Star		0		0/0
#Sites re-used		0		0/0
#Units deconstructed		0		0/0
#Units & other green		0		0/0
Activity funds eligible for DREF		0		0/0
# ELI Households (0-30% AMI)		-1		5/0
# of Substantially Rehabilitated		0		0/0
# of Elevated Structures		0		0/0

	This Report Period		Cumulative Actual Total / Expected	
		Total		Total
# of Housing Units		-1		7/7
# of Multifamily Units		0		0/0
# of Singlefamily Units		-1		7/7

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod
# of Households	-1	0	-1	7/7	0/0	7/7	100.00
# Owner Households	5	0	5	5/5	0/0	5/5	100.00
# Renter Households	2	0	2	2/2	0/0	2/2	100.00

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found



Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources



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

Activity Category:

Rehabilitation/reconstruction of residential structures

Project Number:

NSP3

Projected Start Date:

05/31/2011

Benefit Type:

Direct (HouseHold)

National Objective:

NSP Only - LMMI

Activity Status:

Under Way

Project Title:

Neighborhood Stabilization Project 3

Projected End Date:

12/30/2020

Completed Activity Actual End Date:

Responsible Organization:

Citrus County Board of County Commissioners

Overall	Jul 1 thru Sep 30, 2020	To Date
Total Projected Budget from All Sources	N/A	\$756,664.68
Total Budget	\$155,370.82	\$756,664.68
Total Obligated	\$155,370.82	\$756,664.68
Total Funds Drawdown	\$155,370.82	\$756,664.68
Program Funds Drawdown	\$5,534.94	\$379,873.06
Program Income Drawdown	\$149,835.88	\$376,791.62
Program Income Received	\$67,750.97	\$423,301.40
Total Funds Expended	\$213,631.31	\$756,664.68
Citrus County Board of County Commissioners	\$213,631.31	\$756,664.68
Most Impacted and Distressed Expended	\$0.00	\$0.00
Match Contributed	\$0.00	\$0.00

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.

Location Description:

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

Activity Progress Narrative:

This activity is complete. Performance measures were updated due to reconciling financials to prepare for closeout, as well as address corrections. Ten (10) units were purchased and rehabilitated. Rehabilitation activities were used to stabilize, redevelop and preserve the housing stock and help attract population to areas hard hit by foreclosures and property abandonment. Rehabilitation of single-family homes targeted and benefited individuals/families with incomes at or less than 120% AMI. This assistance provided was in the form of a zero percent (0%) interest deferred loan. Loans will be deferred for a period not to exceed twenty (20)



years.No additional adjustments in budget or expenditures are required.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	1	9/6
#Energy Star Replacement	2	19/6
#Additional Attic/Roof	1	9/6
#High efficiency heating plants	0	0/0
#Efficient AC added/replaced	1	7/6
#Replaced thermostats	1	9/6
#Replaced hot water heaters	1	9/6
#Light Fixtures (indoors)	1	9/6
#Light fixtures (outdoors)	1	9/6
#Refrigerators replaced	1	9/6
#Clothes washers replaced	1	9/6
#Dishwashers replaced	1	7/3
#Units with solar panels	0	0/0
#Low flow toilets	1	9/6
#Low flow showerheads	1	9/6
#Units with bus/rail access	1	9/6
#Units exceeding Energy Star	0	0/0
#Sites re-used	0	0/0
#Units deconstructed	0	0/0
#Units & other green	0	0/0
Activity funds eligible for DREF	0	0/0
# ELI Households (0-30% AMI)	0	0/0
# of Substantially Rehabilitated	0	0/0
# of Elevated Structures	0	0/0

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	1	9/6
# of Multifamily Units	0	0/0
# of Singlefamily Units	1	9/6

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod
# of Households	-6	6	1	0/0	8/3	9/6	88.89
# Owner Households	0	8	9	0/0	8/3	9/6	88.89
# Renter Households	0	0	0	0/0	0/0	0/0	0

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	



Grantee Activity Number:	2A
Activity Title:	Program Administration

Activity Category:

Administration

Project Number:

NSP3

Projected Start Date:

05/31/2011

Benefit Type:

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National Objective:

N/A

Activity Status:

Under Way

Project Title:

Neighborhood Stabilization Project 3

Projected End Date:

12/30/2020

Completed Activity Actual End Date:

Responsible Organization:

Citrus County Board of County Commissioners

Overall	Jul 1 thru Sep 30, 2020	To Date
Total Projected Budget from All Sources	N/A	\$158,759.64
Total Budget	\$24,631.66	\$158,759.64
Total Obligated	\$24,631.66	\$158,759.64
Total Funds Drawdown	\$28,130.35	\$161,758.33
Program Funds Drawdown	\$21,724.50	\$73,382.52
Program Income Drawdown	\$6,405.85	\$88,375.81
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$1,300.61	\$134,928.59
Citrus County Board of County Commissioners	\$1,300.61	\$134,928.59
Most Impacted and Distressed Expended	\$0.00	\$0.00
Match Contributed	\$0.00	\$0.00

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 within 2 years of the agreement execution date and 100 percent of NSP3 funds will be expended within three years of the agreement execution date.

Location Description:

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

Activity Progress Narrative:

Updated expenditures to match final reconciliations. Administrative activities during the last quarter included preparing for grant closeout documents. Future administrative activities that will continue will be annual monitoring of continued affordability in accordance with the NSP3 Management Plan.

Accomplishments Performance Measures

No Accomplishments Performance Measures



Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources
