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Citrus County

A FLORIDA COUNTY GUIDE · GULF COAST

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REGION

Gulf Coast

COMMUNITIES TO START WITH

**Inverness, Crystal
River, Homosassa**

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Spring-fed waterways, manatee habitat, fishing communities and inland town centers define a Nature Coast lifestyle.

Citrus County sits on Florida's Gulf coast about ninety minutes north of Tampa, in the stretch the state calls the Nature Coast. This is not a sandy-beach county — the coastline here is marsh, island and river mouth rather than barrier-island shoreline. What it has instead is spring-fed water: Kings Bay at Crystal River, the Homosassa and Chassahowitzka rivers, and roughly 400 manatees that move into the warm springs when the Gulf turns cold.

The county covers 582 square miles of land and another 192 square miles of water. Inverness is the county seat, inland on the chain of lakes. Crystal River is the coastal town most people have heard of. The largest single community is Homosassa Springs.

This is a county people retire to, not a county people commute through. The median age is 57.9, and 38.1 percent of residents are sixty-five or older — close to four in ten. If you are moving here with school-age children you will be in the minority, and that shapes everything from what is open in the evening to what is on the ballot.

Lifestyle: Springs · Boating · Retirement

Citrus County by the numbers

Population 2025 estimate	171,666	At the last full count 2020 Census	153,843
Median age 2020 Census	57.9	Aged 65 and over	38.1%
Median household income	\$56,546	Median home value	\$245,500
Homeownership rate	85.2%	People per household	2.24
Average commute	27.8 minutes		

Two of those numbers are the story. An 85 percent homeownership rate is very high — this is a county of owned houses, not rentals, and anyone planning to rent here will find a thin market. And a median home value of \$245,500 sits well under the Florida average, which is the single biggest reason people move here from Pinellas, Hillsborough and points south.

Communities to compare

Inverness

Inverness is the county seat, sitting inland on the chain of lakes with US 41 running through it and HCA Florida Citrus Hospital nearby. Drive it on a weekday before deciding — it is a working county town rather than a resort.

Homosassa

Homosassa Springs is the county's largest community, next to the state wildlife park with its underwater manatee observatory. Compare it against Crystal River on price, and check the drive to Inverness where the hospital is.

Crystal River

Crystal River is the coastal town most people have heard of, built around Kings Bay and the springs that draw manatees through the winter and the visitors who come to see them. Look at a street in January before you judge it in July.

Questions to answer for Citrus County

Getting around, and the road that is changing things

US 19 runs north-south along the western side of the county and is the main coastal route. US 41 does the same inland through Inverness. SR 44, the Gulf-to-Lake Highway, crosses east-west and connects toward I-75 and Ocala.

The thing to actually pay attention to is the Suncoast Parkway. The toll road runs north out of Tampa's Veterans Expressway and has been pushing into Citrus County in stages. Phase Two opened on August 28, 2025 — a three-mile stretch from SR 44 to Norvell Bryant Highway that lets drivers bypass the congested section of US 19 through Crystal River. It opened 500 days ahead of schedule.

Phase Three extends it about ten more miles. The first segment, CR 486 to CR 495, is a \$244 million project that began in August 2025 and is expected to take at least five years. The second, CR 495 to US 19, is a \$192 million project that began in 2026 and is scheduled for completion in March 2031.

When it is finished the parkway will run more than seventy miles north from Tampa, and Citrus County becomes genuinely commutable to the Tampa Bay job market for the first time. That is a housing-price event as much as a traffic one.

Schools

Citrus County School District runs eleven elementary schools, four middle schools and three high schools, plus a charter school and two alternative schools. It is a single county-wide district — there is no choosing between towns to land in a different district the way you can in a bigger metro.

Healthcare

There are two hospitals in the county. HCA Florida Citrus Hospital in Inverness — the one that was Citrus Memorial for most of its life — holds a "B" Hospital Safety Grade from the Leapfrog Group.

For a county where four in ten residents are over sixty-five, local hospital capacity is not a footnote. It is one of the first things worth checking before committing.

What the county is known for

Crystal River and Kings Bay are the reason people come. The springs hold a constant temperature year-round, manatees crowd into them through the winter, and Crystal River is widely described as the one place in the United States where in-water manatee encounters are permitted rather than prohibited. Whether or not you ever get in the water, it is the county's identity and its biggest single economic draw.

Ellie Schiller Homosassa Springs Wildlife State Park has an underwater manatee observatory and keeps animals that cannot be released to the wild.

The Crystal River Archaeological Site is a pre-Columbian mound complex occupied for something like two thousand years — one of the longest continuously occupied sites in Florida, and most people who move to the county have no idea it is there.

Honestly, who should not move here

Anyone who wants nightlife, a large employment market outside healthcare, or a rental to try the area before buying will find this a difficult county. Health care dominates the local workforce. It is quiet by design, and the people who love it love it for exactly that reason.

Places that reveal the county

Crystal River National Wildlife Refuge

The only national wildlife refuge in the country created specifically to protect the Florida manatee.

Ellie Schiller Homosassa Springs Wildlife State Park

A first-magnitude spring with an underwater observatory, and a home for Florida animals that cannot be returned to the wild.

Fort Cooper State Park

Over 700 acres around Lake Holathlikaha, where 380 sick and wounded soldiers held out behind a log fort in 1836.

Citrus Wildlife Management Area

Nearly 50,000 acres of sandhill west of Inverness, holding about sixty active red-cockaded woodpecker colonies.

Yulee Sugar Mill Ruins Historic State Park

A 40-foot limestone chimney and the gears of a steam mill, left from a 5,000-acre sugar plantation worked by enslaved people.

Fort Island Gulf Beach

Citrus County's Gulf beach, reached by three miles of road across open salt marsh west of Crystal River.

Three Sisters Springs

A spring-fed wetland reached by trolley from the visitor center, where manatees gather when the Gulf drops below 68 degrees.

Crystal River Archaeological State Park

A six-mound complex on the Crystal River occupied for about 1,600 years, with carved limestone stelae found almost nowhere else in North America.

Withlacoochee State Trail

Forty-six miles of paved rail trail from Dunnellon to Trilby, the longest in Florida.

Old Courthouse Heritage Museum

The 1912 county courthouse, saved from demolition, where Elvis Presley filmed a courtroom scene in 1961.

Crystal River Preserve State Park

More than 27,500 acres of salt marsh, mangrove island and hardwood along 20 miles of Gulf coast, free to enter.

Beaches in Citrus County

Always verify current parking, fees, water quality, lifeguard coverage and posted rules before leaving.

Fort Island Gulf Beach

Where these figures came from

Census QuickFacts, Citrus County. Population, age, income, home value, homeownership, household size, commute

Wikipedia, Citrus County FL. 2020 count, land and water area, county seat, largest community, highways, median age, state parks, archaeological site, manatee numbers, healthcare as dominant employer

Wikipedia, Citrus County School District. School counts

HCA Florida newsroom and hospitalsafetygrade.org. The Hospital Safety Grade

WUSF, August 28, 2025. The Suncoast Parkway phases and costs